

## **CHAPTER 3 - HOUSING AND POPULATION**

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### **INTRODUCTION**

Housing is sometimes taken for granted by community planners. This is unfortunate, because quality housing is not only a basic human need, it attracts and retains workers, drives population growth, forms a major part of a community's image, and provides stability in a community. On an individual level, a home is usually the largest expenditure most residents make in their lifetimes. This chapter will discuss the status of housing in the Town of Sherman, identify priority issues, and recommend possible ways to address those issues.

#### 66.1001(2)(b)

*Housing element.* A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural, value and occupancy characteristics of the local governmental unit's housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock.

### **SUMMARY OF INVENTORY AND RECOMMENDATIONS**

The Town of Sherman's population has grown more slowly than its neighboring towns and Sheboygan County as a whole. Over the last ten years, the Town has averaged about 8 new homes per year. Residents have indicated a preference for the single-family homes that make up the majority of the housing stock in the Town. There is some interest in clustering home sites in new conservation subdivisions in the future.

About 40% of the houses in the Town are older than 65 years of age. This is typical for rural communities in the area. Nevertheless, housing values are strong in the Town and continue to increase faster than most other towns in the County.

While the Town of Sherman loses many of its younger residents when they enter their 20s, the Town is attractive again for people in their 30s with young families. Due to a lack of independent and assisted care options for elderly residents, many elderly residents are relocating from the Town to nearby cities and villages to be closer to facilities and services.

The Town's slow growth rate is in line with the preferences of residents. The aging housing stock will need likely increasing maintenance during the planning period, but strong property values should make home equity loans a viable option for repairs and improvements. Unless a variety of specialized living options for elderly residents are built in the Town, which is unlikely given the Town's rural nature and limited resources, the Town will continue to see a loss of older residents.

**POPULATION CHARACTERISTICS**

**Historical Population Levels**

Figure 3.1 displays the change in population the Town of Sherman has experienced since 1930. Its growth rate has been slower than the surrounding towns and the County overall, and much slower than towns in the neighboring Milwaukee metro area. Over the more recent past, 1980-2000, the Town of Sherman grew at a rate that was roughly half that of Lyndon, Scott, and the County.



<b>Figure 3.1 – Historical Population Levels, Town of Sherman &amp; Selected Areas</b>				
<b>Year</b>	<b>Town of Sherman</b>	<b>Town of Lyndon</b>	<b>Town of Scott</b>	<b>Sheboygan County</b>
1930	1,088	930	1,223	71,235
1940	988	1,032	1,179	76,221
1950	1,146	1,051	1,207	80,631
1960	1,264	1,022	1,255	86,494
1970	1,436	1,198	1,451	96,660
1980	1,445	1,342	1,625	100,935
1990	1,461	1,432	1,671	103,877
2000	1,520	1,468	1,804	112,646
<b>Increase 1980-2000</b>	<b>5.2%</b>	<b>9.4%</b>	<b>11%</b>	<b>11.6%</b>
<b>Increase 1930-2000</b>	<b>39.7%</b>	<b>57.8%</b>	<b>47.5%</b>	<b>58.1%</b>

Source: U.S. Census Bureau

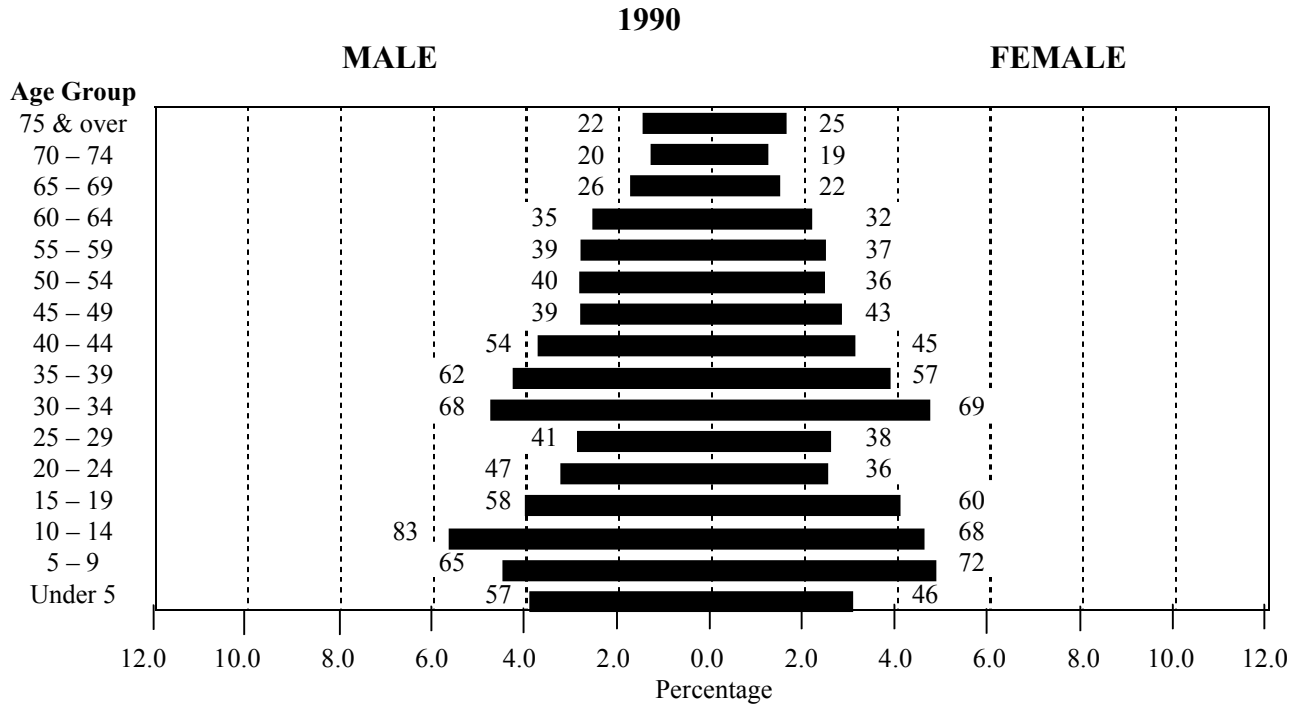
**Population Trends**

Based on historical trends, the Wisconsin Department of Administration (WisDOA) projects the Town of Sherman’s population to increase slightly from 2010 to 2025, at a rate of 2.7%. During this same time period the population in Sheboygan County is projected to increase 8.9%. (Figure 1.8, Chapter 1). The loss of young workforce age residents who are likely to find more job opportunities in the larger communities of Sheboygan County and elsewhere will offset most gains. Also, elderly residents with limited income and needs for specialized services and subsidized housing may begin moving to larger communities better able to meet their needs.

**Seasonal Population**

The estimated seasonal population was found by multiplying the number of seasonal housing units in Sherman according to the U.S. Census by the average number of persons per household in Sherman (2.85). In 2000, Sherman had 6 seasonal housing units, creating an estimated seasonal population of 17 persons, approximately 1.1 percent of the Town’s population. For comparison’s sake, the seasonal population for Scott was 66; and for Lyndon it was 169.





Source: U.S. Census Bureau

**School Age, Working Age, and Retirement Age Groups**

Figure 3.3 shows the Town of Sherman has comparable percentages to Sheboygan County overall. Looking at the percentage of 65+ in the Town versus Sheboygan County overall, this chart confirms Figure 3.2, which showed the Town losing retirees at a substantial rate.

<b>Figure 3.3 – Population by Age Groups and Gender, 2000, Town of Sherman</b>					
<b>Age Groups</b>	<b>Sherman Total</b>	<b>Sherman Male</b>	<b>Sherman Female</b>	<b>Sherman Percent</b>	<b>Sheboygan County Percent</b>
School Age					
5-11	158	65	93	10.4%	10.0%
12-14	83	48	35	5.5%	4.5%
15-17	90	45	45	5.9%	4.7%
Working Age					
16-64	1,008	526	482	66.3%	63.7%
Retirement Age					
65+	150	77	73	9.9%	14.0%

Source: U.S. Census Bureau

**Median Age**

As seen in Figure 3.4, even with a number of retirees leaving the Town, the median age for the Town of Sherman has risen from 26.5 in 1980 to 37.6 in 2000, following trends in the County. This is due to the overall aging of the population, especially in the “baby boom” ages.

<b>Figure 3.4 – Median Age, 1980-2000, Town of Sherman &amp; Selected Areas</b>			
<b>Geographic Area</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>
Town of Sherman	26.5	32.2	37.6
Town of Lyndon	29.9	34.0	40.2
Town of Scott	28.7	32.9	37.0
Sheboygan County	29.5	34.0	37.4

Source: U.S. Census Bureau

**HOUSING INVENTORY**

**Total Housing Unit Levels by Decade**

Figure 3.5 displays the increase in housing units the Town of Sherman experienced in 1980-2000. The Town mirrored the rate of Sheboygan County as a whole. Although the number of new homes averaged about 8 per year in the Town of Sherman during the 1990s, this is a slow rate when compared to places in higher growth areas such as the Town of Richfield (located in Washington County adjacent to Waukesha County), which averaged about 80 per year in the same decade.



<b>Figure 3.5 – Total Housing Units, 1980-2000, Town of Sherman &amp; Selected Areas</b>				
<b>Geographic Area</b>	<b>Year</b>			<b>Percent Change</b>
	<b>1980</b>	<b>1990</b>	<b>2000</b>	
Town of Sherman	437	461	544	24.5%
Town of Lyndon	446	566	630	41.3%
Town of Scott	617	580	700	13.5%
Sheboygan County	36,716	40,695	45,947	25.1%

Source: U.S. Census Bureau

**Housing Permits**

New construction in the Town of Sherman has remained consistently in the single digits for single-family units, with the exception of two “boom” years in 1994 and 2003. Remodeling consisted primarily of adding decks (31) or other rooms (30); a smaller portion were for repairs or improvements (22).

<b>Figure 3.6 – Total Housing Permits Issued 1994-2004, Town of Sherman</b>		
<b>Year</b>	<b>New Construction</b>	<b>Remodeling</b>
1994	13	8
1995	9	9
1996	4	5
1997	7	8
1998	8	7
1999	4	13
2000	6	7
2001	2	9
2002	8	8
2003	13	9
2004	5	13
<b>Total</b>	<b>79</b>	<b>96</b>
<b>Average per year</b>	<b>6.6</b>	<b>8</b>

*Source: Town of Sherman*

**Historic and Projected Household Size**

As shown in Figure 3.7 on the following page, the average household size in the Town of Sherman, like other communities, has been decreasing and is projected by WisDOA to continue a steady decline. One would expect the square footage of new homes to decrease along with household size, but this is not necessarily the case, as was seen in the 1990s when new homes were built larger despite the drop in household size.

The projected population for the Town of Sherman by the year 2025 is 1,585. The average household size for the Town is projected to be 2.73 in 2025. The number of housing units needed to support the population of 2025, if household size projections are accurate, will be 581. As of 2000, there were 544 housing units in the Town, which means an additional 37 will need to be constructed by 2025 – about two per year. Current rates of new construction would seem more than adequate to provide the housing needs for the projected population.

These projections can change with fluctuations in the economy, municipal policies, road construction, and migration. The Town should use these projections to help make decisions on desired outcomes. With proper planning, policies can be implemented that guide development and spur or limit growth to reach a desired outcome. Directing growth along desired paths will result in a strong healthy community with adequate services and facilities.

**Figure 3.7 – Historic and WisDOA Projected Persons Per Household**

Geographic Area	1990	2000	2010	2015	2020	2025
Adell	2.73	2.50	2.45	2.43	2.41	2.39
Random Lake	2.64	2.53	2.48	2.45	2.44	2.42
Town of Sherman	2.91	2.85	2.80	2.77	2.75	2.73
Sheboygan County	2.63	2.59	2.54	2.52	2.50	2.48

Source: Wisconsin Department of Administration

**Housing Types - Units in Structure**

At 89.4%, the level of single-family detached units in Sherman is much higher than the percentage for the County overall. Figure 3.8 shows little mix of housing types, but this is not unusual for a rural farming community.

Question #11 on the Citizen Input Survey for the Town of Sherman indicated that slightly over 50% of respondents wanted to see the Town encourage new housing options for younger generations. The Town’s older housing provides some affordable housing for younger generations. A mix of multi-family units is typically another way to provide affordable housing, but due to the lack of public sewer in the Town and the Town’s rural nature, multi-family is not easily created. Nevertheless, the Town might consider allowing a small number of lots in a new subdivision to have duplexes.

**Figure 3.8 – Total Units in Structure, 1990 & 2000**

Structure	Town of Sherman 1990		Town of Sherman 2000		Sheboygan County 1990	Sheboygan County 2000
	Units	Percent	Units	Percent	Percent	Percent
1 unit, detached	408	88.5%	482	89.6%	66.0%	65.0%
1 unit, attached	4	0.9%	5	0.9%	1.7%	2.8%
2 unit	16	3.5%	15	2.8%	17.0%	14.1%
3 or 4 unit	12	2.6%	18	3.3%	3.9%	3.8%
5 to 9 unit	0	0.0%	0	0.0%	1.9%	3.2%
10 to 19 unit	0	0.0%	0	0.0%	2.7%	2.5%
20 or more unit	0	0.0%	0	0.0%	3.1%	4.1%
Mobile home	17	3.7%	18	3.3%	2.4%	2.9%

Source: U.S. Census Bureau

(Figure 3.8 above is based on Census data compiled from the long form, which was sent to a random sample of residents. Because of this, the number of units for each structure type are estimates.)

**Housing Occupancy and Tenure**

In both 1990 and 2000, the Town of Sherman had a much lower vacancy rate and a much higher percentage of owner-occupied homes than Sheboygan County overall (see Figure 3.9).

The Town’s vacancy rate of 2.0% in 2000 is lower than the recommended level of 5%. Vacancy rates are the result of homes in the process of transferring ownership. If few homes are sitting vacant, this may mean there are not enough homes available to satisfy market demand. This can

affect the price of homes as well as the ability to purchase a home. If demand is high, prices tend to rise, which can have an adverse affect on housing affordability in a community.

<b>Figure 3.9 – Housing Occupancy and Tenure, 1990 &amp; 2000</b>						
	<b>Town of Sherman 1990</b>		<b>Town of Sherman 2000</b>		<b>Sheboygan County 1990</b>	<b>Sheboygan County 2000</b>
<b>Units</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Percent</b>	<b>Percent</b>
Occupied	445	96.5%	533	98.0%	94.8%	94.8%
Owner	374	84.0%	463	86.9%	70.3%	71.4%
Renter	71	16.0%	70	13.1%	29.7%	28.6%
Vacant	16	3.5%	11	2.0%	5.2%	5.2%
Seas., Recr., Occas. Use Other	6	1.3%	6	1.1%	1.9%	1.7%

Source: U.S. Census Bureau

### **Age of Housing**

Looking at Figure 3.10, the Town of Sherman has 209 housing units that were built before 1940, which is about 39% of its total stock. When compared to the nearby rural towns of Scott, Lyndon, and Holland (40.4%) this figure seems about normal. Nevertheless, this still means that about four in ten of the houses in the Town of Sherman are over 65 years old. Older homes generally require more maintenance and repair than newer homes, but maintaining older homes provides a good source of affordable housing and enhances the overall character of a community.

<b>Figure 3.10 – Year Structure Built, Town of Sherman and Nearby Towns</b>			
<b>Year Structure Built</b>	<b>Number of Units in Sherman</b>	<b>Percentage of Sherman Housing</b>	<b>Percentage of Housing in Scott, Lyndon, and Holland</b>
1990 to 2000	92	17.1%	14.4%
1980 to 1989	37	6.9%	6.6%
1970 to 1979	84	15.6%	17.9%
1960 to 1969	68	12.6%	8.9%
1940 to 1959	48	8.9%	11.7%
1939 or earlier	209	38.8%	40.4%

Source: U.S. Census Bureau

### **Condition of Housing Stock**

Age is often an indicator of the overall condition of the housing stock. Though there are exceptions, it is generally true that older houses are not in as good of a condition as newer ones. The portion of household income set aside for repairs and maintenance may become a burden for some local homeowners. At the same time, an older housing stock could signal a business opportunity for remodeling and repair contractors. Revitalizing older homes or rehabilitating them for multi-family use can help sustain the necessary levels of housing units to support local populations. Homeowners may need help in the form of special financing or programs to rehabilitate or refurbish older homes. Businesses and communities can work together to create new programs or take advantage of



existing ones that provide free or subsidized financing to support homeowners in maintaining older homes.

Although the Town of Sherman is not a city or village, it does have several well-defined residential “neighborhoods.” (These are not official neighborhoods; these designations have been made solely for planning purposes.) These neighborhoods and their 2002 fair market values are identified in Figure 3.11. Based on the values, the neighborhoods would seem to be in relatively good condition.

“Neighborhood”	Number of Home Sites	Location	Average Lot Size	2002 Median Fair Market Value
Indian Mound Road	16	NW portion of Town near Torke Road	4.1 ac	\$168,000
Silver Creek area	56	SW portion of Town on STH 144	1.3 ac	\$146,000
Stoney Birch 2	23	East of Random Lake on CTH RR	2.3 ac	\$181,000
Sherman Center area	15	Center of Town on CTH SS	1.4 ac	\$147,000
County Line Estates /Westview Hills	66	South border of Town, west of Spring Lake	1.0 ac	\$270,000

Source: Sheboygan County Real Property Listing

### **Household Relationship**

Figure 3.12 displays the varying household types and relationships that were found in the Town of Sherman and Sheboygan County in 2000. All of the persons living in the Town lived in households. Except for the group quarters data, the trends found for the Town were similar to those found in the County overall.

Units	Town of Sherman 2000		Sheboygan County 2000	
	Number	Percent	Number	Percent
Total Persons	1,520		112,646	
In Households	1,520	100.0%	109,080	96.8%
Householder	533	35.1%	43,545	38.7%
Spouse	382	25.1%	25,273	22.4%
Child	515	33.9%	33,625	29.9%
Other Relative	45	3.0%	2,428	2.2%
Non Relative	45	3.0%	2,171	3.7%
In Group Quarters	0	0.0%	3,566	3.2%
Institutionalized	0	0.0%	2,714	2.4%
Non-institutionalized	0	0.0%	852	0.8%

Source: U.S. Census Bureau

**Housing Values**

Besides the *age* and *condition* of the housing stock, *supply* (covered later in this chapter) and *cost* (covered here) determine the overall availability of local housing. According to the 2000 U.S. Census, the median value of an owner-occupied home in Sherman was \$133,500, compared to a median value in area towns of \$121,096 (Figure 3.13). Sherman values are higher than values in comparable communities. Sherman housing values also rose faster than most towns.

<b>Figure 3.13 – Median Home Values for Town of Sherman and Towns in Sheboygan Co.</b>			
<b>Town</b>	<b>1990 Median Home Value</b>	<b>2000 Median Home Value</b>	<b>Percent Change</b>
Greenbush	\$62,300	\$133,500	114%
Herman	\$63,600	\$108,600	71%
Holland	\$72,500	\$148,500	105%
Lima	\$64,300	\$118,500	84%
Lyndon	\$64,700	\$125,300	94%
Mitchell	\$67,500	\$139,900	107%
Mosel	\$67,300	\$114,100	70%
Plymouth	\$81,100	\$150,100	85%
Rhine	\$76,500	\$149,400	95%
Russell	\$60,800	\$98,300	62%
Scott	\$61,300	\$125,000	104%
Sheboygan	\$71,600	\$135,800	90%
Sheboygan Falls	\$64,100	\$122,900	92%
Sherman	\$64,400	\$133,500	107%
Wilson	\$83,300	\$134,600	62%
<b>Town Average</b>	<b>\$68,353</b>	<b>\$129,200</b>	<b>89%</b>

Source: U.S. Census Bureau

Figure 3.14 breaks down the value of owner-occupied housing units in the Town of Sherman and compares the Town with other towns and Sheboygan County as a whole. This table can give a community an indication of whether it has the right “mix” of housing for different income levels. When compared to Sheboygan County, and even other towns, the Town of Sherman lacks their diversity of housing values. Over 68% of its homes are in the \$100,000 to \$199,000 range.

<b>Figure 3.14 – Owner-Occupied Housing Value in 2000</b>			
<b>Cost Range</b>	<b>Town of Sherman Percent of All Housing</b>	<b>County Towns Percent of All Housing</b>	<b>Sheboygan County Percent of All Housing</b>
Less than \$50,000	0.0%	1.0%	2.2%
\$50,000 to \$99,999	19.7%	23.4%	42.2%
\$100,000 to \$149,999	45.0%	37.7%	34.7%
\$150,000 to \$199,999	23.4%	21.4%	12.9%
\$200,000 or more	11.9%	16.5%	8.0%

Source: U.S. Census Bureau

### **Housing Costs - Rent and Mortgage**

Nearly every community suffers from a shortage of affordable housing. Affordable housing, however, is *not* the same as low-income housing. According to the U.S. Department of Housing and Urban Development (HUD), housing affordability is defined as paying no more than 30% of household income for housing (including utilities). The 2000 Census shows the median household income in the Town of Sherman was \$52,375. Assuming a household earned the median income in 2000, the maximum monthly mortgage or rent, plus utilities, an average household could afford for housing was approximately \$1,309.

### **Rent and Income Comparison**

According to the 2000 Census, there were 70 renter-occupied units in the Town, and the median gross rent for renter-occupied housing units was \$495, which was the sixth lowest in the County among the 15 towns and about the same as the Sheboygan County median of \$496. About 7 Town of Sherman households out of 40 computed (17.5%) paid more than 30% of their income in rent, which was about in the middle among towns in the County.

### **Owner Costs and Income Comparison**

According to the 2000 Census, the median gross mortgage for owner-occupied housing units was \$1,083 within the Town of Sherman, which was the sixth highest in the County among the 15 towns. The 2000 Census indicates that 52 out of 269 (19%) of Sherman owner-occupied housing units paid more than 30% of their income for monthly owner costs, which was the fourth highest among all 15 towns.

### **Current Housing Supply & Occupancy – Owner Occupied**

The supply of housing in Sheboygan County as a whole increased by 13% between 1990 and 2000 (U.S. Census). During the same period, the housing supply in Sherman increased 18%, from 461 units to 544.

To meet the needs of residents, the local housing market must have an adequate supply of available housing units for sale or rent. The housing supply should be able to provide for brand new households, newcomers moving into the area, and changes in existing households brought about by growth, aging, and so forth. If it cannot, existing residents and potential residents will look elsewhere to live.

The overall vacancy rate for the Town of Sherman was 2.0% for owner occupants (U.S. Census, 2000). A 5% vacancy rate, the result of housing units in the process of changing ownership and/or occupancy, is suggested. (“A vacancy rate of 5% or more is generally adequate to meet a short-term increase in housing demand”, p. 99, *The Small Town Planning Handbook, Second Edition*, Daniels, Thomas L., et al.). The Town’s vacancy rate, which is lower than the ideal, indicates there is perhaps not enough of a supply of housing in Sherman. A shortage of available housing leads to fewer choices and higher costs for consumers; however, it also makes selling a home easier.

### **Existing Housing Supply & Occupancy – Rental**

About 13% of Sherman’s housing supply in 2000 was classified as rental-occupied housing (U.S. Census). This percentage falls short of the 25% to 33% of a community’s housing supply that

should be available as rental housing to ensure affordability and choice. This is less of a concern in a rural community like the Town of Sherman.

According to HUD, an overall available vacancy rate of 5.0% for rental housing is required to allow for an adequate choice among potential renters. The overall rental vacancy rate for the Town of Sherman was about 0% (U.S. Census). This vacancy rate, which is lower than the ideal indicates there is not enough of a supply of rentals in Sherman. If the shortage continues, rental rates may rise, decreasing affordable options within the Town. However, a shortage is sometimes better than a surplus of rental housing, which leads to lower monthly rates and units remaining unrented for long periods of time. This combination can mean thin profits for landlords, who then find it more difficult financially to maintain and improve their properties.

**Projected Housing Units**

Demographics, migration trends, and population forecasts indicate that change appears to be inevitable. Estimating the *amount* of growth, however, is difficult if not impossible. Demographic trends are influenced by “free will” factors, such as whether to marry or remain single, whether to have children and how many, and so forth. Migration trends can change dramatically if federal policies are altered. Population forecasts for a particular community are subject to a large variety of factors, including highway expansions, plant relocations, and the attractiveness of surrounding communities, which the Town of Sherman has little or no control over.

There is no guarantee that recent development trends will continue – and even if there were, there is no reason that a community necessarily has to allow past trends to continue if they are not desired. To address these factors, many plans present separate *high growth*, *moderate growth*, and *low growth* scenarios – and the community can choose which scenario it wants to encourage.

About 77% of respondents to the 2004 Citizen Input Survey expressed a preference for the Town’s future growth to continue at the same or slower pace as from 1990 to 2000. Consequently, **the Town of Sherman has chosen a low growth scenario**. In the 2004 Town of Sherman Citizen Input Survey, 54% of respondents felt any new residential development should be discouraged in areas other than those adjacent to the existing communities of Silver Creek, Adell, and Random Lake.

<b>Figure 3.15 – WisDOA Household Projections for Town of Sherman</b>				
<b>Year</b>	<b>Total Households Projected by WDOA</b>	<b>Households Added</b>	<b>Number to be Served by Sanitary District</b>	<b>Number to be Served by Private On-Site Systems</b>
2010	552	11	0	11
2015	562	10	0	10
2020	573	11	0	11
2025	581	8	0	8

*Source: Wisconsin Department of Administration & Town of Sherman*

To ensure that the low growth scenario has a chance to be realized, this plan will recommend strategies in the Policies and Programs section of this chapter as well as similar sections in other chapters, especially the Land Use Element chapter.

### **Subsidized and Special Needs Housing**

Due to the larger than ever before numbers of aging citizens in the U.S. population, which is slated to continue until dropping off around 2040, many communities have begun to explore how they will meet the housing needs of this group. Options for relatively healthy older citizens currently include, 1) continued independent living in single-family homes, if transportation and other needs are met, 2) independent living in condos or apartments designed and designated for seniors, 3) Subsidized Rental Housing Projects, and 4) Independent Senior Living Units.

1. Many older citizens still live satisfactorily in the single-family homes they have lived in for the past several decades. Mortgages on these homes are often paid off. Seniors are typically comfortable in these homes and not eager to leave, even when health problems begin. These homes are generally well cared for, but in some cases, due to lack of mobility or the loss of a spouse, maintenance can become neglected. As long as property taxes do not become overly burdensome and sufficient transportation options and public services remain available, some senior citizens can live in their homes into their eighties and beyond.
2. Condominiums, townhouses, and apartments have become increasingly attractive options for older citizens. Typically, such housing is smaller and easier to maintain than a single-family house, and when properly sited near bus lines and other amenities, they are more convenient for older lifestyles.
3. Subsidized Rental Housing Projects include Zion Community Apartment in Adell, Hawthorne Woods Apartment and Quit Qui Oc Manor in Plymouth, Cascade Manor in Cascade, Country Harbor in Random Lake, DeGelder Huis in Cedar Grove, and several sites in Sheboygan.
4. Independent Senior Living Units are typically multi-unit apartment style settings that are designed for independent older adults. Room sizes range from studio/efficiency units to one and two bedroom apartments. Most facilities have a recreation room or common area for social gatherings. There is often a manager available to make referrals, organize events, or assist with independent living. Minimum age limits usually apply in these facilities. Some facilities may also require a resident's annual income to fall below certain guidelines. Examples include Briarwood Cottages in Plymouth, 40 units; Colonial Columns in Plymouth, 28 units; Mapledale Village Senior Apartments in Sheboygan, 123 units; Sheboygan Regency House in Sheboygan, 59 units; South Horizon Apartments in Plymouth, 32 units; Waterview Apartment Homes I & II in Sheboygan, 91 units; The Berkshire in Grafton; and Grafton Square in Grafton.

Currently, the primary living option available in Sherman for seniors is independent single-family housing. There are also a limited number of houses that have been remodeled into two-family dwellings. The number of residents over the age of 75 in Sherman in 2000 was 55. Population projections and demographic trends point to an increase in this number. While the community values these older residents, it is difficult for a rural town to provide adequate facilities and services to meet the specialized needs of the elderly. Consequently, it is likely that older residents will need to relocate to other nearby communities with more capacity for meeting specialized needs.

**Housing Development Environment**

The Town of Sherman has the desire to maintain its rural character. There may, however, be a need for some new housing in order to replace dilapidated housing stock, if any, and maintain an adequate supply of housing for the low growth that is anticipated.

Using records from the Sheboygan County Register of Deeds, an analysis was done to determine the rate at which recent development in the Town has sold. The developments analyzed consisted of single-family lots targeted at middle to upper middle incomes. Figure 3.16 shows the results. In all three cases the rate of sales has been moderate at best, and more often than not the rate has been slow. For example, it took 8 years to sell 9 lots in the First Addition to County Line Estates.

<b>Figure 3.16 – Recent Developments in Town of Sherman and Rate of Lot Sales</b>	
<b>Development</b>	<b>Lot Sales</b>
<i>First Addition to County Line Estates</i> Platted in 1996 Total lots: 9	2 lots in 1998 . . . 4 lots in 1999 . . . 2 lots in 2002 . . . 1 lot in 2004. Years to sell out: 8
<i>CSM in Silver Creek</i> Created in June 1999 Total lots: 3	2 lots in Dec. 1999 . . . 1 lot in April 2001 Years to sell out: 2
<i>Silver View Subdivision</i> Platted in September 2003 Total lots: 4 + outlot	1 lot in Aug. 2004 . . . 1 lot in June 2005 Lots remaining: 2 + outlot

Source: Sheboygan County Register of Deeds, September 29, 2005

**ANALYSIS AND DEVELOPMENT OF COMMUNITY POLICIES AND PROGRAMS**

**Housing programs**

There are a variety of programs available to communities to help provide housing for residents of limited income or special needs. Resources for such programs include USDA Rural Development and the State of Wisconsin Website at [www.doa.state.wi.us/dhir](http://www.doa.state.wi.us/dhir). Such programs include, loans and grants, funding for waste/water systems, programs for home improvement, repair and development, and support for economic development. The Lakeshore Community Action Program has an assistance program available to residents in Sheboygan County. This program is the Section 8 Voucher Housing Assistance program, which provides rental subsidies to low income families, senior citizens, handicapped, and disabled individuals who reside in rental housing. Each community must decide which program or combination of programs will enable them to reach their housing goals and maintain the desired housing environment.

**Housing plans**

There are currently no stand-alone housing plans for the Town of Sherman, Sheboygan County, or the Bay-Lake Regional Planning Commission. The housing chapter of the Bay-Lake RPC’s comprehensive plan, however, does identify issues and make broad recommendations for housing in the region. Issues identified include 1) The need for more housing for all segments of population, 2) Affordable housing for young families, 3) Ensuring that municipal ordinances do not deter or prevent the development of affordable housing, and 4) Affordable living for the elderly.

## **HOUSING STRATEGY AND RECOMMENDATIONS**

The Town of Sherman will seek direction for this element from the vision and goals identified through the public participation process:

### Vision

*“We envision the Town of Sherman as a predominantly open space, agricultural area surrounding small villages. Sherman residents consider the land to be a great natural asset and encourage careful planning to ensure the land is used wisely. Intergovernmental cooperation will be important in this planning.”*

### Goals, Objectives, Policies, Programs

#### **1) The Town of Sherman prefers single-family, owner-occupied housing.**

In the 2004 Citizen Input Survey, the vast majority of respondents favored single-family housing. While there was some support for other housing types, the Town is rural and without public sewer. In general, multi-family and specialized housing types are better sited in nearby cities and villages.

- a) *Policy/program:* The Town land use map and zoning ordinance will favor single-family housing, but some provision may be made for a limited number of other housing types.

#### **2) The Town of Sherman favors a low growth scenario in which most residential development occurs adjacent to the existing communities of Silver Creek, Adell, and Random Lake.**

In the 2004 Town of Sherman Citizen Input Survey, 67% of respondents favored growth at the same or slower rate as it had occurred from 1990 to 2003. In the same survey, 54% of respondents felt any new residential development should be discouraged in areas other than those adjacent to the existing communities of Silver Creek, Adell, and Random Lake.

- a) *Policy/program:* The Town of Sherman will utilize its 20-Year Land Use Map and zoning map to steer residential development toward the already built-up areas of Silver Creek, Adell, and Random Lake.
- b) *Policy/program:* The Town of Sherman will explore a combination of controls and innovative growth management ideas listed in the Recommendations section of Chapter 2 to encourage a low growth rate.

#### **3) The Town of Sherman will continue to explore legal ways of managing growth.**

About 55% of respondents to the 2004 Citizen Input Survey said yes to some sort of building cap requirement. In areas where building caps have been the most tolerated, there have been dozens or even hundreds of empty lots and homes sitting on the market. While this plan may not recommend building caps as a satisfactory option, the desire for controls of some sort is clearly evident. Another question on the survey indicated strong support for site planning for new homes in the Town (71.8% agreed). A combination of controls such as this, creative layouts such as conservation subdivisions, and some of the innovative ideas listed in the Recommendations section of Chapter 2, along with traditional zoning, should help the Town retain its rural character.

- a) *Policy/program:* The Town of Sherman will explore a variety of growth management options, but building caps will likely not be one of them.

**4) The Town of Sherman will explore alternative (conservation) subdivision designs/layouts.**

Alternative (conservation) layouts cluster homes on part of a parcel and set aside the remainder of the parcel as permanent open space equally available to the residents of the subdivision. This is one way to allow some development while still retaining some rural character.

- a) *Policy/program:* The Town will schedule an educational session with an outside expert(s) to learn more about conservation subdivisions and other growth management options to help determine whether they might be appropriate for the Town.
- b) *Policy/program:* The Town will not discourage sustainable development practices such as natural landscaping, permeable surfaces, green roofs, and “green” building materials.

**5) The Town of Sherman will work with nearby villages to meet the growing need for senior housing.**

The Town recognizes it has a growing elderly population, but at the same time it does not have the resources to create specialized living options.

- a) *Policy/program:* The Town will schedule discussion session with the Villages of Adell and Random Lake to explore what might be done cooperatively to address this issue.