

ELEMENT 2 - HOUSING

2.1 INTRODUCTION

Housing characteristics are related to the social and economic conditions of a community’s residents and are an important element of a comprehensive plan. Information in this element will provide data about the current housing stock, as well as identify significant changes in the number of housing units and other housing characteristics. The ability of a community to provide an adequate housing supply for all persons and income levels is key to its economic prosperity and the well being of its inhabitants.

2.2 EXISTING HOUSING CHARACTERISTICS

The number and type of housing units for the period 1980-2000 are addressed in Table 2.1. Since 1980, total housing units declined by 29, a decrease of 5.7 percent. Occupied housing units (households), after a loss from 1980-1990 and a gain from 1990-2000, had a net gain of 33 units by 2000. Vacant units declined slightly each decade for a total loss of 4 units, which was a 20 percent decline. The number of seasonal, recreational, or occasional use housing units declined by 58 units, or 16 percent, from 1980 to 2000.

Table 2.1: Housing Stock 1980-2000

Town of Sherman	1980	1990	2000	Change 1980-1990	Change 1990-2000
Total Housing Units	512	539	483	27	-56
Total Occupied Housing Units (Households)	133	121	166	-12	45
Owner-Occupied Units	109	114	161	5	47
Renter Occupied Units	24	7	5	-17	-2
Vacant Units	20	19	16	-1	-3
Seasonal or Occasional Use Units	359	399	301	40	-98
Average Household Size	2.53	2.21	2.02	-0.32	-0.19

Source: US Census Bureau 1980, 1990, 2000

A gradual decline of inhabitants per occupied household (average household size) is occurring throughout Iron County and northern Wisconsin. The central trends causing this decline include the out migration of inhabitants over the age of 18 for work or school, overall smaller family sizes, fewer families with children moving into the town, and fewer children being born to town residents. Additionally, many households are composed of retired couples or are single person households. Table 2.1 indicates that in 2000 the Town of Sherman had an average of 2.02 persons per household, representing a decline from the 1980 and 1990 levels.

In reviewing information from the town's Assessor, in 2004 there were 519 parcels in Sherman that had buildings or other taxable improvements.

Occupancy Characteristics

Table 2.2 compares in detail the occupancy and tenure characteristics of the total housing units for the Town of Sherman, Iron County, and the State of Wisconsin. As referenced in the table, 317 (65.6%) of all town housing units in 2000 were identified as vacant with 95 percent of those vacant units reported as seasonal, leaving a “true” vacancy rate of only 3.3 percent. In comparison, Iron County had 46.0 percent of housing units vacant (82.3% seasonal) for a “true” vacancy rate of 8.1 percent. Because of the high seasonal housing levels, housing vacancy rates in the town and the county were greater than the state rate.

According to Census 2000, renter-occupied units comprised only 3 percent of all occupied housing units in the Town of Sherman. Compared to 19.3 percent for the county and 31.6 percent for the state, the town number is significantly lower.

**Table 2.2: Total Housing Units, Occupancy, and Tenure;
Town of Sherman, Iron County, and State of Wisconsin, 2000**

Housing Units	Town of Sherman		Iron County		State of Wisconsin	
	Number	Percent	Number	Percent	Number	Percent
Total Units	483	100.0%	5,706	100.0%	2,321,144	100.0%
Occupied	166	34.4%	3,083	54.0%	2,084,544	89.8%
<i>Owner</i>	161	97.0%	2,489	80.7%	1,426,361	68.4%
<i>Renter</i>	5	3.0%	594	19.3%	658,183	31.6%
Vacant	317	65.6%	2,623	46.0%	236,600	10.2%
<i>For Rent</i>	5	1.6%	189	7.2%	38,714	16.4%
<i>For Sale</i>	4	1.3%	69	2.6%	17,172	7.3%
<i>Seasonal</i>	301	95.0%	2,159	82.3%	142,313	60.1%
<i>Other</i>	7	2.2%	206	7.9%	38,401	16.2%

Source: U.S. Census 2000, SF1

Table 2.3 compares selected housing characteristics for the Town of Sherman with nearby communities and Iron County. The Town of Sherman had the neither the highest nor the lowest percentage of seasonal, recreational, or occasional use housing units compared to the other communities. The town’s median housing value in 2000, as reported by specified owner-occupied units, was \$148,600, which was substantially higher than the other areas listed in the table.

Table 2.3: Comparison of Housing Characteristics

	Town of Sherman	Town of Mercer	Town of Oma	Town of Carey	Iron County
Total Housing Units	483	1,926	542	176	5,706
% Occupied Housing Units	34.4%	42.6%	28.8%	42.6%	54.0%
% Seasonal	62.3%	52.8%	65.1%	49.4%	37.8%
*Median Housing Value	\$148,600	\$114,700	\$122,500	\$52,500	\$58,900

Source: U.S. Census 2000, SF1 and SF3

* Specified owner-occupied units

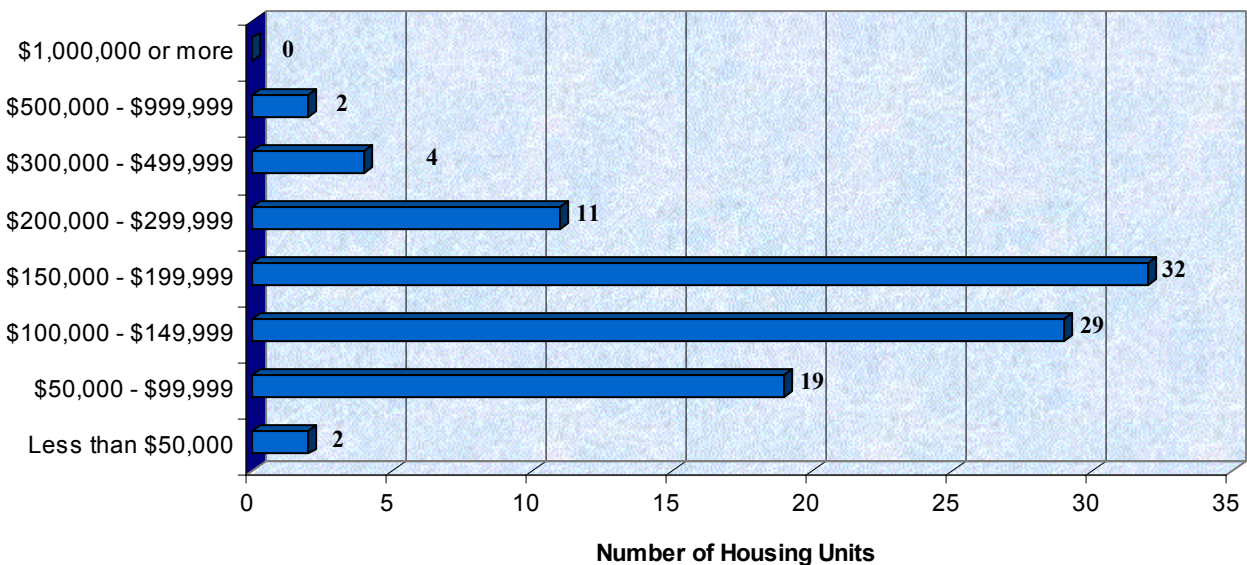
Value Characteristics

Some statistical data represented in this chapter is based on long form census data. **Specified owner occupied housing units** is defined by the U.S. Census Bureau as the following: Total number of owner occupied housing units described as either a one family home detached from any other house or a one family house attached to one or more houses on less than 10 acres with no business on the property.

A significant increase occurred in the median value of specified owner-occupied housing units in the Town of Sherman from 1990 to 2000. The median value was \$148,600 in 2000 compared to \$60,500 in 1990 and \$44,400 in 1980. According to Census 2000, the value of housing units (specified owner-occupied) covered a broad range from \$35,000 to \$749,999.

A detailed breakdown of existing housing values in the Town of Sherman is depicted in Figure 2.1. Of the reporting sample of 99 specified owner-occupied housing units in the town, roughly 49 percent (48 units) are valued between \$50,000 and \$149,999. Only 2 percent are valued less than \$50,000 and 6 percent are valued at greater than \$300,000.

Figure 2.1: Value of Specified Owner Occupied Housing Units, 2000



Source: U.S. Census 2000, SF3 (Most recent data available)
 Real Estate Values have increased significantly since 2000

Affordability of owner and renter occupied units is critical to sustaining population and employment levels for local businesses. According to the U.S. Department of Housing and Urban Development (HUD), affordable housing costs including utilities, taxes, mortgage or rent payments, and insurance should not be greater than 30 percent of the total household income. If the housing costs are greater than 30 percent, households may have difficulty making ends meet. Table 2.4 shows the monthly owner costs as a percent of household income in 1999 as reported by Census 2000. In the Town of Sherman, roughly 14 percent of the specified owner-occupied units exceeded 30 percent of their household income.

Table 2.4: Monthly Owner Costs as a Percent of Household Income – 1999

Percent of Household Income	Units	Percent of Specified Units
Less than 15 Percent	49	49.5%
15.0 to 19.9 Percent	20	20.2%
20.0 to 24.9 Percent	10	10.1%
25 to 29.9 Percent	6	6.1%
30.0 to 34.9 Percent	4	4.0%
35.0 Percent or More	10	10.1%
Not Computed	0	0.0%
Total Specified Units	99	100.0%

Source: U.S. Census 2000, SF3

Age Characteristics

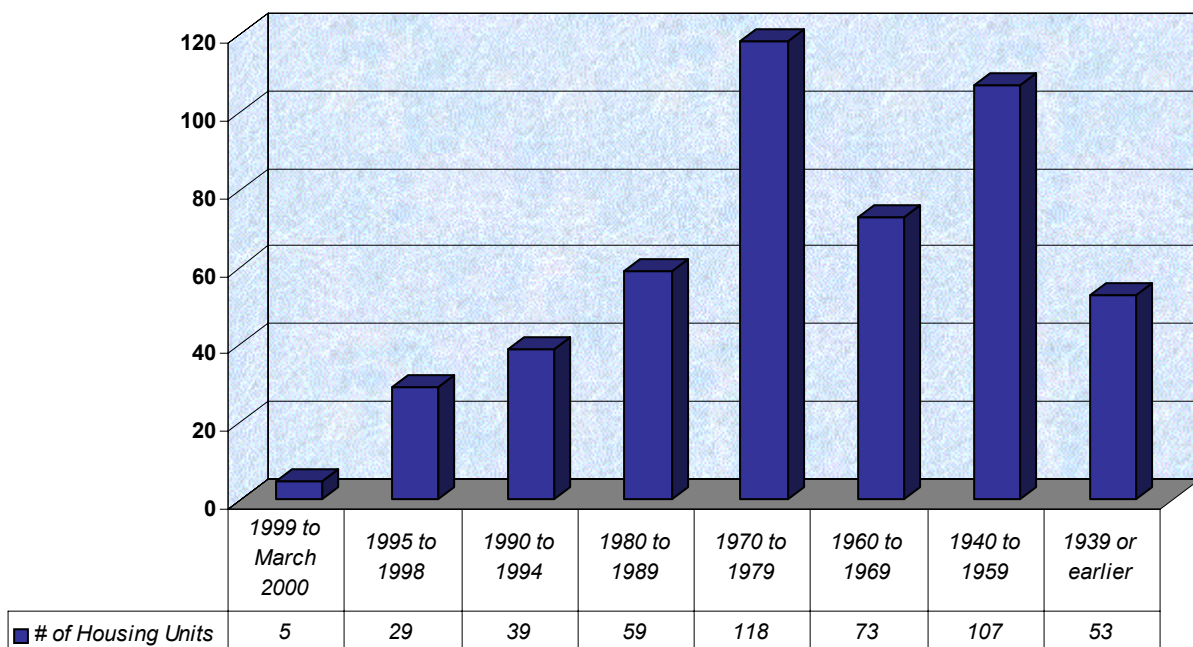
Understanding the relative age of the housing stock is a good indicator of the condition of the available housing units. Table 2.5 lists the percent of the town’s total housing stock by the decade in which it was built. Figure 2.2 depicts the age of the housing units by year built with a more detailed breakdown of quantity of units for the decade from 1990 to March 2000. As indicated by the table and the graph, the town has an assortment of older and newer housing units, with the largest percentage of housing starts in the decade of the 1970s.

Table 2.5: Age of Housing Stock

Town of Sherman Year Structure Built	Percent of Total Housing Stock
1990 to March 2000	15.1%
1980 to 1989	12.2%
1970 to 1979	24.4%
1960 to 1969	15.1%
1940 to 1959	22.2%
1939 or earlier	11.0%
Total	100%

Source: U.S. Census 2000, SF3

Figure 2.2: Age of Housing Stock



Source: U.S Census 2000, SF3

Structural Characteristics

Table 2.6 references the type of structural housing units in the Town of Sherman as reported by the U.S. Census Bureau in 1980, 1990, and 2000. Approximately 93 percent of town housing units were 1-unit detached dwellings, which was a significant increase from 1980. The number of mobile homes has been steadily decreasing since 1980 and made up only 4 percent of housing units in 2000. Multi-family units of all sizes have virtually disappeared since the 1980 census.

Table 2.6: Units in Structure 1980-2000			
	1980	1990	2000
1-Unit Detached	321	485	450
1-Unit Attached	0	2	8
2-4 Unit (multi-family)	32	4	0
5 or more Unit (multi-family)	109	0	0
Mobile Home or Trailer	52	38	17
Boat, RV, Van, Other	0	10	8

Source: U.S. Census Bureau: 1980 STF3A, 1990 STF1, 2000 SF3

Table 2.7: Number of Rooms in Housing Units		
Rooms	1990	2000
1 room	10	18
2 rooms	33	16
3 rooms	89	72
4 rooms	166	149
5 rooms	130	96
6 rooms	64	72
7 rooms	23	27
8 rooms	19	31
9 or more rooms	5	2

Source: U. S. Census Bureau: 1990 STF1, 2000 SF 3

The number of rooms in housing units for the Town of Sherman as reported by the U.S. Census Bureau for the years 1990 and 2000 are listed in Table 2.7. In the decade from 1990 to 2000, the percent of representation in each size of housing unit has remained fairly consistent. Numerically, and on a percentage basis, the largest decrease was in the 5-room dwelling.

Comprehensive Plan Survey Results on Housing

Roughly 70 percent of Town of Sherman respondents feel the overall quality of housing in their community is good, with only 1 percent rating it as poor. Thus, it is not surprising that many respondents (46.5%) do not believe that dilapidated/abandoned buildings and houses are a problem in their local community. Table 2.8 summarizes the results from the survey with regard to the type of housing respondents feel is needed in their community. Overall, the responses to the survey indicated a need for rehabilitation of existing homes, more moderately priced homes, and housing for seniors. The high percentage of older population in the town is most likely the reason for desiring more senior housing. The Town of Sherman has the second oldest median age in the state.

Table 2.8 Type of Housing Needed in Town

	Town of Sherman		Resident		Non-resident	
Single-Family Homes	27	11.5%	10	37.0%	17	63.0%
Moderately Priced Homes	46	19.7%	16	35.6%	29	64.4%
Higher Priced Homes	7	3.0%	3	42.9%	4	57.1%
Duplexes	6	2.6%	4	66.7%	2	33.3%
Apartments	5	2.1%	3	60.0%	2	40.0%
Manufactured (Mobile) Homes	5	2.1%	1	20.0%	4	80.0%
Mobile Home Parks	3	1.3%	1	33.3%	2	66.7%
Housing for Seniors	34	14.5%	16	47.1%	18	52.9%
Public/Subsidized Housing	5	2.1%	3	60.0%	2	40.0%
Rehabilitation of Existing Homes (weatherization, etc.)	55	23.5%	18	34.0%	35	66.0%

Source: Town of Sherman Comprehensive Plan Survey, Town Responses = 234

Residents should be encouraged to seek rehabilitation assistance from Iron County’s housing RLF program. Additionally, the town and local residents should investigate weatherization programs from local housing authorities and other agencies.

2.3 PROJECTED HOUSING CHARACTERISTICS

After an increase from 1980 to 1990, the Town of Sherman experienced a decrease in total housing units from 1990 to 2000. As shown in Table 2.1, the decline amounted to 29 housing units, or 6 percent. Table 2.9 shows that based on population and household projections, growth in housing units is expected for the town to the year 2025. Projections indicate that by 2010 the town will gain 58 units and by 2025 the town will gain another 58 units for a total of 599 total housing units.

Table 2.9: Projected Housing Characteristics 2005-2025

Town of Sherman	2000	2005	2010	2015	2020	2025
Total Housing Units	483	509	541	564	582	599
Total Occupied Housing Units (Households)	166	175	186	194	200	206
Owner-Occupied Units	161	170	180	188	194	200
Renter Occupied Units	5	5	6	6	6	6
Vacant Units	317	334	355	370	382	393
Seasonal Units	301	317	337	352	363	374
Average Household Size	2.02	1.97	1.90	1.86	1.83	1.81

Source: US Census Bureau, Wisconsin Department of Administration, Northwest Regional Planning Commission

Projected housing units were derived using known housing trends and making future assumptions based on past trends. Based on data regarding projected population and number of households, it was assumed that a decline in the average household size to the year 2025 would continue. An assumption was also made that the ratio between seasonal units and occupied units would remain the same as that represented in 2000 to the year 2025. The following formulas were utilized in projecting future housing units.

- TOTAL HOUSING UNITS: Sum of all housing units including occupied, vacant, and seasonal.
- TOTAL OCCUPIED HOUSING UNITS: Projected year population divided by projected year persons per household.
- OWNER-OCCUPIED UNITS: Projected year total occupied housing units minus projected year renter occupied units.
- RENTER-OCCUPIED UNITS: Previous year renter units divided by previous year occupied units times projected year occupied units.
- VACANT YEAR UNITS: Projected year occupied units times previous year vacant year round units divided by previous year occupied units.
- SEASONAL UNITS: Previous year seasonal units divided by previous year round units times projected year round units.

2.4 HOUSING PROGRAMS

The Wisconsin comprehensive planning legislation requires the Town of Sherman to compile a list of programs to provide an adequate housing supply that meets existing and forecasted housing demand. Below are housing programs available to developers or the town.

WHEDA (Wisconsin Housing and Economic Development Authority)

The Wisconsin Housing and Economic Development Authority serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness.

USDA-Rural Development

Rural Development administers federal funds to help secure loan options to assist low- to moderate-income families with home purchase and rehabilitation. Rural Development generally funds individuals who cannot obtain conventional financing.

Community Development Block Grant (CDBG) Housing Rehabilitation

Housing rehabilitation funds are made available through the Department of Housing and Urban Development, Washington, DC as a pass through to the State of Wisconsin. CDBG housing rehabilitation funds are available to municipalities to help offset rehabilitation costs by eligible homeowners, renters, and landlords.

Community Development Block Grant Emergency Assistance Program (CDBG-EAP)

Emergency assistance funds are available to assist local governments in responding to emergency housing needs. The funds are provided to low to moderate-income families who are homeless due to natural disasters, as well as family groups who meet the state definition of homeless.

Northwest Affordable Housing Inc.

Northwest Affordable Housing Inc. is a 501(c)(3) non-profit organization that is able to obtain funds that are not available to the general public for the purpose of promoting affordable and accessible housing for low- and moderate-income persons.

HCRI (Housing Cost Reconstruction Initiative)

This State of Wisconsin administered program provides federal funds for housing down payment and closing costs to low-moderate income families. HOME funds are available for the rehabilitation of homes after their purchase.

HOME Program

This State of Wisconsin administered program provides limited funds for housing rehabilitation. Program funds for Iron County residents is administered by the Ashland County Housing Authority for housing rehabilitation to household meeting eligibility requirements.

Iron County Housing Revolving Loan Fund

Funding is available through the county to eligible households for making major improvements to their home. The funding was obtained through the CDBG program. Funding is also available to provide closing costs and a portion of the down payment associated with clients purchasing a home.

2.5 HOUSING GOALS, OBJECTIVES, ACTIONS, POLICIES, AND PROGRAMS

A set of recommended goals, objectives, and actions steps has been developed to assist the Town of Sherman in the area of housing. Implementation of the identified actions will assist in achieving the overall goal.

GOAL: PROMOTE AN ADEQUATE RANGE OF HOUSING OPPORTUNITIES TO MEET VARIED NEEDS OF RESIDENTS, WHILE PRESERVING THE TOWNS RURAL/NORTHWOODS CHARACTER.

Objective 1: Encourage high quality single family, seasonal, recreational and accessible housing for people of all ages and income levels.

Action 1: Maintain low fees for local building permits and continue prompt action on Conditional Use Permit requests.

Objective 2: Cooperate with Iron County Zoning to ensure that minimum standards are met in new housing and other structures, septic systems and ongoing building maintenance.

Action 1: Meet with Iron County Zoning to determine what current codes and standards are and what enforcement activity takes place at the County level so we can develop action plan for local activity

Action 2: Support the enforcement of the Uniform Dwelling Code in the Town of Sherman.

Action 3: Use the Town Building Permit process to communicate other Town requirements, rules and regulations to Town building owners.

The Town of Sherman encourages and promotes the private sector to address the needs of all income levels, age groups, and persons with special needs in the development of housing within the town. The town itself cannot independently supply the range of housing needs local residents may in fact desire. As a result, the private sector is encouraged to make available the development or redevelopment of land to accommodate housing choices for all income levels and housing types, including low- and moderate-income.