

ELEMENT 2 - HOUSING

2.1 INTRODUCTION

The data provided in this Element is subject to the limitations described in the Introduction to the Comprehensive Plan under the heading ‘Comment Regarding Data, Tables and Schedules.’ Housing characteristics are related to the social and economic conditions of a community’s residents and are an essential element of a comprehensive plan. Information in this element will provide projected data about the current housing stock, as well as identify changes in the number of housing units and other housing characteristics. The ability of a community to support an adequate housing supply for all persons and income levels is important to the well-being of its residents.

2.2 EXISTING HOUSING CHARACTERISTICS

The number and type of housing units for the period 1980-2010 are addressed in Table 2.1. Since 1980, total housing units increased by twenty-two, a gain of 4.3 percent. Occupied housing units (households), after a gain from 1980-2000 and a decrease in the 2000’s, had a net gain of twenty-seven units by 2010.

Table 2.1: Housing Stock 1980-2010					
Town of Sherman	1980	1990	2000	2010	Change 1980-2010
Total Housing Units	512	539	483	534	+22
Total Occupied Housing Units (Households)	133	121	166	150	+27
Owner-Occupied Units	109	114	161	x	x
Renter Occupied Units	24	7	5	x	x
Average Household Size	2.53	2.21	2.02	1.92	-0.10

Source: US Census Bureau 1980, 1990, 2000, 2010

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 eighteen 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 2010 the Town of Sherman had an average of 1.92 persons per household, representing a decline from the past decades.

Occupancy Characteristics

Table 2.2 compares the occupancy characteristics of housing units for the Town of Sherman, Iron County, and the State of Wisconsin. As referenced in the table, 397

(70.6%) of all housing units, in 2019, were identified as vacant. It is assumed that most vacant units are seasonal.

Table 2.2: Total Housing Units & Occupancy Town of Sherman, Iron County, and State of Wisconsin, 2019			
Housing Units	Town of Sherman	Iron County	State of Wisconsin
Total Units	562	6,062	2,694,527
Occupied	165	2,898	2,358,156
Vacant/Seasonal	397	3,164	336,371

Source: 2019 ACS 5-Year Estimates

Table 2.3 compares selected housing characteristics for the Town of Sherman with nearby communities and Iron County. The table reflects the substantial number of seasonal homes in Iron County and surrounding towns.

Table 2.3: Comparison of Housing Characteristics					
	Town of Sherman	Town of Mercer	Town of Oma	Town of Carey	Iron County
Total Housing Units	562	2,010	539	176	6,062
% Occupied Housing Units	29.4.4%	34.5%	28.0%	36.9%	47.8%
% Vacant/Seasonal	70.6	65.5%	72.0%	63.1%	52.2%

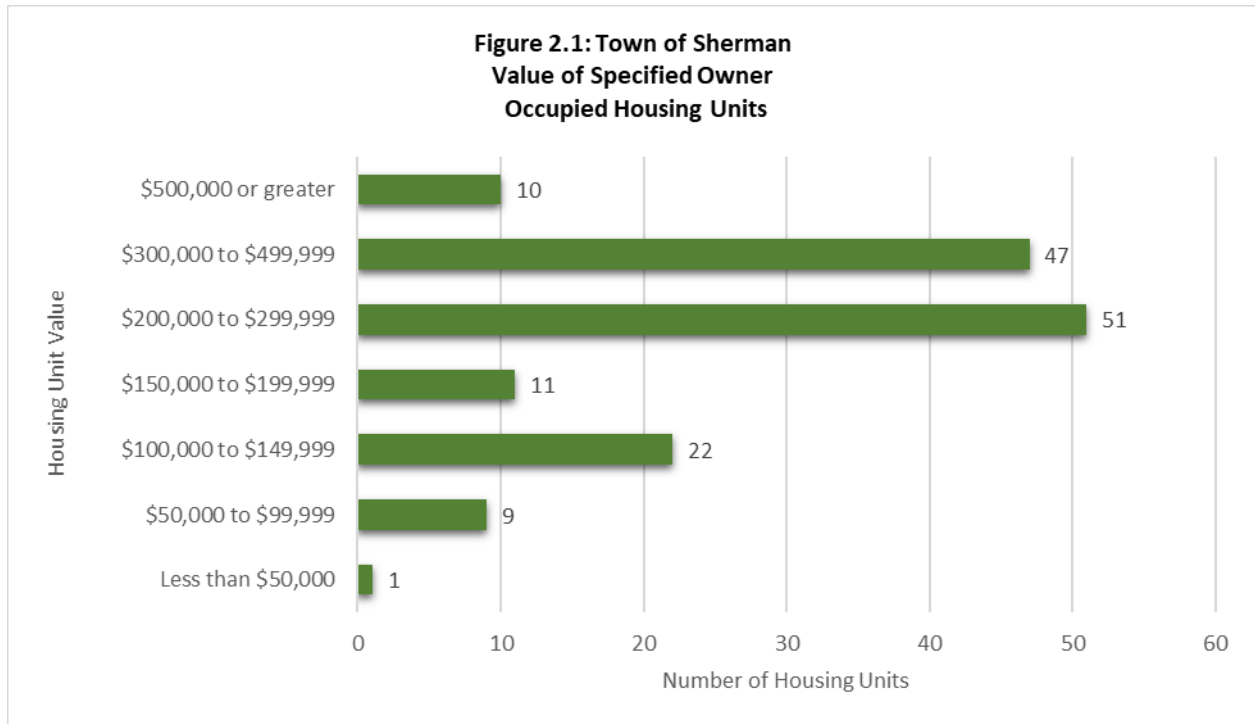
Source: 2019 ACS 5-Year Estimates

Value Characteristics

Some statistical data represented in this chapter is based on long form census data. It is noted that the census data long form was not used in the 2020 census. Owner occupied housing units are defined by the U.S. Census Bureau 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.

It is estimated that the median value of owner-occupied housing units in the Town of Sherman increased significantly from 1990 to 2019. The median value was \$60,500 in 1990 compared to \$148,600 in 2000 and \$271,100 in 2019. According to Census 2010, the value of all housing units (occupied & vacant) 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 151 specified owner-occupied housing units in the town, 64 percent (98 units) are valued between \$200,000 and \$499,999. About seven percent of the housing units are valued less than \$100,000 and about seven percent are valued at greater than \$500,000.



Source: 2019 ACS 5-Year Estimates

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. There is not enough data available to make a reliable estimate of owner costs, as a percentage of household income.

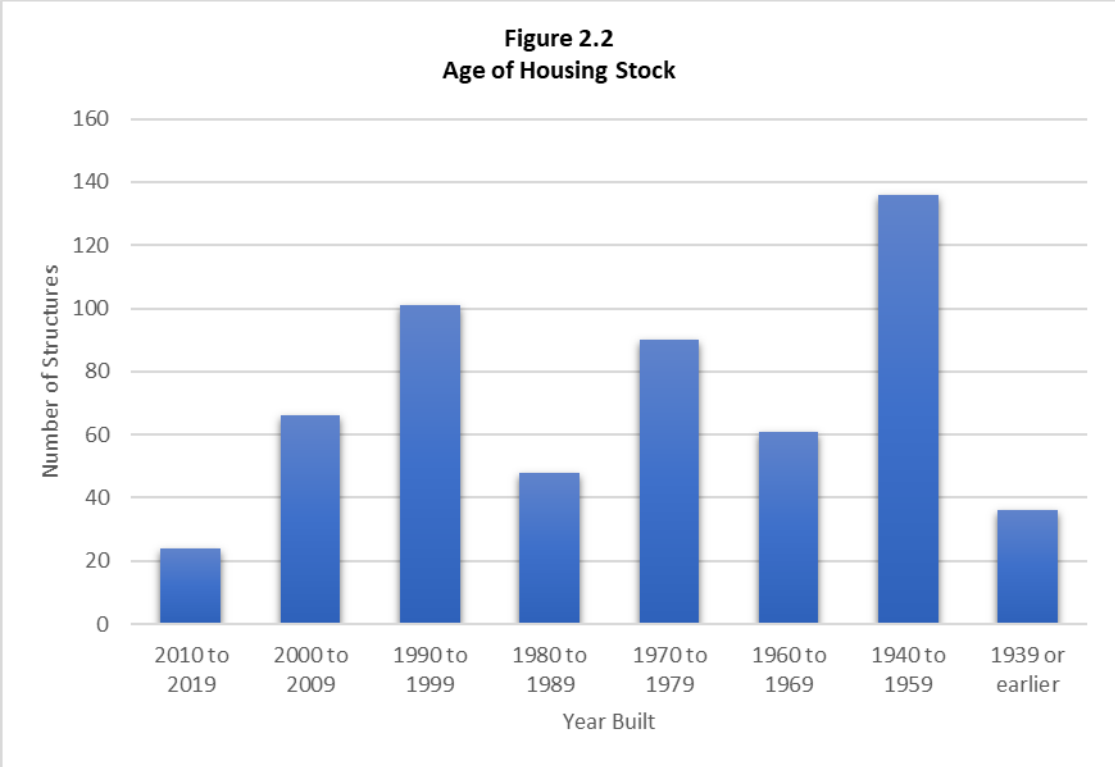
Age Characteristics

Understanding the relative age of the housing stock is a good indicator of the condition of the available housing units. Table 2.4 lists the percentage 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. As indicated by the table and the

Table 2.4: Age of Housing Stock		
Town of Sherman Year Structure Built	Number of Units in Age Range	Percent of Total Housing Stock
2010 to 2019	24	4.3%
2000 to 2009	66	11.7%
1990 to 1999	101	18.0%
1980 to 1989	48	8.5%
1970 to 1979	90	16.0%
1960 to 1969	61	10.9%
1940 to 1959	136	24.2%
1939 or earlier	36	6.4%
Total	562	100%

Source: 2019 ACS 5-Year Estimates

graph, the Town has an assortment of older and newer housing units, with the larger percentage of housing built after 1980. It is noted, the data in this table is unable to capture remodels and improvements to existing structures that are occurring. These improvements can extend the structure’s useful life.



Structural Characteristics

Table 2.5 references the type of structural housing units in the Town of Sherman as reported by the U.S. Census Bureau in 1980 through 2019. Approximately 94 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 5.3% of housing units in 2019. Multi-family units of all sizes have virtually disappeared since the 1980 census.

	1980	1990	2000	2019
1-Unit Detached	321	485	450	527
1-Unit Attached	0	2	8	0
2-4 Unit (multi-family)	32	4	0	0
5 or more Unit (multi-family)	109	0	0	0
Mobile Home or Trailer	52	38	17	35
Boat, RV, Van, Other	0	10	8	

Source: U.S. Census Bureau: 1980 STF3A, 1990 STF1, 2000 SF3, 2019 ACS 5-Year Estimates

Table 2.6: Number of Rooms in Housing Units			
Rooms	1990	2000	2019
1 room	10	18	13
2 rooms	33	16	40
3 rooms	89	72	109
4 rooms	166	149	157
5 rooms	130	96	133
6 rooms	64	72	48
7 rooms	23	27	32
8 rooms	19	31	16
9 or more rooms	5	2	14

Source: U. S. Census Bureau: 1990 STF1, 2000 SF 3, 2019 ACS 5-Year Estimates

The number of rooms in housing units for the Town of Sherman as reported by the U.S. Census Bureau for the years 1990, 2000, and 2019 are listed, in Table 2.6. In the decades from 1990 to 2019, the percentage of representation in each size of housing unit has remained consistent.

2.3 PROJECTED HOUSING CHARACTERISTICS

Table 2.7 shows that based on population and household projections, housing units are expected to increase. Projections indicate that by 2030 the Town will gain fifty-two units and by 2040 the Town will gain another forty-two units for a total of 656 total housing units.

Table 2.7: Projected Housing Characteristics 2019-2040					
Town of Sherman	2000	2010	2019*	2030	2040
Total Housing Units	483	541	562	614	656
Total Occupied Housing Units (Households)	166	186	165	176	176
Vacant Units	317	355	397	438	480

Source: US Census Bureau, 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 is assumed that a decline in the average household size by the year 2040 would continue.

2.4 HOUSING PROGRAMS

The Wisconsin comprehensive planning legislation requires the Town of Sherman to compile a list of programs that are available to meet existing and forecasted housing demand. Below are housing programs available to developers or the Town.

WHEDA (Wisconsin Housing and Economic Development Authority)

USDA-Rural Development

Community Development Block Grant (CDBG) Housing Rehabilitation

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

Northwest Affordable Housing Inc.

HCRI (Housing Cost Reconstruction Initiative)

HOME Program

Iron County Housing Revolving Loan Fund

Veterans Administration

2.5 HOUSING GOALS, OBJECTIVES, & ACTIONS,

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

GOAL: TO HAVE HOUSING DEVELOPMENT THAT ENSURES THE TOWN'S OVERALL VISION AND LAND USE GOALS ARE MET.

Objective 1: Assist Iron County Zoning to ensure that appropriate building regulations are followed during construction of new housing, out lot buildings and septic systems as well as to any improvements/upgrades made to existing structures.

Action 1: *Meet periodically with Iron County Zoning to review current codes, standards and enforcement activity taking place at the County level.*

Action 2: *Maintain reasonable fees for local building permits and continue prompt action on Conditional Use Permit requests.*

Action 3: *Provide information on the Town's website regarding other requirements, rules and regulations related to new building activity.*

Objective 2: Encourage residents to continue maintaining and improving existing structures.

Action 1: Direct residents to contact their local banker or co.iron.wi.gov for further information on the programs listed under 2.4 that may provide financial assistance to help with paying for home improvements.

The Town is open to considering housing options that address the needs of residents. Due to financial limitations, the Town itself cannot independently supply the range of housing options that residents may desire.