

*****ATTACHMENTS*****

CITY OF SHEBOYGAN

REQUEST FOR PLANNING COMMISSION CONSIDERATION

ITEM DESCRIPTION: Application for Conditional Use and Sign Permit with exceptions by Sheboygan Area School District to install new signage at North High School located at 2926 N. 10th Street. SR-5 Zone.

REPORT PREPARED BY: Steve Sokolowski, Manager of Planning and Zoning

REPORT DATE: April 9, 2021

MEETING DATE: April 13, 2021

FISCAL SUMMARY:

Budget Line Item: N/A
Budget Summary: N/A
Budgeted Expenditure: N/A
Budgeted Revenue: N/A

STATUTORY REFERENCE:

Wisconsin Statutes: N/A
Municipal Code: N/A

BACKGROUND / ANALYSIS:

The Sheboygan Area School District is proposing to install new signage at North High School located at 2926 N. 10th Street. The applicant states:

- People form an impression of your school within the first 30 seconds they walk into your building. As families navigate the landscape of school choice they have the ability to choose which school they feel is best for them. Students and families travel to multiple schools throughout the county and state for youth, middle school and high school activities and sports. Because of this, families are equipped with a wide perspective of what our schools and facilities have to offer their children compared to other districts. Their perception of our school is our reality.
- One of our goals is tying a building together that opened in 1961 with consistent branding carried through the curricular and co-curricular areas of our campus. There have been countless additions built onto our school throughout the years. Different signage, branding and logos are found throughout our campus.
- When visitors come to our school for major events, we want something that is easily recognizable as a landmark that we can direct them to. We want them to enter our Commons by the large Raider Mural on School Avenue.
- In summary, we want our students and community to feel a sense of school spirit and pride when they come to our school. We want younger students to choose North High School and look forward to becoming a Golden Raider. We want our alumni to be proud of the school they graduated from. A sense of ownership and pride is one of the most powerful

tools we have as a school. With consistent branding throughout the campus, we can get closer to accomplishing these ideals.

- The height and width of the sign is 883sf. However, the actual material only square footage being applied to the window is 596sf. There is a lot of glass not being covered so it should be noted correctly.
- Sign displays a larger Raider logo and states “Home of the Golden Raiders.”

Applicant is requesting the following variances:

- To install a 596sf windows sign - Maximum permitted sign area for a school in a residential zone is 24sf.
- To have more wall signage than what is permitted - Maximum permitted number of signs is one (1) sign per street frontage.

Applicant believes that variances are justified due to the size of their facility and property.

STAFF COMMENTS:

In addition to the signage on the exterior of the window, there are other attachments showing how the same branding is being utilized throughout the interior of the school as well.

Staff does not object to the proposal.

ACTION REQUESTED:

Staff recommends approval of the conditional use/sign permit and exceptions subject to the following conditions:

1. Applicant shall obtain the necessary sign permits prior to installation.

ATTACHMENTS:

Conditional Use Permit Application and required attachments.

PARCEL NO. _____
MAP NO. _____
ZONING CLASSIFICATION: _____

Office Use Only
APPLICATION/FILE NO. 210702
REVIEW DATE: _____

FILING FEE: \$250.00 (Payable to City of Sheboygan)

**CITY OF SHEBOYGAN
APPLICATION FOR
CONDITIONAL USE PERMIT**
Requirements Per Section 15.905
Revised May 2018



Completed application is to be filed with the Department of City Development, 828 Center Avenue, Suite 208. To be placed on the agenda of the City Plan Commission, application must be filed two weeks prior to date of meeting. Applications will not be processed if all required attachments and filing fee of \$250 (payable to the City of Sheboygan) is not submitted along with a complete and legible application. Application filing fee is non-refundable.

1. APPLICANT INFORMATION

APPLICANT: Sheboygan Area School District
ADDRESS: 830 Virginia Ave E-MAIL: JVollmer@SASD.NET
PHONE: (920) 946-3548 FAX NO. (920) 459-6486

2. DESCRIPTION OF THE SUBJECT SITE/PROPOSED PROJECT

NAME OF PROPOSED/EXISTING BUSINESS: North High School
ADDRESS OF PROPERTY AFFECTED: 2926 North 10th Street
LEGAL DESCRIPTION: _____

BRIEF DESCRIPTION OF EXISTING OPERATION OR USE: High School
9-12 Grade

DETAILED DESCRIPTION OF PROPOSED OPERATION OR USE INCLUDING ANY CHANGES TO THE EXISTING USE: High School
9-12 Grade

BRIEF DESCRIPTION OF ALL REQUESTED VARIANCES FROM PROVISIONS OF THE ZONING ORDINANCE, WHICH ARE RELATED TO THE PROPOSED OPERATION OR USE: Requesting a variance to install
Signage larger than 24 square feet

3. JUSTIFICATION OF THE PROPOSED CONDITIONAL USE

Written justification for the proposed conditional use, indicating reasons why the applicant believes the proposed conditional use is appropriate.

How is the proposed conditional use (independent of its location) in harmony with the purposes, goals, objectives, policies and standards of the City of Sheboygan Comprehensive Master Plan? To market our school in the landscape of of School choice, we need to build school spirit for new students. Retaining students in our district so they do not move to surrounding school districts.

Does the conditional use, in its proposed location, result in any substantial or undue adverse impact on nearby property the character of the neighborhood, environment, traffic, parking, public improvements, public property or rights-of-way? NO

How does the proposed conditional use maintain the desired consistency of land uses in relation to the setting within which the property is located? We have this consistent theme throughout our campus to build enthusiasm. Similar to every other school district in our conference.

Is the proposed conditional use located in an area that will be adequately served by utilities, or services provided by public agencies? If not, please explain. yes

4. NAMES AND ADDRESS (Indicate N/A for "Not Applicable" items)

OWNER OF SITE: Sheboygan Area School District

ADDRESS: 830 Virginia Ave E-MAIL: Jvollmer@SASD.NET

ARCHITECT: N/A

ADDRESS: _____ E-MAIL: _____

CONTRACTOR: West Allis Blueprint & Supply Inc.

ADDRESS: 2063 S. 116 St. West Allis WI 53227 E-MAIL: westallisblueprint.com

5. CERTIFICATE

I hereby certify that all the above statements and attachments submitted hereto are true and correct to the best of my knowledge and belief.

Joe Vollmer
APPLICANT'S SIGNATURE

3-16-2021
DATE

Joe Vollmer
PRINT ABOVE NAME

People form an impression of your school within the first 30 seconds they walk into your building. As families navigate the landscape of school choice they have the ability to choose which school they feel is best for them. Students and families travel to multiple schools throughout the county and state for youth, middle school and high school activities and sports. Because of this, families are equipped with a wide perspective of what our schools and facilities have to offer their children compared to other districts. Their perception of our school is our reality.

One of our goals is tying a building together that opened in 1961 with consistent branding carried through the curricular and co-curricular areas of our campus. There have been countless additions built onto our school throughout the years. Different signage, branding and logos are found throughout our campus.

When visitors come to our school for major events, we want something that is easily recognizable as a landmark that we can direct them to. We want them to enter our Commons by the large Raider Mural on School Avenue.

In summary, we want our students and community to feel a sense of school spirit and pride when they come to our school. We want younger students to choose North High School and look forward to becoming a Golden Raider. We want our alumni to be proud of the school they graduated from. A sense of ownership and pride is one of the most powerful tools we have as a school. With consistent branding throughout the campus, we can get closer to accomplishing these ideals.

OFFICE USE ONLY

PARCEL NO.: _____

MAP NO.: _____

ZONING CLASSIFICATION: _____

OFFICE USE ONLY

REVIEW DATE: _____

APPROVAL: _____
Steve Sokolowski, City Planner

**CITY OF SHEBOYGAN
DEPARTMENT OF CITY DEVELOPMENT**

828 Center Avenue Suite 104, Sheboygan, WI 53081
Phone: (920) 459-3377 Fax: (920) 459-7302
E-Mail: development@ci.sheboygan.wi.us

SIGN PERMIT APPLICATION

(November, 2009)

Completed application and all required attachments are to be filed with the Department of City Development, 828 Center Avenue, Suite 104 for review by the City Planner.

1. APPLICANT INFORMATION

APPLICANT: Sheboygan Area School District

ADDRESS: 830 Virginia Ave

E-MAIL ADDRESS: Jvollmer@SASD.Net

PHONE: (920) 946-3548 FAX NO: (920) 459-6486

2. OWNER INFORMATION

OWNER OF SITE: Sheboygan Area School District

ADDRESS: 830 Virginia Ave.

PHONE: (920) 946-3548 FAX NO: (920) 459-6486

3. DESCRIPTION OF THE PROPOSED SIGN AND USE OF THE SUBJECT SITE

NAME OF PROPOSED/EXISTING BUSINESS: North High School

ADDRESS OF PROPERTY AFFECTED: 2926 North 10th Street

USE OF PROPERTY: School

TYPE OF SIGN: Wall Sign (Windows)

DESCRIPTION OF PROPOSED SIGN: North High School's
Golden Raider's logo

596 SF
actual window
covering per
Joe Vollmer

4. CONFIGURATION OF PROPOSED SIGN:

HEIGHT: 12.9' X WIDTH: 68' = TOTAL SQUARE FOOTAGE: 883

AMOUNT OF PUBLIC STREET FRONTAGE: 877'

AMOUNT OF EXPOSED EXTERIOR WALL LENGTH: 771'

SETBACK: 36'

METHOD OF ATTACHMENT: Adhesive

METHOD OF ILLUMINATION: 4 Eve lights

SIGN MATERIALS: Vinyl

TOTAL SQUARE FOOTAGE OF SIGNS ON SUBJECT PROPERTY:

BEFORE PROPOSED SIGN: 152 AFTER PROPOSED SIGN: 1035

5. CERTIFICATE

I hereby certify that all of the above statements and attachments submitted hereto are true and correct to the best of my knowledge and belief.

Joe Vollmer
APPLICANT'S SIGNATURE

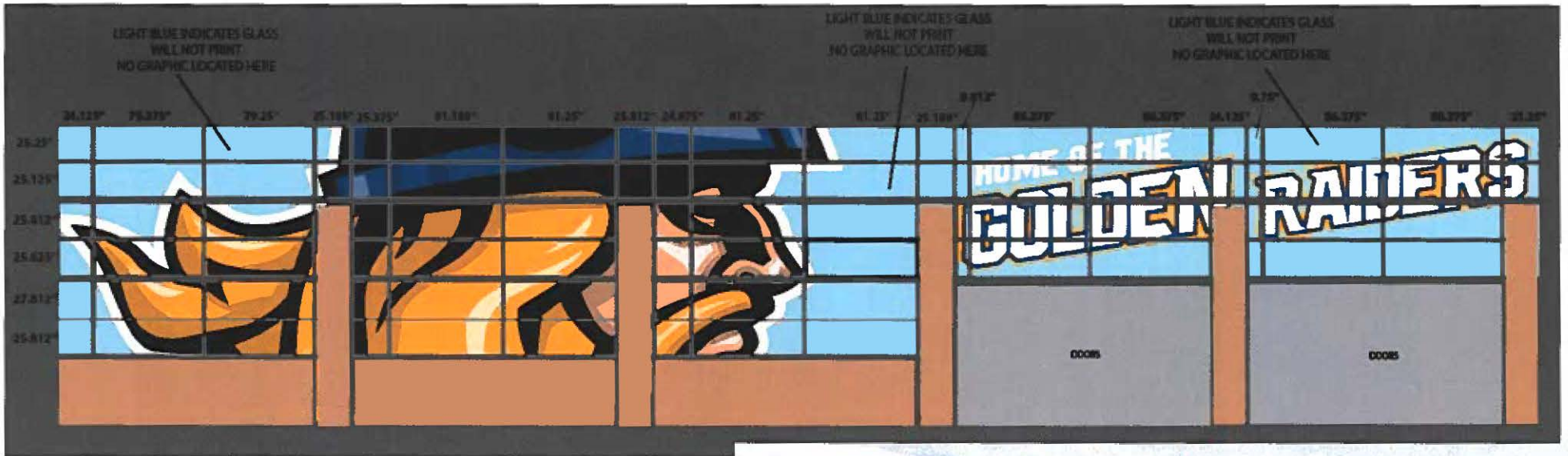
3-16-2021
DATE

Joe Vollmer
PRINT ABOVE NAME

6. APPLICATION SUBMITTAL REQUIREMENTS

- a. For new development, the approved site plan for the subject property, showing the location and dimensions of all buildings, structures, signs on the subject property, property boundaries and dimensions; and the location of the proposed sign.
- b. For existing development, a site plan approved by the City Planner & Zoning Manager, showing the location and dimensions of all buildings, structures, signs on the subject property, property boundaries and dimensions; and the location of the proposed sign.
- c. A scale drawing of the proposed sign listing the height, width, total square footage, method of attachment, method of illumination, sign materials, design and appearance.

FRONT ENTRANCE



MATERIAL: CNC CUT 3MIJ180 CONFORMABLE VINYL WITH 3M8518 GLOSS LAMINATE

Note: limited light will shine thru due to full coverage of material on 2nd window bank.
Interior view will have grey backing.

INSTALL: APPLIED 1ST SURFACE ON THE EXTERIOR OF GLASS. EAST FACING WINDOW TO RECEIVE GRAPHIC.

SEE NUMBERING PATTERN ON NEXT PAGE FOR IMAGE PLACEMENT

NORTH FACING WINDOWS WILL NOT HAVE GRAPHIC APPLIED TO THEM.

LIGHT BLUE INDICATES GLASS, NO GRAPHIC WILL BE PLACED THERE.

SCISSORS LIFT PROVIDED BY SCHOOL.



Customer:	Project Name:	Site Contact:	Proof by:	Account Rep:	Date:	REV:	Quote #:	Sample #:	Customer Approval:	Page number:
SHEBOYGAN NORTH HIGH SCHOOL 2926 North 10th Street Sheboygan, WI 53083	SCHOOL BRANDING	Daniel J. Stengel dstengel@sasd.net	Jean Bisek	Mark Naber			3235		Name/Date:	5 of 8
FILE: M:\Sheboygan N High School\FOR PRODUCTION									Signature:	

© 2020 West Allis Blueprint & Supply, Inc. All Rights Reserved. This is an original drawing prepared by West Allis Blue for your project and is not to be shared, reproduced, or copied outside your organization. Dimensions are approximate. DO NOT SCALE.

Note: "EASY SAND" type joint compounds are not approved for use with printed wallcoverings. Our recommended compound: USG SHEETROCK PLUS 3 JOINT COMPOUND.



SHEBOYGAN NORTH HIGH SCHOOL - FULL ENTRANCE





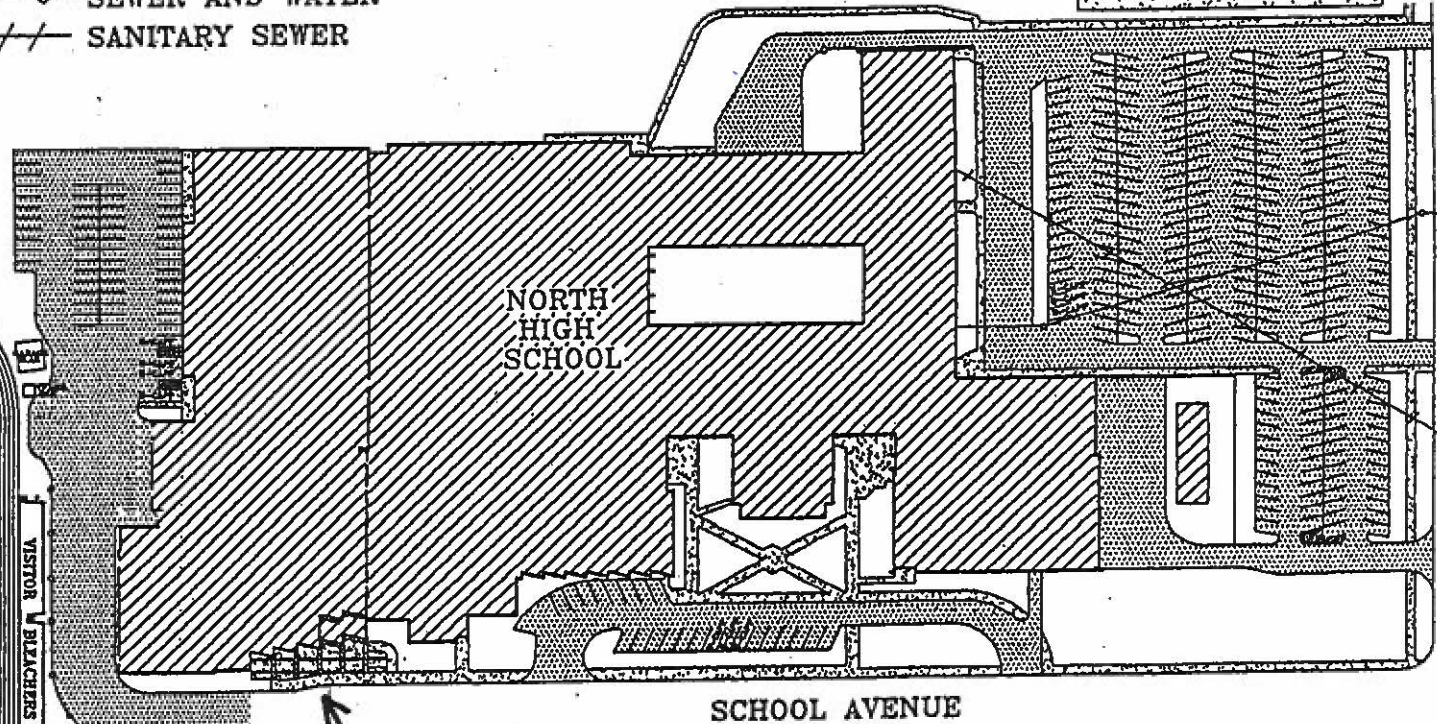
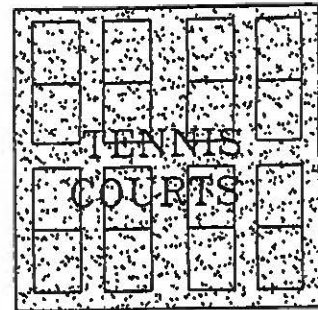


NORTH HIGH SCHOOL

* NOT TO SCALE
DRAWN BY ADAM M. ZELLER

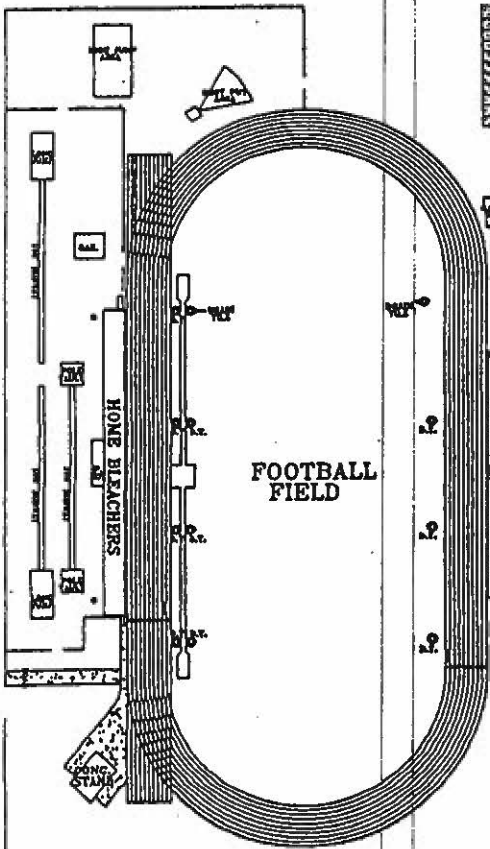
11/2/06

- SEWER AND WATER
- //— SANITARY SEWER



NORTH 10TH STREET

SCHOOL AVENUE



FOOTBALL FIELD

12TH STREET

Sign location

11TH STREET



SHEBOYGAN NORTH HIGH SCHOOL - FITNESS CENTER WINDOWS LEFT





SHEBOYGAN NORTH HIGH SCHOOL - FITNESS CENTER WINDOWS RIGHT





SHEBOYGAN NORTH HIGH SCHOOL - FIRST FLOOR STAIRWELL





SHEBOYGAN NORTH HIGH SCHOOL - ADMIN OFFICE CONCEPT 2

SHEBOYGAN NORTH
GOLDEN RAIDERS





SHEBOYGAN NORTH HIGH SCHOOL - STAIRS 1





SHEBOYGAN NORTH HIGH SCHOOL - ACTIVITIES ROOM GLASS



CITY OF SHEBOYGAN

REQUEST FOR PLANNING COMMISSION CONSIDERATION

ITEM DESCRIPTION: Application for Conditional Use and Sign Permit with exceptions by Sheboygan Area School District to install new signage at North High School located at 2926 N. 10th Street. SR-5 Zone.

REPORT PREPARED BY: Steve Sokolowski, Manager of Planning and Zoning

REPORT DATE: April 9, 2021

MEETING DATE: April 13, 2021

FISCAL SUMMARY:

STATUTORY REFERENCE:

Budget Line Item: N/A
Budget Summary: N/A
Budgeted Expenditure: N/A
Budgeted Revenue: N/A

Wisconsin Statutes: N/A
Municipal Code: N/A

BACKGROUND / ANALYSIS:

The Sheboygan Area School District is proposing to install new signage at North High School located at 2926 N. 10th Street. The applicant states:

- People form an impression of your school within the first 30 seconds they walk into your building. As families navigate the landscape of school choice they have the ability to choose which school they feel is best for them. Students and families travel to multiple schools throughout the county and state for youth, middle school and high school activities and sports. Because of this, families are equipped with a wide perspective of what our schools and facilities have to offer their children compared to other districts. Their perception of our school is our reality.
- One of our goals is tying a building together that opened in 1961 with consistent branding carried through the curricular and co-curricular areas of our campus. There have been countless additions built onto our school throughout the years. Different signage, branding and logos are found throughout our campus.
- When visitors come to our school for major events, we want something that is easily recognizable as a landmark that we can direct them to. We want them to enter our Commons by the large Raider Mural on School Avenue.
- In summary, we want our students and community to feel a sense of school spirit and pride when they come to our school. We want younger students to choose North High School and look forward to becoming a Golden Raider. We want our alumni to be proud of the school they graduated from. A sense of ownership and pride is one of the most powerful

tools we have as a school. With consistent branding throughout the campus, we can get closer to accomplishing these ideals.

- The height and width of the sign is 883sf. However, the actual material only square footage being applied to the window is 596sf. There is a lot of glass not being covered so it should be noted correctly.
- Sign displays a larger Raider logo and states “Home of the Golden Raiders.”

Applicant is requesting the following variances:

- To install a 596sf windows sign - Maximum permitted sign area for a school in a residential zone is 24sf.
- To have more wall signage than what is permitted - Maximum permitted number of signs is one (1) sign per street frontage.

Applicant believes that variances are justified due to the size of their facility and property.

STAFF COMMENTS:

In addition to the signage on the exterior of the window, there are other attachments showing how the same branding is being utilized throughout the interior of the school as well.

Staff does not object to the proposal.

ACTION REQUESTED:

Staff recommends approval of the conditional use/sign permit and exceptions subject to the following conditions:

1. Applicant shall obtain the necessary sign permits prior to installation.

ATTACHMENTS:

Conditional Use Permit Application and required attachments.

CITY OF SHEBOYGAN

REQUEST FOR PLANNING COMMISSION CONSIDERATION

ITEM DESCRIPTION: Application for Conditional Use and Sign Permit with exceptions by American Orthodontics to install new signage at 3524 Washington Avenue. SI Zone

REPORT PREPARED BY: Steve Sokolowski, Manager of Planning and Zoning

REPORT DATE: April 9, 2021

MEETING DATE: April 13, 2021

FISCAL SUMMARY:

STATUTORY REFERENCE:

Budget Line Item: N/A
Budget Summary: N/A
Budgeted Expenditure: N/A
Budgeted Revenue: N/A

Wisconsin Statutes: N/A
Municipal Code: N/A

BACKGROUND / ANALYSIS:

American Orthodontics is proposing to install new signage at their property located at 3524 Washington Avenue. The applicant states the following about the proposal:

- American Orthodontics, which has operated in the City of Sheboygan since its inception in 1968, is seeking permission to utilize our existing assets to recruit employees through signage in our parking lot.
- Our proposed signs will be printed on a vinyl substrate and will hang from our existing parking lot light poles. The current 16 light posts will each host two banner signs, each being 12.5sf (30 inches wide by 60 inches long) — in total about 400 square feet 32 signs x 12.5sf). No additional illumination is needed and our style and color scheme will be consistent with our current branding.
- Banners will initially be used to encourage people to apply for employment at American Orthodontics and will be replaced as the result of normal wear and tear or to change the message in the event we achieve our hiring goals. There is no set schedule to rotate messaging but our alternate banners will very likely be brand oriented and will be displayed year round.
- Going forward, the light pole banners will be changed periodically to display our brand. Since we are a manufacturer which sells only to orthodontic professionals, we are precluded from advertising any product or service to the general public. We are aware any message which would harm our brand or create any type of controversy would also impact the city and AO is prepared to comply with the codes or regulations set forth by the city. AO also supports numerous local non-profit organizations and community causes,

including the Red Raider program at Sheboygan South and North. As the company grows, that support can as well.

- Significant traffic on Interstate 43 exits near AO to stop for gas, food, groceries, etc. These visitors form an impression of Sheboygan and the proposed signage enhances the aesthetics of our campus to further a positive view of Sheboygan as an excellent place to live and work.
- American Orthodontics is growing rapidly, treats employees like family, offers family supporting compensation and has a very diverse workforce that work in a clean, bright, hi-tech and safe environment. When good jobs are available in Sheboygan, residents are less likely to relocate seeking better employment, more likely to spend their disposable income here and expand the overall economic base of the city. AO currently employs 700 people in Sheboygan and would like to hire many more to add to our diverse work family.

STAFF COMMENTS:

The applicant is requesting the following variances:

- To install 16 sets of 12.5sf banners (32 temporary advertising banners totaling 400sf) – maximum one (1) banner at 32sf temporary banner permitted.
- To install temporary advertising banners for more than 30 days throughout the year(s) – maximum number of days permitted is 30 days.

Staff does not object to the proposal.

ACTION REQUESTED:

Staff recommends approval of the conditional use, exceptions and sign permits subject to the following conditions:

1. Banner(s) shall be properly maintained.
2. This approval is for the sign project as presented. If applicant proposes to install any future banners, the applicant will be required to obtain the necessary permits to do so (conditional/variance and sign permit).

ATTACHMENTS:

Conditional Use Permit Application and required attachments.

PARCEL NO. _____

MAP NO. _____

ZONING CLASSIFICATION: _____

Office Use Only

APPLICATION/FILE NO. _____

REVIEW DATE: _____

FILING FEE: \$250.00 (Payable to City of Sheboygan)

**CITY OF SHEBOYGAN
APPLICATION FOR
CONDITIONAL USE PERMIT**

Requirements Per Section 15.905
Revised May 2018

Completed application is to be filed with the Department of City Development, 828 Center Avenue, Suite 208. To be placed on the agenda of the City Plan Commission, application must be filed two weeks prior to date of meeting. Applications will not be processed if all required attachments and filing fee of \$250 (payable to the City of Sheboygan) is not submitted along with a complete and legible application. Application filing fee is non-refundable.

1. APPLICANT INFORMATION

APPLICANT: Michael Terril – VP Marketing

ADDRESS: 3524 Washington Ave, 530085 E-MAIL: mterrill@americanortho.com

PHONE: 920-457-5051 x 4104 FAX NO. 920-457-1485

2. DESCRIPTION OF THE SUBJECT SITE/PROPOSED PROJECT

NAME OF PROPOSED/EXISTING BUSINESS: American Orthodontics

ADDRESS OF PROPERTY AFFECTED: 3524 Washington Ave

LEGAL DESCRIPTION: Orthodontic supplies manufacturer

BRIEF DESCRIPTION OF **EXISTING** OPERATION OR USE: Currently no banners are being used on the property.

DETAILED DESCRIPTION OF **PROPOSED** OPERATION OR USE INCLUDING ANY CHANGES TO THE EXISTING USE: 16 sets of banners hung on 16 light posts in the employee parking lot.

BRIEF DESCRIPTION OF ALL REQUESTED VARIANCES FROM PROVISIONS OF THE ZONING ORDINANCE, WHICH ARE RELATED TO THE PROPOSED OPERATION OR USE: To hang banners on light posts in the AO parking lot. Starting with "Now Hiring" banners that could be swapped out for seasonal and corporate events if/when applicable

3. JUSTIFICATION OF THE PROPOSED CONDITIONAL USE

Written justification for the proposed conditional use, indicating reasons why the applicant believes the proposed conditional use is appropriate.

How is the proposed conditional use (independent of its location) in harmony with the purposes, goals, objectives, policies and standards of the City of Sheboygan Comprehensive Master Plan? The purpose of this proposal is simple. Primarily, we would like to utilize our existing assets to visually recruit employees. There are many reasons why the plan commission should act favorably upon this request.

Does the conditional use, in its proposed location, result in any substantial or undue adverse impact on nearby property the character of the neighborhood, environment, traffic, parking, public improvements, public property or rights-of-way?

How does the proposed conditional use maintain the desired consistency of land uses in relation to the setting within which the property is located?

Is the proposed conditional use located in an area that will be adequately served by utilities, or services provided by public agencies? If not, please explain

Please see attached letter.

4. NAMES AND ADDRESS (Indicate N/A for "Not Applicable" items)

OWNER OF SITE: American Orthodontics

ADDRESS: 3524 Washington Ave, 53085 **E-MAIL:** mterrill@americanortho.com

ARCHITECT: N/A

ADDRESS: _____ **E-MAIL:** _____

CONTRACTOR: N/A

ADDRESS: _____ **E-MAIL:** _____

5. CERTIFICATE

I hereby certify that all the above statements and attachments submitted hereto are true and correct to the best of my knowledge and belief.



APPLICANT'S SIGNATURE

3/15/21

DATE

Michael Terrill
PRINT ABOVE NAME

CONDITIONAL USE APPLICATION SUBMITTAL REQUIREMENTS

OFFICE USE ONLY

PARCEL NO.: _____

MAP NO.: _____

ZONING CLASSIFICATION: _____

OFFICE USE ONLY

REVIEW DATE: _____

APPROVAL: _____

Steve Sokolowski, City Planner

**CITY OF SHEBOYGAN
DEPARTMENT OF CITY DEVELOPMENT**

828 Center Avenue Suite 104, Sheboygan, WI 53081

Phone: (920) 459-3377 Fax: (920) 459-7302

E-Mail: development@ci.sheboygan.wi.us

SIGN PERMIT APPLICATION

(November, 2009)

Completed application and all required attachments are to be filed with the Department of City Development, 828 Center Avenue, Suite 104 for review by the City Planner.

1. APPLICANT INFORMATION

APPLICANT: American Orthodontics Corp

ADDRESS: 3524 Washington Ave, Sheboygan 53085

E-MAIL ADDRESS: mterrill@americanorthodontics.com or
eliebe@americanortho.com

PHONE: 920-457-5051 FAX NO: 920-457-1485

2. OWNER INFORMATION

OWNER OF SITE: American Orthodontics Corp

ADDRESS: 3524 Washington Ave, Sheboygan 53085

PHONE: 920-457-5051 FAX NO: 920-457-1485

3. DESCRIPTION OF THE PROPOSED SIGN AND USE OF THE SUBJECT SITE

NAME OF PROPOSED/EXISTING BUSINESS: American Orthodontics

ADDRESS OF PROPERTY AFFECTED: 3524 Washington Ave

USE OF PROPERTY: Manufacturing

TYPE OF SIGN: 32"x60" Vinyl banners (16) hung on light posts

DESCRIPTION OF PROPOSED SIGN: Now Hiring signs, seasonal and corporate event themes.

4. CONFIGURATION OF PROPOSED SIGN:

HEIGHT: 60" X WIDTH: 32" = TOTAL SQUARE FOOTAGE: 12.5' each

AMOUNT OF PUBLIC STREET FRONTAGE: approx. 900 feet

AMOUNT OF EXPOSED EXTERIOR WALL LENGTH: N/A

SETBACK: 100 feet

METHOD OF ATTACHMENT: metal banner brackets on light posts

METHOD OF ILLUMINATION: light posts that banners are mounted to

SIGN MATERIALS: Vinyl

TOTAL SQUARE FOOTAGE OF SIGNS ON SUBJECT PROPERTY: 400 feet

BEFORE PROPOSED SIGN: 0 feet AFTER PROPOSED SIGN: 400 feet

5. CERTIFICATE

I hereby certify that all of the above statements and attachments submitted hereto are true and correct to the best of my knowledge and belief.



APPLICANT'S SIGNATURE

3/15/21

DATE

Michael Terrell

PRINT ABOVE NAME

6. APPLICATION SUBMITTAL REQUIREMENTS

- a. For new development, the approved site plan for the subject property, showing the location and dimensions of all buildings, structures, signs on the subject property, property boundaries and dimensions; and the location of the proposed sign.
- b. For existing development, a site plan approved by the City Planner & Zoning Manager, showing the location and dimensions of all buildings, structures, signs on the subject property, property boundaries and dimensions; and the location of the proposed sign.
- c. A scale drawing of the proposed sign listing the height, width, total square footage, method of attachment, method of illumination, sign materials, design and appearance.



American Orthodontics
3524 Washington Avenue
Sheboygan, WI 53081

www.americanortho.com

1 800 558 7687
+1 920 457 5051 office
+1 920 457 1485 fax

Dear Sheboygan Planning Commission and Mayor Vandersteen:

American Orthodontics, which has operated in the City of Sheboygan since its inception in 1968, is seeking permission to utilize our existing assets to recruit employees through signage in our parking lot. Our proposed signs will be printed on a vinyl substrate and hang from our existing light poles in the parking lot. The current 16 light posts will each host two banner signs, each being 30 inches wide by 60 inches long — in total about 400 square feet. No additional illumination is needed and our style and color scheme will be consistent with our current branding.

Banners will initially be used to encourage people to apply for employment at American Orthodontics and will be replaced as the result of normal wear and tear or to change the message in the event we achieve our hiring goals. There is no set schedule to rotate messaging but our alternate banners will very likely be brand oriented and will be displayed year round. This letter intends to outline why the plan commission should act favorably upon this request.

1. As American Orthodontics prospers, the city of Sheboygan prospers as well.

American Orthodontics is growing rapidly, treats employees like family, offers family supporting compensation and has a very diverse workforce that work in a clean, bright, hi-tech and safe environment. When good jobs are available in Sheboygan, residents are less likely to relocate seeking better employment, more likely to spend their disposable income here and expand the overall economic base of the city. AO currently employs 700 people in Sheboygan and would like to hire many more to add to our diverse work family.

2. AO's track record as a good corporate citizen

Going forward, the light pole banners will be changed periodically to display our brand. Since we are a manufacturer which sells only to orthodontic professionals, we are precluded from advertising any product or service to the general public. We are aware any message which would harm our brand or create any type of controversy would also impact the city and AO is prepared to comply with the codes or regulations set forth by the city. AO also supports numerous local non-profit organizations and community causes, including the Red Raider program at Sheboygan South and North. As the company grows, that support can as well.

3. Visibility

Significant traffic on Interstate 43 exits near AO to stop for gas, food, groceries, etc. These visitors form an impression of Sheboygan and the proposed signage enhances the aesthetics of our campus to further a positive view of Sheboygan as an excellent place to live and work.

Thank you for your consideration of our request and let us know how we can work together to accomplish our mutual goals.

Sincerely,

American Orthodontics



American Orthodontics

Washington Ave

28

Washington Ave

28

Greenwing Dr

- 32"x60" Vinyl Banners (16 light posts)

- 12.5 sq. ft. per banner
- 25 sq. ft. per post
- 400 sq. ft. total banner

- Mounted with metal banner hangers
- Illuminated by light posts

32" W



60" T

AO AMERICAN
ORTHODONTICS

12' Height





AO
AMERICAN
ORTHODONTICS

G

W

N

O

R

N

I

T

H

**NOW
HIRING**



**NOW
HIRING**



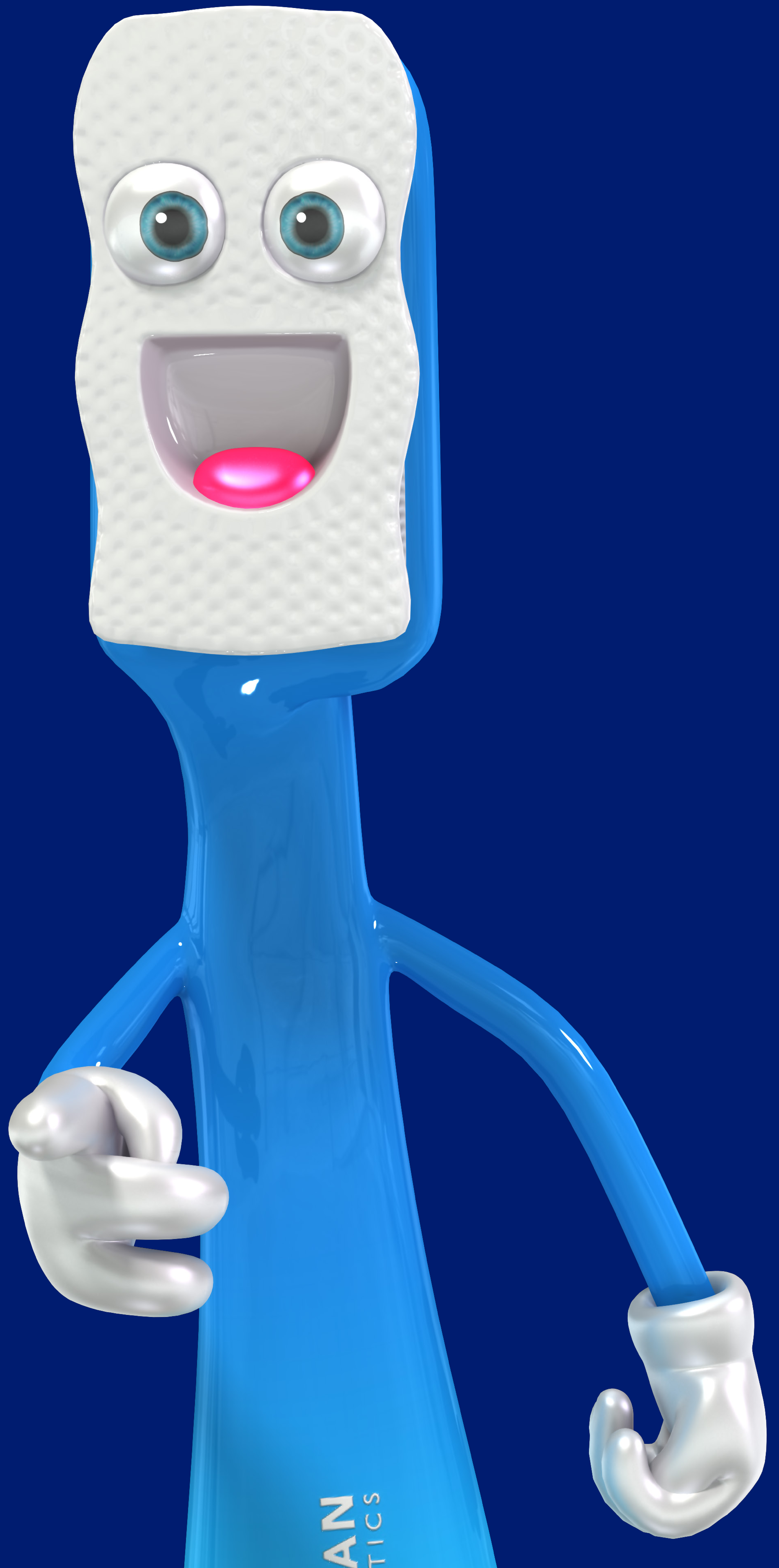
JOIN OUR

TEAM





**WE
WANT
YOU**





AO
AMERICAN
ORTHODONTICS

G

W

N

O

R

N

H

**NOW
HIRING**



**NOW
HIRING**



**JOIN
OUR**

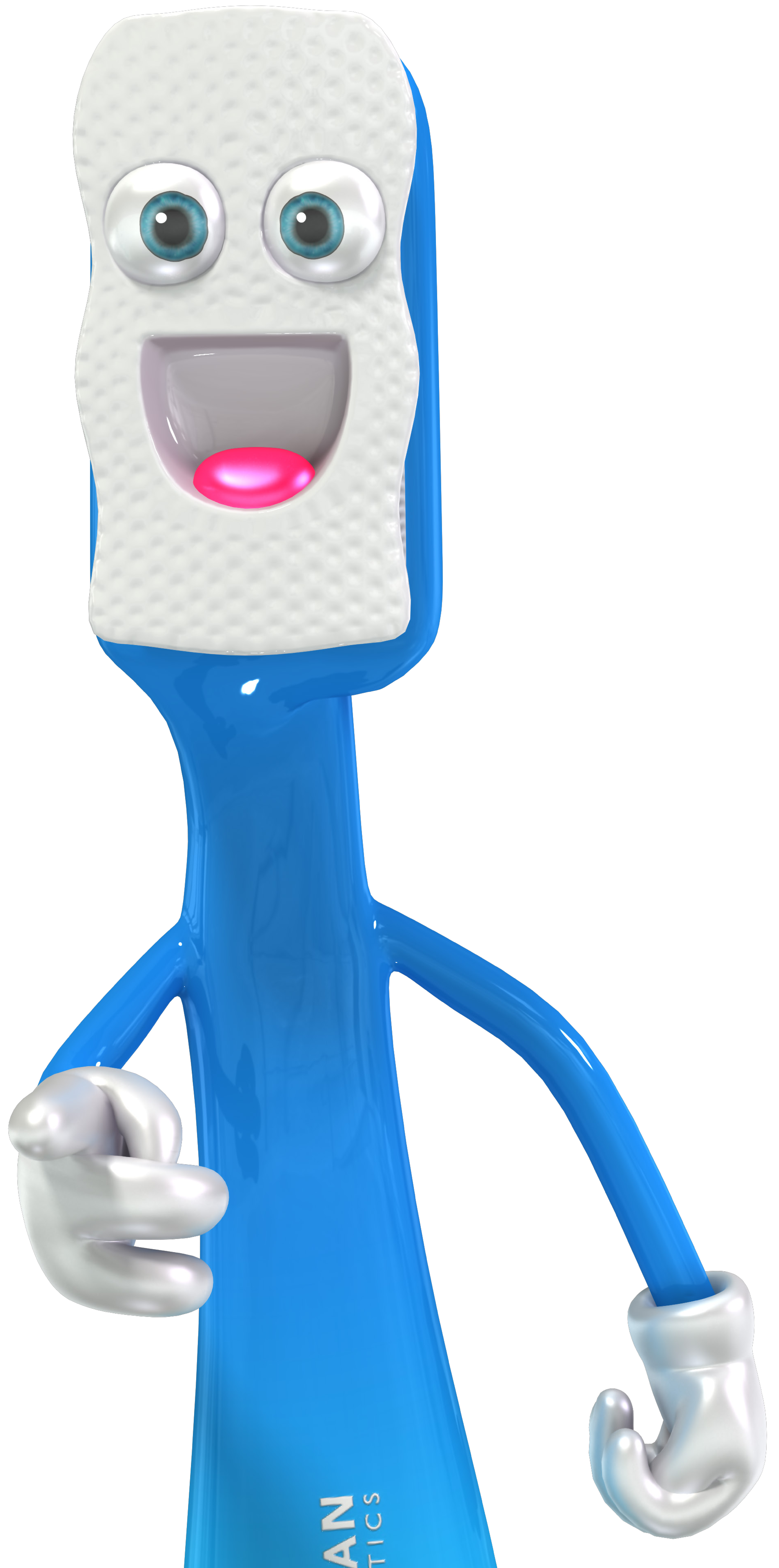


TEAM





**WE
WANT
YOU**



CITY OF SHEBOYGAN

REQUEST FOR CITY PLAN COMMISSION CONSIDERATION

ITEM DESCRIPTION: Application for Conditional Use with exceptions by Lewis Holbrook to construct a new 2nd floor apartment at 635 Riverfront Drive. CC Zone

REPORT PREPARED BY: Steve Sokolowski, Manager of Planning and Zoning

REPORT DATE: April 9, 2021

MEETING DATE: April 13, 2021

FISCAL SUMMARY:

STATUTORY REFERENCE:

Budget Line Item: N/A
Budget Summary: N/A
Budgeted Expenditure: N/A
Budgeted Revenue: N/A

Wisconsin Statutes: N/A
Municipal Code: N/A

BACKGROUND / ANALYSIS:

Lewis Holbrook is proposing to convert 2nd floor space into an apartment at their riverfront shanty located at 635 Riverfront. The applicant states the following about the project:

- The 1st floor of 635 Riverfront Drive has been occupied by the women’s clothing store TLC Casuals for more than 25 years. TLC has unique styles and accessories for every woman of every age to make you look and feel your best.
- The second floor space is vacant and has been unoccupied for some time. The space has previously been used for storage.
- We propose to improve this space to provide occupancy as a 1-bedroom loft style apartment. The improvements would not result in any modification of the exterior of the building. The most significant part of the improvements would be installation of a kitchen and soundproofing of the floor. The space as constructed is 2,400sf (27 x 89).
- The improvement would provide a unique loft style residential unit in this attractive downtown riverfront location. This use has been contemplated from the time the building was constructed.

STAFF COMMENTS:

It is staff understanding that the 2nd floor space is vacant. Staff and the Plan Commission have been encouraging downtown living and the proposed conversion provides additional housing opportunities in this downtown riverfront location.

Mr. Holbrook will be taking advantage of a City program that helps fund underutilized 2nd floor space into new housing opportunities in Downtown Sheboygan.

The applicant will need to work with the building inspection department regarding the conversion of the 2nd floor space into an apartment. Occupancy shall be granted only at such time as all permits and codes have been met.

The applicant will need to work with Shoreline Metro concerning tenant parking availability and garbage requirements.

ACTION REQUESTED:

Staff recommends approval of the conditional use permit subject to the following conditions:

1. Prior to building permit issuance, the applicant shall obtain all licenses/permits as well as meet all required codes including but not limited to building, plumbing, electrical, HVAC, fire, etc. An occupancy permit will be granted only at such time as the applicant has met all requirements.
2. If using dumpsters, dumpster(s) shall be screened/enclosed and constructed of like materials and colors of the facility. If using chain link fencing, the applicant shall install Privacy Decorative Slating (PDS) material in order to effectively screen the dumpster.
3. Outdoor storage of materials, products or equipment shall be prohibited.
4. All ground level and rooftop mechanicals shall be screened and/or enclosed and constructed of like materials and colors of the facility (HVAC equipment, etc.).
5. All lighting shall be installed per Section 15.707 of the City of Sheboygan Zoning Ordinance. There shall be no spillover light onto adjacent properties or the streets.
6. Applicant will provide adequate public access to the Sheboygan Riverfront Shanty Area (Riverwalk and parking lot facilities) and will take all appropriate actions to minimize the time period that these areas will be closed/affected.
7. It will be the applicant's responsibility to work with all private and public utilities in order to provide easements and/or relocate utilities as necessary.
8. Absolutely no portion of the new building and/or site improvements shall cross the property lines including but not limited to buildings, balconies, decks, foundations, walls, gutters, eaves, roof, parking, fencing/retaining walls, signs, landscaping, etc. unless an encroachment is obtained permitting use of public right-of-way.
9. Any work within City of Sheboygan Public rights-of-way shall be discussed with the City Engineering Department and constructed to standard City specifications (including, but not limited to, driveway openings, curb, gutter, sidewalk, pavement, utilities, street trees, Riverwalk, etc.)
10. Applicant shall obtain the necessary sign permits prior to installation. Applicant shall work with staff with regards to constructing a well-designed signage for the site that utilizes colors and materials similar to the building. All signs will meet the Sheboygan Riverfront Shanty Area guidelines (wood with carved insert letters).
11. The building shall meet the Sheboygan Riverfront Shanty Area Guidelines.

12. If there are to be any exterior renovations to the facility, the applicant will be required to obtain Architectural Review Board approval prior to receiving a building permit for such renovation. The colors and materials are to complement/match the existing building.
13. If applicant leases space to additional tenants, the tenants shall obtain all necessary land use and building approvals/permits prior to occupancy (future uses and/or phases may require conditional use permits, building/mechanical permits, occupancy permits, etc.).
14. If operating as a short term rental, the applicant will be required to file the proper room tax paper work with the City of Sheboygan.
15. If there are any amendments to the site plan, the applicant will be required to submit a new conditional use application reflecting those amendments.

ATTACHMENTS:

Conditional Use Permit Application and required attachments.

PARCEL NO. _____
MAP NO. _____
ZONING CLASSIFICATION: _____

Office Use Only

APPLICATION/FILE NO. _____
REVIEW DATE: _____

FILING FEE: \$250.00 (Payable to City of Sheboygan)

**CITY OF SHEBOYGAN
APPLICATION FOR
CONDITIONAL USE PERMIT**
Requirements Per Section 15.905
Revised May 2018

Completed application is to be filed with the Department of City Development, 828 Center Avenue, Suite 208. To be placed on the agenda of the City Plan Commission, application must be filed two weeks prior to date of meeting. Applications will not be processed if all required attachments and filing fee of \$250 (payable to the City of Sheboygan) is not submitted along with a complete and legible application. Application filing fee is non-refundable.

1. APPLICANT INFORMATION

APPLICANT: William Holbrook Trust / Lewis Holbrook _____

ADDRESS: 7722 Wheeler Island Road Three Lakes WI 54462 _____
E-MAIL: Lewminate@yahoo.com _____

PHONE: (920) 946-8936 _____ FAX NO. _____
() _____

2. DESCRIPTION OF THE SUBJECT SITE/PROPOSED PROJECT

NAME OF PROPOSED/EXISTING BUSINESS: None _____

ADDRESS OF PROPERTY AFFECTED: 635 Riverfront Drive, Sheboygan, WI
LEGAL DESCRIPTION: _____

BRIEF DESCRIPTION OF EXISTING OPERATION OR USE: Women's clothing store on ground floor with unused storage space above

DETAILED DESCRIPTION OF PROPOSED OPERATION OR USE INCLUDING ANY CHANGES TO THE EXISTING USE: Convert unused storage space to a residential unit,

BRIEF DESCRIPTION OF ALL REQUESTED VARIANCES FROM PROVISIONS OF THE ZONING ORDINANCE, WHICH ARE RELATED TO THE PROPOSED OPERATION OR USE: None _____

635 Riverfront Drive Conditional Use Permit Application

We presently own a building at 635 Riverfront Drive. The upper level of the building has been unoccupied for some period of time. The space as constructed is 27 feet by 89 feet for a total of 2403 square feet.

The city of Sheboygan has a grant program that specifically targets this type of property//location. The grant offers up to \$20,000 to convert unused space above a commercial unit into a residential unit. We applied for this grant and were approved.

We propose to improve this space to provide occupancy as a 1-bedroom loft style apartment. The improvements would not result in any modification of the exterior of the building. The most significant part of the improvements would be installation of a kitchen and soundproofing of the floor. TLC Casuals (a women' clothing store) has occupied the ground floor of the building for more than 25 years and it is important that the improvement does not negatively affect its occupancy.

The residential tenant would be able to utilize the parking lot adjacent to the building. Derek Muench has confirmed that there would not be any issues with parking for the unit.

The improvement would provide for residential occupancy of the space which had been contemplated from the time the building was constructed.

The improvement would have value for the surrounding businesses as it would increase activity at the location and correspondingly improve their sales.

The improvement would increase housing supply in the area which despite extensive construction of new rental units appears to be in short supply at present.

In conclusion the improvement would provide a unique loft style residential unit in this very attractive downtown riverfront location.

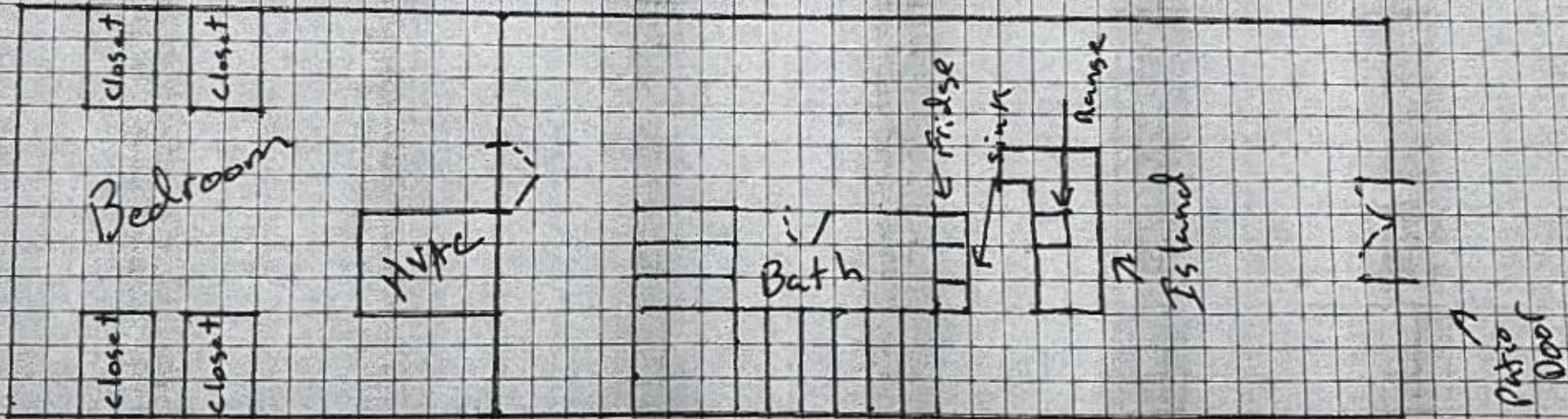
Respectfully Submitted

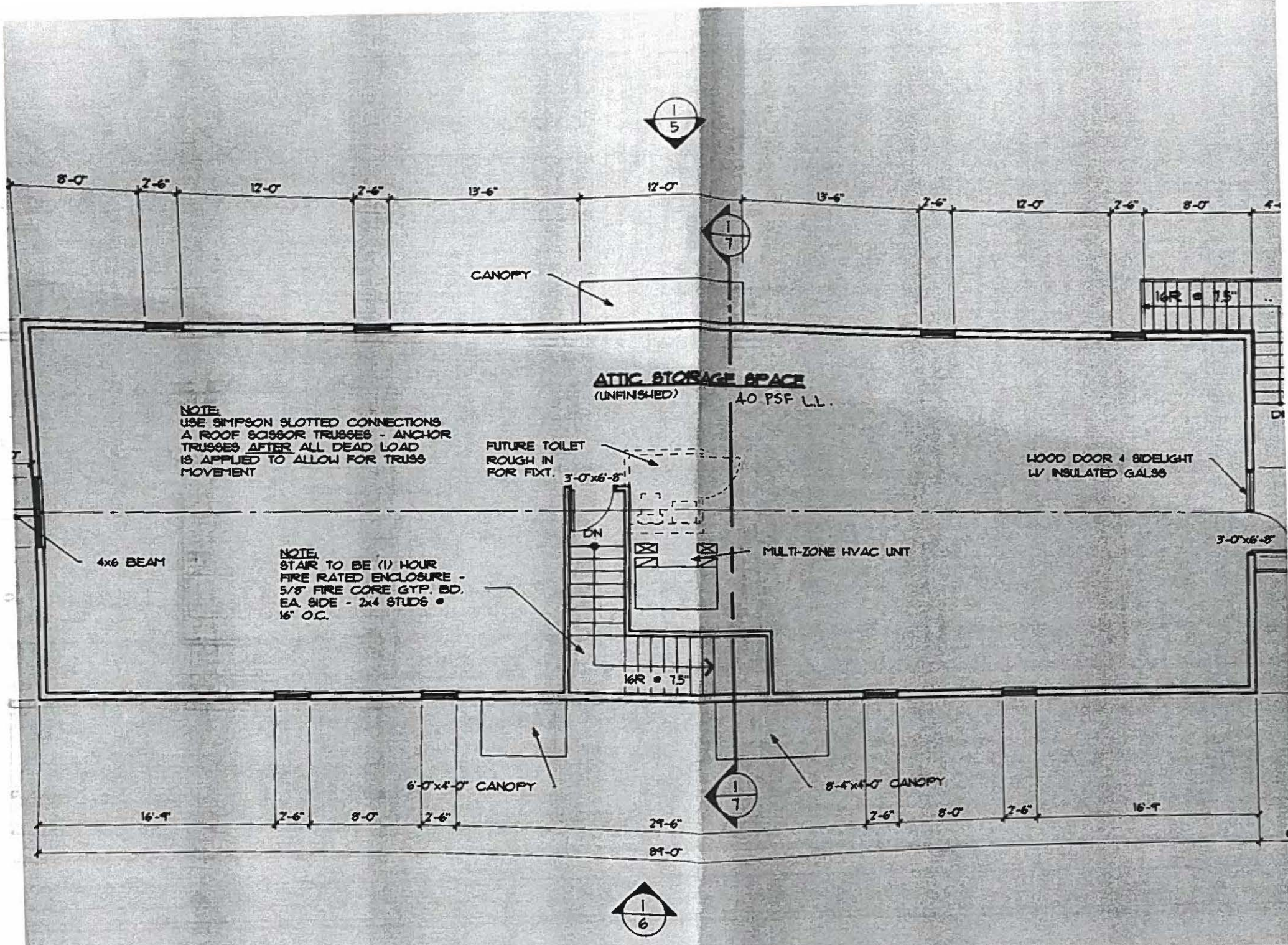
Lewis Holbrook

Authorized agent for the owner, The William H. Holbrook Trust



Not to Scale
(Rough Sketch)





5

7

6

8'-0" 2'-6" 12'-0" 2'-6" 13'-6" 12'-0" 13'-6" 2'-6" 12'-0" 2'-6" 8'-0" 4'-0"

CANOPY

16R @ 7.5"

ATTIC STORAGE SPACE
(UNFINISHED)

40 PSF L.L.

NOTE:
USE SIMPSON SLOTTED CONNECTIONS
A ROOF SCISSOR TRUSSES - ANCHOR
TRUSSES AFTER ALL DEAD LOAD
IS APPLIED TO ALLOW FOR TRUSS
MOVEMENT

FUTURE TOILET
ROUGH IN
FOR FIXT.

3'-0" x 6'-8"

WOOD DOOR & SIDELIGHT
W/ INSULATED GALSS

4x6 BEAM

NOTE:
STAIR TO BE (1) HOUR
FIRE RATED ENCLOSURE -
5/8" FIRE CORE GYP. BD.
EA. SIDE - 2x4 STUDS @
16" O.C.

DN

MULTI-ZONE HVAC UNIT

3'-0" x 6'-8"

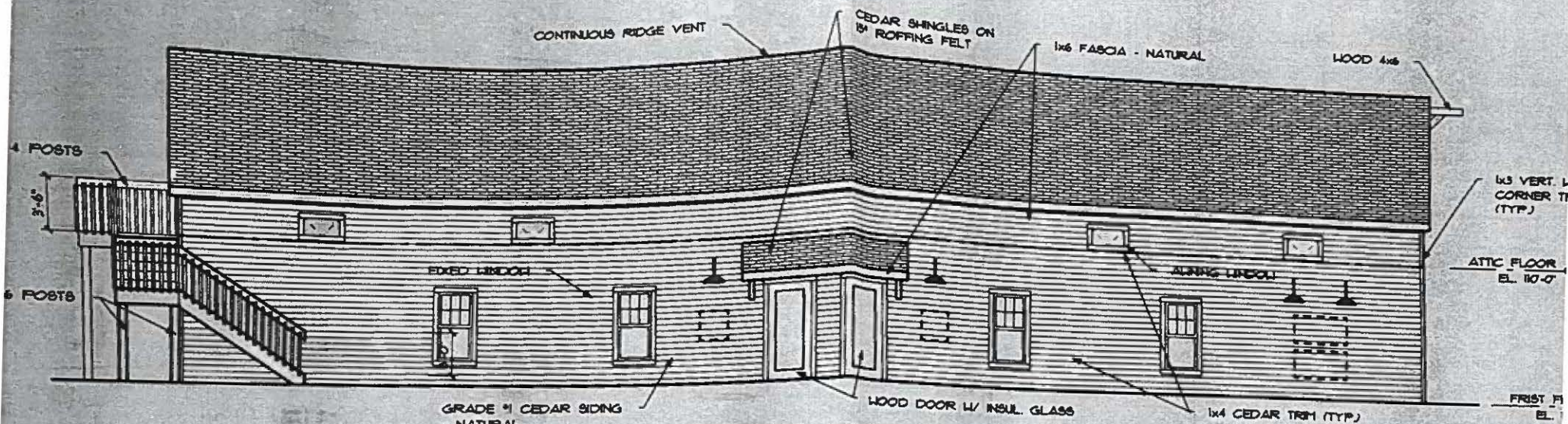
16R @ 7.5"

6'-0" x 4'-0" CANOPY

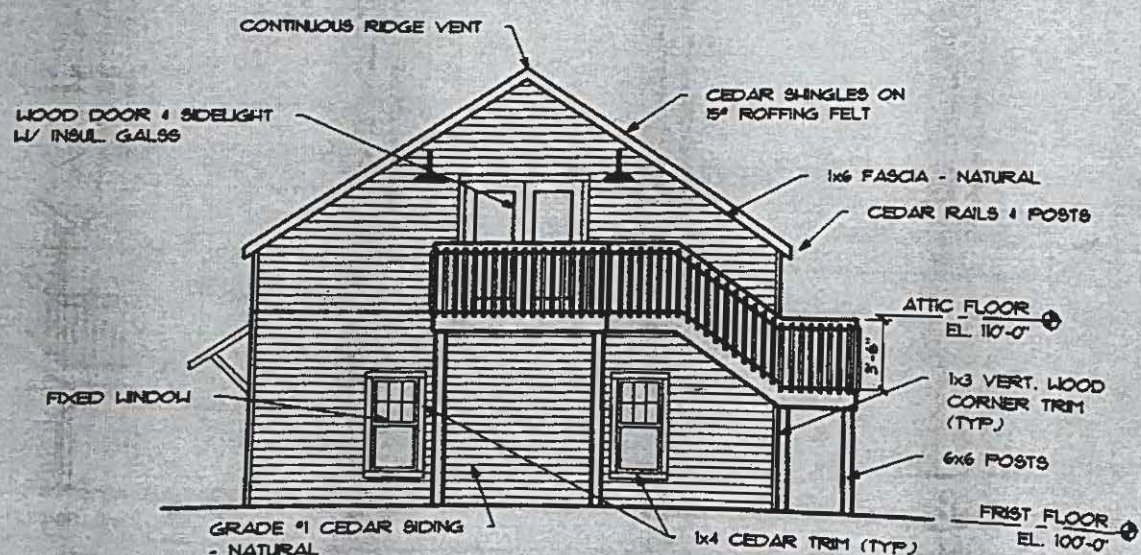
8'-4" x 4'-0" CANOPY

16'-4" 2'-6" 8'-0" 2'-6" 29'-6" 2'-6" 8'-0" 2'-6" 16'-4"

89'-0"



NORTH ELEVATION
 SCALE: 1/8" = 1'-0" (1/5)

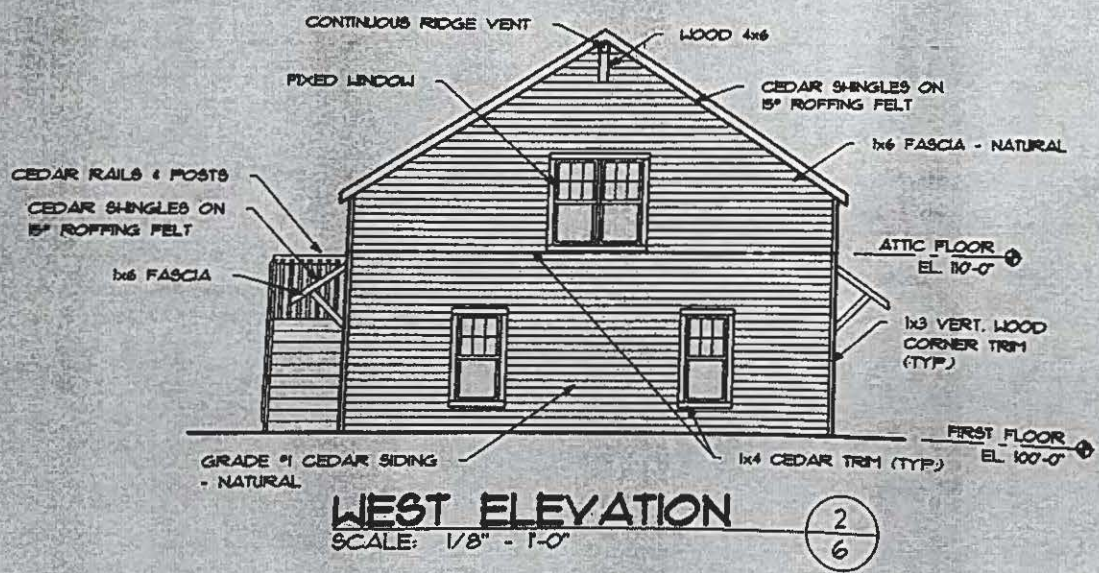
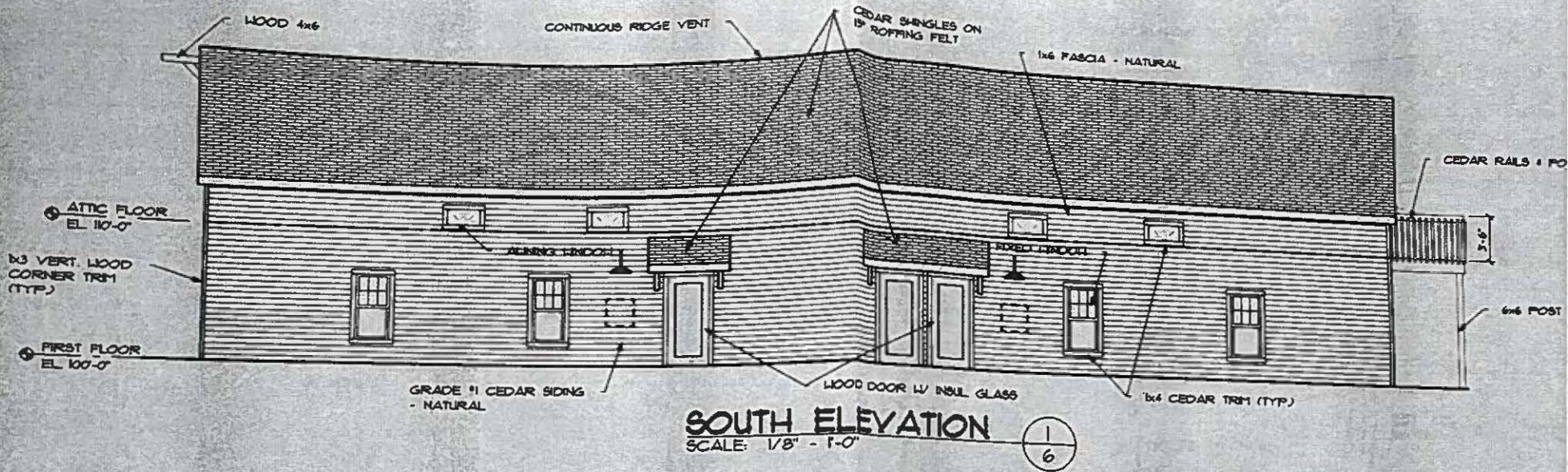


EAST ELEVATION
 SCALE: 1/8" = 1'-0" (2/5)

NOTE
 ROOF SHINGLES SHALL BE
 CLASS 'C' RATED

**SHEBOYGAN RIVER
 HOLBROOK PROJECT**

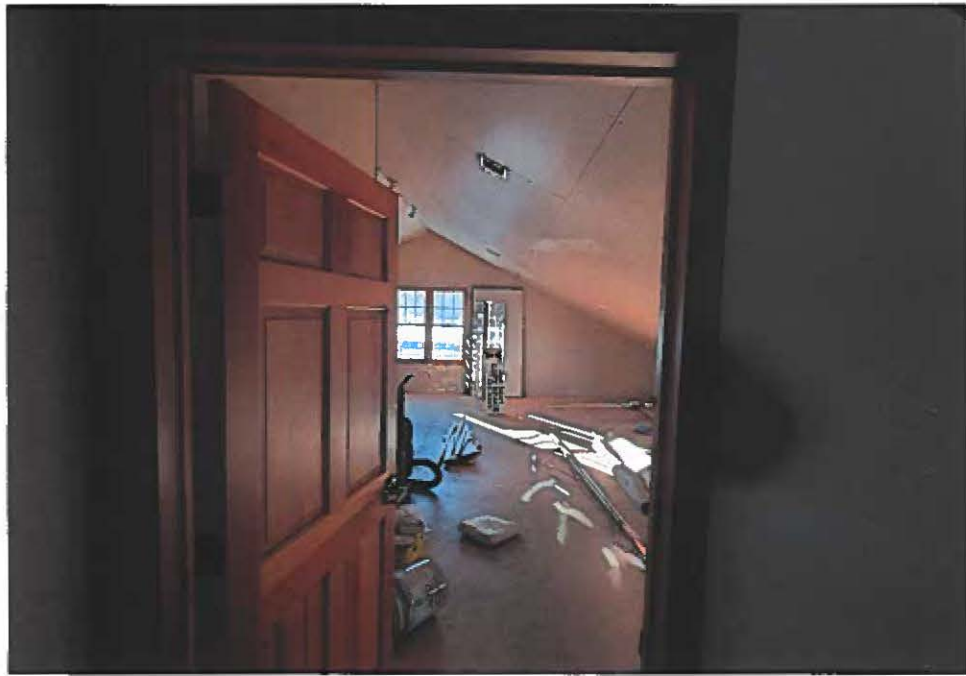
RIVERFRONT DRIVE
 SHEBOYGAN, WISCONSIN
 DATE: OCTOBER 17, 1995

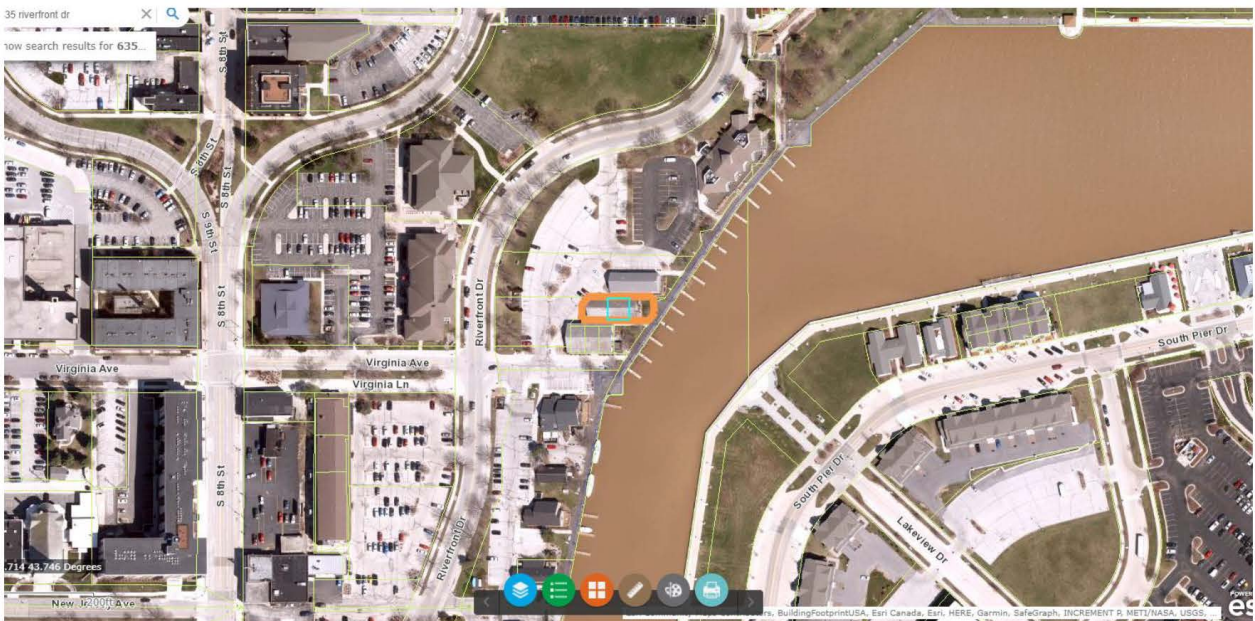
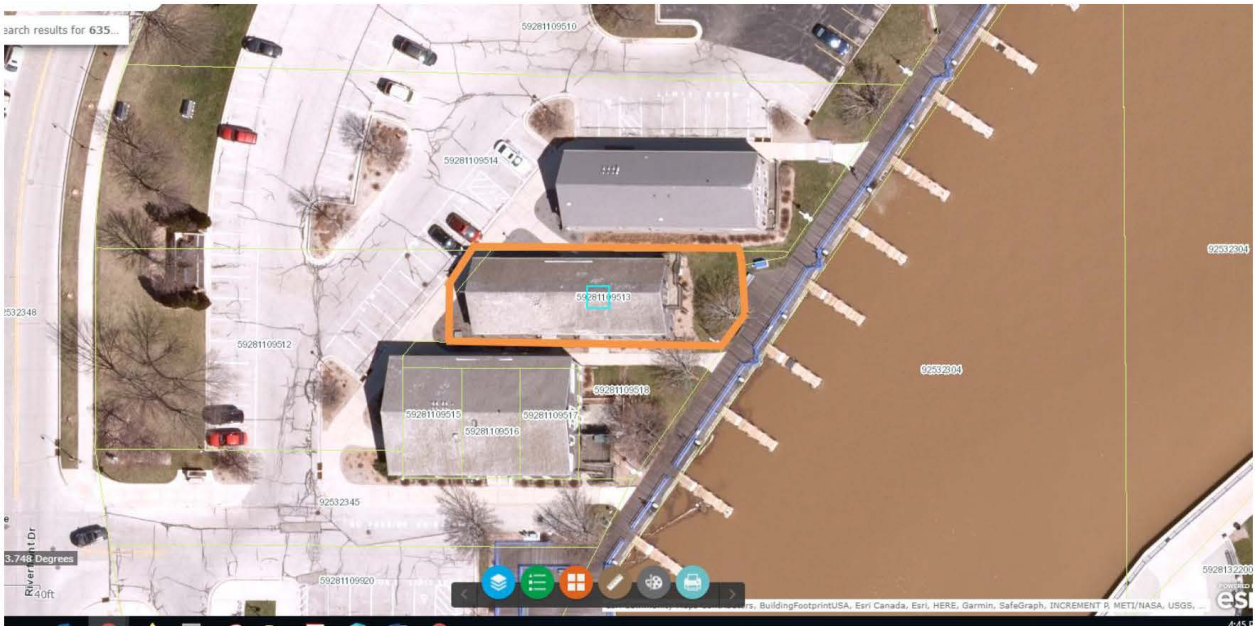
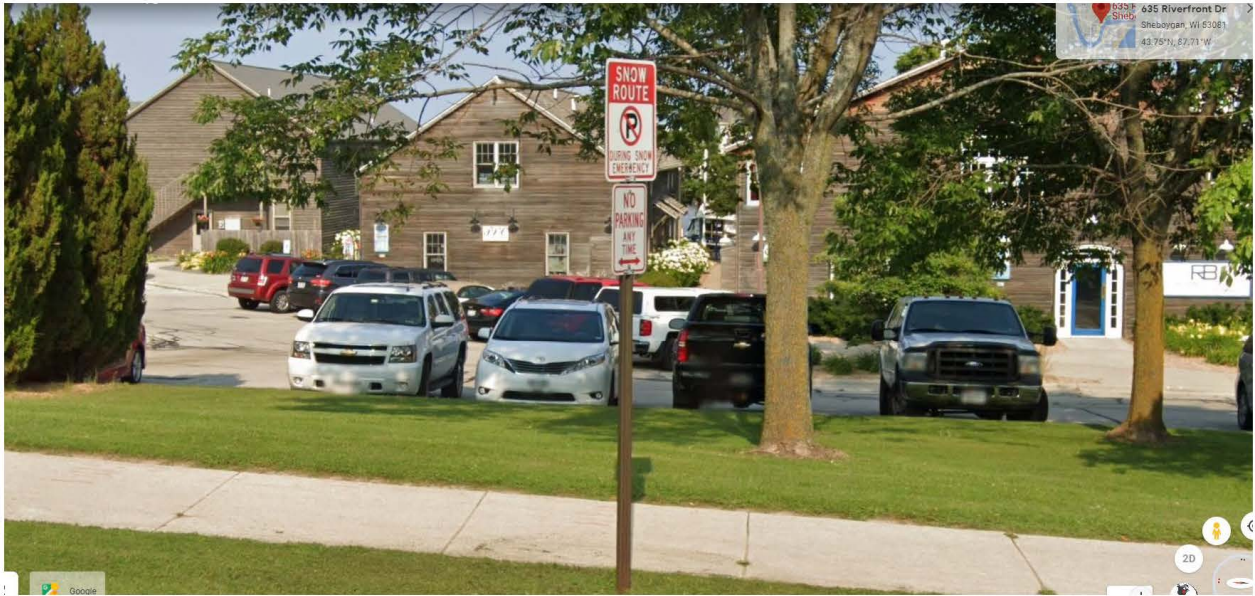


NOTE:
ROOF SHINGLES SHALL BE
CLASS 'C' RATED

**SHEBOYGAN RIVERFRONT
HOLBROOK PROJECT**

RIVERFRONT DRIVE
SHEBOYGAN, WISCONSIN
DATE: OCTOBER 17, 1995





III

4.3

Res. No. 193 - 20 - 21. By Alderperson Bohren. April 7, 2021.

A RESOLUTION receiving the City of Sheboygan Affordable Housing Market Study prepared by MSA Professional Services, Inc. and encouraging staff to take action to implement the findings, strategies, and recommendations of the Study.

WHEREAS, in 2020, the City of Sheboygan selected MSA Professional Services, Inc. to complete an affordable housing market study for Sheboygan. The purpose of the study is to help the City better understand its affordable housing market. To close gaps and improve affordable housing options in the City, this study lays out a toolbox of targeted strategies.

NOW, THEREFORE, BE IT RESOLVED: That the City of Sheboygan does hereby receive the City of Sheboygan Affordable Housing Market Study dated March 23, 2021; and

BE IT FURTHER RESOLVED: That staff are encouraged to take action to implement the findings, strategies, and recommendations of the Study.

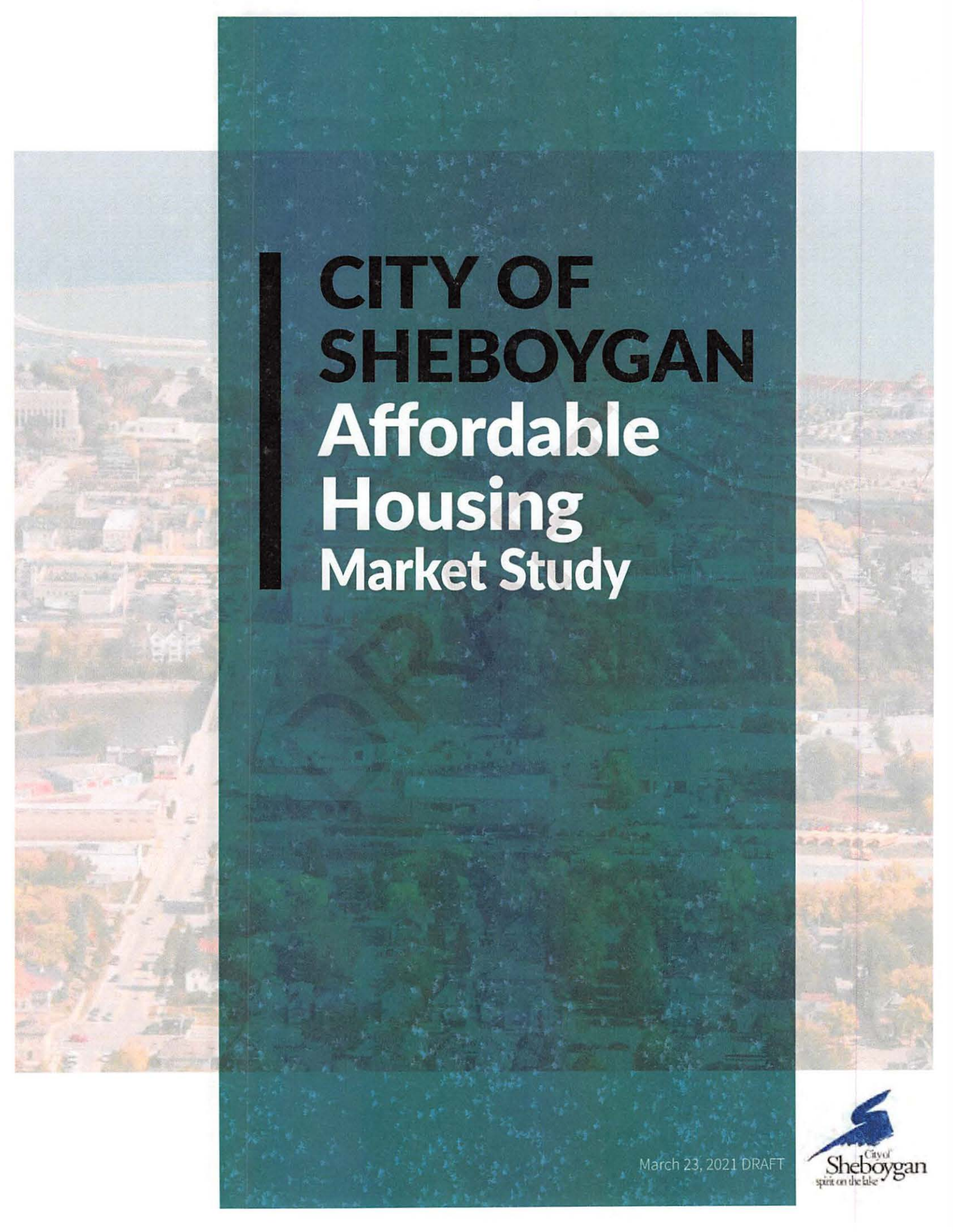
Plan Commission

James A. Bohren
Thelma Novak

I HEREBY CERTIFY that the foregoing Resolution was duly passed by the Common Council of the City of Sheboygan, Wisconsin, on the _____ day of _____, 20____.

Dated _____ 20____. _____, City Clerk

Approved _____ 20____. _____, Mayor



CITY OF SHEBOYGAN Affordable Housing Market Study

March 23, 2021 DRAFT



ACKNOWLEDGMENTS

Common Council

Mike Vandersteen–Mayor
Barb Felde
Roberta Filicky-Peneski
Mary Lynne Donohue
Betty Ackley
Markus Savaglio
Dean Dekker
Rose Phillips
Ryan Sorenson
Trey Mitchell
Jim Bohren

Planning & Development Staff

Chad Pelishek–Director of Planning & Development
Steve Sokolowski–Manager of Planning & Zoning
Janet Duellman–Community Development Planner
Abby Block–Grant Coordinator

Prepared by:

MSA Professional Services, Inc.



CONTENT

01	Executive Summary	58	Other Forces Impacting the Market
04	Introduction	69	Housing Gaps & Opportunities
07	About Sheboygan	80	Implementation
20	General Housing Characteristics	A	Appendix A - Public Input
25	Rental Market	B	Appendix B - Maps
39	Ownership Market		
51	Housing for Special Populations		

DEFINITIONS

Affordable Housing:

Housing that serves lower-income residents, typically households earning 80% of the area median income (AMI) as calculated by the US Department of Housing and Urban Development (HUD).

Housing Affordability:

The measure of how much a household can spend toward total housing cost. The widely accepted standard for affordability states that a household should spend no more than 30% of their gross income toward housing costs.

Workforce Housing:

Housing that is affordable to the workforce in a community. Because incomes within the workforce vary, a range of housing options is needed to fit the needs of the community.

GLOSSARY

ACS: American Community Survey (Census Bureau)

AMI: Area Median Income

DOA: (Wisconsin) Department of Administration

HUD: (US Department of) Housing and Urban Development

EXECUTIVE SUMMARY

SHEBOYGAN AFFORDABLE HOUSING MARKET STUDY

INTRODUCTION

The purpose of this study is to help the City better understand its affordable housing market, which starts with a general understanding of the overall housing market. This study examines the existing balance between housing demand and supply by analyzing data, talking to housing experts, and understanding local residents' experiences. Based on this examination housing gaps in Sheboygan are indicated. To close these gaps and improve affordable housing options in the City, this study lays out a toolbox of targeted strategies.



KEY FINDINGS

⦿ The City's population is projected to decrease over the next 20 years, however **population in the region is projected to grow and employers are anticipating continued hiring**. With the right housing and amenities, the City could capture some of this anticipated regional growth.

⦿ There is a **growing senior population and lack of independent and assisted living options** in Sheboygan. Developing housing options for seniors will have the added benefit of putting additional affordable, single-family homes on the market.

⦿ There is a demonstrated **need for affordable AND market rate housing** in the City. The development of market rate housing frees up more affordable units in the City that are currently rented/owned by households at higher income levels.

⦿ For a hypothetical household earning median income in Sheboygan (\$31,589), **50% of existing rental units are considered affordable**. Despite having low housing costs, there is a concern about quality of existing units in the City due to their age.

⦿ In 2020 the market cap rate for the multi-family apartment market in the City was 7.4%, the lowest it has been in ten years. This indicates **developing rental units is less profitable than it has been in recent years**.

⦿ Development of new single-family homes has remained low in Sheboygan primarily due to the lack of space available for greenfield development. The City's **primary opportunity for new neighborhood development is annexation**.

⦿ **Developers like working in Sheboygan**. In the past the City has proven to be flexible and willing to work with developers, especially to get affordable units constructed.

⦿ In order to fully meet the City's affordable housing needs, **partnerships with surrounding communities and additional programs at the State and Federal level are needed**.

EXECUTIVE SUMMARY

HOUSING GAPS & OPPORTUNITIES

Using both conservative and high growth scenarios to arrive at a range, the City will need the following to meet projected housing demand by 2030:

- **401 - 1,023 rental units (40 - 102/year)**

This equates to approximately the following per year, based on current rental price points and HUD FY2020 income categories:

- 184-471 units with monthly rent up to \$918
- 112-287 units with monthly rent between \$1,028-\$1,468
- 104-266 units with monthly rent greater than \$1,284

- **325 - 1,023 owner-occupied units (32 - 102/year)**

This includes attached and detached units and equates to the following per year, based on current ownership price points and HUD FY2020 income categories:

- 60-131 units priced up to \$129,000
- 64-141 units priced between \$146,000-\$222,000
- 45-100 units priced between \$192,000-\$281,000
- 156-342 units priced greater than \$234,000

PRIORITY FOCUS

(refer to pages 80-85 for more detail)

Unit Types Needed

- **Condo Ownership**—Attached ownership units with less land cost than detached single-family homes.
- **Senior Housing**—Independent and assisted living units for the growing senior population.
- **Missing Middle Housing**—Varied housing forms with 2-16 attached units, either rental or condo, addressing both affordability and neighborhood compatibility.
- **3+ Bedroom Rentals**—Quality units appropriately sized for families.

Location

- **Infill Development**—The City has limited greenfield growth opportunities. A high priority should be placed on infill housing of various types, especially downtown and along certain corridors or neighborhood enhancement nodes.

STRATEGIES TO IMPROVE HOUSING OPTIONS

Communication Strategies

1. **Establish Housing Committee**—The Housing Committee can be the driving force to implement this plan, provide oversight on the development and administration of funding programs, support public outreach about the City's housing needs and programs, and support updates to this plan as the market shifts and outside funding programs change.
2. **Provide Housing for All**—In all of the programs, strategies, and communication the City has related to housing, a core message should be that the City believes in access to safe, affordable housing options for all.
3. **Attend WHEDA Events**—Attend WHEDA events with a goal of networking with developers and letting them know the City is supportive and wants to work with developers to diversify the City's housing stock.
4. **Continue Developer Summits**—Continue to host Developer Summits to provide information about the community and potential development/redevelopment sites to developers, with a focus on affordable housing developers.

Initiatives

5. **Assist & Grow Neighborhood Associations**—Promote neighborhood identity and social cohesion through neighborhood associations. Use neighborhood associations as a way to engage residents in planning efforts and developments.
6. **Purchase and Market City-Owned Redevelopment Properties**—Purchase property and solicit desired housing development proposals.
7. **Develop Neighborhood Master Plans**—Develop neighborhood master plans for the City's two primary growth areas within its extraterritorial jurisdiction that are designated as planned neighborhoods on the City's future land use map.
8. **Create a Tenant Resource Center**—Create a Tenant Resource Center dedicated to promoting positive relations between tenants and landlords.

Regulation

9. **Allow Multi-Family Units as a Permitted Use**—Amend the zoning code to allow multi-family units as a permitted use in residential districts.
10. **Reduce Setbacks**—Amend the zoning code to reduce front and side yard setbacks in all residential districts.
11. **Create a New Residential District**—Create a new residential zoning district to enable smaller lots on alleys.

EXECUTIVE SUMMARY

12. **Continue Code Enforcement Program**—Continue the City's code enforcement program with a focus on working with willing property owners, applying empathy and offering solutions to solve problems.
13. **Continue Flexibility on Infrastructure Requirements**—Continue flexibility on curb requirements and allowing modified cross sections for new greenfield development to lower costs for developers/homebuyers.

Funding

14. **Expand Use of Neighborhood Revitalization Fund**—Expand the use of the City's Neighborhood Revitalization Fund to be a general purpose vehicle that can serve various affordability initiatives anywhere in the City.
15. **Facilitate Development of a Workforce Housing Fund**—Facilitate the creation of a Workforce Housing Fund with major employers and investors in the area for the purpose of funding affordable units for workers in the region.
16. **Utilize Tax Increment Financing for Affordable Housing Incentives**—Use TIF for the construction of infrastructure to encourage the development of housing.
17. **Utilize Tax Increment Financing-Affordable Housing One-Year Extension**—Hold open TIF Districts that are about to be closed for one additional year beyond their planned or maximum duration to generate funds that can be used anywhere in the City for affordable housing.
18. **Promote the Use of the Federal and State Low Income Housing Tax Credit (LIHTC) Program** — Support and encourage developer use of LIHTC. Neighborhood Revitalization Funds could be used as local match for LIHTC.
19. **Increase use of WHEDA 7/10 Flex Financing**—Encourage developers to apply for these low interest loans that require developers to set aside at least 20% of units to households at or below 80% AMI.
20. **Increase Use of Downpayment Assistance**—Promote Partners for Community Development, Wisconsin Housing and Economic Development Association (WHEDA) and Federal Home Loan Bank of Chicago (FHLBC) downpayment assistance programs.
21. **Co-Author Bill That Offers Rental Incentives**—Work with State Legislators to co-author a bill that would allow municipalities the ability to offer a local property tax credits to landlords who rent or renew a lease with someone convicted of a crime.

Partnerships

22. **Support Habitat for Humanity, Partners for Community Development, and Other Affordable Housing Providers**—Maintain supply of lots for new home construction and rehabilitation of existing buildings.
23. **Continue Landlord Education**—Continue landlord education and advertisement about education opportunities.
24. **Form Working Groups with Major Employers**—Convene major employers annually to discuss housing issues and initiatives.
25. **Explore Opportunities to Offer On Site Child Care and Health Care**—Explore the opportunity to partner with a property management company that offers as a feature of renting, access to healthcare or child care.

INTRODUCTION

This study was commissioned by the City of Sheboygan Planning & Development Department. The City has identified affordable housing as a critical issue in its most recent strategic plan and the Livable Sheboygan Action Plan. This issue is also one that is frequently cited as a priority by citizens responding to the City's annual community survey. The purpose of this study is to help the City better understand its housing market and to craft targeted strategies to improve affordable options within the community.

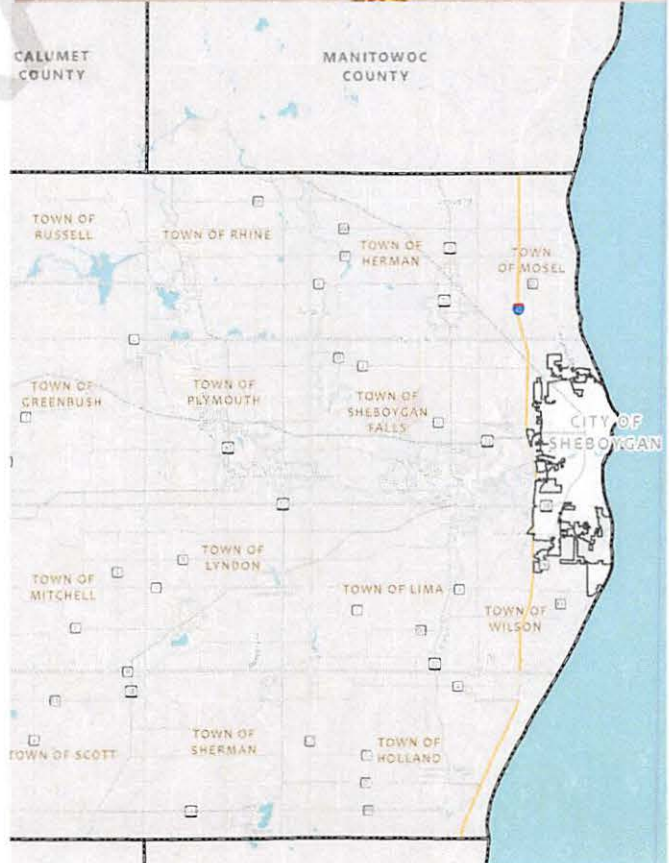
There are two parts to the Sheboygan housing supply. The first is all of the housing in Sheboygan and the second is all of the housing outside of Sheboygan for people who go to school or work in the City. The housing in Sheboygan is the easiest to measure and analyze, and is the part that the City has the most control over. The housing outside the City is a bit harder to quantify and qualify, but it is nevertheless important to our understanding of the overall market. This report attempts to document conditions and trends in the overall market, including an understanding of why people are choosing to live where they live.

STUDY PROCESS

This study uses a variety of methods and data to understand the housing market. Objective, measurable data were collected from the City, Sheboygan County, the Multiple Listing Service (real estate listings and sales), the State of Wisconsin, the U.S. Department of Housing and Urban Development and the U.S. Census Bureau. The City is compared to surrounding communities and wider context (county, state, nation) in a variety of ways, and also compared to itself in the form of time-series data that reveal trends. This study also incorporated a series of interviews with people familiar with the housing market- the housing experts, and a community survey of area residents.

Project Oversight

City Staff from the Planning & Development Department met three times during the study process: first in October 2020 for a kickoff discussion of issues and opportunities facing the City and region, then in January 2021 to review stakeholder input, next for a presentation and discussion of the first draft of the study in February and finally for a public meeting presentation of the final plan in March.



STUDY PROCESS

Interviews

The project team met and interviewed a variety of people with knowledge and insight about the local housing market, including realtors, lenders, developers, landlords, and employers. Feedback collected through interviews often naturally gravitated toward similar topics and knowledge, indicating a strong shared understanding of how the local housing market inherently functions. This feedback is used throughout the report. A more detailed summary of the interviews is found in Appendix B.

Community Survey

A community survey was conducted, online, in November 2020. The survey was offered online. In total the survey had approximately 850 responses. The survey was promoted through an extensive community network, as well as through City media and social media channels. The full responses are provided in Appendix B. Relevant findings are featured throughout the following chapters.

DEFINITIONS

The terms 'housing affordability', 'affordable housing' and 'workforce housing' are often used interchangeably, however they have different meanings. These terms are defined here to aid in understanding the analysis and recommendations in this study.

Housing Affordability

Housing affordability is a measure of how much a person or household can spend toward total housing cost. This measure is relative to income, meaning that higher-income households have a wider selection of homes that would be affordable, while lower-income households generally have fewer affordable options within the housing market.

The widely accepted standard for affordability states that a household should spend no more than 30% of their gross income toward housing costs. This standard is the same for owners and renters. For renters this also includes utilities and renters insurance. For homeowners this includes principal, interest, taxes, insurance and utilities.

Income categories are calculated by HUD, and used to determine appropriate monthly housing costs across different regions. HUD's income categories are based on Area Median Income (AMI) for a region and divided into typically four categories 30%, 50%, 80%, and >100% AMI. Each category has an income limit based on the number of persons in a household. For the Sheboygan Metro region,

affordability limits are shown on the following page. For example, in Sheboygan a household of four earning 100% of the area median income could afford a \$281,000 home or a monthly rent of \$1,834. In contrast, a household of four earning 50% of the area median income could afford a \$129,000 home or a monthly rent of \$918.

Affordable Housing

Affordable housing is housing that typically serves the lowest-income residents of a community. Generally this includes residents with no income up through residents making 80% the area median income. Income limits calculated by the US Department of Housing and Urban Development (HUD) give ranges for which housing market service levels are measured. The income limits for Sheboygan are defined using the Sheboygan Metropolitan Statistical Area (which includes Sheboygan County). Current 2020 Income limits for the Sheboygan Metro area are shown in the figure on the following page.

Funding for newly constructed affordable housing almost always comes from subsidies that offset costs of construction and/or operation. This allows rents to be set at a certain price that is manageable for low-income households based on the HUD income limits that come out every year. The price also takes into consideration families' other expenses such as food, childcare, transportation and healthcare. Other forms of affordable housing include:

- » Naturally Occurring Affordable Housing (NOAH)
- » Housing Operated by Non-Profits
- » Vouchers, Tax Credits, Other Federal Programs

Workforce Housing

Workforce housing is housing that is affordable to the workforce in a community. Because incomes within the workforce vary, a range of housing options is needed to fit the needs of the community. Workforce housing also means ensuring a supply of affordable housing for employee households that earn minimum wage—and ensuring appropriately priced housing for moderate to high-income earners in both the rental and ownership markets.

Variety in the housing stock is important, as households have a variety of preferences that impact where and how they can live. Important types of variety necessary to serve area employees include structure types, sizes, locations, and price points.

Figure 1. FY 2020 Income Limits for the Sheboygan Metropolitan Statistical Area

Source: US Department of Housing and Urban Development

FY 2020 Income Limit Area	Median Family Income for Family of 4	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Sheboygan, WI MSA (includes Sheboygan County, WI)	\$73,375	Extremely Low Income 30% AMI	\$15,400	\$17,600	\$21,720	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
		Very Low Income 50% AMI	\$25,700	\$29,400	\$33,050	\$36,700	\$39,650	\$42,600	\$45,550	\$48,450
		Low Income 80% AMI	\$41,100	\$47,000	\$52,850	\$58,700	\$63,400	\$68,100	\$72,800	\$77,500

Figure 2. Affordability Thresholds for Sheboygan Metropolitan Statistical Area

Source: US Department of Housing and Urban Development

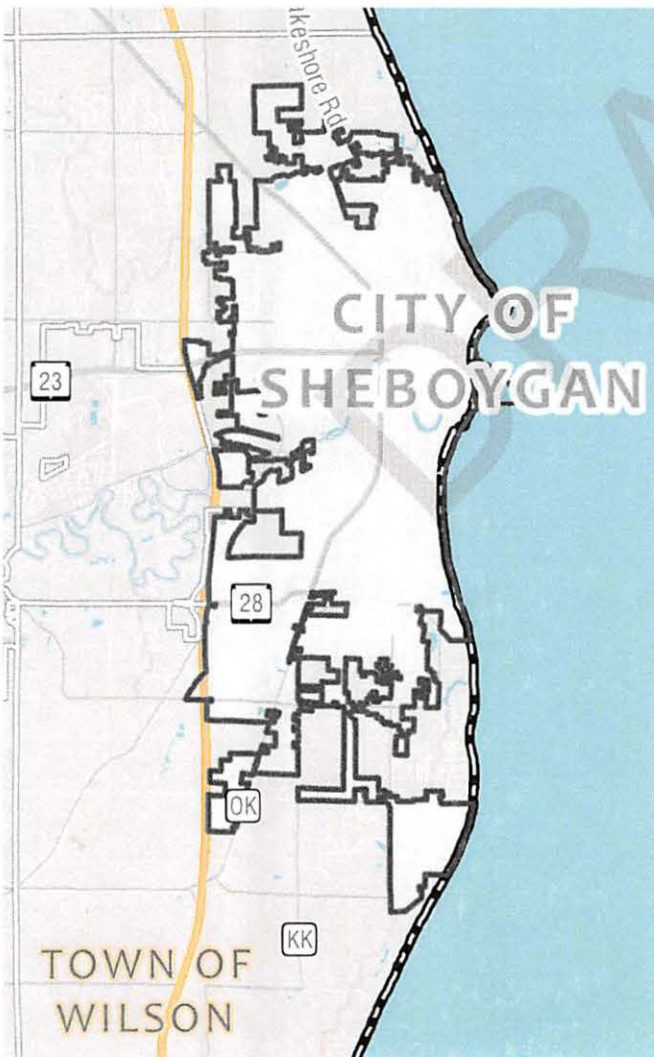
FY 2020 Income Limit Area	Maximum Monthly Housing Cost for Family of 4 (100% Median Income)	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Sheboygan, WI MSA (includes Sheboygan County, WI)	\$1,834	Extremely Low Income 30% AMI	\$385	\$440	\$543	\$655	\$767	\$879	\$991	\$1,103
		Very Low Income 50% AMI	\$643	\$735	\$826	\$918	\$991	\$1,065	\$1,139	\$1,211
		Low Income 80% AMI	\$1,028	\$1,175	\$1,321	\$1,468	\$1,585	\$1,703	\$1,820	\$1,938

ABOUT SHEBOYGAN

CITY OVERVIEW

The City of Sheboygan is in Sheboygan County, located along the Lake Michigan shoreline. Sheboygan is the largest community in the County making up nearly half (42%) of the County's population. It is approximately 60 miles north of Milwaukee and 65 miles southeast of Green Bay.

The City is known for its natural/recreational amenities, historic downtown, strong manufacturing base, and is the Bratwurst Capital of the World.



KEY DATA

- Based on recent trends, the population in the City is projected to decrease by 2.8% between 2020 and 2040. The County's population is projected to increase by 1.4% during this timeframe.
- Those age 85+ could increase by 112% (3,000 people) between 2020 and 2040 in Sheboygan County.
- Employment growth is projected to be +4% in the northeast region of WI between 2018 and 2028.
- The weighted average salary for the most in-demand occupations in the Bay Area region is \$50,000.
- Sheboygan's median household income is lower than surrounding communities at \$48,313.

POPULATION

Population within the City has decreased over the past decade while populations within surrounding communities and the County have increased. Between 2010 and 2020 Sheboygan saw a net decrease of 978 residents. This represents a 2.0% decrease in population. The Cities of Plymouth (4.1%) Sheboygan Falls (10.4%), and Village of Kohler (1.6%) all saw population growth during this time period. The County overall experienced a growth of 1,596 residents, an increase of 1.4%.

The growth pattern within the surrounding communities indicates the City's loss of potential growth to these areas. The City's relatively population loss within overall County population growth suggests that the City could be attracting a larger share of the growth in people and housing than it currently is.

Population change is directly tied to change in the number of households and the size of those households, both of which are influenced by availability of desirable units within desired markets. Sheboygan's data indicates relatively stable household size over the last decade with a decrease in the total number of households in the City.

Figure 3. Population Change in Sheboygan and Surrounding Communities

Source: 2010 ACS 5-Year Estimates, WI DOA 2020 Estimates

Municipality	2010-2020 Population Change	% Change Over Decade
City of Sheboygan	-978	-2.0%
City of Plymouth	343	4.1%
City of Sheboygan Falls	788	10.4%
Village of Kohler	32	1.6%
Sheboygan County	1,596	1.4%

Figure 4. Population Growth Trend in Sheboygan

Source: 2010-2018 ACS 5-Year Estimates, WI DOA 2020 Estimates

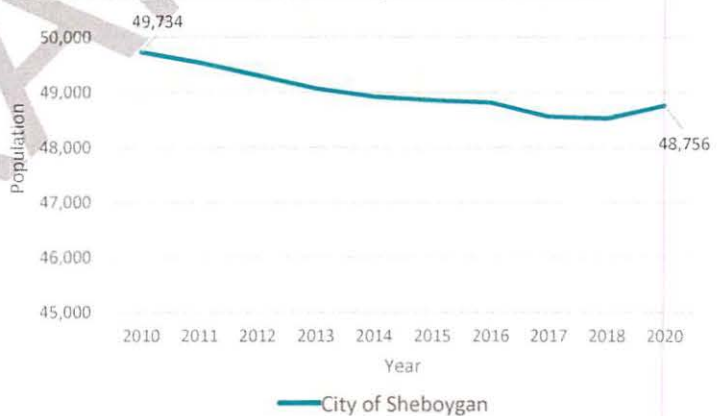
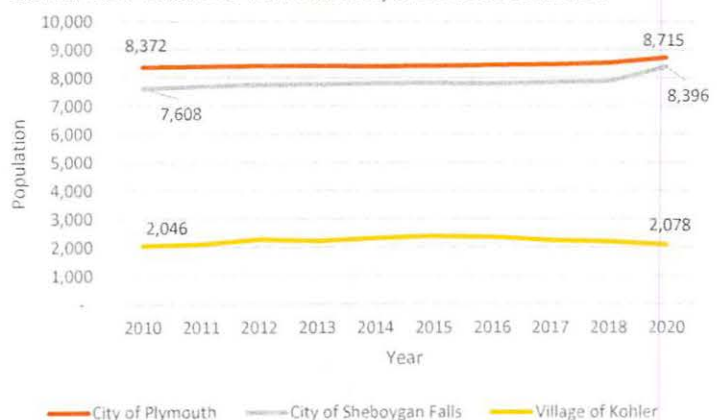


Figure 5. Population Growth Trend in Surrounding Communities

Source: 2010-2018 ACS 5-Year Estimates, WI DOA 2020 Estimates



HOUSEHOLDS

Figure 6. Change in Total Households in Sheboygan and Surrounding Communities

Source: 2010-2018 ACS 5-Year Estimates

Municipality	2010-2018 Household Change	% Percent Change Over Decade
City of Sheboygan	-648	-3.1%
City of Plymouth	341	9.1%
City of Sheboygan Falls	298	9.1%
Village of Kohler	92	11.9%
Sheboygan County	731	1.6%

The estimate of total households within the City has fluctuated, but overall has declined since 2010 by 3.1%. While Sheboygan experienced a decrease in households, surrounding communities of Plymouth (9.1%), Sheboygan Falls (9.1%), Kohler (11.9%) and the County (1.6%) all saw an increase in households.

Between 2010 and 2018 Sheboygan's average household size stayed relatively stable around 2.35. Communities surrounding Sheboygan have experienced a decrease in household size. Nationwide, average household size has generally decreased since 1900, however since 2010 there have been signs that this trend is reversing.

National trends show that most age groups are living in larger households now than they were a decade ago. This change is most prominent for adults age 35 and older. Between 2010 and 2017 there was a three percent increase in the number of adults age 35 and older living in households with at least three people. A common explanation for larger households is people living in multi-generational households or doubling up—this could be a parent of the householder or a roommate.

Figure 7. Household Trends in Sheboygan

Source: 2010-2018 ACS 5-Year Estimates

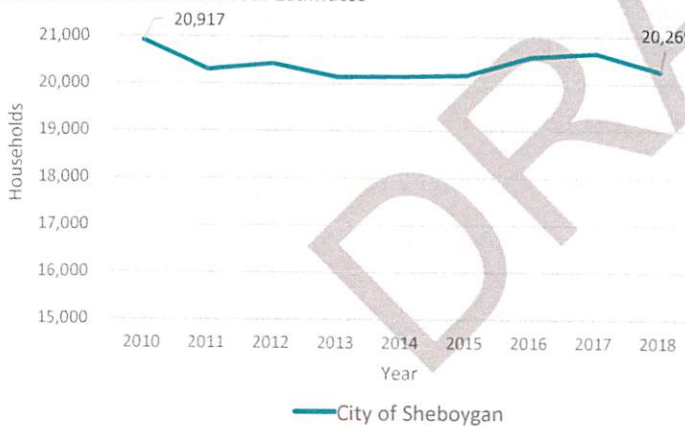
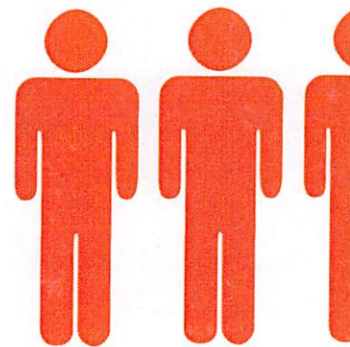
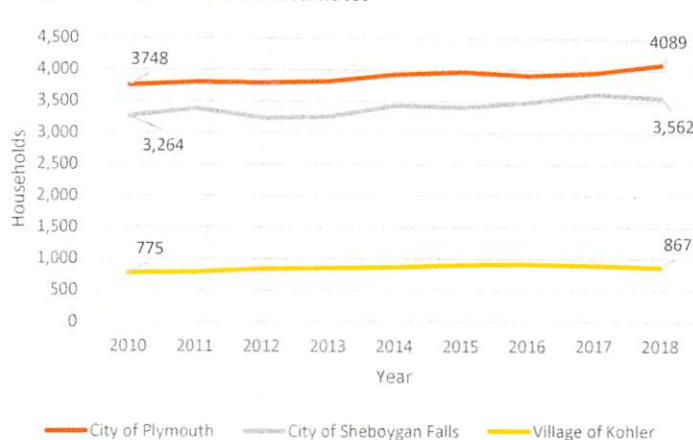


Figure 8. Household Trends in Surrounding Communities

Source: 2010-2018 ACS 5-Year Estimates



2.35

Average Household Size in Sheboygan

Source: 2018 ACS 5-Year Estimates

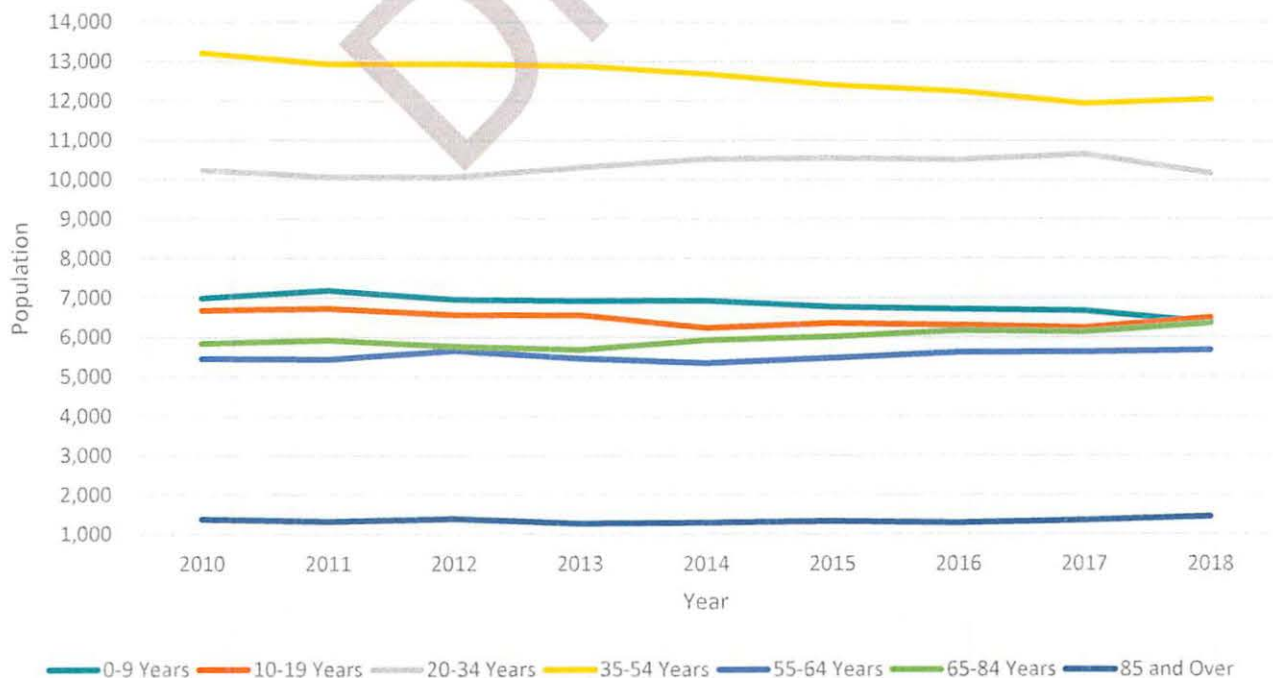
AGE COHORTS

Age trends are used to help predict current and future needs of the community. As people continue to age or add members to their households, their needs change as well. Since 2010, the City has seen an overall decrease in population. Most age cohorts have also decreased indicating a lack of new families moving to the area, however some age cohorts have increased. The number of middle-aged (55-64) and older adults (65+) in the community has increased due to the Baby Boomers aging into this category over the decade, which is consistent with general trends of aging in the County, State, and Nation as Baby Boomers reach retirement. Older households tend to have unique housing needs.

Figure 9. Change for Age Cohorts in Sheboygan 2010-2018
Source: 2010-2018 ACS 5-Year Estimates

Sheboygan	Total Change 2010 -2018	% Change
0-9 Years	-617	-8.8%
10-19 Years	-171	-2.6%
20-34 Years	-64	-0.6%
35-54 Years	-1,159	-8.8%
55-64 Years	225	4.1%
65-84 Years	518	8.9%
85 Years and Over	65	4.7%
Total Change	-1,203	-3.1%

Figure 10. Age Trends in Sheboygan
Source: 2010-2018 ACS 5-Year Estimates



POPULATION PROJECTIONS

Sheboygan's future population growth has been projected by the State Department of Administration (DOA). The latest projections were made in 2013 for 2020 through 2040. We now have estimates for 2020. Because DOA's 2020 projections were two percent higher than actual estimates for Sheboygan and surrounding communities, DOA's 2025 through 2040 projections have been adjusted down by two percent.

Based on the adjusted projections reflecting recent trends, the City's population is expected to contract by approximately 2.8% or 1,367 residents between 2020 and 2040. Out of the surrounding communities, Sheboygan

Falls is projected to have the greatest percentage increase in population during this timeframe (17.2% or 1,446 residents), followed by Kohler (10.0% or 208 residents), and then Plymouth (9.7% or 845 residents). Sheboygan County is expected to add 5,140 residents during this timeframe, an increase of 1.4%.

DOA projections are based on historical trends, and market forces and local policy can have a large impact on the long-term accuracy of these projections. There is potential that a strategic investment in housing opportunities within the City could shift these projections.

Figure 11. Population Projections for Sheboygan

Source: WI DOA Projections

Sheboygan Population Projections	2025	2030	2035	2040
DOA Projection	49,317*	49,513*	48,894*	47,389*

*Adjusted based on 2020 actual DOA population estimates

Figure 12. Population Projections for Sheboygan and Surrounding Communities

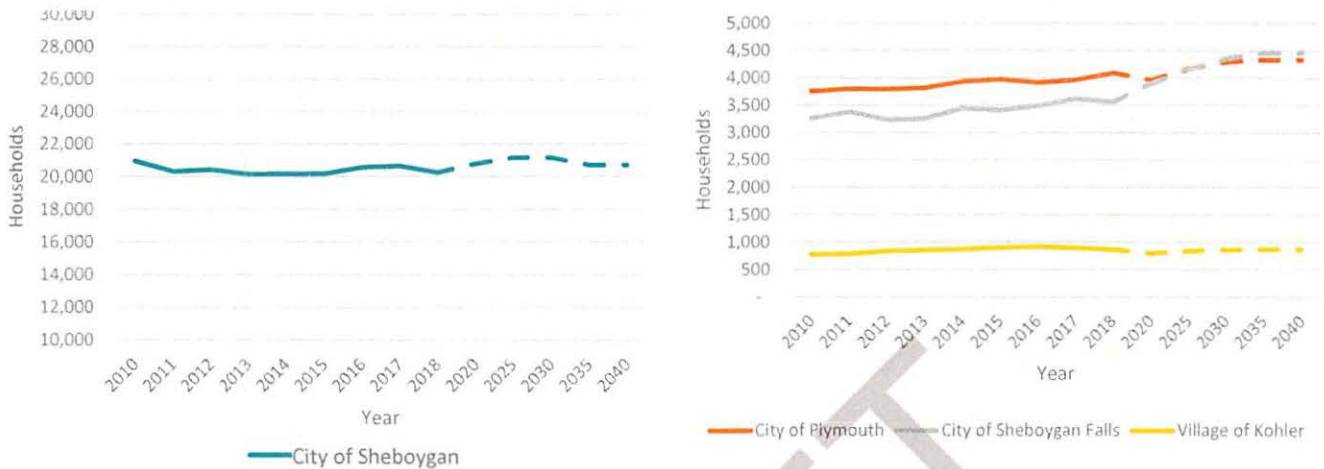
Source: 2010-2018 ACS 5-Year Estimates, WI DOA Projections



HOUSEHOLD PROJECTIONS

Figure 13. Household Projections for Sheboygan and Surrounding Communities

Source: 2018 ACS 5-Year Estimates, WI DOA Projections



Projecting Sheboygan's future households is tied to both future population projections as well as future anticipated persons per household as demographics change and people age. Across the nation, reductions in household size have occurred over the last 100 years, but it appears that size may now be increasing. At the time the Wisconsin Department of Administration calculated household projections (2010) size was still trending downward, indicative of populations continuing to age, dependents leaving their family households and most likely creating their own households, and longer formation periods for young-family households than existed in prior decades. Projection methods for the City show a steady rise in households in Sheboygan until 2030 when total households plateaus and then decreases in 2040, corresponding with the expected decline the WI DOA projects in overall population. Household projections in surrounding communities are projected to occur at a more rapid pace and no decrease in total households is expected.

AGE COHORT PROJECTIONS

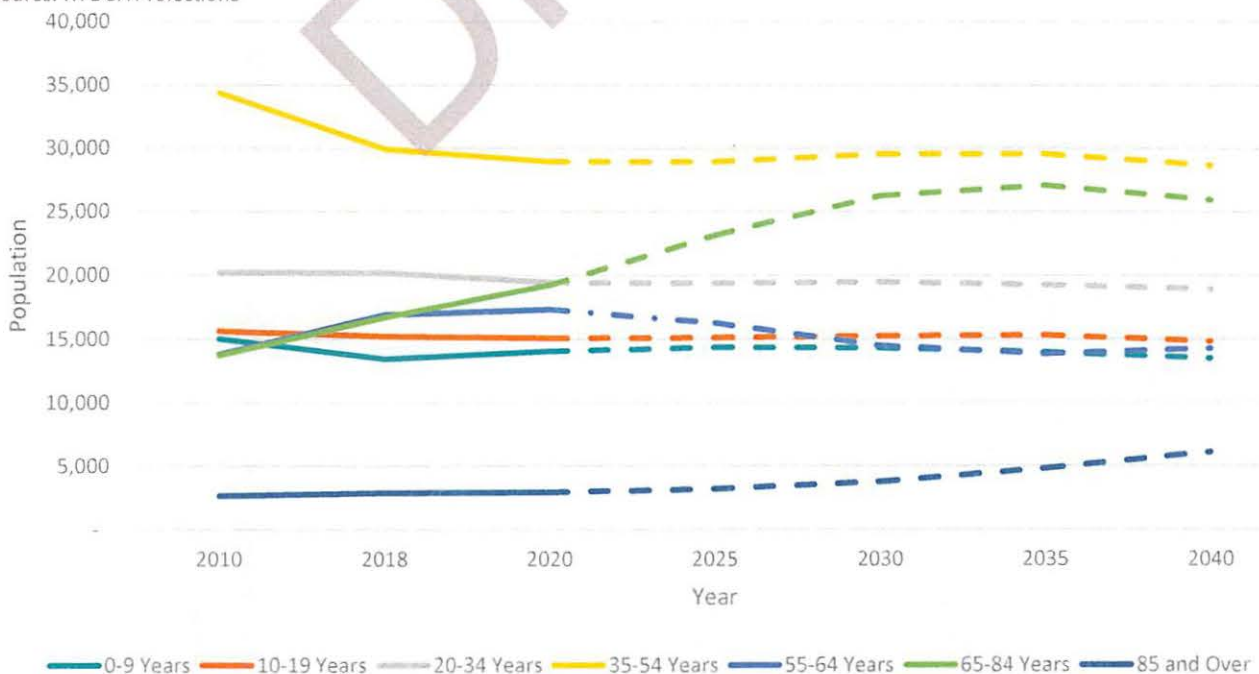
As populations age, their housing preferences often change. Older households may choose to continue to live in their current homes, however many will opt to move and downsize or seek housing that is better set up to meet new housing needs and preferences. Younger households may rent for longer periods of time than they used to, however recent studies have shown that young householders move into homeownership eventually and seek smaller, more affordable homes. Though due to current low interest rates and other dynamics associated with COVID-19, first time homebuying has accelerated.

The WI DOA doesn't project age cohorts by municipality, but does at the county level. If we assume similar trends occurring within the City, the age cohort with the greatest rate of growth is those age 65-84 (55%) and 85 and greater (112%). The only other age cohort projected to have an increase in population is age 0-9 (0.4%), indicating some formation of young, growing families. All other cohorts are projected to have zero or negative growth.

These projections indicate a need for appropriate housing for seniors (either aging at home or moving) and for young families who may be starting to have children.

Figure 14. Age Cohort Projections Sheboygan County

Source: WI DOA Projections



EMPLOYMENT INDICATORS

Place of residence often coincides with location of a person's job, though we also expect to see a high degree of mobility within a metropolitan area. The figure on the right represents inflow and outflow of the City's workforce. The number of people that work in Sheboygan is about 27,000. Of this 27,000, 16,653 live outside of Sheboygan and 10,155 live in Sheboygan. The second highest place of residence for Sheboygan workers is Sheboygan Falls, which is not surprising as it is a ten minute drive to the west. There are 14,605 people who live in Sheboygan but work in another community.

Many workers in Sheboygan coming from other communities are coming from communities within a half an hour radius, however there are a number of Sheboygan workers coming from further away locations such as Milwaukee (1 hour commute), Green Bay (1 hour commute) and Fond du Lac (45 minute commute). The data also shows that people from Madison, Milwaukee and Appleton commute to Sheboygan for jobs. There is a large number of workers from "All Other Locations" which includes workers who live in unincorporated areas and other small towns outside of Sheboygan.

Figure 15. Inflow/Outflow Analysis in Sheboygan

Source: onthemap.census.gov

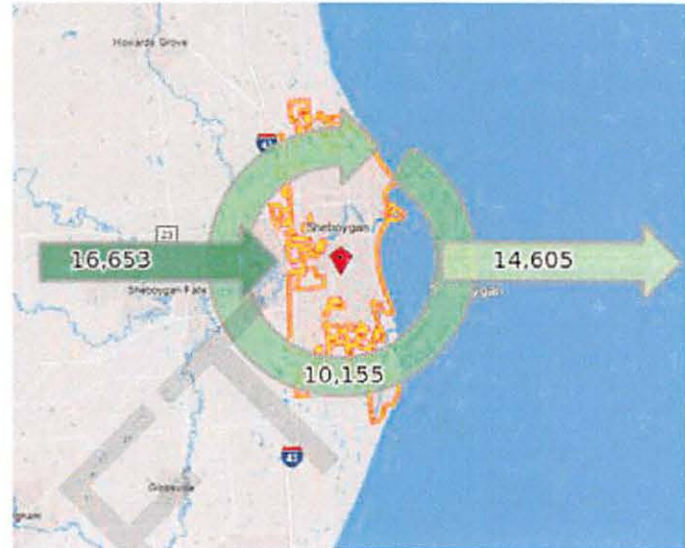
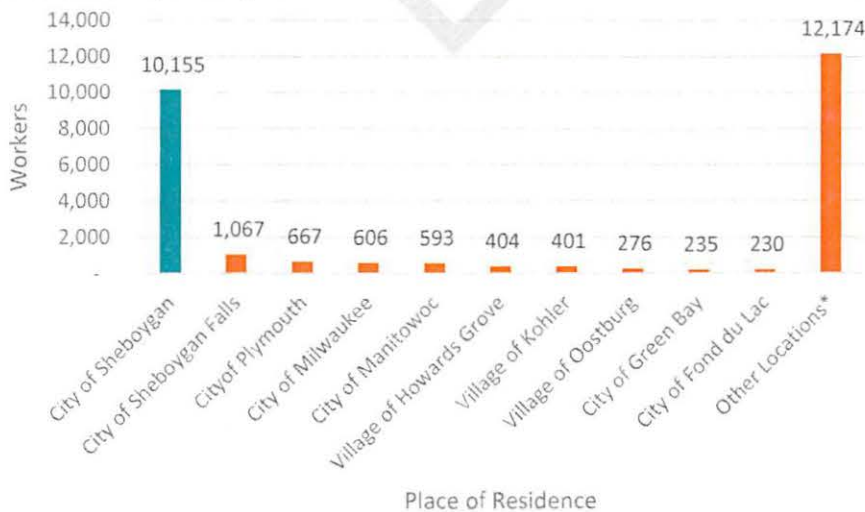


Figure 16. Place of Residence for all Workers in Sheboygan

Source: onthemap.census.gov

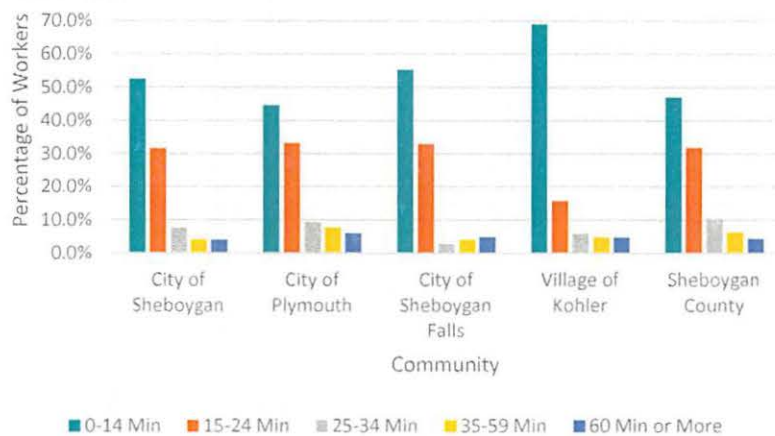


- Top "Other Locations":**
- West Bend
 - Mequon
 - Germantown
 - Wauwatosa
 - Waukesha
 - Elkhart Lake
 - West Allis
 - Neenah
 - Facine
 - De Pere
 - Kenosha

EMPLOYMENT INDICATORS

Figure 17. Commute Times for all Workers in Sheboygan and Surrounding Communities

Source: 2018 ACS 5-Year Estimates



Commute times in Sheboygan and surrounding communities are fairly low, with the majority of workers commuting in under 24 minutes. People will drive further for a job if they cannot afford housing or find desirable housing in the community where they work.

Top Employers

Sheboygan County and the City of Sheboygan have a diverse economy with many opportunities for workers of all ages. Currently there are approximately 5,000 job openings within a 30-minute drive of the City of Sheboygan. The largest industry in the area is manufacturing, which provides entry level through executive employment opportunities. Recently the region has seen growth in manufacturing companies, and business expansions are projected to continue.

The industries and top employers below provide opportunities for workers and growth within the community. This is why employment indicators are essential to housing. If there is not lower cost housing available for workers, they are less likely to stay in Sheboygan, or come to the city. Having the appropriate type, price point and location of the housing workers are looking for is essential to the vitality of Sheboygan's economy.

Figure 18. Top Employers in Sheboygan County

Source: Sheboygan County Economic Development Corporation

Company	Description	# of Employees
Kohler Co.	enameled iron and metal sanitary ware manufacturing	5,000+
Bemis Mfg. Co.	plastics product manufacturing	1,000+
Aurora Medical Group	physician offices	1,000+
Nemak	aluminum die-casting foundries	1,000+
Sargento Foods, Inc.	cheese manufacturing	1,000+
ACUITY	direct property and casualty insurers	1,000+
Johnsonville Sausage	meat processing	500-999
Rockline Industries	converted paper product manufacturing	500-999
Piggly Wiggly	managing offices	500-999
HSHS St. Nicholas	general medical and surgical hospital	500-999
Masters Gallery Foods	dairy-product merchant wholesalers	500-999
The Vollrath Co.	kitchen utensil, pot and pan manufacturing	500-999
American Orthodontics	dental equipment and supplies manufacturing	500-999
Old WI Sausage	meat markets	250-499
Pine Haven Christian	senior living	250-499
Nemschoff Chairs	institutional furniture manufacturing	250-499

EMPLOYMENT INDICATORS

In March 2020 the Sheboygan County Economic Development Corporation noted there were 2,785 available jobs in the County. While these jobs span a variety of positions, the most in-demand positions are listed in the tables below, along with median salaries.

Based on these positions, annual salaries for entry level positions range from \$31,000 to \$75,000. Monthly housing payments considered affordable for these positions range from \$775 to \$1,875 per month, though most positions fall within a \$775-\$1,125 monthly rent range. For mid-level positions, annual salaries range from \$44,000 to \$126,000. Monthly housing payments considered affordable for these positions range from \$1,100 to \$3,150 per month, though most positions fall within a \$1,100-\$1,750 monthly rent range. Entry and Mid-Level individuals in these positions are generally looking for rents from \$775 to \$1,750 per month.

Using the Bureau of Labor Statistics assumption that the average household has 1.3 income earners, and the second earner earns \$15,000 per year (30% of \$50,000), family household incomes for two people working in most of these entry or mid-level positions falls between \$46,000 and \$85,000. This translates to monthly housing payments between \$1,150 and \$2,125 for family households. As income is typically a key factor in housing choice, it is important to understand salary levels for current and future job openings in the region to ensure potential residents can afford housing in the community.

During interviews, several major employers in the Sheboygan area noted many of the positions they are currently hiring are hourly full-time positions, generally paying \$18-\$22/hour. For the salaried positions these employers are currently hiring for, annual incomes generally fall between \$50,000-\$80,000. These income levels seem in line with what the County is anticipating.

Figure 19. Most Needed Positions in Sheboygan County
 Source: Sheboygan County Economic Development Corporation

Area	Job Title	Median Salary
Entry Level Positions		
Business Management	Management Analysts	\$45,110
Manufacturing	Team Assembler	\$31,330
Transportation	Material Movers	\$32,190
Finance	Bookkeeping	\$37,180
Information Technology	Software Engineer	\$75,480
Construction	Carpenter	\$47,610
Science/Technology	Chemical Technician	\$45,240
Mid-Level Positions		
Business Management	Marketing Manager	\$126,260
Manufacturing	First-Line Supervisor	\$59,200
Transportation	Tractor-Trailer Truck Driver	\$44,200
Finance	Accountant	\$63,390
Information Technology	Database Administrators	\$84,380
Construction	Construction Foreman	\$69,360
Science/Technology	Chemist	\$69,810

EMPLOYMENT PROJECTIONS

The Bay Area Workforce Development Board (BAWDB) is a non-profit corporation created to address local economic workforce issues in Brown, Door, Florence, Kewaunee, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawno and Sheboygan Counties. One task the Board completes is detailed employment projections for the entire Bay Area.

The table below shows employment growth for the Bay Area for major industries between 2018 and 2028. It should be noted that these projections were completed in 2018 and do not include any changes since then due to the pandemic or national policies/programs. The industries projected to experience the greatest increases in employment are the Education and Health Services; Professional and Business Services; Trade, Transportation, and Utilities; Construction; and Self Employed/Unpaid Family Workers. The industries projected to experience a decrease in employees are the Information and Manufacturing industries.

Overall employment is projected to grow by 4% between 2018 and 2028 in the Bay Area. Between 2020 and 2030 the population in Sheboygan County is expected to grow

by 5%. The difference between the employment and population growth projections could be explained by an increase in retirees in the region—those age 65-84 are expected to increase by 37% between 2020 and 2030 and those age 35-54 (working age) are expected to decrease by 16%. Those age 20-34 (working age) are expected to increase by only 0% to 2% during this timeframe.

These projections are also broken down by occupation. The table on the following page shows new projected annual openings due to growth for the Bay Area by occupation. The salary range for these positions falls between \$20,000 and \$100,000, with a weighted average of around \$50,000. If we again assume the average household has 1.3 workers and the second householder has an earned income of \$15,000, this translates to an annual gross household income of \$75,000. An affordable monthly housing payment at this level is \$1,875, which is within the range of incomes calculated for in-demand positions within the County.

Figure 20. 2018-2028 Employment Projections for Bay Area by Industry

Source: Bay Area Workforce Development Board projections

Industry	2018 Employment	2028 Employment	# Change	% Change
Education and Health Services	78,355	84,076	5,721	7.3%
Professional and Business Services	40,144	44,203	4,059	10.1%
Trade, Transportation, and Utilities	80,700	83,226	2,526	3.1%
Construction	21,695	23,966	2,271	10.5%
Self Employed and Unpaid Family Workers, All Jobs	21,132	23,205	2,073	9.8%
Financial Activities	24,892	25,722	830	3.3%
Other Services (except Government)	24,236	25,021	785	3.2%
Leisure and Hospitality	41,886	42,537	651	1.6%
Natural Resources and Mining	5,277	5,554	277	5.2%
Government	22,362	22,490	128	0.6%
Information	3,482	3,100	-382	-11.0%
Manufacturing	93,461	91,351	-2,110	-2.3%

Figure 21. 2018-2028 Employment Projections for the Bay Area by Occupation

Source: Bay Area Workforce Development Board projections

Occupation	2018-2028 Annual Bay Area Openings due to Growth	Median Salary
Personal Care and Service Occupations	254	\$23,490
Transportation and Material Moving Occupations	214	\$35,010
Management Occupations	210	\$101,940
Construction and Extraction Occupations	181	\$50,380
Healthcare Practitioners and Technical Occupations	164	\$65,770
Computer and Mathematical Occupations	151	\$69,640
Business and Financial Operations Occupations	138	\$62,950
Installation, Maintenance, and Repair Occupations	92	\$47,880
Heavy and Tractor-Trailer Truck Drivers	83	\$48,750
Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	71	\$61,050
Laborers and Freight, Stock, and Material Movers, Hand	60	\$38,480
Healthcare Support Occupations	76	\$25,840
Building and Grounds Cleaning and Maintenance Occupations	66	\$26,930
Food Preparation and Serving Related Occupations	69	\$21,820
Sales and Related Occupations	76	\$26,690
Community and Social Service Occupations	71	\$44,650
Registered Nurses	64	\$68,780
Architecture and Engineering Occupations	53	\$76,080
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	31	\$26,650
Accountants and Auditors	26	\$63,000

INCOME TRENDS

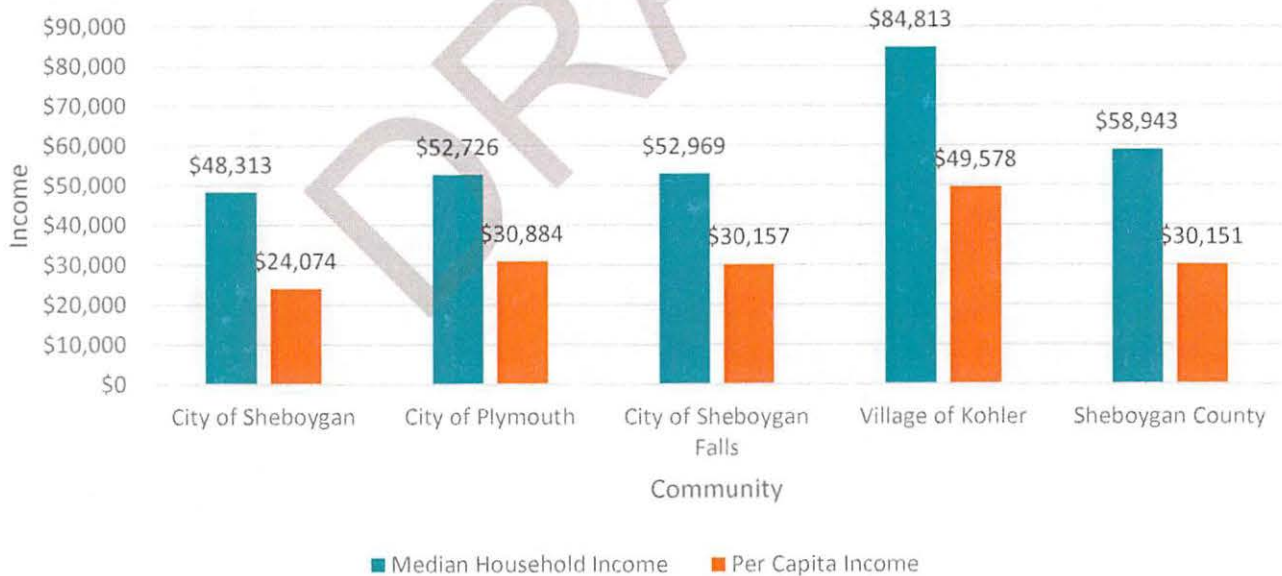
Income and Earnings are key factors in housing affordability. The more income that a household earns, the more housing options that fall within their affordability threshold. A household that spends more than 30 percent of its income on housing is considered housing burdened. While incomes are mobile, meaning households can move from place to place, the physical structure of a housing unit is stationary. In practice this typically means that households often commute, choosing to live wherever they find the acceptable balance among convenience, quality, local amenities, and affordability.

As compared to communities in surrounding communities, Sheboygan has the lowest median household income, \$48,313, and the lowest per capita income, \$24,074. When comparing the County and the City, a larger percentage of households in the City have incomes under \$75,000 (74% vs. 63%).

Figure 22. Income Trends for Sheboygan and Sheboygan County
Source: 2018 ACS 5-Year Estimates

Income Level	Percentage of Sheboygan Households	Percentage of Sheboygan County Households
Less than \$10,000	4.3%	3.3%
\$10,000-\$14,999	5.7%	4.1%
\$15,000-\$24,999	13.3%	10.2%
\$25,000-\$34,999	12.7%	10.3%
\$35,000-\$49,999	15.3%	14.1%
\$50,000-\$74,999	22.5%	21.3%
\$75,000-\$99,999	12.6%	14.5%
\$100,000-\$149,999	10.9%	14.9%
\$150,000 or More	2.7%	7.4%
\$100,000-\$149,999	10.3%	15%
\$150,000 or More	4.5%	9.2%

Figure 23. Median and Per Capita Income for Sheboygan and Surrounding Communities
Source: 2018 ACS 5-Year Estimates



GENERAL HOUSING CHARACTERISTICS

OVERVIEW

This section of the plan begins to explore characteristics of the housing market—housing type, age, permits, and occupancy. These are important categories to set a baseline for current and future growth potential to provide the best quality of life for current and future residents.

In brief, the majority of housing in Sheboygan and surrounding communities are single-family detached homes. Sheboygan’s housing stock tends to be older, with the majority of single-family homes built before 1980. Surrounding communities display similar unit age rates, with fewer units constructed over the past ten years. However, in more recent years new multi-family unit starts in Sheboygan have increased, offering both affordable and market rate rent levels.

KEY DATA

- 56% of dwelling units in Sheboygan are single-family homes.
- 80% of Sheboygan’s housing stock was built prior to 1980.
- Development of new single-family homes has remained low in Sheboygan while the new multi-family units have recently seen a dramatic increase.



City of Sheboygan

HOUSING TYPE BY UNIT

A housing “unit” is a single living space—either standalone or as part of a larger structure. The most common structure type in Sheboygan and surrounding communities is detached single-unit homes, commonly referred to as single-family.

The second most common structure type in the City is 2-unit structures (duplex/twinhomes), followed by 20 or more unit structure (larger apartment complexes). These types of units serve an important purpose in providing choices within a market, allowing residents options as to how and where they would like to live.

Figure 24. Housing Type by Unit in Sheboygan and Surrounding Communities
Source: 2018 ACS 5-Year Estimates

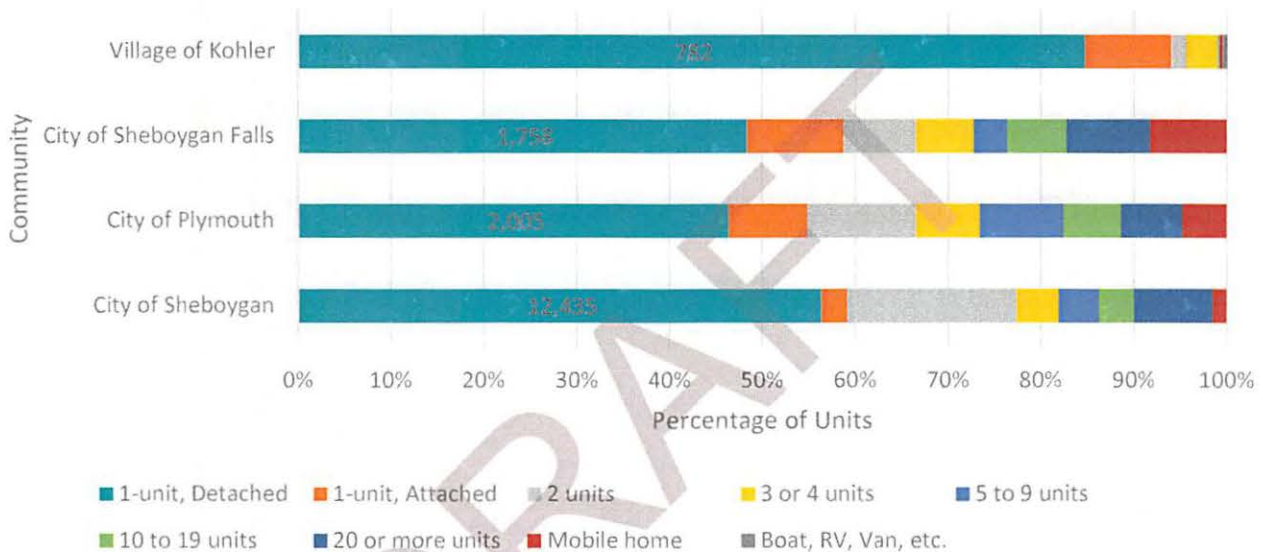


Figure 25. Housing Type by Unit in Sheboygan and Surrounding Communities
Source: 2018 ACS 5-Year Estimates

Housing Unit By Type								
	City of Sheboygan		City of Plymouth		City of Sheboygan Falls		Village of Kohler	
	#	%	#	%	#	%	#	%
1-unit Detached	12,435	56.3%	2,005	46.4%	1,758	48.3%	782	84.7%
1-unit, Attached	609	2.8%	365	8.4%	374	10.3%	86	9.3%
2 units	4,039	18.3%	506	11.7%	286	7.9%	15	1.6%
3 or 4 units	1,000	4.5%	295	6.8%	225	6.2%	31	3.4%
5 to 9 units	961	4.4%	393	9.1%	131	3.6%	-	0.0%
10 to 19 units	824	3.7%	265	6.1%	234	6.4%	2	0.2%
20 or more units	1,875	8.5%	289	6.7%	326	9.0%	-	0.0%
Mobile home	337	1.5%	206	4.8%	302	8.3%	3	0.3%
Boat, RV, Van, etc	-	0.0%	-	0.0%	0	0.0%	4	0.4%

YEAR STRUCTURES BUILT

Year of construction as shown in the figure below indicates the age of homes as estimated by the US Census Bureau. Just over a third of units in Sheboygan (35%) were built before 1940, which is most similar to Kohler (42%) and the Village of Plymouth (26%). In Sheboygan Falls the most common date of construction is 1980 to 1999, indicating a relatively newer housing stock.

Since 2000, residential construction has slowed in Sheboygan, a finding that is consistent across surrounding communities and is indicative of generally older average housing stock age in established communities.

The age of a home or apartment building is not, by itself, an adequate measure of quality or condition but can be used as an indicator. Older homes tend to have poor energy performance, higher maintenance costs, and sometimes lack things homebuyers desire such as attached garages. If not maintained, these older homes may not be desirable to potential buyers. Even if maintained, some buyers may not be interested in/able to do the maintenance and upkeep required of an older home. Focus group interviews confirmed that housing is generally older in Sheboygan and in need of rehabilitation.

Figure 26. Year Structure Built for Sheboygan and Surrounding Communities

Source: 2018 ACS 5-Year Estimates

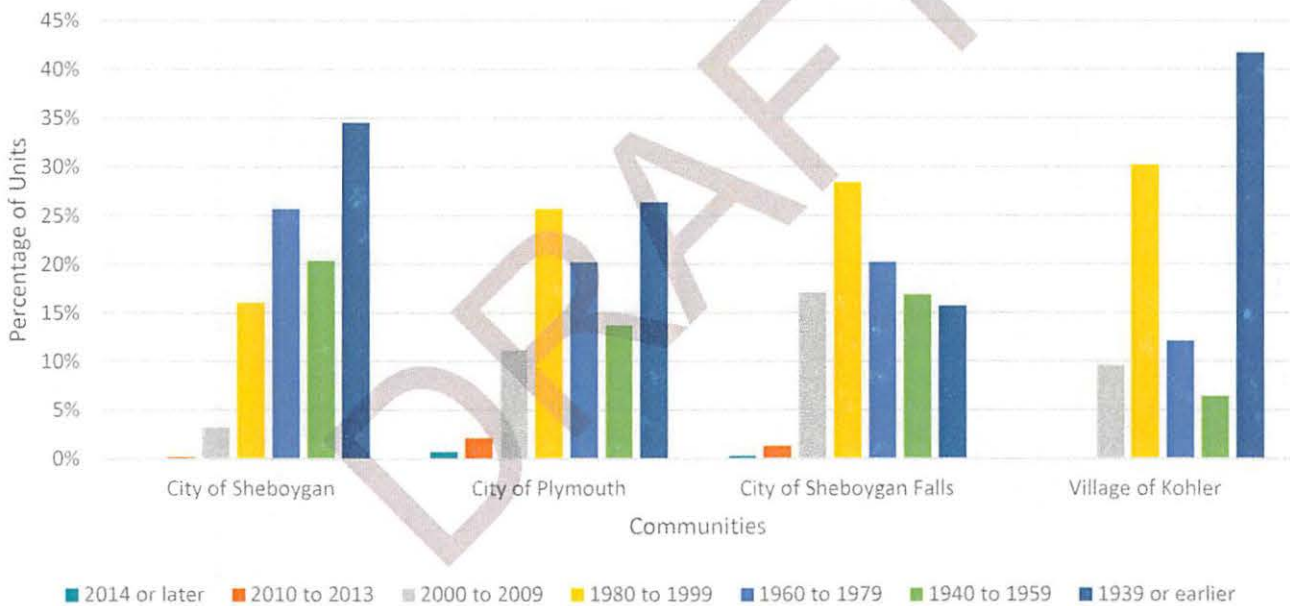


Figure 27. Sheboygan Owner Occupied Year Structure Built

Source: 2018 ACS 5-Year Estimates

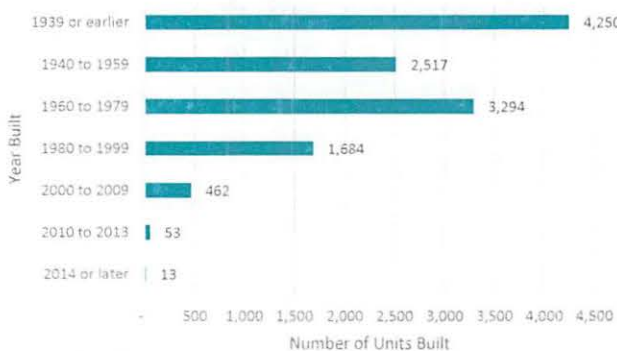
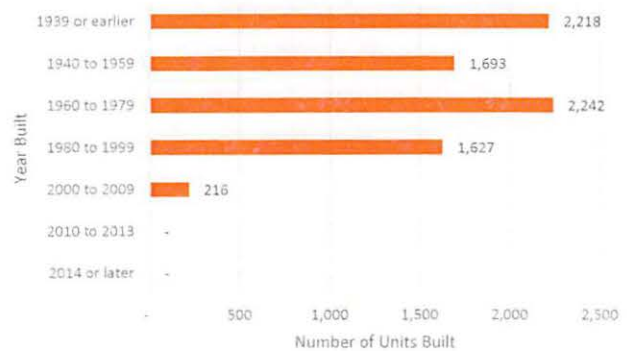


Figure 28. Sheboygan Renter Occupied Year Structure Built

Source: 2018 ACS 5-Year Estimates



BUILDING PERMITS

Building Permit data allows a real-time trend of new construction starts in Sheboygan. Since 2015 construction of new single-family homes has remained low—no more than 10 each year. This data is reflective of the lack of open greenfield space for new subdivisions within City limits. According to those knowledgeable about housing in the community, developers are currently choosing to develop in the Towns of Wilson and Sheboygan because they have land available and the Towns of Wilson and Sheboygan have access to City sewer.

New duplex unit creation jumped dramatically in 2016 with 26 new units and again in 2017 with 36 new units. This jump was due to a change in the City’s building code ordinance, which allowed some small multi-family complexes (6-

12 unit) to fall under the duplex category which doesn’t require the installation of sprinkler systems, commonly found in larger multi-family buildings. The creation of new apartment units has also varied from between 70 and 100 per year from 2015 to 2017, to none in 2018 and then 232 in 2019. Approximately half of the units built in 2019 were affordable, Section 42-funded units and the remainder were market rate. New condo unit construction has also been minimal over the last six years—10 units in 2018 and 21 units in 2019. All condo and apartment projects since 2015 have been infill projects.

As is true in most places, within the County multi-family and single-family construction all but came to a halt during the Great Recession, but has generally risen since. Construction of multi-family units has risen at a much quicker pace than single-family, and is recently above pre-recession levels. This can also be said about housing within the City.

With a shortage of vacant lands available, much of the new construction of single-unit homes within the City will likely be through the replacement of older homes that have been razed (demolished) or through redevelopment. This shortage of vacant land highlights the importance of infill development in the City as a means of providing new housing and often infill development tends to be attached units—whether apartments or condominiums. Attached units are an important part of a healthy housing market, to give people options that fit within their budgets considering the high cost of building single-family homes right now and the relatively low per capita and household incomes in the City compared to the region.

Figure 29. Single Family and Duplex Building Permits, by Units
Source: City of Sheboygan



Figure 30. Apartment and Condo Building Permits, by Units
Source: City of Sheboygan

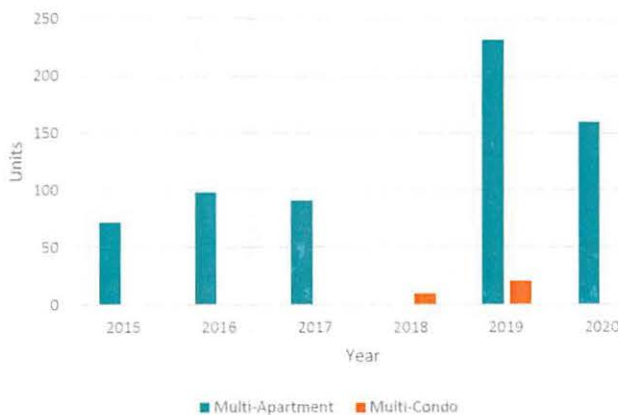
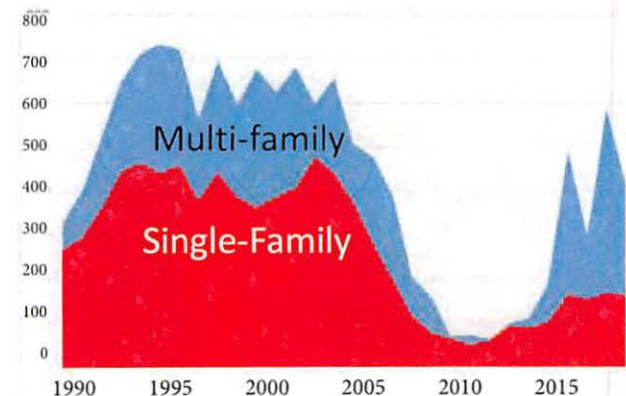


Figure 31. Total Housing Units by Type for Sheboygan County
Source: Sheboygan County



CROWDING

Crowding data is used to display the relationship between housing unit size (number of rooms) and household size (number of people). Households that average more than 1 person per room or 1.5 persons per room are considered to be “overcrowded” or “extremely overcrowded”, respectively.

As household sizes are anticipated to increase in the future, it will be important to ensure there are adequate units with 3+ bedrooms, especially rental units. Currently 25% of renter- and 73% of owner-occupied units contain three or more bedrooms.

Just over 63% of renter- and 78% of owner-occupied units have 0.5 or less occupants per room—they occupy homes that have excess space for their needs. This is consistent regionally within surrounding communities as well, and indicates that the City’s housing stock is in good position to accommodate growing family households.

Figure 32. Owner Occupied, Occupancy Per Room

Source: 2018 ACS 5-Year Estimates

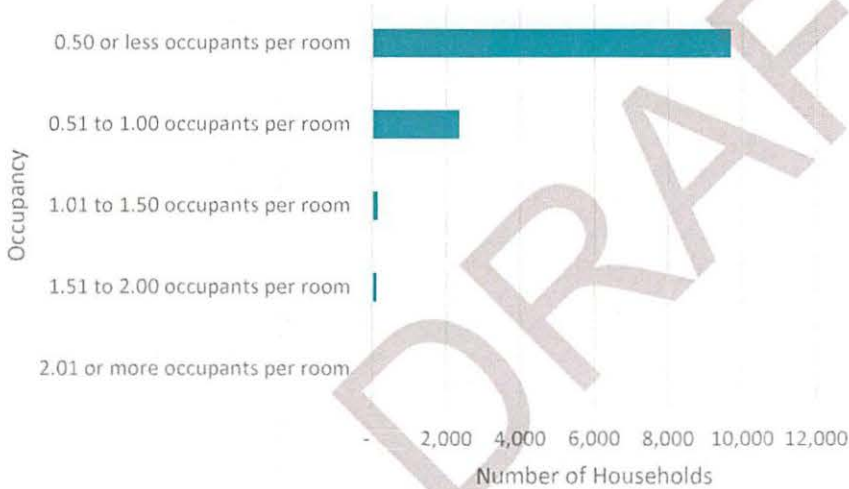
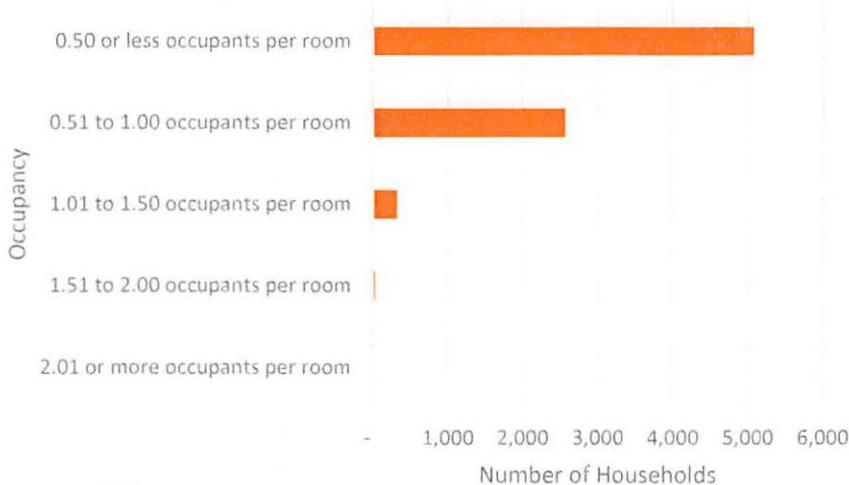


Figure 33. Renter Occupied, Occupancy Per Room

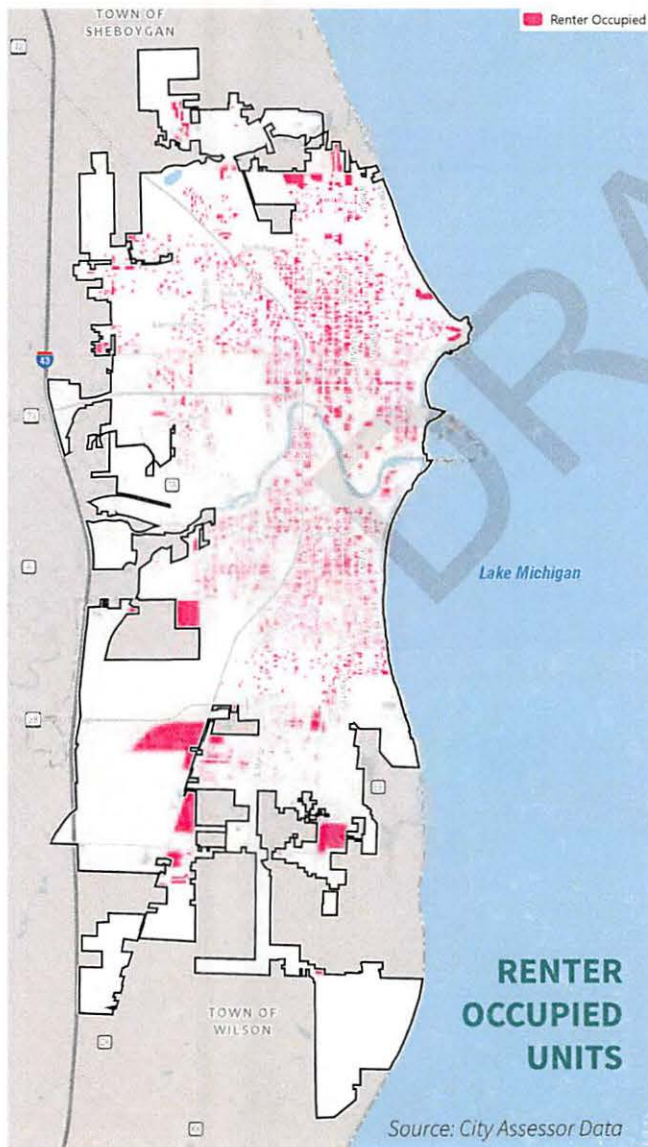
Source: 2018 ACS 5-Year Estimates



RENTAL MARKET

OVERVIEW

Within the City, 39% of the housing stock is rental units. Rental units include a variety of housing types, but are made up primarily of single-family homes, duplexes, and larger (10+ unit) multifamily residential buildings within the City. Rental units appear to be spread throughout the community, with higher concentrations surrounding the downtown area.



KEY DATA

- Median rent in Sheboygan is low compared to surrounding communities at \$670/month.
- 33% of renter households in Sheboygan are cost burdened. The majority of cost burdened renter households are at or below 50% of the Area Median Income (AMI).
- Higher income households have been “renting down” in the market—occupying homes that are most affordable for those earning the lowest incomes.
- 48% of rental units are single-family homes or duplexes.
- The vacancy rate in Sheboygan is 3.3% for rental units—indicating a tight supply.
- There is demand for additional rental units with 3+ bedrooms.

AFFORDABILITY

Household income is key to discussions about housing affordability, as income determines purchasing power for households. Using HUD’s income limits, the figure below shows the general monthly rent a household could afford without becoming housing cost burdened (more than 30% of gross income paid toward rent). The rents vary based on household income and household size. For a household of four earning 100% of the median income, a monthly rent of \$1,834 is considered affordable (this includes utilities).

A cost burdened household is a household which pays more than 30% of its income to housing costs. Generally when a housing market is “tight”, or competitive, this drives costs up for consumers and also increases cost burden. This is true in Sheboygan, as overall rates of rental housing cost burden are high, similar to most surrounding communities. Currently 20% of renters in Sheboygan are cost burdened and 13% are severely cost burdened (paying more than 50% of their income towards rent). The Village of Kohler is the only surrounding community with a lower prevalence of cost burden (13% cost burdened and severely cost burdened). Similar to most other communities, cost burden is also greater for renters in Sheboygan than it is for homeowners, which is a reflection of lower renter incomes, barriers to securing financing (in addition to lower incomes) and other market forces.

Figure 34. Housing Occupancy in Sheboygan

Source: 2018 ACS 5-Year Estimates

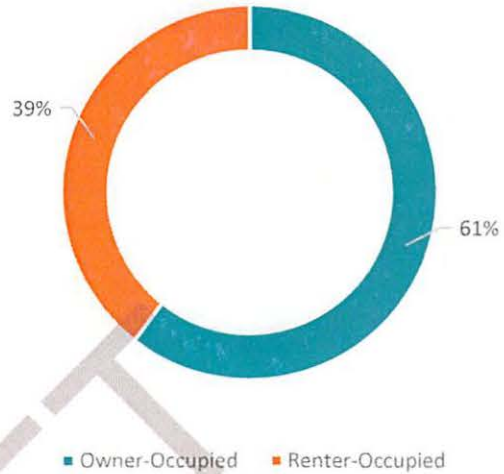


Figure 35. Affordability Thresholds for Renters in Sheboygan

Source: HUD 2020 Income Limits

FY 2020 Income Limit Area	Maximum Monthly Cost for Family of 4 (100% Median Income)	FY 2020 Income Limit Category	Persons in Family					
			1	2	3	4	5	6
Sheboygan, WI MSA (includes Sheboygan County, WI)	\$1,834	Extremely Low Income 30% AMI	\$385	\$440	\$543	\$655	\$767	\$879
		Very Low Income 50% AMI	\$643	\$735	\$826	\$918	\$991	\$1,065
		Low Income 80% AMI	\$1,028	\$1,175	\$1,321	\$1,468	\$1,585	\$1,703

HOUSING STRESS

Cost burden in the City exists primarily with households at or below 50% median income, those considered very low or extremely low income. This signifies that the supply of rental units in the City has gaps in unit availability at the appropriate price points to serve this income group, despite the City appearing to have a surplus of units considered affordable to those earning 50% or less AMI. This reflects the generally older rental units available in the community, though rents are still not low enough to make these units affordable to the lowest income households and these units may be rented out by households who can technically afford to pay higher rents.

There is a significant housing gap at the top of the rental market, again due to the prevalence of older, more affordable units. There is an estimated undersupply of 1,015 units for those at 51-80% AMI and 2,075 units for those above 80% AMI. This indicates an opportunity to add higher-rent, higher-quality rental units to the market. Though it is important to remember that households in higher income brackets often choose to spend beneath their financial means for housing, and may see this as a reason to stay in Sheboygan. While Figure 39 shows a large gap in generally more expensive units, this is an overestimate of demand. There is demand for more expensive units, just not that many.

Figure 36. Cost Burdened Renters in Sheboygan and Surrounding Communities

Source: 2013-2017 CHAS



Figure 37. Renter Cost Burden by Household Income in Sheboygan

Source: 2013-2017 CHAS

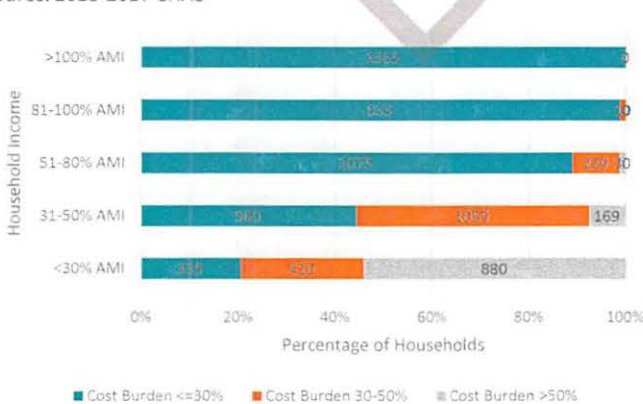


Figure 38. Households by Income & Tenure in Sheboygan

Source: 2013-2017 CHAS



Figure 39. Rental Unit Mismatch in Sheboygan

Source: 2013-2017 CHAS

Income Level	Rental Units Available	Renter Households	Over/(Under) Supply
0-30% AMI	1,800	1,705	95
31-50% AMI	5,210	2,200	3,010
51-80% AMI	1,320	2,335	(1,015)
>80% AMI	140	2,215	(2,075)

RENTAL UNIT CONSUMPTION

The US Census and HUD assess, based solely on incomes and rent levels, how many households are over- and under-consuming housing. The previous figures in this chapter have suggested that higher-income households have been renting down in the market when securing housing, but what units are they actually occupying? The figure below shows that 13% of households above 80% median income are renting units affordable at 30% median income, 28% are renting units affordable at 50% median income.

Sheboygan also has the reverse happening, households at lower incomes are renting beyond what is considered affordable to them. For households earning less than 30% median income, 16% are renting units affordable at 50% median income, 10% are renting units affordable at 80% median income and 32% are renting units affordable at greater than 80% median income. When households rent units that are more expensive than what they can afford, cost burden increases.

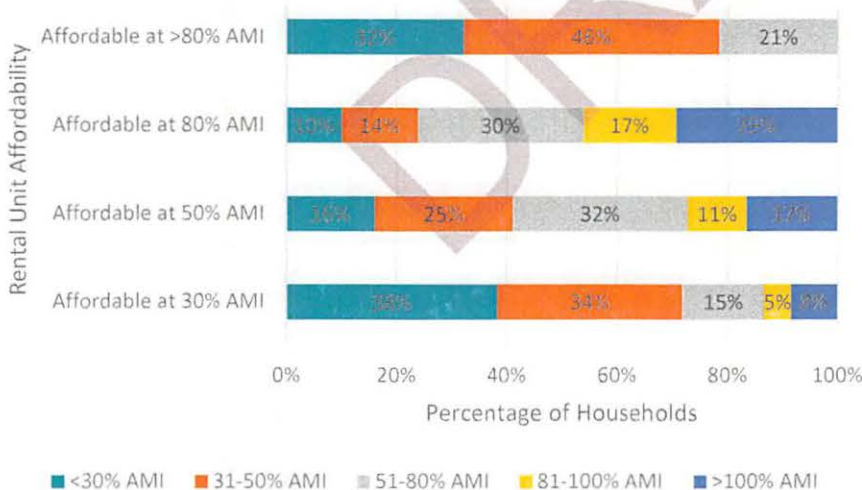
Adding more choices at appropriate price points will help guide consumers to desirable housing that can decrease cost burden among renters within the community.

The most common response among renters in the community survey in regards to important factors in deciding where they live was cost (84%). Just over 30% of these renters responded that in the past five years, they have had to forego other needs such as food, healthcare or childcare to continue to pay for housing. This further highlights affordability is an issue within the City and that there is a need for more rental units.

Forty-one percent (41%) of the renters who took the survey said if they were to move in the future they would look to rent housing, the remaining 59% would be most interested in ownership options (both conventional and condo). So in addition to focusing on providing more affordable rental units, there should be a focus on more affordable ownership units so those options are available too. The primary barriers to purchasing a home for renters who took the survey were lack of downpayment (58%), monthly payment would be too high (55%), and too much existing debt (42%). The City partners with Partners for Development, a local non-profit, to provide a downpayment assistance program that could be useful for those that lack funds for a downpayment.

Figure 40. Rental Unit Consumption by Income in Sheboygan

Source: 2013-2017 CHAS



31% of renters who responded to the community survey have had to forego other needs such as food, healthcare or childcare to continue to pay rent

UNIT TYPES

There are different types of rental units available to provide choices in the housing market to meet the needs of current and potential residents in Sheboygan. Forty-eight percent (48%) of rental units within the City are found in single-family homes and duplexes. A slightly smaller percentage of the City's apartment units are found in buildings with more than 10 units (31%). Single-family and duplex home rentals are becoming increasingly popular due to the difficulty many people have in providing a downpayment or securing loan funding to purchase a home. These units offer an opportunity for people interested but unable to purchase a home, but with a tight supply of these homes, rents continue to increase.

Figure 42 indicates the number of bedrooms available in Sheboygan's renter-occupied housing units. Sheboygan has the highest number of 2+ bedroom units (5,809 total) compared to surrounding communities and these types of units make up 73% of its rental stock. Surrounding communities have fewer total rental units though 2+ bedroom units make up a similar or larger percentage of the total rental stock. Plymouth is at 77%, Sheboygan Falls at 70%, and Village of Kohler at 95% of rental units with 2+ bedrooms. Something that came up repeatedly in focus groups is that there is a need for rental units for families with 3 or more bedrooms.

Sheboygan also has the highest number of efficiency and one-bedroom units (2,187 total, 27% of rental stock) compared to surrounding communities. The community with the next highest number of efficiency and one-bedroom units is Plymouth at 404 (23% of rental stock).

Figure 41. Rental Units by Type in Sheboygan

Source: 2018 5-Year ACS Estimates

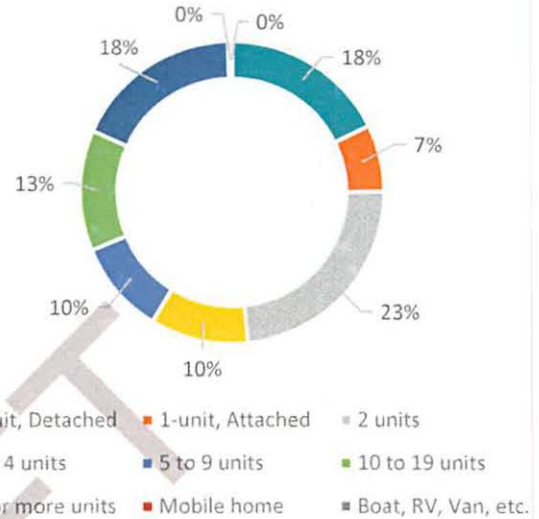


Figure 42. Rental Units by Bedroom in Sheboygan

Source: 2018 5-Year ACS Estimates

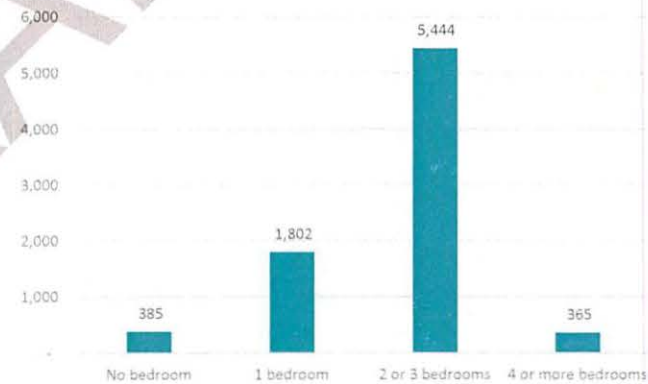
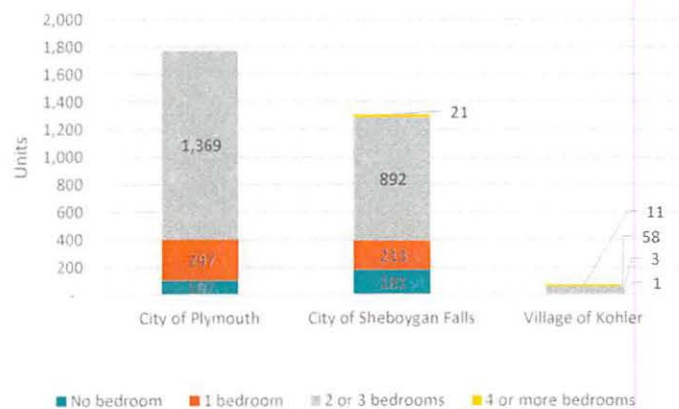


Figure 43. Rental Units by Bedroom in Surrounding Communities

Source: 2018 5-Year ACS Estimates



COST

These smaller units are often the most affordable rentals available to the community.

For renters who took the community survey, 84% said that cost was an important factor when deciding to live at their current residence. Data shows that median rent in Sheboygan is lower than surrounding communities and Sheboygan County. Sheboygan's current median rent of \$670 would be considered affordable to a household earning \$26,800. For comparison, current median household income for renters in Sheboygan is \$31,589. Thus, for a hypothetical household earning median income could afford more than 50% of the rental units available in Sheboygan. Despite Sheboygan having relatively low housing costs compared to surrounding communities, there is a concern of quality of units due to age. This was something that came up in both interviews and the community survey.

Median rents by bedroom also indicate that Sheboygan is relatively less expensive than surrounding communities.

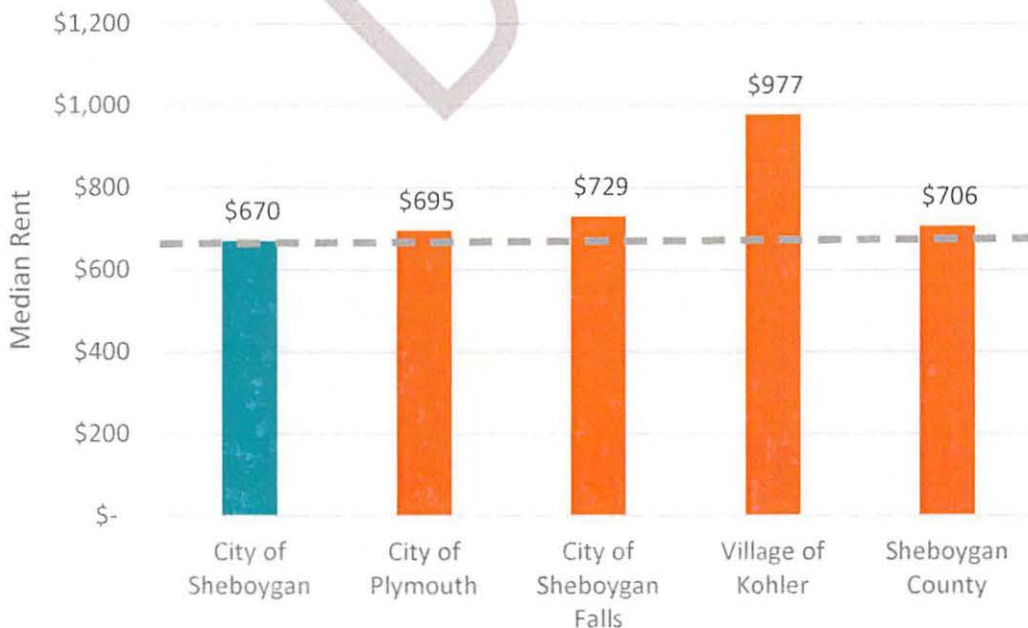
Figure 44. Median Rent by Bedroom in Sheboygan
Source: 2018 5-Year ACS Estimates



Figure 45. Current Unit Rents in Sheboygan
Source: 2018 5-Year ACS Estimates



Figure 46. Median Rent in Sheboygan and Surrounding Communities
Source: 2018 5-Year ACS Estimates



AGE OF RENTAL STOCK

Sheboygan’s rental market consists of a variety of housing types with different time periods of construction. Approximately 77% of the City’s rental housing stock was built before 1980. Over 1,000 rental units are 120+ years old. Older units are typically more affordable to renters, while newer units offer opportunities to rent at a higher price point. Since 2015 there have been approximately 900 rental units constructed in the City, these are captured in the map to the right, but not the 5-Year ACS estimates below. See the following pages for location of multi-family units by age. The majority of the oldest units are located near downtown, while the newer units are located further out.

Older units in the City that are rental units have a risk of contaminants such as lead-based paint, however other health concerns come with age and compounded disrepair. Of respondents who took the survey, 50% of renters viewed their rental units as in either “excellent” or “good” condition. Thirty-nine percent (39%) of renters stated the condition of their units was “fair”—units are safe but there are recurrent, pending repairs needed and finishes are worn or dated. Anecdotal evidence from focus groups supported the idea that there is a concern about unit quality due to the general age of housing in the City. In particular, concerns about quality and livability of units for households who are low income and have few rental options available/landlords who are willing to rent to them.

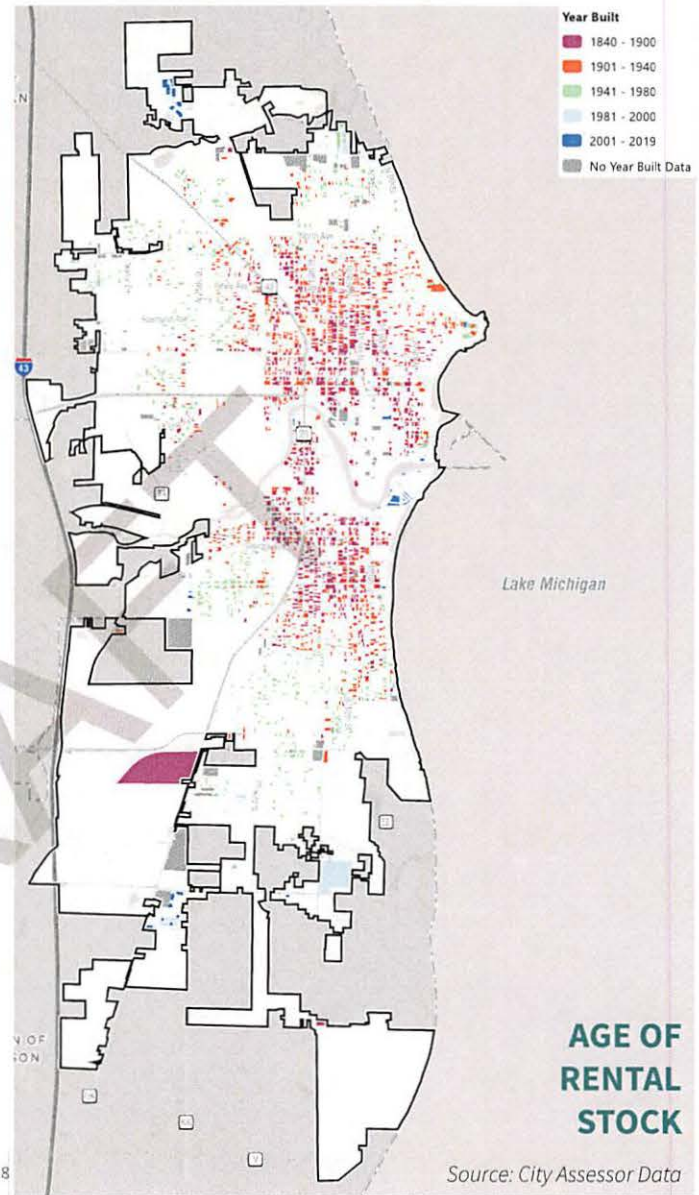
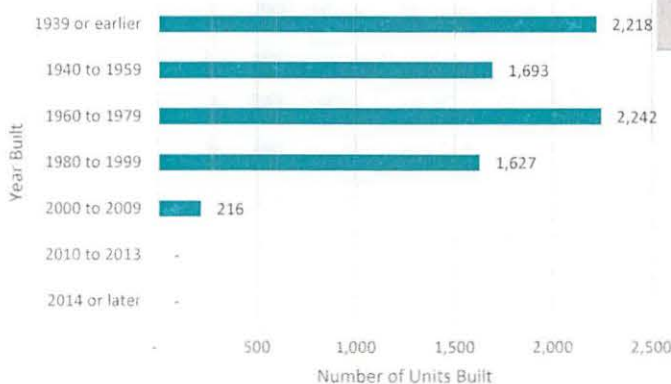


Figure 47. Year Built for Rental Units in Sheboygan*
Source: 2018 5-Year ACS Estimates



*Based on City data there have been approximately 902 rental units constructed in the City between 2015 and 2020 which are not captured in these ACS estimates

AGE & COST

Ranges of rental unit price show that most units in Sheboygan rent for between \$500 and \$999. Few units rent for \$1,500 or higher, a reflection of the aging housing stock. A Market Study completed in 2019 by JLL for an affordable housing development in the City looked at the average market rate rent by decade of construction. See table below. Many of the City's rental units were built before 1980, with average market rate rents at \$799 or below. Based on this data there are approximately 400 more units available at the \$704-\$828 price point (built 1980-2000) than there are households at that affordability level. There are also approximately 1,252 more units available at the \$619-\$641 price point (built 1960-1970) than there are households for at that affordability level. Based on data from the study, there are approximately 327 more households for which

Figure 48. Average Market Rate Rent by Decade of Construction

Source: 2019 JLL Market Study and 2018 5-Year ACS Estimates

Decade of Construction	Total Units in City	Average Market Rate Rent	Gross Annual Income at Which Rent is Affordable	Renter Households at Income Level
2010's	902*	\$1,210	\$48,400	1,229
2000's	216	\$828	\$33,120	1,446
1990's	829	\$704	\$28,160	
1980's	798	\$799	\$31,960	
1970's	1,398	\$641	\$25,640	990
1960's	844	\$619	\$24,760	

*County records indicate 902 multifamily units constructed in the City between 2015 and 2020

VACANCY

the \$1,210 price point (built 2010's) is affordable than there are units available, indicating an opportunity to draw higher-income households into new housing.

Vacancy rates are an important measure of the balance between housing demand and supply in a community. A typical healthy vacancy rate for renters is around between 5% and 7%. This number is typically higher than the homeowner vacancy rate because rental units are more likely to sit vacant between renters. A rental vacancy rate around 5-7% is an appropriate balance between supply and demand, with enough available units to offer renters choice and the ability to move in somewhere right away. If the rental vacancy rate falls, it is harder for renters to find units and easier for landlords to raise rents.

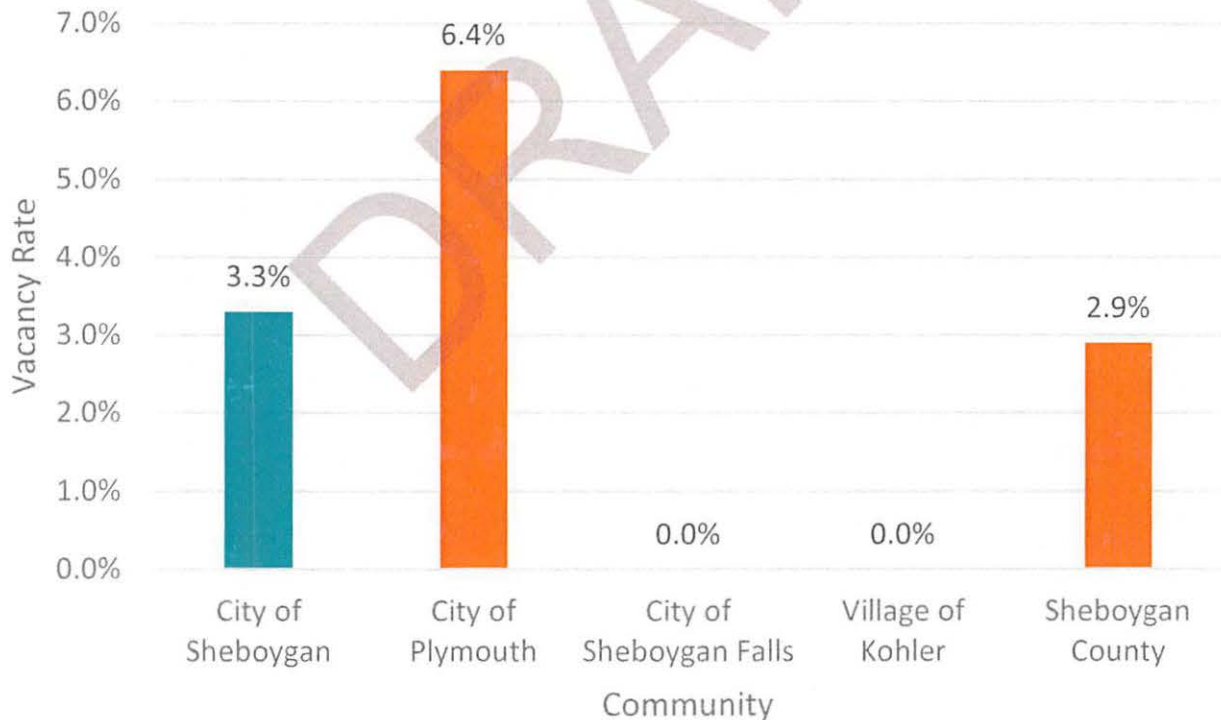
The 5-Year ACS estimates for vacancy rates contain a significant margin of error (greater than 45% for Sheboygan

and surrounding communities), so numbers should be reviewed cautiously. Sheboygan's rental vacancy rate is 3.3%, which is lower than desirable. This estimate might not be too far off; a number of interviewees noted that supply for rental units is tight for all types of units, but particularly those in the \$600-\$700 month range. Increasing supply and increasing the rental vacancy rate in Sheboygan would be healthy for the housing market—this would give more choices for potential residents who are looking to move to the City, and provide more options for current and future residents to self-select into housing that is appropriate in size and price point.

A market study completed for The Oscar in Sheboygan in 2019 indicated there is an occupancy rate of 98% for market rate housing and 99% for affordable housing in Sheboygan and surrounding communities, confirming that vacancy rates are likely low.

Figure 49. Rental Vacancy Rates for Sheboygan and Surrounding Communities

Source: 2018 5-Year ACS Estimates



Note: The 5-Year ACS estimates for vacancy rates contain a significant margin of error (greater than 45% for Sheboygan and surrounding communities), so numbers should be reviewed cautiously.

MARKET TRENDS

Real-time data on the multi-family apartment market can be obtained from CoStar, a commercial real estate information company. This data is pulled from property advertisements online, primarily the apartments.com network. For the City of Sheboygan CoStar identified around 3,340 units available as of October 2020. This is only a sampling of rentals as the 2018 5-Year ACS Estimates show that they City has close to 8,000 rental units.

As of October 2020, the vacancy rate for the City of Sheboygan was 1.9%, much lower than 2018 5-Year ACS estimates and a full percentage lower than CoStar showed in October 2019. As shown in the table on the following page, this low vacancy rate is the highest it has been in the last 10 years.

Related to a low vacancy rate, market rent per unit is showing a ten year high at an average of \$859 per month, although annual rent growth is only at 1.3%.

Capitalization rate is another indicator to determine rate of return on a property—signaling how risky of an investment a property is. The calculation is the property's net operating income divided by the property's market value. As of October 2020 the market cap rate for the multi-family apartment market in the City was 7.39%, the lowest this measure has been in the last ten years. This indicates that these units are currently less profitable than they have been in recent years.

CoStar's analysts also make forecasts for the multi-family apartment market. One set of metrics it forecasts is vacancy rate and average rent per unit. The chart on the following page shows that rents are expected to decrease between 2020/2021 but then continue to rise from 2021 to 2024. There is a similar forecast for vacancy rate—a drop in 2020 and then increase through 2024.

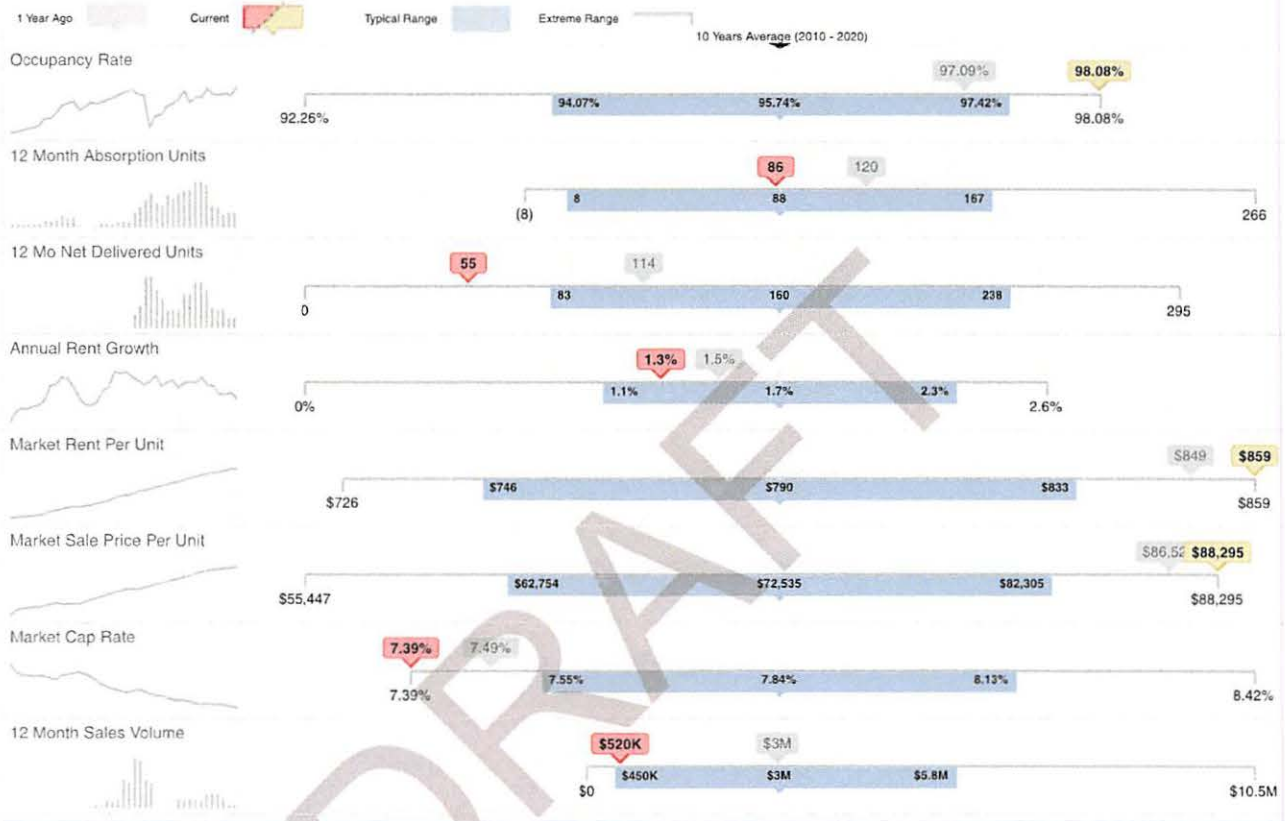


MARKET TRENDS

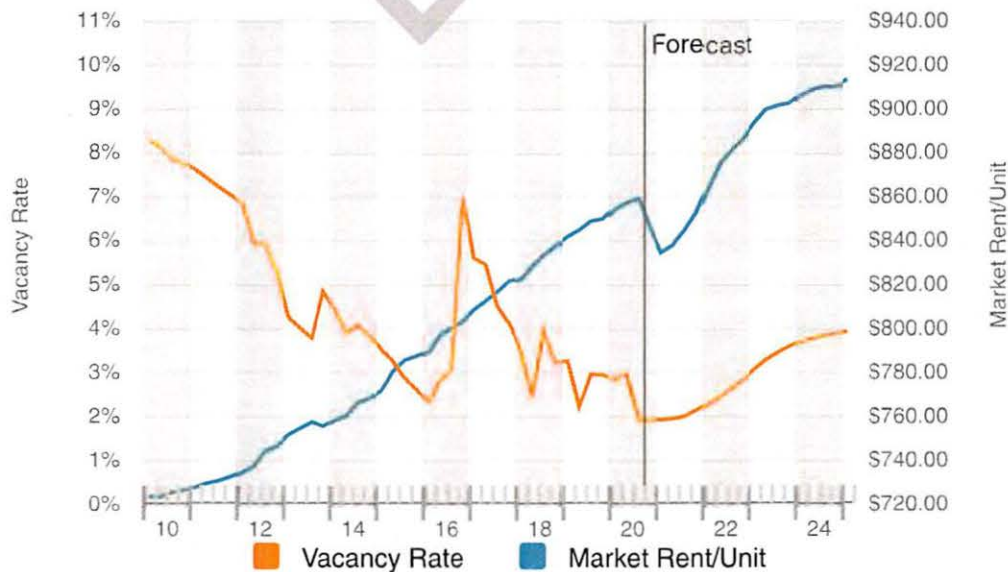
Figure 50. Key Performance Indicators for Multi-Family Apartment Market in Sheboygan

Source: CoStar—accessed October 2020

Key Performance Indicators



Vacancy & Market Asking Rent Per Unit



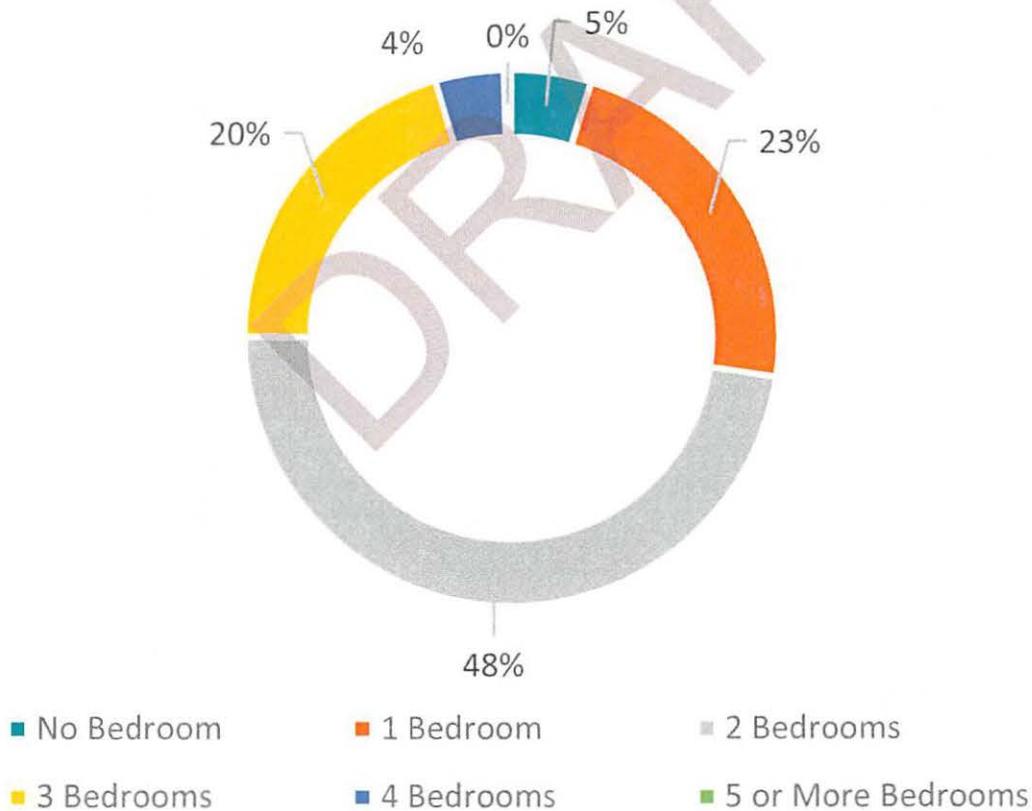
SIZE

Household size is important to the housing market, as larger households require units with more bedrooms so as not to be overcrowded (more than one person per room). Smaller units, efficiencies and one-bedroom units serve to provide the most affordable option for households with one to two people. Currently, 5% of rental units in Sheboygan are considered crowded. While renter households generally have smaller household sizes, Sheboygan growth trends have shown increasing household sizes between 2010 (2.09) and 2014 (2.27) but then a decrease between 2015 (2.27) and 2018 (2.16). The continued need for larger apartment units is reinforced by

interviewees who noted there is a lack of units with three or more bedrooms in Sheboygan.

Within the City, 25% (1,993) of rental units contain three or more bedrooms. Although in the long-term, household size is projected to decline, the submarket for larger family apartments is still an important component to new development in the City as reinforced by interviews.

Figure 51. Renter Occupied Units by Bedroom in Sheboygan
 Source: 2018 5-Year ACS Estimates



DEVELOPMENT EXAMPLE

Over the past six years there have been 10 multifamily projects built in the City of Sheboygan, totaling 902 rental units. Three of these projects received federal support through a loan or tax credits to support the creation of affordable units. These developments represent an additional \$138 Million of value added to the City. Cost per unit ranged from \$58,000 to \$200,000 with a median of approximately \$130,000. The development example on the following page uses a median per unit cost of \$130,000 to determine what a breakeven rent payment for this unit would be.

Anecdotal evidence from an interview with one of the affordable housing developers from the projects below suggests that their affordable development currently has no vacancy for the units that have been constructed to date.

Figure 52. New Multifamily Projects in the City of Sheboygan

Source: SCEDC

Year	Project	Developer	Cost per Unit
2015	Meadowland Vilas	Northern Management	\$57,955
2016	Portscape Apartments	Horizon Resource Group	\$134,091
2016	Washington School*	Gorman	\$190,476.19
2016	Encore Apartments	Oakbrook Corporation	\$125,000
2018	Luxe -Sheboygan	Gottsacker	--
2018	High Pointe	LCM Funds	\$164,835
2019	7th & Penn. Ave.	Cardinal Capital	\$196,969.70
2018	Badger State Loft*	KCG Development LLC	\$271,186.44
2019	Kingsbury Village	Van Horn Development	\$183,333
2020	The Oscar *	Green Street Development	\$149,193.55

*Section 42 or HUD Guarantee project

DEVELOPMENT EXAMPLE

The following analysis shows estimated costs for a new one-bedroom apartment in Sheboygan. Costs include construction costs, taxes, operating expenses and reserves for maintenance and vacancies. A break even monthly rent for this unit would be \$1,300. The table at the bottom of the page shows that this unit would not be considered affordable for any low-income household that is not overcrowded.

If not subsidized to lower rents, new construction can offer expanded housing opportunities for those with higher levels of income, which can free up housing at lower price points.

Figure 53. 1-Bedroom Rental (New Construction)

Source: MSA Calculations

Typical 1-Bedroom Rental Construction & Land Cost = \$130,000			
Equity to Cost Ratio	20%	Loan to Cost Ratio	80%
Required Equity	\$26,000	Mortgage Loan	\$104,000
Annual Pre-tax Distribution Rate	10%	Mortgage Interest Rate	4%
Cash Payments for Equity	\$2,600	Debt Service	\$6,000
Net Operating Income	\$8,600		
Operating Expenses (2%)	\$2,600		
Real Estate Taxes (2019 Effective Tax Rate of .025718)	\$3,350		
Replacement Reserve	\$300		
Effective Gross Value	\$14,850		
Vacancy (5% required assumption)	\$740		
Gross Potential Income	\$15,590		
Breakeven Annual Rent	\$15,590		
Breakeven Monthly Rent	\$1,300		

Figure 54. Affordability for 1-Bedroom Rental New Construction

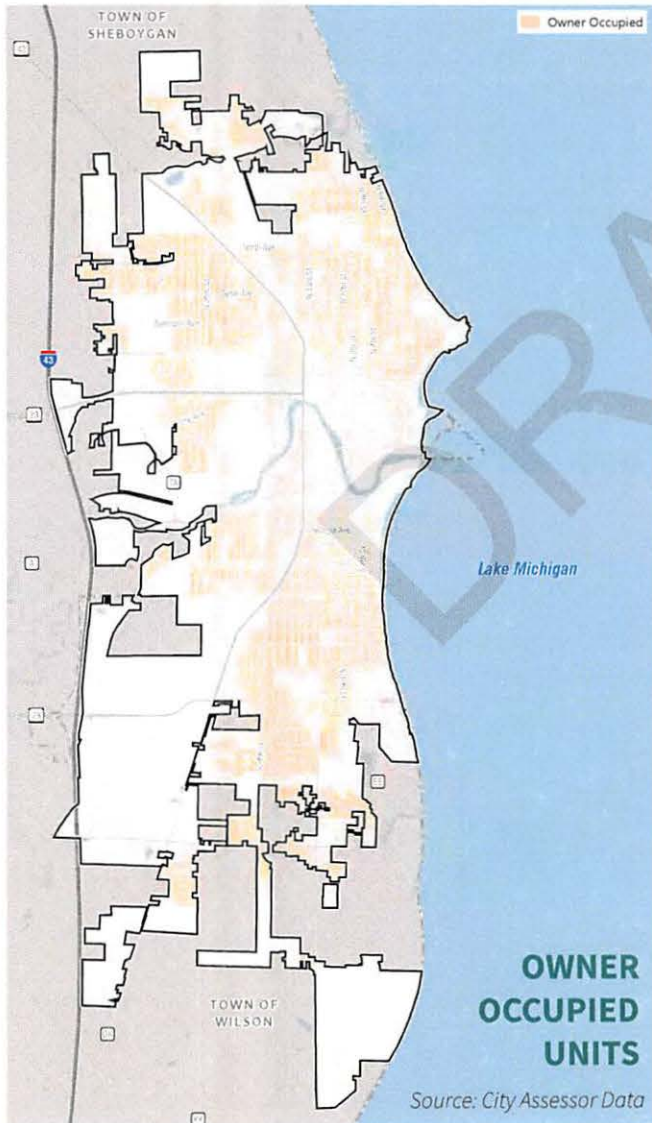
Source: HUD 2020 Income Limits

FY 2020 Income Limit Area	Maximum Monthly Cost for Family of 4 (100% Median Income)	FY 2020 Income Limit Category	Persons in Family					
			1	2	3	4	5	6
Sheboygan, WI MSA (includes Sheboygan County, WI)	\$1,834	Extremely Low Income 30% AMI	\$385	\$440	\$543	\$655	\$767	\$879
		Very Low Income 50% AMI	\$643	\$735	\$826	\$918	\$991	\$1,065
		Low Income 80% AMI	\$1,028	\$1,175	\$1,321	\$1,468	\$1,585	\$1,703

OWNERSHIP MARKET

OVERVIEW

Owner-occupied units comprise 61% of all units within Sheboygan. The most common type of ownership property is single-family homes (90% of all owner occupied units). Other less common owner-occupied unit types include duplexes, townhomes (often condominiums) and mobile homes.



KEY DATA

- Median home value in Sheboygan is low compared to surrounding communities at \$109,700.
- 18% of owner households in Sheboygan are cost burdened. The majority of cost burdened owner households are at or below 50% of the Area Median Income (AMI).
- Higher income households have been “buying down” in the market—occupying homes that are most affordable for those earning the lowest incomes.
- The real estate market shows the supply of single-family detached homes is tight, and there is increasing demand for duplexes and condos.
- The City partners with Partners for Community Development, a local non-profit, to provide a local downpayment assistance program.

AFFORDABILITY

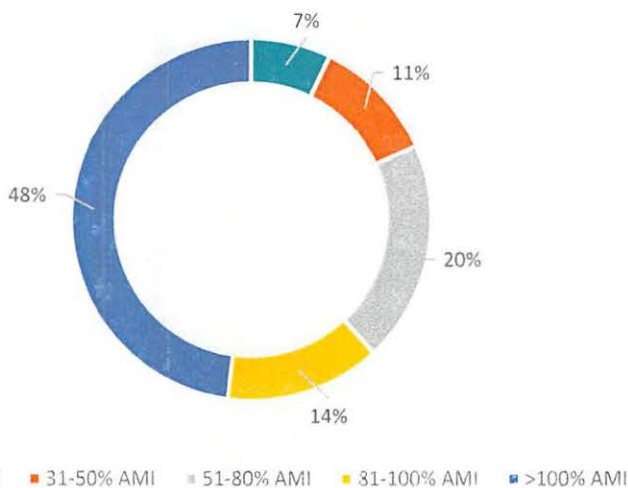
Household income is key to discussions about housing affordability, as income determines purchasing power. Using HUD's income limits, the table below shows the general purchase price a household could afford without becoming housing cost burdened (more than 30% of gross income paid toward housing). These amounts vary based on household income and household size. For a household of four earning 100% median income, \$73,375, a purchase limit of \$281,000 is considered affordable. Assumptions under this scenario are for a 30-year fixed mortgage and assume a 5% downpayment, a 4.0% interest rate, home insurance, PMI (private mortgage insurance) and a 1.2% property tax.

While approximately two-thirds (62%) of homeowners earn more than 80% median income, 38% of home owners are considered low-, very low- or extremely low-income. Often these lower-income populations are aging homeowners who have entered retirement and have seen significant loss in income, which brings new challenges. Although these owners may own their homes free and clear, they often struggle with property tax payments, upkeep and other factors of homeownership that require continual maintenance funds and/or physical requirements.

Figure 55. Affordability Limits in the Ownership Market in the Sheboygan Area
Source: HUD 2020 Income Limits

FY 2020 Income Limit Area	Maximum Home Purchase Price for Family of 4 (100% Median Income)	FY 2020 Income Limit Category	Persons in Family					
			1	2	3	4	5	6
Sheboygan, WI MSA (includes Sheboygan County, WI)	\$281,000	Extremely Low Income (30% AMI)	\$48,000	\$52,000	\$68,000	\$86,000	\$104,000	\$122,000
		Very Low Income (50% AMI)	\$84,000	\$99,000	\$114,000	\$129,000	\$140,000	\$157,000
		Low Income (80% AMI)	\$146,000	\$175,000	\$198,000	\$222,000	\$241,000	\$260,000
		Median Income (100% AMI)	\$192,000	\$222,000	\$252,000	\$281,000	\$305,000	\$329,000
		120% AMI	\$234,000	\$270,000	\$305,000	\$341,000	\$369,000	\$398,000

Figure 56. Income Levels for Homeowners in Sheboygan
Source: 2013-2017 CHAS



HOUSING STRESS

Generally when a housing market is “tight,” or competitive, this drives costs up for consumers and makes it harder for households without downpayment savings. As compared to renter households, owner-households typically experience cost burden less frequently. This can be explained by a couple of factors—including homeowners earning higher incomes and 33% of homes being owned free and clear (no mortgage) in Sheboygan. Homeownership also has barriers to entry, so people must qualify to buy by meeting underwriting standards. These standards serve to minimize risk by ensuring adequate income, increased access to credit, etc.

When compared to surrounding communities, Sheboygan experiences lower cost burden among homeowners (18%) than all communities with the exception of the City of Plymouth (also 18%). Of those experiencing cost burden in the City, 7% are severely cost burdened (greater than 50% of income toward housing costs).

Cost burden in the City exists primarily with owner households at or below 50% median income, those considered very low or extremely low-income. Although cost burden is more prevalent for these lower-income households, there is an oversupply of 5,985 homes available at the 0-50% median income threshold, likely due to the age of the housing stock.

There is a significant shortage at the upper end of the owner market, an undersupply of 6,565 units for those at greater than 80% median income. This indicates an opportunity to provide more moderately- and higher-priced housing that is affordable and desirable to these income groups. Those homebuyers with higher incomes are therefore competing with lower-income households for homes that those with lower incomes could otherwise afford. When higher-income households compete with lower-income households, they have the financial flexibility to offer more money or better terms to sellers, forcing lower-income households to look elsewhere or to rent housing instead. The competition for units and lesser options at lower incomes can be a frustration for renter households who are hoping to buy into owner-occupied housing.

Of the renters who took the community survey, 22% said they were planning on purchasing a home somewhere in the next 2-3 years and 37% were unsure whether they would. Most respondents who said they would likely purchase a home had downpayments of no more than \$10,000, or using an example, 10% down on a \$100,000 home. This further emphasizes the importance of having affordable options ready for when renters decide to move into owner-occupied housing.

Figure 57. Cost Burdened Homeowners in Sheboygan and Surrounding Communities

Source: 2013-2017 CHAS

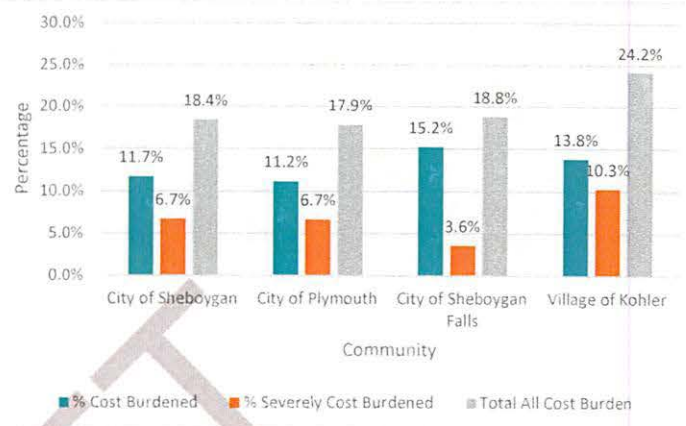


Figure 58. Owner Cost Burden by Household Income in Sheboygan

Source: 2013-2017 CHAS

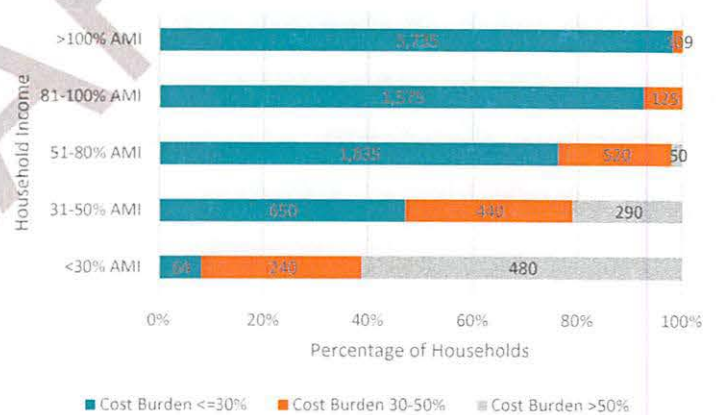


Figure 59. Ownership Unit Mismatch in Sheboygan

Source: 2013-2017 CHAS

Income Level	Ownership Units Available	Owner Households	Over-/ (Under) Supply
0-50% AMI	8,225	2,240	5,985
51-80% AMI	3,055	2,410	645
81-100% AMI	690	1,705	(1,015)
>100% AMI	295	5,845	(5,550)

HOMEOWNERSHIP UNIT CONSUMPTION

The US Census and HUD assess how many households are over- and under-consuming housing. The previous graphs and tables in this chapter have suggested that higher-income households have been purchasing down in the market or looking outside of Sheboygan when securing housing, but what units are they actually occupying? Figure 52 shows that 57% of units affordable at 50% median income are being purchased by households earning greater than 80% median income. These homes are affordable to higher-income households and provide desirable ownership options for high-income earners. However, it does provide increased competition that precludes lower-income earners from entering the ownership market.

Sheboygan also has the reverse happening, households at lower incomes are owning beyond what is considered affordable to them. Twenty percent (20%) of units affordable at greater than 100% median income are being owned by households at or below 50% median income. However, the ownership market is primarily dominated by households earning over 100% median income. These households are generally under consuming in the housing market—the percentage of their income spent on housing

costs is relatively low. While this is beneficial to individual households, it strains the market and ultimately increases sale prices in all housing price ranges and removes more affordable housing options for lower-income households. Affordable owner and renter opportunities were confirmed as one of the top unmet housing needs in Sheboygan right now in the community survey and focus groups.

Overall, 33% of ownership units in Sheboygan are units without a mortgage (assumed to have been purchased 15 or more years ago). Of the 33%, 54% of these units are owned by households considered low-income. This reflects the prevalence of low-/fixed-income retirees among those who own a home without a mortgage. A number of these aging homeowners are staying in place, at least for the time being, which puts a strain on the available housing stock as new residential construction has lagged behind demand. This is confirmed by ACS estimates that show 54% of owners without a mortgage are 65 years and over. Twenty-four percent (24%) are those age 55 to 64, some of whom will choose to age in place and others will search for other housing options in the community (such as apartments or smaller homes) as they get older.

Figure 60. Homeownership Unit Consumption by Household Income in Sheboygan

Source: 2013-2017 CHAS



Figure 61. Ownership Unit Household Occupancy by Mortgage Status

Source: 2013-2017 CHAS

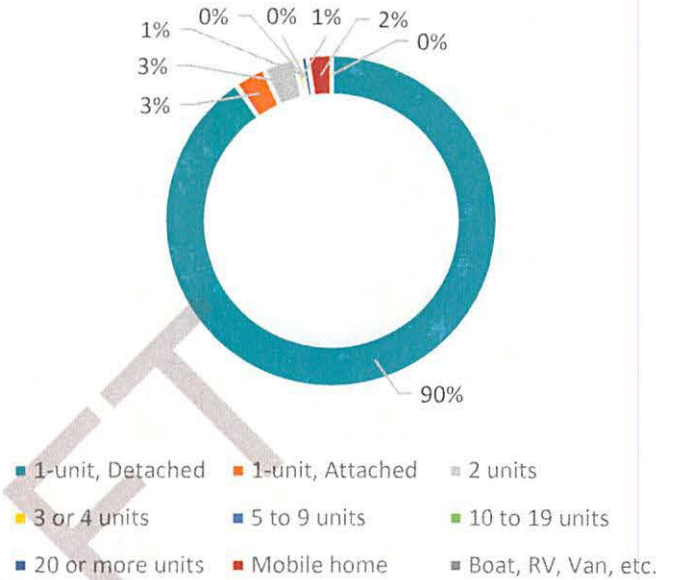
	Unit Affordability	Household Income				
		0-30% AMI	31-50% AMI	51-80% AMI	81-100% AMI	>100% AMI
Units with a Mortgage	Affordable at 50% AMI	195	515	1,190	925	2,695
	Affordable at 51-80% AMI	140	115	230	210	1,415
	Affordable at 81-100% AMI	0	25	35	20	365
	Affordable at >100% AMI	0	0	0	10	35
Units without a Mortgage	Affordable at 50% AMI	425	490	685	355	710
	Affordable at 51-80% AMI	65	165	190	135	390
	Affordable at 81-100% AMI	15	15	35	25	160
	Affordable at >100% AMI	30	15	35	25	80

UNIT TYPES

Ownership unit type distribution shows that the majority of owner households live in single-unit, detached homes (90%). The remainder of owner households are living primarily in town homes (often condo ownership), duplexes and mobile homes.

While the condo market is currently small in the City, the lack of condos offers an opportunity for more affordable housing ownership. Especially as the cost to build new homes increases and the desire for homeownership remains strong, alternatives to the single-family detached dwelling are an important part of the solution to affordable ownership. The desire for condos is something that multiple interviewees noted.

Figure 62. Owner-Occupied Housing Units by type for Sheboygan
 Source: 2018 5-Year ACS Estimates



DRAFT

HOUSING COST

An important aspect of the housing market study is the cost of supply. The figure below indicates the median value for owner-occupied units, as estimated by the ACS. While cost and value are not strictly synonymous, in the housing market they are typically aligned. This figure shows that compared to surrounding communities, housing in the City is relatively affordable at the low end of the regional market. This does not reflect the cost of new housing units in particular (built since 2018).

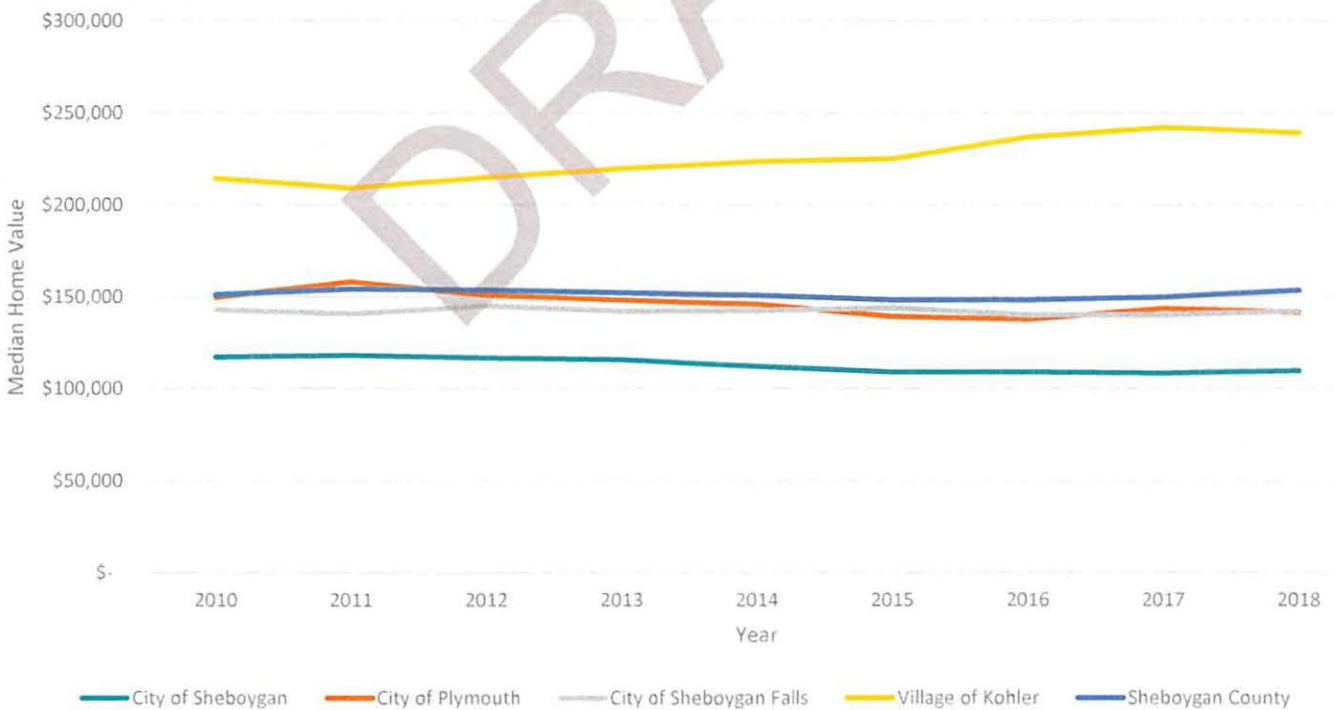
Sheboygan's housing values decreased by approximately 7% between 2010 and 2015 and finally increased 1% between 2015 and 2018. Despite the increase, median value is still not back to 2010 levels (\$109,700 in 2018 compared to \$117,000 in 2010). This can be explained by a lack of new construction and an aging housing stock. The increase in median values is explained by an increase in price simply due to demand outstripping supply.

Many of the interviews with housing experts echoed that one of the positive attributes of housing in Sheboygan is its affordability, due to the age of housing in the City. Although many feel housing is generally affordable, quality was brought up as an issue due to lack up maintenance and upkeep. When survey respondents were asked if they planned to move in the future, what type of structure would appeal most to them, 40% said they were interested in older, detached single-family housing, while 31% indicated they would look for new construction, detached single-family homes. The older housing stock will continue to be a draw to existing and future residents.

Note: ACS estimates are based on a sample polling of homeowners, so these estimates do include error. Housing price data from the Multiple Listing Service (MLS) is based on actual sales data and will be presented as well.

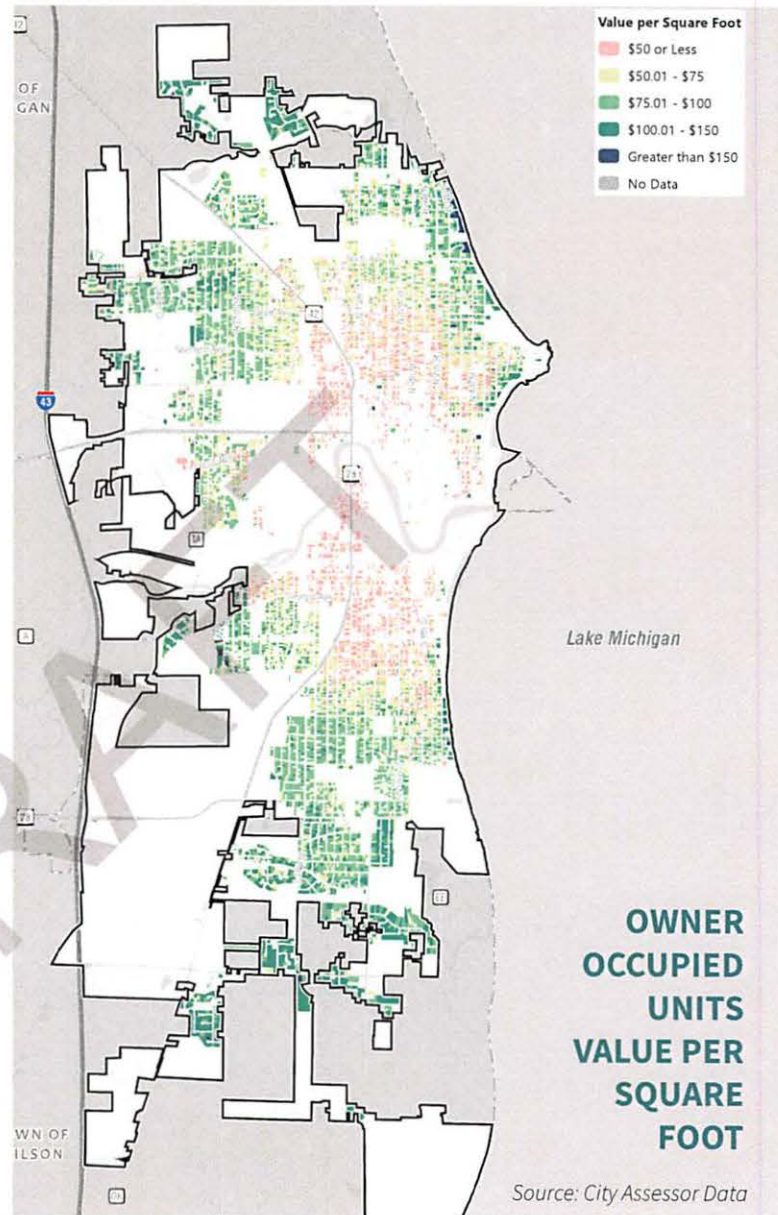
Figure 63. Median Value of Owner Occupied Housing Units in Sheboygan and Surrounding Communities

Source: 2018 5-Year ACS Estimates



SPATIAL AFFORDABILITY

Home value per square foot, based on assessment data, is mapped on the right, showing the more affordable ownership options are located at the core of the City (which also coincides with the location of older units). The homes with the highest values per square foot are located at the edges of the City and correspond to newer development. Ensuring a range of owner options at different price points throughout the City will allow households at various income levels to look for housing in a wider variety of locations.



AGE OF OWNER OCCUPIED HOUSING

Approximately 96% of the City's rental housing stock was built before 1980, and 35% was built 1939 or earlier. Older units are typically more affordable, while newer units offer opportunities at a higher price point. The majority of the oldest units are located near downtown, while the newer units are located further out.

Older units in the City are often more affordable up front, but require more costly repairs/upkeep after purchase. Of respondents who took the survey, 83% of owners viewed their homes as in either "excellent" or "good" condition. Sixteen percent (16%) of owners stated the condition of their units was "fair"—units are safe but there are recurrent, pending repairs needed and finishes are worn or dated. Anecdotal evidence from interviewees reinforced the finding that much of the City's owner-occupied housing is older, and consequently more affordable. There were some concerns about the quality of these units and in particular for those households who need to make repairs but are unable to due to financial circumstances.

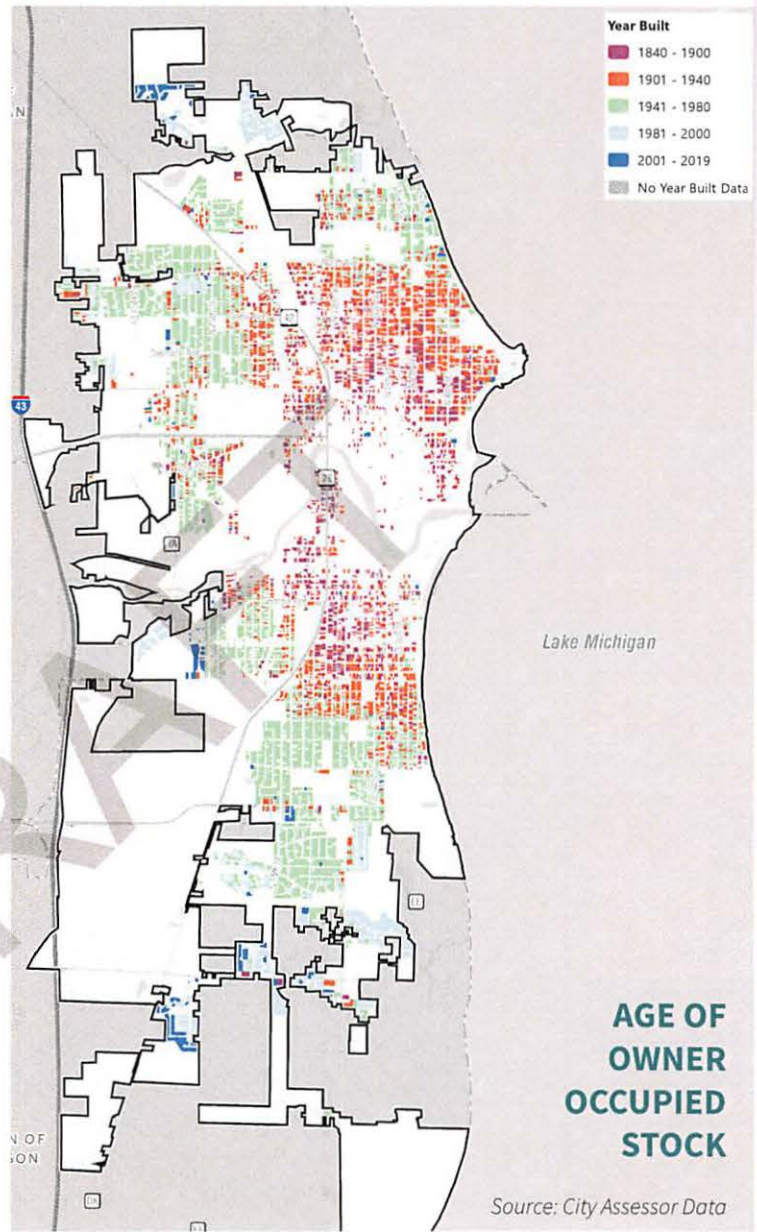
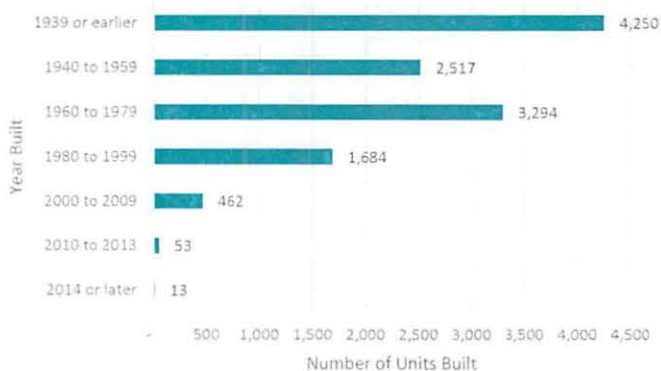


Figure 64. Year Built for Owner Units in Sheboygan
Source: 2018 5-Year ACS Estimates



VACANCY

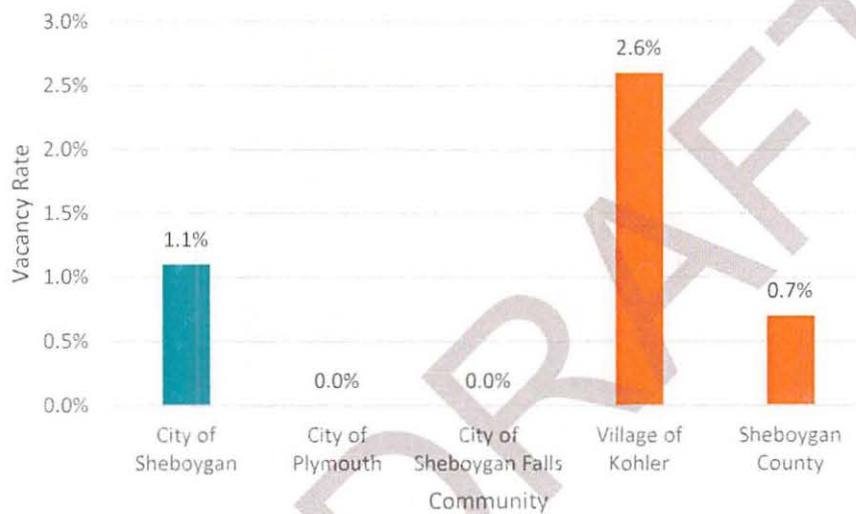
A typical healthy vacancy rate for renters is around 2%. This number is typically lower than the renter vacancy rate because homeowners tend to continue living in homes that are on the market, and vacancy between owners is typically brief. Extended home vacancy that shows up in the vacancy statistic is typically due to circumstances such as job relocation or foreclosure.

The 5-Year ACS estimates for vacancy rates contain a significant margin of error (greater than 45% for Sheboygan and surrounding communities), so numbers should be

reviewed cautiously. Sheboygan's homeowner vacancy rate is 1.1%, which is lower than desirable. This estimate might not be too far off; data from the MLS shown on the following two pages also shows supply is tight. Increasing supply and increasing the homeowner vacancy rate in Sheboygan would be healthy for the housing market—this would give more choices for potential residents who are looking to move to the City, and provide more options for current and future residents to self-select into housing that is appropriate in size and price point.

Figure 65. Homeowner Vacancy Rates in Sheboygan and Surrounding Communities

Source: 2018 5-Year ACS Estimates



MARKET TRENDS

Detached Single-Family Homes

When comparing housing values to sale prices of detached single-family homes on the Multiple Listing Service (MLS), these trends also show that the median sale price for homes in Sheboygan has increased 52% over the past six years. This is greater than the increase in Sheboygan County during the same time period (44%). Despite the increase in median sale price, the total number of sales for single family homes has decreased between 2015 and 2020 (a decrease of 9%).

The average days on the market for homes in Sheboygan between 2015 and 2020 decreased from 77 to 29,

reinforcing the tight supply that is occurring. With a tight supply, homes are typically not on the market for long and multiple buyers often put in offers on the same home. This lack of supply serves to further increase the price of homes.

Detached Single-Family County Trends

Within the County, the supply of single-family homes for sale has been tightening since 2011. In 2011 there were an average of 533 homes available daily on MLS. The average home had an accepted offer after 90 days. In 2018 there was an average of 67 home available daily (without an accepted offer). The average home had an accepted offer within 15 days.

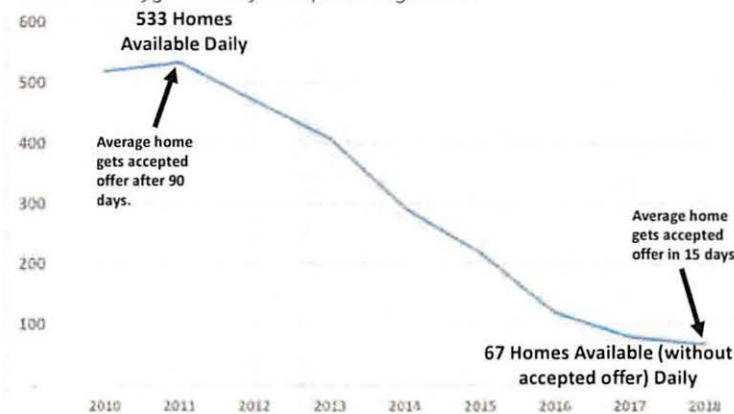
Figure 66. Detached Single-Family Home Sales in Sheboygan and Sheboygan County

Source: Multiple Listing Service



Figure 67. Average Daily Available Homes Listed on MLS in Sheboygan County

Source: Sheboygan County Multiple Listing Service



MARKET TRENDS

Duplex Homes

Duplex homes comprise about 18% of Sheboygan’s housing stock. Accordingly, they also make up a smaller number of home sales in the City, though the total sales has increased in recent years. Between 2015 and 2019 the number of duplex sales increased from 55 to 92 (an increase of 27%). During the same time period, median sale price increased by 75% (from \$50,000 to \$87,750). Sales data for 2020 is through November 2, so does not account for the full year though it seems will show fewer duplex sales than in 2019.

Other indicators of balance in the market for these types of unit include days on market which decreased from 98 in 2015 to 48 in 2020.

Although this is a relatively small percentage of the housing stock, real estate data indicate that there is increasing demand for these types of units. Nine percent (9%) of respondents to the community survey indicated they would be interested in living in a duplex if they were to move in the future.

Condos

Condominium is a type of ownership. It’s similar to a traditional single-family home in that the owner owns the individual unit, however there is joint ownership with other condo owners for common grounds, hallways in multi-family buildings, etc. The physical type of structure where condominium ownership is found include single-family homes, duplexes, townhomes, and multi-family, multi-story buildings.

Between 2015 and 2020, condo sales in Sheboygan increased (42 in 2015 and 61 in 2020). Along with a 45% increase in sales, prices went up 31 % between 2015 and 2020. Average days on market decreased from 90 to 72 days (20% decrease) from 2015 to 2020. This was less severe than the decrease in Sheboygan County (133 to 82 days, a decrease of 38%).

These indicators in the condo home sales market indicate that there has been increased interest in condos in recent years. Responses to the community survey confirm this finding—12% of respondents said if they were to move in the future they would be interested in condo ownership.

Figure 68. Condo Home Sales in Sheboygan and Sheboygan County
Source: Multiple Listing Service



Figure 69. Duplex Home Sales in Sheboygan and Sheboygan County
Source: Multiple Listing Service



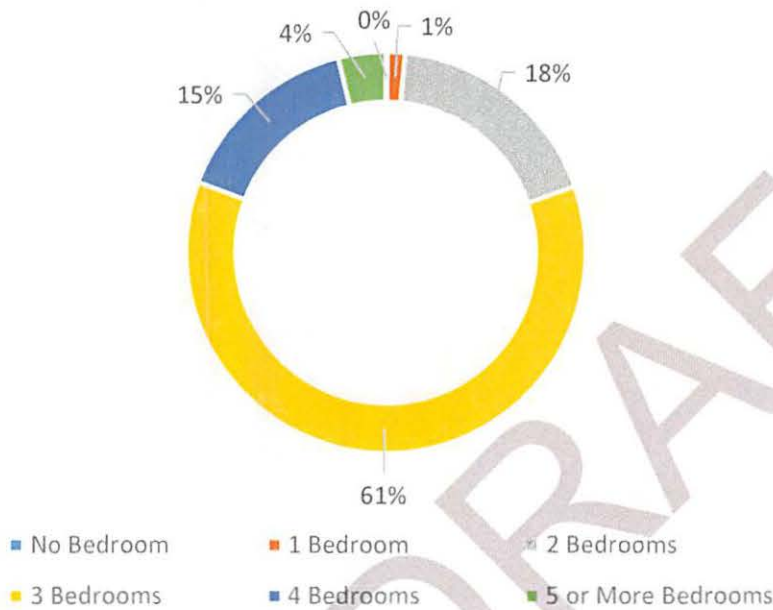
OWNERSHIP UNIT SIZE

The most common bedroom size for owner-occupied units within the City is three bedrooms (61%), followed by two bedroom (18%) and four bedroom (15%) units. Ownership units are typically larger in size than rental units, which is a large part of their appeal to families. Of those homeowners who took the community survey, 35% said they have one or more children under the age of 18 living in their household

(4% less than renters), and 17% said they have children or dependent adults over age 18 living in their household. The market is currently serving the needs of families with children and without.

Figure 70. Owner-Occupied Units by Bedrooms

Source: 2018 5-Year ACS Estimates



HOUSING FOR SPECIAL POPULATIONS

OVERVIEW

This section further investigates the special populations of Sheboygan and surrounding communities—the homeless, ALICE (Asset Limited, Income Constrained, Employed) households, seniors, and the disabled populations. Ensuring adequate housing for all of these groups is important to the overall health of the housing market in Sheboygan. The unique housing needs of these populations are often overlooked, yet these needs grow in proportion to overall population growth.

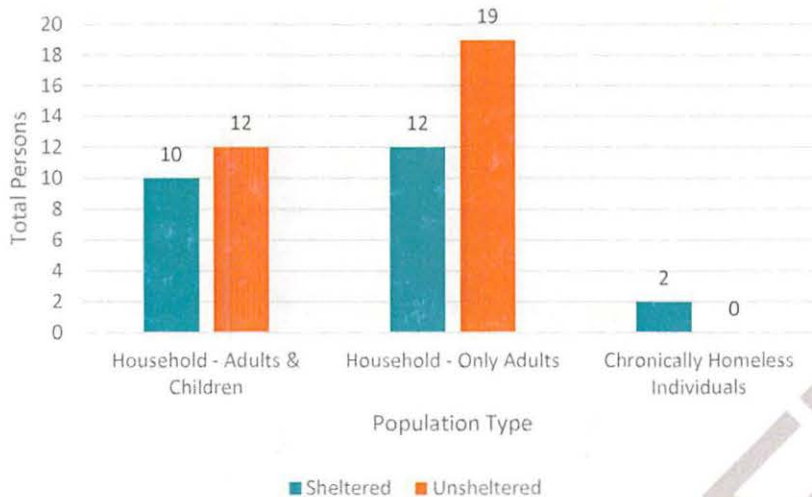
KEY DATA

- Over 6,000 residents will age into the 85+ age cohort over the next 20 years and may look to sell their housing.
- There are about 500 homeless individuals in Sheboygan each year. There has been a recent increase in homeless seniors.
- 44% of households in Sheboygan are ALICE—they earn more than the Federal Poverty Level but less than the basic cost of living for the County.
- 1,855 households in Sheboygan are low income and have ambulatory or self-care difficulty.

HOMELESSNESS

Figure 71. Sheboygan Homeless Point in Time (PIT) Count

Source: 2020-2024 Consolidated Plan (data from Institute for Community Alliances)



A chronically homeless person costs the taxpayer an average of \$35,578 per year. Costs on average are reduced by 50% when homeless are placed in supportive housing. Supportive housing costs on average \$12,800 per year.

-National Alliance to End Homelessness

The Point in Time (PIT) count is perhaps the best currently available estimate on homelessness. The PIT count includes sheltered and unsheltered homeless persons on a single night in January. This is likely an under count though as it does not include persons staying in hotels on a temporary or permanent basis or “doubling up” with other families temporarily.

The Consolidated Plan notes that the average number of persons experiencing homelessness in Sheboygan each year is around 500. The average number of days people experience homelessness ranges from 30 days for veterans and unaccompanied children to 200 days for chronically homeless individuals and families.

A group this data does not capture is those “at risk of homelessness”. Based on HUD’s definition, to be considered “at risk” you must have a household income below 30% AMI, lack sufficient support to move to emergency shelter, among other criteria. This group is low on the public housing wait list, so there is concern that this forces individuals to stay in unhealthy situations. Or for those looking for housing and may have felonies or evictions on their records, they are unable to find a landlord who will rent to them.

Anecdotal feedback from the interviews indicates that organizations working with the homeless have seen a dramatic increase in elderly widowers because they are

unable to manage bills or care for a home on their own. These seniors typically are able to be placed into public housing with the aid of a social worker. There is only one senior public housing complex in the City, with low turnover, so seniors are generally directed to other types of public housing.

Due to COVID the City’s homeless shelter has seen a decrease in people because of eviction moratoriums, utility bill payment freezes and an increase in FoodShare benefits. With these programs likely coming to an end at some point, the shelter is trying to reach out and help ensure people are paying rent and utilities now if they can so they can avoid a crisis if/when COVID assistance ends.

There are a variety of reasons a person may be homeless, many of which are not directly tied to housing availability, such as poverty, unemployment, physical or mental health issues, drug or alcohol abuse, domestic violence and abuse. However lack of affordable housing and lack of landlords willing to rent to those with less than perfect records can contribute to homelessness.

ALICE HOUSEHOLDS

United Way provides a measure of affordability for people who aren't always captured as low-income, but are not financially secure. United Way calls this group "ALICE" - "Asset Limited, Income Constrained, Employed." These households are working but struggle to afford housing, child care, food, transportation and health care. United Way has calculated an ALICE threshold for each County in Wisconsin to identify households above the federal poverty level, but below the basic cost of living. The threshold takes into account the current basic necessities and geographic variation.

According to the report, the percentage of households below the ALICE threshold in Sheboygan County is 26% (above the state average of 23%). The number of ALICE households in Sheboygan County dropped from 2010 to 2012 (approximately 12,000 to 9,000), however the total has been increasing since and in 2018 was 11,848 households. Until recently the inverse occurred for those below the Federal Poverty Level (FPL); the number of households increased from about 3,500 to 5,500 between 2010 and 2012 and then decreased between 2012 and 2016 to about 2,500 households. In 2018 the households below the Federal Poverty Level in Sheboygan County increased (as did the number of ALICE households) to 3,204.

When comparing the percentage of all households considered ALICE or below the FPL in Sheboygan to surrounding communities, Sheboygan has the highest percentage. Forty-four percent (44%) of all households in the City of Sheboygan fall into this category compared to 17% in Kohler, 22% in Plymouth and 39% of all households in Sheboygan Falls.

United Way's ALICE report points out that households are struggling because household basics (rent/mortgage, childcare, food, transport, healthcare, technology, taxes, misc.) outpace wages. In 2018 the basic survival budget for a family of four was an annual total of \$71,244—well above the FPL of \$25,100 for a family of four. In the scenario for the family of four, housing costs and taxes make up 26% of the expenses needed - not an insignificant amount. This highlights the need for housing that is considered affordable - if households can spend less on housing they can spend more in other categories or do things like save for an emergency fund or future goals like higher education or retirement.

Figure 72. ALICE and Poverty by Household in Sheboygan County

Source: United Way 2018 ALICE One-Pager for Sheboygan County

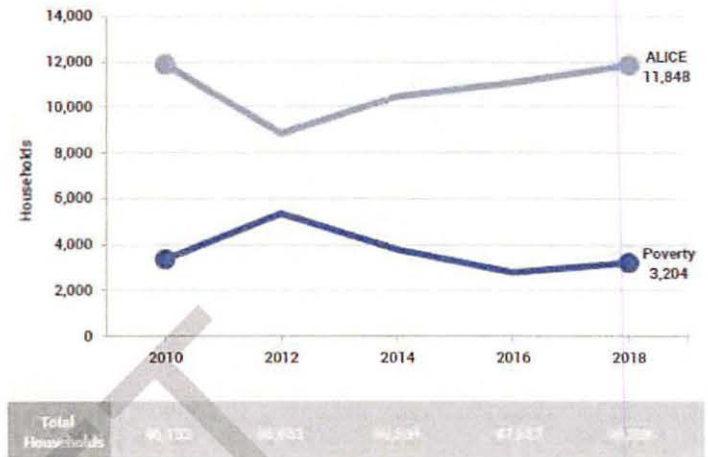


Figure 73. Household Survival Budget in Sheboygan County

Source: United Way 2018 ALICE One-Pager for Sheboygan County

Household Survival Budget, Sheboygan County, 2018		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$468	\$733
Child Care	\$-	\$1,463
Food	\$271	\$821
Transportation	\$326	\$795
Health Care	\$214	\$699
Technology	55	\$75
Miscellaneous	\$157	\$540
Taxes	\$237	\$811
Monthly Total	\$1,728	\$5,937
ANNUAL TOTAL	\$20,736	\$71,244
Hourly Wage*	\$10.37	\$35.62

AGING POPULATIONS

Elderly households are important players in the housing market, as many are current homeowners, and some will require different accommodations, specialized housing, or programming to assist aging-in-place. Senior housing generally refers to the combination of services and housing that allow them to continue to live comfortably. This ranges from continuing to live in their own home with virtually no services, to townhomes and apartments that offer the ability to “downsize” their residence, specialized housing units with limited services, and different types of assisted living facilities.

There are three popular types of senior-specific housing: 1) Nursing Homes—primarily for adults with serious medical needs. 2) Assisted Living facilities—offer residents the ability to live a free and independent lifestyle, but they also receive regular support for a range of daily activities, from cleaning to meal preparation to medication management. Residents are also offered a calendar of special events, activities, trips, and many opportunities for social engagement. 3) Independent living facilities—ideal for individuals who can still live independently but enjoy having access to assistance when needed/desired such as dining, medical care and entertainment.

Within Sheboygan there are six nursing homes offering 445 beds, 30 assisted living facilities offering 465 beds, eight independent living rental properties (six are federally subsidized, two are LIHTC properties), and one property offering senior condos. These units rent quickly and vacancies are rare. Based on a 2017 Comparable

Development Review completed by Baker Tilly, the overall vacancy rate at the six subsidized units was 0.9%. The vacancy rate for the two LIHTC buildings was 0.0%. Rents at the independent living complexes start at the following:

- One Bedroom: \$341+
- Two Bedroom: \$628+

As varying levels of services are included with different types of housing for aging populations, typical affordability standards do not apply. Often senior households will pay up to 50% of their income for market rate senior housing, up to 90% of their income for specialized and assisted living, often funded in part through sales of an owned home. Many households age 62+ in the City are still homeowners (72%). This is another factor that continues to constrain supply, particularly of supply that is an attractive size and price point for first time homebuyers.

Over the next 20 years, over 6,000 residents will age into the 85+ age category, and may look to sell their housing for other living options. This would add supply to the housing market and provide more options for first time homebuyers. However this isn’t a guaranteed occurrence. As the housing tenure data on the next page shows, home ownership peaks around age 65 and many desire to stay in their current home as long as possible. In addition to alternative housing options for seniors, this suggests a need for services to enable seniors to live independently in their existing homes along with maintaining and adapting existing housing.

Figure 74. 62+ Household Income and Tenure in Sheboygan

Source: HUD CHAS 2012-2016 62+ Household Income and Tenure

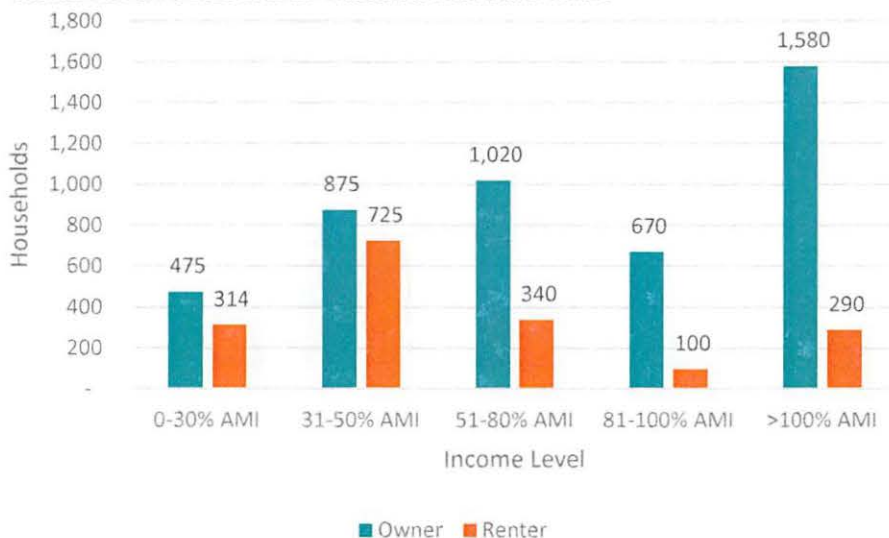
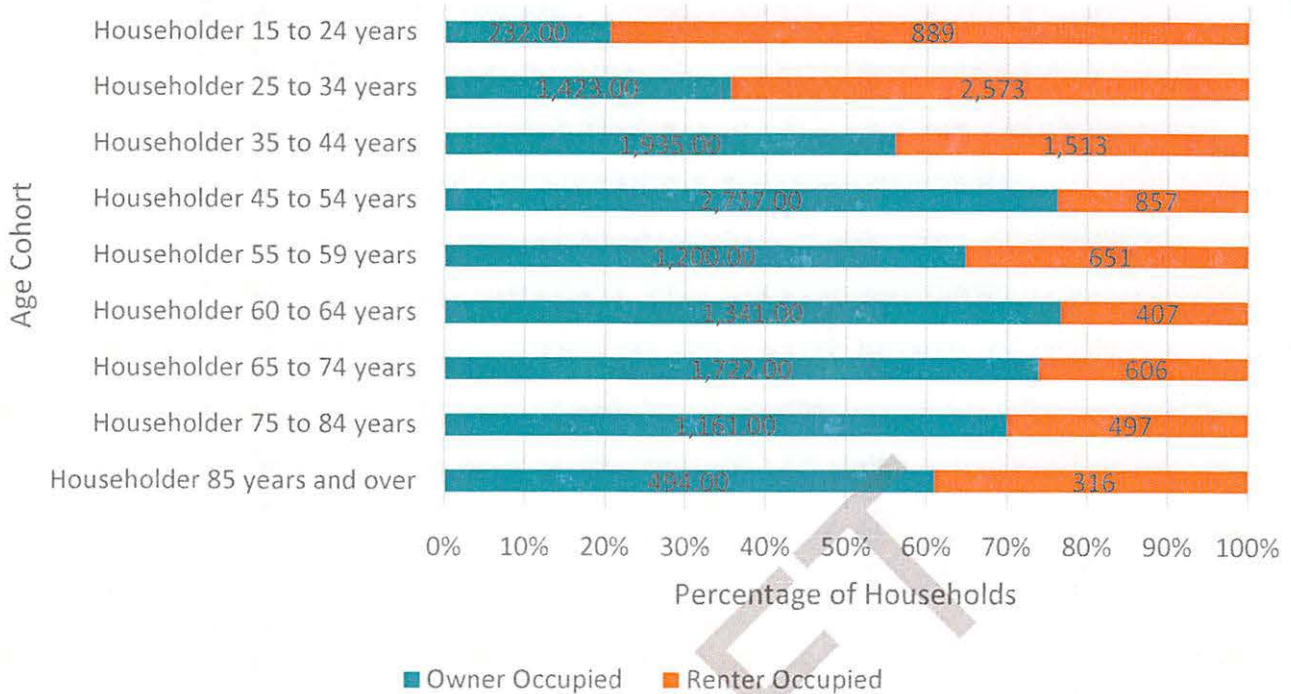


Figure 75. Housing Tenure by Age in Sheboygan

Source: 2018 5-Year ACS Estimates



DRAFT

77% of respondents to the 2018 AARP Home and Community Preferences Survey (age 50+) state they would like to remain in their community for as long as possible.

76% would like to remain in their current residence for as long as possible.

DISABLED POPULATIONS

Persons with a disability do not inherently require access to specific housing types or accommodations. It is dependent on the type and severity of the disability. In this section we look at the disability types that are most likely to require specialized forms of housing: ambulatory disability, self-care difficulty, and independent living difficulty. More commonly persons with a disability receive services and specialized housing accommodations as they age. This is due to the percentage of population by age, that experience a disability being disproportionately higher in aging and senior housing holds.

Wisconsin DOA projections show that there will be a 68% increase in those age 65+ by 2040 in Sheboygan County. It is likely the City will see a similar increase. A 2007 study by Smith et. al. published in the Journal of the American Planning Association projects that due to the aging population, 21% of all households will have at least one disabled resident in 2050. They also estimate there is a 60% likelihood that a newly built single-family detached unit will house at least one disabled resident during its expected lifetime. Because many seniors desire to live independently for as long as possible, this suggests a growing need for housing that is accessible.

When housing units are constructed specifically for persons with disabilities, they are not traditionally built using methods that easily accommodate aging populations and often require renovation such as wider doorways, lower counter tops, zero entry shower/baths. However, many municipalities have requirements that mandate a percent of new construction be built using universal design standards. These standards often not only provide access to persons with and without disability, but are cheaper to construct on a per unit basis.

Figure 76. Percentage of Population with Ambulatory, Self-Care or Independent Living Difficulty in Sheboygan

Source: 2018 ACS 5- Year Estimates

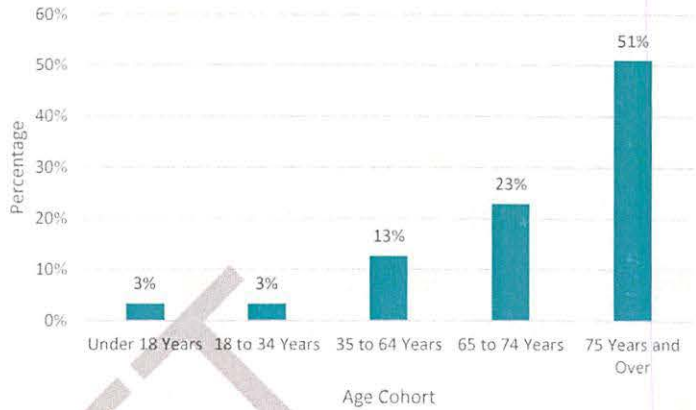


Figure 77. Age Projections for Sheboygan County

Source: Wisconsin Department of Administration

	2018	Projected 2040	Projected Percent Increase
0-9	13,423	13,820	3%
10-19	15,228	15,170	0%
20-34	20,179	19,380	-4%
35-54	29,922	29,370	-2%
55-64	16,894	14,620	-13%
65-84	16,700	26,580	59%
85+	2,859	6,220	118%

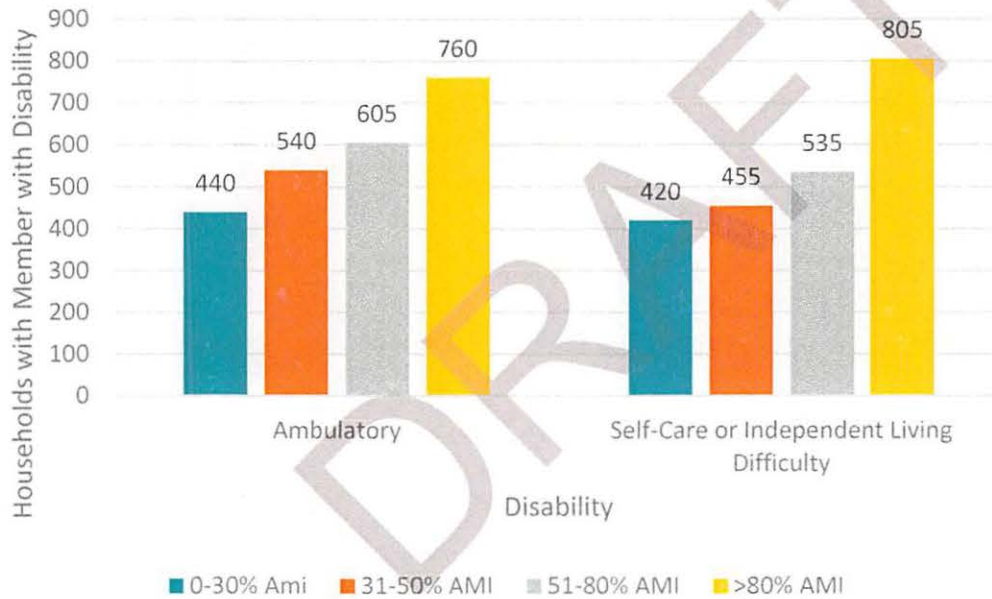
ACCESSIBILITY

Current income and disability trends in the City show that households including someone living with an ambulatory, self-care or independent living disability are found across all income levels, including levels that would find market rate housing affordable. Lower-income households tend to have disabilities go unreported or undiagnosed due to limited access to affordable healthcare. There is no reliable data on local units that are accessible, though estimates nationally place accessible single family homes at just 1% of the total housing stock in the country. The

high number of those with a hearing or vision disability at 0-30% median income is slightly concerning, but many times their assisted housing needs are not as structural as those with ambulatory disabilities. The 1,855 households under 50% median income with ambulatory disabilities or self-care or independent living difficulties are most concerning because they are at the highest risk for homelessness because of their incomes and also have the greatest need for accessibility features, which many likely do not have.

Figure 78. Disability and Income for Sheboygan

Source: HUD CHAS 2012-2016



OTHER FORCES IMPACTING THE MARKET

The housing market is impacted by a variety of local and national forces, including taxes, public policy and regulation, availability of lots, and other livability factors. This section describes some of those forces.

TAXES

A topic that came up in the community survey and interviews is the impact taxes have on a household's decision to live in Sheboygan or in another community with lower tax rates.

Based on 2019 data from the Wisconsin Department of Revenue, Sheboygan's mill rate is higher than smaller neighboring communities, though it is similar to larger communities in the region. It's generally expected that larger cities will have higher tax rates than towns, villages, and small cities because they maintain more infrastructure and offer more services per capita. The City's infrastructure is also generally older and has more repair costs than in most of the secondary market. Sheboygan is between six and 24 times larger than all of the communities in the Figure below. It is also the only community (other than Oshkosh) which provides full-time police and fire service. The City of Sheboygan Falls has the lowest mill rate at .020732. Sheboygan's mill rate is 24% higher than Sheboygan Falls'. Twenty three percent (23%) of community survey respondents living outside of the City of Sheboygan noted that taxes were an important factor in deciding to live at their current residence.

KEY DATA

- Redevelopment opportunities exist within the community.
- The City's Zoning Code and development processes are developer-friendly.
- The City has unique amenities that attract and retain residents.
- Nationwide trends are impacting the local housing market.

Figure 79. 2019 Mill Rate Comparison

Source: Wisconsin Department of Revenue

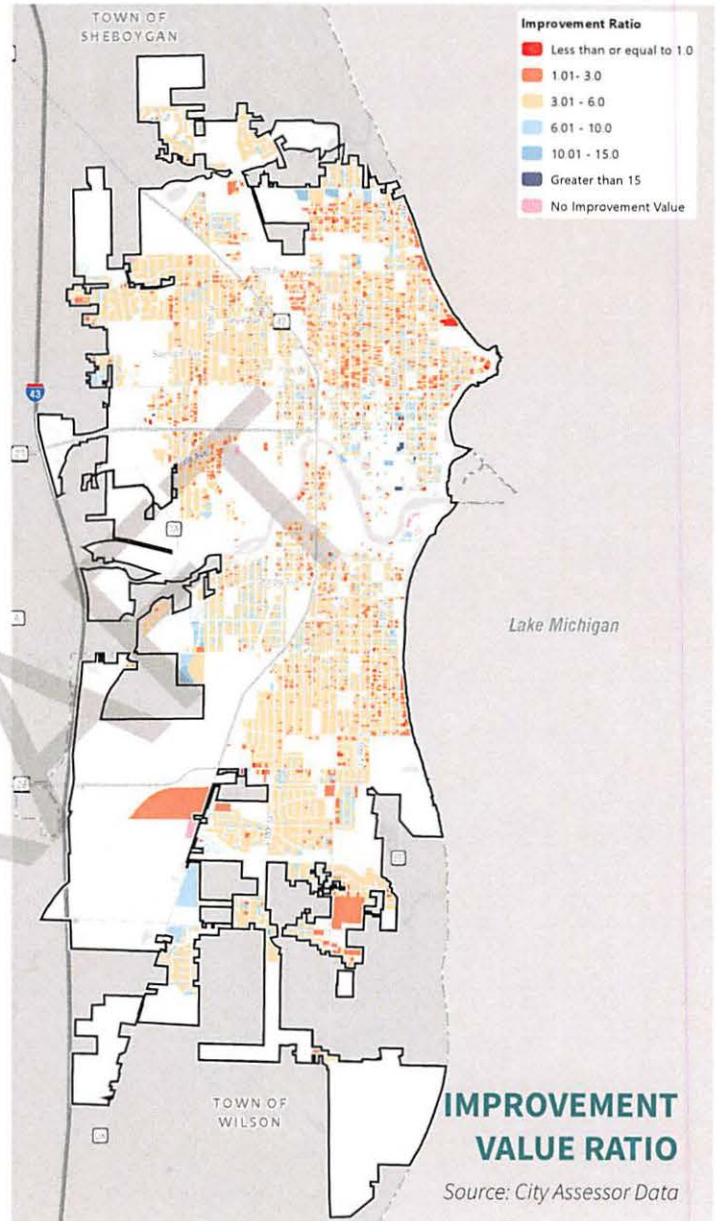
*The median home value in Sheboygan, based on 2018 5-Year ACS estimates

Municipality	2019 Mill Rate	Tax on \$109,700* Home	Difference vs. Sheboygan	2019 Population
City of Sheboygan	0.025718	\$2,821	-	48,697
City of Oshkosh	0.025540	\$2,802	(\$20)	67,201
Village of Kohler	0.022455	\$2,463	(\$358)	2,094
City of Plymouth	0.021344	\$2,341	(\$480)	8,758
City of Sheboygan Falls	0.020732	\$2,274	(\$547)	8,115

IMPROVEMENT VALUE RATIO

Improvement value ratio shows improvement value divided by land value. This ratio can help identify areas that are more likely to benefit from redevelopment—areas with high land value and low improvement value. The map on the right shows the improvement ratio for residential lots in Sheboygan. Lower improvement ratios throughout the City are not surprising due to the age of the City's housing stock.

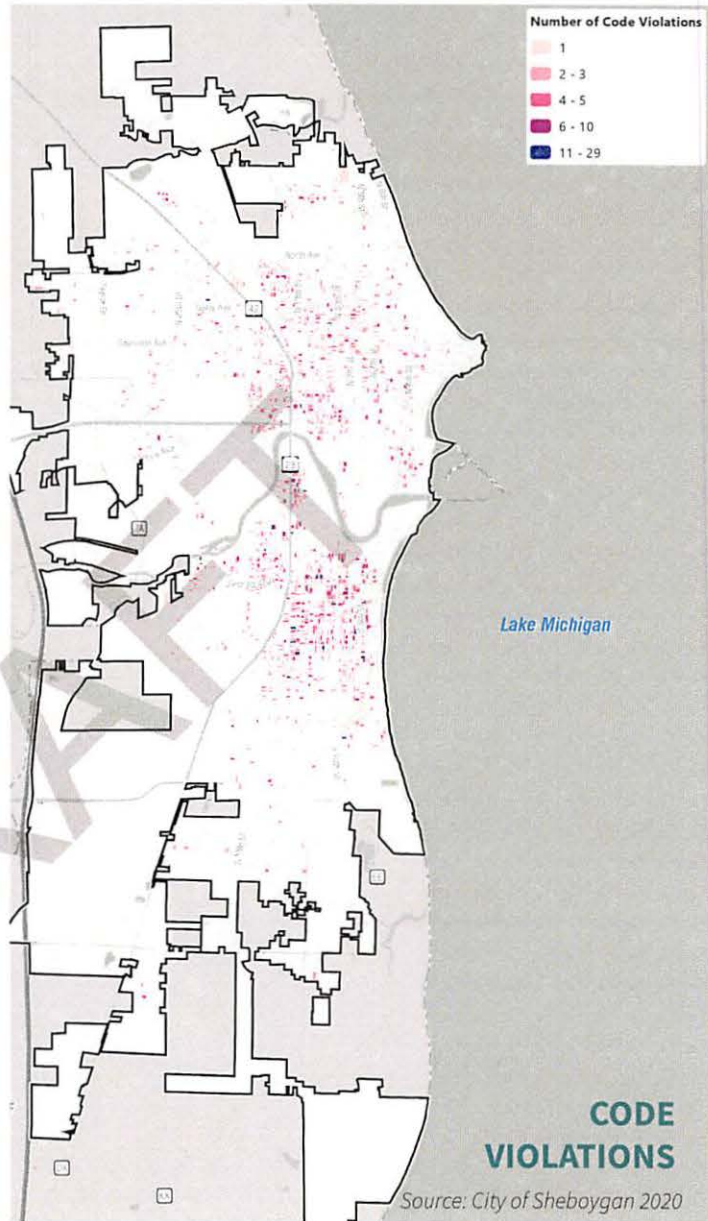
Areas with the lowest improvement ratios, which may be most prepared for redevelopment, are scattered throughout the City. Because the City's growth is limited by the amount of available greenspace, redevelopment of under performing or vacant properties will likely be a key strategy in improving and growing the housing stock throughout Sheboygan.



CODE VIOLATIONS

The City currently has a proactive code enforcement program to support and enhance property values, keep aging buildings in good repair, and improve neighborhood appearance/pride. Each year the City chooses an area of the City to focus its efforts. In interviews this program was brought up as something that is working well for the City and has greatly improved the perception of the community and that it is a safe place to live. One interviewer did view the program positively, but also worried that it targeted landowners who may have fallen through the cracks and can't afford to make updates to their homes. It is challenging to get loans on older homes in the City that have little to no equity in them.

There were about 2,600 violations recorded over the period 2015-2019. Fifty percent (50%) of these violations were from repeat offenders.

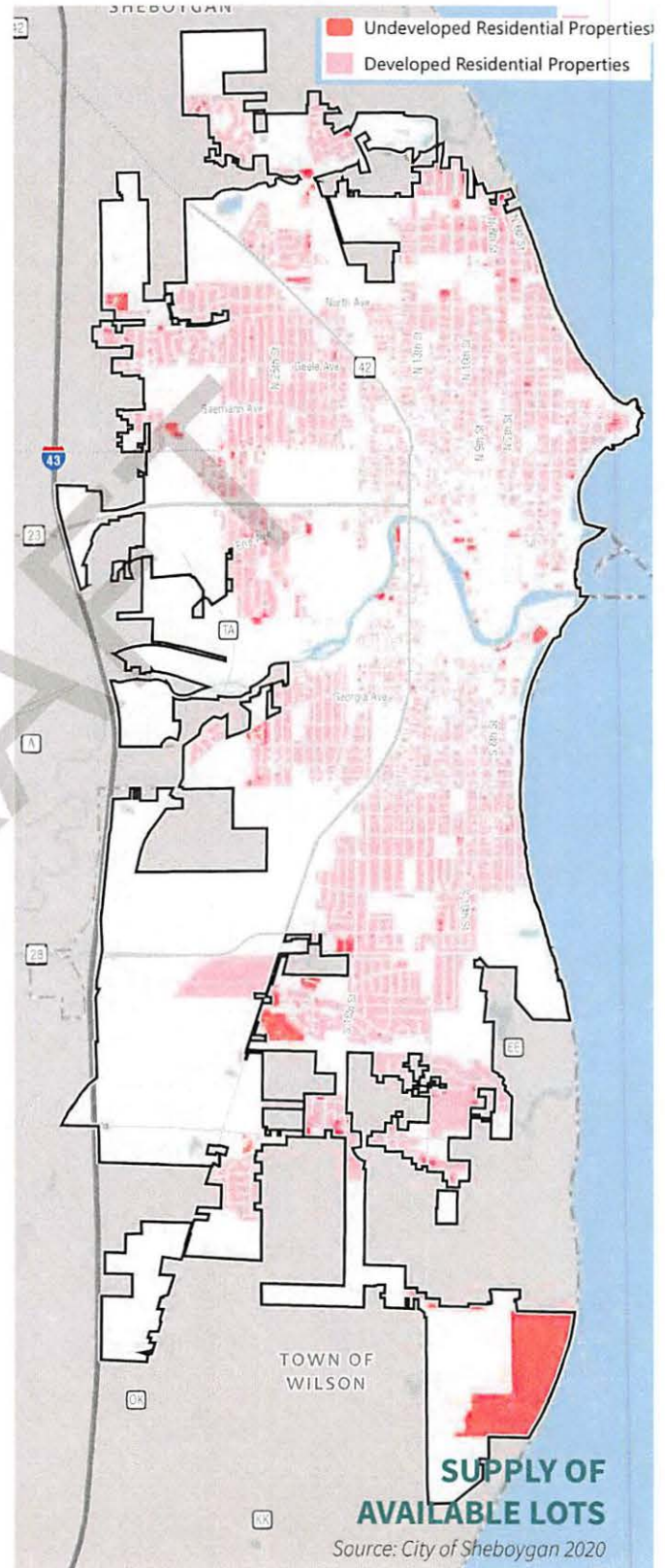


SUPPLY OF AVAILABLE LOTS

In addition to redevelopment opportunities, there are parcels in the City that are zoned for residential use, but remain vacant. The Figure to the right shows where these parcels are located.

Currently, there are around 270 undeveloped residential properties. These properties range in size from 0.1 to 74.5 acres. Of these properties, 78% are zoned SR-5 (Suburban Residential-5), 11% are UR-12 (Urban Residential-12), 6% are zoned SR-3 5 (Suburban Residential-3), and the remainder are a mix of zoning district types.

Development in the City is primarily limited due to the lack of greenfield available for new development. Development is somewhat limited by the location of wetland, floodplain and steep slopes. Most of these development limitations are found adjacent to Lake Michigan, Pigeon and Sheboygan Rivers, and other creeks.



REGULATIONS

Zoning

Sheboygan's Zoning Ordinance has six traditional residential zoning districts:

- Estate Residential-1 (ER-1)
- Suburban Residential-3 (SR-3)
- Suburban Residential-5 (SR-5)
- Neighborhood Residential (NR-6)
- Mixed Residential-8 (MR-8)
- Urban Residential-12 (UR-12)

Of these six residential zoning districts, the MR-8 and UR-12 districts are the only ones that allow unit types other than single-family as permitted by right. Both districts allow duplexes and twin homes by right. Townhomes are also a permitted use in the UR-12 district. Multiplex and apartments are not allowed by right in any district currently, they are conditional uses in the UR-12, NO (Neighborhood Office), NC (Neighborhood Commercial) and CC (Central Commercial) districts. Residential development by right within the zoning code reduces unpredictability and helps to ease the procedural costs of housing development. There is an opportunity for the City to integrate attached units and small multi-unit structures as permitted by right into additional residential districts.

One part of Sheboygan's ordinance that offers increased flexibility to accommodate a variety of needs and uses is the planned unit development (PUD). This type of zoning allows for a mixture of residential, commercial and public facilities along corridors. The purpose of the PUD is to encourage alternative designs that allow a mix of uses in one area and better use and integrate the site's natural characteristics as well as the existing built environment's characteristics. PUDs are permitted in the MR-8, UR-12, NO, UC (Urban Commercial), CC, UI (Urban Industrial), and HI (Heavy Industrial) zoning districts.

Minimum lot sizes vary from 10,000 square feet for single-family homes in the SR-3 (Suburban Residential-3) district to 6,000 square feet in all other districts. Smaller lot sizes for single-family homes with a minimum lot size of 4,500 SF are allowed as a conditional use in several residential districts (NR-6, NR-8, and UR-12).

Minimum lot widths for single-family detached housing ranges from 150 ft. in the ER-1 district to 70 ft. in the SR-3 district and 60 ft. in all other districts. Minimum front yard setbacks for single-family detached homes ranges from 50 ft. in the ER-1 district to 35 ft. in the SR-3 district to 25 ft. in all others. Minimum dwelling unit separation ranges from 50 ft. in the ER-1 district, to 20 ft. in the SR-3 district to 10 ft. in all others.

Interviews with housing experts in the City discussed that while the City does tend to have smaller lot sizes because

many of the lots were platted years ago, when older homes are razed developers or new homeowners are often required to seek setback variances. To try and cut down on the number of variances requested, the City could consider further reducing building setbacks.

Development Fees & Process

Most costs of development are passed on to consumers in both ownership and rental markets, including fees associated with development. Development review fees are assessed by the City in order to ensure the quality of development. Impact fees are assessed to cover the incremental cost of City facilities needed to accommodate new housing.

The development example on page 63 shows total development fees for a hypothetical subdivision of 30 (2,500 sq. ft.) single-family homes, eight (1,500 sq. ft.) duplexes and one apartment complex with 60 units. Fees for this 106-unit development would add a total of \$208,979 to the project (an average of \$1,971 per unit). These fees are typically passed on to buyers and renters through purchase price/rents.

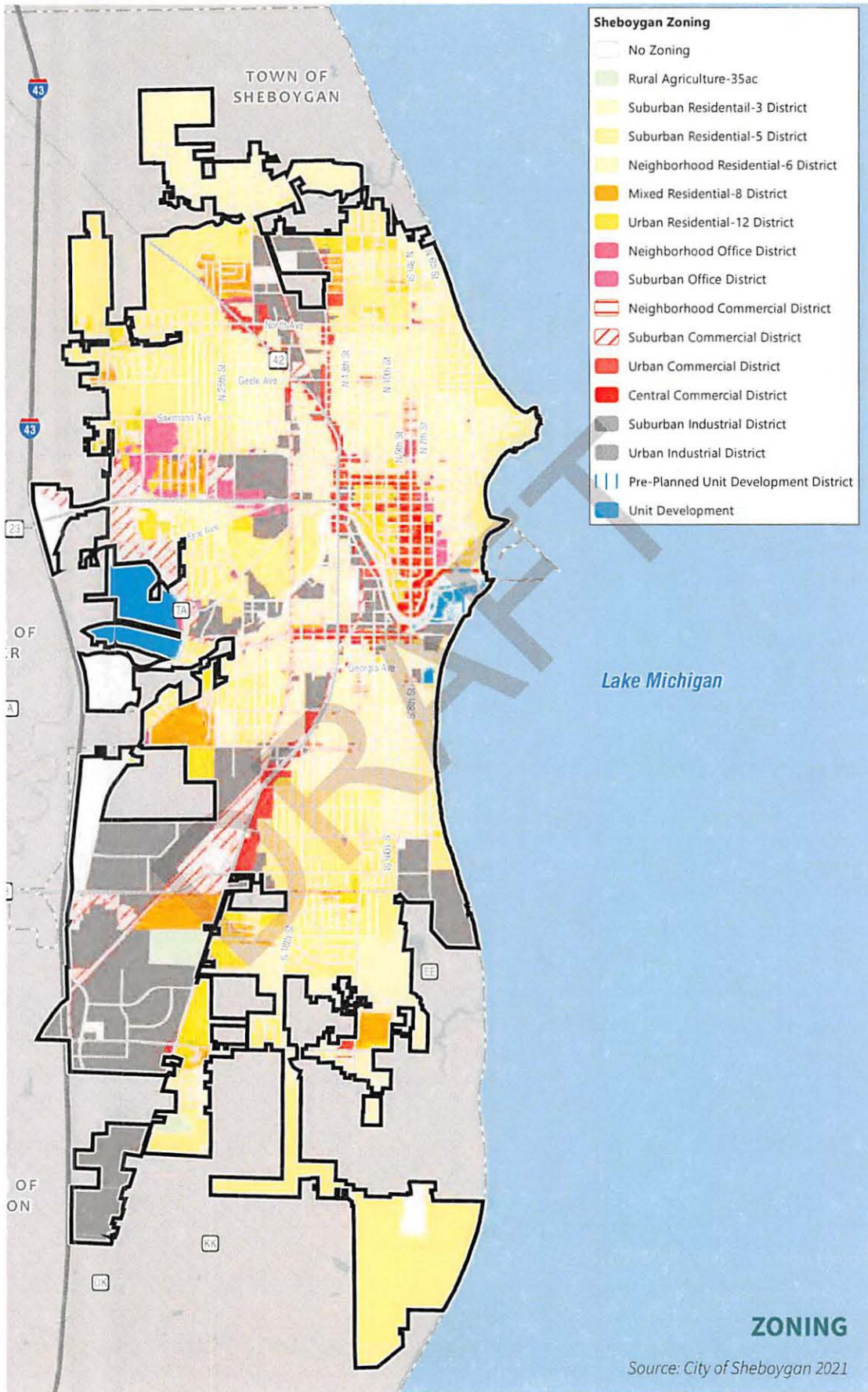
One of the larger fees many communities charge is an impact fee. Impact fees fund a proportionate share of the cost of public facilities needed to serve new development. Typical impact fees charged by communities include sewer, water, parks, waste, police, fire, among others. Currently the only impact fee Sheboygan charges is a park impact fee of \$563/unit. When looking at surrounding communities, this fee is comparable. The City of Plymouth charges a sewer impact fee of \$720.54 per unit and Sheboygan Falls charges a park impact fee of \$500/unit. It is important that fees be reassessed periodically to ensure they are appropriately reflecting the City's costs and not dramatically out of step with fees charged by other communities in the region.

Interview participants generally thought development fees are reasonable in the City, especially compared to surrounding communities. Participants also felt the City is very open to working with developers which played a big part in past decisions to develop within the City. The concern participants had involved process—due to the age of the housing stock in Sheboygan, redevelopments typically require variances. The City is generally supportive of these variances, however they add time (cost) to projects. Developers wondered if there might be a way to expedite the process. Another concern from a developer was the requirement for a City contractor license, in addition to the required State license. Although Sheboygan is the only City in Wisconsin with this additional requirement, it serves as an added layer of protection for homeowners to ensure quality contractors.

Figure 80. Sheboygan Zoning Ordinance Use Matrix

Source: City of Sheboygan Ordinances (Chapter 15)

	Estate Residential-1	Suburban Residential-3	Suburban Residential-5	Neighborhood Residential	Mixed Residential-8	Urban Residential-12	Neighborhood Office	Neighborhood Commercial	Urban Commercial	Central Commercial
Dwelling Type	ER-1	SR-3	SR-5	NR-6	MR-8	UR-12	NO	NC	UC	CC
Single-family	P	P	P	P	P	P	P	P	C	C
<i>Min Lot Size (in SF)</i>	40,000	10,000	6,000	6,000	6,000	6,000	6,000	6,000		
<i>Min Lot Width (in FT)</i>	150	70	60	60	60	60	60	60		
<i>Min Front Yard Setback (in FT)</i>	50	35	25	25	25	25	25	25		
<i>Min Dwelling Unit Separation (in FT)</i>	50	20	10	10	10	10	10	10		
Duplex					P	P				
<i>Min Lot Size (in SF)</i>					6,000	6,000				
<i>Min Lot Width (in FT)</i>					60	60				
<i>Min Front Yard Setback (in FT)</i>					20	20				
<i>Min Dwelling Unit Separation (in FT)</i>					10	10				
Twin House					P	P				
<i>Min Lot Size (in SF)</i>					3,000	3,000				
<i>Min Lot Width (in FT)</i>					30	30				
<i>Min Front Yard Setback (in FT)</i>					20	20				
<i>Min Dwelling Unit Separation (in FT)</i>					10	10				
Two-Flat				C	C	C	C	C		
Townhouse						P				C
<i>Min Lot Size (in SF)</i>						2,500				
<i>Min Lot Width (in FT)</i>						16				
<i>Min Front Yard Setback (in FT)</i>						20				
<i>Min Dwelling Unit Separation (in FT)</i>						20				
Mobile Home					C					
Multiplex						C	C	C		C
<i>2,500 SF lot area/unit</i>										
Apartment						C	C	C		C
<i>2,500 SF lot area/unit</i>										
Rooming House						C	C		C	C
Community Living (1-8)	S	S	S	S	S	S				
Community Living (9-15)	C	C	C	C	C	S	C			
Community Living (16+)						C	C			



Example Development Scenario: 30 Single Family Homes, 16 Duplex Units, 60 Apartment Units (1 building)				
Fee Type	Amount*	Unit	Quantity	Total
Plan Approval - SF and Duplex	\$75	EA	38	\$2,850
Plan Approval - MF	\$200	EA	1	\$200
Plan Approval - MF	\$15	Unit	60	\$900
Erosion Control Permit - All	\$100	Parcel	39	\$3,900
Heating Plans and Energy Calculations	\$200	EA	1	\$200
Building Permits - SF and Duplex	\$400	EA	38	\$15,200
Building Permit - SF and Duplex (over 2,000 SF)	\$20	100 SF	150	\$3,000
Building Permit - MF	\$0.30	SF	72,000	\$21,600
Driveways	\$50	EA	39	\$1,950
Electrical Permits - All	\$200	Unit	106	\$21,200
HVAC Permits - All	\$200	Unit	106	\$21,200
Water/Sewer Hookup - All	\$700	Parcel	39	\$27,300
Plumbing Fixture Fees	\$160	Parcel	39	\$6,240
WI State Seal	\$40	Parcel	39	\$1,560
Occupancy	\$50	Parcel	39	\$1,950
Address Numbers	\$10	Parcel	39	\$390
Park Impact Fee	\$563	Unit	106	\$59,678
Stormwater Management Fee	\$500	Parcel	39	\$19,500
TOTAL FOR DEVELOPMENT				\$208,979

Note: SF=single family, MF=multi-family
 *This represents fees in 2020

LIVABILITY

Sheboygan attracts residents for a variety of reasons—its proximity to Lake Michigan and other recreational opportunities, quick access to I-43, and a walkable downtown that is a destination for people to shop, eat and gather for community events. Sheboygan is one of the six Wisconsin communities that AARP ranked as one of the most livable cities in the U.S. These rankings are based on livability, housing, neighborhood, transportation, environment, healthy, engagement, and opportunity. Several of the topics that came up during the Study are discussed further below.

Amenities

Some of the amenities unique to the City of Sheboygan include:

- Lake Michigan (beaches, fishing, kayaking, surfing, diving, sailing)
- City Green (arts and entertainment greenspace)
- Museums/Historical Sites (Kohler Arts Center, Bookworm Gardens, Children’s Museum, Aviation Heritage Center)
- Farmers Markets
- Recreation (Trails, Parks)
- Historic Downtown

Sheboygan’s downtown is historic, similar to what you might find in a small town, but undergoing redevelopment which is adding public art, housing, gathering spaces, and other programming to contribute to the City’s placemaking efforts. The unique amenities and downtown in particular were something that interviewees suggested gave people a desire to live in Sheboygan.

Neighborhoods

“Great neighborhoods” was brought up as another reason people like living in Sheboygan. Several of the interviewees said they had the general sense that people take pride in their homes and neighborhoods they live in. Today the City has 12 official neighborhood associations. Creation of additional neighborhood associations is something the City, in partnership with Sheboygan Neighborhood Pride, the Police Department and other non-profit agencies are working to establish more of (Neighborhood Pride is a non-profit focused on empowering citizens to improve their neighborhoods, reduce crime and improve quality of life). In total there are 77 official neighborhood districts (as identified by the Police Department) which could all potentially develop a neighborhood association.

School District

The Sheboygan Area School District had a total enrollment of 10,058 for the 2019/2020 school year. This is a decrease of 3.3% from the 2015/2016 school year. When looking at the District Report Cards published by the Wisconsin Department of Instruction, which take into account student achievement, district growth, closing achievement gaps, and on-track and postsecondary readiness, the Sheboygan Area School District receives a score of 71.3 (Meets Expectations) on a scale of 0 (Fails to Meet Expectations) to 100 (Significantly Exceeds Expectations). Surrounding School Districts received the following scores:

- Howards Grove-81.5 (Exceeds Expectations)
- Kohler-90.7 (Significantly Exceeds Expectations)
- Oostburg-84.0 (Exceeds Expectations)
- Sheboygan Falls-73.7 (Exceeds Expectations)

Stakeholder engagement during this study revealed mixed reactions regarding the school district. Some focus group participants felt that Sheboygan schools are a draw, though many felt it pushed people to look for housing in surrounding communities. Of survey respondents, 5% said one of the reasons they chose not to live in Sheboygan was because of the school district.

NATIONWIDE TRENDS

Sheboygan is connected to and affected by trends affecting housing across the country, including changes in financial regulation, demographics, development practices and cultural norms. These are some of the most relevant changes affecting housing demand in the Sheboygan area:

1. Household size and house size

Household size – the number of people living together – has been in decline for more than 100 years due to multiple related trends. In 1960 the average U.S. household size was 3.35 people, and by 2010 it was 2.59. Causes include declining birthrates, declining marriage rates and increasing age of first marriage, and increased longevity. In other words, people are spending more of their lives single, and those that choose to be parents are having fewer kids. Nationwide this trend does appear to be reversing, as the national household size has grown since 2010. A common explanation for the increase in household size is that people are increasingly living in multi-generational households. It remains to be seen if household size will begin to increase in Sheboygan or continue on its downward trend.

The effects of these changes on housing are varied, and not always predictable. The size of new houses has increased more or less steadily over the past 40 years, from an average of 1,400 SF in 1970 to an average of 2,600 SF in 2013. While households have been shrinking, families have been giving children their own rooms and designating separate spaces for things like home offices. There has been a modest trend back toward smaller units, even “tiny house” living, but these are not visible in the continuing overall growth of the average home size. A more predictable trend is the growth of retirement housing to accommodate the needs and interests of older people, many of whom live for years as one-person households. National data on apartment size suggest they too have grown, though not as dramatically, to an average of about 1,000 SF.

2. Aging Population

Trends in US Census data show that the segment of the population age 65 or older is increasing across the nation. The Population Reference Bureau (PRB) estimates that the number of Americans age 65 and older is projected to more than double between 2014 and 2060. As Baby Boomers age, we expect the number of seniors in Sheboygan to continue to rise.

PRB notes that, especially in the Midwest, those age 65 and older are choosing to age in place, or stay in their homes as long as possible. The community survey also found that most older residents prefer to stay in their current housing

as long as possible. The second most common type of unit for this age cohort is within apartment complexes containing 20 or more units (19%). Due to the high number of seniors aging in place, accessibility improvements are critical as is offering senior apartments.

3. Housing Affordability

Large-scale economic trends are bringing housing affordability into focus as a prominent issue across the country. While the household income of the top 5% of US households has more than doubled in the past 50 years, middle income households have seen only about a 10% increase in that period. Meanwhile, inflation-adjusted housing costs have risen roughly 50% for rental housing and 70% for home ownership in that period. The result of these trends is that housing is requiring a bigger portion of household incomes. Thirty percent of income has long been viewed as the standard threshold for “affordable”, as defined by the federal government. Eighteen percent of owners and 33% of renters in the City currently pay more than 30% of their income for housing.

Local governments are now stepping in to address the challenges around affordability. Spurred by businesses concerned about hiring needs, complaints from residents who can’t find desirable housing within their budgets, and community concerns about declining conditions due to lack of reinvestment in housing, communities are coming forward with policies and initiatives to address this challenge.

4. Stricter Lending Regulation, More Student Loan Debt, and Delayed Home Ownership

Lender underwriting requirements have stiffened considerably in the wake of the housing crisis that caused the Great Recession. In January 2014, provisions of the Dodd-Frank Act kicked in that establish standards for a “qualified mortgage” that can be purchased by Fannie Mae or Freddie Mac. The standards compel banks to verify that borrowers’ debt-to-income ratio doesn’t exceed 43 percent of their gross income, part of an effort to prevent people from overexposing themselves to the risk of foreclosure. Banks that fail to verify this debt ratio can be sued by the borrower if he or she later defaults on the loan. The long-term effects of this regulation are uncertain, but it is fair to assume that some aspiring homeowners will be protected from foreclosure by being denied a mortgage in the first place.

With the rise in housing costs and stricter borrower protections, this also means that first-time homeownership

NATIONWIDE TRENDS

is more difficult to accomplish due to rising down payment and closing costs. According to the State of the Nation's Housing Report 2019 (Joint center for Housing Studies of Harvard University), as the large millennial generation ages into their 30's, when homebuying peaks, there should be a growing demand for homeownership. If age-specific homeownership rates remained at the same level in 2018, household growth alone would add roughly 8.0 million homeowners between 2018 and 2028.

The combined effect of increased student loan debt, increased ownership costs, and stricter borrowing rules is a delay in the average age of first-time home ownership. The National Association of Real Estate found that between 1993 and 2018 the average age of first-time home buyers rose from 26 to nearly 34.

5. Planning and Development Practices

The dominant trend in community planning and development after World War II was the segregation and concentration of uses and housing types – stores here, single family homes there, apartments somewhere else. This pattern has been shown to weaken neighborhoods and communities by isolating people and building in a dependence on car use. It is now generally recognized that healthy neighborhoods are those that people can stay in over time as their needs and interests change. Healthy neighborhoods include a mix of housing types, sizes, and price points, and they often include or are near to stores and restaurants. Healthy neighborhoods are also walkable, enabling more access to daily needs for people unable to drive.

6. COVID-19

The full health and economic impacts of COVID-19 are still to be determined as new cases occur and programs and policies are put in place at the national and local levels to try and keep businesses afloat and people employed. There was some speculation that an economic recession with workers out of jobs or in fear of losing their jobs is likely to reduce demand for big ticket items like new cars and homes. Anecdotal evidence from realtors suggests that there was a slowdown for people looking for homes in Spring of 2020, however the remainder of the year made up for it. Total home sales in 2020 increased by 5% from 2019 in Sheboygan County.

Currently there is a federal eviction moratorium in effect to prevent landlords from evicting renters and prevent foreclosures on owner-occupied homes. These moratoriums should keep people in housing even though they may be out of a job and unable to make mortgage payments/rents. If the recession does deepen and more jobs are lost, when the moratoriums are lifted, this could create a very real crisis among low-income renters in particular who face the possibility of being evicted if they can't pay rent. During one of our interviews, one of the organizations working with low-income/homeless residents expressed concern over this possibility. To try and get ahead of the anticipated crisis when moratoria are lifted, this organization is working with their clientele now to ensure they are paying rent and utilities if they can and ensure there is an understanding the past unpaid bills won't just go away.

Figure 81. Sheboygan County Total Home Sales 2017-2020

Source: Multiple Listing Service



HOUSING GAPS AND OPPORTUNITIES

UNITS NEEDED

Overall

This chapter includes unit recommendations under two scenarios—conservative and high growth. Both scenarios use the Wisconsin Department of Administration (DOA) projections. The conservative scenario uses DOA's growth projection for the City, which relies on a continuation of past growth trends in the City. The second projection scenario uses DOA growth projections for the County, which has been projected to grow at a faster pace than the City. It is useful to have multiple growth scenarios to allow for some flexibility as to what the future might hold for Sheboygan. The City is not limited to a continuation of what past growth has been—and has an opportunity to pull in new residents who are coming to live in the region.

The Wisconsin Department of Administration estimates that the total number of households will increase in Sheboygan to 20,801 in 2020 and 21,162 in 2030. Overall, this is a 1.7% increase from today. The growth in housing units should exceed the growth in households, to accommodate 2% vacancy of owner-occupied units and 5% vacancy of renter-occupied units.

Market conditions support the continued growth of all types of housing, including both renter- and owner-occupied units. Under the conservative projection of accommodating an additional 361 households over the next 10 years, and continuing to support a healthy balance owner- and renter- units, the City will require a net addition (accounting for the loss of units in redevelopment) of about **401 rental units (40/year) and 325 owner-occupied units (33/year)**. This takes into account demand from new residents, existing residents and increasing vacancy rates to healthy levels. This also includes the 399 rental units currently under construction in the Badger State Loft, Kingsbury Village, and The Oscar. These projected needs are based on the assumption that the current balance of 39% rental units and 61% ownership units is maintained.

Under the high growth scenario assuming there will be 1,120 new households by the year 2030, the City will require a net addition of about **1,023 rental units (102/year) and 715 owner-occupied units (72/year)**.

KEY FINDINGS

● 401-1,023 additional rental units are needed in the City by 2030.

● 325-715 additional owner-occupied units are needed in the City by 2030.

● 1,289 total (including existing units) independent living senior units are needed in the City by 2030.

● 196 additional assisted living senior units are needed in the City by 2030.

Each of the next four pages breaks down the demand analysis for ownership and rental units using both conservative and high growth estimates.

Ownership Units

In total, there is demand for 244-536 single family-detached and 81-179 single-family attached (duplex, townhouse) units over the next ten years.

Single-family attached and detached unit price points should be within the following, based on current **ownership** price points and HUD FY2020 income categories:

- 60-131 units priced up to \$129,000
- 64-141 units priced between \$146,000-\$222,000
- 45-100 units priced between \$192,000-\$281,000
- 156-342 units priced greater than \$234,000

These findings are consistent with what we heard from housing expert interviews within the community—there is a need for more single-family homes at the \$150,000-\$225,000 and \$250,000-\$350,000 price points. The two major manufacturing employers we interviewed also said for the salaried positions they hire for, they generally

UNITS NEEDED

pay \$50,000-\$80,000 per year. For these positions they often end up recruiting from outside the Sheboygan area. These positions generally look for short term apartments up front but will transition to ownership at some point. Wages for these positions are generally \$50,000-\$80,000. An affordable home at these prices points is \$225,000-\$350,000.

Currently, approximately 10% of Sheboygan's housing stock is single-family-attached housing. Instead of applying a 10% preference for single-family attached housing, the projections assume a 25% preference for attached housing. This is based on responses in the community survey and the idea of using attached units as an affordability strategy for those who seek homeownership but for whom conventional detached housing may be out of reach due to cost.

Figure 82. Ownership Unit Need Projection for Sheboygan-Conservative Growth

Source: HUD CHAS, MSA Professional Services

New Construction Ownership Housing Demand to 2030 - Conservative			
Demand from New Households Within the City			
Owner Household Growth	220 additional households		
Percent Owner Households under 65	71%		
Demand Generated for New Construction	156 ownership units		
Demand from Existing Resident Households			
Current Owner Households (those under 65)	8,725 households		
Annual Turnover	5.8%		
Households Anticipated to Move	504		
Desire New Construction	22%		
New Construction Demand	61 ownership units		
Total Demand for New Construction Ownership Units = 217 units			
Demand for Detached vs. Attached Units			
Demand for SF-Detached	75%	Demand for SF-Attached	25%
#	163	#	54
Additional Need for 2% Vacancy	81 units	Additional Need for 2% Vacancy	27 units
Total SF-Detached Need	244 units (24/year)	Total SF-Attached Need	81 units (8/year)
Total Unit Need = 326 units (33/year)			

UNITS NEEDED

Figure 83. Ownership Unit Need Projection for Sheboygan-High Growth

Source: HUD CHAS, MSA Professional Services

New Construction Ownership Housing Demand to 2030 - High			
Demand from New Households Within the City			
Owner Household Growth	683 additional households		
Percent Owner Households under 65	71%		
Demand Generated for New Construction	485 ownership units		
Demand from Existing Resident Households			
Current Owner Households (those under 65)	8,725 households		
Annual Turnover	5.8%		
Households Anticipated to Move	504		
Desire New Construction	44%		
New Construction Demand	121 ownership units		
Total Demand for New Construction Ownership Units = 606 units			
Demand for Detached vs. Attached Units			
Preference for SF-Detached	75%	Preference for SF-Attached	25%
#	455	#	152
Additional Need for 2% Vacancy	81 units	Additional Need for 2% Vacancy	27 units
Total SF-Detached Need	536 units (54/year)	Total SF-Attached Need	179 units (18/year)
Total Unit Need = 715 units (72/year)			

UNITS NEEDED

Rental Units

Rental unit projections are based on projected household growth, current housing tenure rates and affordability rates for current renter households. The calculations include the number of units that need to be added to bring Sheboygan from a rental vacancy rate of 3.3% to a rate of 5%.

Based on current **rental** price points and HUD FY2020 income categories, new rental units should be within the following price points:

- 184-471 units with monthly rent up to \$918 (Affordable Units)
- 112-287 units with monthly rent between \$1,028-\$1,468

Figure 84. Rental Unit Need Projection for Sheboygan-Conservative Growth

Source: HUD CHAS, MSA Professional Services

New Construction Rental Housing Demand to 2030 - Conservative					
Demand from New Households Within the City					
Renter Household Growth	141 additional households				
Percent Renter Households under 65	82%				
Demand Generated for New Construction	296 rental units				
Demand from Existing Renter Households					
Current Renter Households (those under 65)	6,592 households				
Annual Turnover	26%				
Households Anticipated to Move	1,714				
Desire New Construction	22%				
New Construction Demand	377 rental units				
Total Demand for New Construction Rental Units = 673 units					
Total Adjusted Demand (399 Units Under Construction) = 274 Units					
Demand for Rental Units at Various Price Points					
Affordable Units	46%	Mid-Level Units	28%	High Market Units	26%
New Affordable Demand	126	New Mid-Level Demand	77	New High Market Demand	71
Additional Need for 5% Vacancy	58	Additional Need for 5% Vacancy	36	Additional Need for 5% Vacancy	33
Total Affordable Need	184 units (18/year)	Total Mid-Level Need	112 units (11/year)	Total High Market Need	104 units (10/year)
Total Unit Need = 401 units (40/year)					

UNITS NEEDED

- 104-266 units with monthly rent greater than \$1,284

Two of the major manufacturing employers we interviewed stated many of the positions they are hiring for are hourly, full-time positions. Interviewees said people in these positions are often renters. The pay range for these

positions is between \$18 and \$22 per hour. An affordable monthly housing cost for these positions is between \$925 and \$1,150 per month which is in line with our projections and further emphasizes a need for more affordable and mid-level units.

Figure 85. Rental Unit Need Projection for Sheboygan-High Growth
Source: HUD CHAS, MSA Professional Services

New Construction Rental Housing Demand to 2030 - High					
Demand from New Households Within the City					
Renter Household Growth	437 additional households				
Percent Renter Households under 65	82%				
Demand Generated for New Construction	918 rental units				
Demand from Existing Renter Households					
Current Renter Households (those under 65)	6,592 households				
Annual Turnover	26%				
Households Anticipated to Move	1,714				
Desire New Construction	22%				
New Construction Demand	377 rental units				
Total Demand for New Construction Rental Units = 1,296 units					
Total Adjusted Demand (399 Units Under Construction)=897 Units					
Demand for Rental Units at Various Price Points					
Affordable Units	46%	Mid-Level Units	28%	High Market Units	26%
New Affordable Demand	412	New Mid-Level Demand	251	New High Market Demand	233
Additional Need for 5% Vacancy	58	Additional Need for 5% Vacancy	36	Additional Need for 5% Vacancy	33
Total Affordable Need	471 units (47/year)	Total Mid-Level Need	287 units (29/year)	Total High Market Need	266 units (27/year)
Total Unit Need = 1,023 units (102/year)					

UNITS NEEDED

Senior Units

Sheboygan currently has about 4,952 households age 65 and older. By 2025 this is projected to be 6,388, and by 2030 8,368 households. Some in this age cohort will continue to live in their current homes, but others will look for dedicated housing for seniors. The projections for senior units needed in Sheboygan are into two categories: those requiring Assistance with Daily Living (ADL), and those not requiring ADL. Examples of ADL include meal preparation, assistance with taking medication or bathing, which are part of assisted living and nursing home facilities.

For Independent living facilities (ADL not required), there is a current estimated demand for 595 subsidized units and 168 market rate units. This need increases to 767 subsidized and 216 market rate units

in 2025 and 1,005 subsidized and 284 market rate units in 2030. These numbers do not include the number of units that currently exist in the City, and do not include need from communities outside the City.

For assisted living facilities/nursing homes/memory care units, there is a current surplus of 234 beds in Sheboygan. By 2025 this decreases to a surplus of 53 and a need for 196 additional beds by 2030. This does include the existing supply of assisted living/CBRF/nursing home facilities currently found in Sheboygan. This does not include need from communities outside the City.

Figure 86. Independent Living Demand Projection for Sheboygan-Conservative Growth
Source: See below

Age Cohort of Household	Assumptions	2020 Households	2025 Households (projected)	2030 Households (projected)
65+	-	4,952	6,388	8,368
Assistance with Daily Living (ADL) NOT Required*				
65+	55%	2,724	3,513	4,602
% Renter Households**		28%		
Total Potential Market		763	984	1,289
% Subsidized**		78%		
Projected Demand - Subsidized***		595	767	1,005
Projected Demand - Market Rate***		168	216	284

*Estimates from the Agency for Healthcare Policy and Research

**2012-2016 HUD CHAS data for 62+ households

***This does not include existing units

UNITS NEEDED

Figure 87. Assisted Living Demand Projection for Sheboygan-Conservative Growth

Source: See Below

Age Cohort of Household	Assumptions	2020 Households	2025 Households (projected)	2030 Households (projected)
65+	-	4,952	6,388	8,368
Assistance with Daily Living (ADL) Required*				
65+	45%	2,724	3,513	4,602
% Renter Households**		28%		
Total Potential Market		624	805	1,054
Minus Existing Supply of Assisted Living/CBRF/Nursing Home Units		858	858	858
Projected Demand		(234)	(53)	196

*Estimates from the Agency for Healthcare Policy and Research

**2012-2016 HUD CHAS data for 62+ households

DRAFT

WHERE UNITS ARE NEEDED

Affordable Housing

Affordable rental housing often faces two challenges: local opposition (“Not in my Backyard”) and financial feasibility. Affordable housing is almost always subsidized in some way. Common methods for subsidizing affordable housing include Low Income Housing Tax Credits (LIHTC) and local funding through active Tax Incremental Finance District or an affordable housing fund. Applications for 9% LIHTC are competitive and applications receive points based on a number of criteria they can meet in the following areas: being near bus stops; in qualified census tracts (identified by WHEDA); financial assistance (e.g. TIF); and being near amenities such as schools, parks, grocery stores, libraries, etc.

The map on pages 76-77 shows priority areas for affordable housing based on funding criteria for LIHTC. Lighter areas are the highest priority areas for housing. In addition to the benefits of increasing a potential housing project’s LIHTC application scoring, building housing near parks, schools, transportation and other amenities is good planning practice.

A benefit to Sheboygan’s older housing stock is that it provides naturally occurring affordable housing. For this reason, ownership affordability is considered a lower priority. Of greater issue is the quality/desirability of homes and barriers to homeownership such as lack of downpayment, credit history, and low income levels.

Condos

In 2017 the City and SCEDC commissioned a condo study which indicated a need for 162 condo units in downtown Sheboygan by 2021 (this study projects a need of 81-179 additional units by 2030). To date only 31 have been built. See the map below for specific locations the study recommended as potential locations for new condo development. The only recommended location that has been built is #8 (Water’s Edge Condominiums).

Senior Housing

Downtown is also an ideal location for active living senior housing. Although many seniors prefer to age in place in their existing homes, there is a national trend of retirees and empty nesters moving downtown. The appeal of downtown is being closer to services and amenities - public transit, health care, pedestrian-friendly streets, arts culture, libraries, stores and human interaction - all things that are also attracting younger residents to live downtown. The preferred location for assisted living facilities and nursing homes is more flexible, though proximity to a health care facility can be advantageous.

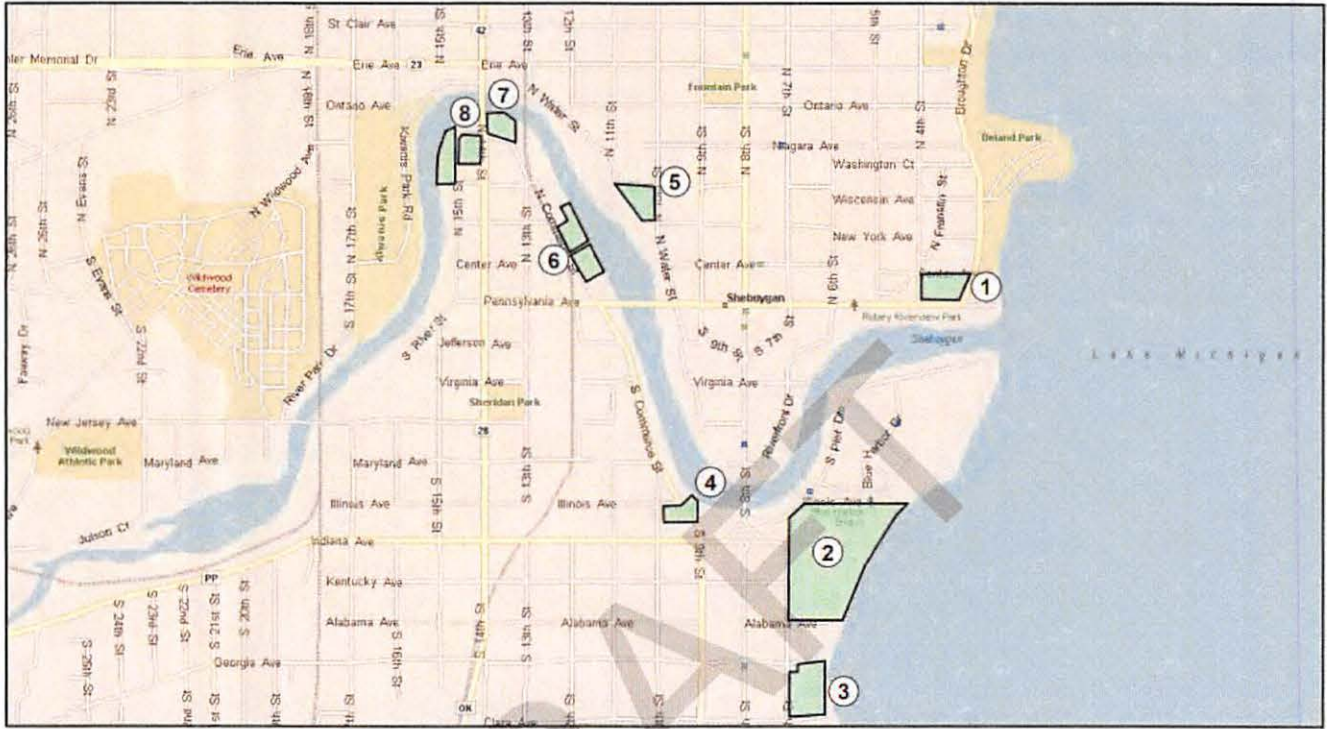


City of Sheboygan

WHERE UNITS ARE NEEDED

Figure 88. Recommended Locations for Condos in Sheboygan*

Source: 2017 Condo Market Study (Tracy Cross & Associates)



Key Property

- ① Armory Property (+/- 2 Acres)
- ② Blue Harbor Property (+/- 14 Acres)
- ③ Optenburg Property (+/- 3 Acres)

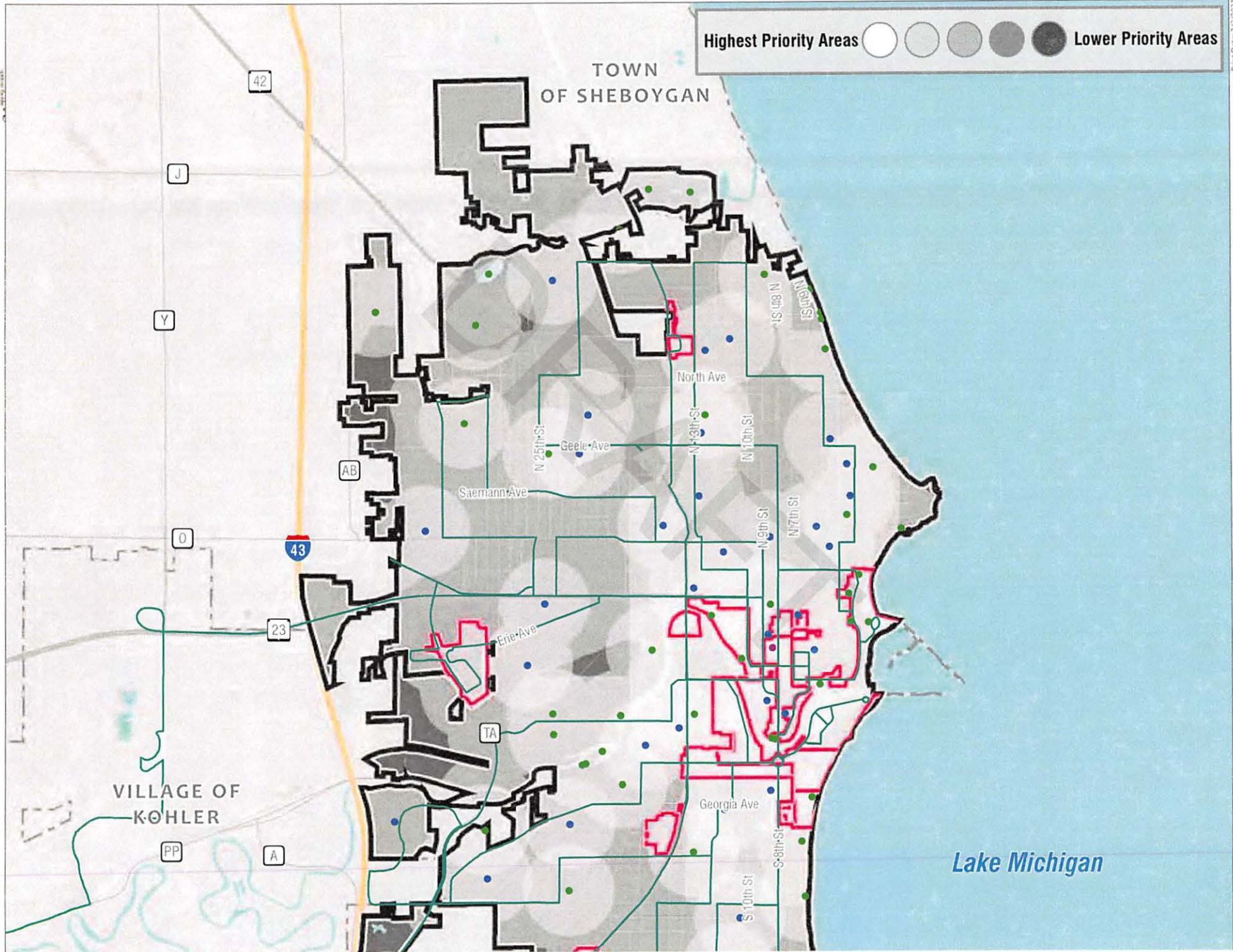
Key Property

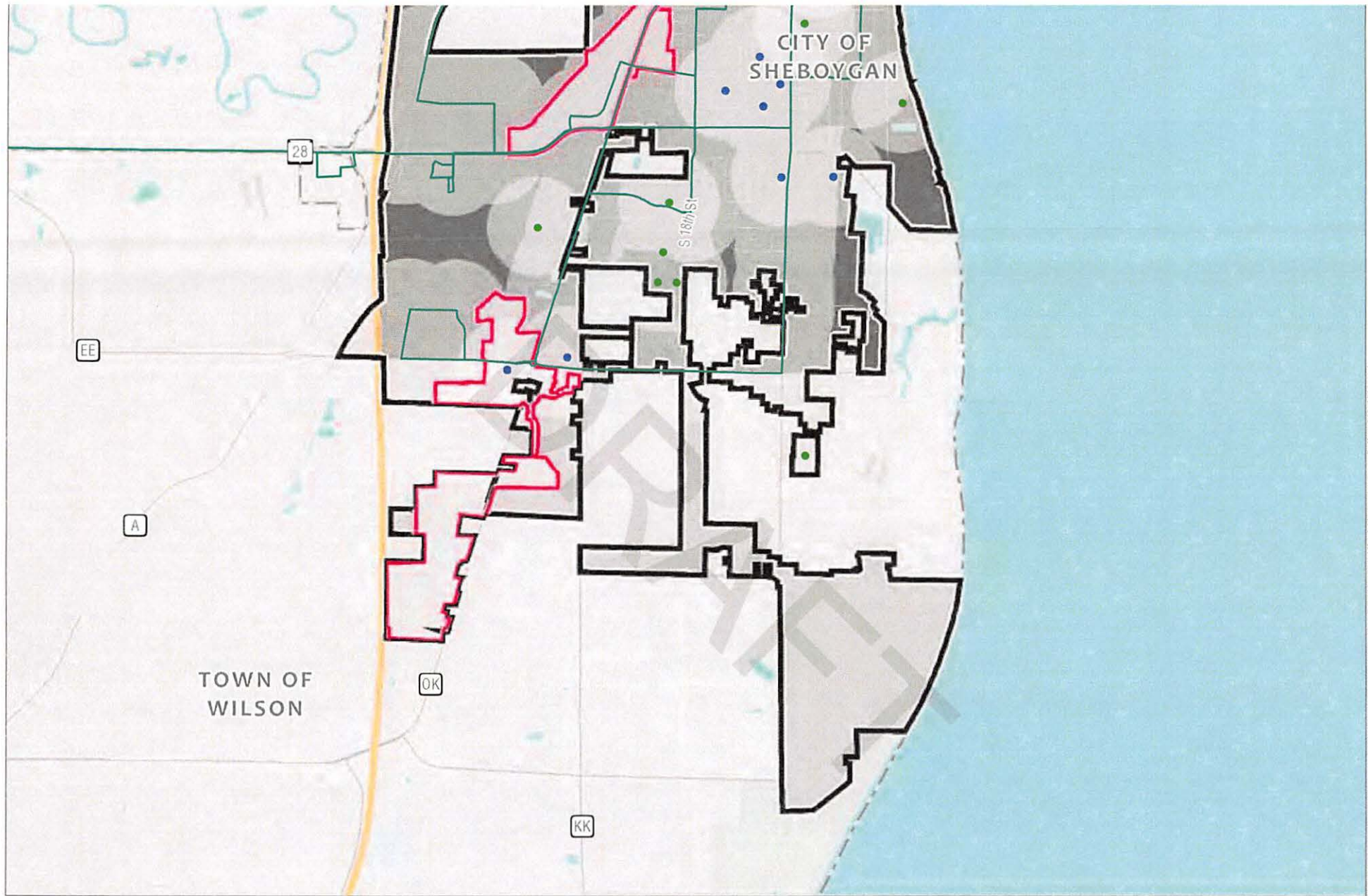
- ④ Koepsell Property (+/- 1.5 Acres)
- ⑤ Kingsbury Property (+/- 2 Acres)
- ⑥ Mayline Property (+/- 2 Acres)

Key Property

- ⑦ Boat Doctors/Launch Property (+/- 1.5 Acres)
- ⑧ Richardson Lumber Property (+/- 2 Acres)

*Note: A number of these sites were redeveloped in 2019 and 2020. Currently #5, #7, and #8 are unavailable. Check with the City Planning & Development Department for current redevelopment opportunities.

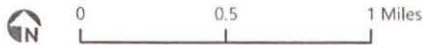




Printed By: smorrison, File: \\msa-ps.com\fs\Project\09\09511\09511014\GIS\09511014_AffordableHousingArea_Buffers_20210208.mxd



Data Sources:
 Municipal Limits, Hydrology, Parcels:
 Sheboygan County (2020)
 Roads: WISLR (2017)



- Park
- Mead Public Library
- School
- Bus Routes
- TID/TIF District
- Waterbody
- City of Sheboygan
- Municipal Boundary

**Target Areas for
 Affordable Housing**
 Sheboygan Housing Study
 City of Sheboygan
 Sheboygan County, WI

IMPLEMENTATION

Previous chapters have laid the groundwork for how the housing market in Sheboygan is functioning and where current and future gaps exist. This chapter focuses on strategies the City should use to fill these gaps identified in the housing market, with the overarching goal of improving housing affordability throughout the community.

PRIORITY FOCUS

To focus on improving affordability, generating more of the most-needed units, and where the most opportunity lies for the City, it is recommended that the following unit types and locations be prioritized for development:

Unit Types Needed

- **Condo Ownership**—Attached ownership units with less land cost than detached single-family homes.
- **Senior Housing**—Independent and assisted living units for the growing senior population.
- **Missing Middle Housing**—Varied housing forms with 2-16 attached units, either rental or condo, addressing both affordability and neighborhood compatibility (see below for structure types).
- **3+ Bedroom Rentals**—Quality units appropriately sized for families.

Location

- **Infill Development**—The City has limited greenfield growth opportunities. Put a high priority on infill housing of various types, especially downtown and along certain corridors or neighborhood enhancement nodes.

STRATEGIES FOR IMPLEMENTATION

Capacity Building & Communication Housing Committee

A Housing Committee can be the driving force to implement this plan, including providing oversight on the development and administration of funding programs, supporting public outreach about the City's housing needs and programs, and supporting updates to this Plan as the market shifts and outside funding programs change year by year. This should be the first implementation step taken. Public outreach is going to be a critical function of this Committee to communicate the need for affordable housing in the community. The Housing Committee should aim to achieve (or exceed) the recommended units under the high growth projections within the City. There are many amenities and employment opportunities that make the City an attractive place to live, and it is likely with the right housing types and price points the City has a genuine opportunity to attract more of the housing and community growth that has been flowing into other jurisdictions.

This Committee can draw from local experts knowledgeable about the housing market within the community including developers, realtors, landlords, non-profits, lenders, and major employers. Because the greater Sheboygan area is home to a number of major employers who foresee continued business expansions and hiring, it is important to include employers as they have a pulse on the salary ranges of employees being recruited to the area, which



STRATEGIES FOR IMPLEMENTATION

plays a key role in affordability. Employers are important allies in the effort to maintain balance between incomes and housing affordability.

Housing for All

In all of the programs, strategies, and communication the City has related to housing, a core message that should be that the City believes in access to safe, affordable housing options for all. Especially for certain groups within the population who struggle to find adequate housing more than others—those with a criminal record, prior evictions, the homeless, and low-income residents. Programs that focus on expanding housing options for these groups should be a priority for the City.

WHEDA Events

Ensure the City participates in the annual WHEDA conference, and other events hosted by WHEDA, with the goal of networking with developers. According to developers, one of the most important factors in their decision about where to develop is how supportive and flexible staff and elected official will be. The City should have a goal of making that a clear message to developers and come prepared with any opportunities that could be discussed.

Developer Summits

For the past five years the City has held day long Developer Summits in conjunction with the Sheboygan County Economic Development Corporation (SCEDC) to provide information about the community and potential development/redevelopment sites through a series of presentations, tours and demonstrations. The City has seen success from past events and should continue to host these, with a focus on inviting local, affordable housing developers.

Initiatives

Neighborhood Associations

Continue promoting neighborhood identity and social cohesion through development of neighborhood associations. Several interviewees focused on the importance of creating a sense of community at the neighborhood level. The City could also use Neighborhood Associations as a way to engage residents in neighborhood planning efforts and developments that might impact a particular area. For major developments in/near a neighborhood that may provoke some controversy, the Common Council/local alderperson should work with the appropriate neighborhood association(s) to host a neighborhood meeting where the developer can present

to and seek feedback from the neighborhood. Currently the City requires developers to provide a mailing notifying neighborhoods if a development is being proposed in the area.

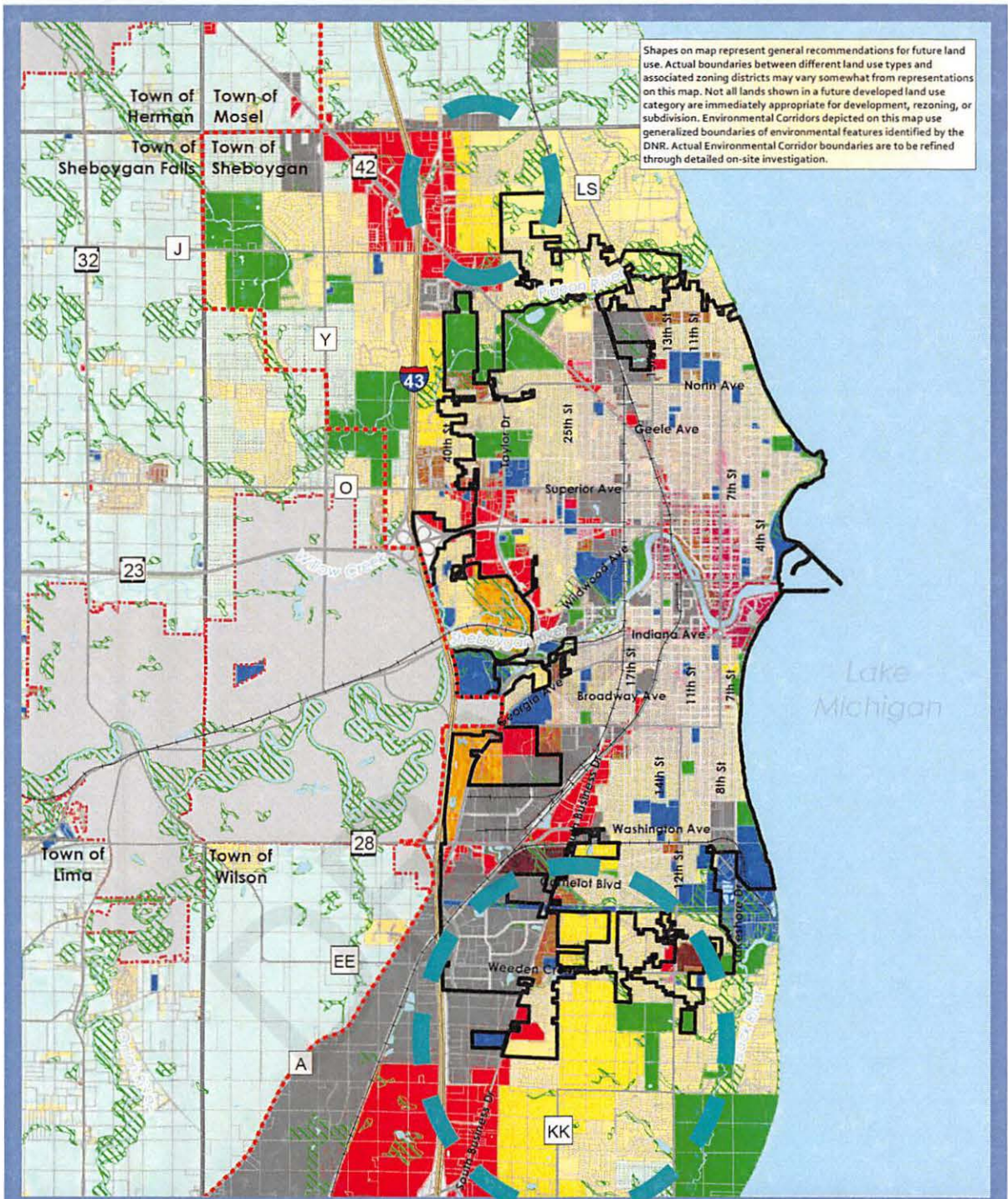
City-Owned Properties

The City should identify properties that would be prime for redevelopment, in particular downtown, as well as locations in existing neighborhoods where smaller development projects (three-, four-plex, or small-multi-family) serve as a means to increase affordability. If the zoning code is amended to allow multi-family by right in some districts, this effort could include parcel rezones as multi-family properties are not currently allowed by right in any of the residential districts. There are several available properties that may currently be good candidates for purchase—the 7-acre Aurora Hospital site may be ideal for condos or townhomes; and the old senior center property (2.5 acres) may be a good opportunity to develop small-scale affordable housing.

The City should consider purchasing these properties through the Redevelopment Authority and advertising them on the City's website. A successful example of a community currently identifying, purchasing and selling lots is the City of Green Bay. The City has a portfolio of sites available for single- and multi-family residences, as well as mixed uses. Contractors, developers and potential homeowners are invited to submit a proposal for the intended use of a property. For multi-family projects the City issues RFPs outlining what they are looking for on a property. For residential sites the City's "New Homes in Your Neighborhood" program offers grants up to \$25,000 for homeowners/developers and pre-approved house designs. Single-family units are required to be owner-occupied.

Neighborhood Master Plans

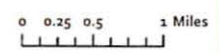
The City has two primary growth areas within its extraterritorial jurisdiction that are designated as planned neighborhoods (see circled areas on next page). The planned neighborhood to the south already includes land that is being annexed to the City. These two areas offer opportunities for the City to set a vision focused on making these neighborhoods walkable, including a mix of uses, a variety of housing types at differing price points (including Accessory Dwelling Units), quality parks and open spaces, and neighborhood gathering spaces. Careful site designs will be a key part of the success of these new neighborhoods. Neighborhoods that incorporate good urban design will also be more likely to attract residents



Shapes on map represent general recommendations for future land use. Actual boundaries between different land use types and associated zoning districts may vary somewhat from representations on this map. Not all lands shown in a future developed land use category are immediately appropriate for development, rezoning, or subdivision. Environmental Corridors depicted on this map use generalized boundaries of environmental features identified by the DNR. Actual Environmental Corridor boundaries are to be refined through detailed on-site investigation.

Map 2-1 Future Land Use City of Sheboygan Comprehensive Plan

- | | | |
|---|---------------------------|--|
| City of Sheboygan Municipal Boundary | Agricultural/Rural | Community Mixed Use |
| Other City or Village Municipal Boundaries | Single Family Residential | Central Mixed Use |
| Town Boundaries | Neighborhood Preservation | Institutional and Community Facilities |
| City of Sheboygan Extraterritorial Jurisdiction | Two Family Residential | Employment |
| Major Road | Multi Family Residential | Public Parks and Open Space |
| Interstate | Mobile Home Park | Town Development Area |
| Railroad | Planned Neighborhood | Environmental Corridor |
| Water | Neighborhood Mixed Use | |
| | Office Park | |



Adopted: 12/5/2011
 VANDEWALLE & ASSOCIATES INC.
 Sheboygan, WI
 Data Sources: City of Sheboygan, DNR, V&A, Bay Lake RPC, Sheboygan County



STRATEGIES FOR IMPLEMENTATION

and reinvestment in the future. These new, well-planned neighborhoods should serve as models for other areas of the City of how mixed use neighborhoods can look and function. Along with the creation of these master plans, the City should use its Official Mapping power to reinforce the desired development outcome. It should be the intention of the City to eventually seek annexations in these areas, and in the meantime ensure that town development is aligned with the neighborhood master plans.

Tenant Resource Center

The City should consider creation of a Tenant Resource Center (possibly an expansion of services offered by CCCS) dedicated to promoting positive relations between tenants and landlords. Services that might be provided include housing counseling and an eviction clinic. The eviction clinic can provide information about landlord and tenant rights, housing law, services for eviction court and assistance securing housing after eviction. The greater Madison area has seen success with this type of center.

Regulation

Zoning Code—Multi-Family as a Permitted Use

Currently multiplex and apartment dwellings are allowed as conditional uses in all residential districts. The City should consider expanding the types of dwelling units permitted by right in each residential district to allow more development by right outside of single-family and twin homes/duplexes. It may also be appropriate to build in certain transitional design requirements to address compatibility with adjacent single family homes.

Zoning Code—Reduce Setbacks

The City should reduce front and side yard setbacks in all residential districts. Variances are a regular part of the redevelopment process in the City due to the smaller size of existing lots. Staff and Planning Commission are typically supportive of these variances, but it is an added layer of paperwork, approvals and fees that could be avoided by a code change.

Zoning Code—New Residential District

The City could create a new residential district to enable smaller lots on alleys. A district that specifically makes development of smaller, more affordable homes easier and reduces the need for applicants to request variances take less time and money for the City and developers. In this new small lot district, lots should be 45 ft. wide and have reduced front, side and back yard setbacks to accommodate alleyways. Front yard setbacks should be between 10 ft. and 20 ft., side setbacks between 5 ft. and 10 ft., and rear setbacks a minimum of 5 ft.

Code Enforcement Program

The City's targeted code enforcement program is recognized as a success for improving the appearance and (real/perceived) safety of neighborhoods and main corridors. One downside to the program, especially for older homeowners and those with low incomes and little equity in their homes, is that it can create hardships for those already struggling. However, due to the overall success of the program and older age of the City's housing stock, it is important the City have dedicated staff for its Code Enforcement Program. The City should continue to make resources available for home rehabilitation and work with willing property owners, applying empathy and offering solutions to solve problems. Working and problem solving with property owners takes more time than simply writing out a code violation letter, but it an important part of the program. The City should also continue to take legal action with property owners that are unwilling to remedy their violation(s).

Infrastructure for New Developments

To lower the cost of new greenfield development, the City should continue being flexible with developers on curb requirements and allowing modified urban cross sections. Any savings that can be realized on infrastructure, while still maintaining good, safe design, should be utilized as these cost savings are passed onto homebuyers.

Funding

Neighborhood Revitalization Fund

The City could expand the use of its Neighborhood Revitalization Fund to be a general purpose funding vehicle that can serve various affordability initiatives anywhere in the City. This can be used for matching funds, land purchase, new construction, renovation and downpayment assistance. Funds could come from TIF Affordable Housing One-Year Extensions (the City is already doing this), general obligation bonds, sale of surplus land, general fund budgeting and private contributions. This funding could be leveraged to make developers more competitive when applying for Low Income Housing Tax Credits (LIHTC). This fund could be sustained over time, at least in part, by offering loans rather than simply grants. A mix of 50% forgivable loan and 50% low-interest repayment within 5-15 years should be considered.

Workforce Housing Fund

The City could facilitate the creation of a Workforce Housing Fund for affordable units for workers in the region, similar to what was done in Dane County. A number of major employers and investors in Dane County have worked together to create this fund which has

STRATEGIES FOR IMPLEMENTATION

\$11.85 million committed so far. This fund offers investors a modest return on their investment as incentive. The employer partners benefit by helping ensure affordable, stable housing for the community which will attract and retain employees. A Technical Advisory Committee oversees the fund in Dane County and includes a variety of housing experts and investors. The fund is administered by Madison Development Corporation, a non-profit that owns and manages affordable housing and provides loans for hard-to-finance businesses. Applications are accepted for the fund and eligible projects are required to have a 15 year affordability minimum (40% to 80% AMI).

Tax Increment Financing—Affordable Housing Incentives

The City should use TIF for the construction of infrastructure - water, roads, utilities, sewer - necessary to encourage the development of housing, within the statutory limits as they exist or may be revised to further address housing affordability.

Tax Increment Financing - Affordable Housing One-Year Extension

A TIF district can be held open for one additional year beyond its planned or maximum duration to generate funds that will be used for affordable housing. All of the increment collected in that extra year can be used for housing anywhere in the City, with the stipulation that 75% must be used for affordable housing. More information can be found in section 66.1105(6)(g) of the State statutes. The City will have at least four TIDs closing over the next ten years, which is an important opportunity to build and sustain an Affordable Housing Trust Fund.

Federal Low Income Housing Tax Credit (LIHTC) - Section 42 Housing

LIHTC (or Section 42) is a federal program which gives the Wisconsin Housing and Economic Development Authority (WHEDA) the authority to issue tax credits for acquisition, rehabilitation or new construction of rental housing for low-income households. There are two type of tax credits available through this program: 1) Federal 9% Tax Credit (competitive) and 2) Federal 4% Tax Credit (non-competitive). Because the Qualified Allocation Plan (QAP) is updated every two years, and the scoring criteria usually changes, the City should ensure that at least one staff member stays up to speed on the current QAP and ways for developers to maximize points.

Wisconsin Low Income Housing Tax Credit (LIHTC)

Similar to the federal LIHTC program, Wisconsin offers a 4% non-competitive state tax credit which can be used as match for the federal 4% program.

WHEDA 7/10 Flex Financing

The City should encourage developers to apply for these low interest loans that require developers to set aside at least 20% of units to households at or below 80% AMI. This is a noncompetitive program and applications are accepted at any time. Loan amounts have a maximum of \$10 million. One drawback to the program is that it is not as desirable when interest rates are already low.

Downpayment Assistance

Partners for Community Development, WHEDA and the Federal Home Loan Bank of Chicago (FHLBC) already have downpayment assistance programs which should be promoted. These programs are typically available for households at/below 80% AMI. The FHLBC Downpayment Plus program provides matching funds which could be matched from pools of local employers or from the City.

Federal Home Loan Bank Affordable Housing Program

Encourage developers of rental projects to apply, and encourage local banks and single-family home developers to participate in the Federal Home Loan Bank (FHLB) Affordable Housing Program (AHP). Under this program a FHLB member bank can partner with a developer to apply for grant funds for rental projects where at least 20% of the units are affordable for and occupied by those at or below 50% AMI or owner-occupied programs for households at or below 80% AMI.

Rental Incentive

Another topic that came up in multiple interviews and something other communities across the US are confronted with, is the difficulty those with criminal records face when trying to secure housing. The City could consider working with State Legislators to author a bill that would allow municipalities the ability to offer a local property tax credit to landlords who rent or renew a lease with someone convicted of a crime. A proposed bill in Illinois does just this—it offers an annual tax credit to landlords equal to 15% of the annual rent paid to a landlord by a qualified renter (someone who has been convicted of a crime).

Partnerships

Habitat for Humanity

Habitat for Humanity uses volunteer labor and donations to build and renovate affordable housing. The City should continue the partnership with Habitat by working to maintain a supply of lots for new Habitat home construction. This will require a collaboration with various developers to arrange potential sites. The City should also encourage the potential partnership between Habitat and the Library to rent tools out to residents and provide home maintenance courses.

STRATEGIES FOR IMPLEMENTATION

Partners for Community Development

This local non-profit developer currently offers weatherization, support for first-time homebuyers, and owns and manages affordable housing in the City. Partners for Community Development is interested in rehab of existing vacant buildings to keep the character of the community and build a sense of pride. This would be an activity that could be funded through the Affordable Housing Trust Fund.

Landlord Education

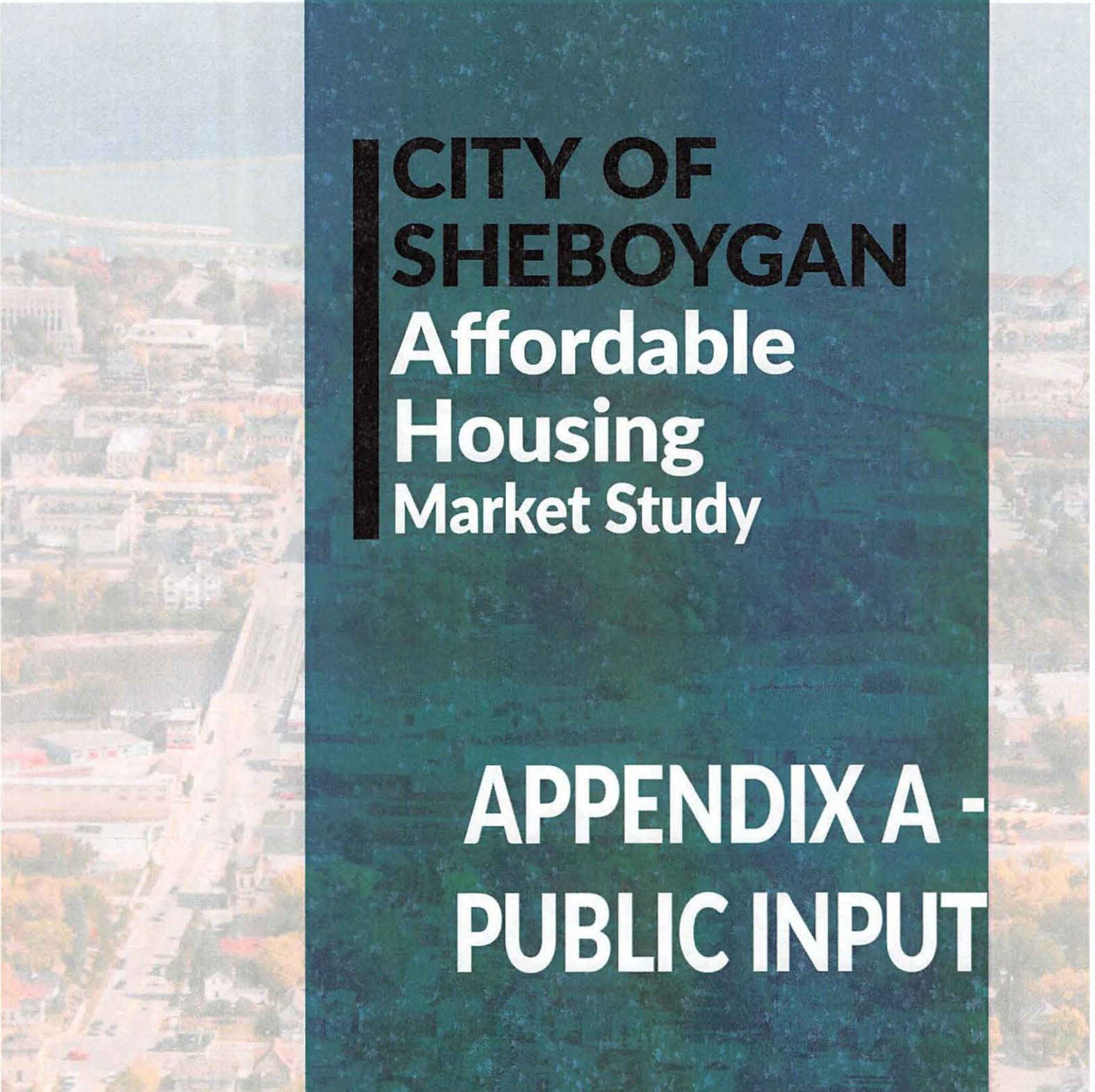
Continue landlord education and advertisement about education opportunities because quality of rental units was a concern brought up in both the community survey and interviews.

Major Employers

Major employers play an important role in the housing market in a community by bringing new people into the community or areas nearby. Employers have the best pulse on how many people they plan to hire, what their salaries (and budgets) will be, and what types of housing they may be looking for. In addition to inclusion of major employers on the City's Housing Committee, the City should convene a larger group of employers in the community at least annually to discuss housing issues and initiatives in the City. The goal of the meeting should be a better understanding about changes in housing demand in the region. By discussing housing initiatives with employers, the City could help gain private sector support for developments which might be more prone to "not in my back yard" (NIMBY) sentiments. Major employers could be a strong partner in advocating for new developments and for advocating for changes in policies and regulations that support the development of affordable housing.

Child Care and Health Care

For proposed (larger) mixed use developments, seek out or explore the opportunity to partner with a property management company that offers as a feature of renting, access to a healthcare or child care provider. There is overlap between success as a renter and family health and function. Service providers, especially for low-income households, state that access to physical and mental healthcare, as well as child care, are major barriers to success for their clients. A related option would be to site affordable residential developments adjacent to healthcare or child care facilities. The Union Corners development in Madison, WI did a similar thing—it sited a new healthcare clinic adjacent to an affordable/market rate apartment building targeted to seniors.



**CITY OF
SHEBOYGAN**
**Affordable
Housing
Market Study**

**APPENDIX A -
PUBLIC INPUT**

Sheboygan Affordable Housing Study

Summary of Interviews



1. What are the positive aspects of housing in Sheboygan?
 - Affordability- older housing (especially on South side) ||||
 - Amenities-public access to Lake, good schools, safe communities, good highway access, unique shops downtown, downtown concerts and food trucks, recreation ||||
 - Homes for young professionals
 - City wants to focus on affordable housing
 - Great neighborhoods-people take pride in their homes ||
 - New apartments but they are too expensive, should be closer to \$500-\$600/month rent
 - Right out of college crew likes the new downtown apartments
 - Code enforcement program ||
 - City is friendly toward affordable housing development
 - City is committed to revitalizing downtown and new types of housing

2. How are supply and demand not balanced right now?
 - Currently there is housing worth \$50,000 on the lake near downtown that could be redevelopment opportunities
 - In 2015 city decided to focus on density
 - A lot of the recent redevelopments have needed remediation/environmental cleanup, funded by TIF
 - City unsure what people are willing to pay for apartments
 - Because of older housing City has focused on code enforcement-target specific areas of the City each year
 - Need more housing for those wanting to age in place (townhomes, apartments, assisted living, etc. communities)
 - Interest in condos
 - There is affordable housing in the City but quality is not great-lots are also very small so parking and access to garages are an issue.
 - These homes need repairs and people don't budget for that. You should have twice your mortgage saved for repairs each month.
 - Opportunity for rentals
 - Retail workers struggle and are generally cost burdened in the community
 - Need more subsidized housing-a real need for more vouchers or helping people move on from vouchers to the next step of housing
 - Need more single family homes at \$250-\$350k (and \$150k-\$225k) price point. Prices for contractors are high in Sheboygan-there is a shortage. ||||
 - Need more 3 bedroom family apartment units ||
 - Need more affordable homes
 - People who have evictions and criminal records
 - New rentals are increasing the price of existing rentals
 - Need more rentals that are mid-level rent |||
 - Need more short term leases or temporary housing for employers
 - Housing for ALICE households, need rents of \$600/month that are decent quality

3. What about the location of housing?
 - Currently a lot of riverfront properties are being redeveloped

- City has few opportunities for greenfield development
 - Developers are going to Town of Wilson and Town of Sheboygan because they have land and utilities
 - People who can afford more than \$150k don't want to live in Sheboygan because older homes are poor quality
 - Warner homes on south side of city seeing a lot of new development
 - Howard's grove and Sheboygan Falls, Plymouth have new subdivisions now. All of these are >\$250k
 - Most people buy in Town of Sheboygan, Sheboygan Falls, Kohler, Howards Grove. Taxes are higher in the City and the School District is an issue.
 - There are some industrial properties in the middle of residential that aren't being used that could be converted to housing
 - Armory would be a good spot for housing
4. What is the most important improvement needed in the supply of housing here, and why?
- More single family homes, but there is no greenfield space
 - People don't feel safe in the City-crime rates and quality of schools
 - Schools are repelling people from City
 - Need more Section 8 housing but no restrictions about renting to people with criminal records
 - Landlords ||||
 - Some landlords do care about the community-offer subsidies to help them develop housing in south of City
 - Landlords can't pay for lead paint remediation
 - Work with landlords
 - With COVID landlords are taking people to court for eviction based on "non-financial" reasons, however these people are going to have a hard time finding housing with this on their record.
 - Incentives for landlords to rent to people who have had evictions or people who are 80% CMI
 - 1BR and 3+BR units (hard to house families)-quality affordable ||
 - It's hard for people to get mortgages-issues with banks, lack of earning a livable wage
 - Places with month to month or short term leases
 - Newer and more modern homes
5. Considering any supply/demand/location gaps already discussed, what do you think is impeding the development of housing that would fill those gaps? Financial/lending impediments? Regulatory? Political? Something else?
- NIMBYism for affordable housing ||
 - Is this because people don't want more brown people or lower income people in City?
 - Offer incentives to develop existing buildings
 - Focus on developing entire blocks
 - Focus on developers in the City
 - Need to bring pride back to the community
 - Funding
 - Lack of available land
 - Streamline permit and approval process
6. What are your views on the affordability of housing in Sheboygan? Is it a problem, and, if it is, for whom? What do you think the City's role should be to address affordability?

- Sheboygan is one of the most affordable places to live
 - Right now there is a group of people struggling who don't make enough for subsidized housing but can't afford market rate
 - People making <\$20/hr need affordable housing in Sheboygan-need rental at \$400-\$500/month
 - On a 50-70% AMI project that is being completed now, all units available for leasing are currently rented
 - Dedicate one person on staff to fully understand WHEDA's QAP scoring, which changes every year, and strategize ways for developers to score additional points. This will help the City best align its funding resources with WHEDA and allow applicants to maximize points.
7. What role do you see for the City to influence the housing market? If public money is spent to adjust the housing market in some way, what type of housing should be the priority?
- Reduce parking requirements
 - A lot of variances are given for redevelopment to occur downtown because of the small lot sizes due to older age stock. City expects good design, no standards.
 - Redevelopment is challenging with the zoning code.
 - Apartments and condos are mainly done through CUP (60-75%), the rest PUD
 - No ADUs in code because lots are so small they would be hard to fit.
 - In past City has purchased a row of existing homes and razed and spaced out new homes, this was in an area where they got a lot of complaints in City
 - Sometimes City will work with private developers to develop dilapidated housing
 - Did on subdivision, won't do again
 - City has done developer summits – this is how they got some of their apartments built (done by City Planning department)
 - Need more PPP to make it happen. Redevelopments take City involvement to clean up or offer TIF incentives
 - Acknowledge there is a shortage of 'quality' affordable units
 - Offer affordable financing for landlords or partner with them to make investments into older homes. Could use CDBG.
 - Education about what it means to be a landlord and responsibilities.
 - More Habitat funding to build more homes.
 - Allocate TIF for affordable housing initiatives
 - Homeowners need help to prevent foreclosures or condemnation. It costs a lot to raze homes.
 - Code enforcement picks on people who generally have fallen through the cracks and can't afford to make updates to home.
 - How do we connect these people to help
 - Double edged sword because code enforcement has helped clean up the community, especially Main Street.
 - Older homes often have no equity so rehabs are hard to fund-City grant program
 - Add a co-living unit
 - Partnership between library and Habitat to rent tools and have how-to courses for people to do home maintenance (some discussions have occurred about this)
 - Half day program at school to teach that home ownership isn't just about owning a home, interpreting building codes. Instead of violations require people go to a class about home upkeep.
 - Need more education about the types of people who actually live in affordable housing

- Direct people to programs to fix up homes
 - Attend WHEDA events and let developers know City is supportive of affordable housing
 - Consider funding up-front for smaller projects.
 - City has been very easy to work with to complete an affordable housing project.
 - Help landlords fix up homes if they have agreements about who they rent to/collaboration between city and landlord |||
 - Focus on attracting affordable housing developers
 - Cut down on permits and requirements
 - Keep property taxes reasonable
8. Do you have any advice for Common Council in its efforts to establish and maintain healthy neighborhoods and a good housing mix?
- They only really get involved in amending code or in rezones, which they generally support
 - Design is most important. City doesn't have design standards.
 - Developers don't want to do this, it adds cost
 - Always NIMBYism for apartments (especially on north side) – developers should have a neighborhood meeting to get buy in. City at least requires developers to provide mailings to neighborhoods.
 - Neighborhood Associations – currently only have 6-10.
 - Study is a good start
 - Get businesses involved-get them to realize they don't just need bodies, they need affordable housing to get people to come to the City
 - Help people with code violations instead of fining them.
 - More mixed unit apartments
 - More equity and inclusion work to build community with BIPOC
 - We need to consider housing a basic human right
 - Partner with Public Health-focus on addressing mental health issues and rehabilitation
 - Some kind of advocacy activity to show what it is like to struggle to afford housing-BINGO to determine whether they are going to pay rent or food first (United Way might have something like this)

<https://www.apa.org/pi/ses/resources/publications/allocation-income-maruyama.pdf>
 - Invest the time and resources in this. We need to come together as a community-there could be a real crisis once COVID moratoriums end
 - Develop something like Tenant Resource Center in Madison
 - Focus on neighborhood centers/associations

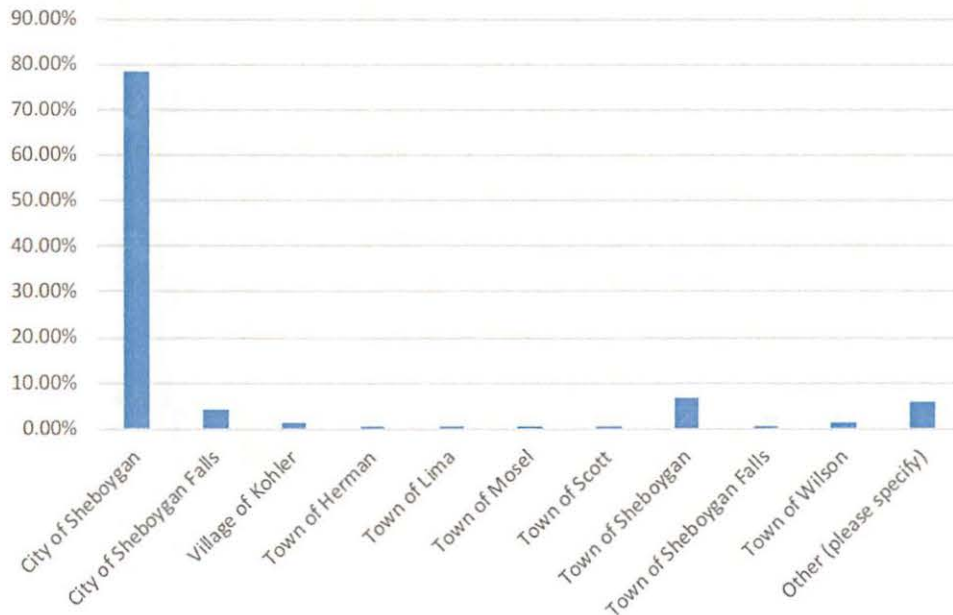
ADDITIONAL QUESTIONS

Realtor/Developer

1. What are your thoughts on the development process and regulations in Sheboygan? Better/worse than surrounding communities, and why?
 - a. City has an additional contractor licensure process-the only City in Wisconsin that has this
 - b. Since most redevelopments require variances, it would help to have a quicker process to go through the variance approval (currently takes 1-3 months)
 - i. Focus on recruiting local developers

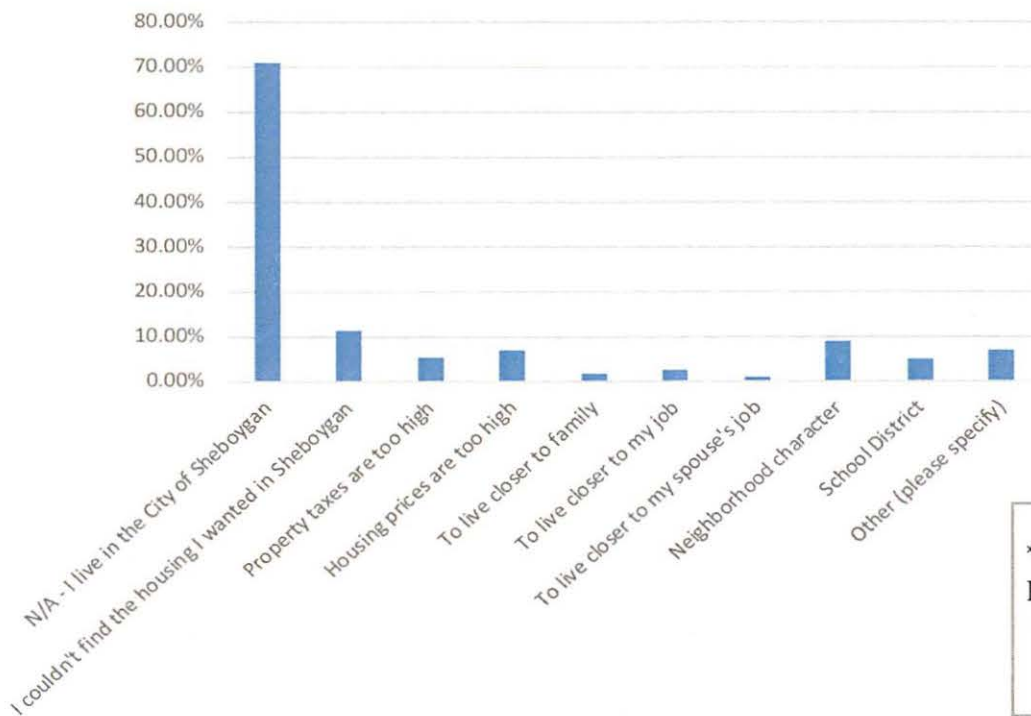
COMMUNITY SURVEY SUMMARY

1. IN WHAT COMMUNITY IS YOUR PRIMARY PLACE OF RESIDENCE?*



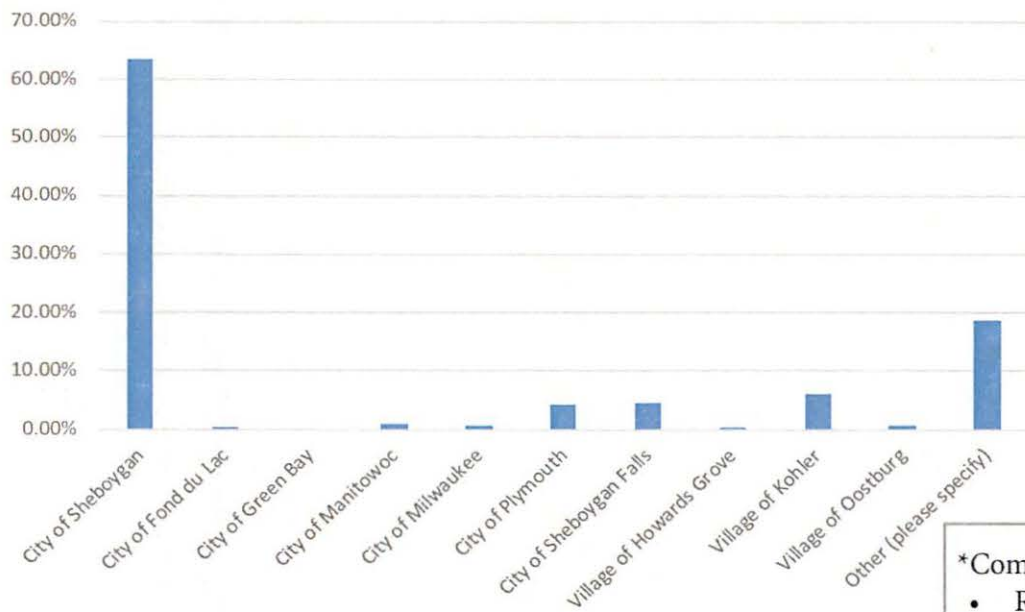
*Most Common "Other" Response:
 • Plymouth

2. IF YOU DO NOT LIVE IN SHEBOYGAN, PLEASE INDICATE WHAT FACTORED INTO THAT DECISION (SELECT ALL THAT APPLY).*



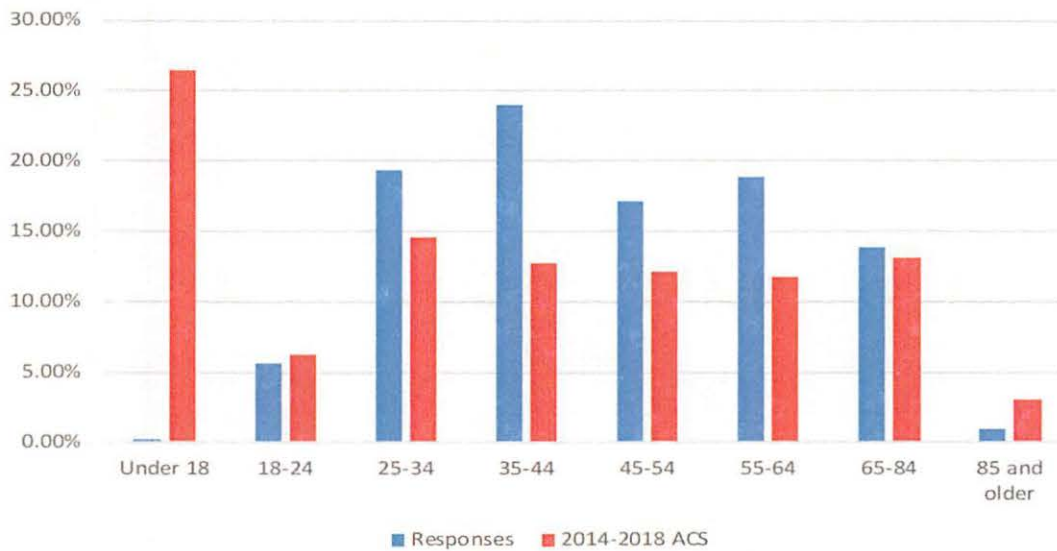
*Common "Other" Responses:
 • Safety concerns
 • Cost

3. IN WHAT COMMUNITY IS YOUR PRIMARY PLACE OF WORK?*

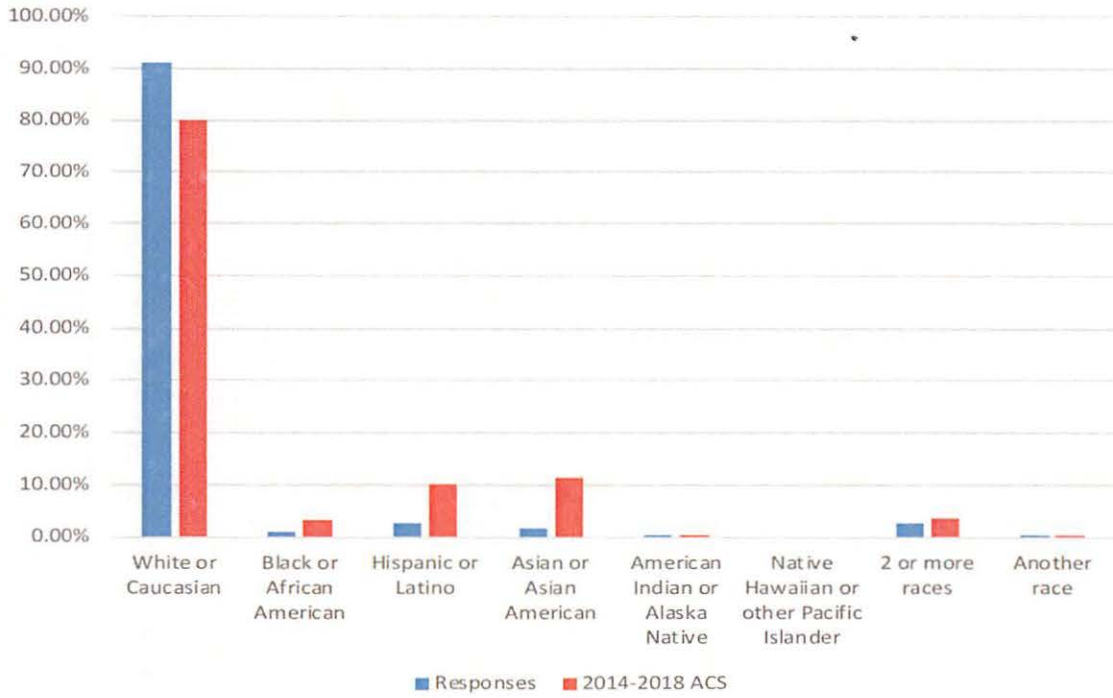


- *Common "Other" Responses:
- Retired
 - Milwaukee
 - Town of Sheboygan

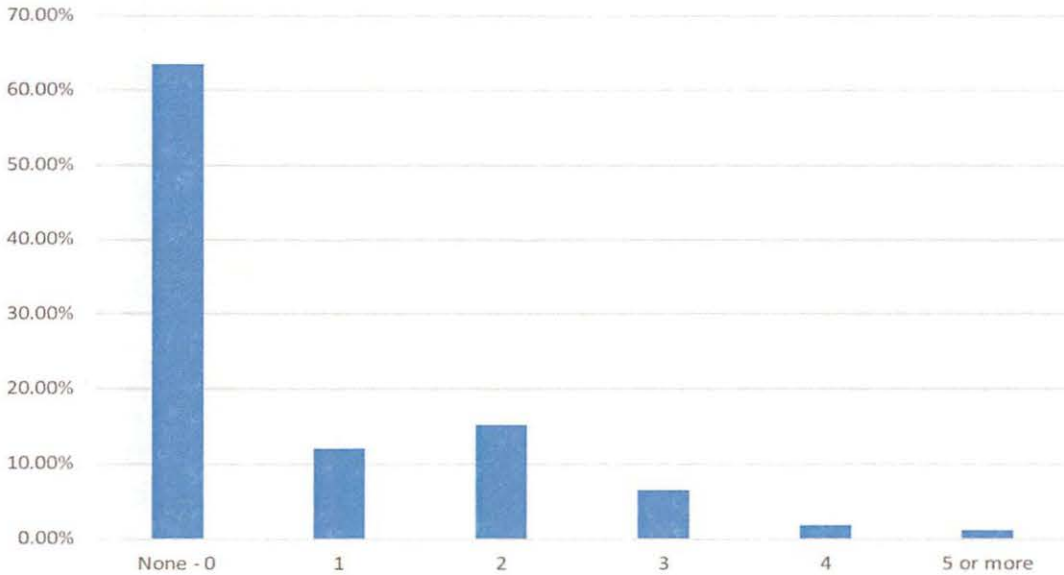
4. PLEASE INDICATE YOUR AGE:



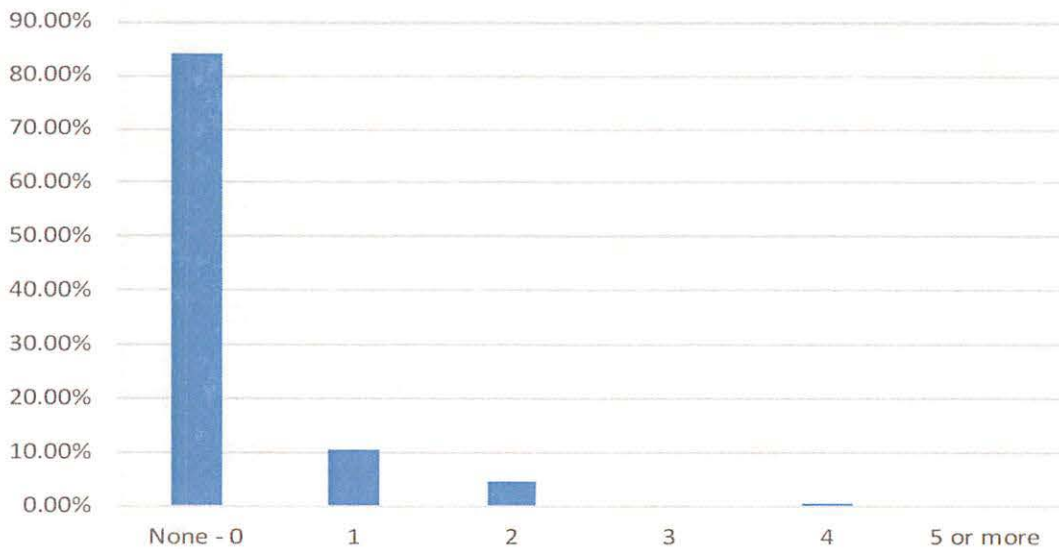
5. PLEASE INDICATE YOUR RACE OR ETHNICITY:



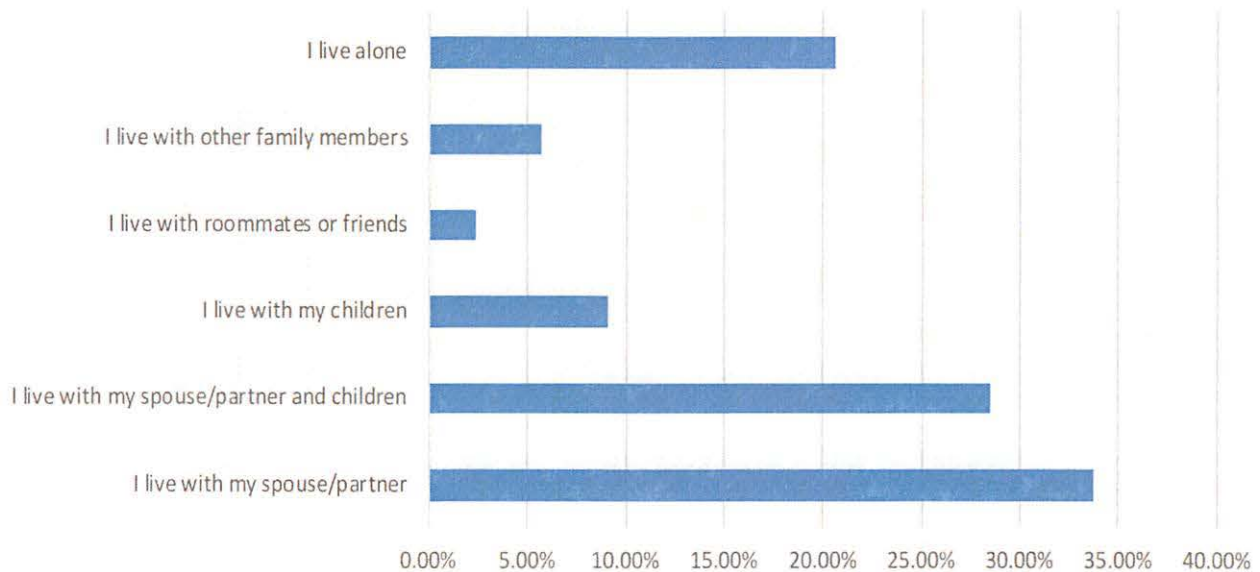
6. DO YOU HAVE CHILDREN UNDER THE AGE OF 18 LIVING IN YOUR HOUSEHOLD? IF YES, HOW MANY?



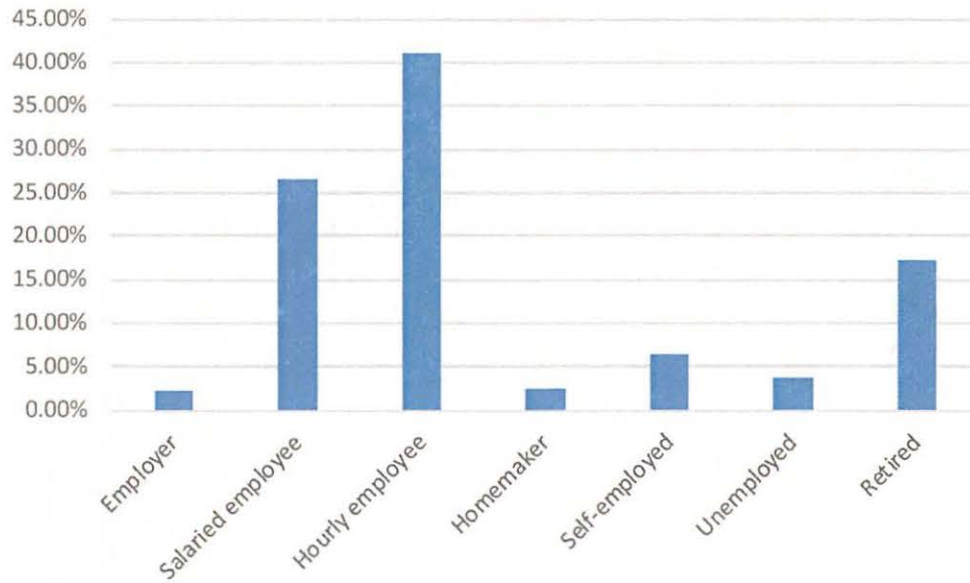
7. DO YOU HAVE ANY CHILDREN OR DEPENDENT ADULTS OVER THE AGE OF 18 LIVING IN YOUR HOUSEHOLD? IF YES, HOW MANY?



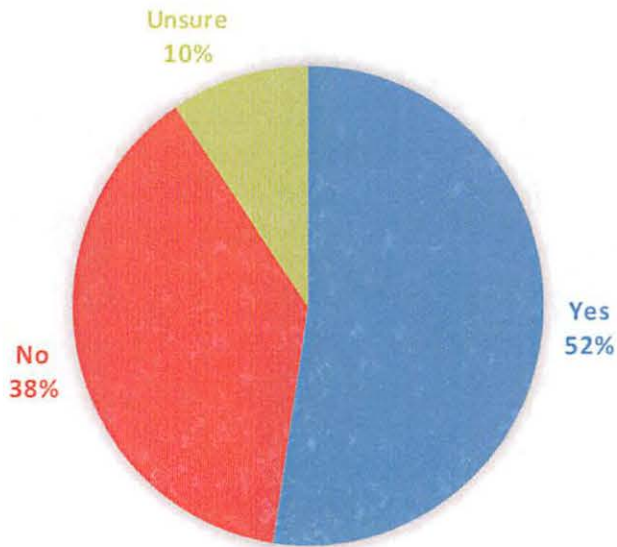
8. HOW WOULD YOU DESCRIBE YOUR LIVING SITUATION?



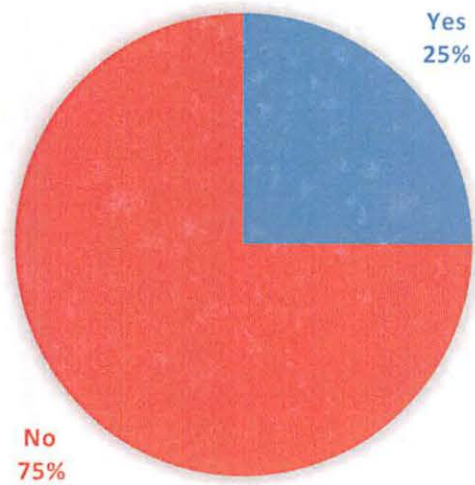
9. PLEASE INDICATE YOUR EMPLOYMENT STATUS.



10. EMPLOYERS: DO YOU FEEL AS IF YOU HAVE BEEN ABLE TO ATTRACT ENOUGH EMPLOYEES TO GROW YOUR BUSINESS TO ITS FULLEST POTENTIAL?



11. EMPLOYERS: IN THE PAST 5 YEARS, HAVE HOUSING-RELATED ISSUES IMPACTED YOUR ABILITY TO ATTRACT QUALITY EMPLOYEES?*

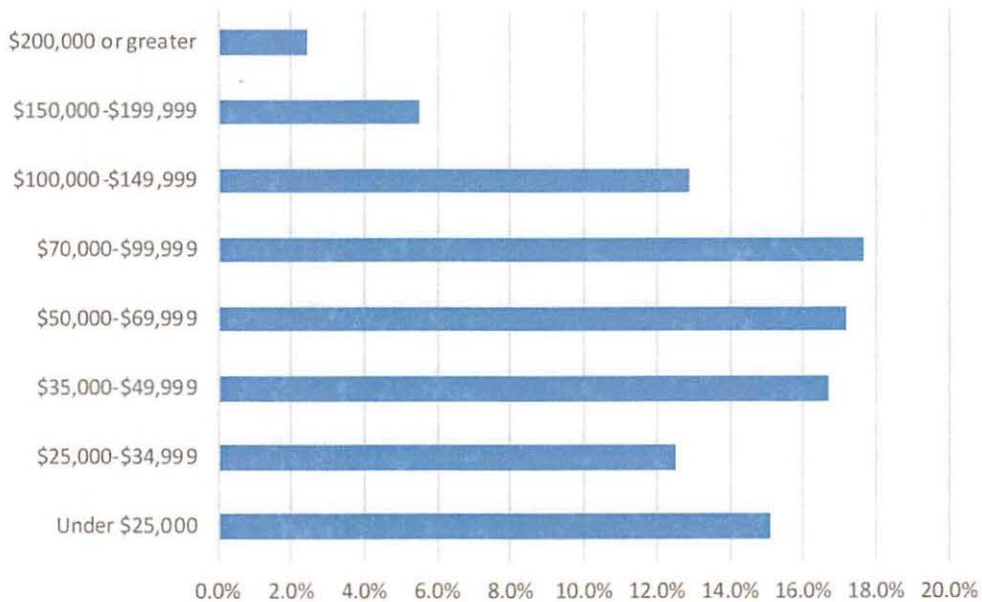


*Most Common Comment:

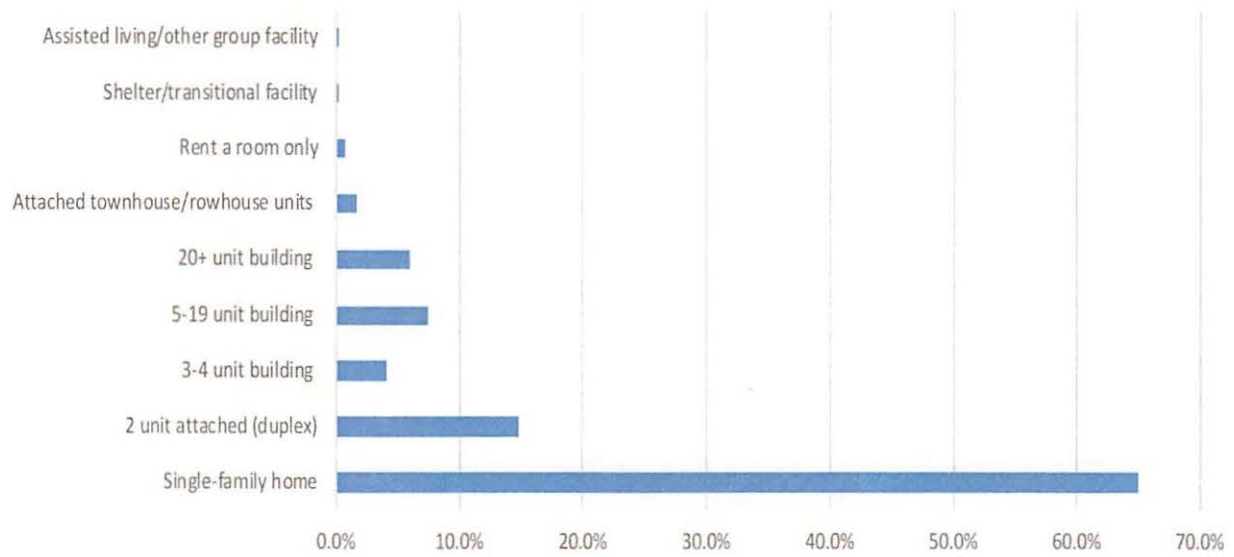
- Temporary and affordable workforce housing is hard to find.

One third (33%) of City of Sheboygan residents answered “yes” to this question as opposed to a quarter (25%) of all respondents, as seen on the pie chart.

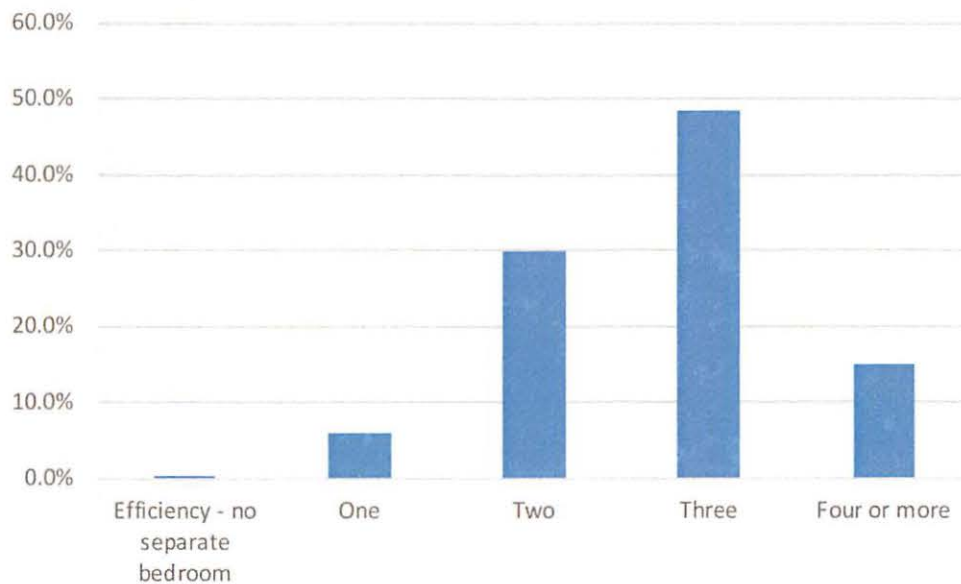
12. WHAT IS YOUR TOTAL HOUSEHOLD INCOME BEFORE TAXES?



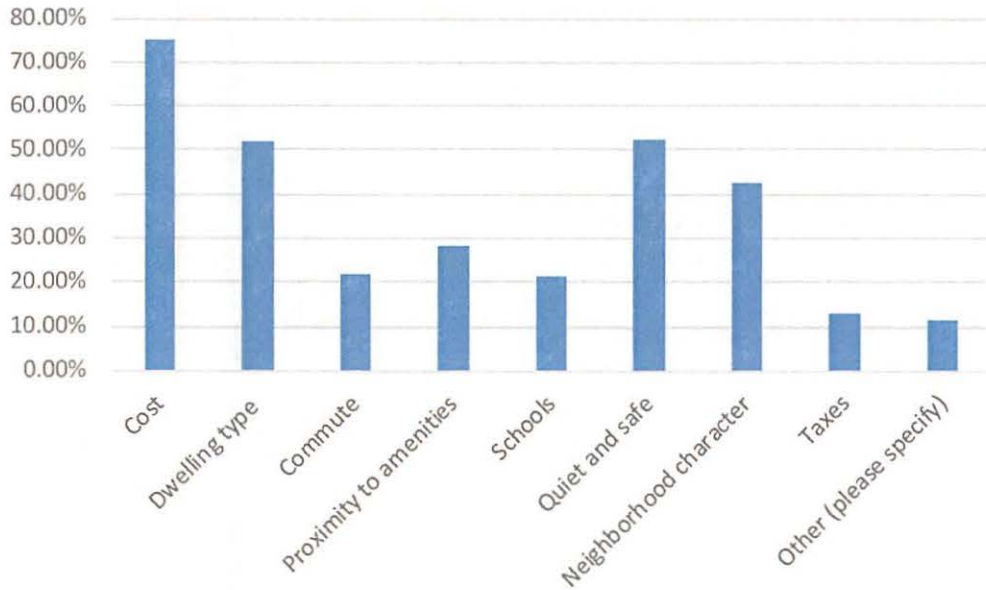
13. WHAT TYPE OF STRUCTURE DO YOU LIVE IN?



14. HOW MANY BEDROOMS DOES YOUR CURRENT HOME HAVE?



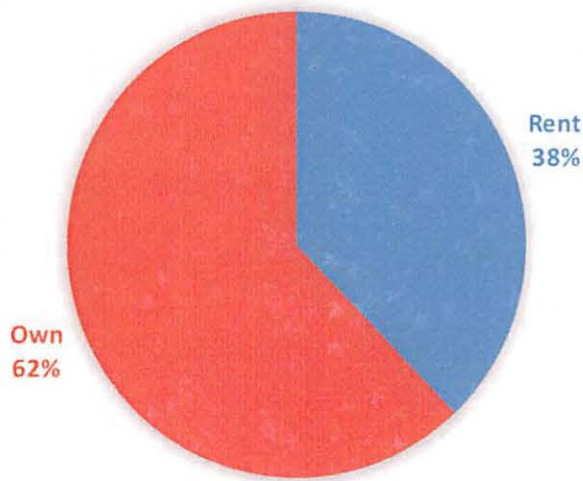
15. WHAT WERE THE IMPORTANT FACTORS IN DECIDING TO LIVE AT YOUR CURRENT RESIDENCE? (SELECT ALL THAT APPLY)*



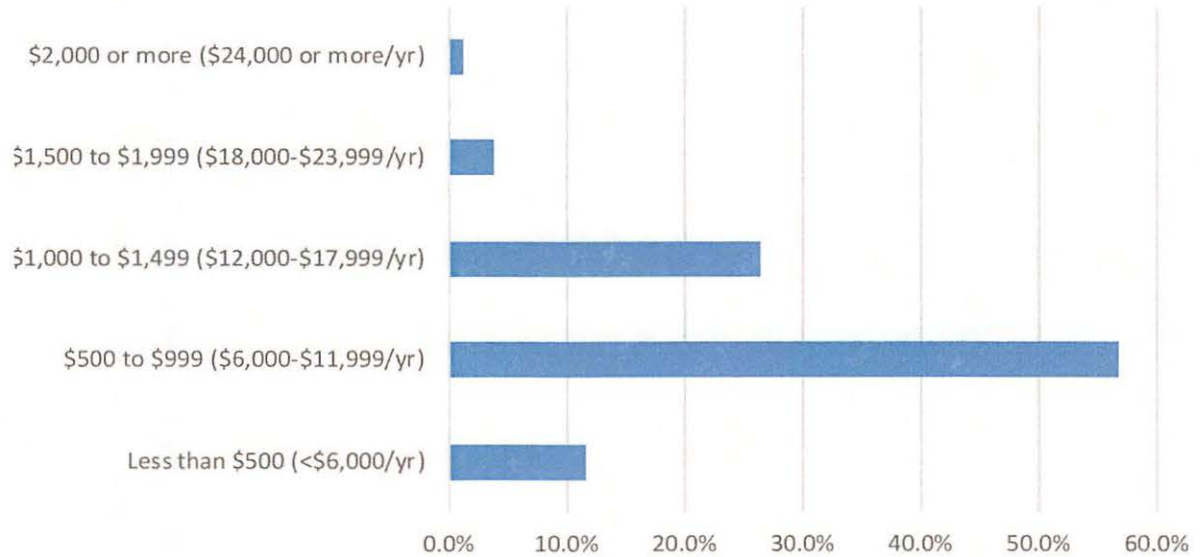
*Common "Other" Responses:

- Pet-friendly
- Close to family
- Well-maintained

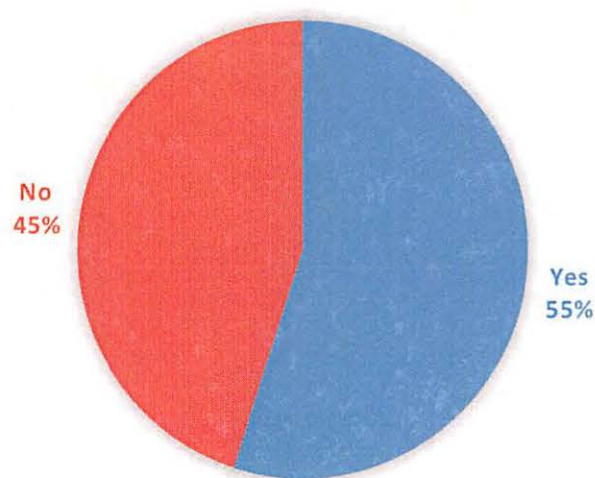
16. DO YOU RENT OR OWN YOUR PLACE OF RESIDENCE?



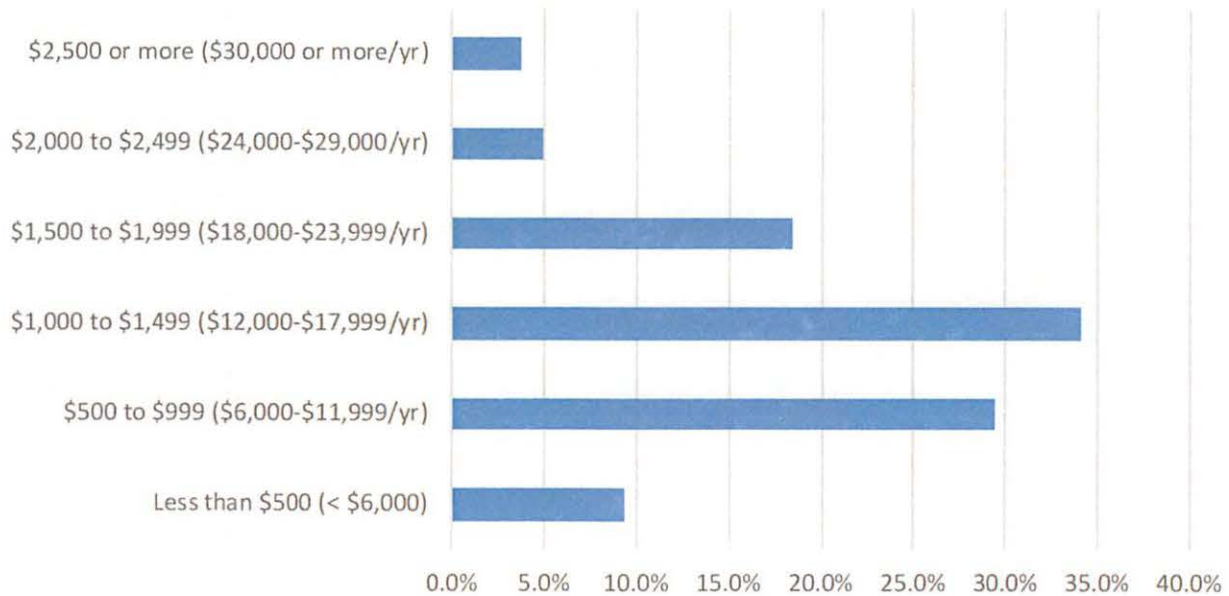
17. RENTERS: APPROXIMATELY HOW MUCH DO YOU CURRENTLY PAY FOR YOUR HOUSING EACH MONTH, INCLUDING RENT, INSURANCE AND UTILITIES?



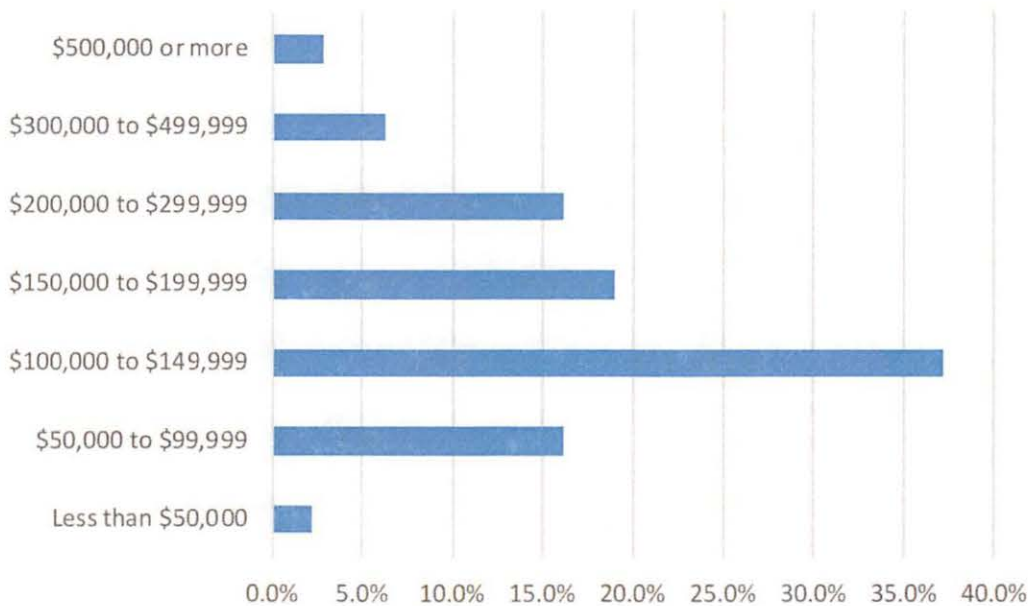
18. IF YOU ARE A RENTER, WOULD YOU CONSIDER LIVING IN AN ACCESSORY DWELLING UNIT/GRANNY FLAT/MOTHER-IN-LAW SUITE?



19. HOMEOWNERS: WHAT IS YOUR MONTHLY COST, INCLUDING UTILITIES, MORTGAGE PAYMENTS, TAXES, ETC.?

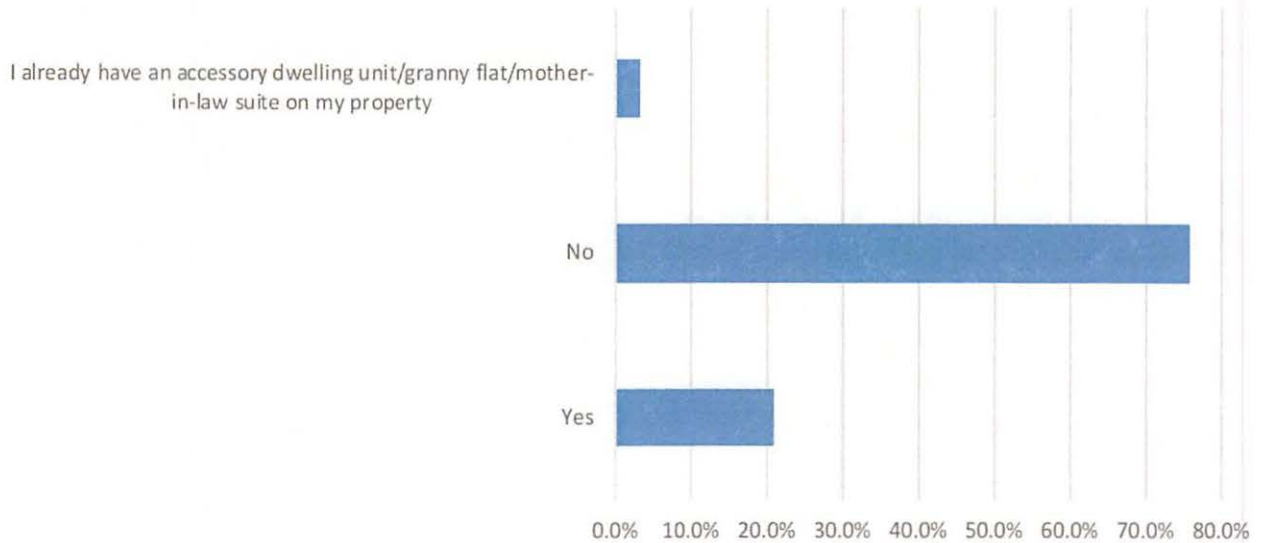


20. HOMEOWNERS: WHAT IS THE APPROXIMATE ASSESSED VALUE OF YOUR HOME?

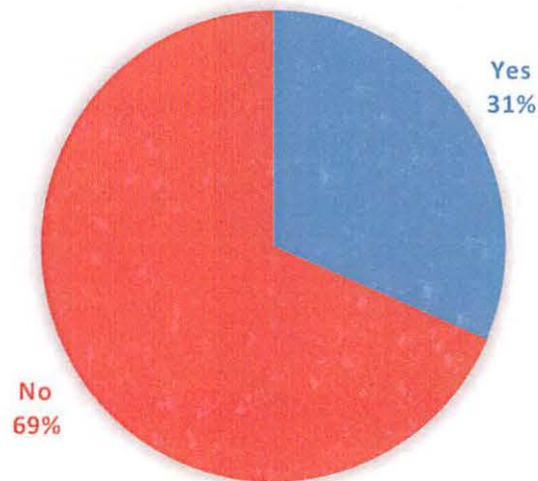


A slightly higher percentage (19.4%) of Sheboygan residents have homes that are worth \$50,000-\$99,999 than do all respondents (16%).

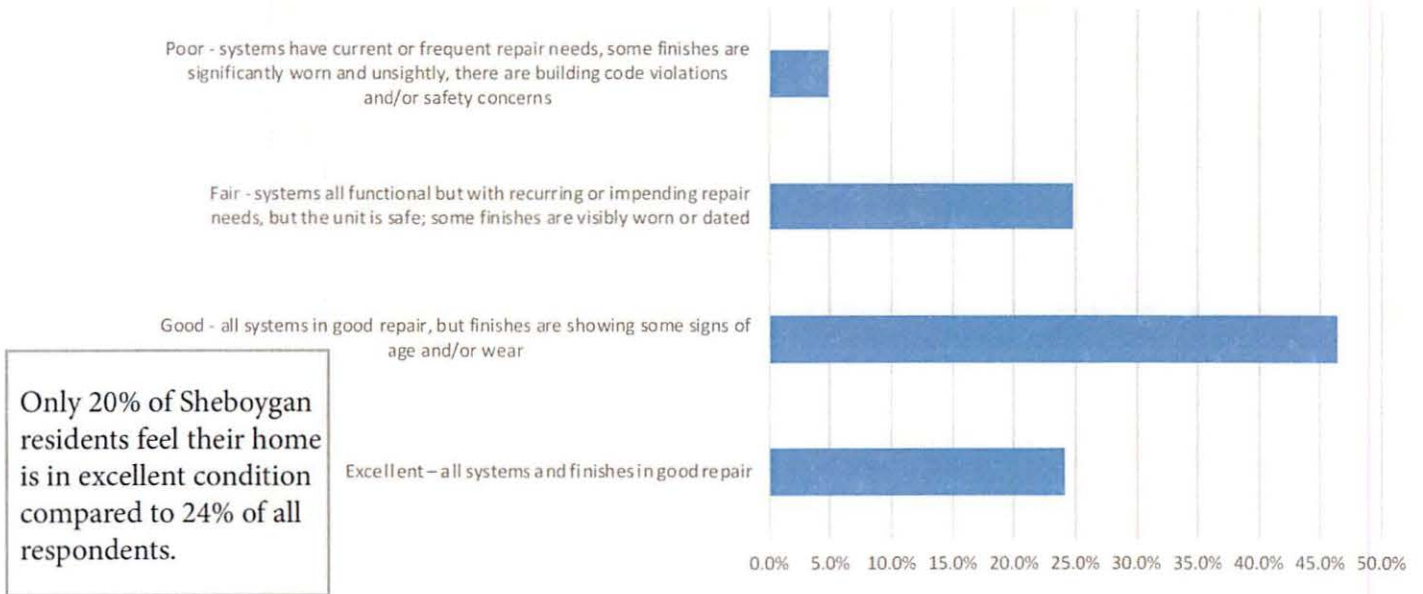
21. IF YOU OWN YOUR HOME, WOULD YOU BE INTERESTED IN ADDING AN ACCESSORY DWELLING UNIT/GRANNY FLAT/MOTHER-IN-LAW SUITE TO YOUR PROPERTY?



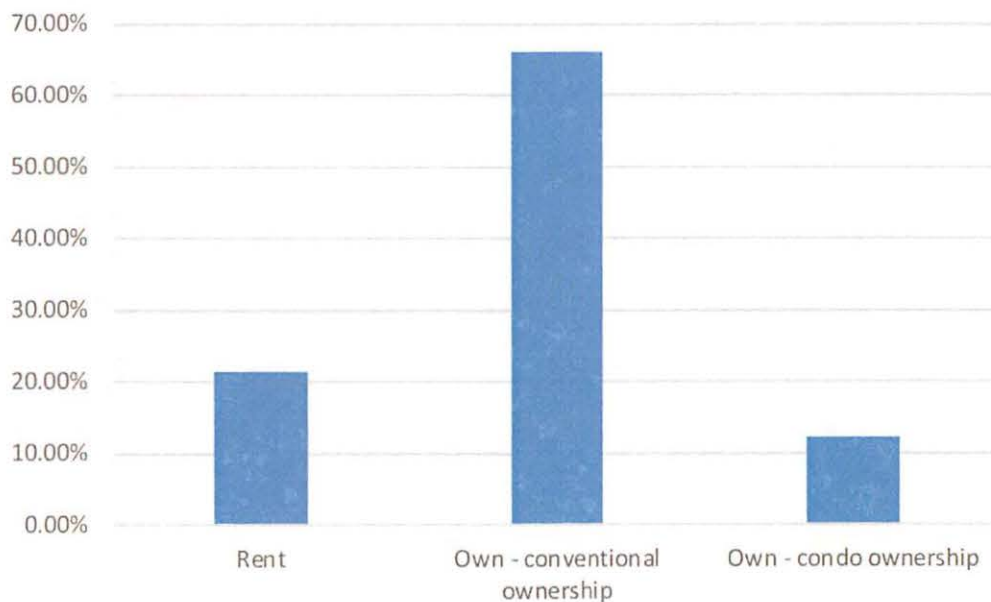
22. IN THE PAST FIVE YEARS, HAVE YOU HAD TO FOREGO OTHER NEEDS SUCH AS FOOD, HEALTHCARE, OR CHILDCARE TO ENSURE YOU COULD CONTINUE TO PAY FOR YOUR HOUSING?



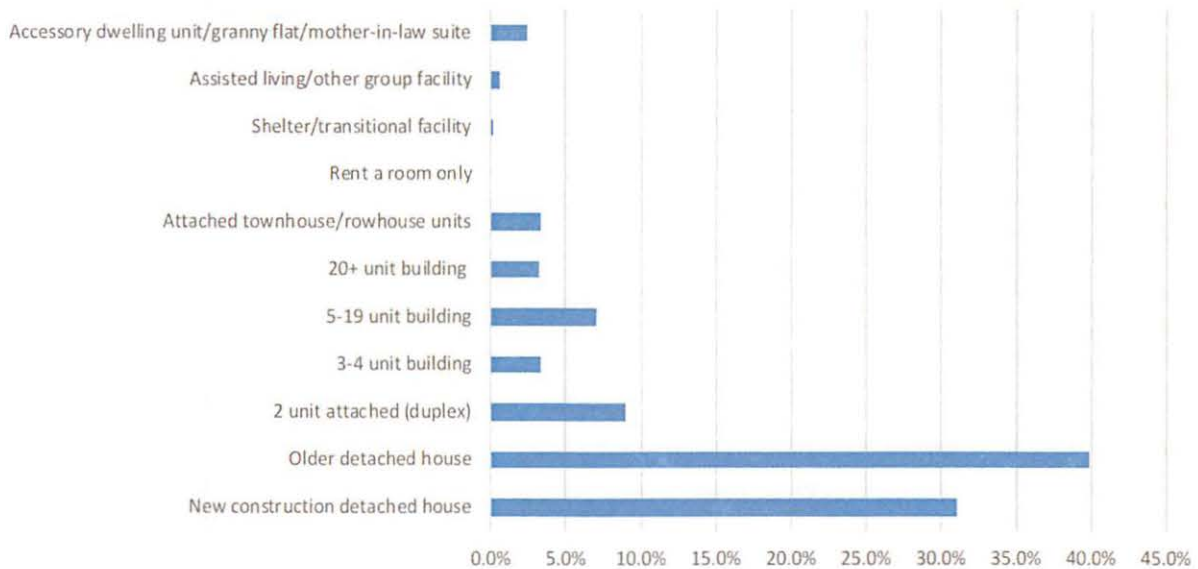
23. WHAT IS THE CONDITION OF YOUR HOME OR APARTMENT? CONSIDER BOTH THE BUILDING SYSTEMS AND THE INTERIOR AND EXTERIOR FINISHES?



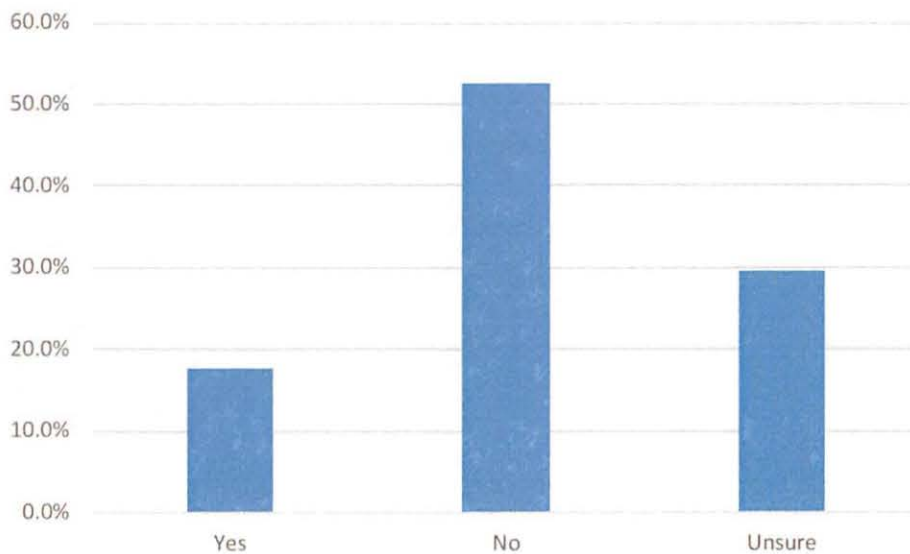
24. IF YOU WERE TO MOVE IN THE FUTURE, WOULD YOU RATHER RENT OR OWN YOUR HOUSING?



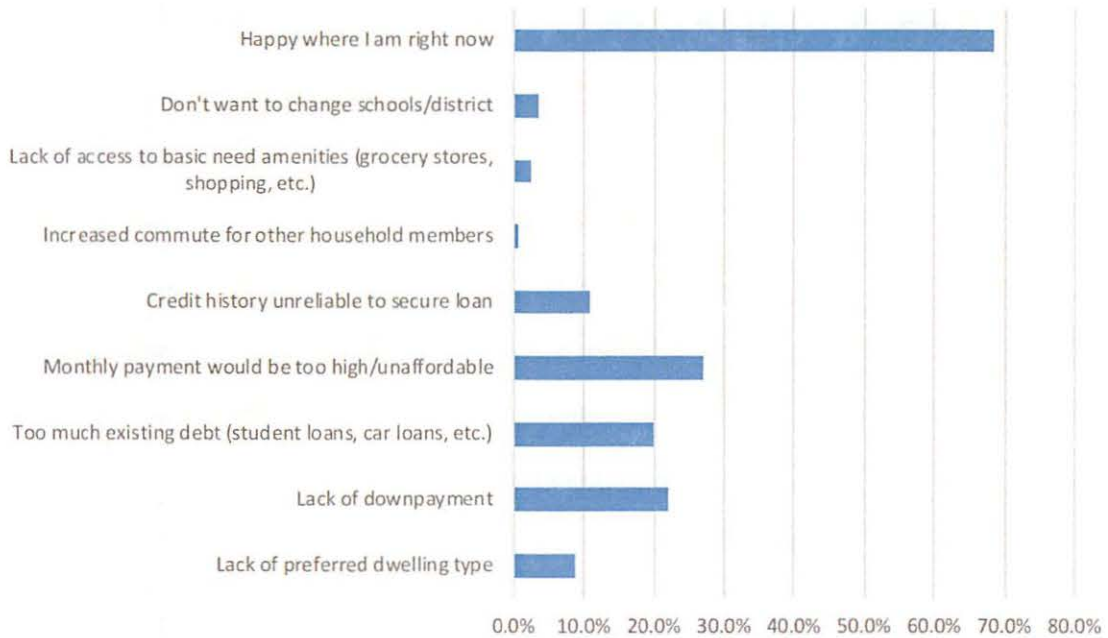
25. IF YOU WERE TO MOVE IN THE FUTURE, WHAT TYPE OF STRUCTURE WOULD APPEAL MOST TO YOU?



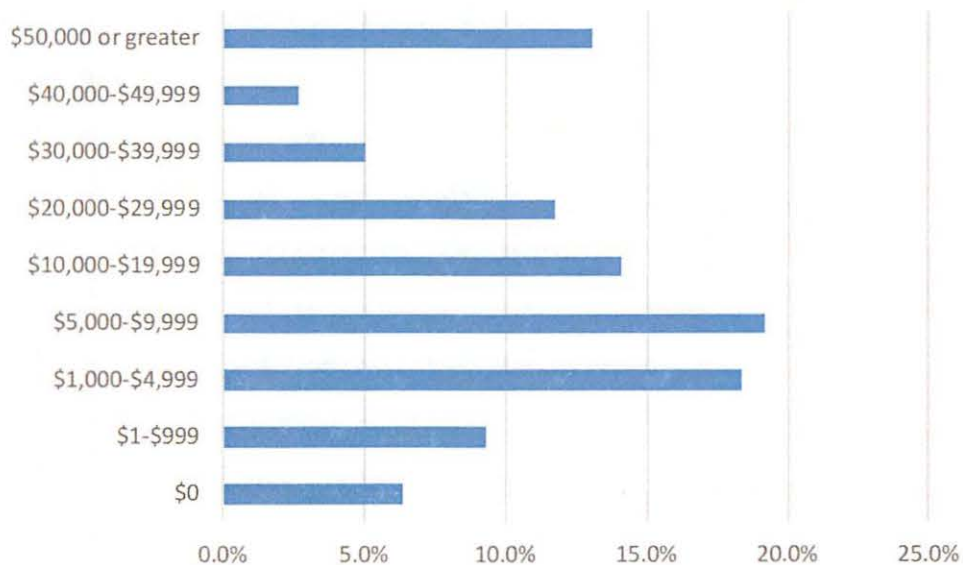
26. ARE YOU CURRENTLY PLANNING TO PURCHASE A HOME SOMEWHERE IN THE NEXT 2-3 YEARS?



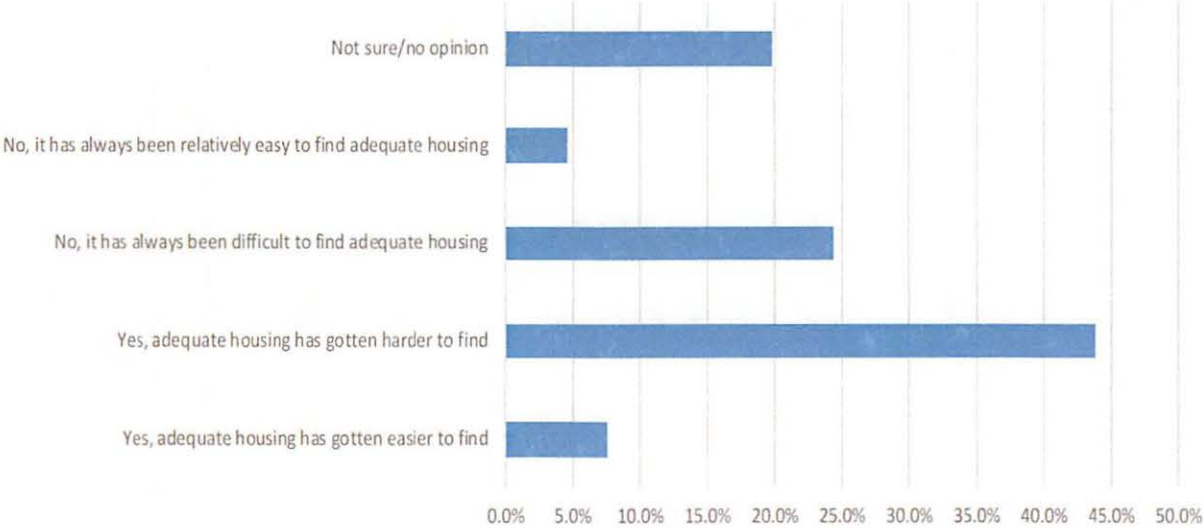
27. IF NO, WHAT ARE THE MAIN BARRIERS TO PURCHASING A HOME? SELECT ALL THAT APPLY.



28. WHAT IS THE ANTICIPATED AMOUNT OF FUNDS YOU WOULD HAVE AVAILABLE TOWARD A DOWN PAYMENT FOR HOME PURCHASE?



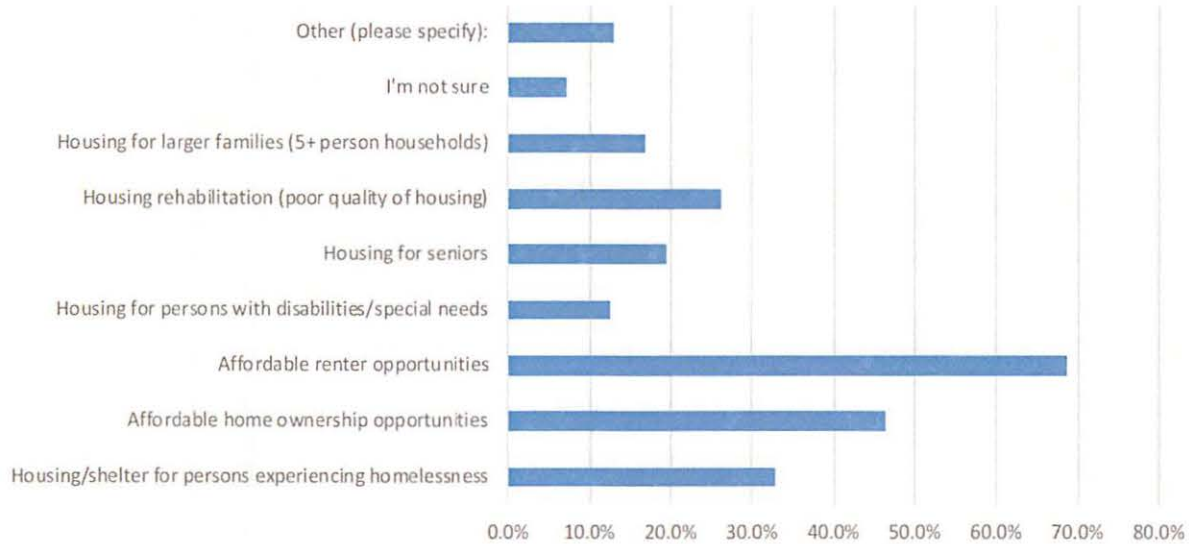
29. HAVE YOU PERCEIVED CHANGES IN HOUSING OPTIONS AND AVAILABILITY IN SHEBOYGAN OVER THE PAST 5 YEARS?*



***Most Common Comments:**

- All of the new rentals are too expensive/too many “luxury” apartment complexes
- Affordable housing is old and unsafe and not well maintained
- There is no middle - only too expensive and low-income
- No small home options for singles and seniors
- Need more duplexes and affordable condos

30. IN YOUR OPINION, WHAT ARE THE GREATEST UNMET HOUSING NEEDS IN SHEBOYGAN RIGHT NOW? (SELECT UP TO 3)*



*Most Common "Other" Responses:

- Middle-income homes and apartments
- More pet-friendly condos and apartments
- Neighborhoods for all - mixes of housing types and greenspace
- Housing for single, young professionals or college students
- More condos and townhomes

*OPEN-ENDED RESPONSES

1. In what community is your primary residence?

- Adell
- Adell
- Cedar Grove
- City of Plymouth - did I miss this on the list??
- City of Plymouth WI
- Elkhart Lake
- Elkhart Lake
- Elkhart Lake
- Elkhart Lake Village
- Florida
- Glenbeulah
- Green Bay
- Howard's Grove
- Kiel
- Kiel
- Kiel
- Lived in city of sheboygan, bought a house in New Holstein in September
- Manitowoc
- Manitowoc
- Manitowoc
- mesa ar
- Milwaukee
- NA
- New Holstein
- Oostburg
- Oostburg
- Oostburg
- Oostburg
- Oostburg
- Plymouth
- Plymouth
- Plymouth
- Plymouth
- Plymouth
- Plymouth
- Plymouth
- Plymouth
- Plymouth, WI
- Plymouth, WI 53073

- St. Cloud
- Town of Greenbush
- Town of Holland
- Town of Mitchell
- Town of Plymouth
- Town of Plymouth
- Town of Rhine
- Village of cascade
- Village of Elkhart Lake
- Village of Howards Grove

2. If you do not live in the City of Sheboygan, please indicate what factored into that decision.

- Gated community for a retired adults with a two car garage
- Sheboygan was getting too big and too ghetto
- Middle point between my job and my roommates job, I am now living alone
- Senior
- Love the rural living and family atmosphere of my community
- Wanted acreage
- We wanted country living and it was too expensive in town of Sheboygan
- Affordable for a senior 78
- I have another house in the city I rent out
- I work at LCHC in Sheboygan
- Asking for more than the property worth
- had a horse that was in plymouth
- rural area

- Inherited a property in Kohler
- Rent was cheap
- City was trending towards influxes of poor, entitlement people from Chicago and Milwaukee and the local crime rate was increasing.
- Water and sewer a lot more then other city's
- I'm couch surfing between friends homes
- At the time I bought my house it was in budget
- Slums
- Increasing crime in every neighborhood
- No real advertisement of available apartments through community outreach programs.
- I moved out of Sheboygan because the rent for a safe apartment that allows pets is too high.
- Sheboygan has a lot of areas that are horrible to raise a family - high crime/ low income housing all over the place/ people who don't work
- do not work
- Village Charm
- I've always lived in Plymouth
- Found a house we liked near Lake Michigan.
- Lake is too cold
- my work is in Waldo

- elementary school within SASD
- my area doesnt have low income housing
- Just like more rural area
- Nothing available to fit our needs/wants
- Safety
- Rentals are either too costly or they are dumps
- Retirement
- warm climate half of the year
- more rural is my choice
- Don't feel safe.
- Retired
- I could no longer afford the rents in Sheboygan

3. In what community is your primary place of work?

- Brown Deer
- Cedaburg
- Chicago
- Chicago
- City of Green Bay
- City of Kiel
- City of Milwaukee
- City of Port Washington
- City of Saukville
- City of West Bend
- County of Sheboygan
- disabled
- Disabled
- do not work
- do not work
- Do not work
- do not work
- do not work an a millionaire
- Elkhart Lake
- Elkhart Lake
- Glenbeulah

15. What were the important factors in deciding to live at your current residence?

- We haven't been able to find a house that suits us within the city that isn't bought up right away by real estate titans.
- Was homeless and unemployed for a while. When I had a job for a few months, I needed to find a new apartment that would rent to me.
- Newness
- Brick house 3 car garage
- Bigger place
- Senior apartment
- Affordability
- No smoking (which is not being enforced anyway)
- Needed to vacate other property quickly
- Near family and was near my place of employment before I became disabled.
- Cost of rent
- Didn't have time to find another place due to landlord giving us 28 day notice bc he sold the house we lived in
- Can't afford rent in the area
- First place I found
- # of bedrooms
- Dog friendly
- Yard size, fenced it, certain things we wanted from a house specifically
- Family
- Lived on the Northside most of my life
- Lived in city of Sheboygan, started looking for places and found it was very expensive so we bought a house outside Sheboygan county. House payment cheaper than most rent and we own it.
- Number of bedrooms & locate
- I became homeless
- To have extra land to build on to start a business
- Lake Michigan beauty
- No newer houses on the market
- No outside maintenance
- I didn't choose it, my family did
- Dog friendly, fenced
- Small, well built,
- Close to bus route
- Mobile home is affordable
- First home, affordable, schools
- Tried buying a house
- Room for kids to play
- Near my employer
- We love Sheboygan! Being close to the beach and the adorable pier/restaurants, etc. & beautiful nearby hikes was the primary reason we just moved here.
- Large lot, close to water, close to town
- Close to my mother's residence
- I was homeless before this
- Bought as a foreclosure
- Reputable owner with good references
- I cannot afford an apartment of my own, so my daughter let me move in with her.
- Downsize
- Pet friendly with no deposit or monthly fee.
- Senior living
- Parents bought it
- Availability
- Accessibility for wheelchair
- Bought from parent
- Proximity to the lake
- Was the only decent house available when we had to buy
- Housing type
- Availability.
- Condo association
- Safety of my family-previously vandalism and gun violence at last residence.
- Allow pets
- Garage
- Close to my kids
- 2nd Generation in the house
- Lot size
- Affordable but not income based.
- Self-employed at the time and it worked for my job
- Allows pets
- Gain Renters
- Experience
- Land
- School
- Bedrooms- we needed more than 3 bedrooms
- Living here entire life
- We were moving from out of town and it was the ONLY 3 bedroom home we could find.
- Dog owner
- Near Lake Michigan
- Walk to Lake Michigan
- Conditions of the apartment
- Whatever was available.
- A luxury but temporary home while we search for permanent residence
- Family home
- Quality of building
- Respectful property manager who does her job
- At the time my husband job
- Apartment was well taken care of
- Warm climate
- Only one available that was big enough at the time.
- Homelessness, living with mother
- Pets
- Landlord accepts pets and criminal background
- Willingness to rent to me
- I couldn't find anything affordable in the city
- There weren't

- many options for bedrooms in our price range
- Alliows dogs
- got house free from DAD
- Needed a home and now been trying tonsave for a down payment on a house.
- Opportunity for area in future land decisions
- Proximity to Lake Michigan, downtown and parks
- Safety when walking alone.
- To save money
- Proximity to Lake

22. In the past 5 years, have you had to forego other needs such as food, healthcare or childcare to ensure you could continue to pay for housing?

- Has come close
- When renting, prior to career change and housing purchase
- But I know a lot of people who have
- Housing is to expensive in Sheboygan
- WIC
- Move out of Scott weigert home cause it was unsafe and moved in to my parents house
- But had to file bankruptcy
- Cannot afford needed dental work
- Low income
- Rent is very expensive

- I am fortunate
- I saved up an paid cash for my home. Slowly fixed up over time.
- healthcare
- I have owned my home for 1.5 years. Prior to that I was renting and at some point I had to forgo other needs.
- Healthcare
- Rent payments are out of hand high
- This recent year, 2020 has been hell on earth for everything!
- I've worked all my life and I live here because I want to. Its a great place to live work and retire
- Had to get a crown and chiropractor care done in the same paycheck so I almost missed rent because of that.
- City required home repairs
- The problem is finding a place to rent
- Only recently due to the pandemic
- Had two surgeries in past 13 months with lots of medical costs, so my daughter paid for ALL food and utilities.
- I still can't afford healthcare, and I work at home so thankfully do not need to worry about childcare at this time.

- We've not had to forego, but money is tight
- Need a roof and walls so you stay healthy enough to eat...
- Lawn service, household help
- Haven't had medical insurance in 5 years
- don't we all we work to be poor
- When I rented because rent is absolutely outrageous here in Sheboygan.
- I never had to forego basic needs but I lived paycheck to paycheck for many years.
- First time renters
- I work with families who frequently do.
- I was homeless 2015-2016, had difficulty paying for things until 2018/2019.
- #blessed
- We utilized help with food from the working mans bread basket on Saturdays in order to get by
- Only because I bought my home long ago!
- Fortunately, I qualify for Section 8, and after years on Wait List got a rent voucher
- I had to take SS early after being evicted for calling Building Inspection. My former LL was fined \$1K & had to

- replace a crumbling front porch. I tuck pointed the basement hoping my insurer would replace my \$2,500 leather Ekorne chair that rotted because of the water problems. I also had mushrooms growing in my bathroom. My LL violated WIS Stat 704 and DTCAP admin rules. WI needs to represent good tenants when bad LL knowingly & willfully violate the law. SMH
- Skipping health care due to cost
- Rents real expensive for what I need
- Healthcare
- Food pantries
- i am a multi millionaire
- Always made sure we had food, even if a bill got paid late. Had no insurance because we could not afford it, and if we would have it we wouldn't have enough for anything else(bills/rent/food/ etc), especially with the ridiculous cost of healthcare.
- Didn't buy food, couldn't pay heat/ electric, skipped buying meds
- Have to withdraw from savings to make it through some months
- can't afford a better

car, using one 19 years old

29. Have you perceived changes in housing options and availability in Sheboygan over the past 5 years?

- Current newer complexes rent fees are far too high.
- Too many luxury apartment buildings that I cannot afford
- I work with families that are in need of housing and unable to find affordable housing solutions.
- They keep building g luxury apartments we don't need.
- gated retirement community
- Impossible. Housing is scarce
- Finding single family houses in great locations with reasonable pricing under \$350,000 close to impossible within the city limits.
- Too many luxury complexes built without the financial means for people to occupy them in this city
- Not enough low income housing and too many luxury appts being built
- To many high rental apartments are going up. Need more lower cost apartments for the blue collar workers and single parents

to afford.

- "In the past, finding safe, clean, functional rental units for a middle-class resident was impossible. Now, there are units that are way too expensive and inaccessible to the middle class.
- Low income properties have waiting lists that are out of control and nearly uninhabitable. Disgusting housing for low-socioeconomic status, disabled, under-employed. "
- Adequate AFFORDABLE Housing in Sheboygan is almost impossible to find.
- The rent has gone up significantly, making it harder for me to afford on my fixed income.
- I was almost homeless and had to stay in a place and given notice of eviction for not being able to pay rent when partner moved out. Single mother, full time job. Still not enough. Had to be on waiting list for income based housing. Now I am engaged and live with my fiancee and together we can afford minimum

average amount of rent. Housing needs to be more available but also AFFORDABLE!

- Rentals are very overpriced
- Expensive housing is increasing, affordable housing is disappearing.
- All the new housing is way too expensive even with a 100K salary when you have student loans and credit card debt. Get real.
- Affordable, safe, decent rental units are hard to find
- Price of unit being rented are very high
- There has been lots of building of apartments.
- Rent is to expensive for these new apartments going up
- "The apartments that are available are too expensive to rent without a roommate.
- Especially if pets are involved it's even harder. "
- rent is too high and public house in the city of sheboygan is a joke
- As a life long resident in Sheboygan I feel there is need for more affordable housing. Or units for people who are very poor and just need the basics to have a roof over

there head. Or let's say even truckers for a place to stay that is affordable to keep a permanent residence. They used to have Embers on the south side till that burnt down.

- We lived in our rental house for 8 yrs and had to move in March 2020 and it was very difficult to find something decent and affordable.
- Prices for all of the new apartments are out of reach or low income
- Pricing on apartments are too high
- Although we own, we have many friends and family members looking for affordable housing. There is a large gap between "low income" housing and housing that is not income based, yet affordable for those making \$40-65,000/year. Those households are underserved because they have a blue collar fixed salary, along with childcare expenses, vehicles, student loans etc and cannot afford the next "tier" of housing at \$1200+ for something large enough to fit their

- family.
- Sheboygan's desire to cater to professionals who make decent money has resulted in the people who have lived here their whole lives having trouble finding affordable and SAFE housing. The rent amounts for any apartment, including what you consider "luxury" is absolutely atrocious and disgusting. The city cares only about those in a certain tax bracket and you should be ashamed of yourselves.
- I bought my house 3 years ago and the market was CRAZY competitive, houses were selling the first day of being on the market and there were A LOT of cash offers to turn into rentals. It made it very difficult to give any specific property too much thought otherwise it'd be sold.
- Need newer subsidized for seniors, most very old & rundown!
- I have seen apartments go up and lots available for million dollar housing developments, but what about first-time home buyers or those looking to upgrade their house. There isn't much in-between.
- Luxury apartments don't focus on families, far too expensive, too many neighbors
- You don't get the bang for your buck anymore
- Rent is too high in Sheboygan
- Too many luxury apartments being built and not enough affordable housing options.
- No one can find an affordable 3+ bedroom apartment that is affordable.
- Finding affordable housing for low income families is still an issue
- complete lack of affordable housing
- Neighborhoods are changing not for the better, rent is on the higher end and it's hard to get landlords to fix things. Or the place is for lack of a better term a dump.
- There are so many apartments popping up. Too many in my opinion. Once you start building low income apartments everywhere crime will go up, people from inner city Milwaukee will continue to come to Sheboygan. You are going to be up driving out older members of our community that have been here for a long time and myself and my family who are in our 30's we will be leaving also. I already have a huge apartment complex being built in my backyard and am so unhappy with it. Many of my friends and family are looking to move out of the city for this very reason. P.s the crime rate is going up in Sheboygan. Think about it you will just contribute more to that....
- To rent we had to move to Kiel to rent a decent place with pets.
- Too many apartments being built instead of affordable homes.
- Why are there so many apartment buildings going up? And why are they so darn expensive? And why is Washington School no longer low income apartments? We need more low income apartments if any at all. Personally I feel we have too many apartments right now
- Unsafe due to shortage of police and too much low income housing and rental properties driving down quality properties
- I feel housing is more in quantity but less in affordability. The new developments with higher rents seems to also have affected the traditional upper/lower rents, making those rents (typically for nonprofessionals) much higher and out of reach for some.
- the lake and river area should not look like a Monopoly Board game-- shame that the apartments aren't more creative and condos to provide neighborhood stability. Traffic out of the circle to the bridge at rush hour will be jammed-- like childbirth.
- Still low inventory on new houses.
- There do not seem to be as many newer houses for sale at prices that are affordable. Taxes are high on these newer houses also. Apartments for younger adults starting out in jobs - rent is higher. If someone is making \$10-\$15 per hour (many entry level jobs), rent should be \$500-\$600 per month for them,

- this is hard to find.
- I have employee's tell me all the time they cannot afford the cost of rent at \$700-\$1200 per month.
 - My parents were looking to move to ranch or condo with everything on one level. Nothing was available and if it was you had to act fast to purchase. Their home was immaculate well cared for but had steps that no longer were a good situation for them.
 - Going to see an apartment, and 20 other families are too.
 - The cost of renting or purchasing a dwelling has gone up significantly.
 - Housing is becoming a challenge for low single income people
 - Challenging to find affordable rent that is in ratio to low-income/ minimum wage jobs, minimal pet friendly dwellings (additional high fees for pets)
 - Upset about the high end, super expensive apartments going up everywhere. Missing the simple middle class vibe of the area.
 - City is catering to millennials with high rent new construction complexes or low income that attracts nonproductive citizens from outside Sheboygan. There is nothing in between.
 - For at least the last 15 years, there has been a major lack of safe, well-maintained, affordable housing for low income households. But the city has made it abundantly clear that low-income folks don't matter, only the upper-income folks matter.
 - I have only lived here for 2.5 years, but the rental situation is terrible compared to where I lived previously
 - Instead of luxury apartments, we need more affordable apartments and single family homes, not McMansions. Building codes should require alternate energy sources, such as solar.
 - There seems to be an influx of new apartments/condos, which doesn't interest me.
 - "Have a son in low income housing. It's bad. He has emotional problems and keeps as far away as the other tenants as he can. The place is constantly crawling with bedbugs and the city chooses to do as little as possible about it. He hates it. He feels unsafe and definitely will not allow any company because he's embarrassed. If he could wake up mentally well one day and get a decent job, he would. His self-esteem is rock bottom living in that building.
 - I would like to see some ACTIVE Senior mobile home communities. With amenities like a clubhouse etc.
 - The newer "affordable" housing is not affordable and is an eyesore to the community's skyline.
 - too many apartment/condo buildings
 - Affordable apartments for working people. All new dwellings are overpriced.
 - Needs more new single family homes for a fair price and affordable condos
 - Only high end apts available. Need more housing for lower income working families. Many old duplexes in bad repair, and bad landlords, so attract drug users and violence. The working poor of our county don't have affordable housing. Aging persons don't have enough 1 story easy access condos or apartments.
 - All of the new apartments downtown area are WAY too expensive for my situation. And there is shortage of low income places.
 - I am excited to see all of the new housing in Sheboygan. I participated in the housing survey 10 years ago. And while I am now in a different demographic (in my 30s with kids), I would jump at the chance to live in some of the new apartments/condos if I were still in my 20s without kids.
 - Too many high priced condos and apartments. People don't want to spend a majority of their income on housing.
 - There have been a lot of new complexes erected, but not at an affordable price. \$900+ for a single bedroom is insane. Sure everything is all fancy and new but who can afford

- that? We need standard prices based on what people here actually make. It's attracting people outside of the city to come in and it's pushing those of us who have spent our lives living here away. My partner and I were very lucky to find what we did, and it took us nearly a year of looking to come across this one. We were privileged to have caring families to support us, but not everyone is like us, and it's not fair to have such slim options for finding a decent place.
- Too expensive for rent if you don't qualify for help
 - Lots of new options are appearing ("luxury" apartments, condos), but all seem to be beyond reasonable affordability for Sheboygan residents.
 - No small nice houses or condos I can afford
 - City lacks duplex homes, affordable condos and traditional residential developments (new development)
 - Hard to find affordable apartments
 - Rentals/Housing prices here are outrageous
 - The prices of apartments are way to high for this area and banks are not always the easiest to get a loan
 - For families like mine, a family of 5, we have the most difficult time finding places to live period. Most of the rental homes are in very very very poor condition, and are rented out by slumlords. Sheboygan has gotten really bad with letting them ruin so much, and has gotten bad with so many other things! Sheboygan has fallen apart in everything and I've lived here my whole life! I'm in my 40's now and I'm desperate to get out of here the second I can that's how bad this city has gotten with everything! Y'all are putting up these expensive condo apartments, or expensive apartments. You have any idea just how bad people are struggling, it to mention how many of them will sit empty. It's a waste. This city needs to focus on cleaning up, get rid of the corruption, and start making things harsher on slumlords, and making houses more affordable, jobs around here don't pay that good!
 - All of the new housing that's being built is unaffordable and not big enough for the average family. Most of the jobs in the area don't pay enough. This is a city of blue collar factory workers, we just can't afford all the expensive apartments that are being built here. Feels like you are trying to force the poor and lower middle class families like mine out.
 - Seems to be a lot of expensive apartments being built.
 - Since I moved here 5 years ago many more apartment buildings have been built. A very good thing - but they are extremely expensive. The other option is affordable housing which one has to make a very low salary in order to qualify for. There are basically no options for people who fall right in the middle range. Not looking for a "luxury" apartment, but who don't qualify for affordable housing. I'll pay \$1,000 - but please give me a downtown location and 900 sq. ft. I trade you my dog wash and heated car park for it :)
 - Everything is out of price range for new first home/ apartment buyer
 - I moved out of my parent's house almost 2 years ago no. I work full time and I work between 48-99 hours a week on average and the only place that I can afford is Country Village. I'd love a nice upscale apartment for a reasonable rent except for the fact that when I get my paycheck after taxes for \$800 i'd love to be able to eat too those 2 weeks.
 - Housing is there but apartment costs are ridiculous. You either have low income apartments that most make too much but they cant afford 900-1200 for rent every month.
 - I've seen new housing built but its too expensive. Sheboygan needs to build AFFORDABLE housing options.
 - No opinion at this time

- More housing is available but it's all luxury condos that no one can afford
 - In our price range it has not been a problem
 - "Available housing but it seems only high end apts are being built.
 - Terrible options for middle to lower class"
 - Very difficult to find safe and affordable housing, especially as a single person. I would love to have a one bedroom apt, but couldn't find one.
 - They keep building apartments in the city, but they are ALL very expensive!
 - Luxury apartments have proliferated but nothing affordable (under \$1000) and most apartments that are affordable are borderline unlivable
 - senior affordable living is hard to find in city of sheboygan with garage parking
 - Adequate housing is harder to find only because of the cost. Tthere has to be a happy medium. Not too cheap, otherwise you end up with riff raff. Too expensive, and, as a retiree, I cannot afford anything decent. Keep up with code enforcement and
- continue to press slumlords into compliance.
 - Unaffordable apartments with high home cost, "investment" homes being purchased at a high cost leading to higher rental prices along with completely unenforced building codes when it comes to rental requirements leads to a ton of terrible options for renters.
 - I'm looking for low rent and accepts a dog
 - Lower quality and higher prices. Rent is very high for run down places.
 - Existing housing in Sheboygan is in very poor condition at most price points. It seems that people are not investing to maintain or improve their home and neighborhood.
 - The rent is too high! And I moved here from CA. \$1200 for a 1-bdrm in Sheboygan is obscene.
 - Prices and rents are up and quality is down.
 - There are not enough mid - low income options available. Rent prices have skyrocketed in the last 5 years in Sheboygan.
- There are too many TIF districts created to fund housing projects
 - The amount of room you need compared to the cost of rent is ridiculous.
 - No 3 bedroom family friendly apartments or town house no single family decent 3 bedrooms this city caters to senior but most and myself find the city completely unfriendly to family and younger generations you have so many people that inherited rentals or a bunch of slum lands renting one beautiful houses into four plexes and aren't maintained or fire hazard also Sheboygan is so not dog friendly. You can't find housing options for med to large dogs here it's nuts I'm from wi and lived all over in the mitilary. If you want more people to come here for jobs in the future and for their taxable incomes this all nearly needs to be addressed.
 - "For the love of God realize that housing should be for everyone, not just blue/white collar workers; if
- I didn't know any better I'd assume Sheboygan is trying to force out all the ""poor"" as if they're discriminatory. For every blue/white collar worker there's a pink collar worker flipping burgers, bagging groceries, or stocking shelves. There isn't enough high school kids who can work 9-5 5 days a week to cater to Sheboygan's target demographic. Enough of these condos no one who actually lives and works here can't afford, ""luring"" in big money sounds efficient but it's only a short game solution to a problem you need a real long term plan to solve.
- Not to mention the pay in Sheboygan County for half, or even most, the blue collar jobs isn't enough to afford a home, let alone an apartment, plus utilities. Reassess your priorities and stop incorporation before you breach the trust of your community."
 - I haven't been here 5 years. I moved to the city of Sheboygan 2.5 years ago. I rented in Sheboygan my first year and found

the entire rental market to be much more expensive from where I lived in Green Bay. When my SO relocated here a year after we were started house shopping but were deterred from the City because the tax rate was so high. We ended up buying a \$280k home in Glenbeulah. A similar home in sheboygan would have been \$2k-ish more in taxes of in Sheboygan which was a cost we didn't want.

- Too expensive
- All of the new apartments are too expensive for a single income parent.
- We are happy to see all of the renter/condo options available in the city/county. In terms of new construction for single family homes, options are very limited with little variety in the styles of homes being built.
- City keeps building condos for the well off. Need affordable housing (that isn't section 8) for the working class.
- Rents are too high
- We own a 2-flat rental and a small house rental. We don't appreciate

the use of our tax dollars used for subsidizing/attracting new rental construction which competes with us for quality tenants

- No comments
- Housing market is booming making it hard to purchase for a fair price
- I'm planning to purchase a home in Central WI because I'm not pleased with my current apartment and can't find decent housing in Sheboygan within my price range, not can I get a mortgage here in my price range.
- I work with refugee families and it is almost impossible to find housing for families with children
- Either homes are too expensive or they are run-down. There is no in-between.
- Difficult to find a rental unit for \$600 that is not dependent on income being below a certain amount. Also difficult to find a small house with 1 or 2 bedrooms for under 100,000.
- Rent has gone up faster than wages in recent years.
- Not pet friendly, too expensive with non

refundable pet fees

- Income hasn't increased enough to help housing be easier on a budget.
- There are not many choices in Sheboygan. Some are way overpriced!
- sheboygan is only building expensive/and affordable living plexes. that makes is hard for hardworking middleclass to find a decent place to rent. cant afford 7penn, or highpoint, but get turned down for making to much money at affordable houseing complexes.
- I feel like homes/apartments are costing more for less to show and are difficult to locate/obtain. There seems to be a lot of "luxury" apartments being built. The median income in Sheboygan doesn't support a single person to afford these dwellings.
- Quit building apartments... The city is literally trapping people in that crap by allowing it... Owning a house is cheaper than renting. \$1400+ a month for renting downtown. Landlords are off their rockers. My mortgage is more

than half of that.

- Over priced condos everywhere
- Rents have doubled in the last 20 years. It's ridiculous. The apartment's have not gotten twice as nice - a lot of the time the quality is horrible.
- Housing has become unaffordable
- Due to rent being too high compared to our county income level.
- Seems available housing - especially new apartments/condos are very, very expensive
- Never paid higher rents or been told rent would be increased in my years of renting . Never felt like housing would be difficult to get in my life or been ripped off by so many fees to find housing. We have no convictions no credit problems and paid over 300 in fees to find rentals which nobody ever returned calls or helped us until now
- Rent has increased significantly for less space. For instance, to find a 2 bedroom apartment under \$600/month is extremely difficult. I know many families struggling to feed their family and pay

- rent.
- Need more condos, not high wblend apartments!
- It is impossible to find decent housing that is affordable. Normally if affordable housing is found, it's in a bad neighborhood, a bad landlord, or run down.
- All of the new apartments are 'luxury' apartments and way too expensive, or poorly maintained cheaper apartments that I would not feel safe living in.
- It is difficult to find affordable housing that is also safe and does not contain health concerns.
- "I hear from many people that safe, affordable housing is very hard to find. Especially for younger people and seniors.
- So many ugly house and bad shape. Need to much moneys to fix so many garbage house in Sheboygan
- only been around for 4 years.
- I have not lived here for 5 years, but I did move here especially for affordable housing and continues to be a reason I would live here. Should it not be available, I would leave Sheboygan.
- things get snatched up really quickly and a lot of the rentals are substandard.
- "My income/ situation is rarified. Many people starting out, and those with lesser incomes, struggle to find safe and affordable housing.
- Sheboygan has an inventory problem when it comes to decent homes available to purchase.
- I've noticed a boom in construction of housing. Mostly apartment complexes.
- I have heard from families that I serve that low-income housing is difficult to find.
- There are many, many families here, who, have many children. When owning isn't an option, there aren't many apartments to accommodate large families. All these small apartments are lovely when attracting single people or couples with no kids, but it speaks volumes re: who Sheboygan wants to keep and attract. And, makes larger families feel unwelcome. Not all families can afford big enough homes
- to accommodate them.
- Rent costs have gone up to unreasonable prices for the location
- We just moved here from out of state, so I'm not sure. I've heard there are a ton of apartments now but they are all 1-2 bedrooms. There was one complex that had 2 bedrooms plus a den that we thought could work but they had a 4 month waitlist.
- My perception is that increased housing availability in Sheboygan is primarily in the upper price ranges. New sources of affordable housing for lower income citizens seem lacking.
- New construction has gone up, but it's not affordable for the average person.
- I work with families who are either unemployed or underemployed. They are having an extremely difficult time finding affordable, safe housing with 2 or more bedrooms.
- We are fairly new residents to Sheboygan.
- It seems that there are a lot of high rent, brand new apartment units
- being built. I wonder where people with lower and lower middle incomes are finding housing.
- Either it's 1500 for 1-2 bedrooms or 3 bedroom is for low/ restricted income
- It looks easier to find, however, the rent for all of the new apartment complexes are ridiculous and unaffordable.
- I have only lived here 18 months but I am a Realtor and I can say that good housing (renovated/ updated) is hard to find. Especially in the areas where I work/live - Historic Ellis and Near North. I focus on home on the Lake or walking distance to the lake.
- Seems cost is a concern
- Rent has nearly doubled in the last decade. Wages have stayed the same. Makes it hard for me and others to find affordable housing.
- Looks like in 5 years housing is more available yet at a much higher price than the average income base of our community,next option is old housing owned by unmanaged slum

- lords who do not maintain most housing such as the Indiana district, which housing is not adequate to live in.
- It is very difficult to find town homes in the 500,000 and up price range in a safe neighborhood.
- The apartments that are being built are WAY too expensive for Sheboygan county, yet more continue to be built.
- Small new home on small piece of property in nonexistent.
- It's not difficult for those with means to find housing in Sheboygan, the issues are affordable housing options for those who are struggling to make ends meet, "working poor".
- The supply of mid to upper level apartments and condos has increased.
- Too many housing developments condos apartment buildings too crowded here we're looking to move to a smaller town
- Seen increased housing at inflated market value pricing. Here's hoping the bottom doesn't fall out of the market.
- Need more condos that are under \$125,000 and not run down
- Used to pay more per month to rent a townhouse outside the city limits than we pay now to own. When we moved here 3 years ago, apartments were hard to come by.
- "Sheboygan needs to start enforcing building codes and ordinances. It is really sad to watch the older neighborhoods fall into disrepair because of non-resident LLs whose ONLY motive is making money. They have no interest in creating a great community.
- Moreover, too many LLs fail to do background checks and as such, drug dealers seem to be in every neighborhood. I attempted to acquire a HUD grant to beautify my north side neighborhood to no avail. Nonetheless, most of my neighbors joined me in working to improve the appearance of our block. Got rid of two junkies on my block by informing the LL I was putting a notice on their front door telling their customers they'd moved . . . to his address. They were gone in three weeks! Sometimes you need to get creative.
- The new apartment complexes are way to costly for most people. Most young professionals have massive student debt & cannot afford a monthly rent payment that exceeds most average 30- yr fixed mortgages. "
- Too many landlords that don't take care of their properties. Also to many tenants that don't keep the yards/ porches tidy.
- Most places that rent will have income restrictions that disqualifies the middle class.
- Rent below 750 and 2 bedrooms is impossible to fund anything not disgusting
- Do not want lower income housing in Sheboygan people should work to get what they want lower income is a choice people make
- Only lived in Wisconsin for three years
- Too expensive
- Rent is so unaffordable. I chose to eat instead of just paying rent
- Before we bought our house, we were renting. Our landlord in January gave us 3 months to move out because they wanted to sell the place we were living by summer. Which was a big fat lie. They moved someone else in. When we were looking for maybe another place to rent but there is nothing to that suited our family. Plus at the time of the year were given to look for a new place to live doesn't give you many options. At the time we were unsure if we could even get a loan to even buy our own house. Thankfully we were given a home loan and found our house.
- houses are torn down for these overpriced apartment building people cant afford
- Would like to see MORE senior housing. No way I can afford the pricy new housing being built near lake. A safe affordable senior complex would be nice where the Armory was for starters
- Rent prices keep goin up rising 4 children 3 on

- disability where I can not work does not help.
- I have a school issue. I want my kid to go to a good school, but the new developments are not in the locations of a good school.
 - “Discriminated against for criminal record.
 - Regardless off the fact I have 690 credit score and a steady work history with the same employer ,0 evictions and I make good money. There needs to be opportunities for reformed former criminals to succeed otherwise there just stuck in a trap doomed to repeat the aberrant behavior out of desperation. There needs to be a government program that gives landlords an incentive to house felons who are on the right path trying to be a hard working productive member of our community. And by no means do I mean gov. Should pay for felons housing we can work for our housing like everyone else I just want people to have a chance to benefit from their
- hard work just like anyother citizen. “
- People on a fixed income have to take you to run down shitholes of Sheboygan
 - The so called low income housing units that have been built the rent is still way too high for a single person/ single person with children.
 - The fucking apartment complexes charge too much money and then all the other landlords of upper lowers are also skyrocketing their prices to keep up with the complexes as they know they can get more money.
 - Too many apartment buildings going up in the city.
 - if you have the \$\$\$\$ any thing is possible
 - And \$1000-\$1500 apartments with paper thin walls is not a viable solution in my opinion.
 - Americans have higher rates of debt, just because their salary matches the cost, doesn't mean it fits in their budget.
 - City of Sheboygan planners think everyone is rich. There are no high quality affordable places to rent
- anymore. This is not a city of wealthy people.
- Housing is not right. It is not community concentric. No common spaces, no interaction, just high and dry spaces. Bot neighbors who care and build neighborhoods...just sardines packed and piled.
 - We just bought our house last month. Rent is just too high.
 - A lot of “slumlords” or too expensive on a single income.
 - More available and more expensive.
 - Rents are absolutely outrageous! All new construction starts at at least \$1000 a month!
 - Easier to find, but higher priced so not as accessible to peers. Especially challenging for families moving into Sheboygan for employment.
 - Affordable housing for seniors is very hard to find. They are only building luxury apartments.
 - Housing is either designed for low-income only or is extremely expensive (aka same cost as a similar apartment in Milwaukee)
 - New builds have been more expensive than most are accustomed to
- But for a higher price per month with all the new apartments being built
 - we fall in a middle class gap, can't qualify for low income but cannot afford the high upscale apartment buildings on a retirement salary.
 - Before realizing I could afford to purchase a small, cheap home, I looked for apartments. They are obscenely expensive for what you get, and many are run poorly.
 - There's many new apartments, but they're too much to afford. Or I can afford the places, but they're old, and in an undesired neighborhood. So, I am stuck living with my parents.
 - More apartments have been built recently, but they're all luxury units- it is extremely difficult to find rentals under \$700, when 4 years ago (last time we had an apartment) there were many options in the \$500 range.

30. In your opinion, what are the greatest unmet housing needs in Sheboygan right now?

- Either places for seniors are old and the newer ones are not affordable for seniors.
- gated Retirement community
- Affordable for mid to low income single, unmarried/ no roommate options
- The expensive rental apartment complexes have pushed most disabled people from being able to afford any rental unit.
- We do not need low income housing.
- My brother needs help finding a place as a single father and cannot get a call back in this county. Sad.
- affordable housing for those interested in condos
- Updated housing / modern housing. It seems like all the housing in Sheboygan is quite old and extremely small. It would be nice to see some more homes go up that are modern size and modern in design.
- We have to start thinking of families with little income.

Or persons with disabilities. People who maybe are on SSI. Even maybe people coming out of jail? Doesn't one need a second chance in life?

- Pet friendly
- You should look at buying all the foreclosed properties in town, fixing them up, and renting them at REASONABLE prices (not the Milwaukee market rate). Building yet another high rise or condo units and destroying green space is not the answer.
- Too much low income housing and run down neighborhoods
- I fear development up to now has gone too fast, plain ugly new construction. Sorry no one could step up and save the Center on Penn/ Broughton.
- New houses
- Too many apartments bring built
- This is a leading question. Sheboygan has a good mix of housing options. It is a safe a beautiful place to live. Don't turn it into Chicago.
- All of the above
- Buying a house was less expensive for us than renting an

- apartment.
- ALL of the above
- Housing for low income. Government subsidized is pathetic.
- Needs more new single family homes for a fair price and affordable condos
- Upscale homes for young/high income professionals
- 3 bedroom ranch condos
- Duplexes
- The blocks more inland have some rundown houses and dicey-ness, especially near the Poor Richards bar, etc. and the Neighborhood Watch signs are less than comforting. Those blocks around there definitely need some rehabbing and reinventing!
- Look at comment above
- Housing is sufficient in sheboygan, the problem is that people want everything for free. But nothing good is free and we need to step up or game around here. Hand up or hand out. What do you want. Life is hard and its a lot harder when you just sit around and complain about nothing. You doing nothing will get you nothing. Work

- hard and stay away from drinking and drugging and make a plan and you will surely get elevated. Up your game and you will elevated your whole family, friends and community. Think Grow Produce. Stop looking for a free ride
- Please see comments above. Basically housing for people who fall in the middle of not wanting "luxury" apartments and not qualifying for "affordable" housing/HUD subsidized housing. Seems like Henry Jung is the closest there is right now to that and Gorman is increasing their rents to "market rate" so they will no longer be in the "affordable" range for many.
- Homes/apartments that allow pets for free, not requiring pet rent.
- Decently priced apartments for people who make a decent living but dont want/ cant afford 1000+ a month apartments. Pushes people out of the city.
- Apartments are terrible. Houses need to be built instead of apartment

- complexes
- “Many homeless are transient addicts. They can’t find room where there are rules.
- I don’t know what you can do about them if they don’t want help or if they don’t work.
- Current rental costs probably push them out of the community... not saying that is a bad route. There just isn’t much of an alternative for them except to squat at some slumlord property. It’s a real social problem. “
- Taxes are too high, neighborhoods are not as safe, younger workers (20s) don’t want to live in run down houses
- Hard to select top 3 - all a big issues
- The new college graduates coming to Sheb to work at Acuity, Kohler etc. seem to have a hard time finding well kept, affordable apartments. It seems much of the options are cheap, low quality apartments, and high-end luxury apartments with rent over \$1000/month. We need more reasonable 1-2 bedroom apt. complexes like Sheb Falls has invested in along Hwy 32.
- Seems like a great investment for that city and no doubt is a popular choice for young professionals. I lived there when I first moved here after college.
- Way too many expensive apartments & condos being built. It doesn’t look like Sheboygan any more. No downtown grocery store.
- Affordable and well maintained rentals at \$500.00 range or less
- Support for 1st Time Home Owners
- Affordable condos downtown/lakefront area, within walking distance to businesses, library, art center, Weill Center, YMCA and lake
- Affordable housing for single parents
- “Too much housing for the elderly is being erected while their homes are then bought on the cheap by slum lords who will rent out each floor for twice the mortgage. Too many condos, I get a nice view of all the empty condos from my place of work. Not to mention, anyone who actually buys a condo only buys it to rent it out.
- Not enough fixer uppers. Homes
- on the market are either poorly renovated, overly renovated, poorly thought out new construction, or so old that they charge a premium for a home with no real historical value that would cost hundreds of thousands to bring up to code.”
- There seems to be a lot of newer rental housing but it all seems expensive. If I went back to renting on just my salary of \$60k, I’d have a hard time avoiding any of the newer units which means I have to go back to an older unit. I used to pay \$780 and that was a lot compared to the \$550 I was paying in green bay for a nicer larger and newer unit than I had here.
- New construction too expensive for renter or home purchase
- Safe, affordable housing for renters
- New single family homes.
- I think sheboygan is doing a great job. The new building being built are remarkable and helping the community greatly. I would like to see more single family homes. There are
- so many multi families. Some have slumlords and those are bringing down the neighborhoods
- High-End Upscale Subdivisions
- Cheaper rent! No more luxury apartments! More family friendly. Income restrictions are crazy, they want you to make 39K but rent will be 895\$, how does that make sense. That’s a whole paycheck and more.
- Safe neighborhoods!
- you need landlords to take care of there properties a lot of run down properties in the city
- Too many income restriction places that are Brand New built but only low “income” people can move in. Where I make 2x the amount of pay and can afford good amount but can’t move in because I make too much money.
- For those with pets
- There are many low income housing options and high end housing options but hardly anything in between for your common wage worker.
- 3 bedroom units under \$800-900
- This question presupposes that there ARE unmet

- housing needs, hinting at the bias in the motivation behind the survey...
- Senior apartments for middle retirement incomes. Not based on income! I did not find this available within the city.
- Affordable as in under \$500 for a one bedroom. You shouldn't have to be able to qualify for low income housing to be able to have a decent, reasonably priced apartment.
- Housing for college students and young adults
- "Outrageous fees for applications for low income 25 dollars . Never helped ignored or not told why on many applications.
- The greatest unmet need I see is attracting quality people who want to move here and contribute to society instead of taking advantage of it.
- Middle range rental opportunities for people that make too much for income restricted, aren't senior citizens but can't afford luxury apartments.
- Condos!
- Transitional housing for people with mental health or substance use issues

- There isn't any unmet housing needs in Sheboygan - there is plenty of options including to many low income housing places already - if you can't afford a house or have no money to get one go get a job
- I think we have plenty of rentals that are affordable for people moving here for work. I think the next step to ensure these folks stick around and grow roots in this community, we need to make sure there is housing for people to purchase and house their families. Rentals are transitional and don't ensure folks will stay here long term.
- housing for the rich
- Larger apartments!! Stop allowing all these complexes to be built that can only hold a few per unit.
- Housing for families. The local mom's group and women's group on facebook constantly has postings from women who are married with 1-2 children and desperately need a 3-4 bedroom home. It's almost impossible to find. I contacted my

landlord within minutes of his posting. I signed the lease onsite when I saw it and he later showed me the list of almost 40 people who had messaged him after I did that were interested. The lack of housing for small families is shocking. There were ample 1-2 bedroom options across all price points. We would have loved a 4 bedroom home but that's basically like finding a unicorn so we were thrilled to get the 3 bedroom in Kohler. We wanted Sheboygan, between 8th and the lake but that's very difficult to get into. Sheboygan needs 3-4 bedroom options. I do think there were 3 bedroom options in a reduced rent/ income based development but they were not open in time for us. We pay \$1400/month and would have paid up to \$1600 for a 3 bedroom and up to \$1700 for a 4 bedroom. There is a lack of housing for middle class families. Lots of things focused on affordable housing and on luxury housing. I think

incentivizing the multiplexes in Near North and Ellis to convert to fewer, larger units would do a lot to draw young professionals and young families. I know at Kohler company, most people move to Port Washington or Mequon. That's the type of housing that's lacking here. Please look at the people who had to move away to find housing, not only the people currently in Sheboygan. We want to attract and retain the Mequon/ Port Washington folks to Sheboygan County. These are middle to upper income families that Sheboygan could capture a good chunk of their disposable spending if they just had the available housing. New developments need to have the amenities that people need. A new neighborhood on the lake, with a playground and clubhouse w/ indoor play area filled with single family 3-4 bedroom homes and maybe a mix of duplexes/ townhomes in the \$180k-\$300k range would do great. I would also ban

Airbnbs for any units with more than 2 bedrooms. Limiting STRs to 1 and 2 bedrooms would help a bit with rental supply. As an FYI, I am an economist with a PhD in economics. I'm so grateful that you are conducting this research.

Thanks!

- housing for the rich
- When we first moved to Sheboygan, we rented a house from Vine & Branch - the only property management company specializing in home rentals, to our knowledge. They turned out to be slum lords, and the conditions in the home were untenable. We had the privilege to leave the house (and quite a bit of money on the table), but I fear that most of the people that use V&B do not have that option. I viewed several other properties with V&B that were unlivable - horrible smells, holes in the floor, etc. If this is the primary home rental option in Sheboygan - there is a serious problem here.
- Affordable housing

for young couples/families, millennials etc. the new housing rental units available are beautiful but out of range for young adults with student loans just starting out in their careers.

- There are opportunities for more renovation and updated homes in Historic Ellis/Near North/Vollrath.
- Higher end condo/apartment units in Sheboygan.
- more leniency on "low-income" housing apartments
- See above. Also, from my experience with y job it was hard to find 3 bedroom rentals for larger families wanting to rent.
- Sheboygan needs more opportunities for transitional housing and homeless shelters for our families.
- I'm considering leaving Sheboygan because of the lack of affordable housing. It has just become too expensive to live here.
- need more mid level rent. Not low income
- Available space for a new-build; a 'vintage neighborhood' of sorts. We empty

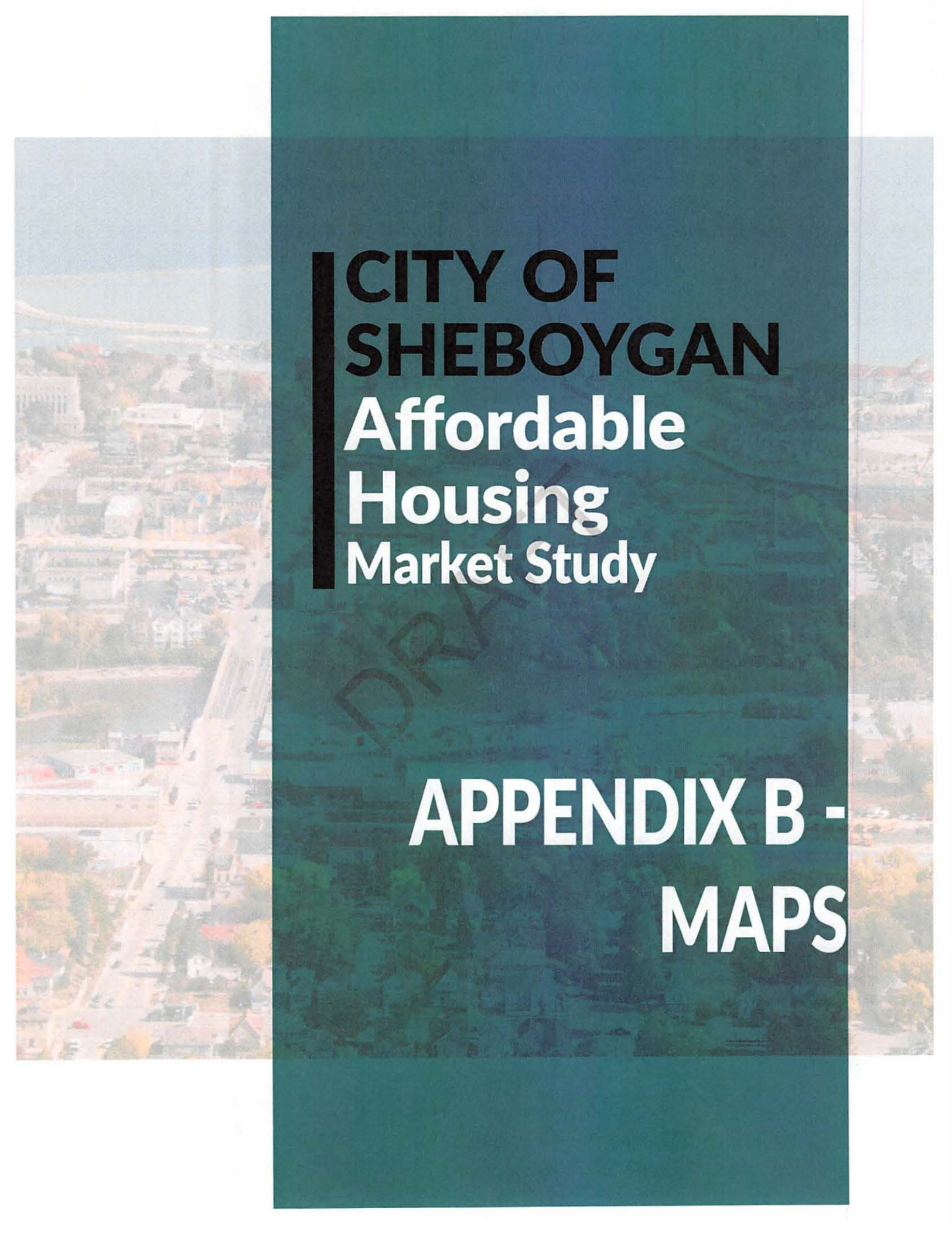
nesters don't want to live in a 'dorm', which seems to be the only housing style available. Safe neighborhood a must.

- We definitely need more affordable housing for young workers/families. Affordable meaning \$15-20/hr x 2080 hrs x 1/3 for housing, and up.
- Sheboygan has become way too crowded
- Large corporations not taking into account inflation and putting income restrictions along with discrimination against full time college students.
- Housing that isn't income restricted or not a luxury apartment. Making \$20+ an hour and I make too much for majority of the apartments, or too little for the other ones.
- People need to help themselves if they get hand outs they will ever help themselves
- Landlords willing to accept pets an criminal backgrounds
- I live in a rundown mouse infested home cause its all we can afford even when wife had job making 30000 a year

- Driving around I can't believe what the city allows . Houses by the lake look like junk. I wish people would buy them and rip them down and build new homes. I am hoping that trend starts with all the newer development and people with income coming in from other cities.
- Housing for reformed felons its very bad in sheboygan .
- A person cannot afford housing in this area! Most are low hourly jobs. We need low income housing!
- One of the things holding me back is my student loan debt. My gross income looks good on paper and prevents me from qualifying from low-income housing. But in reality, my net income makes it difficult to afford anything in the area.
- Housing is just fine in Sheboygan.
- Lack of townhouses and condos being built for home ownership, instead of apartments.
- homes for the rich
- "Communities of all. Pocket neighborhoods common green

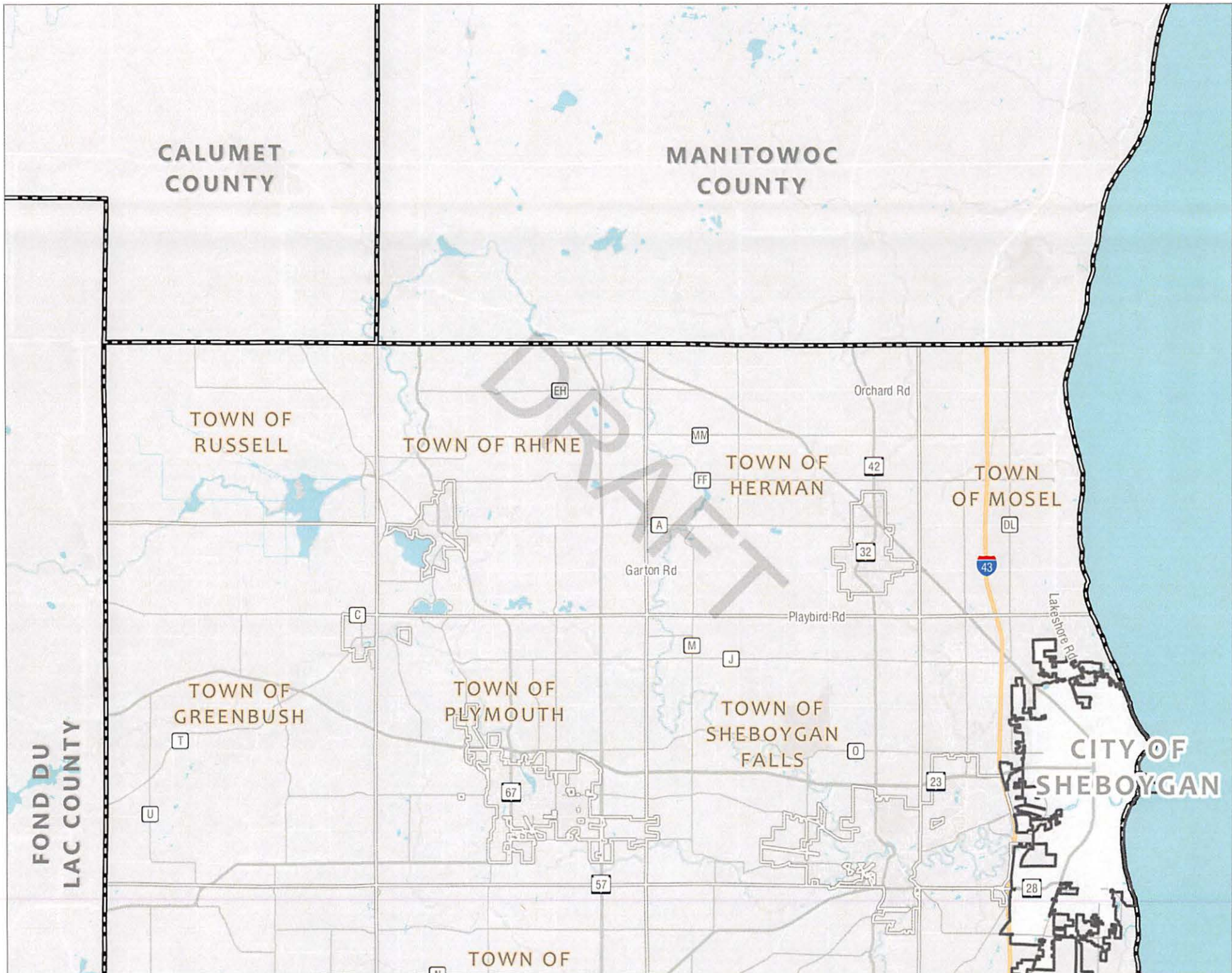
- spaces.
- A lot of high end apartments going up. Which is great, it helps bring the value of our city up. Unfortunately, there's so many homes that should be condemned and people live in them. A single mother of 2 or more cannot afford childcare, housing, bills, and then some if her rent is over \$700. I grew up in the slums of Sheboygan my whole childhood because my mom couldn't afford a decent place. Or nowhere was taking new tenants. There should be medium income housing that's big enough to for a family of 4-5.
- There are so many houses that need a lot of work.
- Safe neighborhoods that aren't near known drug activity.
- Too many apartments, not nearly enough condominiums.
- upscale side by side condo's near lakefront
- For a city that is working to attract and support a young professional workforce, the only affordable option is home ownership and not everyone is ready for that or

- wants to commit long term.
- None



**CITY OF
SHEBOYGAN**
**Affordable
Housing
Market Study**

**APPENDIX B -
MAPS**



CALUMET
COUNTY

MANITOWOC
COUNTY

TOWN OF
RUSSELL

TOWN OF RHINE

TOWN OF
HERMAN

TOWN
OF MOSEL

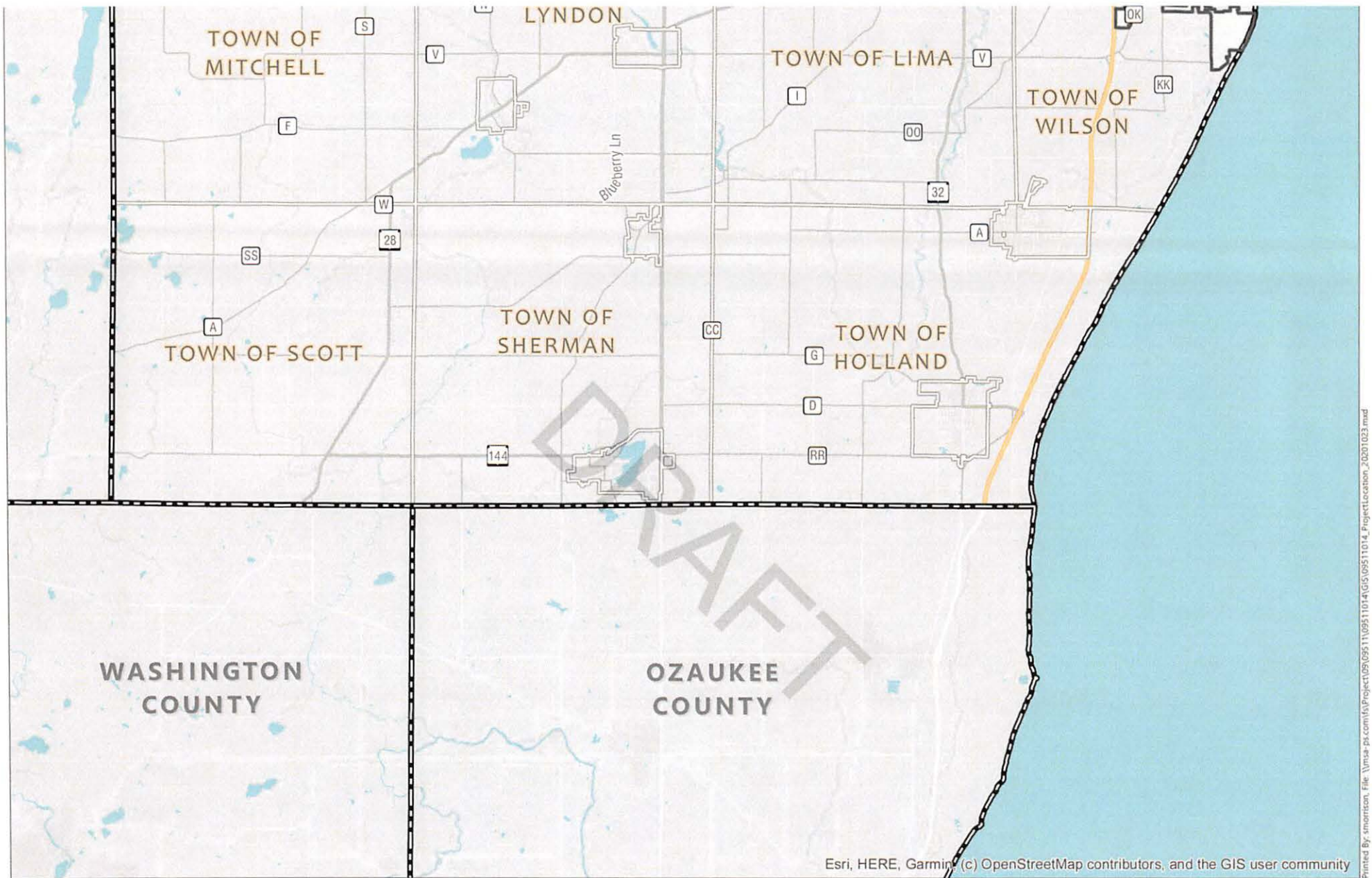
TOWN OF
GREENBUSH

TOWN OF
PLYMOUTH

TOWN OF
SHEBOYGAN
FALLS

CITY OF
SHEBOYGAN

FOND DU
LAC COUNTY



Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community

Printed By: smorrison, File: \\msa-ps.com\isa\Project\09\09511\09511014\GIS\09511014_ProjectLocation_20201023.mxd



Data Sources:
 Municipal Limits, Hydrology, Parcels:
 Sheboygan County (2020)
 County Bounds: WDNR (2018)
 Roads: WISLR (2017)

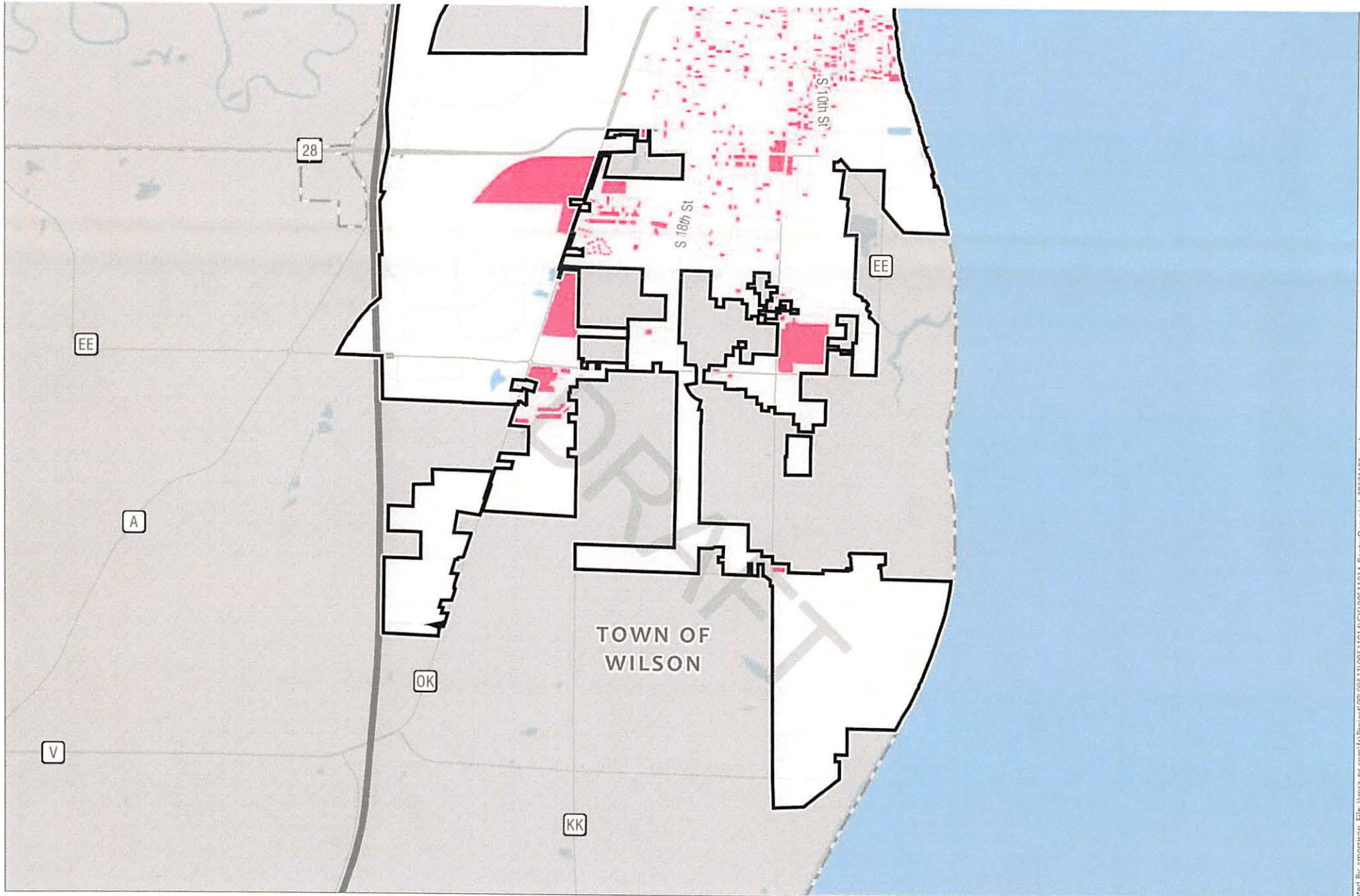


- Interstate
- State Highway
- County Highway
- Waterbody
- City of Sheboygan
- Municipal Boundary
- County Boundary

Study Area

City of Sheboygan Housing Study

City of Sheboygan
Sheboygan County, WI

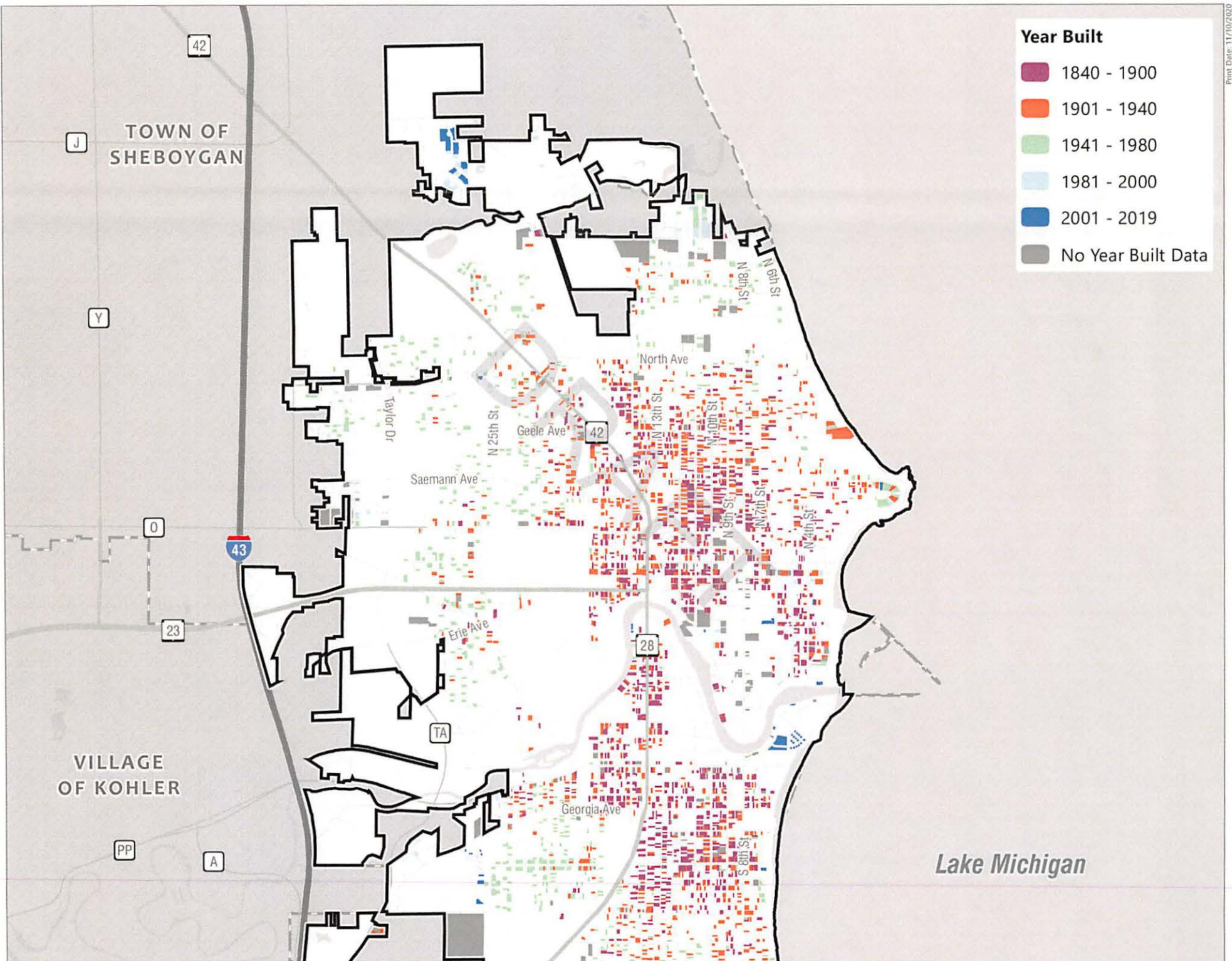


Data Sources:
 Municipal Limits, Hydrology, Parcels:
 Sheboygan County (2020)
 Roads: WISLR (2017)

- City of Sheboygan
- Municipal Boundary
- Waterbody
- Interstate
- State Highway
- County Highway

Renter Occupied Residential Properties

Sheboygan Housing Study
 City of Sheboygan





Printed By: smcriston, File: \\msa-ps.com\fs\Project\0951109511014\GIS\09511014_ByAge_RenterOccupied_20201108.mxd

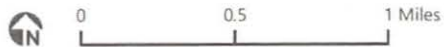


Data Sources:
 Municipal Limits, Hydrology, Parcels:
 Sheboygan County (2020)
 Roads: WISLR (2017)

- City of Sheboygan
- Municipal Boundary
- Waterbody
- Interstate
- State Highway
- County Highway

Renter Occupied Residential Properties By Age

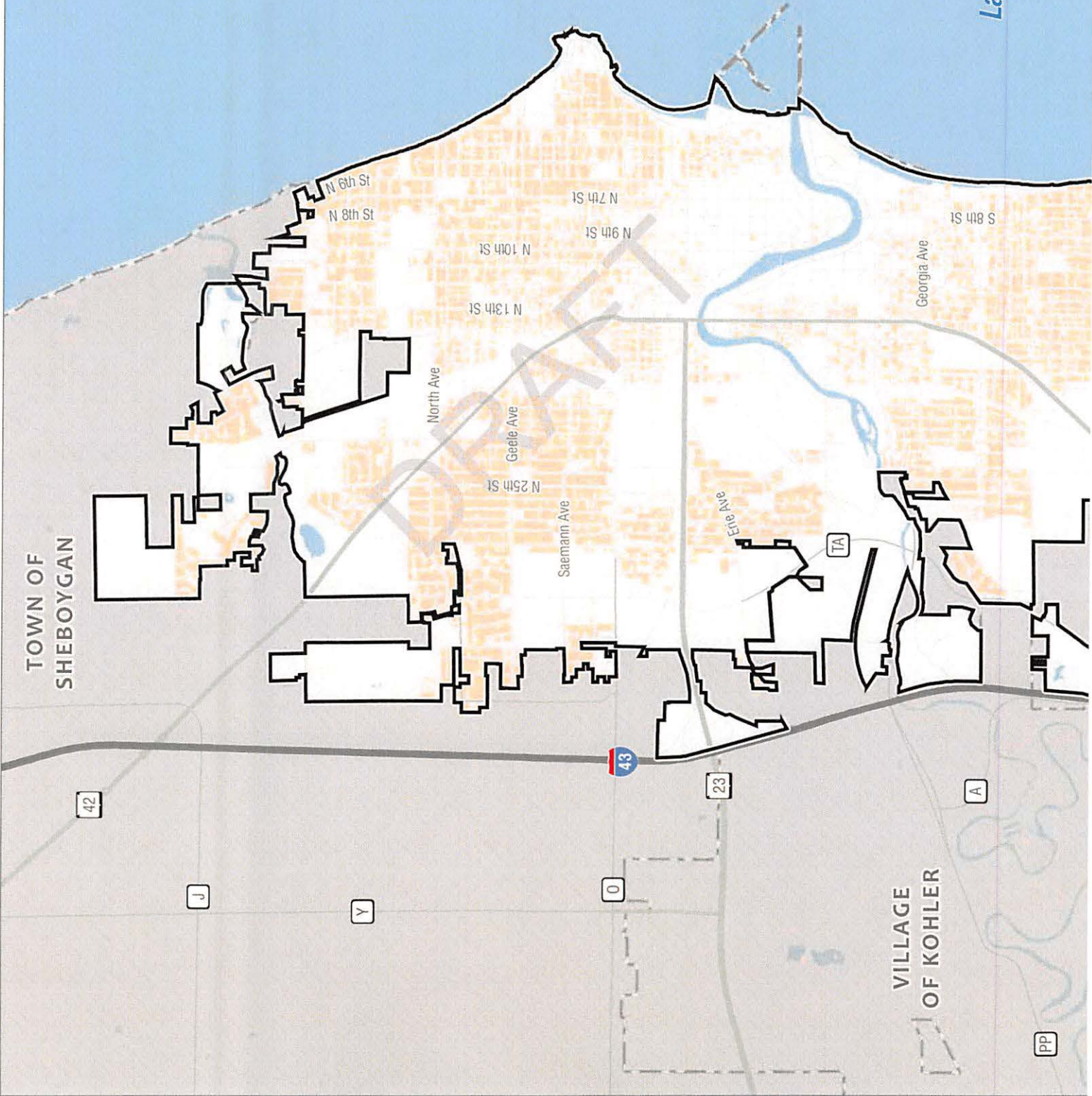
Sheboygan Housing Study
 City of Sheboygan
 Sheboygan County, WI



Owner Occupied



Lake Michigan



TOWN OF SHEBOYGAN

VILLAGE OF KOHLER

PP

42

J

Y

O

23

A

43

TA

North Ave

Geddie Ave

Saemann Ave

Erie Ave

N 25th St

N 13th St

N 10th St

N 9th St

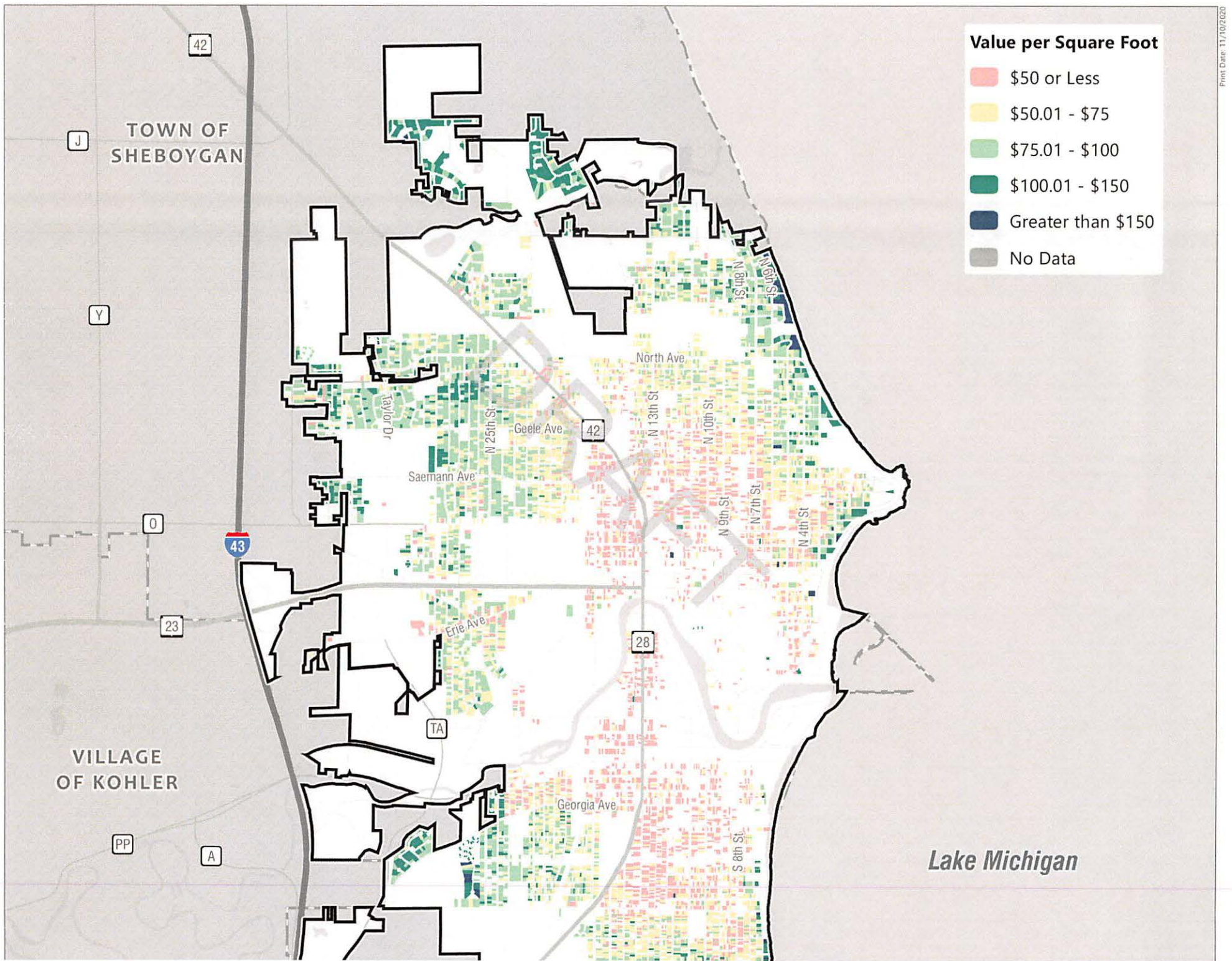
N 7th St

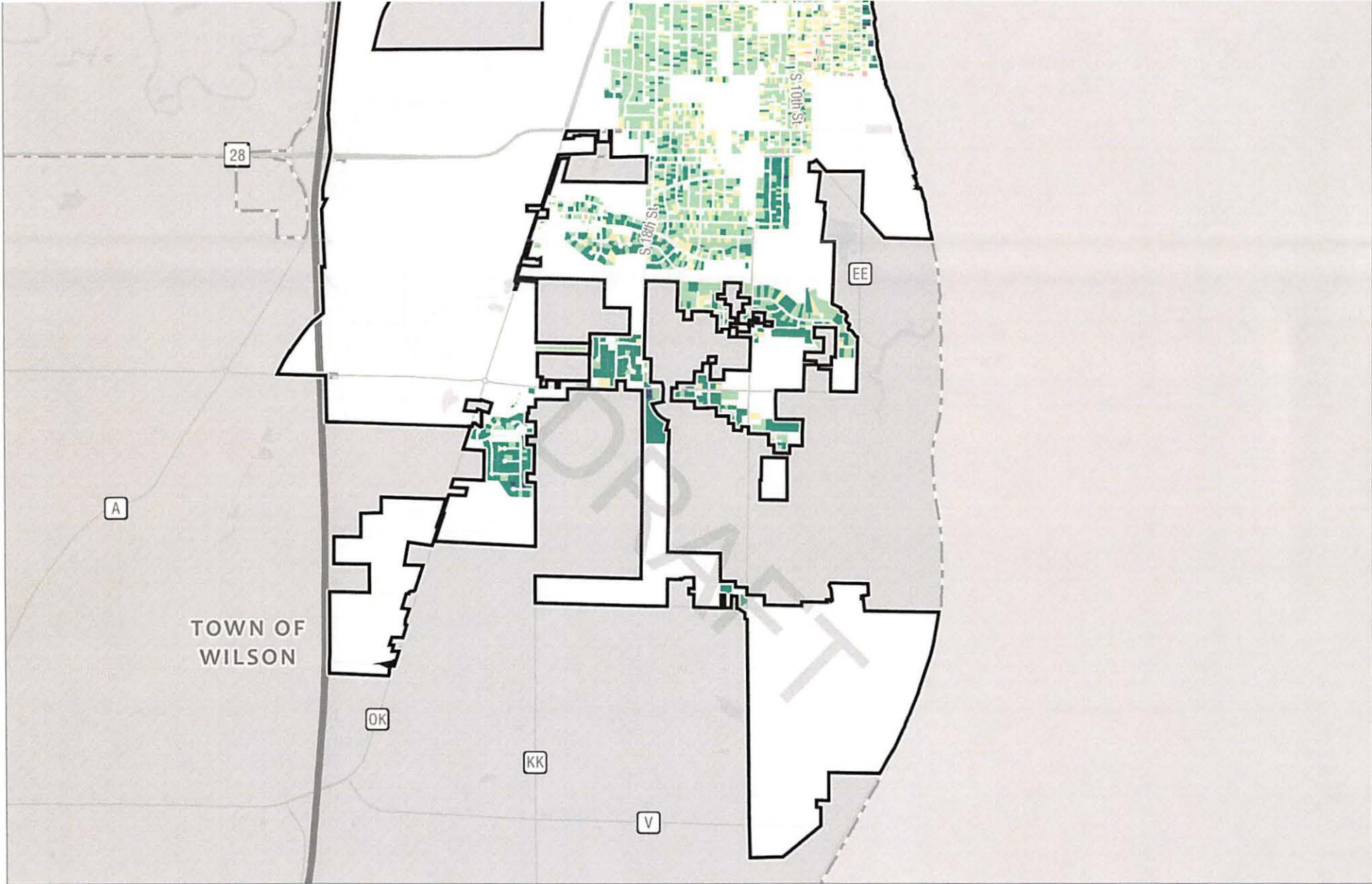
N 8th St

N 6th St

Georgia Ave

S 8th St





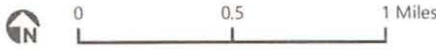
Printed By: smartison, File: \\msa-ps.com\is\Project\09\09511\09511014\GIS\09511014_ByValueBySqF_OwnerOcc_20201103.mxd



Data Sources:
 Municipal Limits, Hydrology, Parcels:
 Sheboygan County (2020)
 Roads: WISLR (2017)

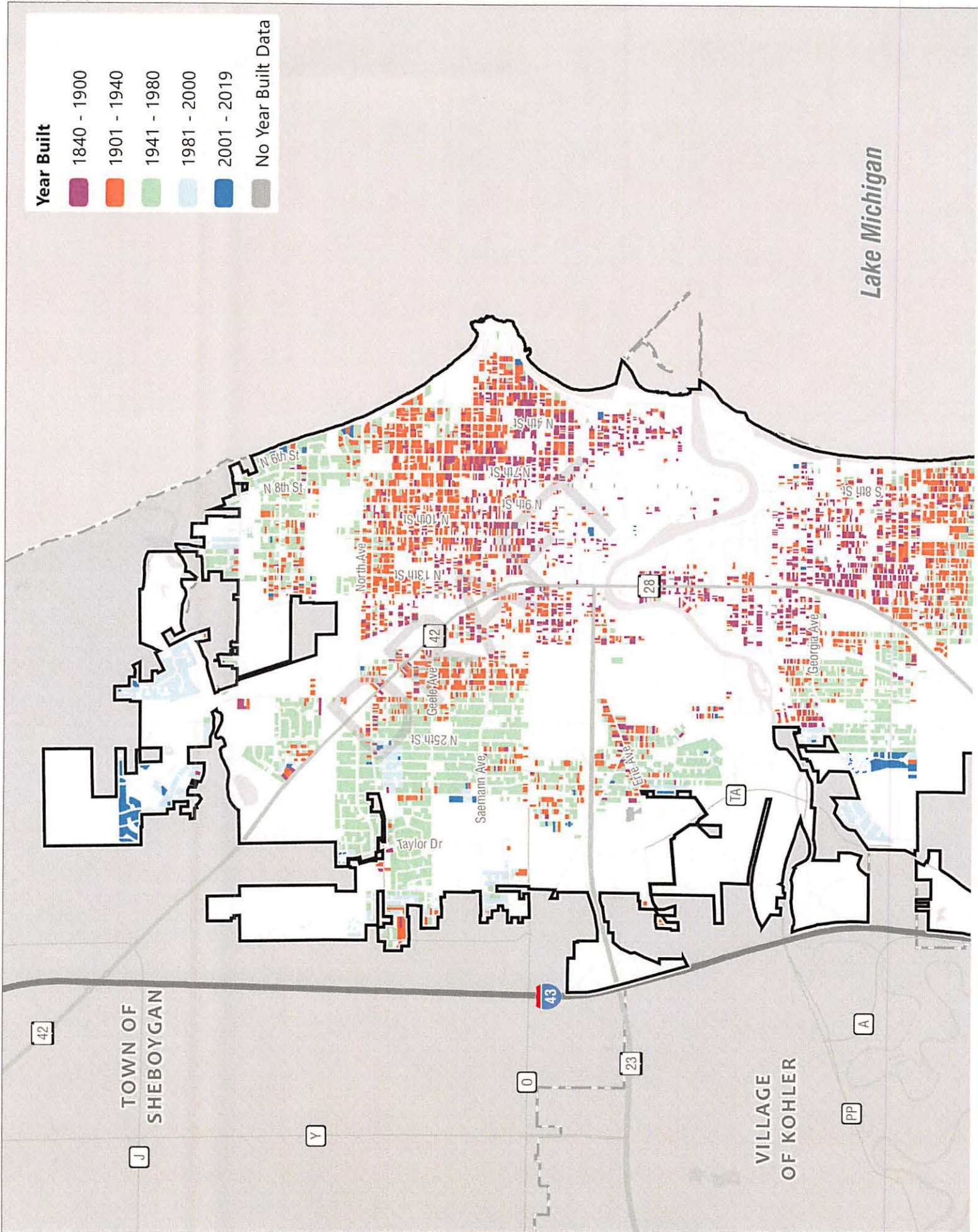
- City of Sheboygan
- Municipal Boundary
- Waterbody
- Interstate
- State Highway
- County Highway

**Owner Occupied Properties
 By Value per Square Foot**
 Sheboygan Housing Study
 City of Sheboygan
 Sheboygan County, WI



Year Built

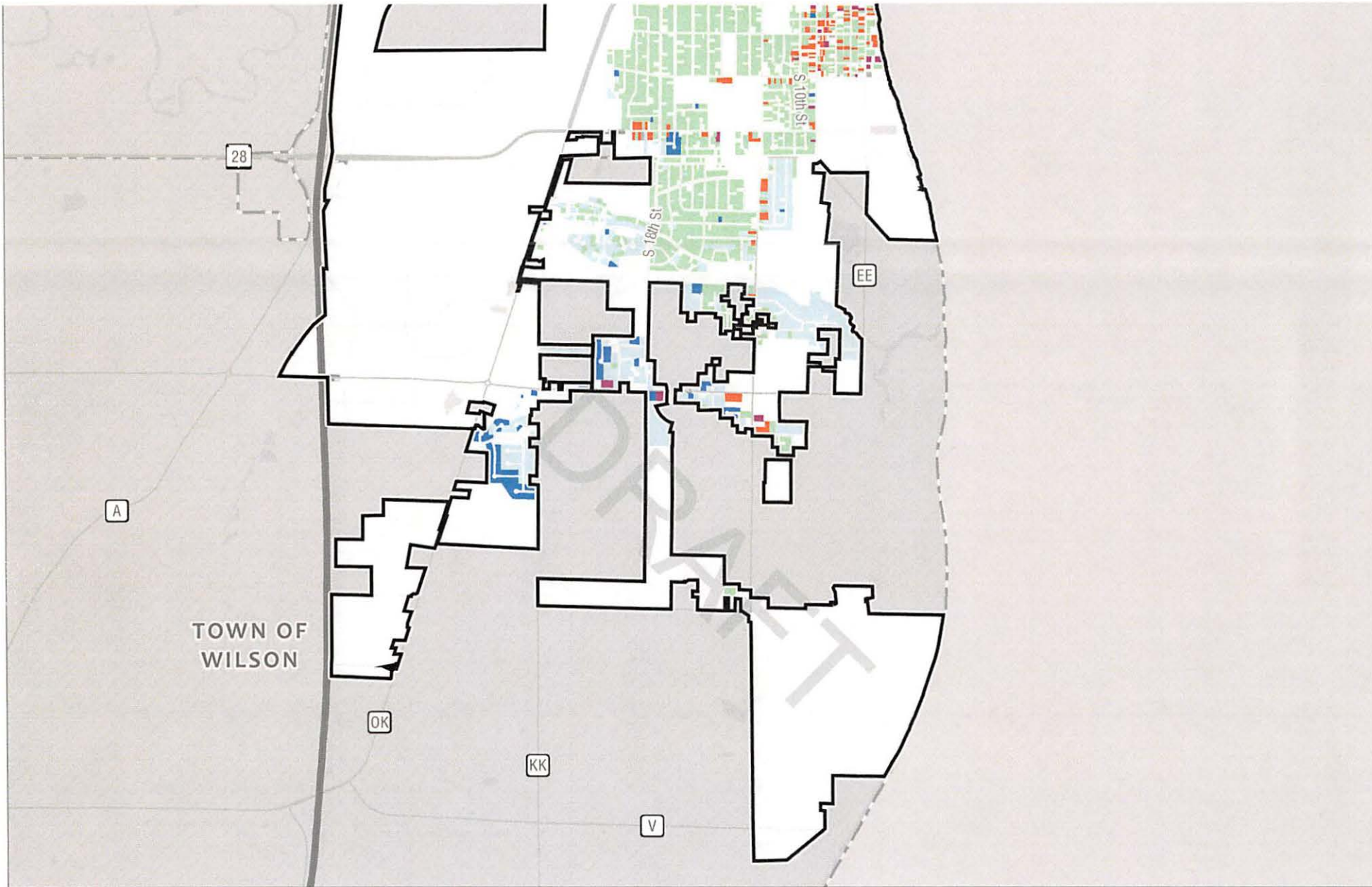
- 1840 - 1900
- 1901 - 1940
- 1941 - 1980
- 1981 - 2000
- 2001 - 2019
- No Year Built Data



Lake Michigan

TOWN OF SHEBOYGAN

VILLAGE OF KOHLER



Printed By: smorrison, File: \\msa-ps.com\1\Project\09\0951109511014\GIS\09511014_ByAge_OwnerOccupied_20201102.mxd



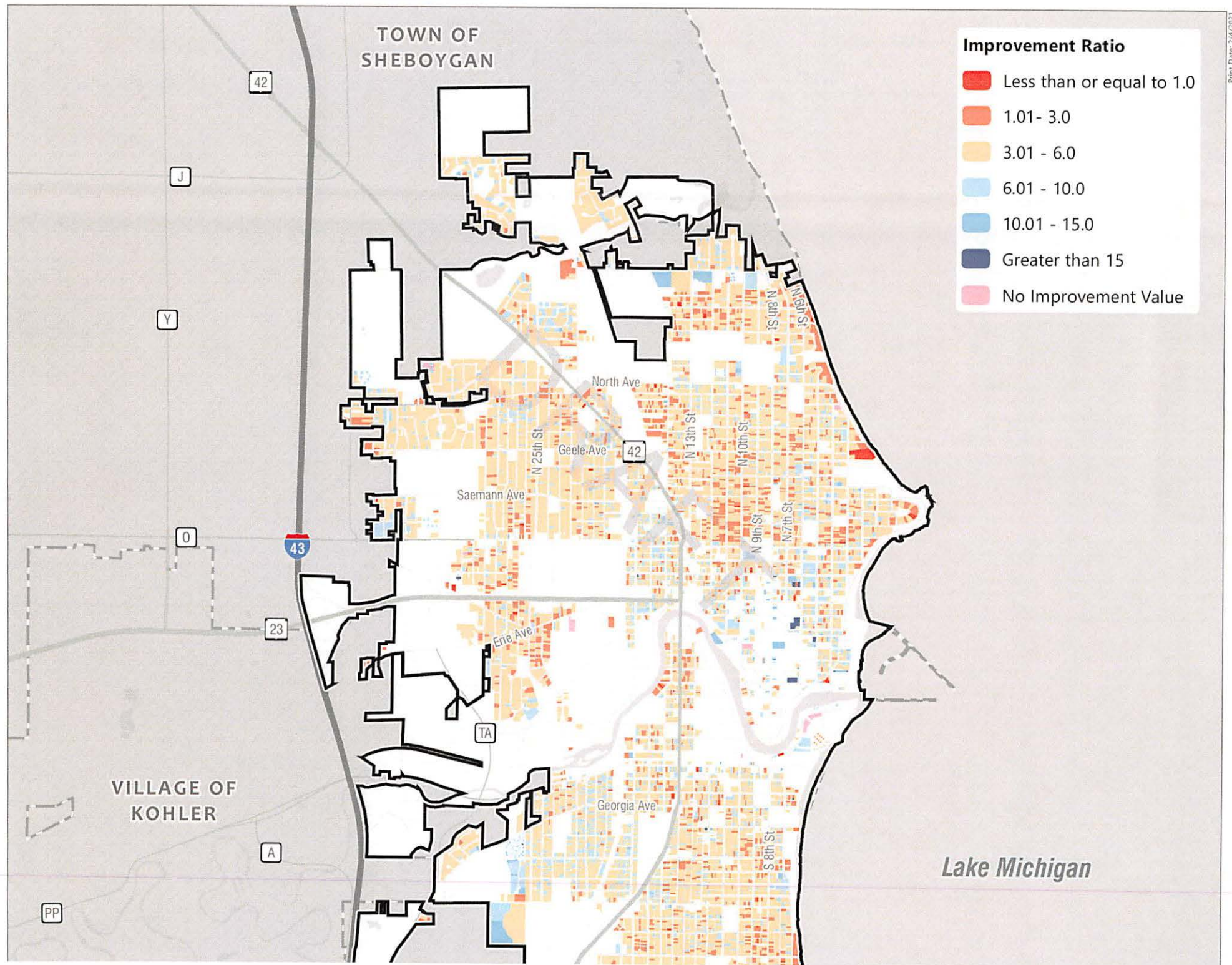
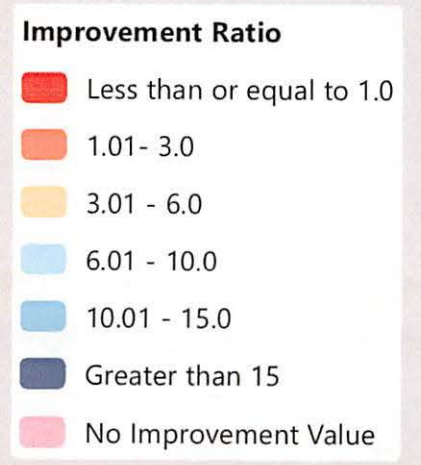
Data Sources:
 Municipal Limits, Hydrology, Parcels:
 Sheboygan County (2020)
 Roads: WISLR (2017)

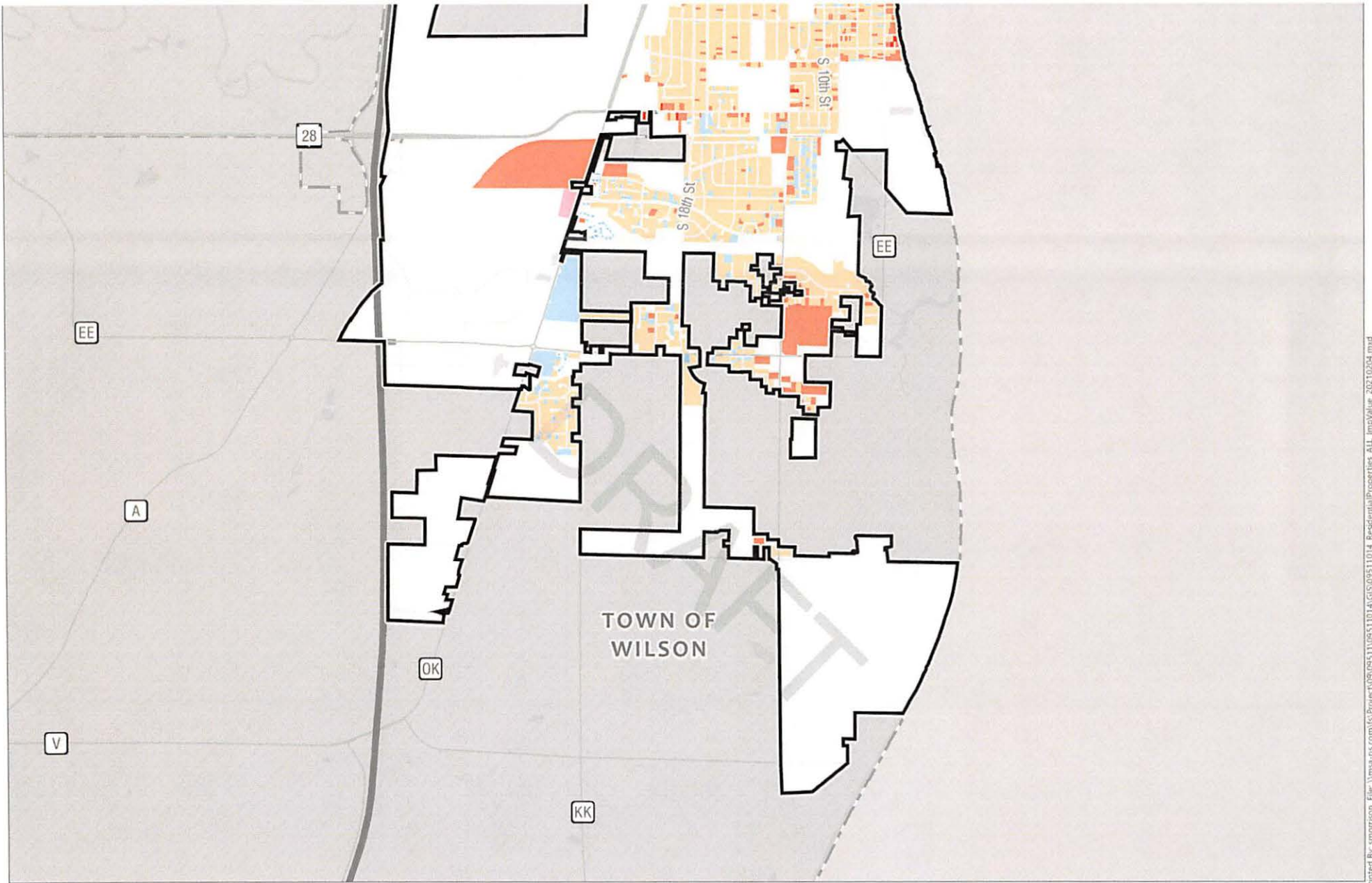
- City of Sheboygan
- Municipal Boundary
- Waterbody
- Interstate
- State Highway
- County Highway

**Owner Occupied Residential
 Properties By Age**
 Sheboygan Housing Study
 City of Sheboygan
 Sheboygan County, WI



TOWN OF SHEBOYGAN





Printed By: smorrison, File: \\msa-pis.com\fs\Project\09\0951109511014\GIS\09511014_ResidentialProperties_ALL_impValue_20210204.mxd

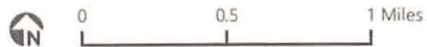


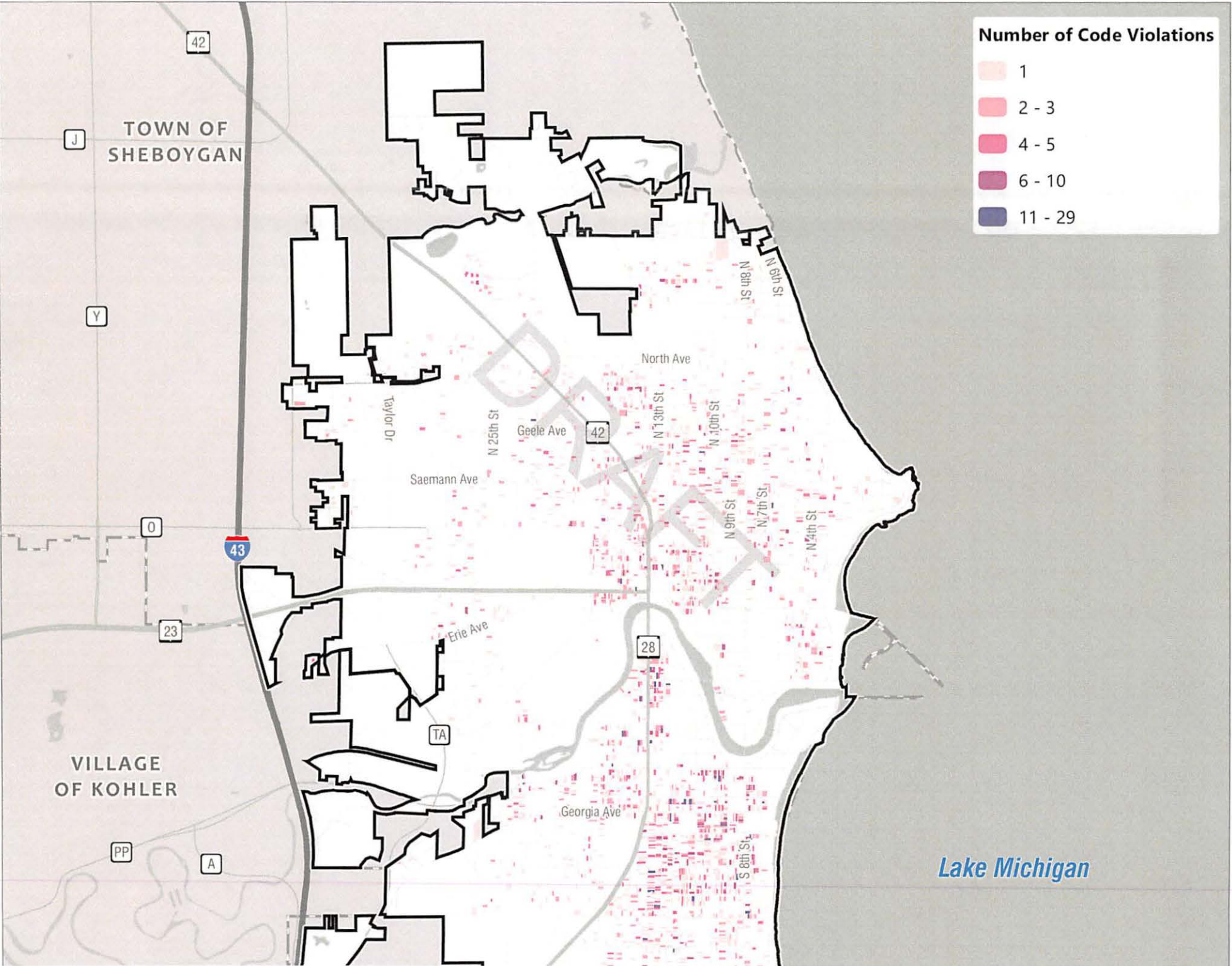
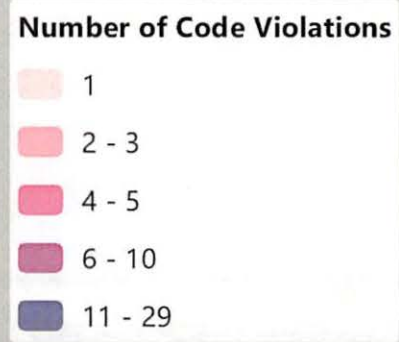
Data Sources:
 Municipal Limits, Hydrology, Parcels:
 Sheboygan County (2020)
 Roads: WISLR (2017)

- City of Sheboygan
- Municipal Boundary
- Waterbody
- Interstate
- State Highway
- County Highway

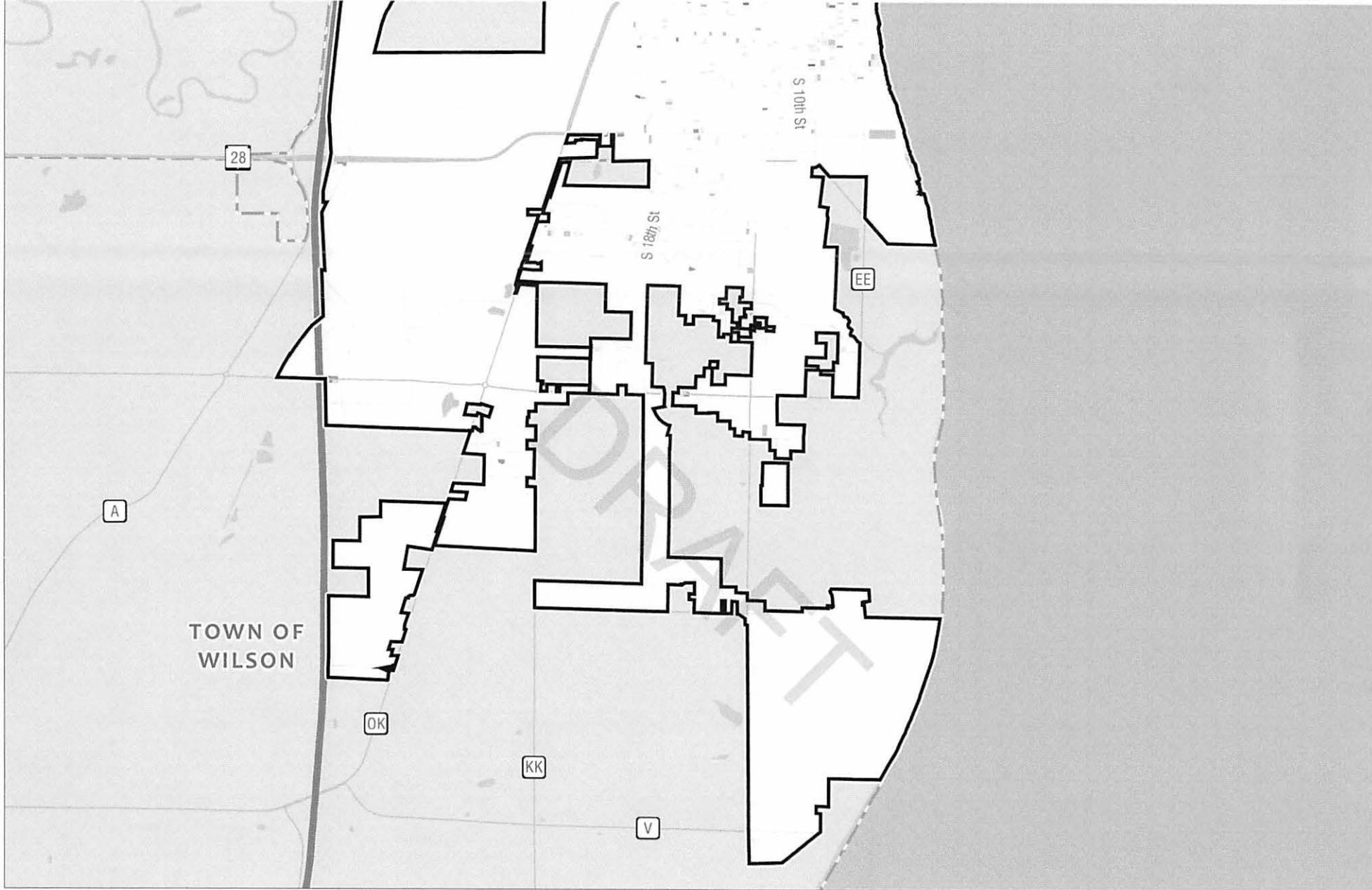
Residential Properties By Improvement Ratio

Sheboygan Housing Study
 City of Sheboygan
 Sheboygan County, WI





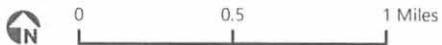
Lake Michigan

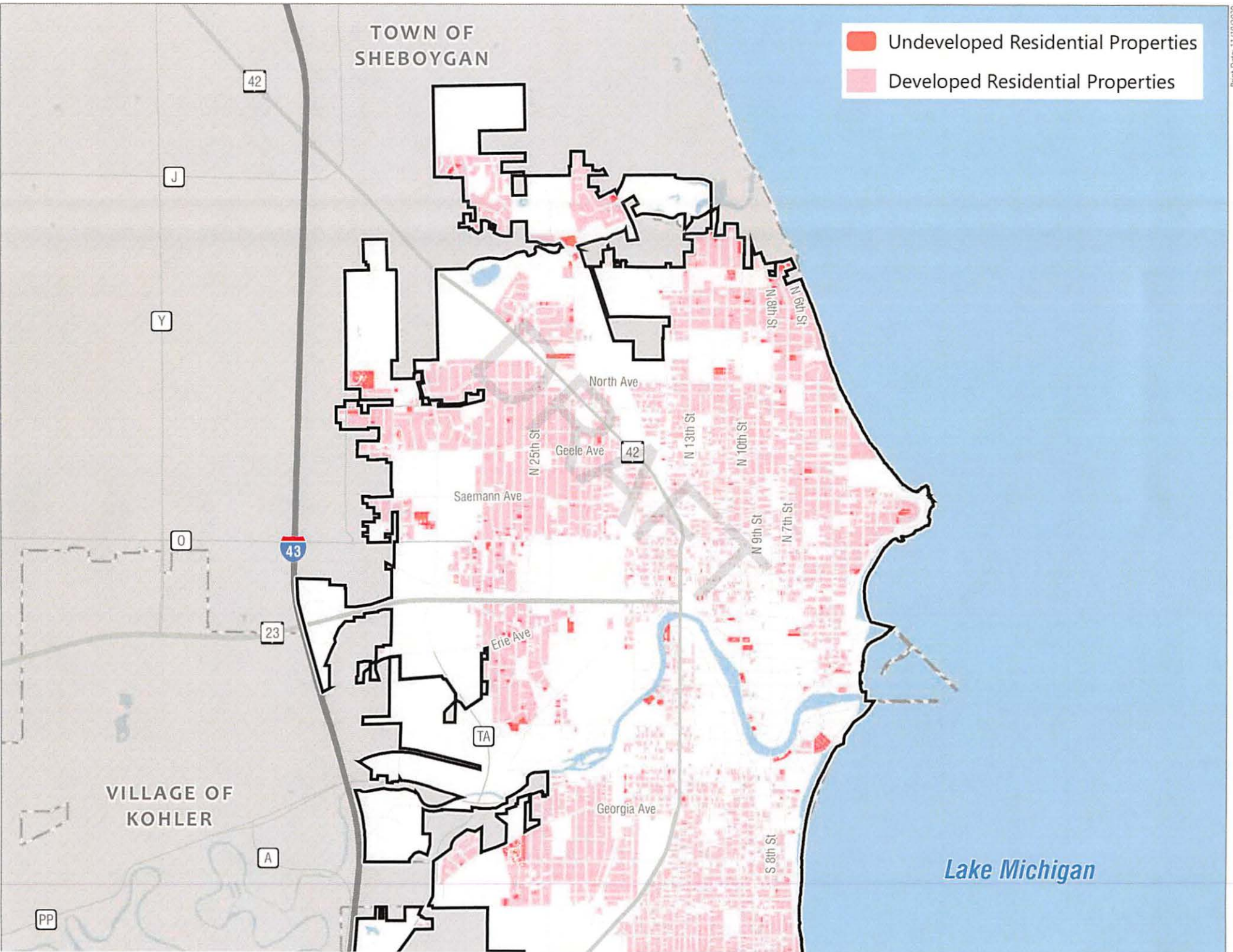


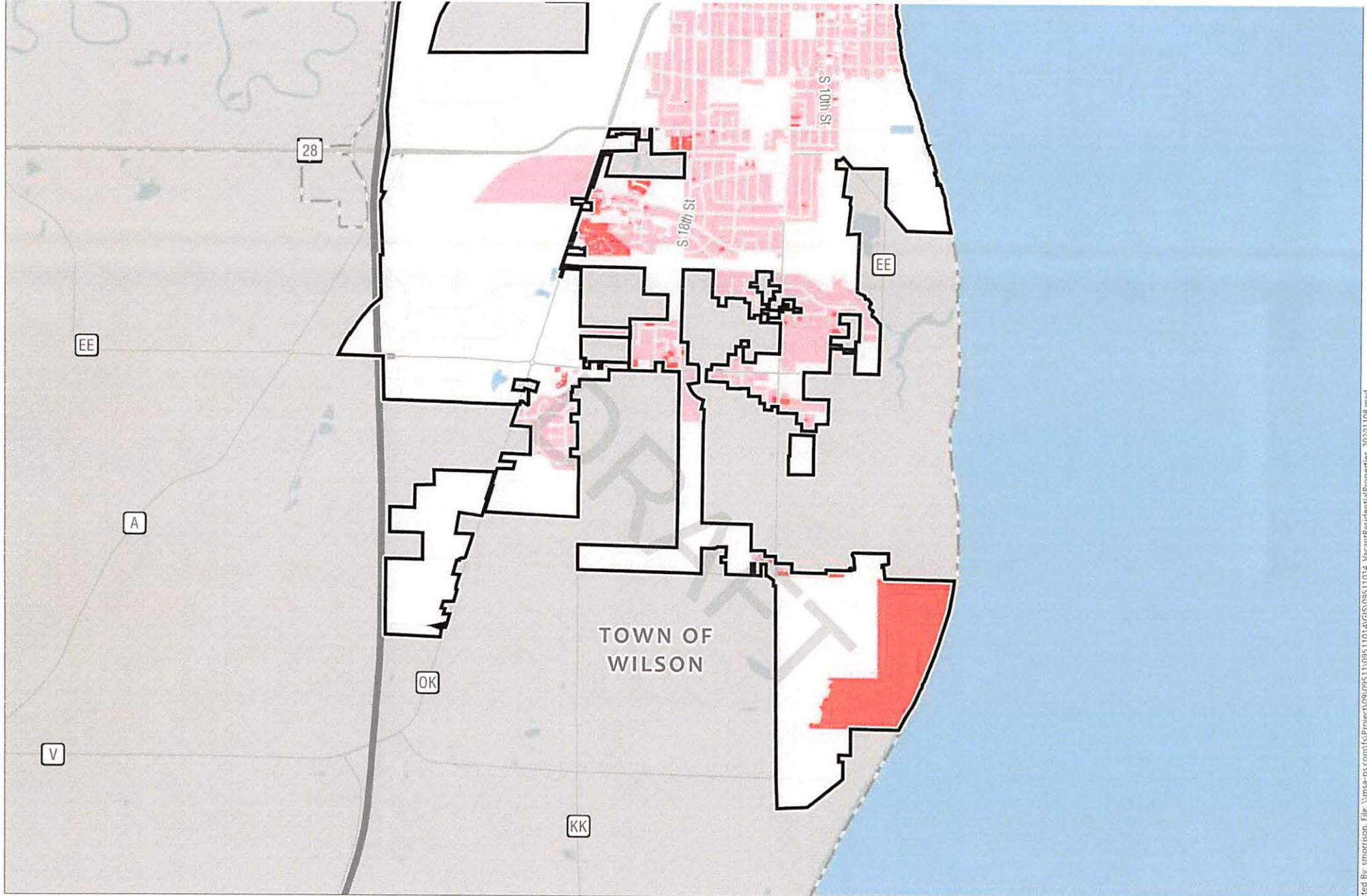
Data Sources:
 Municipal Limits, Hydrology, Parcels:
 Sheboygan County (2020)
 Roads: WISLR (2017)

- City of Sheboygan
- Municipal Boundary
- Waterbody
- Interstate
- State Highway
- County Highway

**Residential Property
 Code Violations**
 Sheboygan Housing Study
 City of Sheboygan
 Sheboygan County, WI







Printed By: smorrison, File: \\msa-ps.com\ps\Project\09\09511\09511014\GIS\09511014_VacantResidentialProperties_20201108.mxd

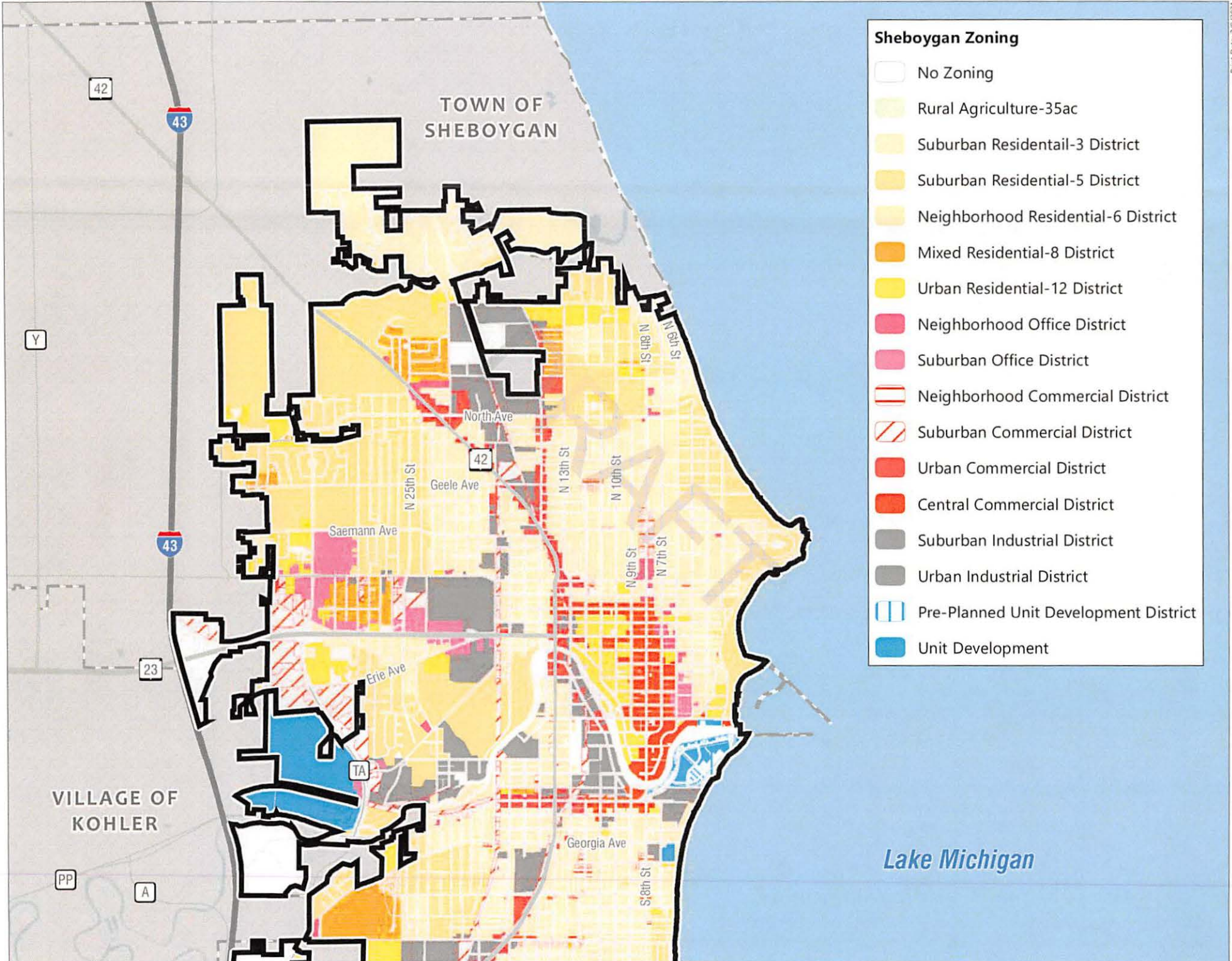


Data Sources:
 Municipal Limits, Hydrology, Parcels:
 Sheboygan County (2020)
 Roads: WISLR (2017)

- City of Sheboygan
- Municipal Boundary
- Waterbody
- Interstate
- State Highway
- County Highway

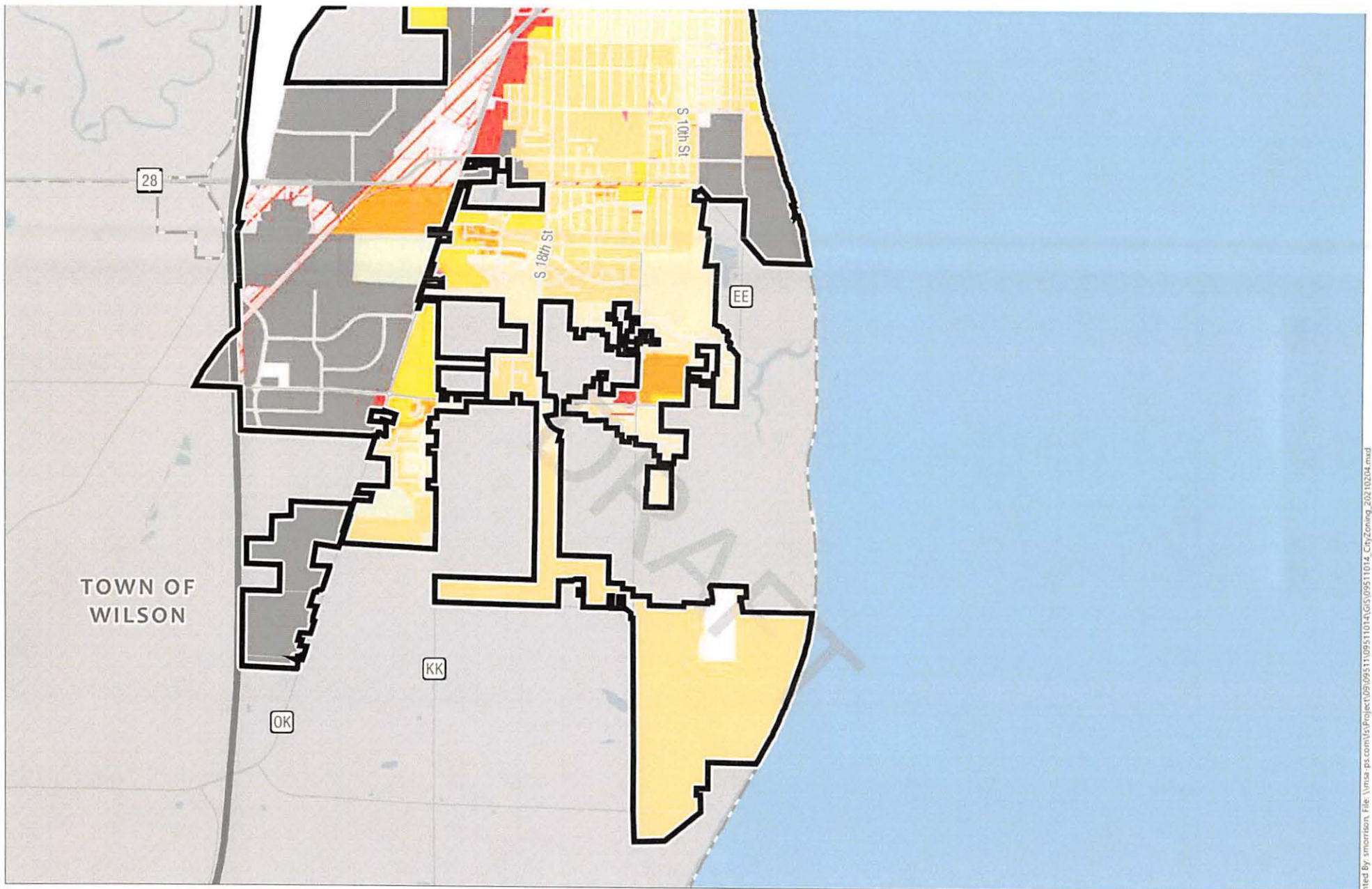
Undeveloped Residential Properties

Sheboygan Housing Study
 City of Sheboygan



- ### Sheboygan Zoning
- No Zoning
 - Rural Agriculture-35ac
 - Suburban Residential-3 District
 - Suburban Residential-5 District
 - Neighborhood Residential-6 District
 - Mixed Residential-8 District
 - Urban Residential-12 District
 - Neighborhood Office District
 - Suburban Office District
 - Neighborhood Commercial District
 - Suburban Commercial District
 - Urban Commercial District
 - Central Commercial District
 - Suburban Industrial District
 - Urban Industrial District
 - Pre-Planned Unit Development District
 - Unit Development

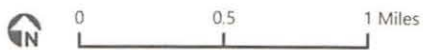
Lake Michigan



Printed By: umorrison, File: \\msa-pps.com\ps\Project\09\0951109511014\GIS\09511014_CityZoning_20210204.mxd



Data Sources:
 Municipal Limits, Hydrology, Parcels/Zoning:
 Sheboygan County (2020)
 Roads: WISLR (2017)





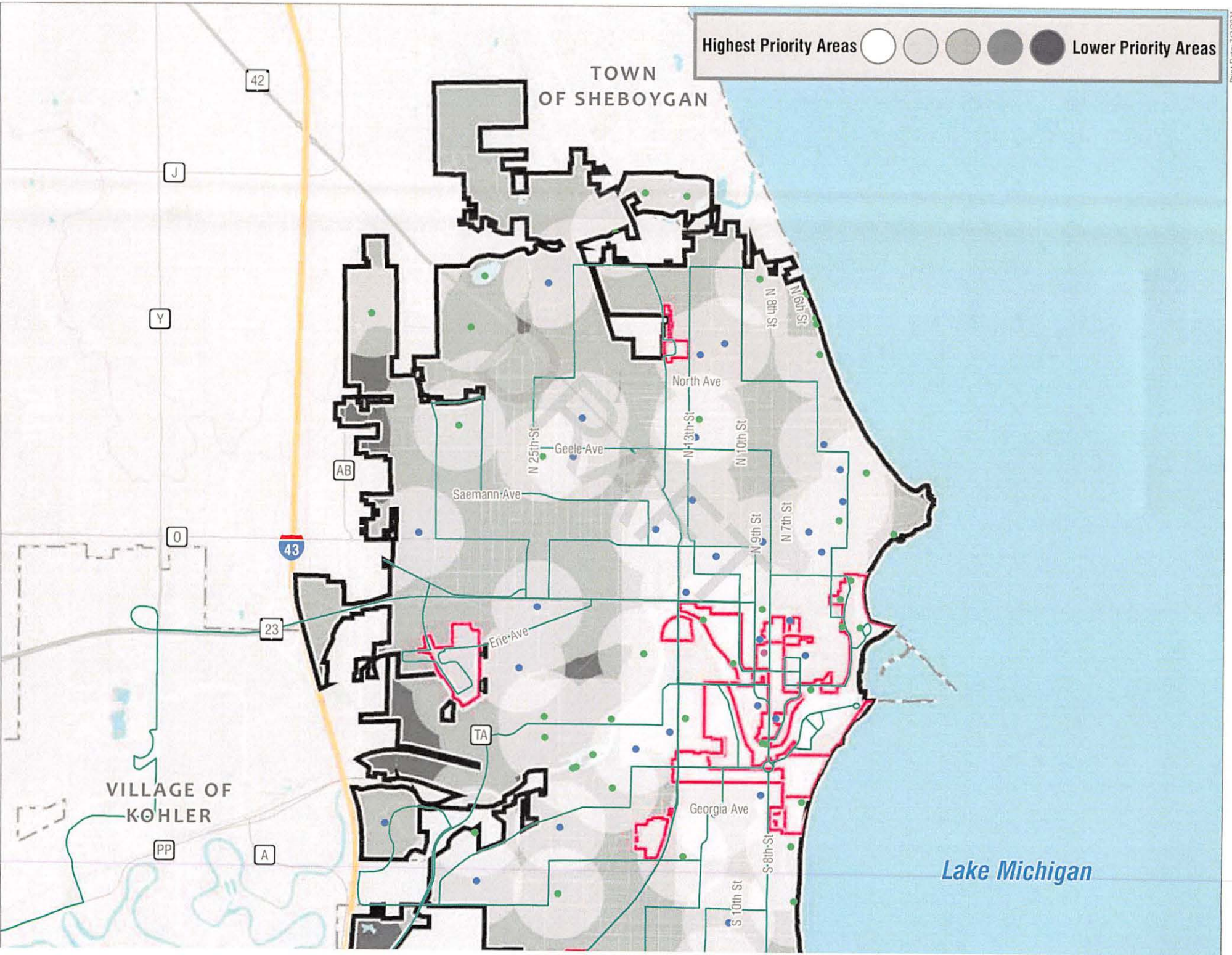
-  City of Sheboygan
-  Municipal Boundary
-  Waterbody
-  Interstate
-  State Highway
-  County Highway

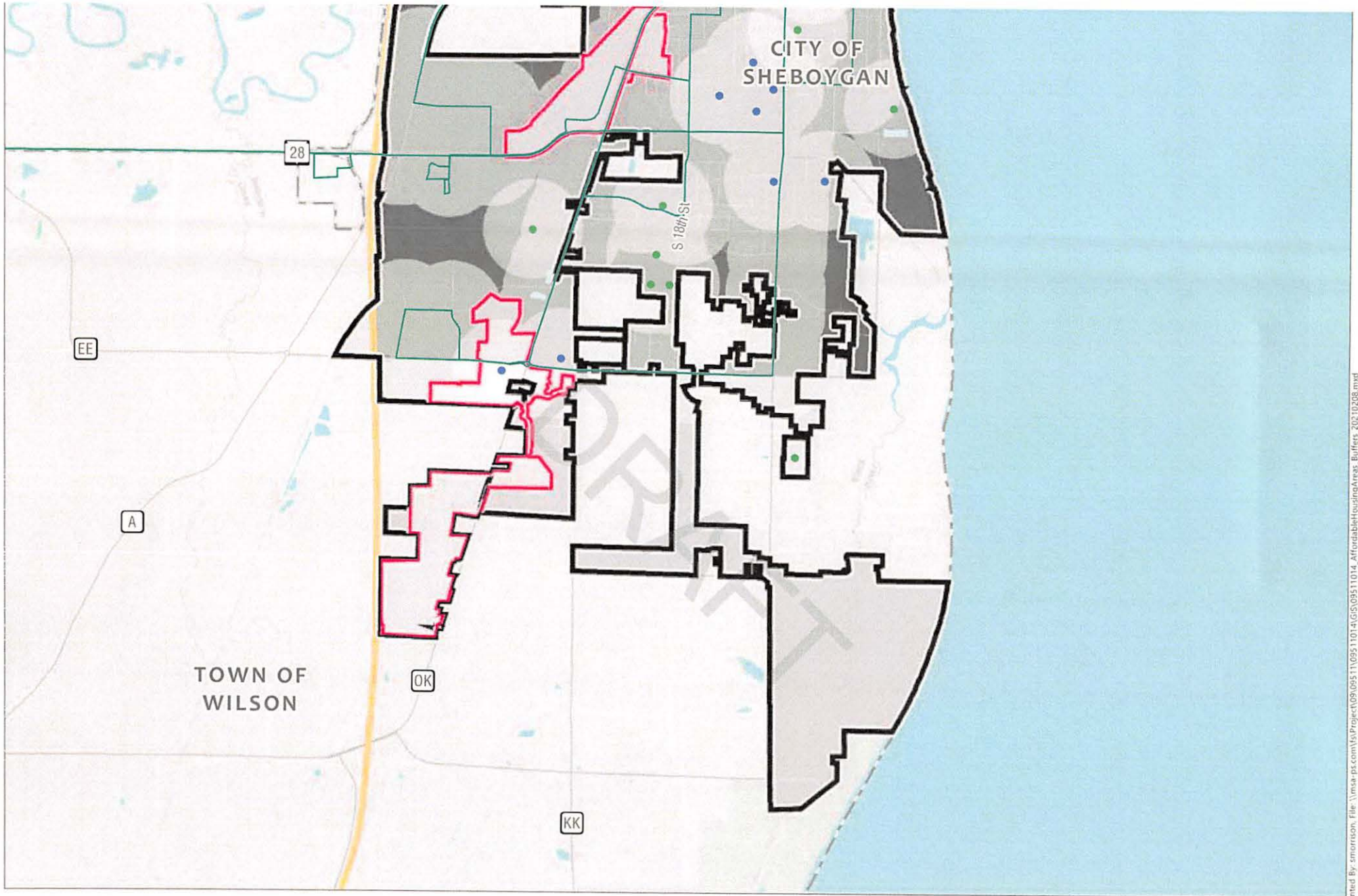
Zoning

Sheboygan Housing Study

City of Sheboygan
Sheboygan County, WI

Highest Priority Areas      Lower Priority Areas





Printed By: smorrison, File: \\msa-ps.com\ps\Project\0951109511014\GIS\09511014_AffordableHousingAreas_Buffers_20210208.mxd



Data Sources:
 Municipal Limits, Hydrology, Parcels:
 Sheboygan County (2020)
 Roads: WISLR (2017)

- Park
- Mead Public Library
- School
- Bus Routes
- + TID/TIF District
- Waterbody
- City of Sheboygan
- Municipal Boundary

**Target Areas for
 Affordable Housing**
 Sheboygan Housing Study
 City of Sheboygan