

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 community. In addition, specific policies and programs must be identified that:

- Provide a range of housing choices that meet the needs of people of all income levels and age groups and people 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.
- 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*. Data presented in this chapter were collected for the U.S. Census Bureau's American Community Survey between 2016 and 2020 and are referred to as 2020 in the text and tables.

HOUSING OCCUPANCY AND TENURE CHARACTERISTICS (Table 1)

In 2020, the Town of Cedarburg had 2,198 housing units. All of the housing units within the Town were occupied. Furthermore, 97.0% were owner-occupied and 3.0% were renter-occupied. The average household size in the Town was 2.74 people per household.

In comparison, Ozaukee County had 37,723 housing units in 2020. Of those housing units, 95.9% were occupied units and 4.1% were vacant units. Furthermore, 72.2% were owner-occupied and 23.7% were renter-occupied. The average household size in Ozaukee County was 2.41 people per household.

The percentage of owner-occupied housing units in the Town (97.0%) was higher than the City-Village average (72.9%), the Town average (85.9%), and the County overall (72.2%). The Town of Cedarburg average household size (2.74) was also higher than these areas.

HOUSING COMPOSITION (Table 2)

Of the total housing units in the Town, 98.5% are single-family units and 1.5% are multifamily units.

Approximately 77.2% of the housing units in the County are single-family units, 4.0% are two-family units, 18.5% are multifamily units, and 0.3% are mobile home or other.

Surrounding communities had fairly different housing compositions in 2020 compared to the Town of Cedarburg. The most notable difference between the Town and surrounding areas is the percentage of multifamily units. Ozaukee County had 18.5%, the City-Village average was 19.0%, and the Town average was 2.7% (compared to the Town's 1.5%).

HOUSING AGE (Table 3)

In the Town of Cedarburg, 12.0% of the housing stock was built before 1940. Approximately 46.2% of the housing stock was built between 1940 to 1979, and 41.8% was built between 1980 and 2020.

In comparison, 11.9% of Ozaukee County's housing stock was built before 1940. Approximately 43.9% of the housing stock was built between 1940 to 1979, and 44.2% was built between 1980 and 2020.

The largest amount of the Town's housing stock was constructed between 1960 and 1979 (35.0%). In comparison, the percentage of housing stock built in Ozaukee County was very similar for all categories from before 1940 through 2009 with a range of percentage from 10.8% to 17.4%. The Town average was consistent with the County with a range of percentage from 9.7% to 15.8% for all categories. The largest amount of the City-Village average housing stock was built between 1970 and 1999 with 49.1%.

HOUSING VALUE (Table 4 and Table 5)

The median value of an owner-occupied household in the Town of Cedarburg in 2010 was \$302,100. In 2020, the median value of an owner-occupied household was \$360,900. This is a 19.5% change in median value from 2010 to 2020. The Town completed a market revaluation in 2023, which is not reflected in these figures.

Ozaukee County's median value of an owner-occupied household in 2010 was \$255,600. In 2020, the median value of an owner-occupied household was \$292,200. This is a 14.3% change in median value from 2010 to 2020.

The Town's median value of an owner-occupied household in 2020 was higher than the County, the City-Village average, and the Town average.

HOUSING CHANGE IN VALUE, RENT AND INCOME (Table 4 and Table 5)

Housing values in the Town of Cedarburg are more heavily weighted toward higher-end units, with 70.7% of its owner-occupied housing stock having a value of \$300,000 or greater (including 28.1% having a value of \$500,000 or greater). This contrasts with Ozaukee County as a whole, which has its highest percentage of owner-occupied units (59.6%) in the \$200,000 to \$499,999 range.

Between 2010 and 2020, the value of an owner-occupied housing unit in the Town of Cedarburg increased by 19.5%, rent increased by 75.0%, while income increased by 21.5%. The increases are somewhat similar to those identified for Ozaukee County and surrounding communities, except for rent, where the increase for Ozaukee County and surrounding communities ranged from about 20% to 24%.

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 2010 was 34.4%. This number decreased to 22.2% in 2020. This results in a 39% decrease in the number of owner-occupied households with a mortgage experiencing high-cost burden from 2010 to 2020. The percent decrease within the Town is greater than the percent decrease identified in Ozaukee County (28.9%) and the City-Village average (22.8%) during this period. It is not, however, higher than the Town average, which was 47.2%.

Even though the number of households in the Town spending greater than 30% of their income on housing decreased to 299 in 2020 from 490 in 2010, to accommodate those households spending greater than 30% of their income on housing, the Town may continue to consider providing rehabilitated or new housing units to accommodate various income levels in 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 helps to provide an accurate projection of the number of new household units that will be needed to serve the projected population of the Town through 2050.

As part of the original 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 unusable 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.
- Unusable - 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 2022, 2,293 households were appraised in the Town. Of those households, 0.2% were rated as unusable/poor/very poor in condition, 79.9% were rated as average, 1.0% were rated fair, 13.3% were rated good, and 5.6% were rated very good/excellent. The overall analysis of housing conditions within the Town indicates that the current housing stock is strong and is expected to be abundant and stable through the design year of this plan (2050).

HOUSING FOR THE ELDERLY

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

In 2020, the County population was 91,503 residents. As shown on Table 3 in Chapter 1, children less than 10 years of age made up 10.5% of the County population, while children between the ages of 10 and 19 years of age made up 13.7% of the County population. Adults ages 20 to 64 years of age were 56% of the County population. People age 65 and older made up 19.8% of the County population. In comparison, the breakdown of age group percentages in the Town in 2020 is as follows: children less than 10 years of age made up 11%; children between the ages of 10 and 19 years of age made up 16%; adults ages 20 to 64 years of age made up 55%; and people age 65 and older made up 18%. It should be noted that the projected (2050) population breakdown by age group is only available at the County level.

When forming housing policies, it is important to consider not only the current age composition, but what the age composition may be in 2050. Based on the available data, the number of people age 65 and older are projected to increase at the County level to 24.0% by 2050.

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 2050.

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 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 passed an ordinance in 2007 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 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 and Table 8)

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 2050, an additional 546 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 housing units is to examine past building permit trends for new housing units. Between 2000 and 2022 (as of November 2022) an average of 14.22 permits (Table 8) for new housing units were issued per year. If the Town continued this trend, 398 additional housing units might be built by 2050.

It is fair to assume that the number of new household units in the Town of Cedarburg could range between 398 and 546 based on the continuation of current trends and future market demands. The projection of 398 new household units is based on 28 years of growth (2022 to 2050), while the projection of 546 new household units is based on 40 years of growth (2010 to 2050). Both projections indicate an average of about 14 household units per year.

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

- Down Payment Assistance (DPA) Loan
- Homeowner Rehabilitation Loan Programs

Wisconsin Housing and Economic Development Authority (WHEDA)

- Low-Income Housing Tax Credit Program (LIHTC)
- WHEDA Advantage Loan Program
- Down Payment Assistance Program

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

- Wisconsin Community Development Block Grant (CDBG) Program
- Section 8 Housing Choice Voucher Program
- Section 8 Project-Based Assistance
- Section 202 Supportive Housing for the Elderly Program
- Section 811 Supportive Housing for Persons with Disabilities
- HOME Investment Partnerships Program

The Federal Housing Administration (FHA)

- Property Improvement Loan Insurance (Title I)
- FHA Mortgage Insurance
- Rehabilitation Mortgage Insurance - Section 203(k)

Department of Veterans Affairs

- Home Loan Program

Wisconsin Department of Agriculture (USDA) Rural Development

- Section 523/524 Rural Housing Site Loans
- Section 515 Rural Rental Housing Loans
- Section 521 Rural Rental Assistance Payments
- Section 502 Single-Family Housing Direct Loans

- Section 502 Single-Family Housing Guaranteed Loans
- Section 502 Mutual Self-Help Housing Loans
- Sections 514/516 Farm Labor Housing Loans and Grants
- Section 538 Rural Rental Housing Guaranteed Loans

Wisconsin Department of Administration (WDOA) – Division of Energy, Housing and Community Resources (DEHCR)

- DEHCR HOME Investment Partnerships Program (funded by HUD)
- Housing Cost Reduction Program Initiative (HCRI) Homebuyer Program
- Wisconsin Emergency Rental Assistance Program (WERA)

Wisconsin Historical Society

- Historic Home Owner's Tax Credit

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; developments must adhere to Town design standards.

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.

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TABLE 1: Occupancy and Tenure (2020)

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	37,723	100.0%	2,198	100.0%	6,683	100.0%	1,564	100.0%
Occupied Units (Total)	36,166	95.9%	2,198	100.0%	6,359	95.2%	1,542	98.6%
Vacant Units (Total)	1,557	4.1%	–	–	324	4.8%	22	1.4%
Owner-Occupied (Occupied Units)	27,223	72.2%	2,131	97.0%	4,867	72.9%	1,343	85.9%
Renter-Occupied (Occupied Units)	8,943	23.7%	67	3.0%	1,492	22.3%	199	12.7%
Average Household Size	2.41	–	2.74	–	2.41	–	2.48	–

Source: U.S. Census Bureau

TABLE 2: Units in Structure (2020)

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	37,723	100.0%	2,198	100.0%	6,683	100.0%	1,564	100.0%
Single-Family	29,116	77.2%	2,164	98.5%	5,195	77.8%	1,490	95.3%
Two-Family	1,527	4.0%	-	-	215	3.2%	28	1.8%
Multifamily	6,976	18.5%	34	1.5%	1,271	19.0%	42	2.7%
Mobile Home / Other	104	0.3%	-	-	2	--a	4	0.2%

a Less than 0.05 percent.

Source: U.S. Census Bureau & SEWRPC

TABLE 4: Value (2020)

Value	Ozaukee County Total	% of Total	Town of Cedarburg Total	% of Total	City-Village Total	Average % of Total	Town Average Total	% of Total
Owner Occupied Units (2000)	27,223	100.0%	2,131	100.0%	4,868	100.0%	1,343	100.0%
Less Than \$50,000	267	1.0%	0	0.0%	23	0.5%	16	1.2%
\$50,000 to \$99,999	372	1.4%	14	0.7%	56	1.1%	9	0.6%
\$100,000 to \$149,999	1,396	5.1%	0	0.0%	139	2.9%	30	2.2%
\$150,000 to \$199,999	4,320	15.9%	155	7.3%	584	12.0%	173	12.9%
\$200,000 to \$299,999	7,871	28.9%	455	21.3%	1,326	27.2%	432	32.2%
\$300,000 to \$499,999	8,370	30.7%	908	42.6%	1,641	33.7%	503	37.5%
\$500,000 +	4,627	17.0%	599	28.1%	1,099	22.6%	180	13.4%
Median Value (\$)	292,200		360,900		328,400		301,200	

Source: U.S. Census Bureau

TABLE 5: Change in Value, Rent, and Income (2010 and 2020)

Change in Value, Rent and Income	Ozaukee County		Town of Cedarburg		City-Village Average		Town Average	
	Total	% Change	Total	% Change	Total	% Change	Total	% Change
Total Housing Units (2010)	33,856	-	2,015	-	6,002	-	1,372	-
Median Value (2010)	\$255,600	-	\$302,100	-	\$294,400	-	\$276,000	-
Gross Rent (2010)	\$769	-	\$773	-	\$820	-	\$792	-
Household Income (2010)	\$74,996	-	\$94,187	-	\$83,346	-	\$79,861	-
Total Housing Units (2020)	37,723	11.4%	2,198		6,683	11.3%	1,565	
Median Value (2020)	\$292,200	14.3%	\$360,900	19.5%	\$328,400	11.5%	\$301,200	9.1%
Gross Rent (2020)	\$951	23.7%	\$1,353	75.0%	\$1,003	22.3%	\$953	20.3%
Household Income (2020)	\$84,394	12.5%	\$114,435	21.5%	\$94,788	13.7%	\$92,351	15.6%

Source: U.S. Census Bureau

TABLE 6: Mortgage Status and Housing Costs as a Percentage of Household Income (2010 and 2020)

Mortgage Status and Housing Costs as a Percentage of Household Income	Ozaukee County		Town of Cedarburg		City-Village Average		Town Average	
	Total	% Change	Total	% Change	Total	% Change	Total	% Change
Total Housing Units (2010)	33,856	-	2,015	-	6,002	-	1,372	-
Total Housing Units (2020)	37,723	11.4%	2,198	9.1%	6,683	11.3%	1,564	14.0%
Housing Units w/ Mortgage (2010)	18,462	-	1,426	-	3,213	-	915	-
<30% of Income on Mortgage (2010)	12,622	-	926	-	2,254	-	626	-
>30% of Income on Mortgage (2010)	5,792	-	490	-	953	-	288	-
Housing Units w/ Mortgage (2020)	18,067	-2.1%	1,347	-5.5%	3,168	-1.4%	867	-5.2%
<30% of Income on Mortgage (2020)	13,917	10.3%	1,048	13.2%	2,422	7.5%	716	14.4%
>30% of Income on Mortgage (2020)	4,120	-28.9%	299	-39.0%	736	22.8%	152	-47.2%
Housing Units w/o Mortgage (2010)	8,061	-	559	-	1,588	-	360	-
<30% of Income on Mortgage (2010)	6,963	-	498	-	1,374	-	316	-
>30% of Income on Mortgage (2010)	1,068	-	51	-	209	-	44	-
Housing Units w/o Mortgage (2020)	9,156	13.6%	784	40.3%	1,699	7.0%	476	32.2%
<30% of Income on Mortgage (2020)	7,988	14.7%	638	28.1%	1,492	8.6%	447	41.5%
>30% of Income on Mortgage (2020)	1,123	5.1%	110	115.7%	205	-1.9%	25	-43.2%

Note: The data provided in the table does not include those households reporting zero or negative income as part of the housing costs as a percentage of household income, thus the data representing < and >30% of income on Mortgage in 2010 and 2020 does not total the corresponding data for Housing Units w/ and w/o Mortgage in 2010 and 2020.

Source: U.S. Census Bureau

TABLE 7: Demand (2010-2050)

Housing Demand	Population Projection	Change	Units
2010	5,760	--	--
2015	5,961	201	72
2020	6,162	201	72
2025	6,346	184	66
2030	6,530	184	67
2035	6,714	184	67
2040	6,898	184	67
2045	7,082	184	67
2050	7,266	184	68
Total	--	1,506	546

Source: SEWRPC

TABLE 8: History of Building Permits

Year	Units
2000	43
2001	20
2002	16
2003	11
2004	12
2005	32
2006	15
2007	6
2008	9
2009	4
2010	7
2011	11
2012	17
2013	20
2014	12
2015	11
2016	17
2017	15
2018	13
2019	8
2020	10
2021	11
2022	7
Total	327
Average	14.22

Source: Town of Cedarburg

PRELIMINARY DRAFT