

Sturgeon Bay Area Housing Needs Analysis

April 2001
(updated 10/02)

Prepared by:
MSA Professional Services

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INTRODUCTION

The existence of quality housing stock provides a major link in a Community's economic profile. It is the largest long-term capital asset a Community possesses. Residential development not only creates a need for consumer products and goods, but also provides business with an employee base.

At a national and state level, as well as in Door County, a lack of affordable housing is reaching a critical state. Many low-to-moderate income households cannot afford adequate housing. Many first-time homebuyers cannot come up with the down payment required to purchase a home.

The development of a strategic housing plan is very important for Communities in rural counties. Communities without a housing plan may have a difficult time meeting the housing demand. Door County Economic Development Corporation has recognized that housing is an integral part of the success of the Sturgeon Bay Area and has prepared this Housing Needs Analysis in order to preserve and strengthen the local business economy.

The purpose of this Housing Needs Analysis is to analyze the housing market and housing trends, document housing conditions, and provide an Action Plan to meet the demands that exist.

The Door County Workforce Development Taskforce prepared a report in March of 2000, which identified the lack of attainable housing as a link to a growing labor shortage. Comparisons of annual earnings for entry-level employees and housing costs revealed a shortage of affordable housing for newly recruited employees.

The Door County Economic Development Corporation contracted with MSA Professional Services, Inc., in January of 2001 to prepare this analysis. The analysis was completed in April of 2001. Information was gathered from a local "task force", U.S. Census, Department of Revenue, Department of Commerce, Bureau of Economic Analysis, the "Current Door County Employment Crisis" and an "Employee Housing Survey" conducted by the Door County Economic Development Corporation in February and March of 2001.

Location:

The City of Sturgeon Bay is located within the Southern Half Door County, Wisconsin. The City is located along State Highways 57 and 42.

Task Force/Attending Parties:

NAME	AFFILIATION
* Gail Beyer	WHEDA
Ed Byrnes	Bay Hill
Therese Campbell	Wulf Brothers
* Bill Chaudoir	Door County Economic Development Corp.
* Wendi Dunham	Door County Economic Development Corp.
* Robert Florence	Door County Planning Dept.
Lori Frea	Overland Bolling
Cliff Haggenjos	Door County Candle
Ron Julian	Therma-Tron-X
* Amy Kohlne	United Way
* Jay Krauss	City of Sturgeon Bay- City Administrator
Bob Lackie	Emerson Motors
* Greg Lamb	Door County UW Extension
* Karen Raymore	Door County Chamber of Commerce
Thomas Smrz	Hatco Corporation
* Bob Starr	City of Sturgeon Bay - Mayor
Roger Strege	City of Sturgeon Bay -Zoning/Bldg Insp.
* Cindy Wojtczak	Bay- Lake Regional Planning Commission
Marla Slinger	MSA Professional Services, Inc.

* Denotes members of the Attainable Housing Subcommittee

EXECUTIVE SUMMARY

This document is intended for implementation. It will need to be updated as current needs are addressed and as new or additional needs are identified. This document should be reviewed on an annual basis so that time frames are being met and the action plan is implemented. Other benefits of an annual review would include identifying new funding sources or approaches to identified needs.

At its initial meeting on January 16th, the attendees discussed their “perceptions” and “opinions” as related to local housing needs and obstacles. A variety of issues were discussed, but the following appeared to be the most urgent:

- Short supply of rental units that rent for \$450 or less
- Short supply of “affordable” starter homes
- High Construction costs are a barrier to new home construction
- New employees cannot locate affordable housing
- Seasonal housing popularity has increased housing costs for locals
- Infrastructure and Zoning issues are barriers
- Real Estate Inflation is an impediment for local businesses and residents

Following the meeting on January 16th, 2001, data was collected and analyzed to determine if the opinions and perceptions had identified all of the housing concerns. It was also used to determine if the perceptions were accurate.

The collection of the background data and demographics used the most current sources of data whenever possible. It is recognized that 1990 Census data is dated, and while in some cases the information is relevant, in other cases it may no longer provide an accurate picture of the current housing circumstances.

The second meeting held on March 19, 2001, included a review of the information gathered and the preliminary assumptions. The attendees felt that all of the housing needs identified were equally important. The data gathered reinforced the original perceptions and those present concurred with the following housing needs:

1. Additional Rental Housing

- Managers of Low-Income Housing Units report a demand that exceeds availability.
- Employer surveys conducted in the summer of 1999 by the DCEDC revealed a shortage of affordable rental housing units.

- Of the 1,116 employees who responded to the 2001 “Employee Housing Survey” 32% indicated that they have been unable to find affordable housing in the Sturgeon Bay area. Thirty-three percent (33%) indicated that they can only afford rents below \$400 per month.

2. Starter Homes priced up to \$100,000

- Only 30% of the homes for sale in the Sturgeon Bay area during February 2001 are priced below \$125,000. Forty-six percent (46%) are priced above \$200,000.
- The 1999 Average Adjusted Gross Income per Tax Return was only \$32,189 (City of Sturgeon Bay).
- 2001 “Employee Housing Survey” results indicate that 41% of the employees who would like to move to Sturgeon Bay are Low to Moderate Income. One hundred forty-nine (149) of the households who would like to buy a home are Low to Moderate Income.
- A household with 2 wage earners making approximately \$10 per hour each can afford a home in the \$100,000 price range.

3. Mid- priced Homes \$100,000 – \$130,000

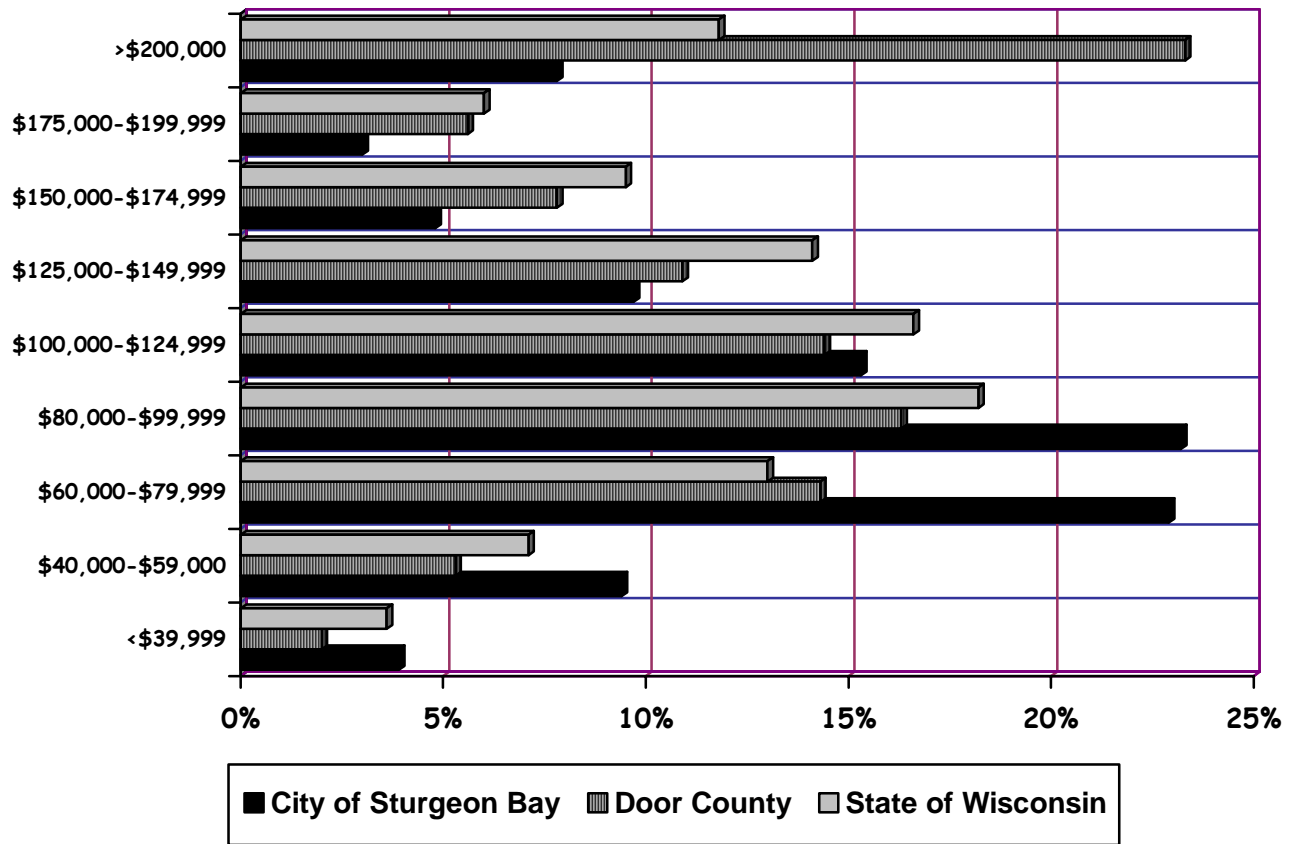
- Only 8% of the homes currently for sale are in this price range. Middle to Upper Income families with children whom have outgrown rental units or present housing units need affordable housing.
- In order to encourage professionals to move to the area or to stay in the area, housing needs to be available and affordable for them.

I. INVENTORY OF CURRENT HOUSING

A. Housing Values

The chart below uses 2000 Census data to compare City of Sturgeon Bay owner-occupied housing values to housing values in Door County and Wisconsin.

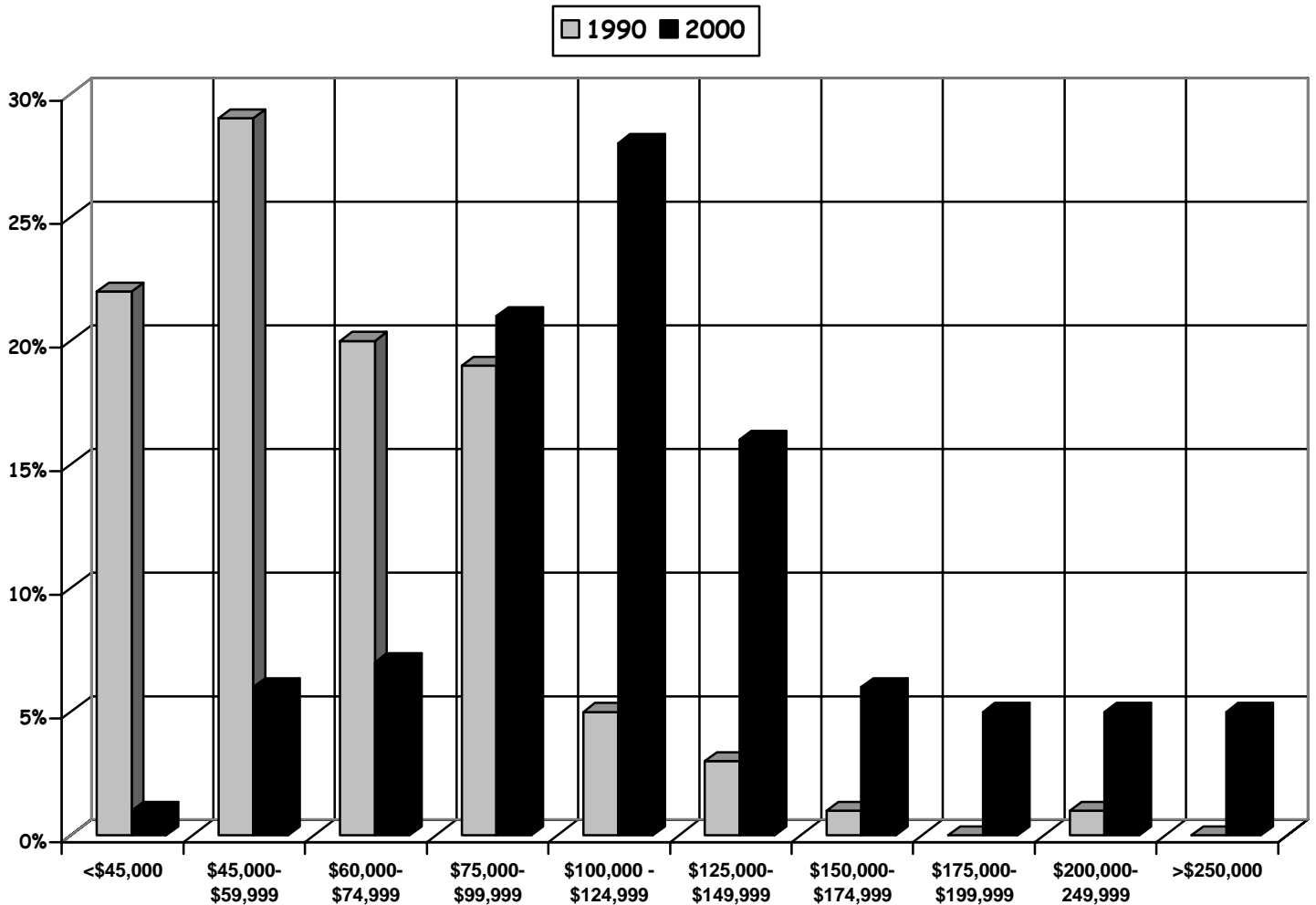
2000 OWNER-OCCUPIED VALUES BY PERCENT



- ❖ In 2000 approximately 59% of the owner occupied homes in the City of Sturgeon Bay were valued below \$100,000. This compares to 38% in the County and 42% in the State.
- ❖ Door County has a significantly higher percentage of its homes valued above \$200,000 (23%) – nearly double that of the State (12%)
- ❖ The 2000 median home value for the entire State of Wisconsin was \$112,200 (1990 - \$62,100); the City of Sturgeon Bay had a median value of \$89,700 (1990 - \$59,300), while Door County was significantly higher with a median value of \$120,800 (1990 - \$67,000).

The next chart compares City of Sturgeon Bay *Assessed Owner-Occupied Property Values* in 1990 with the 2000 Property Values (assessment data- City Assessor). The change has been quite dramatic with 87% of the homes valued at less than \$100,000 in 1990 and only 35% of the homes valued at less than \$100,000 in 2000.

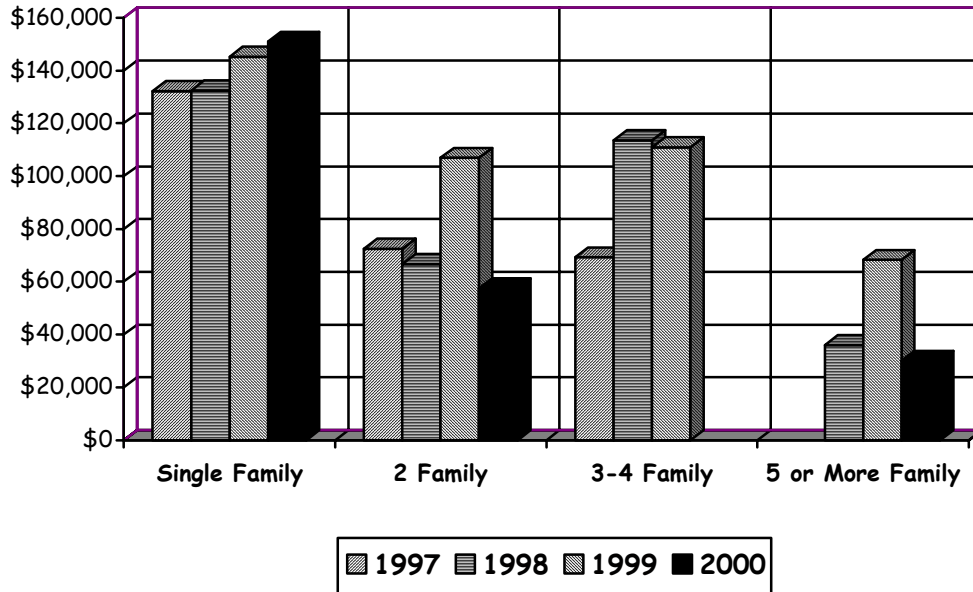
**CITY OF STURGEON BAY
COMPARISON OF ASSESSED PROPERTY VALUES**



❖ Residential Real Estate Equalized Values increased by a total of 22% in the City of Sturgeon Bay in the year 2000. Residential Real Estate Equalized Values increased by 17% from 1999 to 2000 in all of Door County. Door County ranked 4th (out of 72 State Counties) in “Total” Property Value increases in 2000 with a 15.45% increase in property value. (*Wisconsin Dept of Revenue- Equalized Property Values*)

Other sources of information reviewed to determine Home Values in Sturgeon Bay were: Home Sales and Building Permit Values. The permit values do not include the cost of the land, only the actual structure or improvement.

**CITY OF STURGEON BAY AVERAGE VALUE PER UNIT
RESIDENTIAL BUILDING PERMITS**



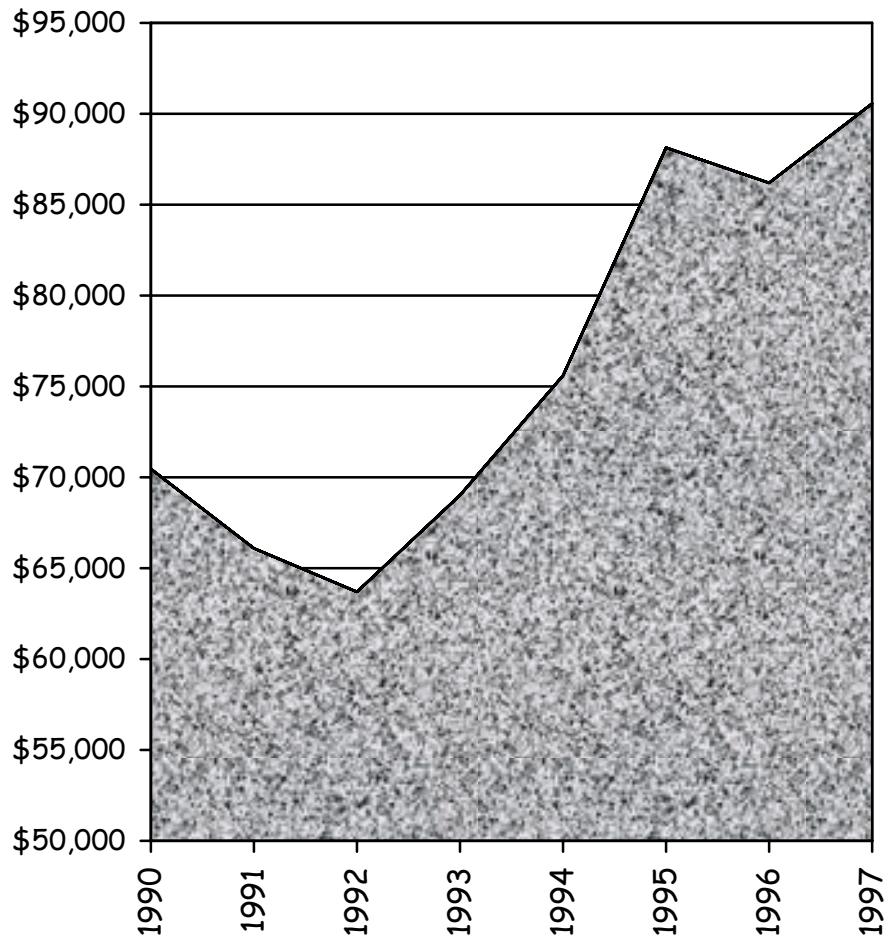
❖ The average single-family home building permit in the City of Sturgeon Bay increased from \$110,000 in 1996 to \$151,000 in 2000 (a 37% increase).

DOOR COUNTY RESIDENTIAL BUILDING PERMITS 1990-1997

YEAR	SINGLE FAMILY UNITS	2-4 UNITS	5 OR MORE UNITS	TOTAL	AVERAGE VALUE (WITHOUT LAND)
1990	167	8	13	188	70446
1991	181	24	0	205	66078
1992	217	20	40	277	63711
1993	242	8	61	311	69000
1994	289	38	137	464	75616
1995	278	16	23	317	88117
1996	273	26	89	388	86204
1997	260	42	45	347	90567
7 YR TOTAL	1907	182	408	2497	

❖ City of Sturgeon Bay single family homes being constructed in 1996 and 1997 were valued 37% higher than single family homes being built County-wide. (Average in City \$121,000, average in County \$88,000)

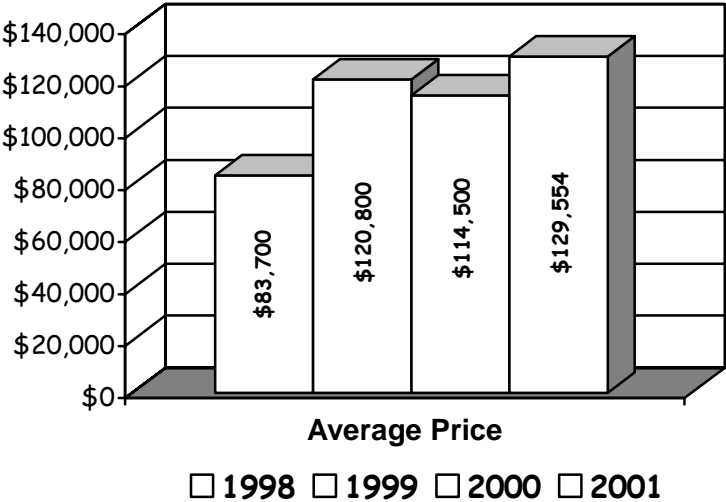
AVERAGE VALUE OF DOOR COUNTY RESIDENTIAL BUILDING PERMITS



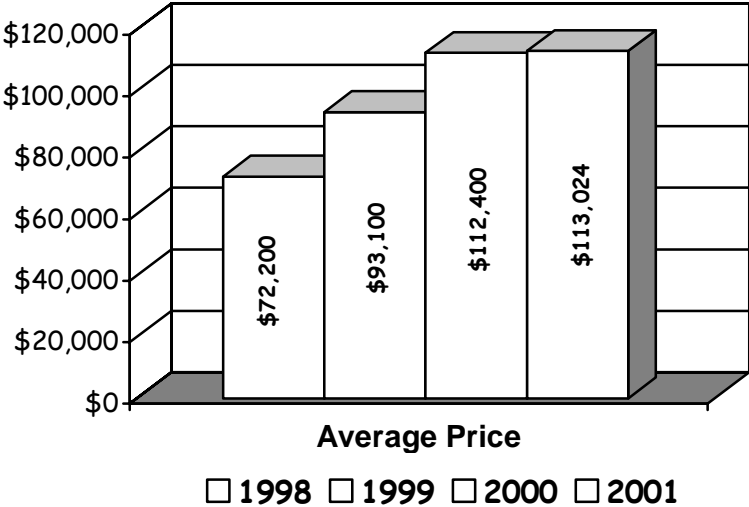
DOOR COUNTY SINGLE FAMILY BUILDING PERMIT CHANGES 1990-1997

YEAR	Percent Increase in Value
From 1990 to 1991	-6.2%
From 1991 to 1992	-3.6%
From 1992 to 1993	+8.3%
From 1993 to 1994	+9.6%
From 1994 to 1995	+16.5%
From 1995 to 1996	-2.2%
From 1996 to 1997	+5.1%
FROM 1990 TO 1997	+28.6%

AVERAGE PRICE OF HOMES SOLD (Includes Lakefront Property)
CITY OF STURGEON BAY*



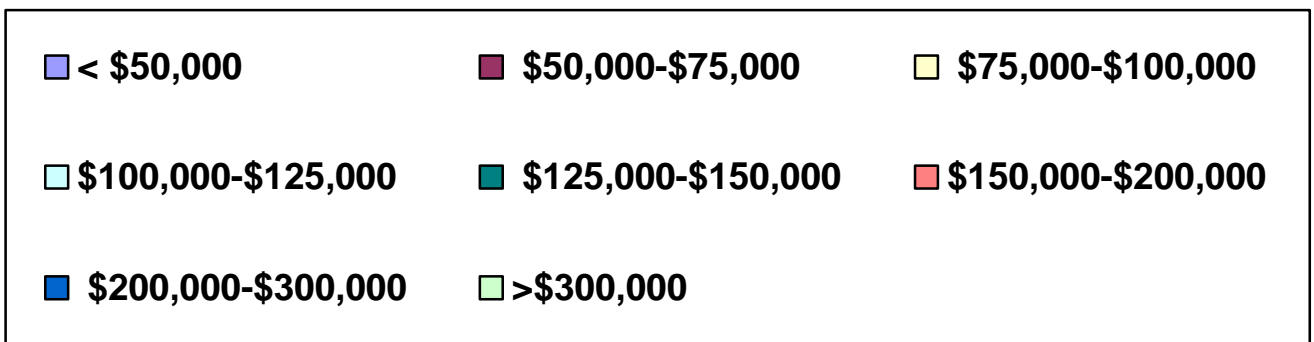
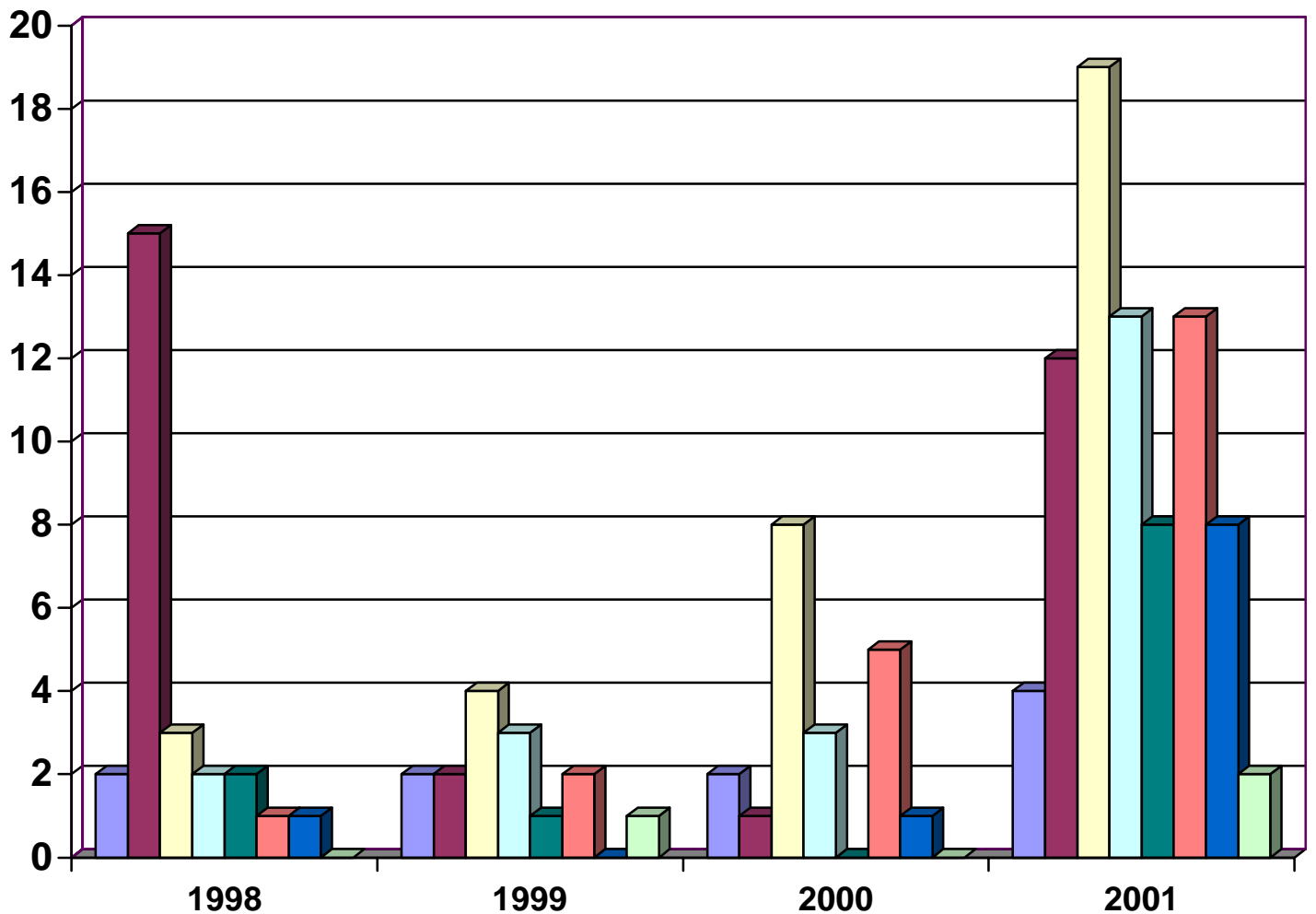
AVERAGE PRICE OF HOMES SOLD (Excluding Lakefront Property)
CITY OF STURGEON BAY*



❖ The average price of homes sold in the year 2001 increased by 56.5% from the 1998 average price of \$72,200 (excluding lakefront property). From 1999 to 2000 the increase was almost 21%, compared to the statewide values of residential property that increased by approximately 9% (Wis. Dept. of Rev.).

*NOTE: This representation and that on the next page is based in whole or in part on data supplied by the Door County Board of REALTORS or its Multiple Listing Service. Neither the Board nor its MLS guarantees or is in any way responsible for its accuracy. Data maintained by the Board or its MLS may not reflect all real estate activity in the market.

PRICE AND NUMBER OF HOUSING UNITS SOLD

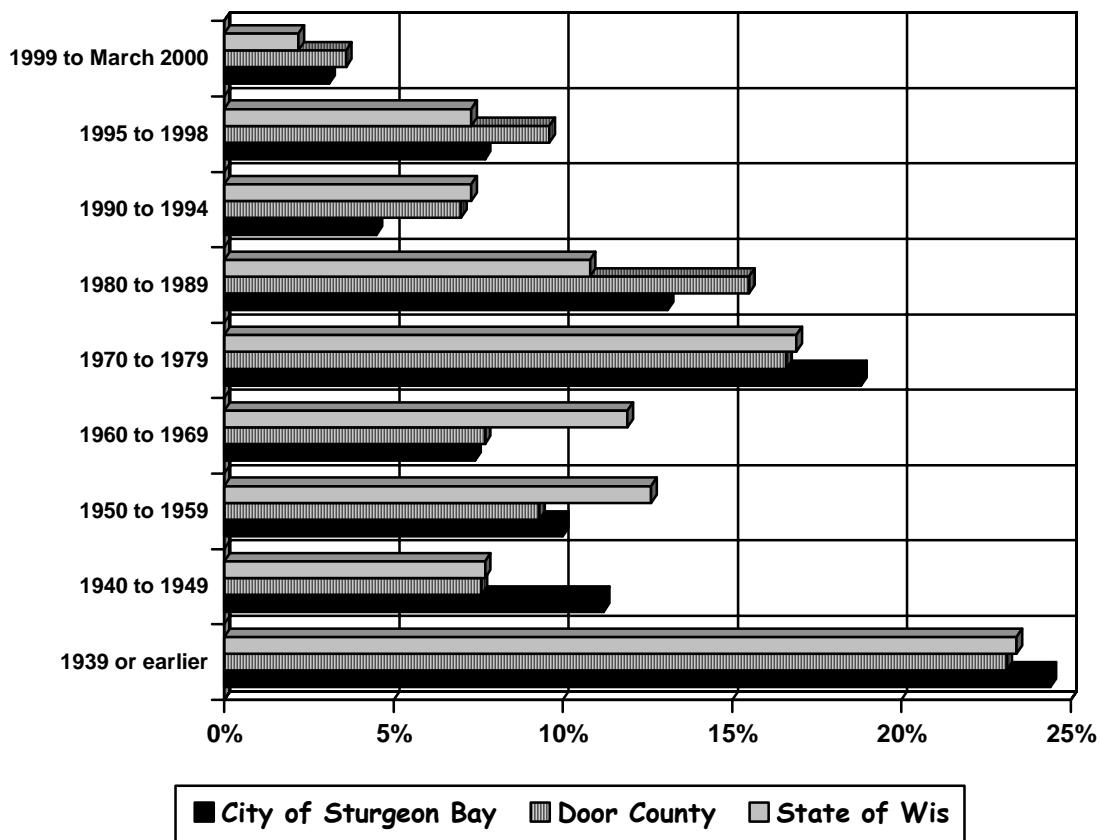


Summary of Home Values: In the early 1990's the City of Sturgeon Bay had lower housing values than those State and County-wide (1990 Census Data). Since that time the cost of single family housing in the City of Sturgeon Bay has increased at a faster pace than State and Door County housing (based upon building permit data, home sales data, and assessment data found on the previous pages).

B. Housing Conditions

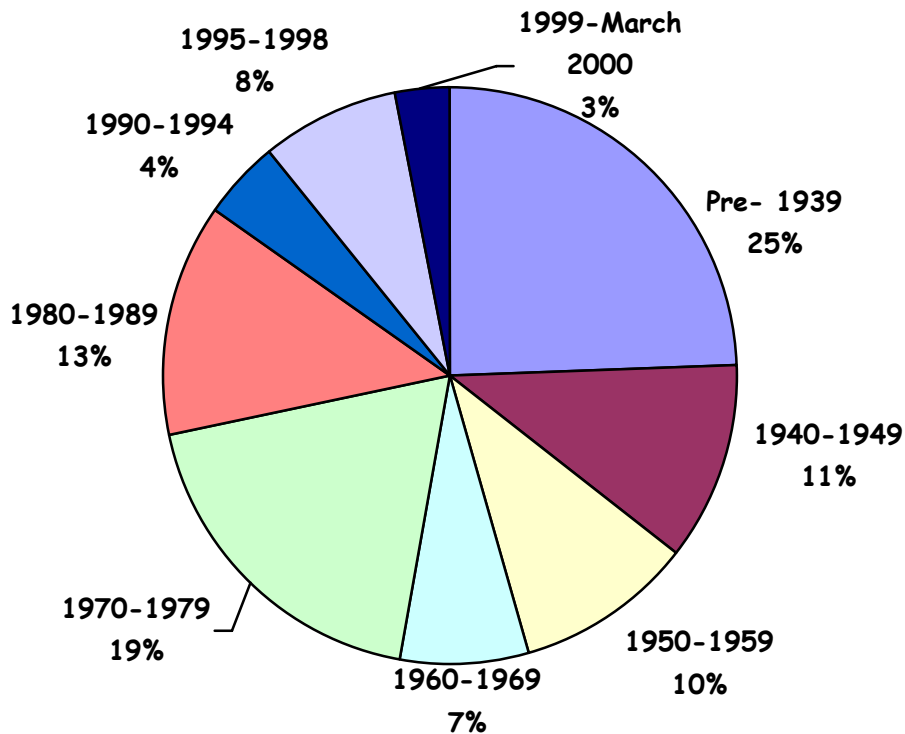
The age of housing is a relatively consistent indicator of housing conditions. Although not all older homes are inherently of poor quality, they are more difficult and expensive to maintain. They are more likely to contain lead paint, obsolete wiring, and older mechanical systems. The following charts were created using 2000 Census Data.

Year Built by Percent



- ❖ 2000 Census data reveals that the City of Sturgeon Bay's housing units are older on average than both County and State housing units. Thirty-six percent (36%) of the homes were built prior to 1950. State and County-wide 31% were built prior to 1950.

CITY OF STURGEON BAY
YEAR BUILT



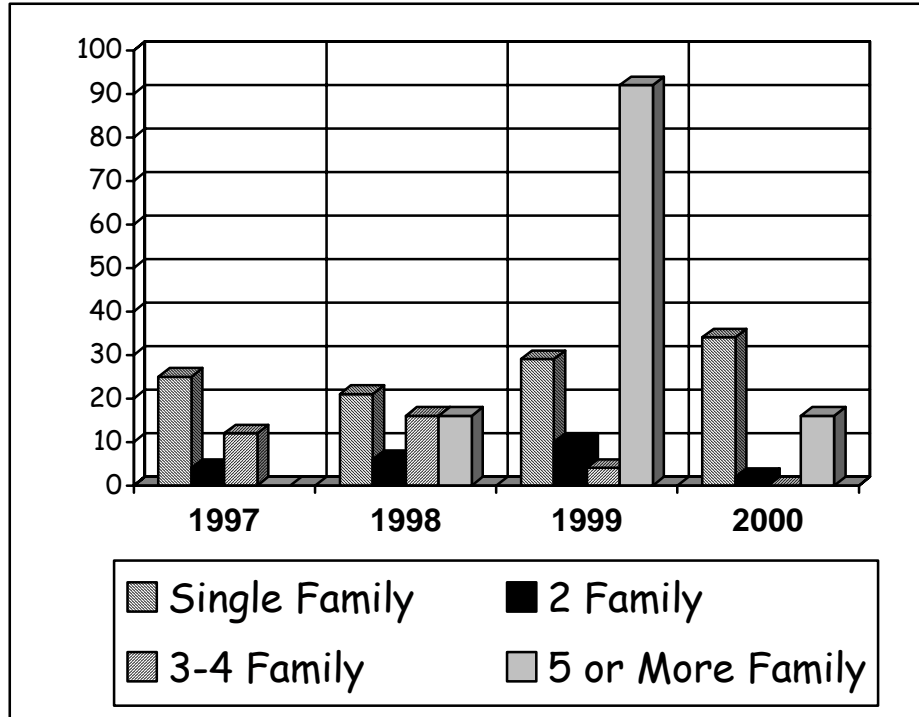
- ❖ Another surge in the development of housing in the City of Sturgeon Bay occurred from 1970 to 1979 when 19% of the Communities housing units were constructed. This surge directly corresponds to the increase in jobs at Bay Ship Builders. During the 1970's they increased their number of employees from 400 to approximately 1800. The 1980's show a housing growth rate slightly lower than the 1990's.

HOUSING STARTS 1990 to 2000

We know that Door County itself had 2,500 housing units created from 1990 to 1997, and that the City of Sturgeon Bay had additional 287 units started from 1997 to 2000. The number of housing units in Door County increased by approximately 3,000 from 1990 to 2000. This is a county-wide increase of over 17%. Statewide the number of housing units has increased by approximately 15% from 1990 to 2000.

The City of Sturgeon Bay's housing unit numbers increased by a percentage similar to Door County's. In the City of Sturgeon Bay 325 new units were created from 1995 thru December 31, 2000, (8% increase in the past 5 years).

CITY OF STURGEON BAY
NEW UNITS CONSTRUCTED



Year	Total Units Created
1997	41
1998	59
1999	135
2000	52
TOTAL	287

CURRENT HOUSING CONDITIONS

A windshield survey of the housing conditions in the City of Sturgeon Bay was conducted by MSA Professional Services, Inc., in January of 2001. Housing conditions were rated by good (needing no major repairs), fair (requiring less than three major repairs), and substandard (requiring 3 or more major repairs). A “major repair” includes repairs such as roof, siding, windows, doors, sidewalks, outbuildings, and electrical. Due to the size of Sturgeon Bay a map was created identifying areas with houses that are considered “distressed areas”, “fair”, and “good”. The “distressed” areas are blocks where 4 or more houses per block need 3 or more major repairs. The “fair” areas are blocks where more than 4 houses per block need 1 or 2 major repairs. The “good” areas are blocks where less than 3 houses per block need any major repairs. The map identifying these areas can be found in the attachments.

The following table is a summary of the streets where 5 or more housing units were identified as “substandard” (3 or more major repairs are needed).

STREET NAME	BLOCK NUMBER	SUBSTANDARD UNITS
N. 3 rd	700	7
N. 4 th	700	11
N. 4 th	400	12
N. 5 th	400	5
N. 5 th	600	7
N 5 th	700	7
N 5 th	300	5
N. 6 th	400	5
N. 6 th	00	8
N. 7 th	100 & 200	5
Huron	500	5
Kentucky	700	5
E. Redwood	00	6
Quincy	800	6
Rhode Island	700	9
Quincy	900	6
Quincy	1000	6

C. HOUSING TYPES AND AVAILABILITY

The availability of affordable, quality housing is an important factor in a community’s ability to retain, expand, and maintain a healthy economy. As a cross-section of a typical community will portray a variety of social classes, so also must a community’s housing stock provide a variety of living environments; from subsidized low-income housing units to upscale condominiums. Housing must be available for low-to-moderate income, first–time homebuyers, retirees, and those wishing to assimilate upward.

In the City of Sturgeon Bay 60% of the housing units constructed from 1996 thru 2000 were rental units or condominiums. These units are not all considered affordable for working class residents. The City of Sturgeon Bay’s Housing unit mix (owner vs. rental) is very similar to that of the State of Wisconsin, but Door County itself has a limited number of rental units available for regular year round occupancy.

2000 Census data indicates that Door County has a very large vacancy rate, while the City of Sturgeon Bay itself does not. The County vacancy rate is very deceiving; of the 7,759 vacant units 90% or 6,970 of them are seasonal housing units. By removing the seasonal units from the data we can establish a County-wide vacancy rate of 4%, compared to 6% in the City of Sturgeon Bay. State of Wisconsin vacancy rates (minus seasonal units) were similar at 4% in 2000.

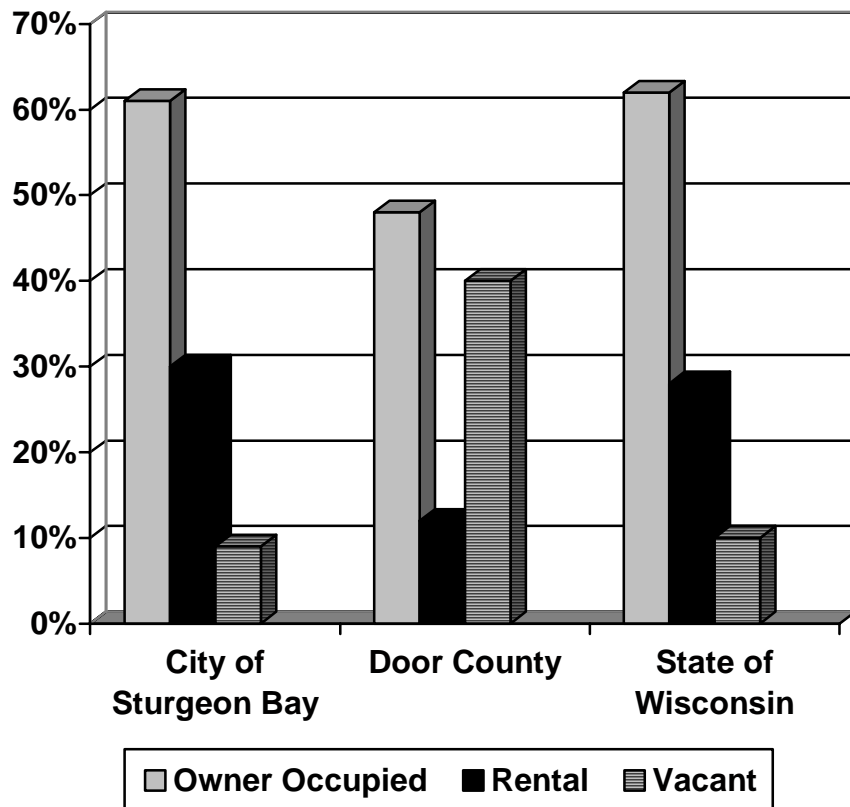
2000 COUNT AND PERCENT OF OCCUPANCY

	OWNER-OCCUPIED		RENTER		VACANT		Total Housing Count
	Count	%	Count	%	Count	%	
City of Sturgeon Bay	2724	61%	1324	30%	399	9%	4447
Door County	9394	48%	2434	12%	7759	40%	19,587

2000 VACANCY CLASSIFICATION

	FOR SALE		FOR RENT		SEASONAL		ALL OTHER	
	Count	%	Count	%	Count	%	Count	%
City of Sturgeon Bay	43	11%	129	33%	167	43%	47	12%
Door County	134	2%	243	3%	7069	91%	313	4%
State of Wis	20,657	9%	40,489	17%	145,513	62%	29,941	13%

2000 CHART OF OCCUPANCY STATUS



1999-2001 HOUSING AVAILABILITY

Information obtained by the Door County Workforce Development Taskforce indicates that vacancy rates continue to be low in Door County. A Fall 2002 survey of rental housing indicated that only 15 units were available, out of the total 546 rental units (this data does not include an apartment complex which is partially under construction – there will be 104 units total, 53 were reported vacant).

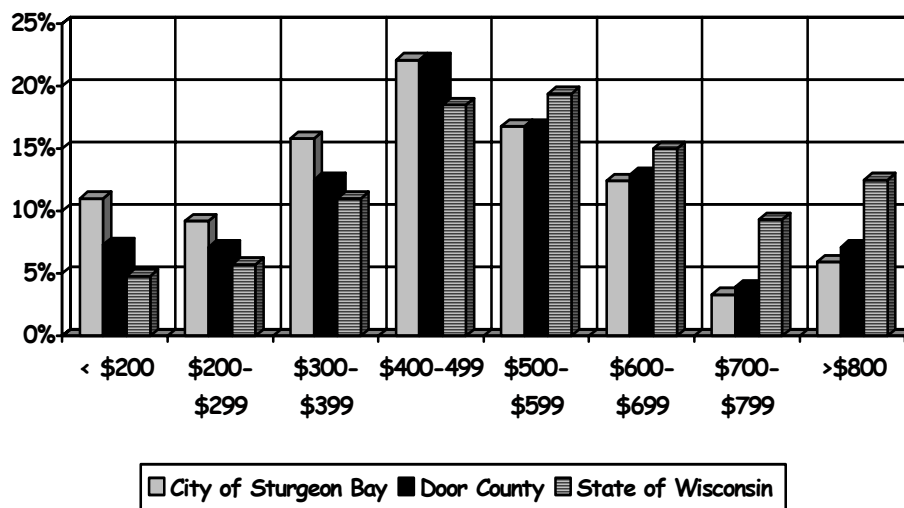
In February of 2001, there were only 17 homes for sale in the Sturgeon Bay area for less than \$100,000. By reviewing the number of new homes constructed and housing units deleted we can estimate that there are approximately 4,750 housing units in the City of Sturgeon Bay. In February of 2001 only 72 housing units were for sale in the City. The number of housing units for sale is less than 2% of the total.

COST OF RENT

At the time of the 2000 Census, City of Sturgeon Bay rents were slightly lower than rents County-wide and in the State of Wisconsin. The 2000 median gross rent in the City of Sturgeon Bay was \$452, in the County it was \$481, and in the State of Wisconsin \$540. Thirty-six percent (36%) of the renters in the City of Sturgeon Bay were paying less than \$400 per month rent, compared with 27% County-wide, and 22% Statewide.

Current rental rates vary greatly in the City of Sturgeon Bay. According to local landlords, apartments where subsidies are provided for low-income tenants are in demand. The tenants often pay less than \$350 per month. A very limited number of low-income housing units have been constructed in Door County in the past 10 years. Based upon the “Employee Housing Survey” conducted by the Door County Economic Development Corporation in February and March of 2001, 33% of the employees can only afford rents below \$400 per month. Another 17% indicated they could afford housing costs of less than \$500 per month. Landlords have also indicated that there are currently rental units available that rent in the \$500-\$700 range; these units are new and have rented at a slow pace.

RENT PAID IN 2000



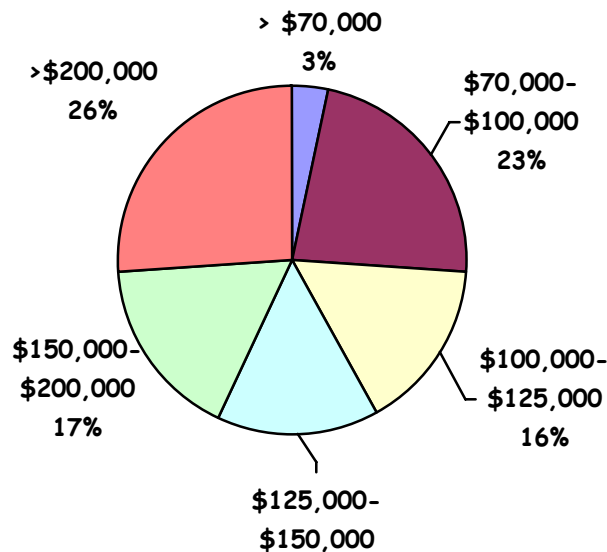
HOMES FOR SALES

There are currently (November 2002) 88 homes for sale in the immediate Sturgeon Bay area. Of the 88, only 23 are listed at less than \$100,000 and only 14 between \$100,000 and \$125,000.

HOMES CURRENTLY FOR SALE IN STURGEON BAY*

Less than \$70,000	\$70,000-\$100,000	\$100,000-\$125,000	\$125,000-\$150,000	\$150,000-\$200,000	Over \$200,000
3	20	14	13	15	23

HOMES FOR SALE- SELLING PRICE BY PERCENT



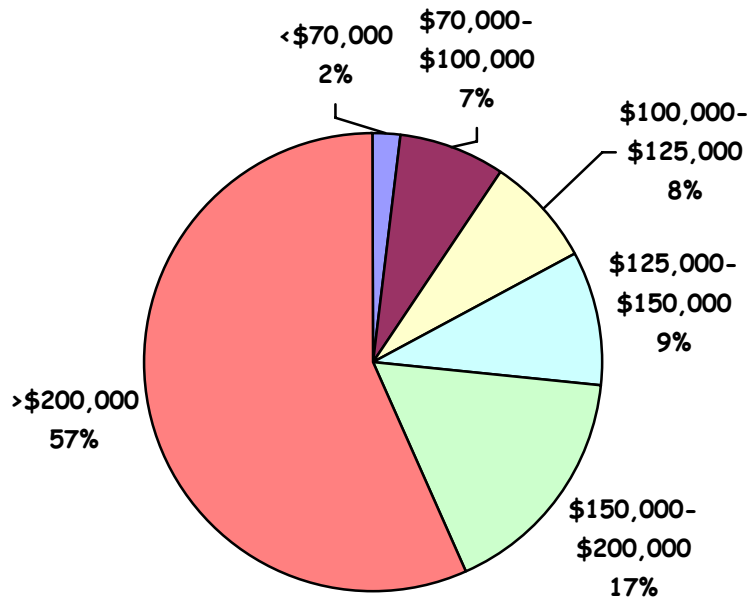
HOMES CURRENTLY FOR SALE IN DOOR COUNTY*

	Less than \$70,000	\$70,000-\$100,000	\$100,000-\$125,000	\$125,000-\$150,000	\$150,000-\$200,000	Over \$200,000
Northern Door	0	6	10	17	39	177
**Southern Door	8	24	22	21	28	53
Entire County	8	30	32	38	67	230

** Includes the City of Sturgeon Bay

Currently homes for sale in the Sturgeon Bay area are listing for less than homes in the County as a whole. A review of homes for sale in Southern and Northern Door County indicates that homes are even more expensive in Northern Door County. Only 13% of the homes for sale in Northern Door County are being sold for less than \$150,000, while 48% in Southern Door County are listed below \$150,000.

COUNTY HOMES FOR SALE – SELLING PRICE BY PERCENTS



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II. LOCAL CLIMATE

A. Population Characteristics

NUMBER OF PERSONS

The following table uses actual data from the 1980-2000 Census. The projections from 2005-2015 show very little increase in population in either the County or the City of Sturgeon Bay. These projections may be somewhat inaccurate; the Door County projection for 2000 was actually 1,140 persons lower than the actual 2000 Census data.

From 1990 to 2000 the City of Sturgeon Bay increased in population by 2.8%. The County increase in population from 1990 to 2000 was 8.8%.

YEAR	STURGEON BAY	% OF CHANGE	DOOR COUNTY	% OF CHANGE	CITY AS A % OF COUNTY
1980	8,847	-----	25,029	-----	35.3%
1990	9,176	3.7%	25,690	2.6%	35.7%
1995	9,458	3.1%	26,525	3.3%	35.7%
2000	9,437	-.22%	27,961	5.4%	33.75%
*2005	9,636	2.1%	26,967	-3.6%	35.7%
*2010	9,691	.6%	27,101	.5%	35.8%
*2015	9,689	0%	27,070	0%	35.8%

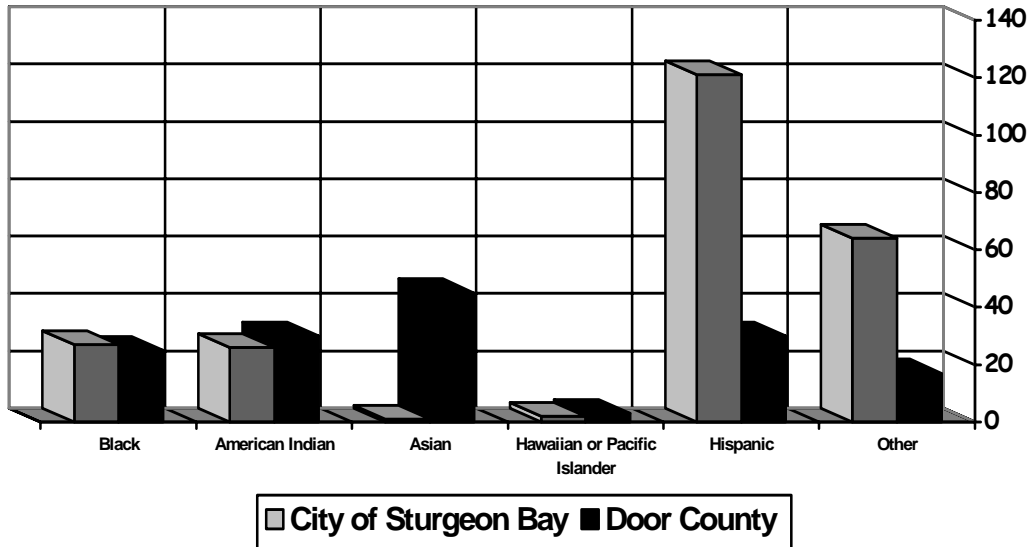
**Census Bureau Projection*

RACE

The only other 2000 Census Data currently available is population by race. The largest increase in population in the City of Sturgeon Bay was in the Hispanic or Latino population. County-wide the largest increase was in the white population, followed by the Hispanic or Latino population.

RACE	City of Sturgeon Bay		Door County	
	Number	Percent	Number	Percent
White	9121	96.7%	27356	97.8%
Black or African American	27	.3%	53	.2%
American Indian	67	.7%	183	.7%
Asian	35	.4%	81	.3%
Hawaiian & Other Pacific Islander	2	0%	3	0%
Hispanic or Latino	121	1.3%	267	1%
Other	64	.7%	18	.06%

Minority Population Increase by Persons
1990 to 2000



AGE CHARACTERISTICS

The City of Sturgeon Bay and Door County have very similar age characteristics. The following table compares those statistics based upon 2000 Census information.

	0-19 Years		20-34 Years		35-59 Years		60 and over Years	
	Count	%	Count	%	Count	%	Count	%
City of Sturgeon Bay	2,455	26%	1,537	16%	3,285	35%	2,160	23%
Door County	6,765	24%	3,796	14%	10,576	38%	6,824	24%

HOUSEHOLD TYPES

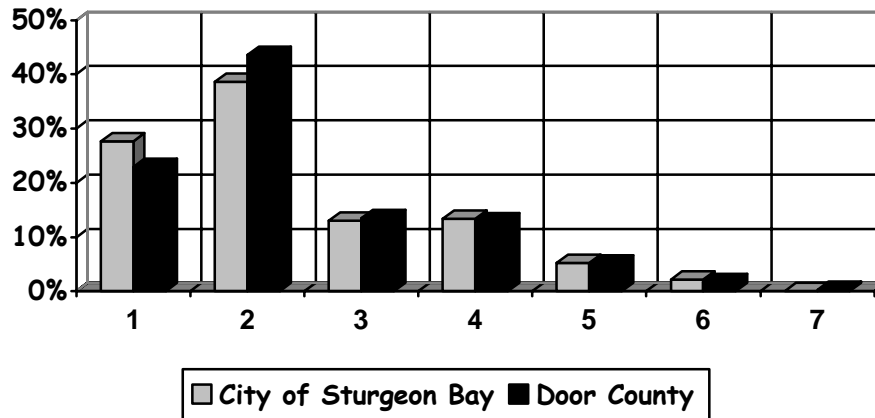
In 2000, the City of Sturgeon Bay had a higher percentage of single parent and single person households than Door County. Over 58% of the households county-wide were married couple households versus 48% in the City of Sturgeon Bay.

	1 Person		1 + Persons, Non Family		Married Couples		Single Parents	
	Count	%	Count	%	Count	%	Count	%
City of Sturgeon Bay	1,418	35%	196	5%	1,946	48%	337	8%
Door County	3,322	28%	509	4%	6,867	58%	671	6%

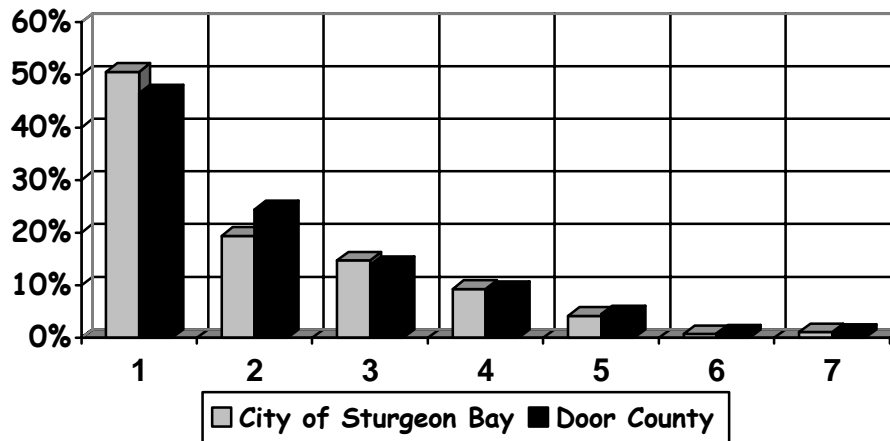
HOUSEHOLD SIZE

Household size has a significant impact on the type of housing required in a Community. Obviously, the larger the household size, the larger the unit needed. The following data is again based upon 2000 census data.

Owner-Occupied Households By Size



Renter-Occupied Households By Size



RECENT INCOME DATA

Income levels in the City of Sturgeon Bay are lower than both County and State incomes. City income levels average 17% lower than the State-wide levels and 8% to 9% below County-wide levels. Door County itself ranks 40th (out of 72 Counties) in total personal income. The average annual income growth over the past 10 years was 5.2%; while Statewide that growth rate was 5.8%. The following chart compares City, County, and State income data between 1997 and 1999.

1997 to 1999 INCOME COMPARISONS

	1997 Median Income	1998 Per Capita Personal Income	1999 AGI Per Tax Return	1997 % People Below Poverty
Sturgeon Bay	\$33,202	\$23,252	\$32,189	10%
Door County	\$36,611	\$25,326	\$34,816	8.1%
Wisconsin	\$39,800	\$26,284	\$38,930	9.2%

2000 CENSUS INCOME DATA

The following table using 2000 Census data indicates that income levels within the City of Sturgeon Bay are lower than those County-wide. In 2000 only 40% of the households in the City earned more than \$40,000 and 27% earned less than \$20,000. County-wide 49% earned more than \$40,000 and 22% earned less than \$20,000.

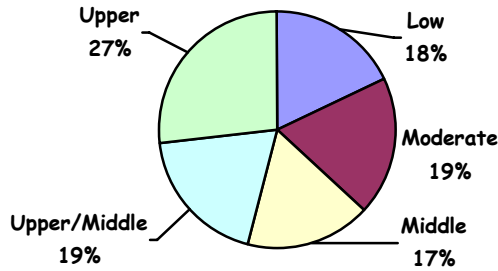
**NUMBER AND PERCENT OF HOUSEHOLDS
WITHIN INCOME RANGES (2000)**

	< \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$39,999	\$40,000- \$49,999	> \$50,000
Sturgeon Bay	360	374	371	400	414	539	490	1116
	9%	9%	9%	10%	10%	13%	12%	28%
Door County	824	847	931	926	919	1601	1405	4358
	7%	7%	8%	8%	8%	14%	12%	37%

**CITY OF STURGEON BAY
2000 INCOME LEVELS BY AGE**

	Low Income < \$14,999	Moderate \$15,000- \$24,999	Middle \$25,000- \$34,999	Upper/Middle \$35,000- \$49,999	Upper >\$50,000
Under 25	86	68	73	36	5
25 to 34	42	124	146	127	139
35 to 44	85	100	137	198	298
45 to 54	58	94	64	184	338
55 to 64	70	47	63	112	218
65 to 74	109	90	105	68	93
75 and over	284	248	100	30	25
TOTALS	734	771	688	755	1116
TOTALS (1990)	1026	882	713	592	535

2000 City Income Levels by Percent



A review of 1997-1999 income statistics indicates that the City of Sturgeon Bay and Door County have income levels that have increased at a slightly lower level than State-wide levels.

B. EMPLOYER NEEDS

The availability of housing is an important factor for new and growing industries. A community will be better prepared to meet the needs of existing businesses and will have an edge on attracting new business if suitable housing is available.

Sturgeon Bay area employers have expressed a need for affordable housing. “The Current Door County Employment Crisis, March 2000” reported that by March 2002 there would be almost 1000 jobs in Door County that employers are unable to fill. Turnover at many of the companies are high; employees are being bused in from neighboring counties just to maintain their workforce. Some employers report that their growth is limited because of the lack of employees. Additional growth can be expected because of additional highway access and proactive local development.

OCCUPATIONS

2000 NUMBER AND PERCENT EMPLOYED BY OCCUPATION TYPE

	Professionals	Sales & Technicians	Clerical	Services	Farming, Forestry, Fishing	Blue Collar	Totals
Sturgeon Bay	1196	437	715	720	78	1401	4547
	26%	10%	16%	16%	2%	31%	100%
Door County	3828	1430	1855	2172	229	4349	13,901
	28%	10%	13%	16%	2%	31%	100%

**2001 AVERAGE MONTHLY NUMBER AND PERCENT
EMPLOYED BY INDUSTRY TYPE
DOOR COUNTY**

	Number of Workers	Percent of Total Workers	Average Annual Wage	Percent of State Wage
Ag., Forestry, & Fishing	270	2%	\$18,965	84.0%
Construction	908	7%	\$31,648	81.1%
Manufacturing	1,959	16%	\$30,579	77.0%
Trans., Comm., & Utilities	187	1%	\$26,062	71.1%
Wholesale Trade	244	2%	\$26,316	64.9%
Retail Trade	3,497	27%	\$14,015	96.0%
Finance, Ins., & Real Estate	705	5%	\$22,453	54.9%
Services	3,446	26%	\$19,116	66.4%
Government	1,707	13%	\$27,040	80.0%

Source: WI Dept of Workforce Development

In 2001 there were 13,746 non-farm workers in Door County, a 14.7% increase in 5 years. Seasonal employment and seasonal housing play a large roll in the County's employment and housing needs. The service industry in Door County added 572 workers from 1996 to 2001. Many of these jobs are seasonal and cater to tourism. The majority of the jobs that were lost during the 1990's were associated with shipbuilding. Manufacturing jobs have been added to replace these jobs, but wages paid by many manufacturing firms are not as high as those in the shipbuilding industry and skills required for these jobs are less technical.

COMMUTING PATTERNS

According to "1994 Wisconsin's Commuting Patterns", 93% of the County's workers, work within the County. Availability of jobs and lack of good travel routes have limited the number of residents that commute out of the County.

2000 COMMUTE LENGTHS FOR CITY OF STURGEON BAY WORKERS

Under 10 Minutes	10-19 Minutes	20-29 Minutes	30-44 Minutes	45-59 Minutes	60 Plus Minutes	Work at Home	TOTAL
2,455	1,065	332	235	75	120	158	4,440
56%	24%	7%	5%	2%	3%	4%	100%

The 2000 Census Data indicates that 80% of Sturgeon Bay residents drive less than 20 minutes to work. A survey conducted in February of 2001 by the Door County Economic Development Corporation asked current employees of the Sturgeon Bay Area Businesses about the length of their commutes; Of the 1,110 employees who responded to the question, 53% live 5 miles or less from work, another 15% live within 6-10 miles, and 22% reported living within 11-20 miles. Assuming that it takes approximately 20 minutes to travel 15 miles, current travel time is very similar to that reported in 2000.

Door County Economic Development “Employee Housing Survey” Results

The Door County Economic Development Corporation conducted a survey of the employees of the Sturgeon Bay area employers in February and March of 2001. Over 2000 surveys were delivered to the employers and 1,116 surveys were returned. Complete survey results can be found on page 32 of this document.

Survey results also indicate that 72% of the employees live in the Sturgeon Bay Area. Thirty-two percent (32%) of the employees indicated that they had difficulty finding affordable housing. Of the 800 employees who reported living in or near Sturgeon Bay, only 4% indicated that their current housing was not adequate.

Of those who currently do not live near Sturgeon Bay, 27% indicated that they would move here if affordable housing were available. Another 9% indicated that they would “probably” move nearby. Of the 34 employees who live more than 40 miles away, 6 said they would move if they could find housing and another 6 would “probably” move if they had affordable housing. Fourteen (14) of those who live more than 40 miles away would like to buy a house.

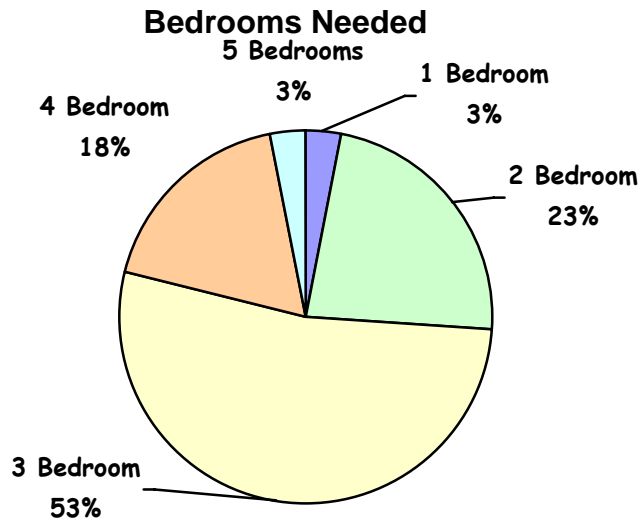
Forty-one percent (41%) of the employees who said they would move to Sturgeon Bay are Low to Moderate Income. Twenty-seven percent (27%) of those who would move have no down payment funds, another 41% have less than \$2,000, and another 16% have between \$2,000 and \$3,000. Down payment funds are definitely a barrier for those who would like to relocate (84% with less than \$3,000).

Two hundred forty-nine (249) employees or 22% indicated that they were interested in buying a home. One hundred forty-nine (149) of the 249 employees are considered low to moderate income, 100 of them are not.

Almost 50% of those who responded to the survey would relocate to a housing in the country with land, if they had a choice. The answer is not surprising as it is a part of the

“American Dream”, but existing single-family and new single-family housing also evoked some interest.

Three bedroom units are definitely the most sought after, with over 50% of the workers needing housing with 3 bedrooms



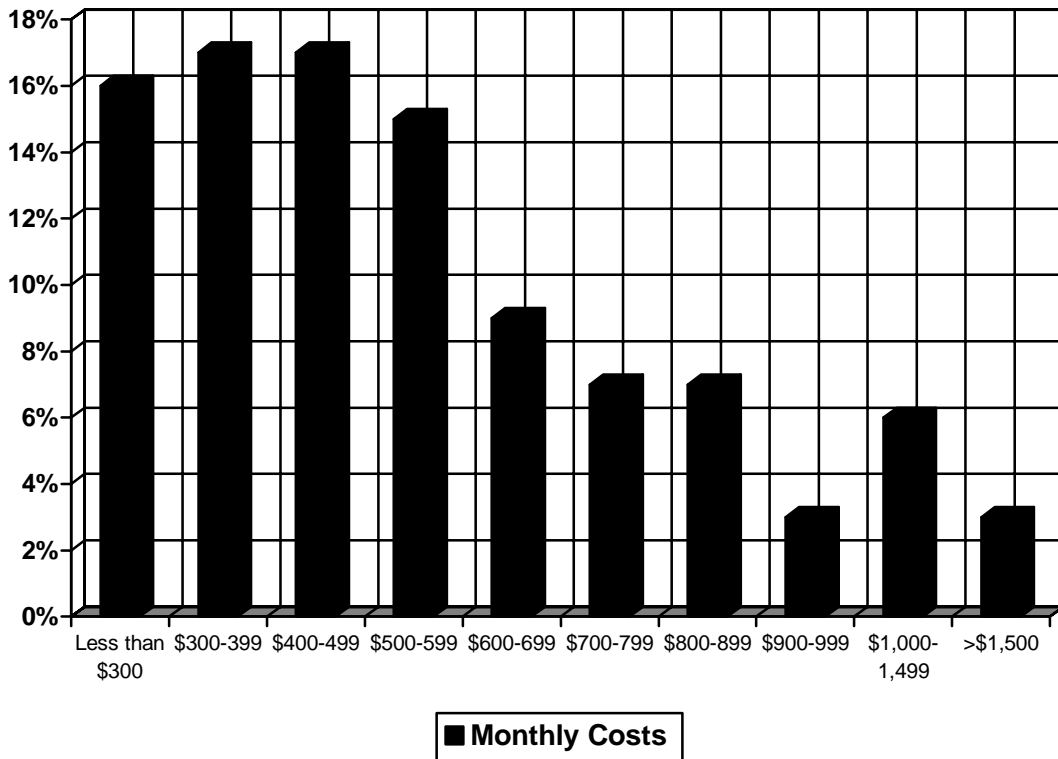
When employees were asked where they would most like to live 37% answered Sturgeon Bay. Seventy-two percent (72%) currently live in the Sturgeon Bay area. There may be some discrepancy in the answer to this question, because 248 employees did not answer the question and 92 just indicated “Door County”. Other communities receiving consideration were:

Community	Number of Employees
Brussels	33
Sevastopol	31
Forestville	30
Algoma	28
Egg Harbor	22
Nasewaupee	21
Green Bay	11
Fish Creek	7

*19 other communities were mentioned by 6 or less employees.

Affordability is definitely an issue for employees who answered the survey. The following chart shows the percentage of employees who indicated that they could afford the specified monthly housing costs.

Monthly Housing Costs Available By Percent of Employees



Fifty-percent (50%) indicated that they can afford less than \$500 per month, 65% can afford less than \$600 per month for housing.

Income levels of employees were also included in the employee survey. Sixty-one (61) of the employees chose not to answer the questions. Of those who answered 36% are considered low to moderate income (they make 80% or less of the County Median Income).

C. Infrastructure Constraints

The City of Sturgeon Bay water and sewer infrastructure facilities are adequate for future expansion. Sturgeon Bay area soil is rocky and that increases the cost of infrastructure. Blasting is usually required. Properties not located in the City require installation of wells and septic systems. The current cost for a well can range from \$4,500 to \$7,000. Septic or mound system costs range from \$5,000 to \$14,000. The cost for infrastructure outside the City of Sturgeon Bay can range from \$28,000 to \$32,000 with the cost of the electrical hook up.

D. Land Availability

There are 30-50 lots available in the City. While this number may seem adequate, in reality it is not sufficient. The lots are privately owned and most of them are not zoned

for R-2 or R-3. R-1 Zoning does not allow for smaller homes. R-2 and R-3 zoning does allow for smaller 1200 to 1400 square foot homes. Other current zoning regulations that restrict the construction of affordable housing are the “zero” lot line restrictions.

The cost of an inland lot is anywhere from \$15,000-\$20,000. That cost is comparably low to lot prices around the State.

E. Financial Barriers

There are many financial barriers to improving and expanding the existing housing stock. They include barriers to home ownership, development costs, rate of return of a new subdivision, and capital to improve existing housing.

HOME PURCHASE BARRIERS

The most common financial barriers to home ownership are the lack of down payment funds, credit history, personal debt levels, and job stability. Survey results confirm that employees lack down payment funds. Homes can be purchased with as little as 3% down (WHEDA-low income households); 5%-10% down payment requirements are more common in the Sturgeon Bay Area. Amortization schedules can be as long as 30 years. Current interest rates for a 30 year fixed rate mortgage are averaging 6.75%, 15 year loans average 6.35%. These low interest rates make this an opportune time for homebuyers.

Current employees who are looking for housing are 40% low to moderate income. Only 3 of the 249 who stated that they are interested in buying a home have over \$10,000 available for down payment. Another 3 indicated that they had \$6,000-\$6,999 available, 5 had \$5,000-\$5,999, all others have less than \$5,000 available for a down payment.

Mortgage industry standards commonly use 30% of household income as an affordable amount for monthly housing costs. Those costs include: principal, interest, taxes, insurance, and utilities. The following table shows affordability for the different income levels.

MONTHLY HOUSING COSTS AVAILABLE USING THE 30% INDUSTRY STANDARDS

	Low Range	High Range
Low Income <\$14,999	-----	\$375
Moderate Income \$15,000-\$24,999	\$375	\$625
Middle Income \$25,000-\$34,999	\$625	\$875
Upper/Middle Income \$35,000-\$49,999	\$875	\$1,250
Upper Income > \$50,000	\$1,250	-----

By subtracting the property taxes, insurance, and utility costs we establish the amount that can be used for mortgage payments. Property taxes on an affordable home in Sturgeon Bay area range from \$175-\$250 per month. We will use the average \$215 per

month, homeowners insurance averages \$40 per month, and utilities average \$150 per month. A total of \$400 per month can be presumed for property taxes, insurance, and utilities.

The following table subtracts out the \$400 per month presumed for property taxes, insurance, and utilities, from the 30% available for housing costs (previous table), and demonstrates the amount left each month for mortgage payments.

	Low Range	High Range
Low Income <\$14,999	-----	\$0
Moderate Income \$15,000-\$24,999	\$0	\$225
Middle Income \$25,000-\$34,999	\$225	\$475
Upper/Middle Income \$35,000-\$49,999	\$475	\$850
Upper Income > \$50,000	\$850	-----

It would be very difficult for households earning less than \$35,000 to own a home in the Sturgeon Bay area. A home costing \$80,000 with a 10% down payment and a 6.75% interest rate would have a monthly mortgage of \$467. This would be affordable for a household making more than \$35,000. Homes costing more than \$80,000 will require a larger down payment in order to make them affordable for households in the \$35,000-\$40,000 income range.

A household with 2 wage earners who make \$10.00 per hour will make \$41,600. They will be able to afford a mortgage of \$90,000-\$100,000. Depending on the amount of the down payment they have, they can afford to purchase homes in the \$100,000-\$120,000 price range.

Not only is it difficult to find a home in good repair in this price range in the Sturgeon Bay area, but it is also difficult for households to save for the down payment that is required.

RENTAL BARRIERS

Rental affordability can be determined in the same manner as the home purchaser calculations. Instead of subtracting \$400 per month we subtract \$185 per month (utilities and insurance only). The lowest income households need to find rental units that are subsidized. Using these calculations households making \$35,000 should be able to pay \$500-\$650 per month for rent. This of course is not always the case due to large amounts of consumer debt and family size, many households cannot afford to spend 30% of their income for housing.

REHABILITATION BARRIERS

Lack of discretionary income is the primary financial barrier to making “major” repairs to owner and renter-occupied housing. Most households and landlords can afford to make small repairs and cosmetic improvements, because they are often able to complete the work themselves. However, the cost of hiring someone to replace a roof, update the

electrical system, or install windows or siding is often cost prohibitive to many households, especially low to moderate-income households.

F. Local Contractor and Developer Capacity

According to Wisconsin Department of Workforce Development, the construction industry in Door County grew by almost 45% in the last 10 years. Cost of construction in the Sturgeon Bay area continues to rise (building permit data). Local realtors and housing professionals were consulted and they concur with the following: Local developers and contractors are able to build new upper class housing where profits are high; enticing contractors to build small inexpensive homes is difficult; when lower cost homes are built, they are often built by contractors from other Counties.

III. FUTURE HOUSING DEMAND PROJECTIONS

During the next 10 years, estimates provided by the State of Wisconsin indicate that the City of Sturgeon Bay will increase population from 9,437 (2000 Census actual) to 9,691, a 2.7% increase, while the County is expected to decrease in population. However, these estimates include only full time permanent residents and do not account for seasonal residents. Many seasonal residents have been purchasing homes in Door County, thus depleting the supply of available housing and driving up the costs.

Employers have indicated that they anticipate 1,000 job openings by the year 2002 that they will not be able to fill. Building permits for residential housing in the City of Sturgeon Bay average 50 per year. The 50 new units per year are not meeting the employee demand, nor is the housing that is being created affordable.

Of the current homes for sale, approximately 20 of them will be affordable for families with incomes of \$40,000. During the past 3 years the number of homes that sold for less than \$100,000 decreased from 20 in 1998 to 11 in 2000. Conservatively and considering the continued increase in the price of homes, only 15-20 homes that are being sold will be affordable for families earning \$40,000 in the Sturgeon Bay area during the next 2 years.

The Wisconsin Workforce Development data indicates that over 1/3 of the County jobs that will need to be filled in the next two years will be retail or service jobs. These jobs are the lowest paid jobs in the County according to the 1998 data supplied by Wisconsin Workforce Development. Another 50% of the workers needed, will be in the manufacturing field.

The cost of housing in Sturgeon Bay has increased by almost 40% in the past 3 years, average annual income is increasing at a rate of less than 1% per year. If this trend continues, residents who work in the Sturgeon Bay area will be forced to live elsewhere.

Based upon this information and income information, low income and middle income housing units are needed. Those needs can be met by the creation of additional rental housing and new single family or duplex housing.

Assuming employment trends continue, an additional 200-300 rental units in the \$300-\$450 per month price range will be needed in the next 2 years. Another 100-150 homes in the \$100,000 price range and approximately 100 priced between \$100,000 and \$130,000 will be needed to sustain business growth. These projections are based upon the following:

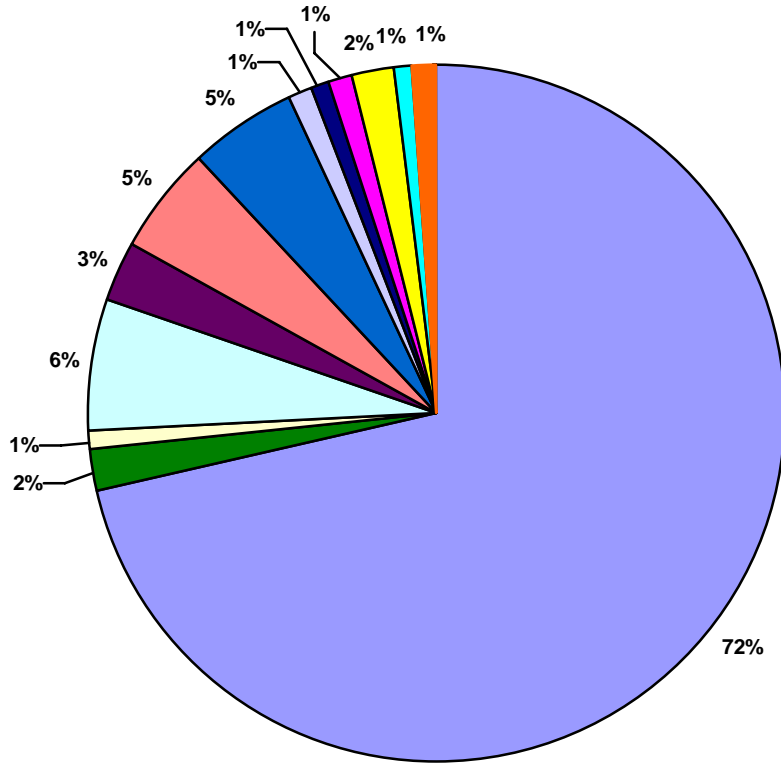
- ❖ 1000 new jobs- 70% of local employees live in Sturgeon Bay – 700 housing units needed
- ❖ 30%-50% of the new employees will share housing with another employee (spouse or roommate situation), 700 less 250 shared units = a need of approximately 550 units

- ❖ Minimal current homes on market that meet these needs
- ❖ 300 of the new jobs will pay less than \$20,000 per year

New housing in the \$100,000 to \$130,000 price range will also encourage some middle to upper income families to upgrade and sell their existing homes. These homes will then become available for those who are unable to afford the cost of a new home. Homes in this price range are also important in maintaining a professional employee base in the Sturgeon Bay Area.

**DOOR COUNTY ECONOMIC DEVELOPMENT CORPORATION
EMPLOYEE HOUSING SURVEY RESULTS- MARCH 2001**

1. What is your home address zip code?



Sturgeon Bay	Green Bay	Luxemburg	Algoma	Egg Harbor
Brussels	Forestville	Kewaunee	Fish Creek	Sister Bay
No Answer	Misc	Bailey's Harbor		

2. Approximately how far do you commute one way to work?

<u>585</u>	5 miles or less	<u>55</u>	21-30 miles
<u>168</u>	6-10 miles	<u>24</u>	31-40 miles
<u>244</u>	11-20 miles	<u>34</u>	Over 40 miles

6 Did not answer

3. Have you looked for affordable housing in Sturgeon Bay/Door County and not been able to find it?

<u>357</u>	YES	<u>759</u>	NO
------------	------------	------------	-----------

4. If you live in or near Sturgeon Bay, do you consider your housing adequate?

<u>771</u>	YES	<u>29</u>	NO
------------	------------	-----------	-----------

5. If you do not live near Sturgeon Bay, and affordable housing were available, would you consider moving here?

<u>162</u>	YES	<u>86</u>	NOT LIKELY
<u>55</u>	PROBABLY	<u>203</u>	NO
<u>90</u>	MAYBE		

6. If you are currently renting, are you interested in buying a home?

<u>249</u>	YES		
<u>9</u>	NO		
<u>652</u>	I ALREADY OWN MY HOME		

7. If you moved from where you live now, what type of housing would you be likely to choose?

<u>59</u>	APARTMENT
<u>22</u>	DUPLEX
<u>35</u>	CONDOMINIUM/TOWNHOUSE
<u>41</u>	MANUFACTURED HOUSE
<u>174</u>	EXISTING SINGLE FAMILY HOUSE
<u>126</u>	NEW SINGLE FAMILY HOUSE
<u>546</u>	HOUSE IN COUNTRY WITH LAND
<u>56</u>	NO ANSWER

8. How many bedrooms would you need?

<u>33</u>	1 BEDROOM
<u>243</u>	2 BEDROOMS
<u>563</u>	3 BEDROOMS
<u>195</u>	4 BEDROOMS
<u>29</u>	5 BEDROOMS
<u>1</u>	8 BEDROOMS
<u>1</u>	10 BEDROOMS

9. Assuming you continue to work for you current employer, what community would you be most likely to live in?

<u>418</u>	STURGEON BAY
<u>93</u>	DOOR COUNTY
<u>8</u>	KEWAUNEE
<u>248</u>	NO ANSWER

10. What is the most that you could afford per month for housing (excluding Utilities)?

<u>70</u>	< \$199	<u>33</u>	\$900-\$999
<u>91</u>	\$200-\$299	<u>32</u>	\$1000-\$1099
<u>178</u>	\$300-\$399	<u>15</u>	\$1100-\$1199
<u>178</u>	\$400-\$499	<u>8</u>	\$1200-\$1299
<u>156</u>	\$500-\$599	<u>4</u>	\$1300-\$1399
<u>88</u>	\$600-\$699	<u>8</u>	\$1400-\$1499
<u>69</u>	\$700-\$799	<u>29</u>	\$1500 OR MORE
<u>72</u>	\$800-\$899	<u>84</u>	NO ANSWER

11. What is the highest down payment you could make if you were buying a house?

<u>223</u>	< \$1000	<u>21</u>	\$6000-\$6999
<u>105</u>	\$1000-\$1999	<u>15</u>	\$7000-\$7999
<u>101</u>	\$2000-\$2999	<u>13</u>	\$8000-\$8999
<u>72</u>	\$3000-\$3999	<u>17</u>	\$9000-\$9999
<u>36</u>	\$4000-\$4999	<u>299</u>	OVER \$10,000
<u>94</u>	\$5000-\$5999	<u>120</u>	NO ANSWER

12. First, check the number of people in your household, and then check whether your total household income is above or below the income amount for your household size listed on the right.

TOTAL	NUMBER IN HOUSEHOLD	INCOME	BELOW	ABOVE
<u>162</u>	1 PERSON	\$24,850	<u>81</u>	<u>76</u>
<u>329</u>	2 PERSONS	\$28,400	<u>89</u>	<u>231</u>
<u>225</u>	3 PERSONS	\$31,950	<u>88</u>	<u>131</u>
<u>222</u>	4 PERSONS	\$35,500	<u>61</u>	<u>156</u>
<u>73</u>	5 PERSONS	\$38,350	<u>28</u>	<u>42</u>
<u>33</u>	6 PERSONS	\$41,200	<u>16</u>	<u>17</u>
<u>6</u>	7 PERSONS	\$44,050	<u>4</u>	<u>2</u>
<u>5</u>	8 PERSONS	\$46,900	<u>2</u>	<u>3</u>
<u>61</u>	NO ANSWER	\$51,000	<u>2</u>	<u>3</u>

IV. ACTION PLAN

Most communities can identify a need, but a progressive community identifies a solution to those needs and devises and approach to implement solutions. The following is an approach to the Sturgeon Bay Area identified needs. These needs are not listed in order of importance; all needs were identified as equally important.

1. ADDITIONAL RENTAL UNITS IN THE \$300 to \$450 PER MONTH RANGE

A. Review Existing Zoning Regulations & Land Use Plans Pertaining to Multi Family Residential Housing Units.

STEPS	RESPONSIBLE PARTY	TIME FRAME
Compare Vacant developable land with the City's zoning map to identify what is currently zoned for multi-family development.	City zoning personnel and DCEDC	
Identify any areas where current zoning is not multi-family, but where multi-family could be considered.	City zoning personnel and DCEDC	
Rezone or amend zoning, if necessary to allow for multi-family development.	City	

B. Contact developers/owners of current Multi Family Residential Housing Units.

STEPS	RESPONSIBLE PARTY	TIME FRAME
Identify what is working and what isn't. Would they consider future development?	DCEDC and Attainable Housing Committee	

C. Prepare marketing package to provide to potential developers.

INFORMATION TO GATHER	RESPONSIBLE PARTY	TIME FRAME
Copy of Housing Need Assessment	City zoning personnel and DCEDC	
Utility Maps (with current available extensions) including land identified for potential development	City zoning personnel and DCEDC	
Topographic map including coverage for land parcels identified for potential development	City zoning personnel and DCEDC	

Floodplain map including coverage for land parcels identified for potential development	City zoning personnel and DCEDC	
Soil Map including coverage for land parcels identified for potential development	City zoning personnel and DCEDC	
City zoning and development requirements	City zoning personnel and DCEDC	
Names of Realtors	DCEDC and Attainable Housing Committee	
A list of land uses for parcels adjacent to potential sites	City zoning personnel and DCEDC	
City's total tax rate, current taxes, and assessed valuation of land parcels identified for potential development	City and DCEDC	
Gather cost variables for potential sites.	City and DCEDC	
Explanation of various grant and loan programs available for funding of multi-family housing projects	DCEDC and Attainable Housing Committee	

D. Distribute the marketing plan to developers/contractors.

INFORMATION TO GATHER	RESPONSIBLE PARTY	TIME FRAME
Secure community buy-in through City Council approval of the developer package	DCEDC, Attainable Housing Committee, and City	
Contact Brown County, Kewaunee County, and Manitowoc County Officials for names of successful developers/developments	DCEDC	
Advertise the existence of the developer's package. Advertise both locally and in neighboring Counties	DCEDC	
Provide local Realtors and the Chamber of Commerce with copies of the package	DCEDC	
Post information on County and City Websites	DCEDC	

2. STARTER HOMES PRICED UP TO \$100,000

A. Implement a Home Buyer Assistance Program

STEPS	RESPONSIBLE PARTY	POTENTIAL FUNDING	TIME FRAME
Provide Down Payment Assistance through the CDBG Program/ Apply for funding in Sept of 2001	County or City	CDBG- DHIR	
Provide Down Payment Assistance through the HOME and HCRI Programs	County/Lakeshore CAP	HOME/HCRI - DHIR	
Create a Business Home Buyer Program where business assist homeowners with saving for down payments. Encourage businesses to match employee contributions. Program options should include loans that decrease over a period of time.	DCEDC and Local Employers	N/A	
Discuss how to reduce closing costs and utilize WHEDA and Down Payment Plus Loans. Promote these programs.	DCEDC, Realtors, and Lenders	N/A	
Consider and discuss reduced hook-up or infrastructure costs	DCEDC and City	N/A	
Research the reduction of infrastructure costs through CDBG, City funds, and other loan/grant programs	DCEDC, City, County	CDBG	
Research and develop information packets on manufactured housing options, including cost variables.	DCEDC and the Attainable Housing Committee	N/A	

B. Review Existing Zoning Regulations

STEPS	RESPONSIBLE PARTY	TIME FRAME
Compare Vacant developable land with the City's zoning map to identify what is currently zoned single and duplex housing units.	City zoning personnel and DCEDC	
Identify any areas where current zoning is not R-1, R-2, or R-3 but where it could be considered.	City zoning personnel and DCEDC	
Rezone or amend zoning, if necessary to allow for development.	City	
Update Zoning/Subdivision Ordinances to accommodate affordable housing.	City zoning personnel and DCEDC	

C. Distribute the marketing plan to developers/contractors.

STEPS	RESPONSIBLE PARTY	TIME FRAME
Secure community buy-in through City Council approval of the developer package	DCEDC, Attainable Housing Committee, and City	
Contact Brown County, Kewaunee County, and Manitowoc County Officials for names of successful developers/developments	DCEDC	
Advertise the existence of the developer's package. Advertise both locally and in neighboring Counties	DCEDC	
Provide local Realtors and the Chamber of Commerce with copies of the package	DCEDC	
Post information on County and City Websites	DCEDC	

3. HOMES PRICED FROM \$100,000 to \$130,000

A. Implement a Home Buyer Assistance Program

STEPS	RESPONSIBLE PARTY	POTENTIAL FUNDING	TIME FRAME
Create a Business Home Buyer Program where business assist homeowners with saving for down payments. Encourage businesses to match employee contributions. Program options should include loans that decrease over a period of time.	DCEDC and Local Employers	N/A	
Discuss how to reduce closing costs	DCEDC, Realtors, and Lenders	N/A	
Consider and discuss reduced hook-up or infrastructure costs	DCEDC and City	N/A	
Research the reduction of infrastructure costs City funds, and other loan/grant programs	DCEDC and City	N/A	

B. Review Existing Zoning Regulations

STEPS	RESPONSIBLE PARTY	TIME FRAME
Compare Vacant developable land with the City's zoning map to identify what is currently zoned single and duplex housing units.	City zoning personnel and DCEDC	
Identify any areas where current zoning is not R-1, R-2, or R-3, but where it could be considered.	City zoning personnel and DCEDC	
Rezone or amend zoning, if necessary to allow for development.	City	
Update Zoning/Subdivision Ordinances to accommodate affordable housing.	City zoning personnel and DCEDC	

C. Distribute the marketing plan to developers/contractors.

STEPS	RESPONSIBLE PARTY	TIME FRAME
Secure community buy-in through City Council approval of the developer package	DCEDC, Attainable Housing Committee, and City	

Contact Brown County, Kewaunee County, and Manitowoc County Officials for names of successful developers/developments	DCEDC	
Advertise the existence of the developer's package. Advertise both locally and in neighboring Counties	DCEDC	
Provide local Realtors and the Chamber of Commerce with copies of the package	DCEDC	
Post information on County and City Websites	DCEDC	

4. ADDITIONAL HOUSING STEPS AND OPTIONS

STEPS	RESPONSIBLE PARTY	TIME FRAME
Update the Housing Needs Assessment as 2000 Census Data becomes available. Release Dates to follow-up with: July 2001, September 2002, and February 2003.	DCEDC, Attainable Housing Committee	
Conduct a City of Sturgeon Bay Housing Survey to determine need and interest in establishing a Community Development (CDBG) Program for Housing Rehabilitation.	DCEDC, Attainable Housing Committee, City/Optional Hire a Consultant to conduct the survey	
Budget funds for grant writing expenses	City, DCEDC	

V. LOCAL CAPACITY

Implementing this action plan will involve a joint effort and cooperation of all parties involved. The goals will only be attainable with local support and collaboration. The DCEDC and the Attainable Housing Committee will play a large role in carrying out the Action Plan. Others who will need to be involved include: The City, the Chamber of Commerce, Local Business, County Government, Realtors, and Local Government.