

HOUSING

Section 66.1001 (2)(b) of the Wisconsin Statutes requires the Housing Element to assess the age, structural condition, value, and occupancy characteristics of the existing housing stock in the County and participating local governments. In addition, specific policies and programs must be identified that:

- Provide a range of housing choices that meet the needs of persons of all income levels and age groups and persons with special needs.
- Maintain or rehabilitate existing housing stock.

Furthermore, Section 16.965 of the Wisconsin Statutes sets forth goals related to the Housing Element that must be addressed as part of the planning process. They are:

- Promote the redevelopment of lands with existing infrastructure and public services and the maintenance and rehabilitation of existing residential, commercial, and industrial structures.
- Encourage land uses, densities and regulations that promote efficient development patterns and relatively low municipal, state government, and utility costs.
- Provide an adequate supply of affordable housing for individuals of all income levels throughout each community.
- Provide adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential, commercial, and industrial uses.

The intent of this chapter is to address these issues and requirements set forth by the Wisconsin Statutes.

HOUSING OCCUPANCY AND TENURE CHARACTERISTICS (Table 1)

In 2000, the Town of Cedarburg had 1,944 housing units. Of those housing units, 97.4% were occupied and 2.6% were vacant. Furthermore, 93.4% were owner-occupied and 4.0% were renter-occupied. The average household size in the Town was 2.96 persons per household.

In comparison, Ozaukee County had 32,034 housing units in 2000. Of those housing units, 96.3% were occupied units and 3.7% were vacant units. Furthermore, 73.5% were owner-occupied and 22.8% were renter-occupied. The average household size in Ozaukee County was 2.61 persons per household based on 2000 U.S. Census and SEWRPC data.

The percentage of owner-occupied housing units in the Town (93.4%) was higher than the City-Village average (76.1%), the Town average (81.9%), and the County overall (73.5%). (In this section, the Town average does not include the Towns of Jackson and Trenton.) The Town of Cedarburg average household size (2.96) was also higher than these areas.

HOUSING COMPOSITION (Table 2)

Of the total housing units in the Town, 96.6% of the structures are single-family, 2.2% are two-family, and 1.2% are multi-family.

Approximately 69.1% of the housing structures in the County are single-family, 5.9% are two-family, 24.6% are multi-family, and 0.3% are mobile home or other.

Surrounding communities had fairly different housing compositions in 2000 compared to the Town of Cedarburg. The most notable difference between the Town and surrounding areas is the percentage of multi-family units. Ozaukee County had 24.6%, the City-Village average was 26.8%, and the Town average was 10.6% (compared to the Town's 1.2%).

HOUSING AGE (Table 3)

In the Town of Cedarburg, 13.6% of the housing stock was built before 1940. Approximately 56.8% of the housing stock was built between 1940 to 1979, and 29.5% was built after 1979.

In comparison, 13.6% of Ozaukee County's housing stock was built before 1940. 53.3% of the housing stock was built between 1940 to 1979, and 33.1% was built after 1979.

The majority of the Town's housing stock was constructed between 1970 and 1979 (31.2%). This is consistent with Ozaukee County, the City-Village average, and the Town average, which also had their highest percentage of housing stock constructed between 1970 and 1979.

HOUSING VALUE (Table 4 and Table 5)

The median value of an owner-occupied household in the Town of Cedarburg in 1990 was \$119,500. In 2000, the median value of an owner-occupied household was \$215,200. This is a 80.1% change in median value from 1990 to 2000.

Ozaukee County's median value of an owner-occupied household in 1990 was \$100,200. In 2000, the median value of an owner-occupied household was \$176,600. This is a 76.2% change in median value from 1990 to 2000.

The Town's median value of an owner-occupied household in both 1990 and 2000 was higher than the County, the City-Village average, and the Town average.



TABLE 1: Occupancy and Tenure.

Occupancy and Tenure	Ozaukee County		Town of Cedarburg		City-Village Average		Town Average	
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total
Total Housing Units (2000)	32,034		1,944		5,637		1,124	
Occupied Units (Total)	30,857	96.3%	1,894	97.4%	5,448	96.6%	1,096	97.5%
Vacant Units (Total)	1,177	3.7%	50	2.6%	189	3.4%	28	2.5%
Owner-Occupied (Occupied Units)	23,546	73.5%	1,816	93.4%	4,291	76.1%	920	81.9%
Renter-Occupied (Occupied Units)	7,311	22.8%	78	4.0%	1,157	20.5%	176	15.7%
Average Household Size	2.61		2.96		2.57		2.65	

Source: U.S. Census Bureau

TABLE 2: Units in Structure.

Units in Structure	Ozaukee County		Town of Cedarburg		City-Village Average		Town Average	
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total
Total Housing Units (2000)	32,034		1,944		5,637		1,124	
Single-Family	22,141	69.1%	1,878	96.6%	3,871	68.7%	948	84.3%
Two-Family	1,889	5.9%	42	2.2%	258	4.6%	29	2.6%
Multi-Family	7,893	24.6%	24	1.2%	1,509	26.8%	119	10.6%
Mobile Home / Other	111	0.3%	0	0.0%	0	0.0%	29	2.6%

Source: U.S. Census Bureau & SEWRPC

TABLE 3: Year Structure Built.

Year Structure Built	Ozaukee County		Town of Cedarburg		City-Village Average		Town Average	
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total
Total Housing Units (2000)	32,034		1,944		5,637		1,124	
1995 to March 2000	3,235	10.1%	241	12.4%	558	9.9%	130	11.6%
1990 to 1994	3,300	10.3%	175	9.0%	592	10.5%	124	11.0%
1980 to 1989	4,068	12.7%	158	8.1%	875	15.5%	101	9.0%
1970 to 1979	6,791	21.2%	606	31.2%	1,295	23.0%	241	21.4%
1960 to 1969	4,517	14.1%	312	16.0%	749	13.3%	182	16.2%
1940 to 1959	5,830	18.2%	187	9.6%	1,040	18.4%	166	14.8%
Before 1940	4,357	13.6%	265	13.6%	528	9.4%	180	16.0%

Source: U.S. Census Bureau & SEWRPC

TABLE 4: Value.

Value	Ozaukee County		Town of Cedarburg		City-Village Average		Town Average	
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total
Owner Occupied Units (2000)	23,546		1,816		4,206		920	
Less Than \$50,000	71	0.3%	9	0.5%	14	0.3%	0	0.0%
\$50,000 to \$99,999	1,060	4.5%	31	1.7%	102	2.4%	44	4.8%
\$100,000 to \$149,999	6,828	29.0%	218	12.0%	958	22.8%	180	19.6%
\$150,000 to \$199,999	6,405	27.2%	563	31.0%	1,087	25.8%	271	29.5%
\$200,000 to \$299,999	5,204	22.1%	694	38.2%	1,036	24.6%	294	32.0%
\$300,000 to \$499,999	2,990	12.7%	265	14.6%	734	17.5%	103	11.2%
\$500,000 +	989	4.2%	36	2.0%	275	6.5%	29	3.2%
Median Value (2000)	176,600		215,200		190,567		193,550	

Source: U.S. Census Bureau

HOUSING CHANGE IN VALUE, RENT AND INCOME (Table 5)

Housing values in the Town of Cedarburg are more heavily weighted toward higher-end units, with 38.2% of its owner-occupied housing stock having a value between \$200,000 and \$299,999. This contrasts with Ozaukee County as a whole, which has its highest percentage of owner-occupied units (29.0%) in the \$100,000 to \$149,999 range.

Between 1990 and 2000, the value of an owner-occupied housing unit in the Town of Cedarburg increased by 80.1%, rent increased by 31.3%, while income increased by 45.3%. The disparities are similar to those identified for Ozaukee County and surrounding communities.

These increases do not account for inflation; therefore, percentages should be considered accordingly.

HOUSING AFFORDABILITY (Table 6)

The U.S. Department of Housing and Urban Development defines housing affordability as households “paying no more than 30 percent of their income for housing”. Households that pay more than 30 percent of their monthly income for housing are considered to have a high cost burden.

The percentage of households (owner-occupied with a mortgage) in the Town of Cedarburg that spent greater than 30% of their income on housing in 1990 was 19.6%. This number increased to 25.6% in 2000. This results in a percent change of 70.8% from 1990 to 2000.

The Town’s increase in households (from 1990 to 2000) that spent greater than 30% of their income on housing is significantly greater than the increase identified in Ozaukee County (60.6%) and the City-Village average (39.4%). It is not, however, higher than the Town average, which was 111.3%. This is due to a substantially high increase within the Town of Grafton.

To accommodate the increase in households spending greater than 30% of their income on housing, the Town should look to provide rehabilitated or new housing units that are appropriate to the demographics of the community.

HOUSING CONDITIONS

The condition of individual household units should be examined to gain a more precise understanding of the number of existing household units that need to be removed from the existing housing stock. Generally, this provides a more accurate projection of the number of new household units that will be needed to serve the projected population of the Town through 2035.

As part of the Ozaukee County planning process, each community’s assessor and/or private assessor assigned each household unit within their jurisdiction a condition score. The scores range from excellent to unsound on a six-point scale and measure the present physical condition of each household unit.



- Excellent / Very Good / or Good - indicates the household exhibits above average maintenance and upkeep in relation to its age.
- Average or Fair - indicates the household shows minor signs of deterioration caused by normal wear and an ordinary standard of upkeep and maintenance in relation to its age.
- Poor / Very Poor - indicates the household shows signs of deferred maintenance and exhibits a below average standard of maintenance and upkeep in relation to its age.
- Unsound - indicates the household is unfit for use and should be removed from the existing housing stock.

The housing conditions for the Town of Cedarburg were supplied to SEWRPC by Grota Appraisals. In 2006, the appraiser looked at 2,080 households in the Town. Of those households, 0.2% were rated as poor/very poor in condition, 89.8% were rated as average, 1.4% were rated fair, 6.1% were rated good, and 2.4% were rated very good/excellent.

The overall percentages for the Town of Cedarburg are similar to those of Ozaukee County. Of the 14,860 households looked at in the County, 0.4% were rated as poor/very poor in condition, 82.7% were rated as average, 2.8% were rated fair, 11.9% were rated good, and 2.2% were rated very good/excellent.

HOUSING FOR THE ELDERLY

Age distribution in Ozaukee County has important implications for planning and the formation of housing policies.

In 2000 the County population was 82,317 residents. Children less than 5 years of age made up 6% of the County population, while children between the ages of 5 and 19 years of age made up 23% of the County population. Adults ages 20 to 64 years of age was 58% of the County population. Persons age 65 and older made up 13% of the County population.

When forming housing policies it is important to consider not only the current age composition, but what the age composition may be in 2035. Based on the available data, the number of persons age 65 and older are projected to increase in the County from 10,357 (13%) in 2000 to 24,877 (25%) in 2035.

There will likely be a demand for a higher percentage of specialized housing units for the elderly due to the projected population increase in the 65 years of age and older group. In addition, there may be a demand for units that are affordable for elderly households with a large range of income levels if current income levels remain constant through 2035.

As the population of the County ages, several types of senior housing with varying levels of care for a range of incomes may need to be provided. These levels may include independent senior communities that offer private, separate residences designed for independent seniors, with no medical services provided; or assisted living communities, which offer help with non-medical activities, such as meals, housekeeping, and transportation, while maintaining separate living quarters or housing units. Skilled nursing facilities (commonly

TABLE 5: Change in Value, Rent and Income.

Change in Value, Rent and Income	Ozaukee County		Town of Cedarburg		City-Village Average		Town Average	
	Median	% Change	Total	% Change	Total	% Change	Total	% Change
Total Housing Units (1990)	26,482		1,654		4,655		977	
Median Value (1990)	\$100,200		\$119,500		\$111,033		\$99,450	
Gross Rent (1990)	\$495		\$444		\$534		\$461	
Household Income (1989)	\$42,695		\$52,245		\$50,748		\$43,361	
Total Housing Units (2000)	32,034		1,944		5,637		1,124	
Median Value (2000)	\$176,600	76.2%	\$215,200	80.1%	\$190,567	71.6%	\$193,550	94.6%
Gross Rent (2000)	\$642	29.7%	\$583	31.3%	\$742	39.0%	\$671	45.6%
Household Income (1999)	\$62,745	47.0%	\$75,909	45.3%	\$67,027	32.1%	\$62,571	44.3%

Source: U.S. Census Bureau

TABLE 6: Mortgage Status as a Percentage of Household Income.

Mortgage Status as a Percentage of Household Income	Ozaukee County		Town of Cedarburg		City-Village Average		Town Average	
	Median	% Change	Total	% Change	Total	% Change	Total	% Change
Total Housing Units (1990)	26,482		1,654		4,655		977	
Total Housing Units (2000)	32,034	21.0%	1,944	17.5%	5,637	21.1%	1,124	15.0%
Housing Units w/ Mortgage (1990)	11,843		943		2,291		425	
<30% of Income on Mortgage (1990)	9,631		758		1,844		354	
>30% of Income on Mortgage (1990)	2,212		185		447		71	
Housing Units w/ Mortgage (2000)	14,987	26.5%	1,235	31.0%	2,829	23.5%	520	22.4%
<30% of Income on Mortgage (2000)	11,435	18.7%	919	21.2%	2,206	19.6%	371	4.8%
>30% of Income on Mortgage (2000)	3,552	60.6%	316	70.8%	623	39.4%	150	111.3%
Housing Units w/o Mortgage (1990)	4,751		365		813		149	
<30% of Income on Mortgage (1990)	4,187		352		706		134	
>30% of Income on Mortgage (1990)	564		13		107		15	
Housing Units w/o Mortgage (2000)	5,636	18.6%	372	1.9%	1,052	29.4%	216	45.0%
<30% of Income on Mortgage (2000)	5,024	20.0%	339	-3.7%	939	33.0%	179	33.6%
>30% of Income on Mortgage (2000)	612	8.5%	33	153.8%	111	3.7%	37	146.7%

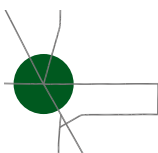
Source: U.S. Census Bureau

TABLE 7: Demand.

Housing Demand	Projection	Change	Units*
2005	5,778	-	-
2010	5,980	202	68
2015	6,172	191	65
2020	6,381	210	71
2025	6,579	198	67
2030	6,737	158	53
2035	6,825	88	30
Total		1,047	354

*NOTE: 2.96 Persons/Household

Source: U.S. Census Bureau & SEWRPC



referred to as nursing homes) provide 24-hour nursing care, including care for chronically-ill patients who can no longer live independently.

The Town of Cedarburg recently passed an ordinance that allows the construction of a second single-family dwelling unit to be occupied by the family of the owner of the primary dwelling unit. Because of the increase in costs associated with elderly care and housing, residents of the Town expressed a need and desire to keep elderly family members (parents or in-laws) who may require additional care within close proximity. In an effort to accommodate these residents and the potential growth needs identified by the County, the Town enacted Ordinance No. 2007-3 to promote and preserve housing choices for the elderly in single-family residential or quasi residential zoning districts.

HOUSING DEMANDS (Table 7)

Population projections form the basis for determining the amount of land to be planned for residential use. In conjunction with household size, it is possible to project the number of household units that would be demanded in 5-year increments.

By 2035, an additional 354 housing units can be expected in the Town of Cedarburg. This, however, is only a forecast based on current demographic data. Population projections and household size should be continually monitored and updated at least every five years.

An alternative method to predict the demand for household units is to examine past building permit trends. Between 2000 and 2006 (available data) an average of 26.86 permits (Table 8) were issued per year. If the Town continued this trend, 805.5 additional housing units might be built by 2035.

It is fair to assume that the number of new household units in the Town of Cedarburg could range between 354 and 805.5 based on the continuation of current trends and future market demands.

TABLE 8: History of Building Permits.

Year	Units
2000	39
2001	31
2002	22
2003	28
2004	24
2005	25
2006	19
Total	188
Average	26.86

Source: Town of Cedarburg

HOUSING PROGRAMS AVAILABLE IN OZAUKEE COUNTY

Government sponsored housing programs have been inventoried to assess the Government's potential to help the private sector meet housing needs in Ozaukee County. The array of government sponsored programs and funding availability is continually changing, therefore, this section focuses on those programs that have the potential for increasing the availability of lower-cost housing and rehabilitation in Ozaukee County. Many of the programs available in the County are administered through local and statewide nonprofit organizations that receive funding from the Federal Government. Several entities are involved in administering and funding the following programs, including:

HOME Consortium

- C-CAP Down Payment Assistance (DPA) Grant
- American Dream Down Payment Initiative (ADDI) C-CAP Loan

Wisconsin Housing and Economic Development Authority (WHEDA)

- Low-Income Housing Tax Credit Program (LIHTC)
- Home Ownership Mortgage (HOME) Loan Program
- Fixed-Interest Only Loan Program
- HOME Plus Loan Program

U.S. Department of Housing and Urban Development (HUD)

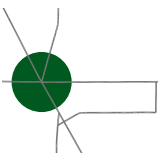
- Wisconsin Community Development Block Grant (CDBG) Program
- Section 8 Rental Voucher Program
- Section 202 Supportive Housing for the Elderly Program
- Section 811 Supportive Housing for Persons with Disabilities
- Rehabilitation Mortgage Insurance - Section 203(k)

The Federal Housing Administration (FHA)

- Property Improvement Loan Insurance (Title I)

Wisconsin Department of Agriculture (USDA) Rural Development

- Farm Labor Housing Loans and Grants
- Multi-Family Housing Direct Loans
- Multi-Family Housing Guarantee Loans
- Rural Housing Site Loans
- Single-Family Housing Direct Loans
- Single-Family Housing Guarantee Loans



HOUSING:

GOALS, OBJECTIVES, AND POLICIES

GOAL #1

Maintain and enhance a balance of housing types and cost levels for all income levels and age groups.

OBJECTIVE

Promote diversification of housing types in the Town, including various housing options for elderly or aging residents. Target the diversity of housing types within the Five Corners District.

POLICY

Encourage (based on market demands) the construction of duplexes, town homes, and condominiums, within the Five Corners District.

OBJECTIVE

Promote affordable housing choices for first-time home buyers and young families in the Town.

POLICIES

Consider locating affordable housing options within the Five Corners District.

Promote the assistance of housing programs in the County to attain affordable housing options.

GOAL #2

Enhance the aesthetics of future residential developments.

OBJECTIVE

Assure high-quality construction through effective code enforcement administration services.

POLICY

Require inspections and approval, by qualified personnel, for all new residential construction and renovation activities.

GOAL #3

Maintain and enhance the value of the Town's existing housing stock.

OBJECTIVE

Promote effective code enforcement.

POLICY

Inform residents about housing programs that can assist in the upkeep and remodeling of the existing housing stock.

