

# Village of Shorewood

## Neighborhood Assessment Report



June 10, 2015

Community Development Authority-Steering Committee

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# SHOREWOOD NEIGHBORHOOD ASSESSMENT SUMMARY REPORT

## A. PURPOSE OF REPORT

The Neighborhood Assessment project was initiated by the Community Development Authority as a means to better understand Shorewood's residential community. The project collected various data between 2008 and 2012 to determine the strengths and weaknesses of Shorewood's neighborhoods and to recommend appropriate action.

## B. SHOREWOOD NEIGHBORHOODS

The Village's residential districts are dissected by two perpendicular commercial corridors, Capitol Drive and Oakland Avenue. The central location of the community's business districts has essentially created four residential neighborhoods, identified by staff as the Northwest, Northeast, Southwest and Southeast quadrants. Each quadrant is unique in its variety of housing types, home values, ownership and accessibility.

Much of the original development of Shorewood occurred in the 1920s with an estimated 55% of homes built before World War II. Today, residents in Shorewood successfully meet the challenges of living in an older community. Shorewood's aging housing stock, high number of rental properties and nearby university campus present unique challenges. A village report from 1961 stated, "If Shorewood is to retain its high property values and desirability as a residential

community, it must continue to promote the factors that give it those qualities."

## C. REPORT FINDINGS

The objectives of assessing Shorewood's neighborhoods were to ensure that the community is maintaining and increasing the value of its housing stock, support housing that accommodates growing families and to improve the appearance of neighborhoods.

### Stress Factors

This assessment was based on the rating of Shorewood neighborhood blocks according to the below listed stress indicators. Population and demographic shifts were also considered.

1. Changes in the housing market
2. Investment in property
3. Property enforcement notices
4. Housing tenure
5. Home foreclosures

### Key findings:

- The abundance of older housing stock, some deteriorating, is having a negative impact on physical conditions and appearances of Shorewood's neighborhoods.

- The physical condition of duplexes is most noticeable.
- The number of exterior property enforcement orders is most frequently issued to two-family rental property owners.
- There is a deficiency of suitable and desirable housing for young residents, including families.

These and other conditions support continuing and expanding the Village's current housing and property maintenance policies and programs. See the complete detailed report, which describes the assessment methodology and provides detailed assessment data and charts.

***Indicator: Market Values Evaluated***

The national housing crisis of 2008 started to show signs of improvement in 2012. Shorewood home sales increased significantly in 2012 and continue to rise. The average home sale price for single-family homes increased to \$385,072 midyear 2014 from \$344,400 in 2012. Duplex sales decreased to \$273,589 from \$246,341 respectively.

Reviewing the size of homes sold and days on the market in Shorewood from 2008 to 2012 shows duplexes being on the market more days the larger the size of the home. Single-family homes were on the market more days if the home's square footage was greater than that year's average square footage.

A housing market trend shows families desiring smaller size homes. A quarter of the population of the United States historically purchases existing houses in the inner ring suburbs. The reason they've done that is that the houses have character and the neighborhoods historically are strong. These people are often educated, progressive types of varying income levels.

***Indicator: Neighborhood Investment in Housing Evaluated***

Housing conditions indicate a community's well-being and vitality. The abundance of older housing stock, some already physically deteriorating, may begin to have a negative impact on the community's quality of life and the ability to attract new residents and investment to the Village. The physical deterioration of duplexes is most noticeable, owing to deferred maintenance or a lack of recent investment by property owners.

Rather than the duplexes being owner-occupied, significant numbers of duplexes in Shorewood are held by absentee owners leasing out both residential units.

Reviewing building improvement permits issued between 2008 and 2012 shows over 33% of the projects are valued at over \$10,000. The data shows these larger investments are equally evident across the Village. Projects above \$50,000 are mostly completed in homes closer to the lake, east of Murray Avenue.

***Indicator: Property Enforcement Orders Evaluated***

Property enforcement correction orders are showing relatively equal numbers issued between one-family and two-family dwellings. Between 2008 and 2012, an average of 52 single-family dwellings received correction orders and an average of 65 duplex dwelling received correction orders. Duplexes, however, only constitute 23.2% of Shorewood's dwelling units. 83% of property correction orders that were issued to single-family were owner-occupied; 35% were owner-occupied for duplexes. Therefore, a disproportionate number of orders are being issued to duplexes, the majority of which are to absentee landlords.

**Community Loan Program Evaluated**

In 2009 Shorewood approved a Neighborhood Improvement Loan Program offering loans for: down payment assistance for first-time homebuyers, converting a two-family to a single-family dwelling, and improving attic space into habitable space.

The program remains active in 2015 with 31 loans administered and with a waiting list of 20 interested residents. Loans are no-interest and deferred until the home is sold or refinanced.

As of May 2015, a total of \$384,642 in loans has been approved for the two improvement loans. Project investment by residents for these two loan types total \$918,402: a difference of \$533,642.

Loan Type	Total Project Cost	Total Loans	Investment Difference
Duplex Conversion	\$528,375	\$160,000	\$368,375
Attic Improvement	\$390,027	\$224,760	\$165,267
	\$918,402	\$384,760	\$533,642

**D. RESIDENT PERCEPTIONS**

Since 2012 the Village has gathered input from residents that have recently moved into the Village and residents moving out of the Village, about what they thought of their community.

The top reasons identified for why new residents chose Shorewood were the School District, walkability and proximity to downtown Milwaukee. The main reasons listed why residents moved out of the Village were taxes, cost of living and parking policies.

**Homeowner Cost Comparison**

In 2014 Shorewood compared its homeowner costs to the costs of 10 comparable area communities, showing Shorewood ranking

third lowest in total cost of living when factoring property taxes, user fees and commute costs.

**E. MAPPING INDICATORS**

Each of the indicators used to evaluate neighborhoods were indexed and mapped individually by Census Block and also aggregated and mapped. The maps on the following page aggregate all of the indicators and aid in visualizing what neighborhoods in Shorewood may be stressed.

The top **orange colored stress map** aggregates and averages all five indicators: property correction orders, home improvements, average sales as a percent of assessed value, foreclosures, and percent of owner-occupied.

The bottom **blue colored stress map** aggregates and averages only four indicators, removing housing tenure.

The business corridors and areas with high concentration of multifamily buildings are identified on each map. The business corridors contain commercial, mixed use and multifamily uses.

Both maps show similar patterns of stressed areas, indicated by the darker colored census blocks. Less than 10% of Shorewood’s 150 Census Blocks show high stress levels for both maps. The census blocks that are showing high stress levels are scattered in small pockets throughout the Village.

**F. REPORT ANALYSIS**

There does not appear to be any single residential neighborhood in Shorewood that has a concentration of high stress levels. The **orange colored stress map** shows two larger areas that are identified as having High Stress Levels, however, one area located in the

Northwest corner of the Village is a 13-building multifamily complex totaling 184 units. The second area showing High Stress Levels in the Southwest quadrant contains multiple uses, including two apartment buildings with 433 units, retail, office and the Public Works yard.

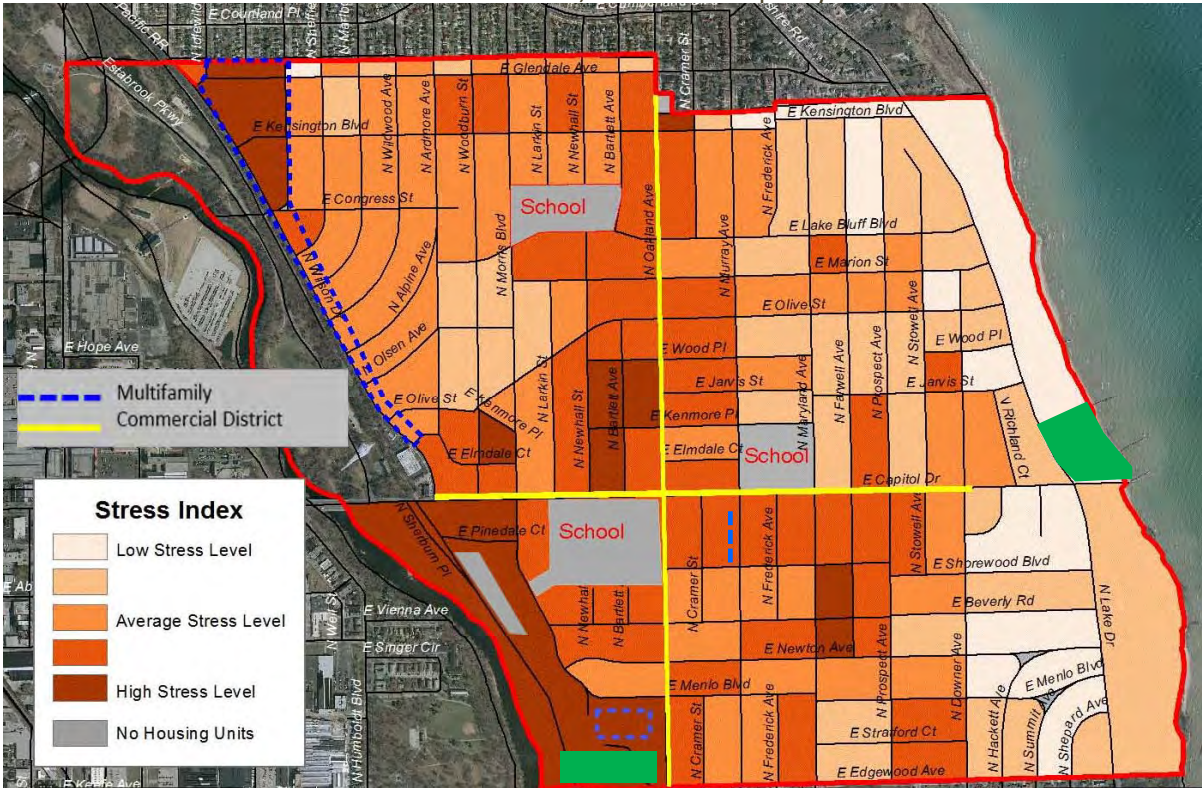
The high concentration of apartments in these two areas decreases the occupancy indicator value, thereby, increasing the overall stress value. The **blue stress map** removes the indicator of whether a dwelling is owner-occupied and decreases the stress level of both those areas.

The reality of Shorewood's declining population, below average owner-occupancy and reduction of family led households supports the value of existing and additional housing and property maintenance policies. Having the University of Milwaukee-Wisconsin directly to the south of the Village is a unique contributor to Shorewood's low owner occupancy percentages along with the high number of duplexes ideal for students and single-parent households. The 2010 Census shows that nearly 83% of young adults' ages 25 to 34 in Shorewood rent a home. The number of exterior property enforcement orders was most often issued to two-family rental property owners.

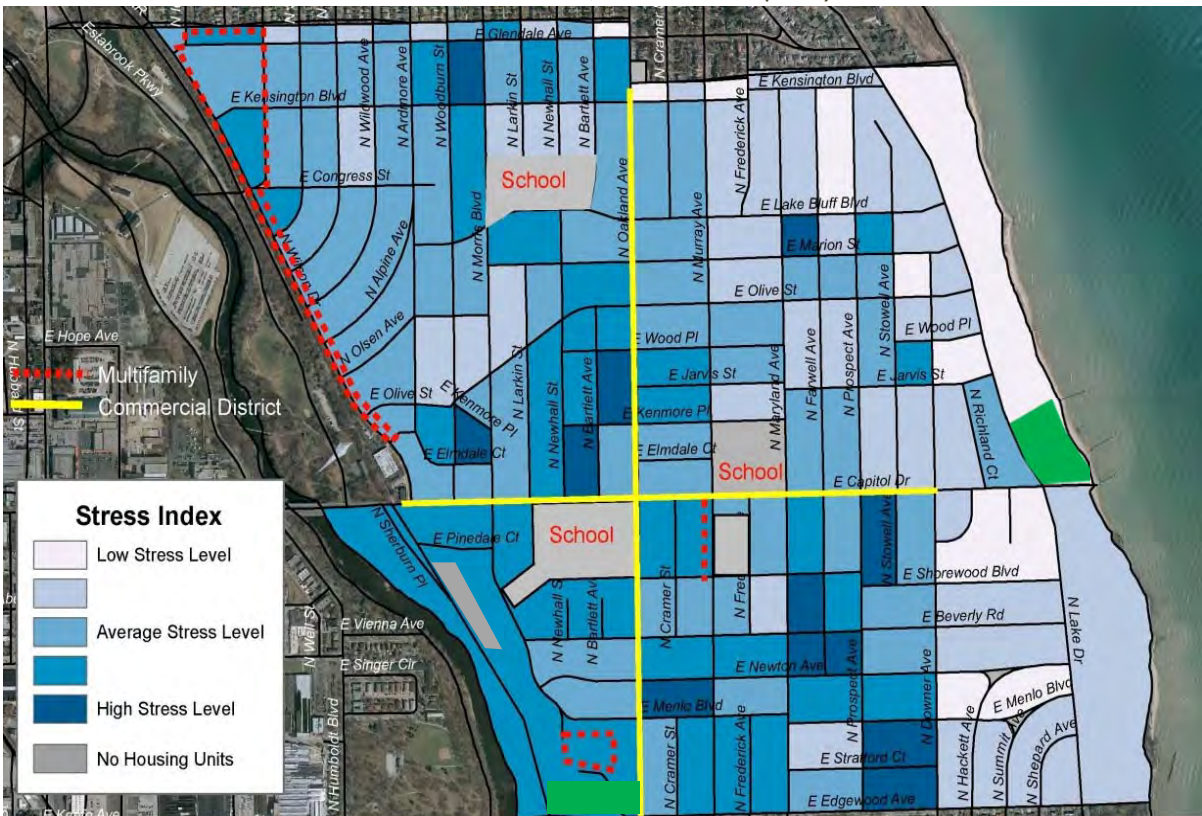
The community's declining population is the same as for many older inner-ring suburbs, as the appeal of new construction and expanding green space continue to lure a segment of homeowners to outer-ring suburbs. The national trend toward increased single-person households and our aging population will impact the types of new residential development. Young adults are also completing their higher education with lower employment opportunities, which decreases the number of first home purchases and increases the demand for rental. The Village will continue to draw this population segment because of the variety of housing options.

This analysis , strengthened by on-the-ground knowledge, was intended to focus attention on specific neighborhoods that may be in need of attention. However, rental properties are located at random throughout the Village's neighborhoods. Therefore the efficiency of a location-targeted program or policies is reduced. Programs targeted at rental housing, that specifically includes non-owner occupied duplexes, may produce the most significant leverage in achieving results.

STRESS INDEX BY CENSUS BLOCK, Includes Occupancy as Indicator



STRESS MAP BY CENSUS BLOCK, without Occupancy Indicator



Stress Maps, Center for Urban Initiatives & Research, 2013

## G. GOALS

Based on the report findings, several goals were identified:

1. Decrease the number of significant inspection deficiencies.
2. Stabilize or increase home ownership rates.
3. Encourage investment in property improvements.
4. Increase in the mix of owner occupied housing units.
5. Increase in the number of single family units.
6. Decrease in overall neighborhood stress levels.

Based on these goals, five recommendations were identified, each addressing one or all of the goals.

## H. RECOMMENDATIONS

The Village already has various housing-related programs that help maintain and improve Shorewood's neighborhoods. Those programs and initiatives include:

- Neighborhood Loan Program
- Exterior Property Enforcement
- Neighborhood of the Year
- Neighborhood Watch Groups
- Nuisance Abatement Program
- Pre-sale Code Compliance Program
- Welcome New Neighbors Program

Overall, one- and two-family residential districts are healthy. There are some blocks that show high levels of stress, however, these blocks are scattered throughout the Village, which is not conducive to location-oriented programs. The following five recommendations will help to ensure Shorewood's neighborhoods remain healthy.

### ① *Continue with Presale Code Compliance Program.*

The 30-year old program results in an average of 175 home inspections a year, about four percent of the Village's housing stock. The program helps in maintaining the integrity and value of some of the homes, but the infrequency of inspections limits its impact.

### ② *Continue with dedicated exterior property inspections.*

Inspections are performed throughout the year, equally initiated by complaint or by staff. Dedicated attention to exterior property conditions is improving our neighborhoods.

### ③ *Amend Shorewood's Neighborhood Loan Program and increase funding by \$200,000.*

The program helps families stay in the community through attic improvements and helping enlarge home sizes for growing families. It also funds duplex conversions to single-family homes, again for growing families, but also to encourage homeownership.

There are currently 21 residents that are on a waiting list to participate in the loan program for either the Attic Improvement or Duplex Conversion loan. Staff is requesting an additional \$200,000 in funding for both these loan types.

### ④ *Design and Implement Rental Inspection Program.*

Shorewood's programs support the quality of life in neighborhoods; however, the infrequency of the pre-sale inspections falls short of ensuring all homes are maintained. A Rental Inspection Program could fill the gap, requiring

routine inspections of some or all dwelling units.

Non-owner occupied duplexes generate the most significant portion of correction orders in the Village, with less than 35% of these properties owner-occupied.

As a generalization, a program that consisted of an inspection every five years of every non-owner occupied duplex and a portion of multifamily units in Shorewood would require approximately 350 staff hours annually. If outsourced, this work would require an investment of not less than \$20,000 per year. Any capacity available from current Village staff would reduce this cost. Additionally, frequency of inspections could be reduced for units kept in good order.

Staff has the information needed to easily adapt the scope and cost of a program by changing the program variables and design. Payback from any investment in the inspection program would be in the form of increased property values and associated tax revenue, as well as from more attractive neighborhoods.

**⑤ Advocate regional and federal housing programs.**

Loan programs in general are helpful in promoting quality of life in neighborhoods. Shorewood’s Neighborhood Loan Program does not offer funds for necessary repair, but Milwaukee County and The Federal Department of Housing & Urban Development (HUD) do, for those who are most in need of assistance.

a) Community Development Block Grants & Milwaukee County. Many of the home rehabilitation programs offered elsewhere involve HUD funding through the Community Development Block Grant Program (CDBG) and restrict eligibility to income and size of family as shown in the following table.

2014 Income Limits	
Household Size	Gross Annual Income
1	\$39,400
2	\$45,000
3	\$50,650
4	\$56,250
5	\$60,750
6	\$65,250

The Milwaukee County Home Repair Program uses Federal CDBG and HOME funds via HUD and offers low interest and 0% interest loans to income qualified homeowners of single family dwellings for emergency repairs and other standard repairs. Grant funds are available for accessibility and home modifications and loans are paid back over several years. Shorewood receives separate CDBG funds and uses them for a variety of senior programing and related improvements.

Village staff distribute program brochures to homeowners through property code compliance efforts.

b) Reverse Mortgages for seniors. HUD also offers reverse mortgages, which are loans available to homeowners who are 62 years or older and enables them to convert part of the equity in their home into cash. The product was conceived as a means to help retirees with limited income use the accumulated wealth in their homes to cover basic monthly living expenses and pay for health care.

## SUPPLEMENTAL MATERIALS

### NEIGHBORHOOD PROGRAM COMMON TYPES & FEATURES

The following list contains housing-related programs and other like programs active in communities throughout the United States.

#### Other Possible Neighborhood Programs & Initiatives

- Exterior & Home Rehab Loan and Grant Programs
- Neighborhood Public Way Grant Program
- Neighborhood Beautification Program
- Alley Beautification Program
- Know Your Neighbors Program
- Rental Inspection Program

#### Program Generalizations

Most neighborhood improvement programs are offered at a county level. Communities with their own programs develop them around their specific needs. Other programs that improve neighborhoods are based on a community's priorities, capacity and level of resident involvement. Communities' grant and loan programs most often have income limits and are offered to both homeowners and landlord properties, ranging from single family dwellings to multifamily complexes.

The following are generalizations of common neighborhood programs, including details of Shorewood's programs.

#### 1. Rehabilitation Loan Programs

Rehabilitation loans allow interior and exterior improvements. Common general loan terms either require installment payments or defer the loan until the property is sold or refinanced or payments after a certain time period. Income limits are lower for deferred loans. After the rehab, the home value cannot exceed median single family home value.

Common eligible repairs include code violations, incipient violations, weatherization work, and repairs necessary for the safety and welfare of the occupants. Bids are required.

##### (a) Homeowner Loans

*Common Eligibility:* Owner occupied 1-3 family dwellings and condominiums, income limits based on family size, asset limits, or equity minimums.

*Common Loans:* \$1,500 - \$50,000, 0% or low interest. 62 and older qualify for permanent deferred loan. Applicant may be required to pay for certain fees. Some offer forgivable interest if paid back early. Minimum monthly installment can range \$30 - \$100.

*Shorewood offers Duplex Conversion, Attic Improvement and Down Payment Assistance Loans. The Duplex Conversion and Attic Improvement loans each offer up to \$20,000 loans and the Down Payment offers \$4,000. Loans are zero interest and deferred until the home is sold or no longer owner-occupied. Eligibility is based on value of the home and limited to one- and two-family homes.*

##### (b) Rental Property Loans, 1-3 Units

*Common Eligibility:* Non-owner occupied, tenant income limits based on family size. May require rents below current fair market rents.

*Common Loans:* \$500 - \$20,000, low interest, 15 - 30 year amortization. Applicant can pay for certain fees. Forgivable interest if paid back early. Minimum monthly installment \$30 - \$100.

(c) Rental Property Loans, 4 or more Units

*Common Eligibility:* Non-owner occupied, 51% of all units must be occupied by tenants with an income below 80% of the county or region median income.

*Common Loans:* \$10,000 - \$20,000 per unit, low interest, amortize over 20-30 years.

(d) Demolition Loan

*Common Eligibility:* 1-3 units, up to \$15,000 loan, based on income limits. Amortize or defer based on income.

(e) Exterior Paint Loan

*Common Eligibility:* 1-3 units, multifamily, less than \$600 for materials, income limits or required within CDBG area.

**2. Rehabilitation Grant Program General Eligibility**

Grants are for owner-occupied dwellings with income and family size limits or age and disability restrictions. Income limits are often 50% of the county median income. Grants range \$500- \$15,000.

*Common eligible work:* exterior only or interior, building code violations, accessibility, health and safety items, roofs or emergency-only.

**3. Inspection Programs**

Beyond enforcing building codes through permits and complaints, communities have programs that require systematic inspections to ensure buildings and properties are maintained. Programs can be comprehensive, requiring that

all dwellings and properties are inspected on a reoccurring schedule to inspecting only specific items when ownership changes.

(a) Pre-sale Inspection Programs, all dwellings

Require 100% inspection of interior and exterior of a property prior to ownership change or only clearwater inspections, checking for runoff entering the sanitary sewer system. Can require percentage of all units within a multifamily building.

*Shorewood adopted a pre-sale building inspection program in 1980 for residential housing. Commercial buildings were added in 2013.*

(b) Rental Inspection Program

Require systematic inspections of 1-3 family and multifamily dwellings. Inspect every 1 to 5 years, both interior and exterior of properties and issued a certificate once no violations exist. Can require inspection of only percentage of all units within a multifamily building. Registration required for all or of all nonowner-occupied dwellings.

(c) Exterior Property Enforcement

Exterior inspections initiated by complaint only or systematic proactive inspections performed in targeted neighborhoods or entire community.

**4. Neighborhood Volunteer Programs**

(a) Beautification Awards and Programs

Communities organize clean up days and improvements to public spaces, often by volunteers planting flowers. Grants are common, up to \$2,500.

Award programs recognize residents on a variety of topics, best curb appeal, best transformation, best environmental sustainability.

(b) Neighborhood of Year

Programs based on connectivity of a residential block and activities. Recognitions vary, from publications, banner in parade, and street signs on block.

(c) Neighborhood Block Watch

A program that partners citizens and Police Departments, designed to have citizens report suspicious activity to police and improve the quality of life in their neighborhoods.

(d) Block Parties

Public community events that encourage people to invest in their neighborhoods by creating relationships. Municipal approval required.



## VILLAGE OF SHOREWOOD

### POPULATION CHARACTERISTICS

This following section examines population trends in the Village of Shorewood as well as surrounding communities. The Village of Shorewood is one of 19 communities within Milwaukee County. For the 2010 Census Milwaukee County showed a population increase of 0.8%, however, 14 communities within Milwaukee County show a decline in population. The highest population increases occurred within outer-ring suburbs, in the southern portions of the county. Shorewood shows a population decrease of -4.4% from year 2000.

#### MILWAUKEE COUNTY POPULATION CHANGE, 2000-2010

Municipality	2000	2010	% Change	Municipality	2000	2010	% Change
Milwaukee	596,974	594,833	-0.4%	Shorewood	13,763	13,162	-4.4%
West Allis	61,254	60,411	-1.4%	Glendale	13,367	12,872	-3.7%
Wauwatosa	47,271	46,396	-1.9%	Brown Deer	12,170	11,999	-1.4%
Franklin	29,494	35,451	20.2%	St. Francis	8,662	9,365	8.1%
Greenfield	35,476	36,720	3.5%	Hales Corner	7,765	7,692	-0.9%
Oak Creek	28,456	34,451	21.1%	Fox Point	7,012	6,701	-4.4%
South Milw.	21,256	21,156	-0.5%	Bayside	4,518	4,300	-4.8%
Cudahy	18,429	18,267	-0.9%	West Milw.	4,201	4,206	0.1%
Greendale	14,405	14,046	-2.5%	River Hills	1,631	1,597	-2.1%
Whitefish Bay	14,163	14,110	-0.4%				

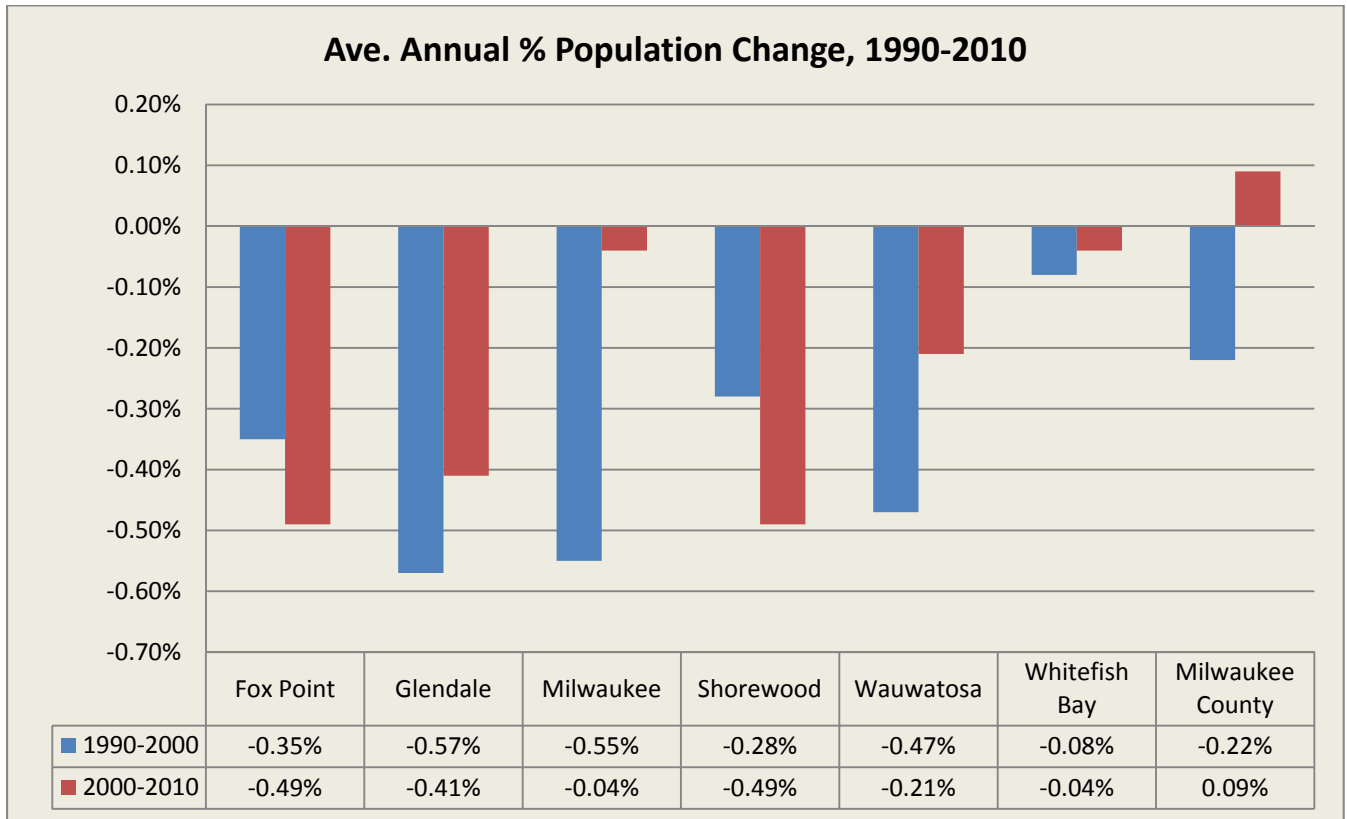
The following tables and graphs display population changes for Shorewood and surrounding communities from 1990 to 2010, all showing declines in population for both time periods. The first table shows percent changes from decade to decade. Between 1990 and 2000, Shorewood's population declined -2.5%, slightly less than the average of -3.2% for surrounding communities. Between years 2000 and 2010, Shorewood's population declined -4.4%, the largest decline along with Fox Point. The average decline for that time period was -2.0%.

#### POPULATION AVERAGE PERCENT CHANGE, 1990-2010

Place	1990 Census	2000 Census	2010 Census	Ave. % Change	
				1990-2000	2000-2010
Fox Point	7,238	7,012	6,701	-3.1%	-4.4%
Glendale	14,088	13,367	12,872	-5.1%	-3.7%
Milwaukee	628,088	596,674	594,833	-5.0%	-0.3%
<b>Shorewood</b>	<b>14,116</b>	<b>13,763</b>	<b>13,162</b>	<b>-2.5%</b>	<b>-4.4%</b>
Wauwatosa	49,366	47,271	46,396	-4.2%	-1.9%
Whitefish Bay	14,272	14,163	14,110	-0.8%	-0.4%
			AVERAGE	-3.5%	-2.5%
Milwaukee County	959,275	940,164	947,735	-2.0%	0.8%

The following graph shows the average annual percent change in population across two decades. Glendale and Milwaukee show the highest population declines between 1990 and 2000 and Fox Point and Shorewood show the highest decline between 2000 and 2010. Average annual percent changes are all below one percent.

AVERAGE ANNUAL PERCENT POPULATION CHANGE, 1990-2010 CENSUS



Population Density

Shorewood is 1.59 square miles with an average population density of 8,278 persons per square mile and an average housing unit density of 4,245 per square mile. Compared to surrounding communities, Shorewood is highest in both population and housing density.

POPULATION & HOUSING DENSITY, 2010 CENSUS

Place	Population Density	Housing Unit Density
Fox Point	2,311	1,010
Glendale	2,235	1,075
Milwaukee	6,195	2,662
<b>Shorewood</b>	<b>8,278</b>	<b>4,245</b>
Wauwatosa	3,502	1,624
Whitefish Bay	6,656	2,619
Milwaukee County	3,926	1,732

*per Sq Mile*

*DU/ Sq Mile*

Race/Ethnicity

The minority population in Shorewood constitutes 14.2% of the total population in 2010. The minority population is defined as people who reported their ethnicity and race as something other than Non-Hispanic White Alone in the 2010 Census. The below table shows the largest minority group in Shorewood is Asians at 5.6% and Hispanics at 3.4%. Wisconsin shows Blacks as the largest minority group at 6.3% and Hispanics at 5.9%

In 2010 Shorewood's minority population increased 5.6 percentage points, up from 8.6% in 2000. The minority population has increased from 2000 to 2010 by 58% of the total population and 65.5% in the population under 18 years of age.

SHOREWOOD POPULATION BY RACE, 2010 CENSUS

Race	Shorewood		WIS	
	Total	% of Total	Total	% of Total
Whites	11,057	88.1%		86.2%
Blacks	527	2.9%		6.3%
Hispanics	394	3.4%		5.9%
Asians	921	5.6%		2.3%
Native American	0	0.02%		0.01%
Multiracial	263	2.3%		1.8%
Other groups	0	0.0%		0.0%
Population 2010	13162			

The following table compares the minority population of Shorewood with other minority populations of the surrounding communities.

Minority populations ranged between 10.3% in Whitefish Bay to 63.0% in Milwaukee as of the 2010 Census. Shorewood's minority population is relatively small, but growing like the surrounding communities.

MINORITY POPULATION, 2000-2010 CENSUS

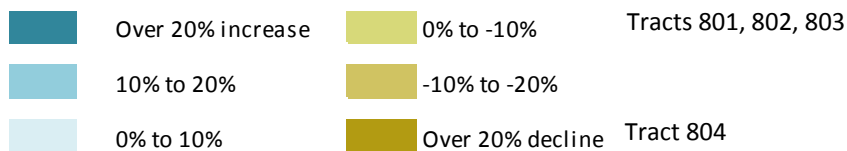
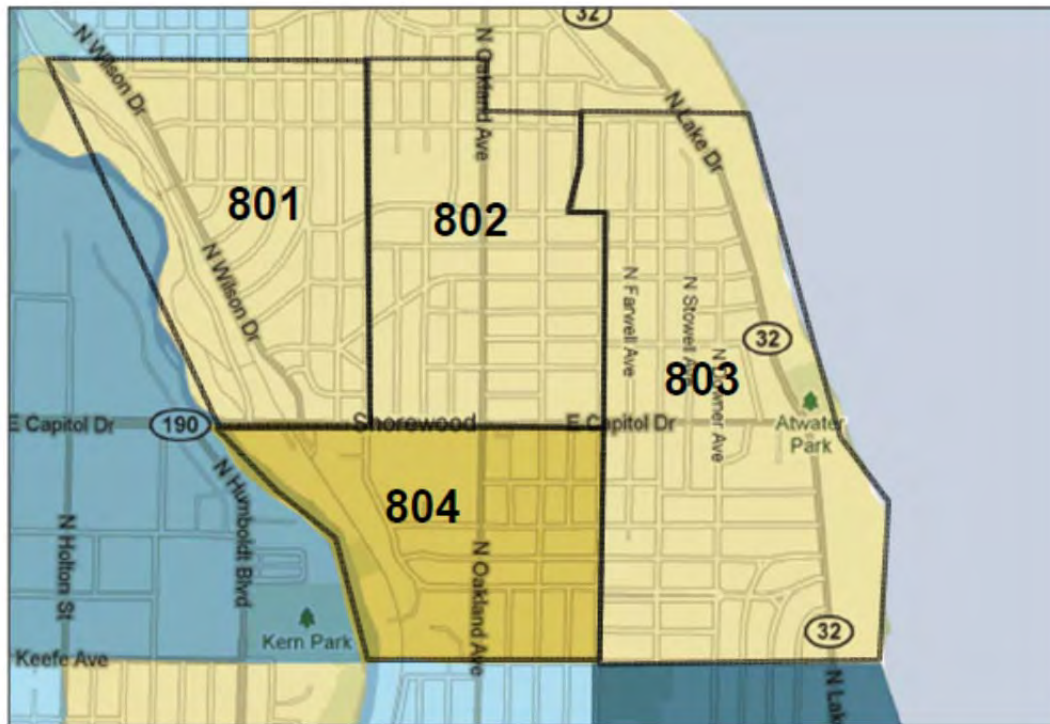
Place	% Minority of Total Pop		Total Minorities		Minorities under 18		Minority Pop Change		% Minority Change	
	2000	2010	2000	2010	2000	2010	Total	Under 18	Total	Under 18
Fox Point	4.4%	10.4%	312	700	81	192	388	111	124.4%	137.0%
Glendale	13.2%	23.0%	1,770	2,964	515	835	1,194	320	67.5%	62.1%
Milwaukee	50.0%	63.0%	298,595	374,614	119,134	134,296	76,019	15,162	25.5%	12.7%
<b>Shorewood</b>	8.6%	14.2%	1,179	1,863	342	566	684	224	58.0%	65.5%
Wauwatosa	6.0%	12.5%	2,849	5,811	1,045	2,099	2,962	1,054	104.0%	100.9%
Whitefish Bay	4.9%	10.3%	696	1,459	285	632	763	374	109.6%	121.8%
Milwaukee County	34.4%	45.7%	323,191	295,954	127,243	154,480	-27,237	27,237	-8.4%	21.4%

Shorewood is divided into four Census Tracts as shown in the below map. Breaking down the minority population by Census Tract, the below table shows patterns of changes by race, population, median age and income.

SHOREWOOD MINORITY POPULATION BY CENSUS TRACT, 2010 CENSUS

Race	Census tract 801		Census tract 802		Census tract 803		Census tract 804	
	Share of Pop.	Change from 2000	Share of Pop.	Change from 2000	Share of Pop.	Change from 2000	Share of Pop.	Change from 2000
Whites	84%	-10%	85%	-6%	89%	-6%	84%	-13%
Blacks	4%	+89%	3%	+86%	2%	-9%	4%	-18%
Hispanics	3%	+10%	4%	+35%	3%	+89%	3%	+2%
Asians	7%	+105%	5%	+105%	4%	+63%	7%	+35%
Native American	0%	+33%	0%	+125%	0%	-67%	0%	-38%
Multiracial	2%	+61%	2%	+47%	2%	+65%	2%	-40%
Other groups	0%	-25%	0%	-95%	0%	+60%	0%	-67%
Population 2010	2,680	-2.9%	3,368	0.30%	3,884	-2.10%	3,254	-11.1%
Median age 2010	35.8	0.0%	34.6	-0.9%	41.5	7.0%	35.2	-15.0%
Median income 2010	\$63,553	22.70%	\$56,448	34.50%	\$105,978	28.20%	\$25,585	-20.0%

CHANGE IN POPULATION BY CENSUS TRACT, 2000 TO 2010



Age Structure

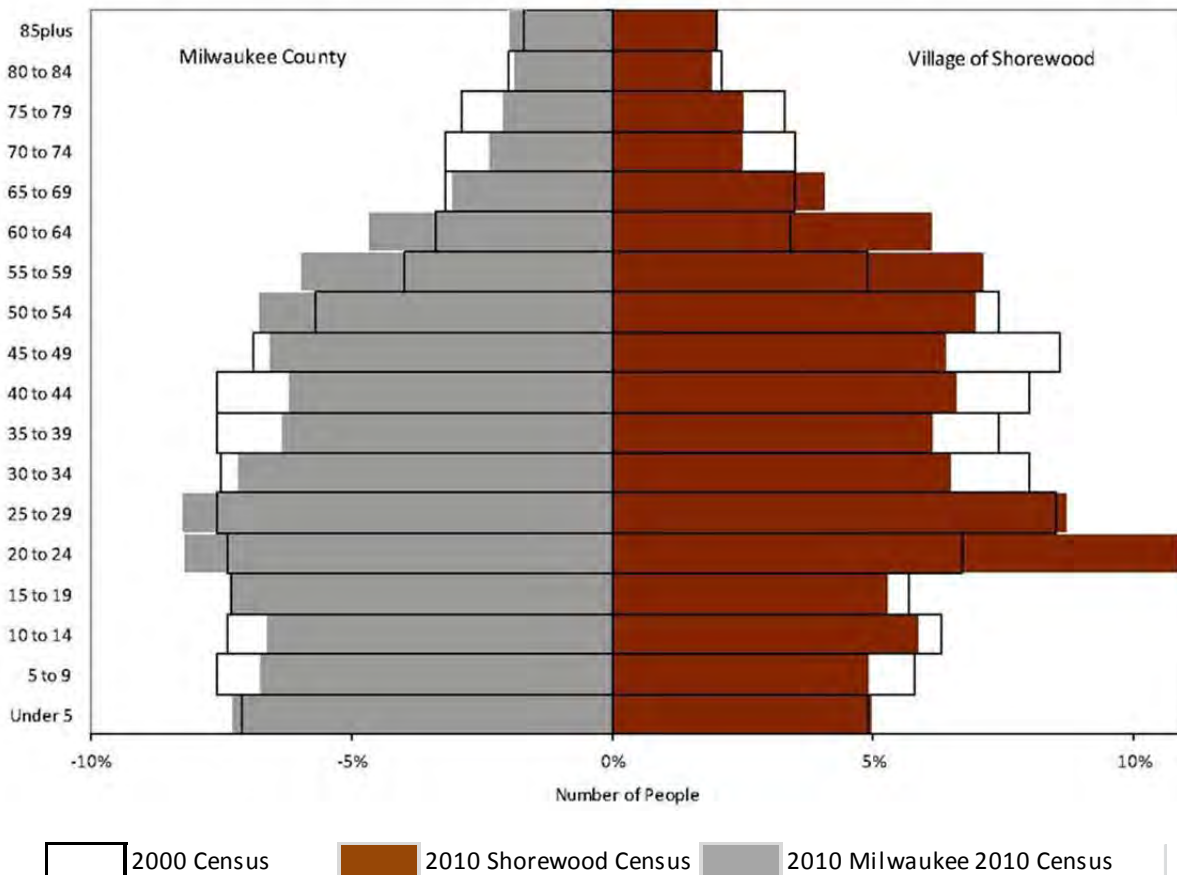
Shorewood’s change in the distribution of age from 2000 to 2010 has varied only slightly, with the largest change in the 20 to 64 age group, increasing from 63.1% of the population in 2000 to nearly 66% in 2010.

POPULATION BY AGE, 2000-2010

Shorewood Population by Age	2000	2010
Children under 5 years	4.6%	5%
Children between 5 and 19 years	17.8%	16.1%
Adults between 20 and 64 years	63.1%	65.9%
Adults 65 and over	14.4%	13%
Total	13,763	13,162

The graph below shows the change in age structure for smaller age groups between 2000 and 2010 for Shorewood and Milwaukee County. The 55 to 64 age group shows an increase. The proportion of people age 20-24 in Shorewood almost doubled.

AGE STRUCTURE, 2000-2010

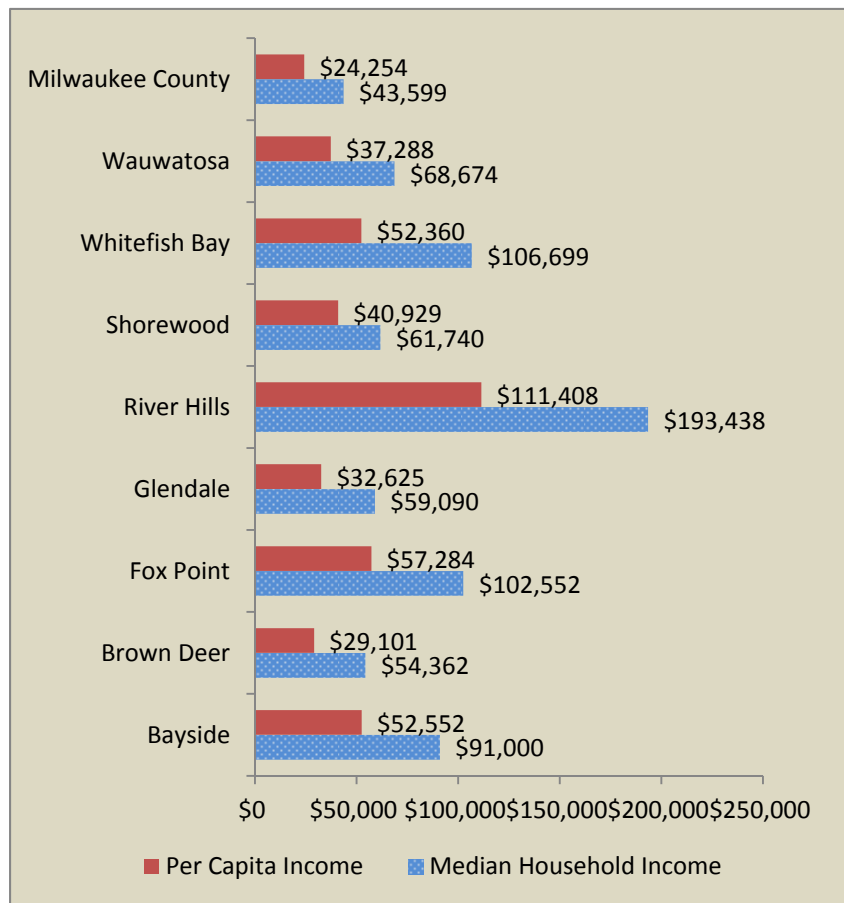


Income

MEDIAN HOUSEHOLD & PER CAPITA INCOME, ACS 2007-2011

The median household income for Shorewood residents is \$61,740 per the recently distributed American Community Survey, which is lower than most comparable communities. This is a change from where Shorewood compared to other area communities per the 2000 Census data, having the lowest median household income compared to similar area communities.

Shorewood's per capita income is \$40,929, about central in the range of comparable communities. Comparing to only the North Shore communities, per capita incomes range from \$29,101 to \$111,408. The highest per capita is River Hills that has a population of 1,631. Removing River Hills, the per capita income upper range is \$57,284.



The following table compares median household income from the 2000 census to the latest reported figures from the American Community Survey. All communities incomes increased except for Brown Deer. Shorewood shows the second highest increase in median income other than Whitefish Bay.

MEDIAN HOUSEHOLD INCOME, 2000 - 2012

	2000 Census	2008-2012 ACS	Percent Change
	MEDIAN HHInc	MEDIAN HHInc	
Bayside	\$88,982	\$91,000	2%
Brown Deer	\$61,097	\$54,362	-11%
Fox Point	\$80,572	\$102,552	27%
Glendale	\$53,999	\$59,090	9%
River Hills	\$161,292	\$193,438	20%
<b>Shorewood</b>	\$47,822	\$61,740	29%
Whitefish Bay	\$79,346	\$106,699	34%
Wauwatosa	\$54,493	\$68,674	26%
Milwaukee County	\$38,100	\$43,599	14%

Educational Attainment

In 2010, the percent of the population over 18 that graduated high school was comparable to other area communities as shown in the following table. The percentage of Shorewood residents that graduated high school is 96.5% compared to other North Shore communities that ranged from 93.8% to 99.1%.

The percentage of Shorewood's residents that attained a Bachelor's Degree or higher is 67.3%, comparable to area North Shore communities that ranged from 39.9% to 79.5%. The level of educational attainment in a community can be an indicator of the quality of a school system in a community and the income earning potential of residents.

EDUCATION LEVELS, 2010 CENSUS

	High School Graduate	Bachelor's Degree or Higher
Bayside	98.7%	64.9%
Brown Deer	94.3%	39.9%
Fox Point	99.1%	70.4%
Glendale	93.8%	46.6%
River Hills	99.3%	79.5%
<b>Shorewood</b>	96.5%	67.3%
Whitefish Bay	98.5%	78.6%
Milwaukee	80.5%	21.3%
Wauwatosa	95.7%	51.7%
Milwaukee County	85.2%	27.1%

## HOUSING TENURE

Housing characteristics is a basic way to understand the housing market, looking at housing tenure, dwelling types and housing unit changes, housing vacancies and household size. Housing tenure identifies a basic feature of the housing inventory: whether a unit is owner-occupied or renter-occupied.

### Occupancy Now & Then

The percent of owner-occupied housing decreased between 2000 and 2010, from 47.6% to 46.9%. This is derived by factoring all dwelling units, including multifamily. Owner-occupied housing in Shorewood went below 50% in the 1960s with the 1970 Census identifying owner-occupancy rate of 47.0%. Housing demand from students from neighboring University of Wisconsin- Milwaukee has helped maintain Shorewood's rental housing market.

### OWNER-OCCUPIED HOUSING, 2000-2010

Year	% Owner-Occupied	% Renter-Occupied
2000	47.6%	52.4%
2010	46.9%	53.4%

### OWNER-OCCUPIED HOUSING COMPARISON, 2010 CENSUS

Compared to other area communities, Shorewood has the second lowest owner-occupied housing other than the City of Milwaukee. Milwaukee County housing is 52.8% owner-occupied in 2010.

Shorewood's average household size in 2010 is 2.06, the lowest when compared to other area communities.

As a fully developed community, housing redevelopments produced 152 new housing units in the past 10 years, a mix between apartment-style condominiums and mixed-use developments with market rate apartments.

Place	Owner-Occupied Units	% Owner-Occupied	Ave. Household Size
Bayside	581	67.2%	2.38
Brown Deer	3661	69.4%	2.27
Fox Point	2287	83.3%	2.36
Glendale	4205	72.5%	2.14
Milwaukee	100296	43.6%	2.5
<b>Shorewood</b>	3110	46.9%	2.06
Wauwatosa	13227	64.7%	2.23
Whitefish Bay	4510	84.2%	2.63
Milwaukee County	136834	51.3%	2.41

Shorewood has 6,798 housing units and 3411 dwellings. Single family homes comprise the largest portion of dwelling types in the Village, totaling 68.7%. Duplexes are the second highest at 23.3%, which is much higher than other small to medium-sized communities.

### NUMBER OF DWELLINGS BY TYPE

Housing	Tot. Dwellings	% of Tot. Dwellings	Tot. Dwelling Units	% of Tot. DU
single family	2344	68.7%	2344	34.5%
town house (SF)	107	3.1%	214	3.1%
duplex	792	23.2%	1584	23.3%
condominium	45	1.3%	461	6.8%
multifamily	123	3.6%	2195	32.3%
<b>Total</b>	<b>3411</b>		<b>6798</b>	

Shorewood has the highest percentage of occupied housing, totaling 97.7% when compared to other area communities.

## OCCUPIED HOUSING UNITS, 2010 CENSUS

Place	Tot. Housing Units	Occupied Housing Unit	% Occupied Housing Unit
Fox Point	2926	2747	93.8%
Glendale	6191	5815	93.9%
Milwaukee	255569	230221	90.1%
<b>Shorewood</b>	6696	6539	97.7%
Wauwatosa	21520	20435	95.0%
Whitefish Bay	5553	5355	96.4%
Milwaukee County	418053	383591	91.8%

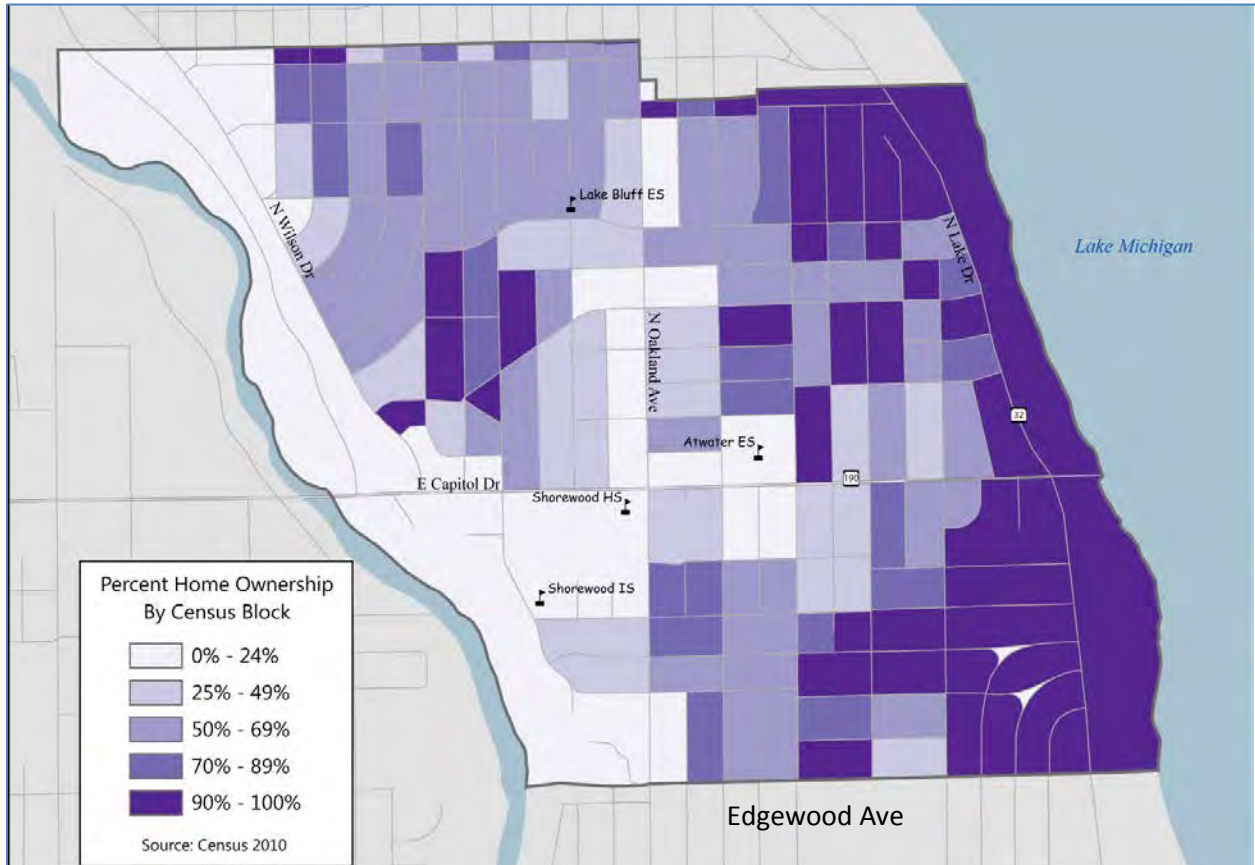
Shorewood's homeownership rate by age group shows a significant difference from Milwaukee County in the younger (15 to 34) and older (75+) age groups. Ownership for the age group 15 to 24 is 2% compared to the County's 7%; for the 25 to 34 age group it is 18% compared to 32% respectively. For the 75 and older groups, Shorewood's ownership rate in the age group 75 to 84 is 48% and 66% for the County and for the 85 and older group, it's 43% and 51% for the County.

## HOMEOWNERSHIP BY AGE, 2010 CENSUS

Homeownership by Age, 2010								
Age of Householder	Shorewood				Milwaukee County			
	Owners	% Owners	Renters	% Renters	Owners	% Owners	Renters	% Renters
15 to 24 years	16	2%	698	98%	1,798	7%	24,558	93%
25 to 34 years	202	18%	944	82%	24,107	32%	51,332	68%
35 to 44 years	564	56%	452	44%	36,154	53%	32,371	47%
45 to 54 years	708	66%	367	34%	44,981	60%	29,787	40%
55 to 64 years	791	68%	365	32%	42,000	66%	22,104	34%
65 to 74 years	392	66%	201	34%	23,415	68%	11,090	32%
75 to 84 years	215	48%	237	52%	17,752	66%	9,089	34%
85 years & over	106	43%	123	54%	6,630	51%	6,426	49%
	2994		3387		196,837		186,757	

The following map marks the percent of homeownership by census block, showing that homeownership is highest on the east side of the village, east of Maryland Avenue. The neighborhood in the northwest area of the village, west of Oakland and north of Capitol, has a majority of census blocks with homeownership between 50% and 69%.

OWNER OCCUPANCY BY CENSUS BLOCKS, 2010 CENSUS



Shorewood’s 46.9% owner-occupancy rate is derived from all dwelling types, including multifamily. Looking at owner-occupancy by dwelling and unit type, shows owner-occupancy is nearly identical for condominiums and single-family dwellings at 78% and 80% respectively, considerably higher than duplexes, which is 49.7%.

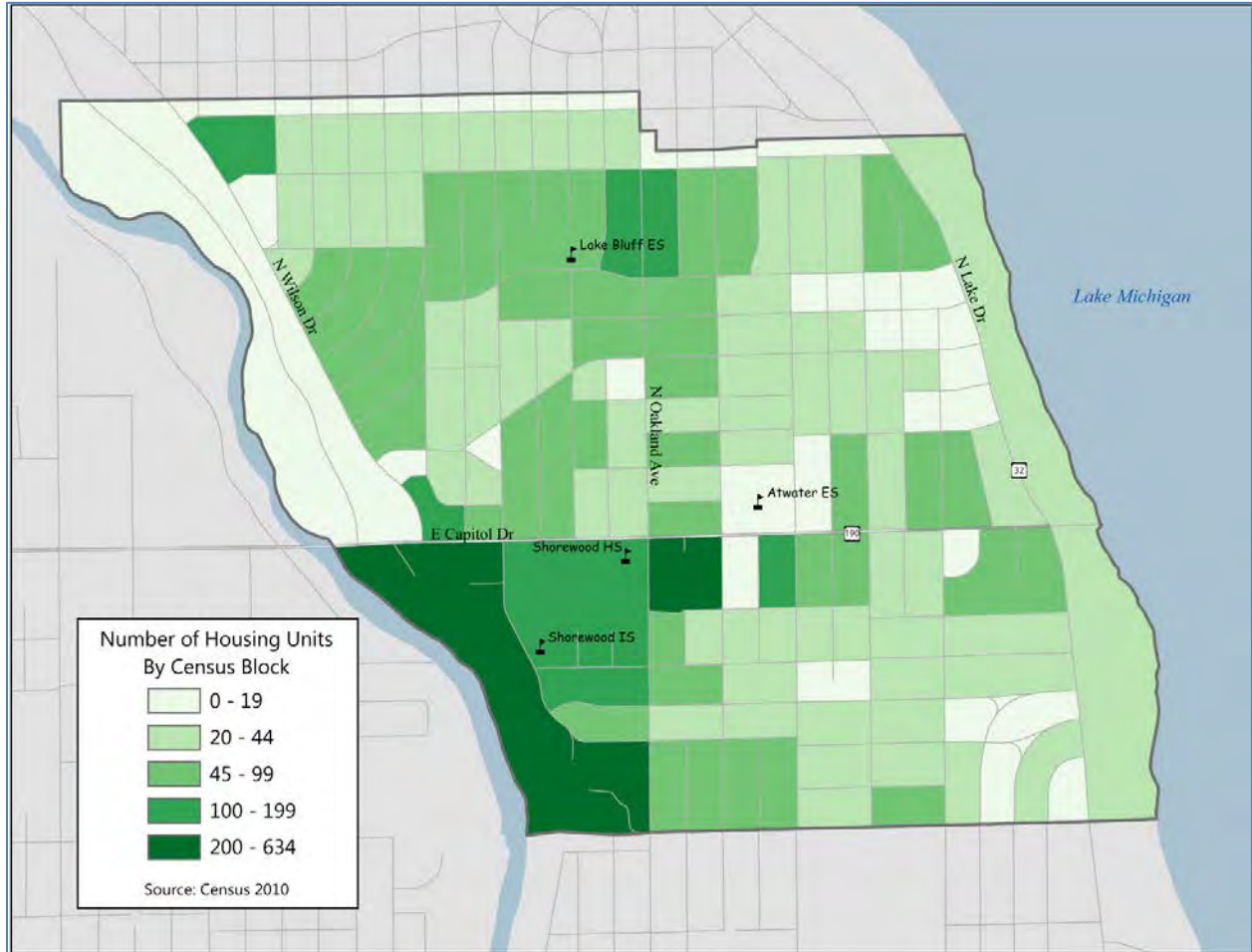
OWNER OCCUPANCY BY DWELLING TYPE

Housing Owner-occupancy by Type					
Dwelling Type	Total Dwellings	Total Dwelling Units	% of Total units	Tot. Units owner-occupied	% Owner-occupied by Type
Condos	65	425	10%	331	78.0%
Duplex/	792	1584	36%	394	49.7%
Single Family	2344	2344	54%	1880	80.2%
<b>Total</b>	<b>3201</b>	<b>4353</b>	<b>100%</b>	<b>2605</b>	

2012 Shorewood Assessment

The following map indicates the number of housing units by census block, showing the greatest concentration in the southwest quadrant, where there are two multistory apartment buildings totaling 433 units. Higher housing densities are also along Oakland Avenue and Capital Dr and in concentrated areas in the 4600 block of Wilson Dr and the 3900 block of Murray Ave.

DENSITY OF HOUSING UNITS BY CENSUS BLOCK, 2010

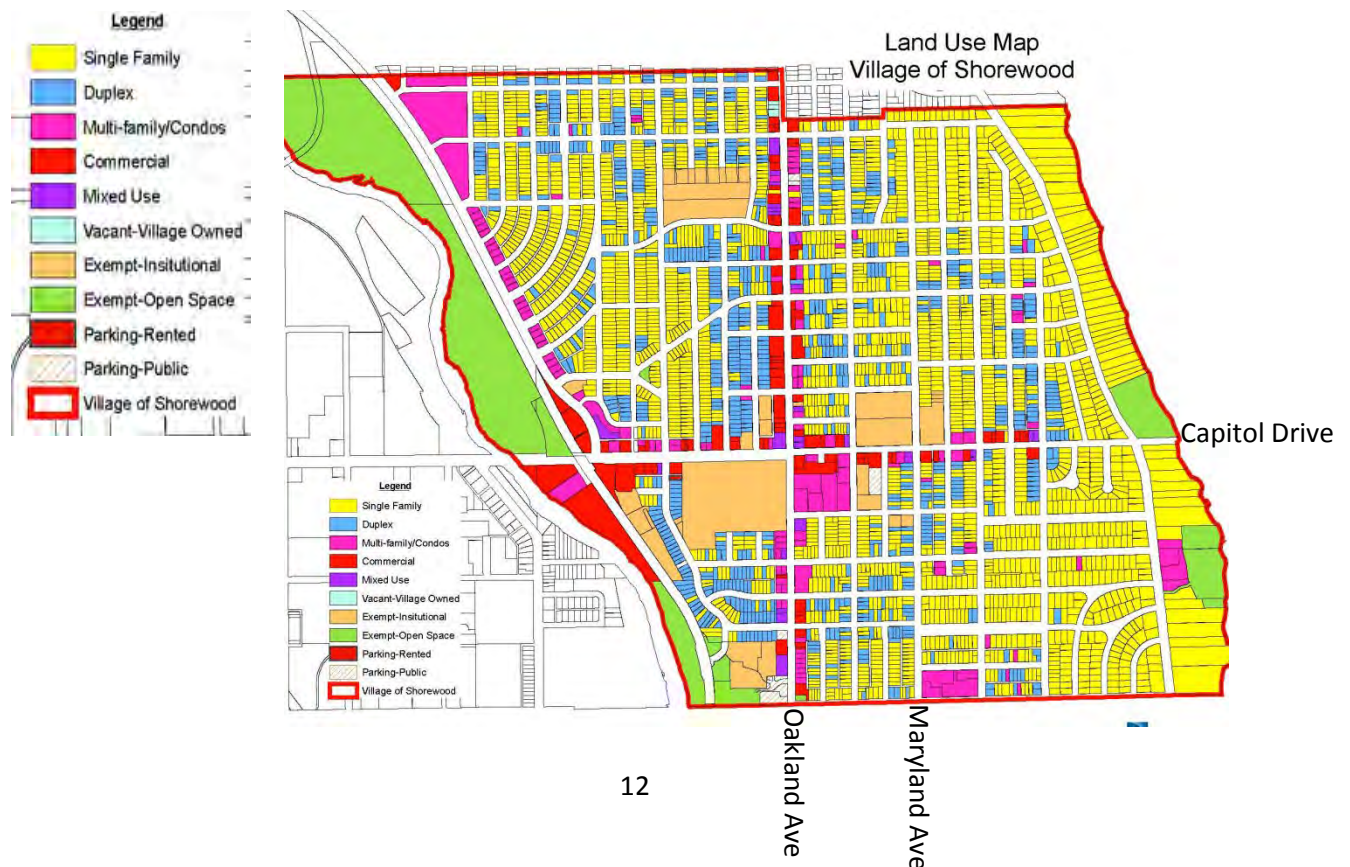


The total number of family households decreased -6.6% from 2000 to 2010, but even more within certain categories. Husband and wife type families with children under 18 decreased by -13.8% and greater for female-only households with children under 18 years, by -19.1%. While Shorewood's population has decreased -4.4% overall, the percentage of householders living alone and female-only family households, remained relatively the same from 2000 to 2010. The largest increase is seen in householders living alone that are 65 years and older, which increased 14.4%.

HOUSEHOLDS BY TYPE, 2000-2010 CENSUS

Households by Type	2000	% 2000	2010	% 2010	% Change 2000-2010
Total households	6539	100.0%	6381	100.0%	-2.4%
Family households	3328	50.9%	3109	48.7%	-6.6%
With own children under 18 years	1655	25.3%	1445	22.4%	-12.7%
Husband-wife family	2670	40.8%	2427	38.0%	-9.1%
with own children under 18 years	1236	18.9%	1066	16.7%	-13.8%
Female householder, no husband present	516	7.9%	488	7.6%	-5.4%
with own children under 18 years	345	5.3%	279	4.4%	-19.1%
Nonfamily households	3211	49.1%	3272	51.3%	1.9%
Householder living alone	2585	39.5%	2489	39.0%	-3.7%
65 years and over	806	12.3%	922	14.4%	14.4%
Households with individuals under 18 years	1692	25.9%	1483	23.2%	-12.4%
Household with individuals 65 years and over	1458	22.3%	1339	21.0%	-8.2%

The following land use map shows the four one- and two-family residential districts, divided by the two perpendicular commercial corridors along Capitol Drive and Oakland Avenue. Duplexes, shown in blue, are located throughout the Village with certain blocks having higher concentrations. Single family dwellings (yellow) is the dominate use east of Maryland Avenue.



## ASSESSMENT & HOUSING MARKET

Shorewood's one- and two-family housing stock includes single-family, duplexes, townhomes and condominiums, totaling 3,261 units (duplexes and condominiums counted as one). Not counting condominiums, single-family dwellings make up 72% of the inventory.

The following data looks at the correlation of four factors between years 2008 and 2012:

- (1) Home sold prices,
- (2) Home assessment values,
- (3) How many days a home was on the market before it sold, and
- (4) The size of the home.

Dwelling Type	Tot. Dwellings	% Dwellings
Single Family	2344	72%
Townhome	107	3%
Duplex	792	24%
<i>subtotal</i>	3243	100%
2-unit condominium	18	
<b>Total</b>	<b>3261</b>	

Home prices and number of days a home is on the market are indicators of the local and regional housing market. Understanding the local market is of benefit to community leaders in reviewing future policies and program.

### Home Sales

Over the past five years from 2008 to 2012, the annual average number of homes sold was 145 that include condominiums. That equates to less than four percent change in residential ownership annually. The average home sale price was \$270,554 for the same time period, ranging between \$249,500 and \$293,000. The average sold price for single family homes was highest in 2008 and showing the largest decline in 2009.

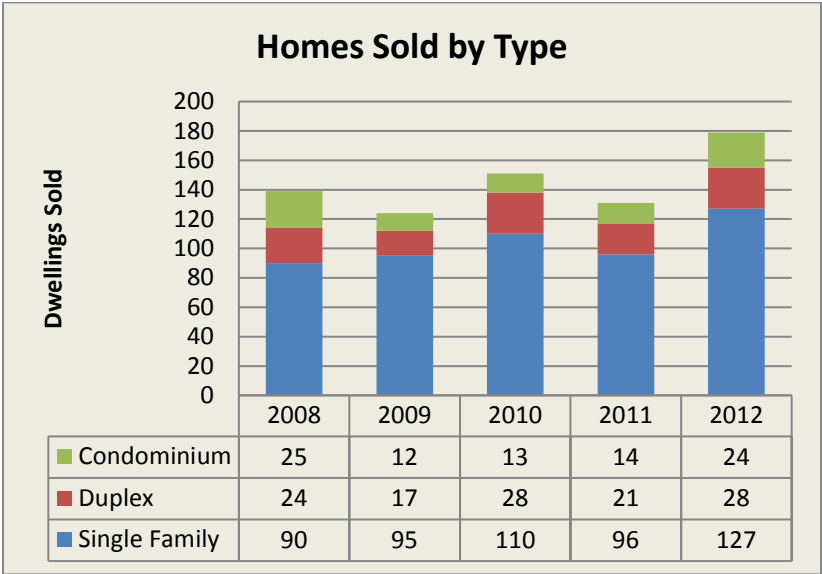
Single family dwellings average sale price exceeded duplex sale prices each year with the largest gap in 2010.

### MEDIAN HOME SOLD PRICE, 2008-2012 MLS

Year	Total Homes Sold	Median Sold Price	Median Single Fam \$Sold	Median Duplex \$Sold	Median Condo \$Sold
2008	139	\$290,000	\$331,250	\$274,500	\$141,000
2009	124	\$257,750	\$270,500	\$251,250	\$154,000
2010	151	\$262,519	\$307,500	\$245,000	\$152,500
2011	131	\$293,000	\$281,000	\$230,000	\$126,450
2012	179	\$249,500	\$275,000	\$239,887	\$118,000
<b>Average</b>	<b>145</b>	<b>\$270,554</b>	<b>\$293,050</b>	<b>\$248,127</b>	<b>\$138,390</b>

The number of dwellings sold by type shows the highest number of sales occurred in 2012 and second highest in 2010 as shown in the below bar graph.

NUMBER OF HOMES SOLD BY DWELLING TYPE, 2008-2012 MLS

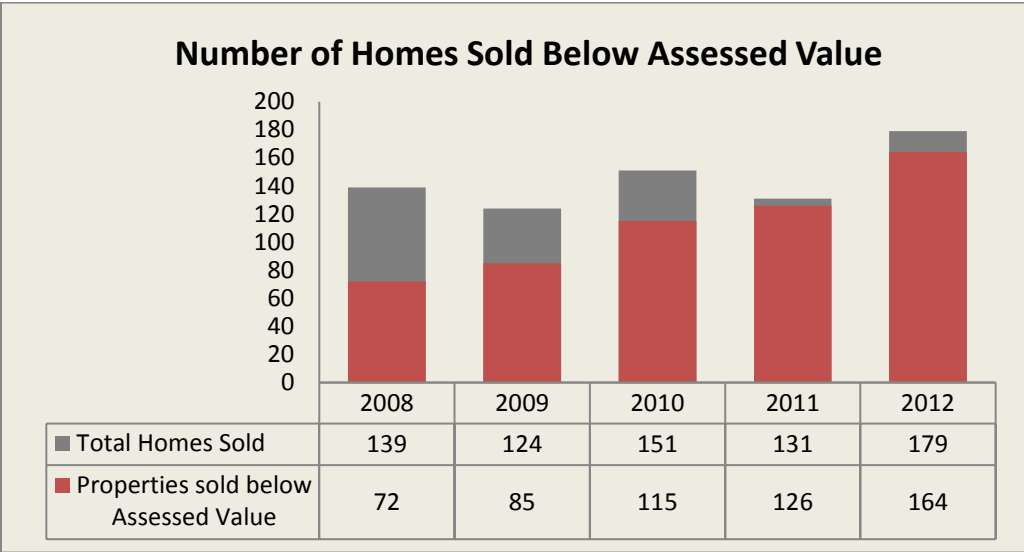


Home Sold Price compared to Assessment Value

In 2007 Shorewood underwent a community-wide reassessment, increasing home values considerably. By 2008, the nation’s housing market entered into a period of decline, lingering into 2013.

The below chart shows the number of homes that sold below their assessed values. The greatest number of homes sold below assessed values occurred in year 2011.

NUMBER OF HOMES SOLD BELOW ASSESSED VALUE, 2008-2012 MLS

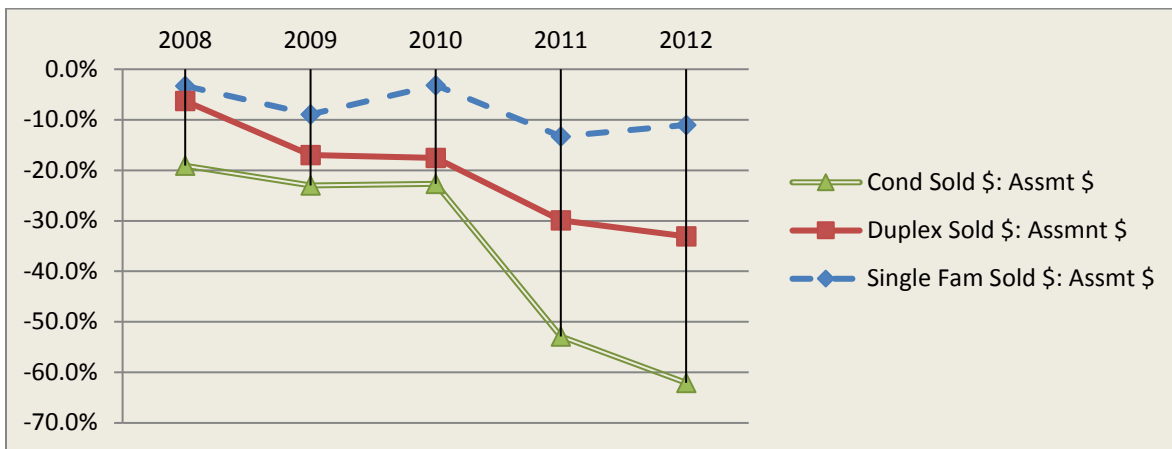


Percent Properties Sold below Assessed Value	52%	69%	76%	96%	92%
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Comparing homes sale prices and values by dwelling type shows condominium units with the largest gap between sold and assessed values for all five years: over 60% sold below assessments in year 2012. Single family homes, indicated by the dashed line, have the smallest difference between sale price and assessment.

The data set compared sale prices to 2012 assessments for each year. Shorewood's assessments began decreasing in years 2010 and 2011. If the same year assessments were compared to same year sales, the differences for years 2008 to 2010 would be much greater.

ANNUAL AVERAGE PERCENT OF HOMES SOLD BELOW ASSESSED VALUE, 2008-2012 MLS



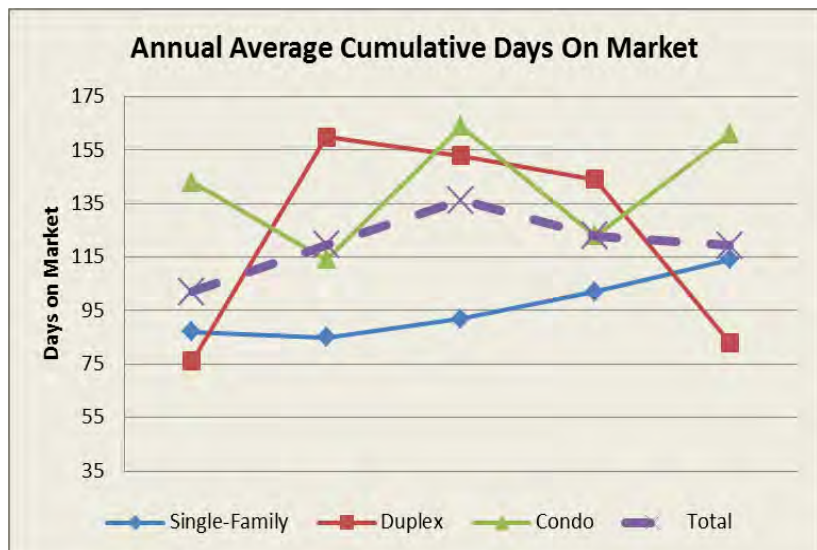
For Sale- Days On Market

An indicator of the housing market is how many days a property is for sale before it sells, known as Days on Market (DOM). If a house has been on the market too long, it often means that the property is overpriced. Often homebuyers will see a high DOM and conclude that something is wrong with the property.

The side graph shows the total annual average cumulative DOM by dwelling type. Breaking down the Days on Market by dwelling type shows a different scenario for each.

Single family homes show the lowest and steadiest number of days on market, but increasing almost each year up to 114 days in 2012. Condominiums fluctuate up and down each year and duplexes start low, rise and end low again in 2012, indicating recovery.

AVERAGE DAYS ON MARKET, 2008-2012

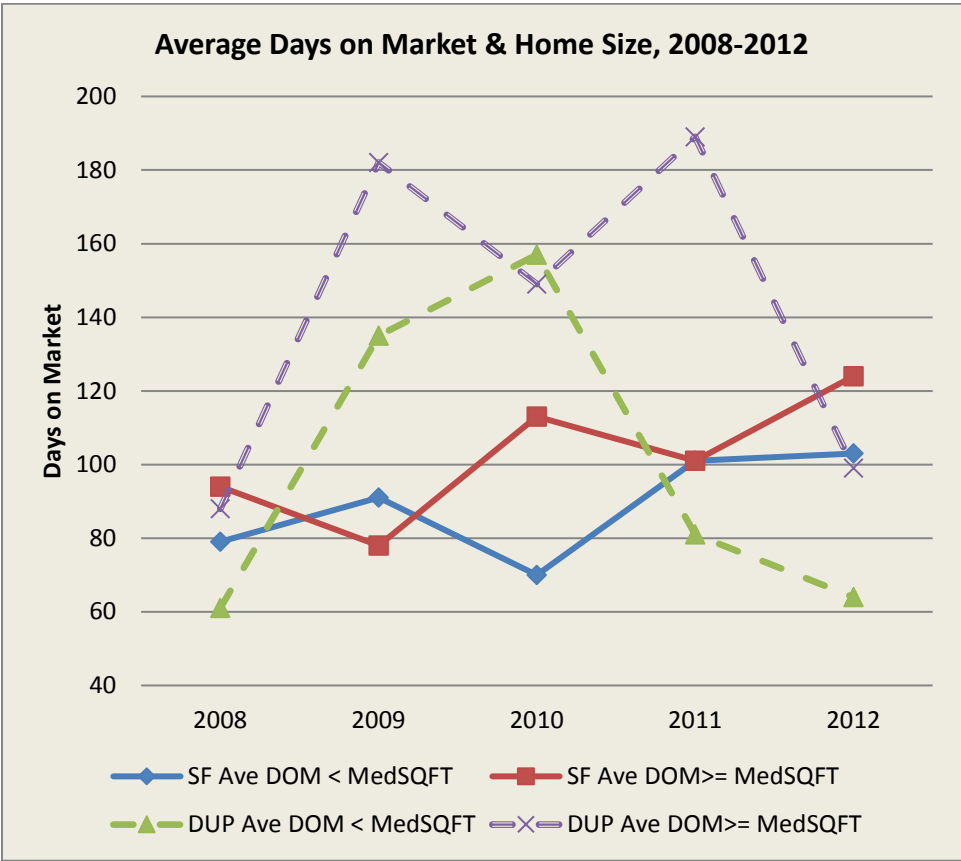


Days on Market and Home Size

To understand Shorewood’s housing sales further, the size of the home was factored into how many days a house was on the market before it sold. The data were divided into two categories, looking at the annual average DOM for homes sold *below* the median square-feet and those sold *above* the median square feet.

The below graph separates the data by one- and two-family dwellings. The comparison shows no correlation between the size of a home and DOM for single-family homes; however, duplexes show a pattern where the more days on the market, the larger the size of the home. While there is no pattern shown for single family homes DOM and size, in 2013 the Milwaukee Metropolitan housing market is showing families preferring smaller homes that are move-in ready.

AVERAGE DAYS ON MARKET & HOME SIZE, 2008-2012

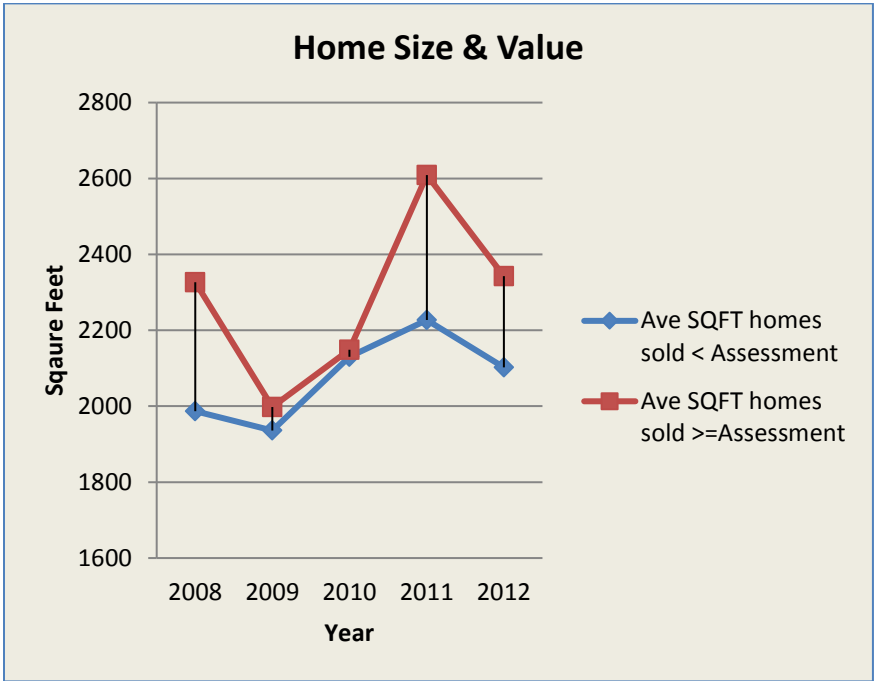


Value of Home and Home Size

The previous data used the size of homes and compared it to how long the homes were on the market before sold. The below data uses the size of the homes and breaks the data into two groups: (1) homes sold *below* assessed value and (2) homes sold *above* assessed value.

The graph shows that the homes that sold above the assessed value were consistently larger than the homes that sold below the assessed values.

SQUARE FEET COMPARISON: HOMES SOLD BELOW AND ABOVE ASSESSED VALUE, 2008-2012



**PHYSICAL CONDITIONS**

Housing conditions indicate a community’s well-being and vitality. The abundance of older type housing stock, a portion that is physically deteriorating, may begin to have a negative impact on the community’s quality of life and the ability to attract new residents and investment to the village. Since 1980 the Village adopted a Code Compliance Program in order to prevent the development of hazardous conditions and to prevent the deterioration of buildings, having an inspector inspect the property prior to an ownership change.

The physical deterioration of duplexes is most noticeable in communities, owing to deferred maintenance or a lack of recent investment by respective property owners. Rather than the duplexes being owner-occupied, significant shares of duplexes in Shorewood are held by absentee owners leasing out both residential units.

To better understand the state of Shorewood’s residential properties, data were gathered on: properties that made substantial improvements to the property; properties that were issued correction orders; and, properties that have been foreclosed on.

Building Improvement Neighborhood Investment

The number of building improvement permits issued between years 2008 and 2012 ranged between 587 and 689 permits annually. The following table and map shows improvements where project costs were greater than \$10,000, indicating substantial investment in the property. Permits were further divided by project costs, creating three categories: project costs that were between \$10,000 and \$25,000; costs between \$25,000 and \$50,000, and; costs above \$50,000.

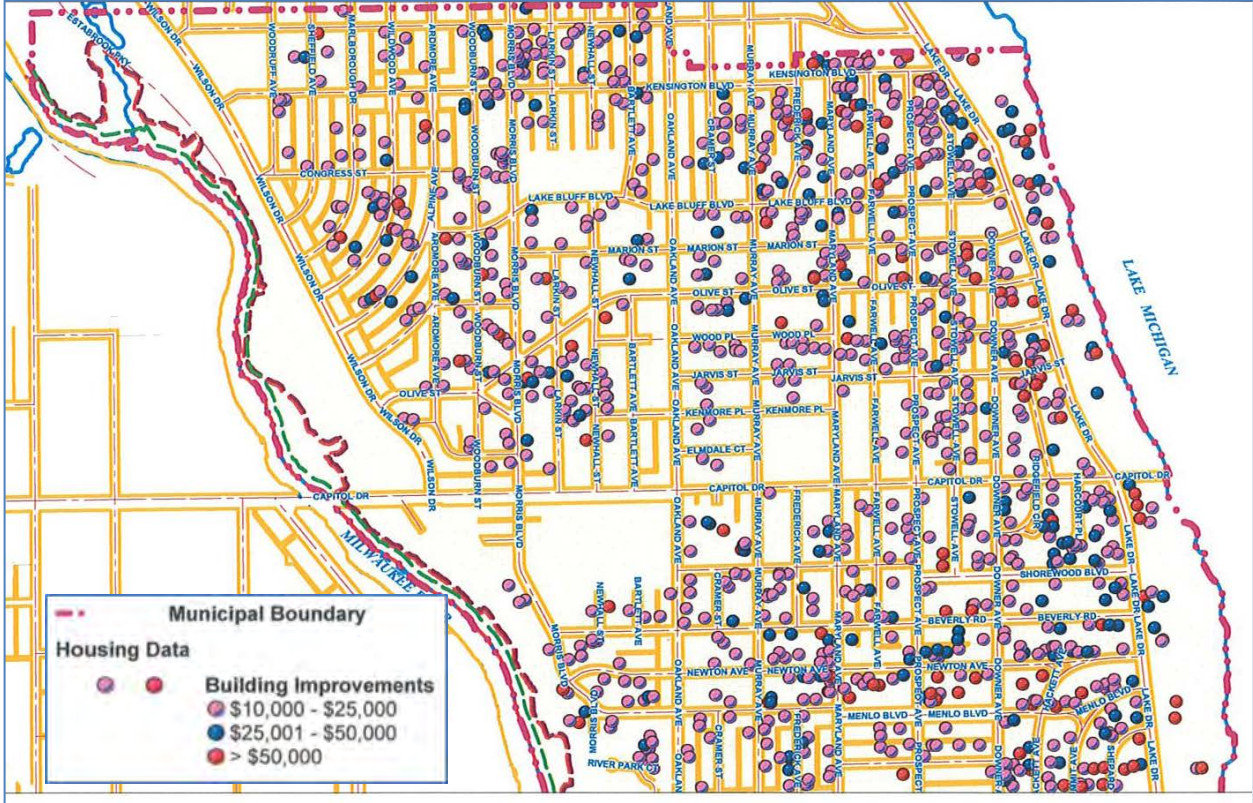
The table indicates that about 30% of the building permits issued have been for substantial projects, consistent across all years. The map shows that substantial improvements are being made across the village, but the number of improvements and cost of improvements increase east of Murray Avenue. Homes closer to Lake Michigan are most often larger in size than homes farther away.

BUILDING PERMITS ISSUED AND BY VALUE, 2008-2012

# Building Permits and Project Values	Year				
	2008	2009	2010	2011	2012
Costs \$10K- \$25K	138	139	129	158	141
Costs \$25K- \$50K	35	26	45	25	35
Costs >\$50K	31	17	19	18	23
<b>Total # Permits</b>	<b>204</b>	<b>182</b>	<b>193</b>	<b>201</b>	<b>199</b>
<b>Total Building Permits issued</b>	<b>689</b>	<b>655</b>	<b>689</b>	<b>663</b>	<b>587</b>

The following map shows that the value and number of home improvements increase east of Murray Avenue, located two blocks east of Oakland Avenue.

BUILDING IMPROVEMENT INVESTMENT, 2008-2012



Exterior property enforcement

Municipal building inspectors are traditionally responsible for exterior property enforcement. In smaller communities property enforcement is performed by inspectors that are also responsible for permit issuance and approval. In 2008 Shorewood created a new inspector position dedicated to property enforcement, allowing for proactive and systematic inspections with the necessary time commitment needed for problematic properties.

The number of annual property correction orders issued from years 2008 to 2012 ranged between 84 orders to 222. The following table shows correction orders issued by building type and by occupancy. The annual average number of corrections orders issued to single-family homes was 52 and 65 for duplexes. Owner-occupancy averaged 83% for orders issued to single-family and 35% to duplexes.

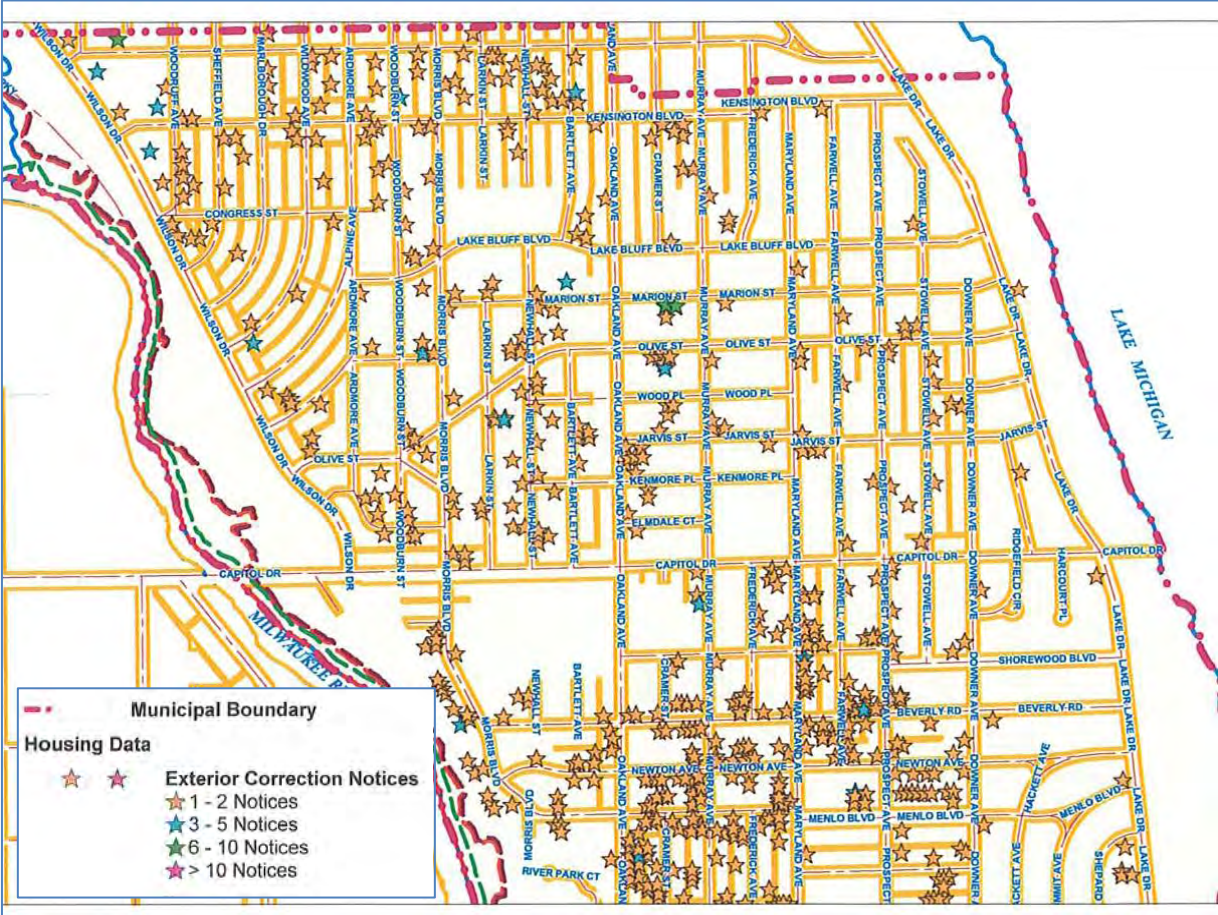
EXTERIOR PROPERTY CORRECTION NOTICES, 2008-2012

YEAR	TOTAL CORRECTION ORDERS	Property Correction Orders by Type and Owner Occupancy							
		Single Family			Duplex			Condo	Multi family
		Tot. Orders	% Owner Occupied	% of Tot. Orders	Tot. Orders	% Owner Occupied	% of Tot. Orders	Tot. Orders	Tot. Orders
2008	222	111	93%	50%	92	34%	41%	4	15
2009	143	59	78%	41%	70	34%	49%	2	12
2010	84	20	80%	24%	45	29%	54%	1	19
2011	113	35	83%	31%	35	54%	31%	0	40
2012	130	35	83%	27%	81	26%	62%	1	13
Average	138	52	83%	35%	65	35%	47%	2	20

The following map pinpoints the location of properties that received property correction notices, ranging from peeling paint, broken stairs to junk removal. The map also indicates whether a property received more than one correction notice.

Property corrections orders are more densely located south of Capitol Drive; however, when the program began in 2008 inspections were initiated in the southeast area of the village when program inspection guidelines were not yet finalized.

EXTERIOR PROPERTY CORRECTION NOTICES, 2008-2012



Of the 692 total correction orders issued between 2008 and 2012, 50 properties were issued three or more correction orders. Ten properties received five or more orders in the same five year period.

PROPERTIES ISSUED MULTIPLE CORRECTION ORDERS, 2008-2012

Correction Orders Issued	Number of Properties Over Issued > 2 Correction Orders				Total
	Single-family	Duplex	Condo	Multifamily	
3 to 4 orders	15	23	0	2	40
5 or more orders	2	4	0	4	10

50

Foreclosures

The number of foreclosures in Shorewood totaled 32 properties from years 2008 to 2012, 18 of which were single-family dwellings. Foreclosed properties are located randomly throughout the village, showing no concentration in any neighborhood.

FORECLOSURES, 2008-2012

Year	Tot. Foreclosures	Dwelling Type		
		Sing-Fam	Duplex	Condo
2008	3	2	1	0
2009	7	4	2	1
2010	6	4	2	0
2011	6	4	1	1
2012	10	14	6	3

32                      28                      12                      5

*Average*                      6.4

Joseph Cera, PhD  
Researcher

Terrance Johnson  
GIS Specialist

## Village of Shorewood: Neighborhood Stress Mapping Project

Working with data from 2008 to 2012 provided by the Village of Shorewood and the Census Bureau, the Center for Urban Initiatives and Research (CUIR) at the University of Wisconsin—Milwaukee (UWM) developed visualizations of various indicators of neighborhood stress. The following five unit-level indicators were included in the mapping project:

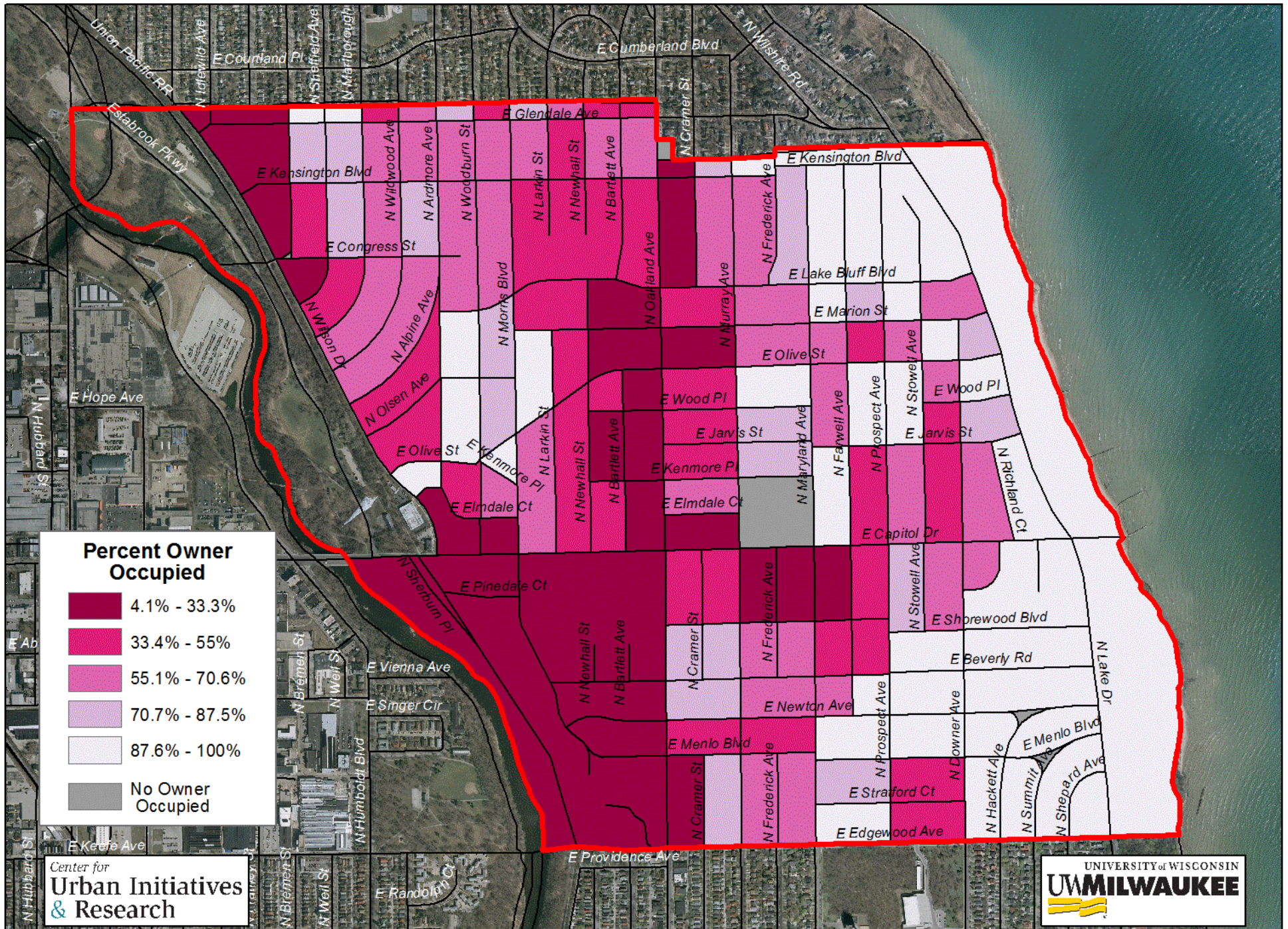
- Owner occupancy
- Property sale price as a percentage of assessed value
- Building improvements
- Correction orders
- Foreclosures

These indicators were aggregated and averaged at the census block level in order to facilitate comparisons across Village of Shorewood neighborhoods. In order to gauge overall relative neighborhood stress, CUIR developed a block-level relative stress index incorporating these five indicators. To construct the index, individual indicators were re-scaled so that their minimum (lowest stress level) and maximum (highest stress level) block mean values corresponded to 0 and 1, respectively. Re-scaled indicator values were averaged for each block, yielding a relative stress index bounded by 0 and 1. Actual stress index values are normally distributed and range from .085 (lowest observed stress) to .645 (highest observed stress), with a mean value of .358 and a standard deviation of .115. The median block had a stress value of .349.

While the individual indicator maps present block-level mean values with shading based on natural groupings in the data, the stress index map shades blocks based on deviation from the mean stress value. The “average” color category extends  $\pm 5$  standard deviations around the mean stress value. Each step away from the “average” category extends an additional standard deviation.

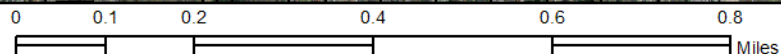
In addition to block-level indicator maps and an overall map of relative neighborhood stress, alternative visualizations of building improvements, correction orders, and foreclosures between 2008 and 2012 are also presented. These density maps present housing unit-level concentrations of improvement, correction, and foreclosure incidents that manifest as visible “hot spots.”

# Percent Owner Occupied, by Block (2010)



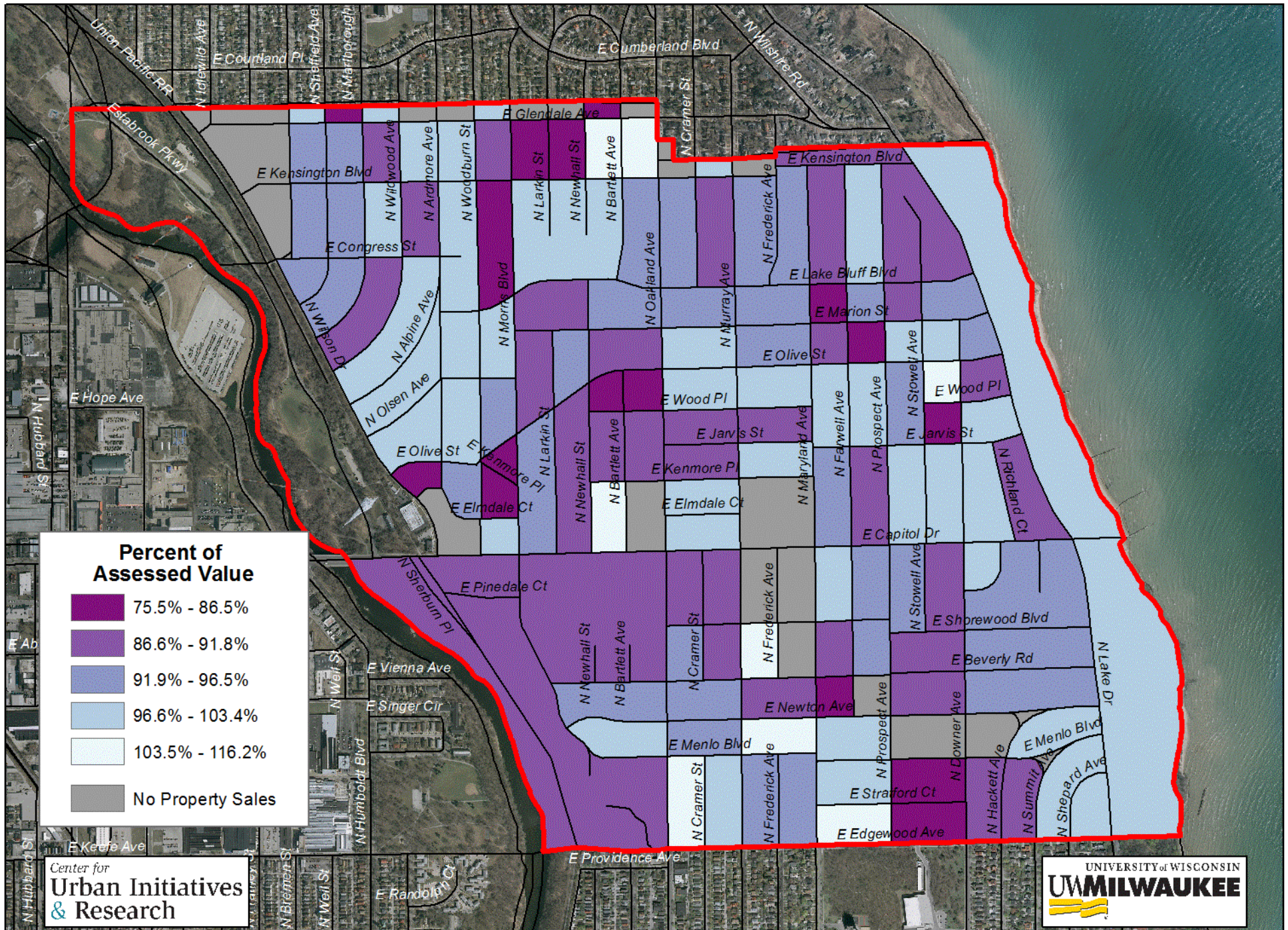
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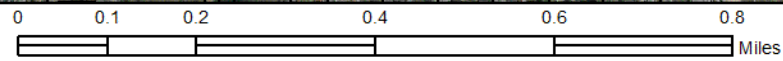
Source: US Census 2010, SF1

# Property Sales as a % of Assessed Value, by Block (2008 - 2012)



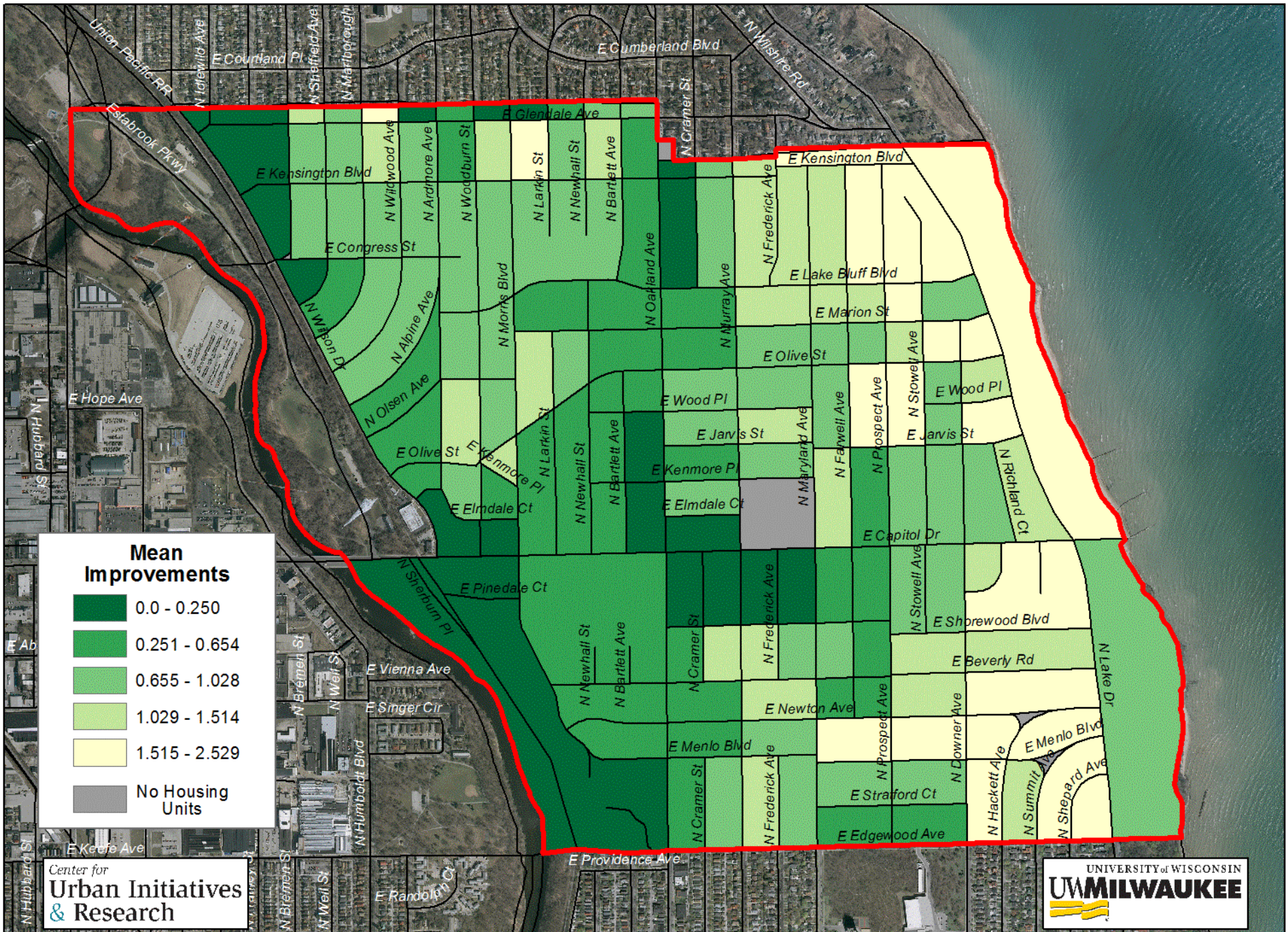
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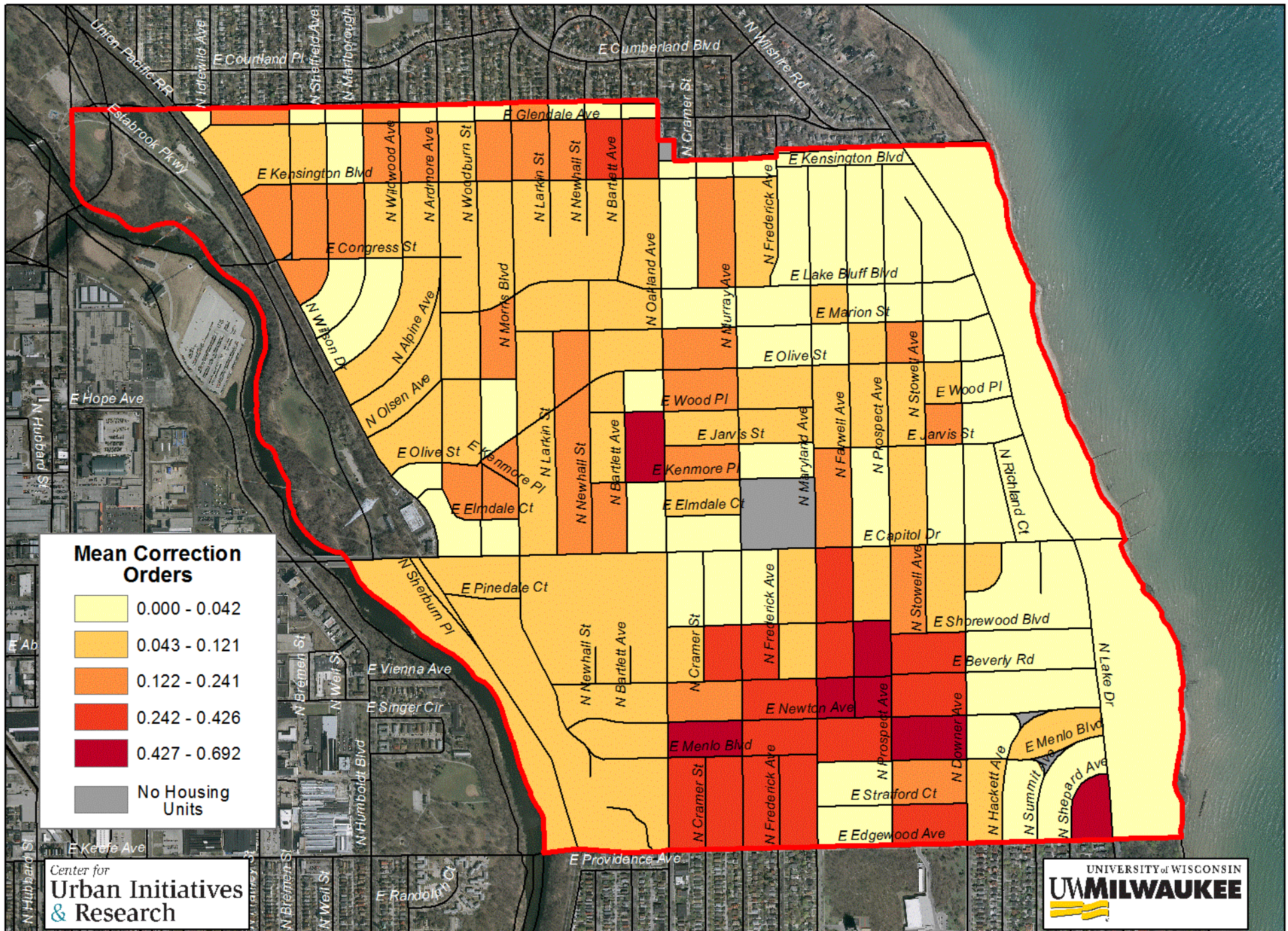


Source: Village of Shorewood

# Mean Building Improvements per Housing Unit, by Block (2008 - 2012)

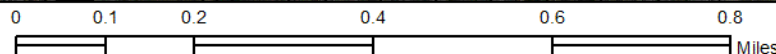


# Mean Correction Orders Issued per Unit, by Block (2008 - 2012)



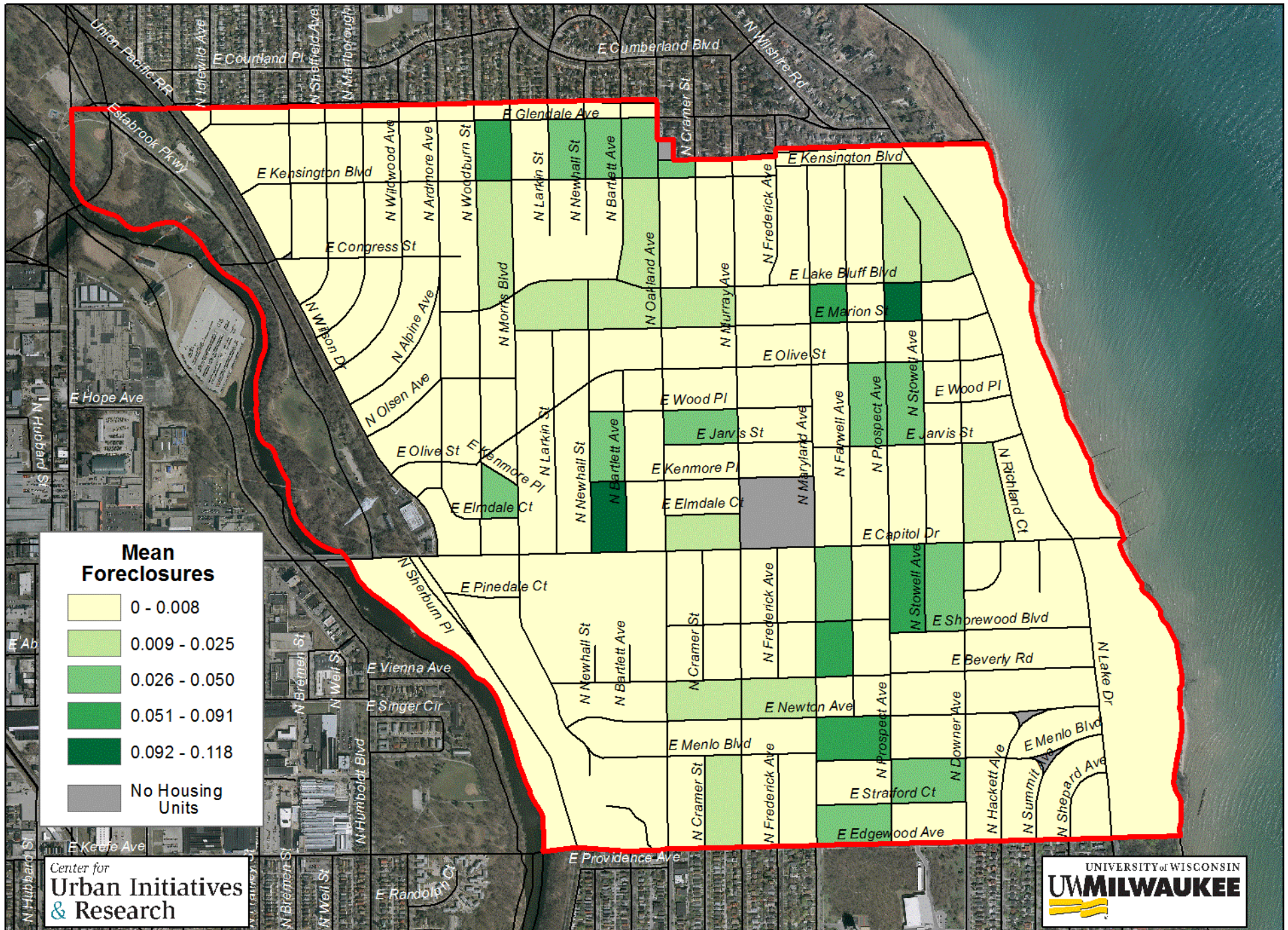
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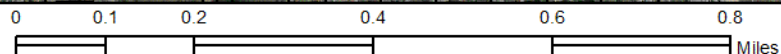
Source: Village of Shorewood

# Mean Foreclosures per Housing Unit, by Block (2008 - 2012)



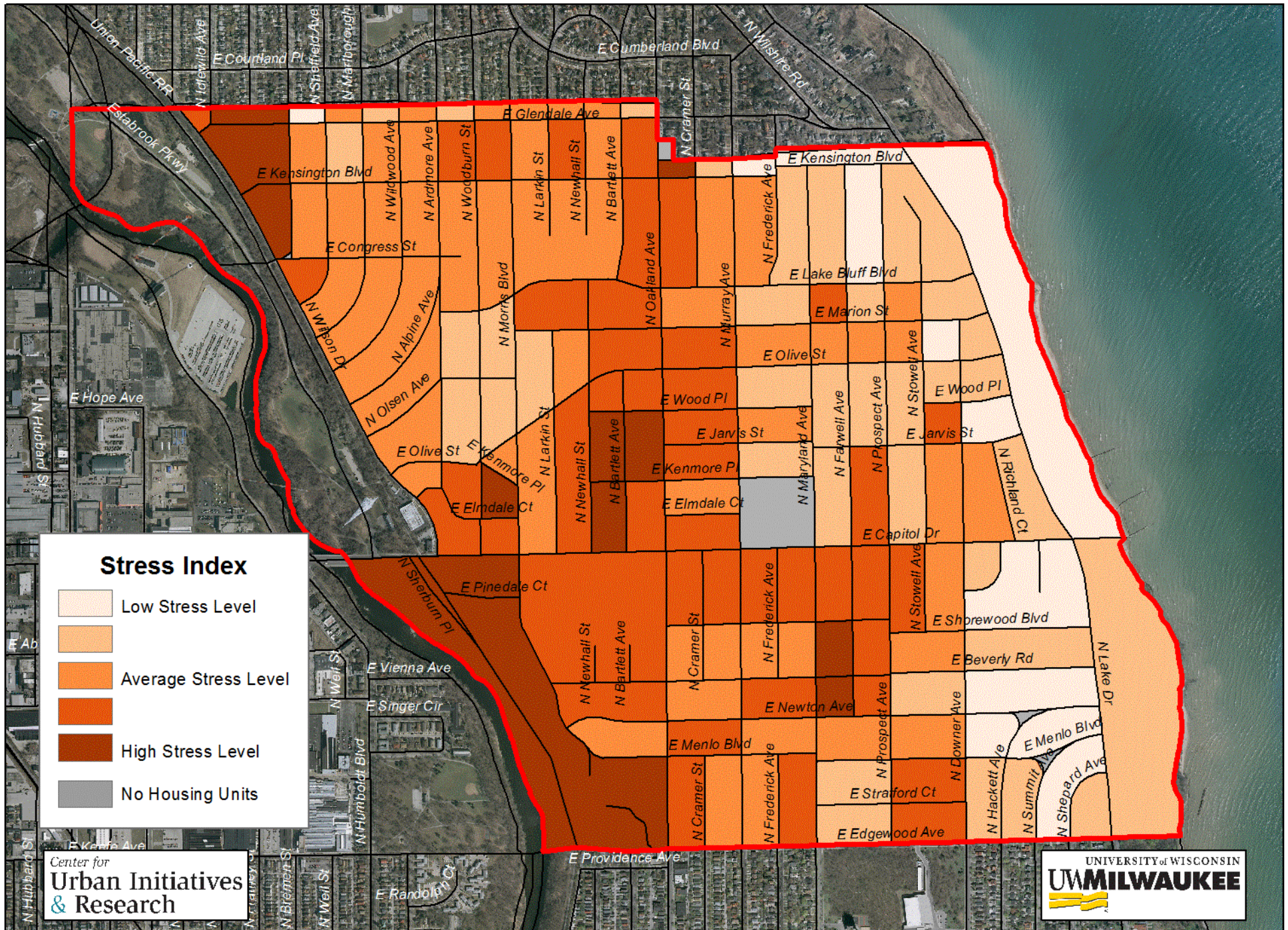
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Source: Village of Shorewood

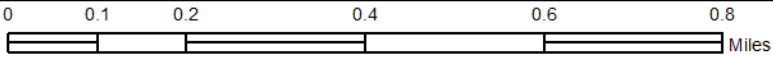
# Stress Index by Block (2008 - 2012)



**Stress Index**

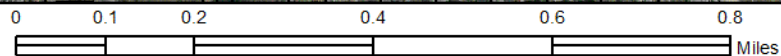
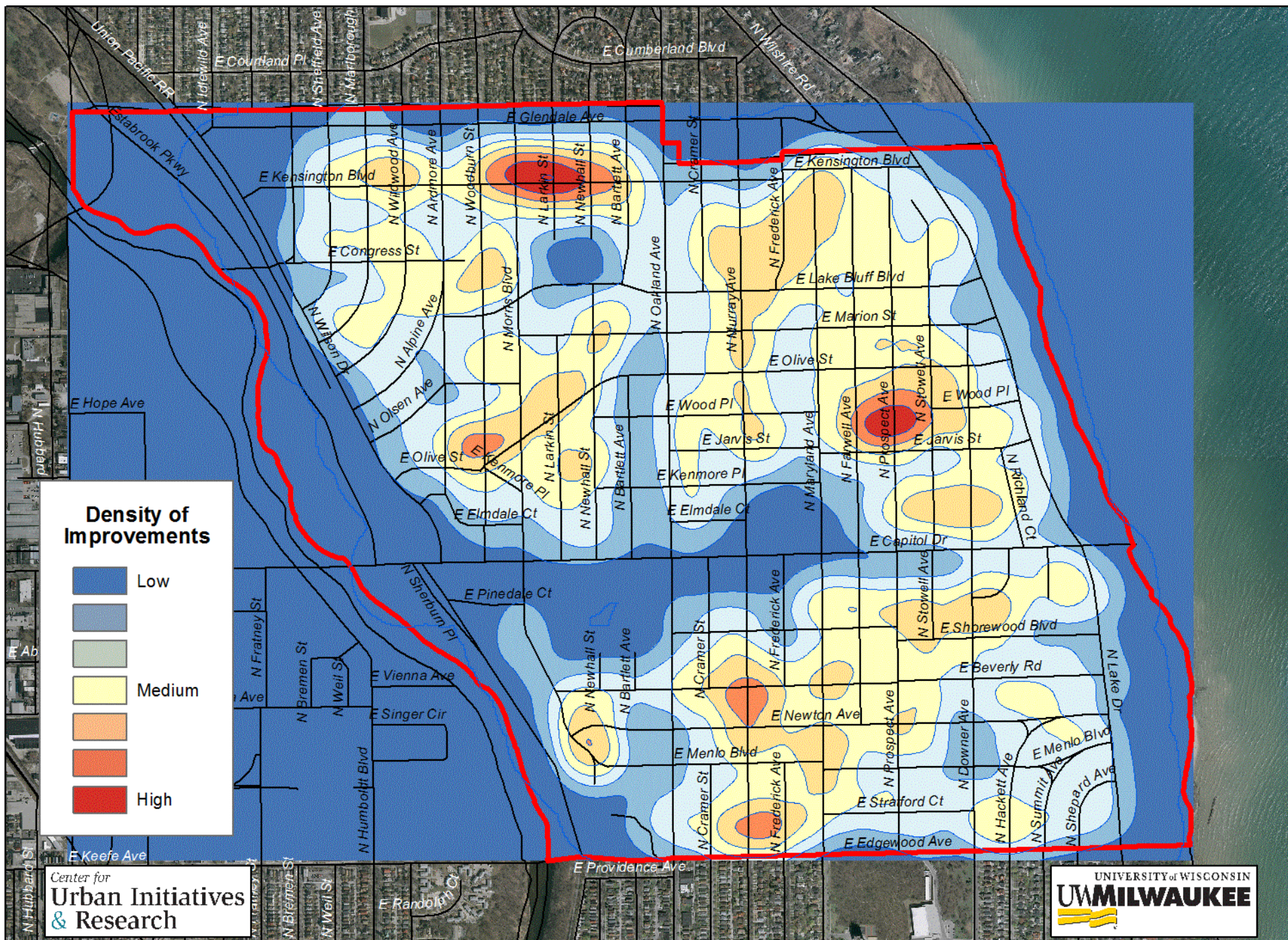
- Low Stress Level
- Average Stress Level
- High Stress Level
- No Housing Units

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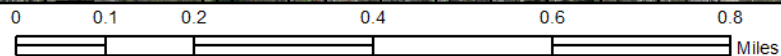
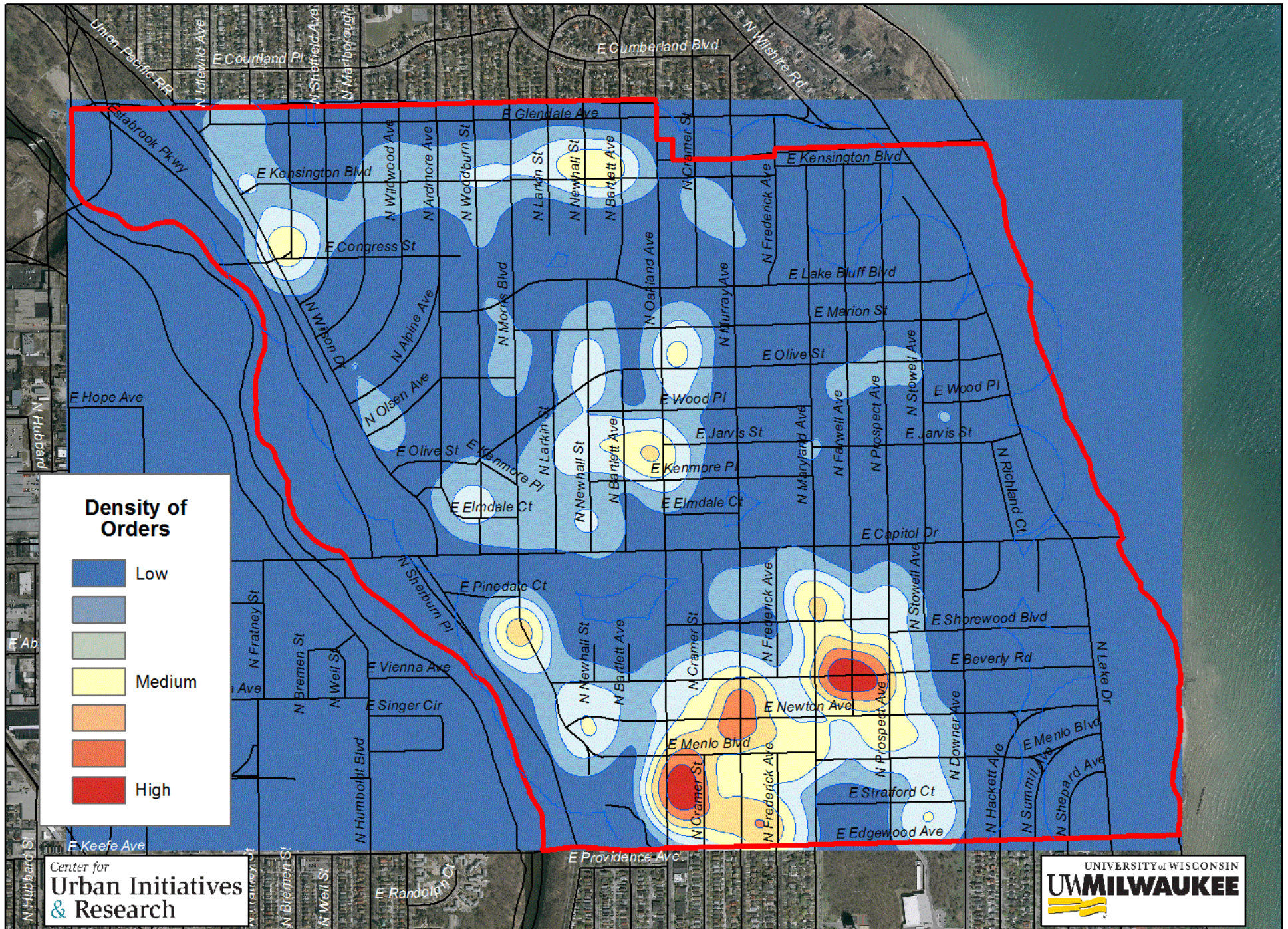
Source: Village of Shorewood

# Density of Improvements (2008 - 2012)



Source: Village of Shorewood

# Density of Correction Orders (2008 - 2012)



Source: Village of Shorewood



Appendix B

# Residential Rental Inspection Program Report

An evaluation of programs for maintaining property  
values in Shorewood's

5/22/2015

Planning & Development Department

Planning Director Ericka Lang

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**APPENDIX**

- A. Housing & Tenure in Shorewood
- B. Program Examples
- C. City of Milwaukee Inspection Checklist

## Proposed Shorewood RESIDENTIAL RENTAL INSPECTION PROGRAM EVALUATION REPORT

### I. INTRODUCTION

The Village of Shorewood was established in 1917 and much of the original development occurred in the 1920s. The majority of properties are well maintained despite the fact that over half the homes were built by 1939 or earlier.

Shorewood has above average rental properties, both apartment-style and two-family dwellings. Many communities like Shorewood that have above average rental properties in the midst of a neighboring university often implement programs to regulate rental properties.

Shorewood has a rental percentage of 53.4%, much higher than Wisconsin’s 32% and higher than Wisconsin cities with universities as shown in the following table. The largest percentage is for zip code area 53211 that includes the University of Milwaukee and is bounded by Milwaukee River to the west, Lake Michigan to the east, Hampton Road to the north and North Avenue to the south. Occupancy percentages include all dwelling units from single family to multifamily apartment buildings.

**OWNER OCCUPANCY**

**Table 1**

Place	Percent Non Owner-occupied Housing
Shorewood	53.4%
Oshkosh	43.8%
LaCrosse	51.2%
Eau Claire	44.9%
Milwaukee	56.4%
Wisconsin	31.9%
Zip Code 53211	60.6%

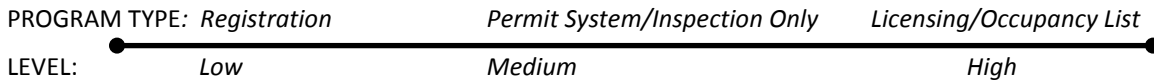
*2010 Census*

With Shorewood’s aging housing stock and high renter-occupied housing, Village authorities implemented various programs and policies over the past few decades to ensure the communities neighborhoods and housing stock remain vibrant.

- ✓ In 1980, adopted a Pre-Sale Code Compliance Program, requiring single-family to multifamily housing have an inspection prior to ownership change
- ✓ In 2008, created a dedicated Exterior Property Enforcement Inspector position
- ✓ In 2012, adopted a commercial business 5-year occupancy inspection renewal program
- ✓ In 2013, amended the Pre-Sale Code Compliance Program to include all commercial buildings

Programs that regulate rental properties vary from registration at one end of the spectrum to inspections every time occupancy changes.

**RENTAL PROPERTY PROGRAMS**



- ❖ **Registration** of property is simply a mechanism to identify all the rental properties in a community and often includes the requirement to list a property manager within a determined distance from the property. The goal of such a program is to maintain a listing of current property owner contact information, which aids in expediting property related enforcement issues. Nearby cities of Milwaukee, Cudahy and West Allis have registration programs.
- ❖ **Licensing/Inspection** programs provide for a much more systematic approach to regulating residential rental property and can vary widely. Just as pets and taverns are licensed annually to ensure public safety, a residential rental property is licensed to ensure that the unit is safe and habitable. A licensing program requires systematic inspections of rental properties. A license is issued once a property inspection is deemed compliant. Some programs require an approved license prior to tenant occupancy.

Many systematic rental inspection programs also require registration of all rental properties. Besides having current contacts for the property, annual registration inventories rental properties and allows for efficient implementation of an inspection program.

**II. PURPOSE**

The purpose a residential inspection program is to:

1. Protect the character and stability of residential areas
2. Preserve the value of land and buildings throughout the Village
3. Correct and prevent housing conditions that adversely affect or are likely to adversely affect the life, safety, general welfare and health
4. Have current owner contact information
5. Assist with compliance under the Cross Connection Program
6. Enforce the minimum standards for maintenance of existing residential buildings and prevention of blight conditions

Shorewood’s existing programs address maintaining vibrant neighborhoods and property values but at a much smaller scale. The Pre-Sale Code Compliance Program only involves properties that are changing ownership and therefore, does not reach a significant number of housing that remain under the same ownership for decades and sometimes across generations. Around four percent (4%) of Shorewood’s homes are sold annually. See appendix A for further details.

Shorewood’s increased attention to property enforcement shows an imbalance of property correction orders between owner-occupied and renter-occupied housing. Single-family style homes were issued on average 52 correction orders annually. Duplexes were issued on average 65 orders annually and represent one-third of the one- and two-family housing stock. Duplexes are receiving a larger portion of correction notices when compared to other residential style housing orders. In 2010 the numbers of orders were much lower because of two significant flood events.

**Table 2** PROPERTY CORRECTION ORDERS by DWELLING TYPE

YEAR	TOTAL CORRECTION ORDERS	Single Family			Duplex			Condo	Multi family
		Tot. Orders	% Owner Occupied	% of Tot. Orders	Tot. Orders	% Owner Occupied	% of Tot. Orders	Tot. Orders	Tot. Orders
2008	222	111	93%	50%	92	34%	41%	4	15
2009	143	59	78%	41%	70	34%	49%	2	12
2010	84	20	80%	24%	45	29%	54%	1	19
2011	113	35	83%	31%	35	54%	31%	0	40
2012	130	35	83%	27%	81	26%	62%	1	13
Average	138	52	83%	35%	65	35%	47%	2	20

**III. INSPECTION PROGRAM ALTERNATIVES**

Protecting the character and stability of the community’s residential areas and preserving the value of land and buildings throughout the Village requires both property registration and systematic inspections. Registration alone would not adequately address the realities of Shorewood.

Dedicating an inspector to systematic exterior property enforcement has been successful, leading to relationship building between property owners and the Village that set a foundation for implementing a residential inspection program.

**A. Program Variables**

Existing inspection programs vary on what housing types should be included, the tenure of the residence, how often units should be inspected, the fee structure, and degree of inspection. Often ordinances refer to standards set within the Federal Housing and Urban Development Program.

**Figure 1** RENTAL INSPECTION PROGRAM VARIABLES

Tenure	Frequency	Fees	Boundaries	Dwelling Type
<ul style="list-style-type: none"> <li>•Owner-occupied</li> <li>•Nonowner-occupied</li> <li>•All 3 units and above</li> </ul>	<ul style="list-style-type: none"> <li>•Every 1 to 5 years</li> <li>•Base on inspection outcome</li> <li>•Vary by dwelling type</li> </ul>	<ul style="list-style-type: none"> <li>•\$15 to \$75 per unit</li> <li>•Tiered fee reduction for more units</li> <li>•\$5 per occupant</li> <li>•\$1/sqft, min/max</li> </ul>	<ul style="list-style-type: none"> <li>•Entire village</li> <li>•Target areas</li> <li>•Owner-occupancy benchmark</li> </ul>	<ul style="list-style-type: none"> <li>•Single-family</li> <li>•Duplexes</li> <li>•Condominiums</li> <li>•Apartments</li> </ul>

**B. Program Alternatives**

Inspection program alternatives range from including all dwelling units within an entire community to only rental units within specific areas of a community. Many existing inspection program ordinances were evaluated and fall into three types:

ALTERNATIVE 1: Systematic Residential Inspection Program

*Require all residential units are registered and acquire an inspection, certifying the unit is code compliant. Registration renewal timing and fees can vary by dwelling type.*

ALTERNATIVE 2: Systematic Rental Inspection Program

*Require all rental units are registered and acquire an inspection, certifying the unit is code compliant. License renewal timing and fees can vary by dwelling type.*

ALTERNATIVE 3: Rental Inspection Program-Occupancy Change

*Require license and inspections of all rental units when there is a change in occupancy. The property owner would be responsible for notifying the Village.*

All programs give authority to issue, renew, deny, revoke and suspend licenses, whether for the entire building or a portion of a building.

Alternative #1 requires inspections of all Shorewood’s residential units, totaling 6,704 units. Alternative #2 requires inspections of only rental properties and decreases the unit total to fewer than 3,700. Alternative #3 was not quantified as the implementation of requiring inspections each time dwelling units change occupancy would require a significant amount of time and effort.

**Alternative 2: Rental Inspection Program**

Alternative 2 is the most commonly adopted inspection program, inspecting rental units every one to six years. The following table shows cities with inspection programs with varying frequencies.

**Table 3** FREQUENCY OF INSPECTIONS COMPARISON

Locality	Frequency of Inspection
Milwaukee, WI	Every 5 years; each year if violations
Los Angeles, CA	Every 3 years
Baltimore County, MD	Every 3 years
Boulder, CO	At registration. At renewal of license, which is required every 4 years. Upon transfer of ownership.
Ann Arbor, MI	Not more than 2.5 years
Kansas City, MO	Every 2 to 4 years, depending on compliance
Grand Rapids, MI	Every 2, 4 or 6 years, depending on compliance
Boston, MA	Every 5 years for most properties. Rental units belong to chronic offender landlords inspected every 3 years. Problem properties inspected annually.
Lawrence, KS	Every 3 to 6 years, depending on # of violations.

**C. Number of Estimated Inspections**

Shorewood has approximately 6,704 dwelling units within 3,324 dwellings. Single-family and duplex style homes comprise 94% of the housing of the Village and Shorewood’s residential districts constitute over 95% of the Village’s land area.

Staff estimated the impact of a three- and five-year inspection program if all rental units were included, totaling about 49% of dwelling units. Another estimate was provided showing inspections of only nonowner-occupied duplexes and multifamily buildings.

**Table 4** HOME TENURE

Dwelling Type	Total Dwellings	Total Dwelling Units	% of Total units	Tot. Units Nonowner-occupied	% Owner-Nonoccupied by Type
Condominium	65	425	10%	94	22%
Duplex	792	1584	36%	398	50.3%
Single Family	2344	2344	54%	464	19.8%
<i>subtotal</i>	3201	4353	100%	956	29.9%
Apartments/Mix Use	123	2351		2351	100%
<i>Total</i>	3324	6704		3307	49%

Referring to the following two tables, a three-year annual inspection cycle could require 1186 units inspected annually equating to 109 work days out of the year for inspections and administration. A five-year inspection cycle could require 712 units inspected annually equating to 65 work days. These figures assume 100% of residential rental properties are inspected.

The estimated hours of staff time varied for each type of dwelling, assuming less time is involved in condominiums and apartment buildings because of the small unit size and requiring that 100% of a multi-unit building is inspected at the same time.

**Table 5 3-YEAR ESTIMATED NUMBER OF RENTAL INSPECTION**

Dwelling Type	Total Dwellings	Total Dwelling Units	Units Nonowner-occupied	Ave Pre-Sale Applications	* Annual No. Inspections, 3 Year Program	Est. Annual Inspection Hours (0.5)	Est. Days
Condominium	65	425	94	28	22	15	2
Duplex	792	1584	796	32	255	509	64
Single Family	2344	2344	464	175	96	145	18.0625
<b>subtotal</b>	<b>3201</b>	<b>4353</b>	<b>1354</b>	<b>235</b>	<b>373</b>	<b>669</b>	<b>84</b>
Apartments/Mix Use	123	2351	2351	4	782	156	20
<b>Total</b>	<b>3324</b>	<b>6704</b>	<b>3705</b>		<b>1155</b>	<b>826</b>	<b>103</b>
						<b>Est Reinspections</b>	<b>25</b>
							<b>128</b>

**Table 6 5-YEAR ESTIMATED NUMBER OF RENTAL INSPECTIONS**

Dwelling Type	Total Dwellings	Total Dwelling Units	Units Nonowner-occupied	Ave Pre-Sale Applications	* Annual No. Inspections, 5 Year Program	Est. Annual Staff Hours	Est. Days
Condominium	65	425	94	28	13	9	1
Duplex	792	1584	796	32	153	306	38
Single Family	2344	2344	464	175	58	87	11
<b>subtotal</b>	<b>3201</b>	<b>4353</b>	<b>1354</b>	<b>235</b>	<b>224</b>	<b>402</b>	<b>50</b>
					**		
Multifamily	123	2351	2351	4	470	94	12
<b>Total</b>	<b>3324</b>	<b>6704</b>	<b>3705</b>		<b>694</b>	<b>496</b>	<b>62</b>
						<b>Est Reinspections</b>	<b>15</b>
							<b>77</b>

Estimated inspection hours include administration.  
 Per unit hours assumed per type: condo 0.7, single family 1.5, duplex 2, multifamily 0.2

An alternative to having an all-inclusive rental inspection program is to target certain dwelling types and to only inspect a sample of units within larger multifamily buildings. Some programs do not include single family dwellings, target only certain areas, or reward owners that are compliant by decreasing the frequency of inspections.

Many programs typically inspect 10% of apartments in multifamily buildings and 100% of duplexes. For multifamily units, the number of units inspected increases based on whether violations are found during the initial inspections.

The following table removes single-family and condominium dwelling units and factors in inspections of 10% of the dwelling units in apartment buildings with greater than 10 units and a minimum of two units per building.

**Revised 5-YEAR ESTIMATED NUMBER OF RENTAL INSPECTIONS**

***Excludes Single Family and Condominiums***

***Includes only 10% of Multifamily Units for buildings that have greater than 10 units***

**Table 7**

Dwelling Type	Total Dwellings	Total Dwelling Units	Units Nonowner-occupied	100% units/YR	10% MultiFam/YR	Est. Annual Staff Hours	Est. Days
Duplex	792	1584	796	159		318	40
Multifamily	123	2351	2351		161	32	4
<b>Total</b>	<b>915</b>	<b>3935</b>	<b>3147</b>	<b>320</b>		<b>350</b>	<b>44</b>

The table on the following page illustrates the reduction in required annual inspections if the program limits inspections to a sampling of units for larger buildings. It assumes 10% of units in buildings with more than 10 units will be inspected. The estimated number of multifamily units would likely be higher assuming there's a program stipulation that if a certain number of violations are found, then additional units will be added for inspection. An additional 10% of units were added to the total.

**Table 8**

**Estimation of Number of Units to Inspect**

<b>Number Units in Building</b>	<b>Number of Buildings</b>	<b>Total Units</b>	<b>10% over 10 Units</b>	<b>Plus 10%</b>	<b>Year Inspected</b>
3	1	3	3	0	Year 1
4	10	40	40	0	Year 1
5	1	5	5	0	Year 1
6	23	138	138	0	Year 1-2
7	1	7	7	0	Year 2
8	18	144	144	0	Year 2
9	3	27	27	0	Year 3
10	1	10	10	0	Year 3
11	1	11	2	2	Year 3
12	19	228	38	38	Year 3
13	6	78	12	12	Year 3
14	1	14	2	2	Year 3
15	1	15	2	2	Year 3
16	8	128	16	16	Year 4
18	6	108	12	12	Year 4
19	1	19	2	2	Year 4
20	2	40	4	4	Year 4
24	5	120	12	12	Year 4
25	2	50	5	5	Year 4
27	2	54	5	5	Year 4
28	1	28	3	3	Year 4
30	1	30	3	3	Year 4
35	1	35	4	4	Year 4
36	1	36	4	4	Year 4
47	1	47	5	5	Year 4
48	3	144	14	14	Year 5
63	1	63	6	6	Year 5
102	1	102	10	10	Year 5
112	1	112	11	11	Year 5
213	1	213	21	21	Year 5
214	1	214	21	21	Year 5
	<b>125</b>	<b>2263</b>	<b>589</b>	<b>215</b>	
<b>Total Units Requiring Inspections Over 5 Year Period</b>					<b>803</b>
<b>Total Duplex Units Requiring Inspections Over 5 Year Period</b>					<b>796</b>
<b>Multifamily Annual Inspections</b>					<b>161</b>
<b>Multifamily &amp; Duplex Annual Inspections</b>					<b>320</b>

**IV. FEE SCENARIOS**

**A. Registration Fee Scenario**

Registration should be required for all non-owner occupied dwellings, whether or not it is included in a rental inspection program. Registering all rental properties is commonly an annual application and often for a nominal fee to cover administration. Assuming a \$25 fee per building with an estimated 1000 buildings that contain rental units, over \$25,000 could be collected. This includes all residential building types.

**Table 9** 100% REGISTRATION FEE SCENARIO

Dwelling Type	Total Buildings	Est. Rental Buildings	Per Building Rental Registration Fee	Total Registration Fees
Condominium	65	65	\$25	\$1,625
Duplex	796	438	\$25	\$10,950
Single Family	2344	465	\$25	\$11,625
Apartments/Mix Use	123	123	\$25	\$3,075
	3328	1091		\$27,275

**B. Inspection Fee Scenarios**

Reviewing rental inspection program fees from over a dozen communities' shows per unit inspection fees ranging between \$15 an inspection to over \$125. The City of Milwaukee charges \$86 per unit for the initial inspection.

The following table estimates fees for rental units assuming 100% of Shorewood units are inspected. Most programs do not include all rental units and dwelling types, most often excluding single-family dwellings.

**Table 10** 100% INSPECTION FEE SCENARIO

Dwelling Type	Est Rental Units Inspected	Per Unit Fee		Units	Total Revenues	Annual Fees for 3-Year Program	Annual Fees for 5-Year Program
Condominium	94	\$40			\$3,760	\$1,253.33	\$752
Duplex	796	\$55			\$43,780	\$14,593	\$8,756
Single Family	464	\$50			\$23,200	\$7,733	\$4,640
Apartments/Mix Use	2351	\$30	1st unit	123	\$3,690	\$1,230	\$738
		\$20	2nd unit	123	\$2,460	\$820	\$492
		\$10	each add'l	2105	\$21,050	\$7,017	\$4,210
					\$97,940	\$32,647	\$19,588

The following table assumes 100% of rental duplexes will require inspection and that only 10% of apartment units will be inspected in buildings with greater than 10 units. That number is increased to reflect additional units assuming the program stipulates that more units shall be inspected if certain violations are identified.

An inspection fee revenues could total over \$12,000, not including recording fees and reinspection fees that would apply.

**Table 11** 10% SAMPLE INSPECTION FEE SCENARIO

Dwelling Type	Est Rental Units Inspected	Per Unit Fee	Total Revenues
Duplex	159	\$55	\$8,745
Multifamily 1st unit	70	\$30	\$2,100
Multifamily 2nd unit	70	\$20	\$1,400
Multifamily 3 or more units	21	\$10	\$210
	<b>320</b>		<b>\$12,455</b>

**V. LEGAL CONSIDERATIONS**

In 2002 the City of La Crosse implemented a rental inspection program. In May 2014 two La Crosse landlords filed a suit against the City claiming their rental program violates recently enacted state law that prohibits a municipality from enacting certain landlord regulations.

*Enacted March 2014 66.0104(2)(d)b.2. "No city, village, town, or county may enact an ordinance that requires a landlord to communicate to the city, village, town, or county any information concerning the landlord or a tenant, unless any of the following applies.*

- a) The information is required under federal or state law;*
- b) The information is required of all residential property owners; or*
- c) "The information is solely information enabling a person to contact the owner or an agent of the owner."*

August 27, 2014 a judge ruled La Crosse has the legal right to operate a rental registry and inspection program. "The city has the authority to install licenses, fees and regulations, and it's not for the court to micro-manage what municipalities do unless it runs afoul of the law."

**Consent of Entry**

A government agent's entry into a private home without the tenant's consent is presumed to be unreasonable, unless there are emergency circumstances or a warrant to justify the intrusion. Therefore, an inspector must have affirmative consent from the resident prior to or at the time of the inspection. Programs may allow inspectors to obtain tenant consent for entry at the time of the inspection or through a pre-inspection consent form.

**VI. SWOT ANALYSIS**

The strengths and opportunities of a rental inspection program appear to outweigh the weaknesses and threats. Generally speaking, the strengths and opportunities are the added value to neighborhoods via monitored maintenance. Systematic inspections can quantify the concern of overcrowding that is currently unchecked via existing programs and absentee landlords may be discouraged to increase presence in the Village. A program would also allow the Village to monitor fluctuations in the number of

**Table 12**

Strengths	Weaknesses
Preserve housing stock Safe housing Protect tenants Maintain property values Property investment Prevents blight	Program administration Program cost
Opportunities	Threats
Increase owner occupancy Decrease property enforcement Help poor, elderly, non-English speaking Educate tenants Identify illegally converted rental units	Landlords take legal action Perception of program Displace tenants

rental units over time, which may help plan for growth or reduction. The general weakness is the program acceptance by rental property owners.

**VII. CONSIDERATIONS & STAFF CAPACITY**

Shorewood would best be served by a program that goes beyond a registration program, but does not require inspections every time a unit changes occupancy nor require tenant agreements. Registration by itself identifies what rental properties exist and who owns them.

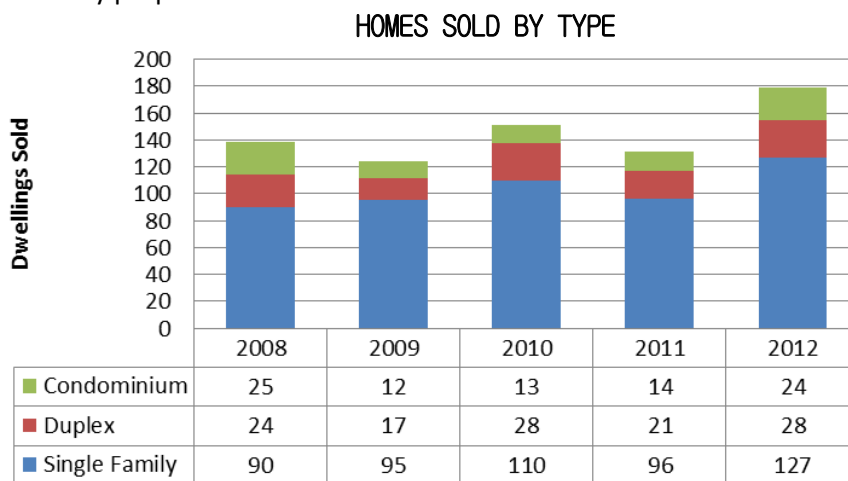
The next step would involve understanding the feasibility of implementing such a program and support of such a program.

The Planning & Development Department currently has two full time building inspectors and one full time code compliance inspector whose duties are divided between exterior property enforcement and pre-sale code compliance inspections. Implementing a Rental Inspection Program would be beyond the current capacity of staff to undergo.

## APPENDIX A

### HOUSING & TENURE IN SHOREWOOD

Over the past five years the number of annual home sales in Shorewood ranged between 124 and 179, averaging 145. These figures include single-family, duplexes and condominium sales. The following chart shows sales by dwelling type from 2008 to 2012. Single-family annual home sales averaged 104, constituting 4.4% of the single-family housing stock. Duplex annual sales averaged 24, constituting 3% of that housing stock and condominiums sales averaged 18, constituting 4.2% of that type of housing stock. Many of the duplexes are investment properties and do not change ownership as often as owner-occupied housing. The same goes for multifamily properties.



**AVERAGE ANNUAL % SALES BY DWELLING TYPE**

4.4% of Total Single Family housing stock sell annually

3% of Total Duplex housing stock sell annually

4.2% of Total Condo housing stock sell annually

## APPENDIX B

### Program Examples:

**A. Milwaukee Residential Rental Certificate Program**

- For duplexes and multifamily dwellings. Owner-occupied duplexes exempt.
- Overlay District surrounding UWM. 5 yr pilot program. Adopted 2010.
- Inspect every 5 yrs or after sale
- Inspect every year if find violations
- Inspect against building maintenance and zoning codes
- Fees: \$86 per unit; \$50 if no show; re-inspection fees may apply; tiered fees if fail to submit application.
- In multifamily, inspect not less than 2 and no more than 10% of the units. Never to exceed 10 units unless cause.

**B. Lawrence KS- Rental Licensing and Inspection Program, adopted 2002**

- ANNUAL LICENSE. Annual license renewal for all rental units

- Fee sliding scale: 1-50 units \$17/du; 51-100 \$16/du, etc.
- Section 8 need application, but exempt fee and no inspections
- Includes form from Tenants to conform to occupancy codes (prevent overcrowding)
- Not calendar year renewal.
- **INSPECTIONS:** After License approved, divide properties by A,B,C across 3 years.
  - 3-6 year inspection cycle
    - 3 years if more than 5 of 27 listed inspected items
    - 6 years if 5 or less of the 27. REWARD
  - Staff notifies when inspection due. 30 days to respond
  - Fee \$50/unit in addition to License Fee. Assumes 2 inspections.
  - Inspect 10% of units, max 15 units. Fee applies only to units inspected. If find >5 violations, 4 more units added to inspection. Of those 4, if 1 unit has >5 violations, 4 more units added or 15 more.
  - Property owners must get tenants to sign Consent to Inspect. If refuse to sign, seek Administrative Search Warrant
  - Have list of items inspect on form and Code section. **DO NOT MOVE ANYTHING DURING INSPECTION.**
  - No inspection if major renovation within 6 years.
  - No pictures taken unless huge life safety issue
  - No inspections July-August because when have high number of unit turnover
- **APPEAL:** \$25 appeal
- If family member of owner lives in unit, than exempt from licensing.

**C. COVINA, CALIFORNIA**

- Annual Exterior & Landscape inspection, looking from PROW
  - If violations, full exterior/interior inspection required.
- **INSPECTIONS**
  - Requires consent form signed by tenant

**D. Jackson, MI- Rental Housing Inspection Program. Population 33,000**

*Great application form*

- **REGISTRATION**
  - \$30 per building + \$10 per non-owner occupied DU. \$5 late registration fee.
  - Valid for 2 years
  - Agent/owner must be within 75 miles of city.
- **INSPECTIONS**
  - \$175 per unit, includes reinspection
  - \$50 additional inspection
  - \$150 + \$25/du if Search Warrant
- **APPEALS**
  - \$100 per structure, \$10 each additional du
  - First heard by Building Code BOA.
  - If extension not granted, a Notice of Hearing is issued to appear before the Administrative Hearings Bureau.

**E. Grand Rapids, MI**

- 2,4, 6 year certificates

- 6-year if no violations and has not changed ownership since last inspection; the owner applies for an inspection and re-registers the property on time; and there are not outstanding fees, taxes or assessments against property
- 4-year if owner applies for an inspection and re-registers the property on time, the property is brought into compliance with the code prior to expiration of the current certificate or within the timeframe specified on any notice of violation.
- 2-year, if any other scenario

**F. General Self-Certification**

- Property owners graduate into self-certification programs if have established a record of passing inspections with no violations or violations abated within 30 days.
- Fee discount if self-certify
- Units still subject to random inspections
- Can reduce the number of units inspected and frequency of inspections: 20% of units and every 5 years.

# APPENDIX C

## Village of Shorewood Residential Property Improvement Initiatives Project Definitions

### Neighborhood Improvement Loan Program – Pilot

#### **Objectives**

1. Increase family-friendly housing stock.
2. Increase owner occupancy.
3. Improve exterior housing conditions – since removed

#### **Current Requirement**

1. Assess performance of the pilot program.
2. Analyze future demand for housing improvements that would achieve the objectives.
3. Identify ways to fund the demand identified above.
4. Address other factors that have been issues with the pilot program (e.g. loan to value vs. income qualifiers)
5. Recommend future direction, process improvements, and scale for the program to the Village Board.

#### **Perceived Issues**

1. Targeting of future projects
2. Scalability of the program
3. Sources and structure of future funding

#### **Data Requirements**

1. Estimates of number and size of prospective loans by identified purposes.
2. Historical payback ratios – increases in value.
3. Historical yields of school age children.
4. Loan availability information
5. Survey of prospective “customers”

### Assessment of Housing Stock Conditions and Values

#### **Objectives**

1. Increase / maintain value of housing stock in the neighborhoods.
2. Increase / maintain population of families in the Village.

3. Improve appearance of neighborhoods.

### **Perceived Issues**

1. Deterioration / physical condition.
2. Lack of modernization / upgrade.
3. Absentee landlords.
4. Size of houses vs. demand.
5. Branding and marketing, including perceived cost of living in Shorewood.
6. More.....

### **Work Segments**

1. Detailed project planning
2. Data collection and analysis
3. Formulation of conclusions
4. Economic analysis – opportunities and costs
5. Development of action plan
6. Review and approval

### **Sources of Required Data**

1. Property assessment data
2. Property sales data
3. Foreclosure data
4. Rental rates
5. Permits data
6. Property correction orders
7. Resident entry and exit interviews and reports
8. Population trends data – APL, etc.
9. Focus groups – residents, realtors, etc.

APPENDIX D

2014

# Entrance & Exit Survey Results






Ian Haas

Village of Shorewood






7/11/2014

The Village of Shorewood Entrance and Exit Surveys were created in August 2012 to obtain information from Village residents on motives for individuals and families that decided to relocate to or move from Shorewood. This is part of a larger effort between the Village of Shorewood and the Shorewood School District in order to address population and school enrollment changes as well as to develop enrollment initiatives. The Village has received 426 completed surveys since their inception and continues to make the surveys available. This report will compare and contrast survey results from 2012-2013 and new results from 2013-2014.

### Surveys Available

-  Residents moving into Shorewood and purchasing a home
-  Residents moving into Shorewood utilizing rental property
-  Residents moving out of Shorewood

### Delivery Methods

-  Link on Village of Shorewood webpage
-  E-mail or mail survey to all Code Compliance applicants who are selling their homes
-  Direct mail to residents who purchased new utility/cable services multiple times a year
-  Distribution through customer service within Village Hall
-  Multi-Family property owners encouraged to inform new residents and provide with surveys

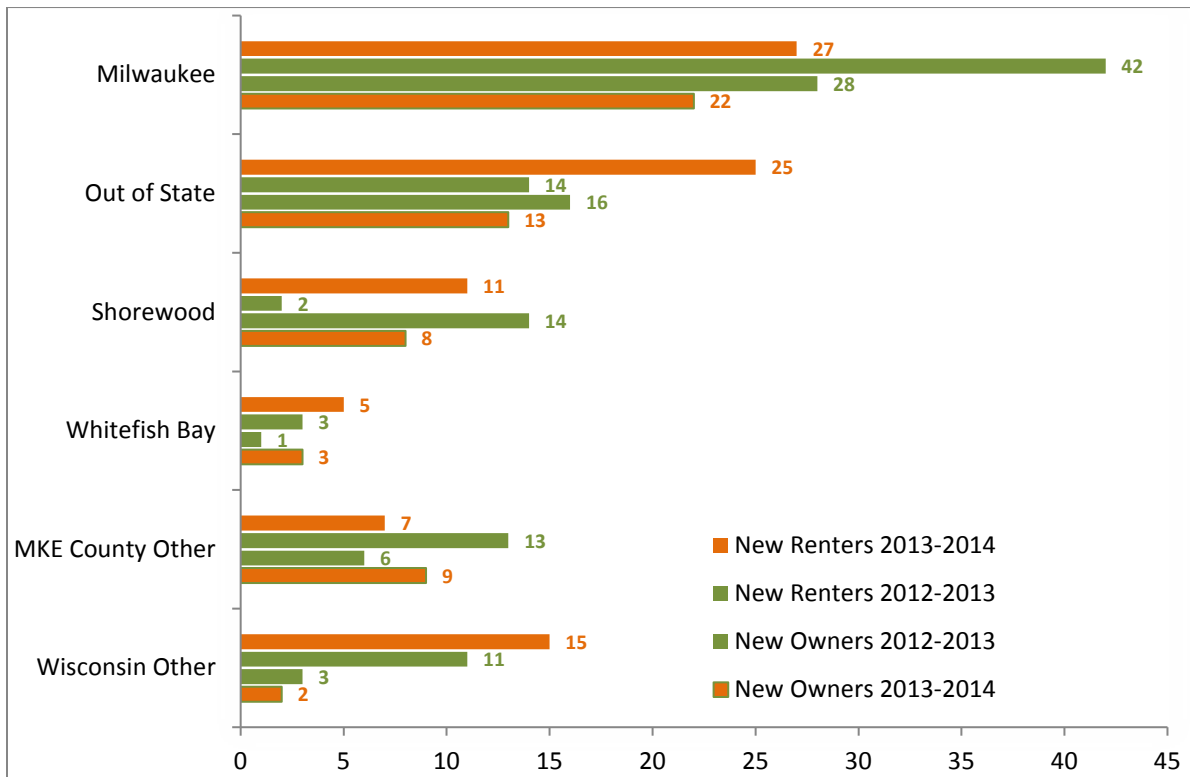
## New Resident Entrance Survey for Shorewood

A total of **64** survey responses have been received from new home owners in the Village of Shorewood since July 1, 2013.

A total of **91** survey responses have been received from new renters in the Village of Shorewood since July 1, 2013.

This survey represents **155** new households of the Village of Shorewood. While certainly not all inclusive, this represents a sample of the total increase in households over the year 2013-2014.

### Q.1 Owners, Q.2 Renters-Where did you live prior to moving into your new home/rental?



The majority of **New Homeowners** moved from Milwaukee with the second highest number having moved from outside of Wisconsin. 14 of 64 new residents moved within Shorewood.

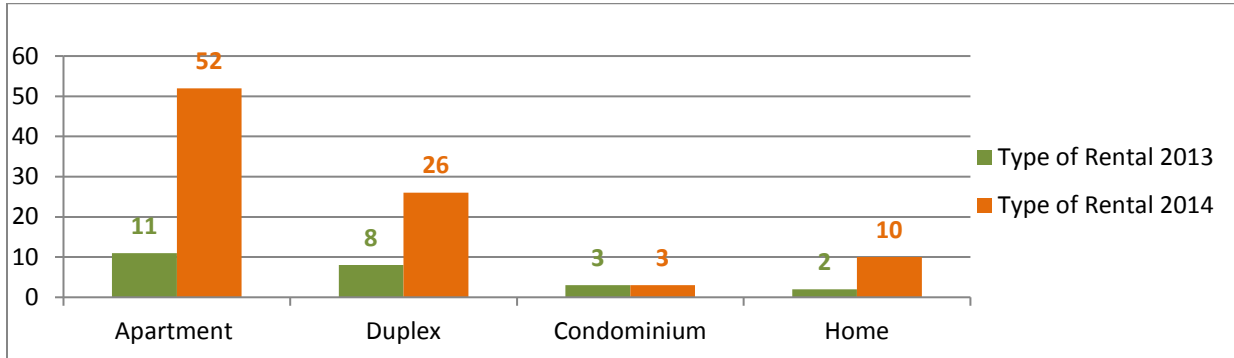
These numbers are consistent with last year’s data from this survey.

The majority of **New Renters** moved from Milwaukee with the second highest number having moved from outside of Wisconsin. 11 of 90 new renters moved within Shorewood. These numbers are consistent with the results from the previous year with the exception of a drop in incoming renters from the City of Milwaukee.

Total Residents	2012-2013	2013-2014
Milwaukee	70	49
Out of State	30	38
Shorewood	16	19
Whitefish Bay	4	8
MKE County Other	19	16
Wisconsin Other	14	17
Total	153	147

\*\*\*This table shows the combined info from the graph on the previous page.\*\*\*

**Q.1 Renters Only-What are you renting?**



**Q.2 Owners Only-Did you rent or own your home prior to moving to Shorewood?**

**2013**

**56%** Rented = 38 responses

**44%** Owned = 30 responses

**2014**

**48%** Rented = 31 responses

**52%** Owned = 33 responses

**Q.3 Owners Only-Is this your first home purchase?**

**2013**

**42%** Yes = 29 responses

**58%** No = 40 responses

**2014**

**37.5%** Yes = 24 responses

**62.5%** No = 40 responses

**Q.3 Renters Only-Have you and your family rented in Shorewood before?**

**2013**

**20%** Yes = 12 responses

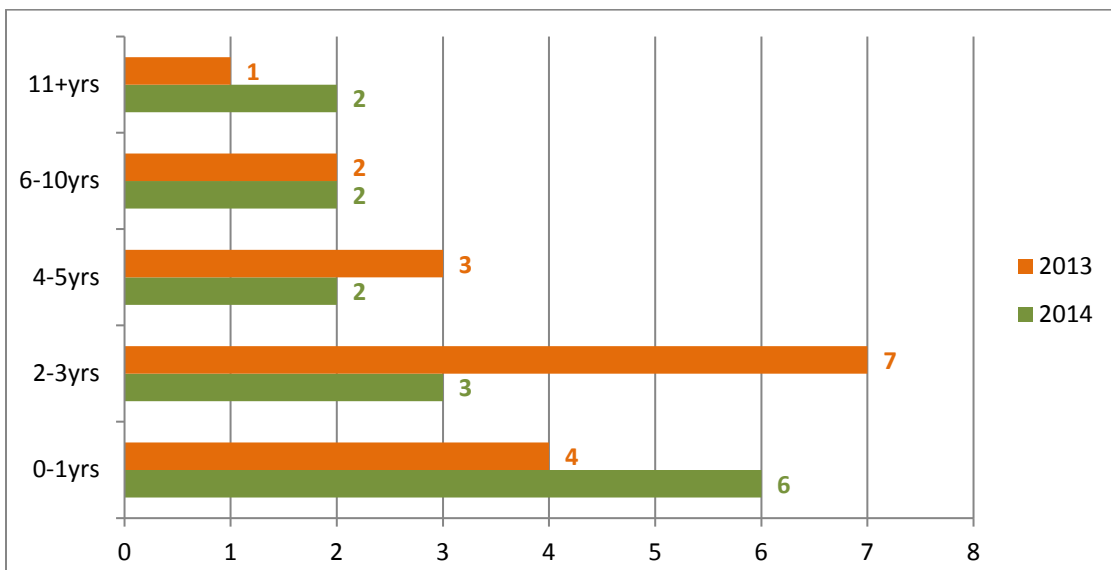
**80%** No = 47 responses

**2014**

**15%** Yes = 13 responses

**85%** No = 76 responses

**Q.4 Renters Only-If answered yes to question #3, what is the longest time you have maintained a residence in Shorewood?**



**Q.4 Owners, Q.5 Renters-Do you have children in your household 18 years old or younger?**

**2013**

**54%** Yes = 38 responses

**46%** No = 32 responses

**Owners**

**2014**

**51%** Yes = 32 responses

**49%** No = 31 responses

**2013**

**38%** Yes = 32 responses

**62%** No = 53 responses

**Renters**

**2014**

**28%** Yes = 24 responses

**72%** No = 63 responses

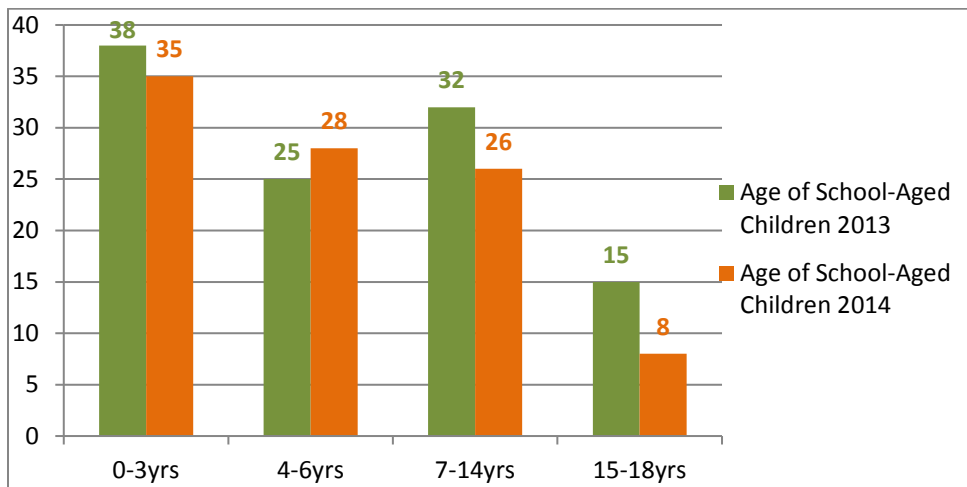
**Q.5 Owners, Q.6 Renters-How many children living in your household?**

# of Children in House Hold 2013	Total # of Children 2013	# of Children in House Hold 2014	Total # of Children 2014
1	70	1	58
2	34	2	31
3	5	3	6
4	1	4	2
<b>Total</b>	<b>110</b>	<b>Total</b>	<b>97</b>

Of the 64 **New Homeowners** who responded to the survey in 2014, 32 had children. The entire number of children totals **62**. The majority of children fall between the ages of 0-7yrs old. In 2013, there were 38 responses to this question with a total of **60** children. Taking into consideration the slight difference in total responses to the survey between 2013 and 2014, there appears to be no real change.

Of the 91 **New Renters** who responded to the survey in 2014, 24 had children. The entire number of children totals **35**. The majority of children fall between the ages of 0-3 and 7-14yrs old. In 2013, there were 32 responses to this question with a total of **50** children. There does seem to be a drop in number of children brought into Shorewood by renting families between 2013 and 2014.

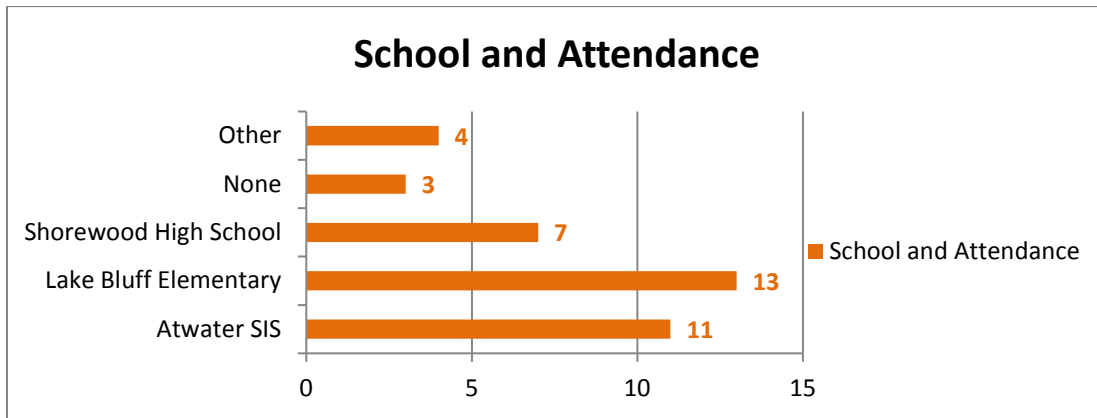
**Q.6 Owners, Q.7 Renters-Ages of children living in your household?**



**Q.7 Owners, Q.8 Renters-If school aged children, do they attend school in Shorewood?**

<b>2013</b>	<b>Owners</b>	<b>2014</b>
20% Yes = 1 responses		49% Yes = 18 response
80% No = 4 responses		51% No = 19 responses
<b>2013</b>	<b>Renters</b>	<b>2014</b>
22% Yes = 4 responses		36% Yes = 16 response
78% No = 14 responses		64% No = 28 responses

**Q.8 Owners, Q.9 Renters-If marked yes to Q.7, what school(s) do your children attend?**



Of the 64 **New Homeowners** who responded to the survey, 32 had children. Of the 32 who had children, only 18 responded to this question. This table represents only 56% of the total children taken into account from this survey.

Of the 91 **New Renters** who responded to the survey, 24 had children. Of the 24 who had children, only 17 responded to this question. This table represents only 71% of the total children taken into account from this survey.

**Q.9 Owners, Q.10 Renters-Which of the following reasons influenced your decision to move your family to Shorewood? Rank 1-7, 1 being most important.**

Answer Options	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6	Rank 7	Total	Ranking
Close to Family	15	20	14	20	22	26	32	149	4.48%
Quality Schools	39	26	16	14	18	21	15	149	3.46%
Job	21	21	19	24	27	29	8	149	3.90%
Proximity Downtown	16	30	34	28	21	18	2	149	3.47%
Sense of Community	17	23	33	30	30	14	2	149	3.56%
Public Safety	14	24	29	23	22	26	11	149	3.92%
Other	27	5	5	10	9	15	79	149	5.23%

Respondents were asked to explain if they had chosen the *Other* category. Of the 20 measurable responses, the reasons stated were geared towards **Location and distance to attractions** as well as the **Walkability** and **Commercial District**. This was also the case in 2013. Although there were more responses in the 2013 survey, the outcome is the same. Please note that there was no outlet included in the New Renters Survey to qualify the *Other* category.

**Q. 11 Owners Only-Who introduced you to Shorewood?**

Category	Rank 2013	Rank 2014	Category	Rank 2013	Rank 2014
Friends	10%	48%	Other	48%	29%
Family	17%	21%	Real Estate Agent	20%	14%
Grew Up Here	8%	13%	Internet	12%	11%
Advertisements	0%	0%	Website	2%	0%
Videos	0%	0%	Word of Mouth	0%	0%

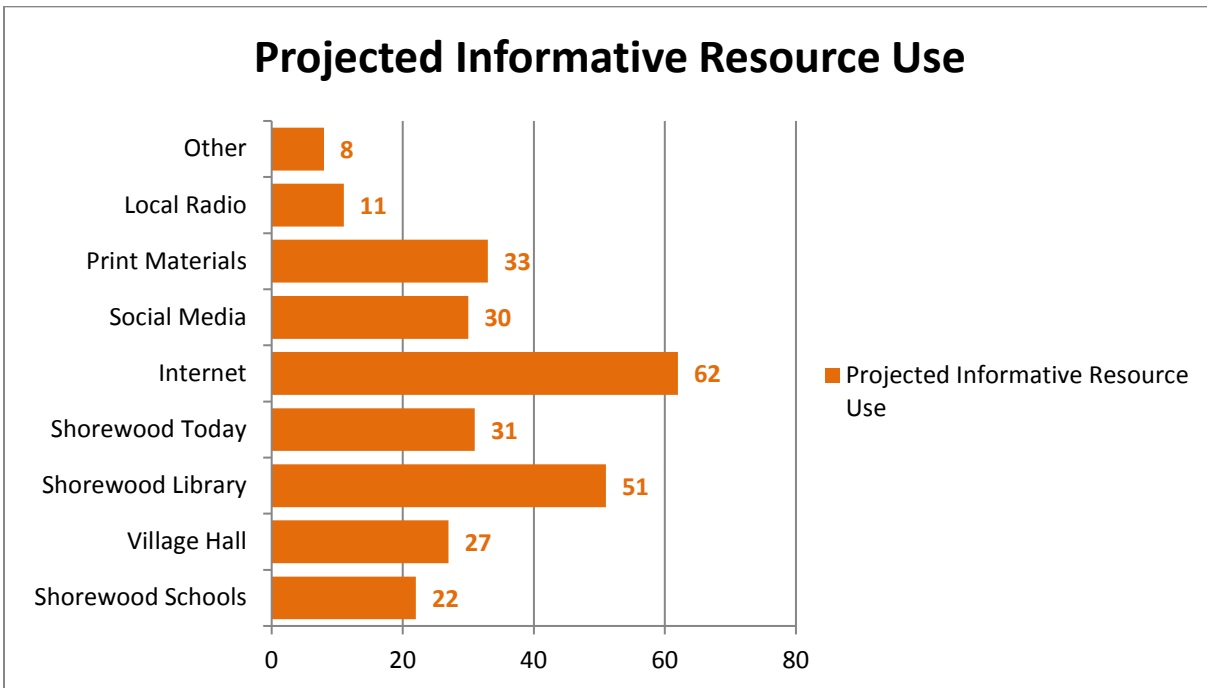
\*\*\*Increase in friends helping friends move to Shorewood\*\*\*

**Q. 12 Owners Only-After you moved to Shorewood, what was your primary source of information about the Village?**

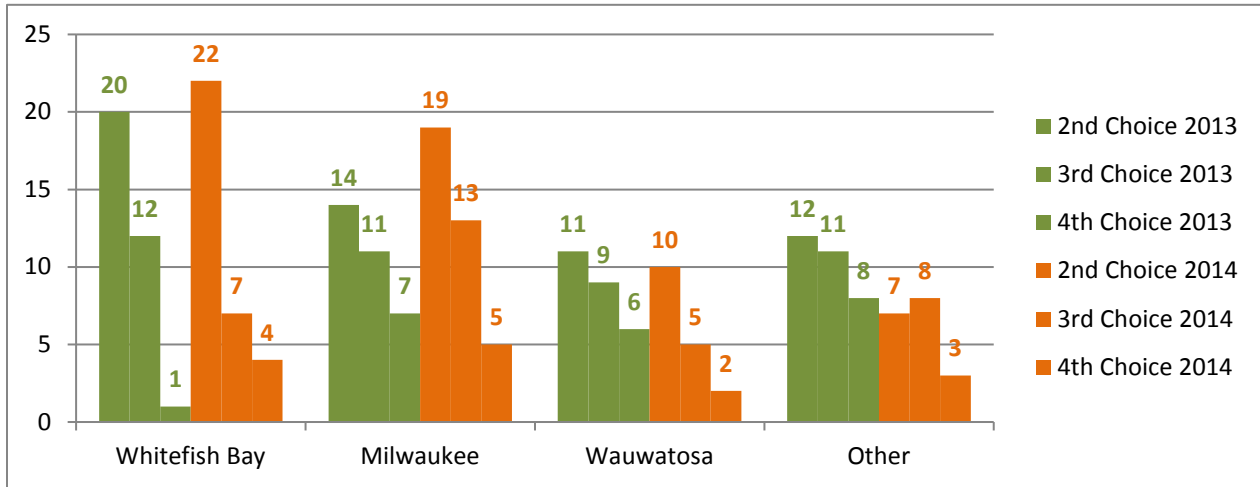
Category	# of Replies 2013	# of Replies 2014	Category	# of Replies 2013	# of Replies 2014
Website	26	17	Social Media	2	15
Friends	6	12	Realtor	3	4
Manager’s Memo	1	4	Publications	2	3
Welcome Packet	2	1	Own Familiarity	4	1

\*\*\*Decline in website use and incline in social media use.\*\*\*

**Q. 11 Renters Only-While living in Shorewood, what community resources do you plan to use for information about the community?**



**Q. 13 Owners Only-What other communities were seriously considered before making the decision to move to Shorewood?**



Those surveyed were asked to provide up to 4 locations with the majority providing 2. There were 58 total responses to this question in 2014. While **Whitefish Bay**, **Milwaukee** and **Wauwatosa** ranked the highest by far, it is important to note that other communities listed under the “Other” category included **Fox Point**, **Bayside** and **Mequon**.

**Q. 13 Owners, Q.12 Renters-Are there any amenities or activities that the Village does not offer that are important to you and others in your household?**

Answers in order of popularity from **New Homeowners**:

Farmers Market	<b>3</b>	Outdoor Swimming Pool	<b>2</b>
Good Music Venue	<b>1</b>	Dog Beach	<b>1</b>
Coffee Shops	<b>1</b>	Affordable Taxes	<b>1</b>

Answers in order of popularity from **New Renters**:

Address Parking Issues	<b>12</b>	More Entertainment and Retail	<b>7</b>
More Wellness Programs	<b>7</b>	More Restaurants	<b>5</b>
Outdoor Swimming Pool	<b>4</b>	Theater/Cinema	<b>4</b>
More Pet Friendly	<b>3</b>	Business Directory	<b>3</b>
Block Parties	<b>2</b>	Farmer’s Market	<b>2</b>
No Police	<b>2</b>	Village Tour	<b>2</b>
HUD Housing	<b>1</b>	Calendar of Events	<b>1</b>
Habitat for Humanity Group	<b>1</b>	Alcohol Abuse Enforcement	<b>1</b>
Decent Grocery Store	<b>1</b>		

## Resident Exit Survey for Shorewood

A total of **43** survey responses have been received from residents exiting the Village of Shorewood since July 1, 2013.

### Q.1 Did you own or rent your home in Shorewood?

**2013**

**31%** Rented = 17 responses

**69%** Owned = 38 responses

**2014**

**19%** Rented = 8 responses

**81%** Owned = 35 responses

### Q.2 Do you plan to own or rent your next home?

**2013**

**31%** Rent = 17 responses

**69%** Own = 37 responses

**2014**

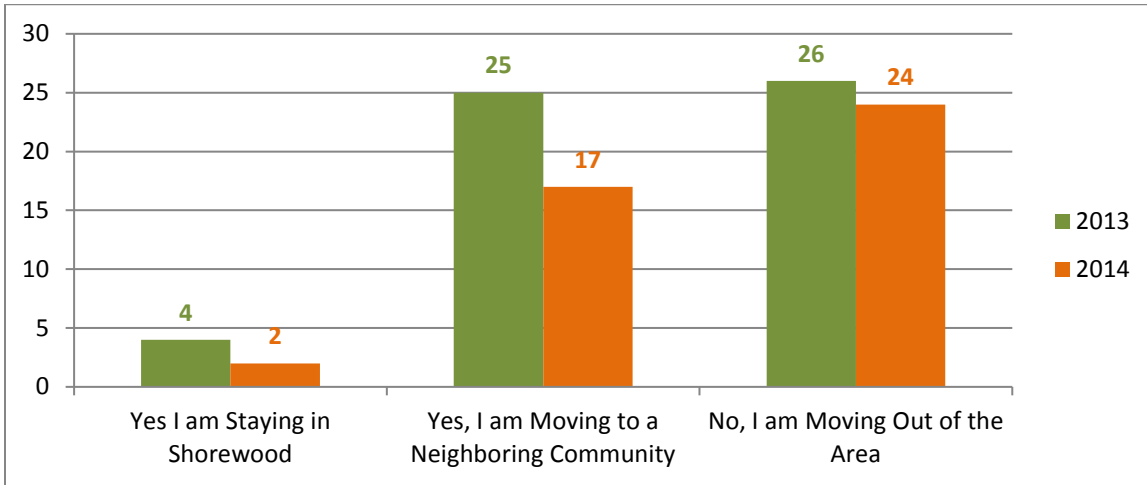
**26%** Rent = 11 responses

**74%** Own = 31 responses

### Q.3 During your residence in Shorewood what was most important to you?

Answer Options	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6	Rank 7	Total	Ranking
Close to Family	3	4	4	6	7	10	7	41	4.66%
Quality Schools	11	6	7	1	6	3	7	41	3.54%
Job	4	6	4	6	9	9	3	41	4.20%
Proximity Downtown	10	7	2	10	6	5	1	41	3.34%
Sense of Community	6	10	9	7	2	5	2	41	3.29%
Public Safety	3	7	12	9	5	3	2	41	3.56%
Other	4	1	3	2	6	6	19	41	5.41%

**Q.4 Do you plan to purchase a different home/condo/rent in Shorewood or in a nearby community?**



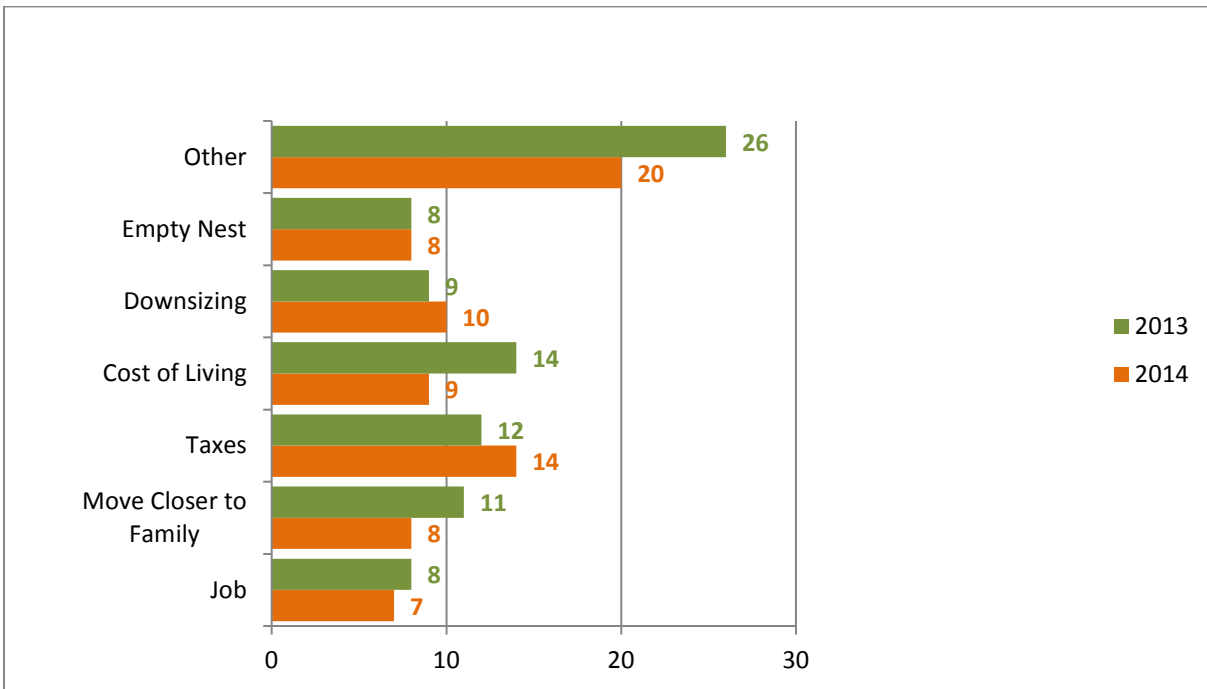
**Q.5 If answered, YES, I AM MOVING TO NEARBY COMMUNITY, what community?**

Total Residents	2012-2013	2013-2014
Milwaukee	3	4
Out of State	0	1
Whitefish Bay	4	4
MKE County Other	7	7
Wisconsin Other	2	5
Total	16	21

**Q.6 Please provide the number of children in your household ages 18 or younger that will be moving with you.**

Of the 19 responses to this question, **11** total children were cited as moving with their families.

**Q.7 Please identify the reasons that influenced your decision to move.**



**Q.9 While living in Shorewood what was your primary source of information about the community?**

Category	# of Replies 2013	# of Replies 2014	Category	# of Replies 2013	# of Replies 2014
Shorewood Schools	10	12	Village Hall	12	11
Shorewood Library	12	10	Today Magazine	35	20
Internet News	23	17	Local News	16	12
Radio	3	1	Other	13	9

### Q.10 and Q.11 What did you like best/least about living in Shorewood?

Currently	Like Best	Like Least	Moving To
Rent	Everything in walking distance, loved shops and restaurants	No sense of knowing our neighbors	Milwaukee
Own	Just about everything. Walkable, sense of community, close to lake, great shops and other amenities stellar schools	Parking	Shorewood
Own	Nice community	Taxes	Unknown
Own	Everything, but especially walkability of services/stores/house	Crime (house was broken into about 4 years ago and it's never quite felt the same again)	Cudahy
Own	Schools and community	Taxes	Unknown
Own	I liked living close to Lake Michigan and downtown	Property taxes and the long drive to see family	Brookfield
Own	Proximity to downtown	The pervasive liberal attitude among residents	Unknown
Own	Proximity	Tax bill day	Cedarburg
Own	Walkable vibrant community	Proximity to higher crime areas	Mequon
Own	When I first moved here it was quiet and nice and now it is crime ridden with too many low income rentals. It's like the east side of Milwaukee. Bad decisions will make this Village fall.	Crime	Whitefish Bay
Own	Quality of community, the people, and the schools everything is close by.	Taxes	Unknown
Own	Schools	Racist residents	Milwaukee
Own	Schools were excellent. Our kids had some unusual needs (one was DD, the other was ADHD). Caring, and willing to listen. Superior but the elementary school was above that.	Roads worse than imaginable, neglected other expenses (e.g., library). Issues of trust with the village board e.g. tried to use legacy funds inappropriately and got caught.	North Shore
Own	Proximity to work and family	High property taxes	Arizona
Own	Proximity to Sendik's market, and nearby hiking trails	Selling my mother's house in Shorewood was a nightmare. Many of the home's "improvements" were done without proper permits. As the heirs, we had to inherit all these headaches + a \$50K project to enhance the foundation. I would never buy a home in Shorewood for this reason. The inspectors often were rude and very firm about their expectations.	Unknown
Rent	The low criminality level	The smell of food coming through the vents of my apartment the fact that the landlord did not address issues promptly, and the fact that when asked the landlord to carpet to lower unit I was told that it is too expensive	Unknown

Currently	Like Best	Like Least	Moving To
Own	Walkability	Taxes--overinflated assessments. WTG boys!	Unknown
Rent	Walking through the village, for exercise, to go for coffee or groceries, to enjoy the scenery, etc	As renters, we didn't always feel like "legitimate" members of the community. We also wished our block had block parties.	Unknown
Own	Our neighbors, our proximity to the lake, the 'walk ability', General feeling of community, Proximity to downtown	Taxes	Unknown
Own	Schools and sense of community, school athletics	Cost of living is getting difficult if not using the schools, facilities	Glendale
Own	Location	School district personal	Waukesha
Own	Diversity of neighborhood	Property taxes	Shorewood
Own	Felt safe	Taxes	Unknown
Own	Easy to walk everywhere one needs to go. I was also involved in Troop 6 Boy Scouts for 18 years.	Really can't think of anything	Milwaukee
Own	Living near family, I grew up in the village	High Cost of living here, property taxes are forcing many long term residents out.	Unknown
Own	None given	Yard waste collections that did not happen. Brush would be left on the curb until my grass died even though it met the criteria for collection. Also, the streets are so narrow and parking on the street by others made it difficult to drive anywhere.	Wauwatosa
Rent	Very safe even at night, lots of stores within walking distance some charming buildings and decorative areas, and a pleasant if tiny public beach area	Arbitrary, weird, expensive, and very inconvenient street parking rules, hands down. Police were occasionally mildly aggressive over nothing in particular. A few neighbors seemed to regard apartment-dwellers as distinctly beneath them.	Milwaukee
Own	Easy to walk to restaurants and other places on Oakland great improvements made since we moved here.	Lack of respect that many people show for their homes, leaving yards and houses unkempt and trashy also, the political climate was very uncomfortable during the Scott Walker recall period.	Unknown
Rent	The school district, the people and the great sense of community	Not finding a home to buy when we were ready to buy	Whitefish Bay
Own	Access to downtown	Taxes and crime	Brookfield
Own	Walkability, quality of shops and vendors, closeness to the city when I had a child in school, the schools	Really, nothing although I haven't had a child in school since 1997, I even considered my taxes reasonable as an indicator of a community that cares about its kids	California

Currently	Like Best	Like Least	Moving To
Own	It is a very convenient location. There are a lot of options to get to downtown Milwaukee, good restaurants, shopping and public facilities within walking distance. People are friendly and community oriented	Property taxes are a little high but public service is good	Unknown
Own	Easy access to everything wonderful, diverse people friendly staff and welcoming community	All the duplex housing there should be a greater incentive to home owners to convert to single family residences	Unknown
Own	Village atmosphere	Taxes	Unknown
Own	Great schools; great people; walkable neighborhood; architecturally diverse	Parking shuffle (narrow driveway), high taxes	Unknown
Own	The Neighborhood	Taxes and declining public services	Unknown
Own	I liked my house; the rest of the village I did not care for or about. Poor place to live. Dislike everything about Shorewood	Village of Shorewood Would advise people to think of living elsewhere this is a terrible community Hated living here	Unknown
Rent	Close to downtown Milwaukee / East side	PARKING: Unable to park on streets during week. Closest parking lot for overnight parking was 5 blocks away! Monthly parking fee is extremely high. No ability to buy monthly parking pass online and village office hours are inconvenient (only alternative is to send a check with a self-addressed envelope? so outdated!) Also, downtown is a nice area, but lack of variety in shopping	Glendale
Rent	Nothing - the intrusion and criminality of the Shorewood Police Department makes living in Shorewood unpleasant, unfriendly and dangerous.	The Shorewood Police Department!	Whitefish Bay

# Appendix E



## SHOREWOOD VS. OTHER MILWAUKEE COMMUNITIES: A GUIDE TO COMPARING HOMEOWNER COSTS

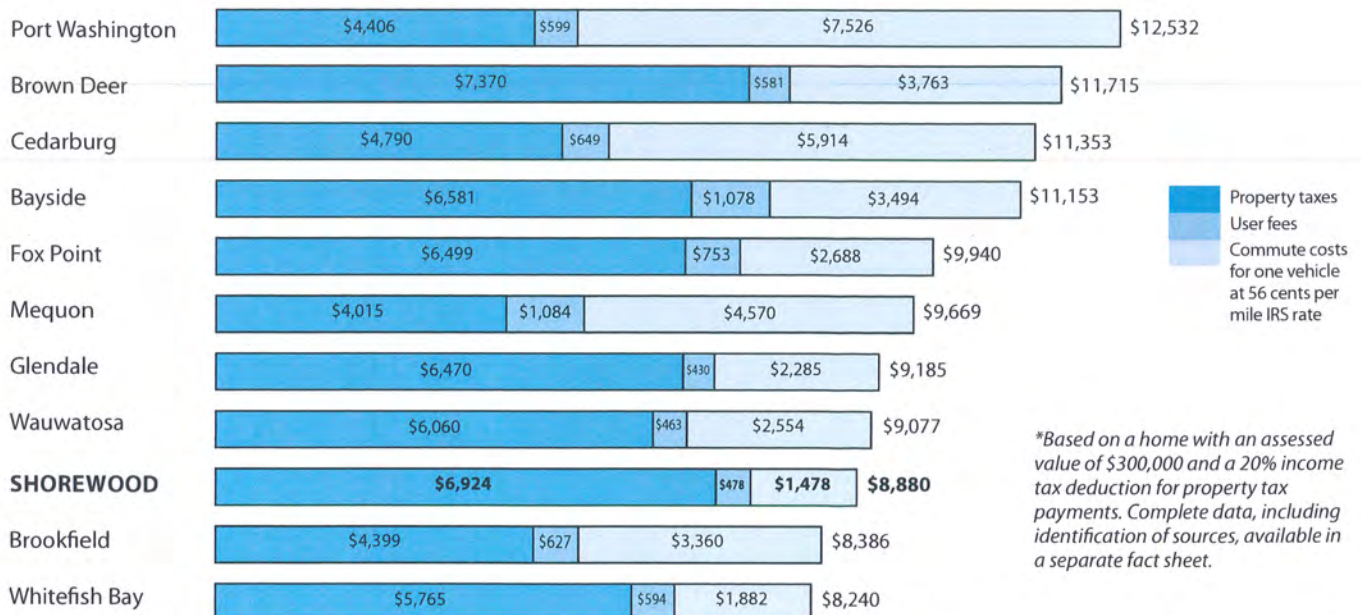


The Village of Shorewood has always been considered one of the most desirable and livable communities in the Milwaukee area. But along with its fine reputation as an attractive place to live work and do business, Shorewood is often represented as having one of the higher property tax rates. However, as illustrated in the chart below, there are other important factors that have an impact on the costs of living in a community. ***When this more comprehensive view of costs is used, Shorewood's position in the rankings makes it much more competitive from a financial standpoint.*** These other considerations are described below.


### Watch For User Fees And Assessments

User fees are charges for routine services provided by a community. They frequently include charges for sewer, water and garbage collection – the services analyzed for this comparison. Each community determines whether such a service will be paid for by a user fee or by property taxes. Some communities do not provide garbage or recycling services, and residents are required to contract with a private company for these services. ***Shorewood has one of the lowest level of user fees in the categories studied.***

### ANNUAL HOMEOWNER COST BY COMMUNITY \* (TAXES, FEES AND COMMUTE)



\*Based on a home with an assessed value of \$300,000 and a 20% income tax deduction for property tax payments. Complete data, including identification of sources, available in a separate fact sheet.



In addition to user fees, some communities assess homeowners for sidewalk, road and alley reconstruction, sewer and water lateral replacement, tree replacement, and utility work. Of these, Shorewood assesses only for sidewalk reconstruction. While a numerical value can't be placed on special assessments, ***Shorewood ranks the lowest in the number of categories of special assessments charged to homeowners.***

## Being Close To Everything Counts

Shorewood's scenic location along the lakeshore and convenience to downtown Milwaukee are among our most attractive assets. Most times you can be downtown at work or enjoying dinner or a show in just minutes. But it's not just the commuting time that counts – it's the cost. ***Shorewood has the lowest commuting costs in the communities surveyed.*** With the cost of fuel constantly on the rise, this is a significant consideration. And for families with more than one commuter to downtown, the cost rises, along with a loss of time from one's daily schedule.

## Way Beyond Money

There's much more. ***Shorewood's diversity, walkability, excellent schools and easy access to the city make it a real value and a premier choice for homeowners who appreciate a quality lifestyle.***

***Everyday life in our Village is easier, more fun and more comfortable because of locally provided services.***

Residents enjoy the added safety and security provided by our own Police Department and the services of the North Shore Fire Department. Our charming neighborhood continues to be kept in pristine condition by the Shorewood Department of Public Works which ensures attractive, well-maintained streets, medians and parkways, as well as prompt and efficient trash and recycling pickup.

Citizens of all ages appreciate the Shorewood Library, Fitness Center and community pool. Residents can also walk to the University of Wisconsin-Milwaukee campus and take advantage of the many offerings of a major university. Our nationally recognized public school system is the starting point for the leaders of tomorrow. Opportunities for outdoor activities are abundant in our handsome parks, while the Milwaukee River, Lake Michigan and Oak Leaf Trail are all within walking distance. Besides all this, our many special events in every season, unique shops and award-winning restaurants make our Village a very desirable place to live, work and raise a family.

## COMPARE. CONSIDER. CHOOSE SHOREWOOD!

Although many outstanding suburban communities comprise the Milwaukee Metropolitan area, Shorewood's convenient location, many amenities, quality housing, thriving businesses and exceptional schools are all good reasons to call our Village your home. ***With one of the lowest levels of user fees and commute cost/time of any of the communities studied, Shorewood is a more attractive option from a financial standpoint than indicated by looking at tax rates alone.*** Take a closer look at all Shorewood has to offer and you'll realize that the overall cost is well worth the investment.



AT THE EDGE OF THE CITY AND  
THE HEART OF EVERYTHING