

Housing

Major Findings

- ❑ The majority of housing in 2000 (53%) was valued between \$100,000 and \$200,000. This compares to 48% in Sheboygan County and only 42% in Wisconsin.
- ❑ Sheboygan Falls has an unusually high percentage of its housing units in mobile homes. Almost 11% is in the mobile home category, compared to only 3% in Sheboygan County and 4.5% in Wisconsin. Another 18% of Sheboygan Falls's housing units in 2000 were in buildings with two to four units, and 10% in buildings with five or more units. This leaves only about 61% of housing units in Sheboygan Falls in 2000 being single-family, compared to 69% in both the county and state.
- ❑ There was an average of 2.60 persons per household in Sheboygan Falls in 1990. The average dropped to a comparatively very low 2.47 by 2000. The average number in the county was 2.59, and 2.57 in the state. As is the case throughout the state and nation, this figure will likely continue to decline.
- ❑ Housing is affordable in Sheboygan Falls. In 2000, 11.5% percent of owner-occupied households were spending less than the U.S. Department of Housing and Urban Development's threshold of no more than 30% of a household's income being spent on housing. This is much lower than in Sheboygan County and Wisconsin. Similarly, only 18.3% of renting households in Sheboygan Falls in 2000 were above the 30% threshold. More than 23% of county households, and 32% of state households, were over the threshold.

Recommendations

- ❑ With the long down-turn in the housing market, the City needs to be prepared with any ordinance adjustments recommended in this plan to process subdivisions when the economy turns around.
- ❑ Encourage future platting in areas where sewer can be provided in an efficient manner (by gravity) and where water can be provided in a "looped" pattern to achieve good circulation.

Goal, Objectives, and Policies

Goal

- ❑ To preserve and enhance the quality of existing residential neighborhoods and encourage the provision of an adequate supply and choice of housing for all residents, while maintaining the attractive natural amenities of the city.

Objectives

1. **Single-Family Development:** In single-family subdivisions, request developers to submit covenants that establish building standards on all future residents.
2. **Elderly Housing:** Urge developers to construct housing for the growing population of retired and elderly residents of the city, and consider what specialized services this age group will need in future years.

3. **Basic Housing Needs:** Encourage the development of decent, safe, and sanitary housing for handicapped persons and a variety of income levels.
4. **Serviceable Housing Locations:** Encourage future residential development in areas that can be served efficiently and economically with public utilities and community facilities and services.
5. **Careful Siting of Higher Density Housing:** Situate higher density residential development in areas where impacts upon low-density residential development is minimized.
6. **More Stringent Property Maintenance Code:** The City of Sheboygan Falls needs to consider the adoption of more stringent property maintenance regulations to address the appearance of private properties in the city.

Policies

1. Use the zoning ordinance to maintain the character of existing residential neighborhoods and allow an adequate supply of land for new residential developments.
2. Use building and housing codes to maintain and ensure the quality and safety of existing and new housing units.
3. Ensure that new residential areas have adequate public utilities and improved streets, gutters, curbs, and bicycle/pedestrian paths through the use of the subdivision ordinance and other relevant City ordinances and policies.

Background Information

Housing Characteristics

The following Findings and Recommendations are based on an analysis of the data contained in Tables 116 through 127, which can be found behind the "Tables" tab.

Age of Housing (Table 117)

- ❑ Overall, the age of Sheboygan Falls housing stock in 2000 was newer than average when compared to Sheboygan County and Wisconsin. Thirty-four percent of the housing stock was built between 1980 and 2000, compared to 28% in Sheboygan County and Wisconsin.
- ❑ The percentage of housing built before 1960 in Sheboygan Falls, about 43%, is nearly identical to Sheboygan County and Wisconsin.
- ❑ A lower percentage of homes in Sheboygan Falls were built between 1960 and 1980 compared to the county and state, particularly in the 1960s.

Median Housing Values (Table 118)

- ❑ The median value of housing in Sheboygan Falls in 2000 was \$111,600. This is near the state average and about \$5,000 higher than the county. Sheboygan Falls's median value is much lower than Kohler's, and much higher than Sheboygan's.
- ❑ The median value of housing in Sheboygan Falls in 2000 was 90% higher than it was in 1990. Median housing values in both the county and state rose over 80% from 1990 to 2000. Values in Kohler nearly doubled, while Sheboygan's rose less than seventy percent.

Housing Values (Table 119)

- ❑ Similar to household income, housing reflects the strong moderate to upper middle class character of Sheboygan Falls. In 2000, 53% of housing was valued between \$100,000 and \$200,000. This compares to 48% in Sheboygan County and only 42% in Wisconsin.
- ❑ The county had a higher percentage of housing valued at less than \$100,000. Wisconsin had a higher percentage of housing valued at more than \$200,000.
- ❑ Housing values did, of course, rise from 1990 to 2000. In 1990, only 8% of housing was valued between \$100,000 and \$200,000. Ninety-one percent of housing in 1990, was valued at less than \$100,000. Inflation alone, however, would have raised housing values 38% in those ten years. Remember from above, though, that the median housing value rose by 90% from 1990 to 2000.

Types of Housing Units (Table 120)

- ❑ Sheboygan Falls has an unusually high percentage of its housing units in mobile homes. Almost 11% is in the mobile home category, compared to only 3% in Sheboygan County and 4.5% in Wisconsin.
- ❑ Another 18% of Sheboygan Falls housing units in 2000 were in buildings with two to four units, and 10% in buildings with five or more units. These figures are very similar to county percentages. The state has a much lower percentage of two-to-four unit buildings, and a higher percentage of buildings with five or more units.
- ❑ The above figures leave only about 61% of housing units in Sheboygan Falls in 2000 being single-family, compared to 69% in both the county and state.
- ❑ While the number of single-family homes and housing units in two- to four-unit buildings actually increased between 1990 and 2000, their proportion of all units decreased by about two percentage points.
- ❑ The number housing units in buildings with five or more units and in mobile homes also increased, raising their percentage as a type of housing unit.
- ❑ It can be assumed that a higher percentage of low-income families live in apartments and mobile homes. Considering that the occupants of apartments and mobile homes generally have incomes that are lower than average, it is interesting to note that the median and household incomes in Sheboygan Falls in 2000 was above average, though median family income was lower than average.
- ❑ Virtually every housing unit in Sheboygan Falls in 2000 had complete plumbing (four did not), and no units were lacking complete kitchens.

Housing Occupancy and Tenure (Table 121)

- ❑ The ratio of owner- to renter-occupied housing in Sheboygan Falls in 2000, about 70/30, is nearly the same as in the county. In both jurisdictions, this same ratio also existed in 1990.
- ❑ Wisconsin's ratio was about 60/40 in both 1990 and 2000.

Vacancy Status (Table 122)

- ❑ The vacancy rate for owner-occupied housing in Sheboygan Falls in 2000 was just over 1%, the same as in Sheboygan County and Wisconsin.
- ❑ The city had 4% of its rental units vacant in 2000, two-thirds the rate in the county and state.
- ❑ Vacancy rates increased in all three jurisdictions from 1990 to 2000.

Household Types (Table 123)

- ❑ Table 122 displays a variety of household types, such as family and non-family, female-headed, sole occupants, and elderly occupants. The proportion of all households for each of these types was generally similar to both Sheboygan County and Wisconsin.

Persons per Household (Table 124)

- ❑ Table 122 shows that the percentages of non-family households and those with a single occupant were very similar to the county and state, yet the average number of persons per household in Sheboygan Falls in 2000 was comparatively very low, being 2.47. The average number in the county was 2.59, and 2.57 in the state.
- ❑ The number of persons per household is declining in Sheboygan Falls (it was 2.60 in 1990). This trend is occurring throughout the state and nation.

Household Size (Table 125)

- ❑ As with household type, the size of households in Sheboygan Falls in 2000 was generally similar to those in Sheboygan County and Wisconsin.
- ❑ The number of two- and four-person households was somewhat above the proportions in the county and state, while the proportion of households with five and six persons was somewhat lower.

Housing Affordability

Owner Affordability (Table 126)

- ❑ According to the U.S. Department of Housing and Urban Development, housing is considered affordable if less than 30% of a household's income is needed for housing costs. Based on data in Table 106, the median household income in Sheboygan Falls in 1999 was approximately \$3,935 per month. That means a household at the median income level could spend up to \$1,180 per month on housing before the cost would be considered unaffordable.
- ❑ Eleven-and-a-half percent of owner-occupied households in Sheboygan Falls in 2000 were spending more than 30% of their income on housing. This is much lower than in Sheboygan County and Wisconsin.
- ❑ The percentage of households where the owner-occupant's income was below the affordability threshold increased from 1990 to 2000 in all three jurisdictions.

Renter Affordability (Table 127)

- ❑ Based on the same HUD guideline, 18.3% of renting households in Sheboygan Falls in 2000 were above the 30% of income threshold. More than 23% of county households, and 32% of state households, were over the threshold.
- ❑ The percent not affordable in Sheboygan Falls rose from 15.6% in 1990, while the percentage declined in both the county and state.

Housing Plans and Programs

City of Sheboygan Falls

- ❑ The City of Sheboygan Falls has a Housing Authority that owns and manages a 49-unit elderly apartment facility. Otherwise, the Housing Authority does not fund or operate any other housing programs, and does not have a housing plan.

Sheboygan County

- ❑ The Sheboygan County Health and Human Services Department performs several services related to housing, including the determination of financial eligibility for Wisconsin Works, and other assistance programs such as Food Share, Child Care, and Medicaid.

- ❑ The County Health and Human Services Department also has a small Sheboygan County Works Program that provides minimal rental assistance for a very short period of time for single eligible adults. Specifically, it is a repayment program in which the payment is less than \$200 per month for no more than two to three months in a calendar year. A similar program is offered to veterans through the Sheboygan County Veteran's Service Office.
- ❑ The County Health and Human Services Department also purchases housing services from non-county providers for residential programs (community-based residential facility services, group home and/or adult family home). These are based on an individual's assessed need, care plan, and eligibility for funding. The individuals are usually elderly or have a disability (e.g. developmental, mental health, substance abuse, or physical).
- ❑ Most of the elderly and those with a physical or developmental disability are now part of the new Family Care Program administered by Community Care. The County still has primary responsibility for eligible individuals who may have a behavioral health issue.
- ❑ More information about these resources and appropriate contacts can be obtained from the following web links: www.co.sheboygan.wi.us/html/d_hhs.html
www.co.sheboygan.wi.us/html/d_veterans.html
- ❑ Other social service and welfare organizations/housing located in Sheboygan County include the Salvation Army and Safe Harbor Inc., which operate a homeless shelter and domestic abuse housing respectively.

Regional

- ❑ The Bay-Lake Regional Plan Commission has completed their Comprehensive Regional Plan. Bay-Lake's strategic plan will serve as an implementation tool to help them achieve their mission and meet the needs of member communities. Regional housing plans, programs, and information can be viewed at the following web site:
<http://www.baylakerpc.org/REGIONALPLAN/Final/Bay-Lake%20Regional%202030%20Comprehensive%20Plan.pdf>

State of Wisconsin

Department of Administration

- ❑ The Department of Administration has released a document entitled, "Directory of Resources for Comprehensive Planning." The housing section has a list of housing programs that may benefit Sheboygan Falls in addressing housing issues. The directory is at:
http://www.doa.wi.gov/dir/documents/Resource_directory101703.pdf

Department of Commerce

- ❑ The Department of Commerce 2005-2009 Consolidated Plan addresses the need for housing and community development activities. The Consolidated Plan may be found at:
<http://commerce.wi.gov/CD/CD-Consolidated-Plan.html>

Wisconsin Historical Society

- ❑ Owners of historic income-producing properties in Wisconsin may be eligible for two income tax credits that can help pay for their building's rehabilitation. The Wisconsin Historical Society's Division of Historic Preservation (DHP) administers both programs in conjunction with the National Park Service (NPS). More information is at:
http://www.wisconsinhistory.org/hp/architecture/iptax_credit.asp.

Wisconsin Housing and Economic Development Authority

- ❑ The Wisconsin Housing and Economic Development Authority serves communities by providing creative financing resources to residents and businesses. Specifically, their mission is

to offer innovative products and services in partnership with others to link Wisconsin residents and communities with affordable housing and economic development opportunities. Specific information regarding the wide variety of products and service WHEDA offers can be viewed at www.wheda.com/index.asp.

Department of Commerce

- The Department of Commerce 2005-2009 Consolidated Plan addresses the need for housing and community development activities. The Consolidated Plan may be found at: <http://commerce.wi.gov/CD/CD-Consolidated-Plan.html>