

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Department of Housing and Urban Development (HUD), Office of Community Planning and Development requires the City of Sheboygan as a recipient of federal entitlement funds to develop a Consolidated Plan every five years that describes the community's priorities and goals for expenditure of funds on housing and community development. The Consolidated Plan outlines community needs as it relates to affordable housing and community development and includes a strategic plan for use of the funds.

The City of Sheboygan utilized public engagement and data analysis to assist in strategically planning the use of limited public funding. This Consolidated Plan covers calendar years 2025 through 2029. Community Development Block Grant (CDBG) funds have slightly increased in the recent past, however this plan is drafted assuming the funding will be maintained levels similar to past awards.

The Consolidated Plan is carried out through annual action plans which provide a summary of the actions, activities, and federal and non-federal resources that will be used each year to address the priority needs and goals identified in the Consolidated Plan.

The City of Sheboygan receives only CDBG funds from HUD under the formula calculation and plans to focus efforts to continue to revitalize neighborhoods and commercial areas, providing decent housing opportunities, suitable living environments and expanding economic opportunities for low to moderate income individuals, households and neighborhoods.

The total anticipated funding award amounts for the 2025-2029 Consolidated Plan is projected at \$4,500,000 or approximately \$900,000 per year for five years. The City will also continue to operate housing rehabilitation and business development revolving loan programs which will allow for additional program income on a yearly basis.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Sheboygan's greatest need is for housing (affordable, workforce and market rate), housing rehab, transitional and special needs housing, blight elimination, and public infrastructure such as sidewalks and streetlights, and public transportation during 2nd and 3rd shifts.

There is a desire to continue to address blight by focusing on entire neighborhoods where older, dilapidated houses exist, either through acquisition and demolition, or through rehab using City resources and partners who focus on this work.

There is a need for mental health services, childcare centers, and public safety emphasis.

3. Evaluation of past performance

The city continued to fund multiple public service agencies such as Salvation Army, Lakeshore CAP, Habitat for Humanity and the Abode, to address the needs of individuals and families who are homeless or at high risk of homelessness. The City also funded organizations such as the Partners in Community Development that provides homeowner and rental unit housing rehabilitation to improve housing options for LMI individuals and families. The City continued to operate the housing rehabilitation and business development revolving loan programs. The city funded infrastructure improvements in low to moderate income neighborhoods as part of the city's Five-Year Strategic Plan focus areas. Lastly, the city made loans to businesses to contribute to job creation for LMI persons.

Summary reports of performance are included in the appendix.

4. Summary of citizen participation process and consultation process

The City of Sheboygan's citizen participation plan includes a variety of public engagement opportunities as well as public hearings. Public engagement events to develop this plan included the following stakeholder groups:

Interviews were conducted with the following public service recipients:

- Shoreline Metro
- Abode
- Big Brothers/Big Sisters
- Habitat for Humanity
- Salvation Army
- Sheboygan County Food Bank
- Lakeshore CAP
- Sheboygan County Health Service
- The Warming Center

A Community Needs Survey was conducted in summer of 2024 and open to city residents. Nearly 800 people responded to some parts of the survey with just under 700 completed surveys submitted.

Department heads met to discuss needs in the community and evaluate potential projects for this period's Consolidated Plan.

5. Summary of public comments

To come

6. Summary of comments or views not accepted and the reasons for not accepting them

To come

7. Summary

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	SHEBOYGAN	Department of City Development

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

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DRAFT

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Sheboygan, DCD undertook a comprehensive public engagement effort to ensure the Consolidated Plan was drafted with engagement from members of the public, local service providers, other city departments, other local government agencies and other local organizations. The consultation process consisted of online surveys and individual meetings with service providers, city leadership staff, members of the public and other governmental agencies.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Staff members from the Dept. of Community Development met individually with the Salvation Army, Abode, and the Warming Shelter and homeless needs were discussed. Our team also met with Sheboygan County Health Service Department where mental health services are provided. Each participating entity serves a different segment of the homeless population in Sheboygan.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The city of Sheboygan is not a formula-based grant recipient of Continuum of Care funding, therefore local organizations apply through funds allocated to the “Balance of State.” Lakeshore CAP applies to HUD directly for ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

DRAFT

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
City of Sheboygan	Department Heads	Public Works Projects	In-Person Meeting: Discussed possible projects that could improve LMI Neighborhoods and Services provided to LMI persons by the City of Sheboygan
Shoreline Metro	Public Transit	Serving LMI persons with transportation	In-Person Meeting: Discussed service to and from LMI neighborhoods to and from jobs, shopping, medical services, service agencies
Abode	Public Service	Supportive housing services	In-Person Meeting: Agency wants to increase beds for sober living residences
Habitat for Humanity	Public Service	Housing	Virtual Interview: Discussed ordinance to address atypical lots w/atypical structures and need for smaller homes for independent senior citizens
Warming Center	Public Service	Services to homeless	In-Person Meeting: Requested bus passes, a bus route to Plymouth, desire to connect with other support agencies
Sheboygan County Health Dept./ Healthy Sheboygan County	County Agency	Services to LMI	Virtual Interview: Agency is working on access to housing, working with asylum seekers, referral source to other services, requested staff at public housing
Big Brothers Big Sisters	Public Service	Youth Services	Virtual Interview: Reported access to services is an issue, also transportation to 2 nd and 3 rd shift jobs for parents.
Salvation Army	Public Service	Homeless Services	Virtual Interview: Homelessness is increasing, housing availability is decreasing. People are staying in the shelter longer than average. No transportation for 2 nd & 3 rd shift jobs. Need more space in shelter.
Lakeshore CAP	Public Service	Homelessness Assistance	Virtual Interview: Access to mental health services is a barrier; there is no housing stock for LMI, Landlords are limited; transportation to 2 nd & 3 rd shift jobs is a challenge. Childcare is a need.
Partners in Community Development	Housing Rehab	Housing Rehab	In person interview: Providing weatherization and critical home repairs to residents, also rehab services and providing affordable housing to LMI persons.

Table 2 – Agencies, groups, organizations who participated**Identify any Agency Types not consulted and provide rationale for not consulting**

All stakeholders in the area were consulted and none were knowingly omitted from being allowed to share their thoughts on this planning process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Lakeshore CAP, Inc.	Lakeshore CAP oversees the County's Continuum of Care in partnership with other local agencies.
Comprehensive Plan	City of Sheboygan	Promote construction of affordable housing, neighborhood revitalization, economic development, and homeownership.
PHA Plan	Sheboygan Housing Authority	Providing funding to support the Housing Authority with tenant-based rental assistance.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Narrative (optional):

The City of Sheboygan's Planning and Development Department regularly coordinates with public and assisted housing providers along with private and governmental health, mental health, and service agencies. Notifications of recent updates and developments are sent as a City Development newsletter to a mailing list along with a regular city newsletter.

The Development Department regularly attends meetings and other events involving the community and various stakeholders. Staff is aware of major occurrences that would impact housing or health of vulnerable community residents. Engaging with nonprofit service providers on a regular basis will continue to foster an environment where the City works in tandem with the community towards better development. Continuing to work with local and regional stakeholders will only serve the best interests of the community.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The city of Sheboygan invites public participation at all stages of the Consolidated Planning process. The city is committed to making reasonable and timely access to the needs assessment, strategy development and budget recommendation process for all members of the community, particularly low- and moderate-income persons.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Community Survey	Public	Approximately 700 responses.	Residents want money spent city wide; housing, affordable rental housing, services for homeless, alcohol/drug abuse, mental health, childcare, and infrastructure (streetlights) were the highest needs. Public safety public improvements (streetlights) ranked highest in the public improvement category.	All comments were accepted.	
	Interviews	Public Service Subrecipients	8 agencies were interviewed either in person or virtually	There appears to be a shortage of beds for unhoused persons, and lack of transitional housing. Another repeated need is transportation for 2 nd and 3 rd shift jobs.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment overview is primarily supported by the American Community Survey data and Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD. Priority needs were identified in areas of mental and health services, community facilities, homelessness, and affordable housing. This data analysis, also intertwined with public engagement efforts will guide the allocation of funding and specific activities for 2025-2029.

According to the citizen survey with approximately 700 complete responses, the majority of respondents (78%) wished to see the CDBG funds invested city-wide, with 10% wishing to see them invested downtown. The remainder reported a split between the north (4%) and south (7%) sides of the community. Respondents to the survey identified housing as the top need, and within the housing category, affordable rental housing was identified as the top need, with housing code enforcement as the second strongest need. The other top need was infrastructure such as sidewalks and street lighting.

In the category of Services for Unhoused Persons, the needs were ranked in the following order of importance: 1) Life skills training, 2) emergency shelters, 3) employment training, 4) transitional housing.

In the category of Community Services, the top priorities were identified as 1) services and programs for alcohol and drug abuse and mental health, 2) services and programs for victims of domestic violence, 3) services and programs for people with disabilities, and 4) services and programs general health.

In the category of Assistance to Local Businesses, the top need was job training and placement. The second highest need identified was small business loans to new and existing businesses.

In the category of Community Facilities, the top needs were 1) childcare centers, 2) community centers and other similar facilities, and 3) youth centers.

The fifth question asked if there was a need for public improvements in a variety of categories. The top responses for this question were 1) public safety (cameras, lighting, etc.), 2) sidewalks, 3) ADA accessibility.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2020	Most Recent Year: 2023	% Change
Population	48,155	49,812	1.03%
Households	20,225	21,371	1.06%
Median Income	\$52,088.00	\$62,953.00	1.21%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2023 ACS 5-year Estimate (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,220	2,875	4,940	2,810	7,380
Small Family Households	320	820	1,600	1,065	3,410
Large Family Households	65	90	490	340	755
Household contains at least one person 62-74 years of age	450	730	925	535	1,440
Household contains at least one person age 75 or older	500	725	795	265	420
Households with one or more children 6 years old or younger	165	294	695	494	625

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	110	65	0	200	0	80	20	0	100
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	4	0	0	30	10	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	10	110	4	144	0	25	55	65	145
Housing cost burden greater than 50% of income (and none of the above problems)	880	170	15	0	1,065	485	120	35	0	640

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	340	835	485	25	1,685	165	310	540	45	1,060
Zero/negative Income (and none of the above problems)	55	0	0	0	55	15	0	0	0	15

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	925	285	190	4	1,404	485	230	140	75	930
Having none of four housing problems	580	1,510	2,095	985	5,170	225	855	2,510	1,740	5,330
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	230	415	125	770	65	89	345	499
Large Related	55	15	0	70	10	40	35	85
Elderly	380	435	185	1,000	404	290	125	819
Other	600	250	189	1,039	170	50	65	285
Total need by income	1,265	1,115	499	2,879	649	469	570	1,688

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	60	60	20	4	0	24
Large Related	0	0	0	0	10	15	0	25
Elderly	250	120	10	380	285	85	15	385
Other	0	455	40	495	170	0	0	170
Total need by income	250	575	110	935	485	104	15	604

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	20	10	114	4	148	0	25	60	75	160

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	20	0	20
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	20	10	114	4	148	0	25	80	75	180

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single-person households in need of housing assistance.

There appears to be a significant number of single-family households in the 50-80% AMI renter category that are experience overcrowding (114 families in this category). This likely means sufficient housing is either overpriced or unavailable. With 148 total single-family units facing crowding issues, it signals to the City that there is immediate demand for 2-3-bedroom apartments (or four bedroom) to serve those within that category.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to 2024 American Community Survey (ACS) 5-year estimates, the estimated number of persons in Sheboygan with a disability under age 65 is 9.7%. As of the 2017 American Community Survey, the total was 12.3% of the population, indicating a decrease in the number of residents with disabilities. City staff has contacted local public service agencies that provide both housing assistance and domestic violence shelter and is unable to obtain data on victims of domestic violence that require housing assistance. Data is available at the State and County level, but not at the city level.

What are the most common housing problems?

The primary challenge to creating and preserving affordable housing in Sheboygan and communities across the country is that household income is failing to keep up with rising housing costs. This increase in housing costs is driven by supply and demand, which is impacted by interest rates, price of materials, land values, increased regulatory costs, labor costs, natural disasters and national trade policy. Housing costs continue to rise at a pace more aggressive than wage increases. The supply of housing that is affordable to the very low- and extremely low- income members of the community is not increasing, and new construction does not produce housing that is affordable to the very low- and extremely low-income members of the community. According to the data above, a significant problem is that 200 renters in Sheboygan are lacking complete kitchen and bathroom facilities.

Additionally, with 1065 renters and 640 homeowners spending more than 50% of their income on housing costs, the cost burden to this population is significant. The housing cost burden for those spending greater than 30% of their income on housing is equally alarming, where 1,685 renters and 1,060 homeowners are cost burdened.

Are any populations/household types more affected than others by these problems?

It appears elderly renters and homeowners at the income level below 30% of AMI are the most significantly impacted household type.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Housing characteristics for low-income individuals and families with children are linked to poverty, unemployment, underemployment, domestic violence, a decline in public assistance, lack of affordable health care, unforeseen medical emergencies, mental illness, substance abuse, and chemical addiction. Mental illness and other disabilities afflict a number of low-income residents and could prevent them from earning a living wage. The limitations imposed by disabilities, and limited access to affordable housing and supportive services place many at risk of residing in shelters or becoming unsheltered. Other conditions facing these low-income individuals include no savings or financial literacy, difficulty maintaining employment due to childcare issues or unpaid sick time. More resources are needed to meet the needs of formerly homeless families in the city including both financial and supportive services, landlord mediation resources, and education regarding landlord and tenant law.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Sheboygan does not have access to this data and does not have the capacity to provide these estimates.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The following characteristics are often linked with housing instability and increased risk of homelessness:

- Temporary financial or life crisis
- Loss of Employment
- End of a relationship
- Death of a partner
- Health emergency
- Traumatic brain injury
- Racial disparities
- Mental health and substance abuse disorders
- Other medical conditions.

Discussion

Many of those citizens in Sheboygan at risk of homelessness are facing mental health or addiction issues.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,065	345	165
White	1,770	310	165
Black / African American	65	0	0
Asian	35	24	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	145	4	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lack of complete kitchen facilities, 2. Lack of complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,050	1,520	0
White	1,760	1,370	0
Black / African American	0	50	0
Asian	100	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	180	70	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lack of complete kitchen facilities, 2. Lack of complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,085	3,660	0
White	800	3,010	0
Black / African American	100	185	0
Asian	130	170	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	35	290	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lack of complete kitchen facilities, 2. Lack of complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	275	2,275	0
White	150	1,945	0
Black / African American	40	0	0
Asian	65	150	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	110	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lack of complete kitchen facilities, 2. Lack of complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

White people are significantly impacted by housing problems within the 0-30% AMI category, and this category also includes a number of Black/African American, Asian and Hispanic residents as well. In all other income levels, whites are the most significantly impacted race/ethnicity, with some Black/African American, Asian and a number of Hispanics impacted. Marketing of programs and City resources should be prioritized for all income categories to ensure awareness of home rehabilitation programs to provide high quality affordable owner-occupied and rental housing. The city needs to continue to address the emerging need for affordable housing that accommodates differently sized households with additional three-bedroom units. In talking with housing service providers, the data above is from 2020 but in the past five years, the number of people needing support in the Black/African American population has increased significantly.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,420	990	165
White	1,265	815	165
Black / African American	0	65	0
Asian	10	49	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	115	35	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lack of complete kitchen facilities, 2. Lack of complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	680	2,890	0
White	565	2,560	0
Black / African American	0	50	0
Asian	65	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	49	200	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lack of complete kitchen facilities, 2. Lack of complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	335	4,410	0
White	170	3,635	0
Black / African American	30	255	0
Asian	120	185	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	10	315	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lack of complete kitchen facilities, 2. Lack of complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	140	2,410	0
White	25	2,070	0
Black / African American	40	0	0
Asian	65	150	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	110	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lack of complete kitchen facilities, 2. Lack of complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Whites and Hispanics are most significantly impacted at the 0-30% AMI level, while Whites and Asians are the most significantly impacted at the 30-50% of AMI and 50-80% of AMI levels. Asians are the most significantly impacted at the 80-100% of AMI level.

While the City of Sheboygan is predominantly white, Asian and Hispanic people are increasing in numbers city-wide. In talking with housing service providers, the data above is from 2020 but in the past five years, the number of people needing support in the Black/African American population has increased significantly.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,450	3,140	1,895	170
White	13,090	2,680	1,690	165
Black / African American	360	135	0	0
Asian	1,080	75	10	0
American Indian, Alaska Native	30	0	0	0
Pacific Islander	0	0	0	0
Hispanic	740	195	170	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

Discussion:

Of the people who are experiencing housing costs burden, those earning less than 30% of the AMI are impacted the most, naturally. Eighty five percent of households earning less than 30% of the AMI and are cost burdened households are white, while 7% are Asian and 5% are Hispanic. The same percent of households in the 30-50% AMI category that are cost burdened are white (85%), while 6% are Hispanic and 4% are Black/African American. In households making greater than 50% of AMI that are cost burdened, 89% are white, and 9% are Hispanic. Clearly White people have the most challenge with being cost burdened at all levels of the Area Median Income.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The greatest need occurs with those in all AMI ranges with White residents. Other ethnic or racial groups experiencing challenges include Hispanics and Asians in the <30% AMI group.

If they have needs not identified above, what are those needs?

It is unclear what other needs would be pressing for these racial or ethnic groups that are not identified above.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

This data is not readily available.

NA-35 Public Housing – 91.205(b)

Introduction

Public housing in the City of Sheboygan is operated by the Housing Authority of the City of Sheboygan. The Housing Authority operates six different properties (five in the City of Sheboygan and one in Sheboygan Falls, WI). Not all of these units are considered public housing funded by HUD. One property of 105 units, is a tax credit partnership between the Housing Authority and NEF, a private tax credit investor. The Housing Authority also manage 154 Section 8 vouchers. Waiting lists are extremely long (900 on the Section 8 waiting list and 650 waiting for Public Housing).

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	135	154	105	49	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: Housing Authority of the City of Sheboygan

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	1,4719	15,691	13,790	13,790		0
Average length of stay	0	0	5	4	0	4	0	0
Average Household size	0	0	1	3	0	3	2	0
# Homeless at admission	0	0	43	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	61	23	0	23	0	0
# of Disabled Families	0	0	113	44	0	44	0	0
# of Families requesting accessibility features	0	0	231	167	0	163	1	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center) and Housing Authority of the City of Sheboygan

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	113	128	85	109	0	0	0
Black/African American	0	0	28	16	20	70	0	0	0
Asian	0	0	4	21	0	7	0	0	0
American Indian/Alaska Native	0	0	1	1	1	2	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	27	0	0	26	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center) and Housing Authority of the City of Sheboygan

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	8	26	8	31	0	0	0
Not Hispanic	0	0	174	141	106	215	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center) and Housing Authority of the City of Sheboygan

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Many of the public housing tenants have needs for mental health services. Some need caregivers for personal hygiene and help with light housework. Many need basic accessibility support such as grab bars, handlebars, and accessible showers and toilets.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of residents of Public Housing and Housing Choice vouchers is immediate shelter.

How do these needs compare to the housing needs of the population at large

It's critical and immediate. These residents cannot get jobs without shelter. They also cannot get treatment for addiction or other next step programs.

Discussion

The Housing Authority is expressing an increasing need among Black/African American applicants for basic housing needs. Many are escaping the violence and worsening conditions in Chicago and Milwaukee, and they want a safer environment to work and raise their families.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Sheboygan is part of the Lakeshore Continuum of Care (CoC), which includes Door, Kewaunee, Manitowoc and Sheboygan Counties. Within the CoC, 491 people experienced homelessness in 2024. This includes 19 Veterans in shelter, 49 youth, ages 18-24, 21 seniors over age 65, and 48 clients who were chronically homeless. Those entering public housing programs with housing move-in number 10 or fewer. Those clients exiting shelter to permanent destinations numbered 171.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data is not available for the City of Sheboygan specifically. However, it is reported by Lakeshore Cap, that 95% of homeless in Sheboygan County are found in the City of Sheboygan. From the 2024 point in time (PIT) count, there were 105 people in emergency shelter or transitional housing, and 5 unsheltered. In 2025, those numbers changed to 14 unsheltered and 109 in emergency shelter or transitional housing.

Nature and Extent of Homelessness: (Optional)

Race: N/A	Sheltered: 109	Unsheltered (optional) 14
Ethnicity: N/A	Sheltered:	Unsheltered (optional)

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The number and type of families in need of housing assistance includes single mothers with kids, is not easily estimated but according to the Housing Authority it is increasing. In 2025, the housing authority is serving 24 families with children in the Family Housing it offers, and 76 families with children through housing choice vouchers. Of those in Family Housing, there are 21 single-parent situations and only three with two parents in the household.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

While this data is not available for homelessness, it is available for those in public housing. A majority of residents in public housing are white (63%), with other races including Black/African American (10%), Asian (2%) and Hispanic (6%). Those who declined to specify totaled 17%.

Among the family housing units, white families comprise 54% of those living in public housing units, while Black/African American families comprise 36%.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Due to the semi-rural nature of the area, and the harsh weather that characterizes Wisconsin winters, those who are homeless are almost always sheltered. Those who are unable to find shelter, a couch to surf or other arrangements, often find their way to larger urban areas, like Milwaukee, where there are more extensive services available. Sheboygan continues to focus the majority of its resources on providing rental assistance and other services aimed at preventing homelessness. A majority of unsheltered homeless have other issues including mental health and addiction problems.

Discussion:

There is a limited number of beds available for temporary or transitional housing, and it has been reported that they are nearly always at capacity. The city is in need of more transitional housing for cognitively and developmentally disabled people. A development of 24-36 units would go a long way to helping meet the needs of this part of the population.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Sheboygan is home to various special needs populations, particularly the disabled and frail elderly.

Describe the characteristics of special needs populations in your community:

As defined by the Census Bureau, a disability is a long-lasting physical, mental, or emotional condition that can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person's ability to go outside the home alone or to work

Across Sheboygan, in 2024, the number of people with a disability under age 65 is 4,814, which is 9.7% of the total population of 49,624. The most common types of disabilities among people aged 18 to 64 were cognitive or ambulatory. The latter makes moving from place to place difficult, making walking impossible or impractical as a means of transportation. This type of difficulty often translates to a need for accessible housing. Those aged 65 and older, comprise 32% of the population with a disability

What are the housing and supportive service needs of these populations and how are these needs determined?

Based on consultation and input from area service providers and Sheboygan County Health and Human Services, it has been determined that:

- There is a need for permanent supportive housing to address the needs of the homeless, households at imminent risk of becoming homeless, and/or special needs clients.
- There is a need for additional support services that assist people with special needs.
- There is a need for mental health services for those with special needs and those that have been victim to domestic violence.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the most recently available Wisconsin AIDS/STD Monthly Surveillance Update report from 2022, there were a total of five new diagnosed cases of HIV infection in Sheboygan County in 2022. In 2017 there were 68 people living with HIV/AIDS in Sheboygan County and the total number in 2022 is not specified in the data but remains under 100.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

Special needs groups with high priority housing needs within Sheboygan include elderly and frail elderly persons, and persons with mental health services needs. Along with low-income and housing related

issues, including a high housing cost burden, this population struggles for a decent quality of life that includes basic necessities, adequate food, and medical care. Coordination and communication among service providers has continually been mentioned as a way of creating a network in Sheboygan to assist the special needs population.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The following have been identified as public facility needs:

- Facilities at parks (lights, restrooms, other amenities)
- Neighborhood revitalization/blight elimination
- 2nd and 3rd shift transportation services
- Paving/resurfacing of streets and alleys
- Sidewalks
- Storm Water Improvements
- Street lighting in LMI neighborhoods

How were these needs determined?

The City's public facilities needs were determined input from City Departments such as Public Works, City Development, Sheboygan County Health and Human Services, Parks, and input from a community needs assessment survey, which received 796 responses. The processes to develop these plans included extensive public input and consultation with agencies/organizations.

Describe the jurisdiction's need for Public Improvements:

The following have been identified as public improvements needs:

- Paving/resurfacing of streets and alleys
- Sidewalks
- Storm Water Improvements
- Street Lighting in center city neighborhoods
- Facilities at parks (lights, restrooms, other amenities)
- Removal of blighted buildings, (acquisition, demolition/clearance)

How were these needs determined?

These needs were determined through the public needs survey, as well as input from City Departments such as Public Works, Finance, Police/Fire, Planning and Development, and Facilities.

Describe the jurisdiction's need for Public Services:

Public services are in demand and that needs is demonstrated by the numbers of people served each year by organizations such as Salvation Army, Lakeshore CAP, Abode, Big Brothers Big Sisters, Habitat for Humanity, the Warming Center, Meals on Wheels, and others. The city annually receives between 8-15 applications for grants from public service providers. Many of these service providers are directly

serving the homeless and Extremely Low-Income populations, people with addiction and mental health needs and people fleeing domestic violence.

How were these needs determined?

These needs were determined through the reports the previous public service subrecipients submitted when requesting grant funds, as well as through the interview process in preparation for this Consolidated Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Like many other communities across the country, the City of Sheboygan is experiencing a shortage of housing at all price points, sizes and configurations. The economy is vibrant; existing businesses are expanding, and new businesses are locating in the county, and particularly the City. With the effects of the Great Recession, housing production slowed significantly from 2009 onward. Factoring in natural population growth, job growth, the slowdown of housing production over the last dozen years and the need for a healthy vacancy (to allow for housing choice), the demand of new units is significant. Single family, missing middle (duplex, triplex, townhome, condo, cottage court) and affordable/workforce housing all needed. There is also a serious need for housing for very low- and extremely low-income residents, including transitional housing for those leaving homelessness. Additionally, housing for people with special needs (group homes) is in extremely high demand, due to the closure of eight group homes around the city in recent years.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The City of Sheboygan commissioned a housing study in 2024, which showed an overall demand for between 2,800 and 5,200 new residential units. This demand was further broken down into the demand for owner occupied and rental housing and then broken down by Affordable/Workforce and Market Rate housing, then broken down by number of bedrooms. The owner-occupied and rental demand tables are included below.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,092	58%
1-unit, attached structure	671	3%
2-4 units	4,107	18%
5-19 units	2,477	12%
20 or more units	1,910	8%
Mobile Home, boat, RV, van, etc.	387	1%
Total	22,644	100%

Table 26 – Residential Properties by Unit Number

Data Source: ACS Selected Housing Characteristics (DP04) 5-Year Estimates

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	290	3%
1 bedroom	180	2%	2,065	25%
2 bedrooms	1,930	16%	3,945	47%
3 or more bedrooms	9,770	82%	2,035	24%
Total	11,890	100%	8,335	99%

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

In the past eight years, Sheboygan has completed one Low Income Housing Tax Credit (LIHTC) project. Washington School Apartments converted a vacated middle school on the city's northside into 42 Section 42 units, of which 100% are occupied. A second project subsequently under construction included a 118-unit conversion of the former tannery into affordable workforce housing units. In addition, Habitat for Humanity has constructed approximately 10 new affordable units through its

programs in the last three years, and their strategic plan calls for constructing 5 new houses per year ongoing from 2020.

The Sheboygan Housing Authority renovated their 105-unit Wasserman Apartments, including energy efficient updates to the building, which has not been renovated since its construction in 1960. That \$22 million project was funded with LIHTC and Federal Home Bank funding.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Housing Authority plans to maintain the 154 housing vouchers it currently has in circulation. Any units lost from the affordable housing inventory would be through demolition due to blighting factors. The City does not anticipate a significant number of affordable units to be lost for any other reason.

Does the availability of housing units meet the needs of the population?

No, the availability of housing units does not meet the needs of the population. In an independent housing study conducted by a private consulting firm in 2024, it was discovered the City needed between 2,848 and 5,205 housing units in the next eight years. This included 1,040 affordable rental units and 1,100 affordable owner-occupied units.

Describe the need for specific types of housing:

The demand tables from the housing study are included here:

Figure 30. Rental Demand Table

	Affordable/ Workforce	Market Rate	Total
Studio	140	100	240
1-Bedroom	190	400	590
2-Bedroom	380	425	805
3-Bedroom	330	200	530
Total	1,040	1,125	2,165

Figure 31. Owner-Occupied Demand Table by Bedroom Count

	Affordable/ Workforce	Market Rate	Total
1-Bedroom	280	80	360
2-Bedroom	400	670	1,070
3-Bedroom	400	1,150	1,550
4+Bedroom	20	40	60
Total	1,100	1,940	3,040

Discussion

Jobs are continually being added throughout the City of Sheboygan. The market is very active and along with these new jobs comes the demand for housing. Housing at all price points provides more options for people needing affordable housing, as well as those leaving more lower priced housing to move into a unit that better matches their income level and lifestyle choice. The vacancy rate in Sheboygan for rental units has been below 1% for at least 2-3 years. This provides absolutely no choice in the market, and people who could afford a higher priced unit are forced to lease whatever is on the market, even if it means taking a lower priced unit and causing it not to be available to those who should be in that unit based on their income. Getting the market back up to a 5-7% vacancy rate overall (between rental and owner-occupied units) is critical to being able to absorb the residents brought to the community by the new jobs that are being created.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2023	% Change
Median Home Value	108,700	165,200	34%
Median Contract Rent	526	874	40%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), ACS Selected Housing Characteristics (DP04) 5-Year Estimates

Rent Paid	Number	%
Less than \$500	539	6.5%
\$500-999	4,908	58.9%
\$1,000-1,499	2,326	27.9%
\$1,500-1,999	394	4.8%
\$2,000 or more	160	1.9%
Total	8,327	100.0%

Table 29 - Rent Paid

Data Source: ACS Selected Housing Characteristics (DP04) 5-Year Estimates

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	620	No Data
50% HAMFI	2,970	1,220
80% HAMFI	5,530	4,215
100% HAMFI	No Data	6,119
Total	9,120	11,554

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom			2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent		723	1,055	1,329	1,458		
High HOME Rent		723	1,055	1,329	1,458		
Low HOME Rent		723	1,055	1,232	1,373		

Table 31 – Monthly Rent

Data

Source: https://www.huduser.gov/portal/datasets/home-datasets/files/HOME_RentLimits_State_WI_2025.pdf

Is there sufficient housing for households at all income levels?

No, there are shortages of housing at nearly all income levels.

How is affordability of housing likely to change considering changes to home values and/or rents?

With significantly fewer units available, and prices rising, affordability of housing is going to become more difficult. Home values have risen, rental rates have risen, affordability is not also rising. The number of units affordable to each of the income levels has decreased.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to HUD, fair market rent and high HOME rent is the same, for each different number of bedrooms. The low HOME rent is the same for 1 and 2-bedroom units, but \$97 per month cheaper for 3-bedroom units and \$85 cheaper for a 4-bedroom unit.

Discussion

With home values and rents rising so significantly, it makes it that much more difficult for the low, very low and extremely low-income residents to afford even basic housing. It also opens the door for landlords to allow living conditions below standards because they know they will be able to rent their units to someone in the LMI population. This makes code enforcement (and reporting) all the more important. It also puts pressure on the homeowner rehab program to be investing in older properties.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section discusses the condition of housing stock in Sheboygan. HUD defines substandard housing using conditions similar to those in the Needs Assessment. Housing units are considered substandard if they have one or more of the following conditions: 1) lack of complete plumbing facilities; 2) lack of complete kitchen facilities; 3) more than 1 person per room; or 4) a housing cost burden greater than 30%. The chart below shows the number of units in Sheboygan with one or more of these conditions, and therefore substandard.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City of Sheboygan Code Enforcement Program has adopted the International Property Maintenance Code and uses it to determine what constitutes a code violation. The number of code violations is used to identify deteriorating and deteriorated properties. A housing unit with 0-5 minor code violations is considered a "standard unit" and any housing unit with more than 16 minor code violations or any structural systems violations is considered substandard. Units with 6-15 minor violations are considered "in need of minor repair." Units with 16 or more violations are considered to be "in need of critical repair." 16-35 violations are considered to be deteriorating and units with more than 35 violations are considered to be deteriorated. Substandard condition but suitable for rehabilitation is a dwelling unit that does not meet the standard unit but are both financially and structurally feasible for rehabilitation. A structural review and life safety assessment is undertaken in order to determine if a building should be demolished.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,195	18%	3,005	36%
With two selected Conditions	55	0%	180	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,645	81%	5,150	62%
Total	11,895	99%	8,335	100%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,246	17%	1,248	14%
1980-1999	1,780	13%	1,785	20%
1950-1979	4,645	34%	3,355	37%
Before 1950	4,915	36%	2,670	29%
Total	13,586	100%	9,058	100%

Table 33 – Year Unit Built

Data Source: ACS Selected Housing Characteristics (DP04) 2023 5-Year Estimates

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,560	80%	6,025	72%
Housing Units build before 1980 with children present	580	5%	340	4%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,193	80	1,273
Abandoned Vacant Units	Unavailable	Unavailable	Unavailable
REO Properties	Unavailable	Unavailable	Unavailable
Abandoned REO Properties	Unavailable	Unavailable	

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

There is a need for owner and rental rehabilitation programming in the City of Sheboygan. The city operates its homeowner rehab revolving loan program and has steady interest. However, the program is burdensome to many borrowers who start an application but do not complete it. If an application is completed and the borrower qualifies, the City does its best to get the home repaired and rehabbed, including the remediation of lead-based paint.

Partners in Community Development are key partners with the City and help address rental rehabilitation issues along with some homeowner rehab issues. The aged housing stock in the city is slowly being repaired and rehabilitated through these programs but there is still much work to do.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

The practice of adding lead to residential paint was banned in 1978. It is reasonable to assume that a residential structure built prior to 1979 may contain lead-based paint. According to the American Community Survey 2013-2017 (1), there were 13,999 owner-occupied housing units and 9,864 renter-occupied housing units built prior to 1980. In other words, there is a high probability that 83.1% of the occupied housing units in Sheboygan contain lead-based paint

Discussion

None.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			135	154	105	49	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

There are no new public housing developments, but there are 136 units of public housing in the community. These units include 105 units at Tamarack Housing (2201 Erie Ave.) twenty 2-bedroom units and four units of 3-bedroom apartments on Georgia Ave., and six 2-bedroom units at 919 Niagara Ave. Just outside the City in neighboring Sheboygan Falls, the Housing Authority operates 49 units of WHEDA subsidized housing. There are currently 650 people on the waiting list for public housing in the City of Sheboygan.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The public housing units in the City are in good physical condition. All maintenance and capital improvements have been kept up with. The Wasserman Redevelopment project was started in 2019 and completed over the next few years, updating all 105 units in that building.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The 105 (formerly) public housing units at the building called Wasserman place have been recently remodeled due to the public/private partnership struck with NEH during a tax credit acquisition (in 2018). All of those units were updated. At the other units of public housing in the throughout the city, HUD's capital funding has supported ongoing restoration and revitalization as appropriate and warranted.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority works hard to ensure residents who come into public housing have what they need to live in a decent, safe and sanitary environment. They implement regular maintenance and capital improvements as funded by HUD.

Discussion:

None

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	61		13	218	
Households with Only Adults		30		502	
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

A network of public and private agencies in Sheboygan provides a variety of services to the homeless, ranging from prevention and outreach to comprehensive supportive services. Through referrals and cooperative service agreements, the agencies are able to meet the health, mental health, and employment needs of homeless persons along the continuum of care. Mainstream service providers include the Sheboygan County Health and Human Services Department, the YMCA, Lakeshore Community Health Center, and Safe Harbor.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Chronically homeless individuals and families: Local Sheboygan organizations offer a myriad of health, mental health, and employment services for homeless individuals and families who qualify and are ready to access them. While a segment of the chronically homeless population participates in the existing network of services, many are dealing with significant mental health and addiction issues and are not receptive to programs with parameters and guidelines for participants. The Salvation Army has dedicated emergency shelter offering up to 180 days of housing and supportive services to individuals seeking shelter.

Families with Children: Sheboygan contains 45 emergency shelter beds for homeless families with children through the Salvation Army. Permanent supportive housing is provided by Lakeshore CAP which are dedicated to households with children. Emergency shelter is offered typically through hotel vouchers through agencies like Lakeshore CAP.

Veterans and their Families/unaccompanied youth: Veterans and their families are able to receive services from the Sheboygan County Veterans Center. Some services provided include primary care, mental health, counseling, and senior care. Sheboygan does not have emergency shelters for runaway or locked out teens.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

There are a select few organizations that serve people with special needs in the City of Sheboygan. There are very limited housing options for people with special needs. The Housing Authority has public housing options but also experiences long waiting lists for the units. Approximately 8 years ago, the group homes in Sheboygan all closed, leaving few options for this population. The need is estimated to be approximately 24-36 units of housing to meet the demand for housing for people with special needs. Services are provided by ADRC of Sheboygan County and a small number of other services providers.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Persons returning from mental and physical health institutions are provided a list of rental units that charge lower rents. These institutions also work with agencies that provide emergency shelters and transitional housing units. Unfortunately, many affordable housing units have waiting lists, and they may not be able to find permanent housing immediately. This is a serious problem in the community.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City will work with the Housing Authority to understand if there is or if there could be a priority ranking system for people to obtain shelter in public housing or at any of the Authority's other properties who are not homeless but have other special needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See above.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Barriers to affordable housing still continue and have actually gotten worse. New code changes in Sheboygan have helped with adding accessory buildings/units on existing lots; however, costs of construction still make it difficult to do affordably. The regulation on the lead-based paint law for renovations significantly adds to the cost of rehabilitation work.

All contractors who work in renovations are required to have at least their Lead Safe Renovator's license in addition to their contractor's licenses. Since continuing education is required for all contractors to maintain their contractor's licenses, lead based paint education should be part of the required classes – not a separate license a contractor must pay separately to maintain.

Zoning and tax credits are a key factor in redevelopment projects and the reuse of properties for affordable housing. Many times, the zoning request for a new construction or re-construction of a commercial building, multi-family rental units that are deemed "affordable" are turned down by the neighbors complaining "Not in my backyard!" Tax credit projects also receive extra points if the proposed development is located in a qualified census tract. This increases the density of low and moderate-income instead of locating it in other areas of the City.

The skyrocketing pricing in the residential housing market has really impacted the ability for a lower income household to purchase a home. Those that are already pre-approved at the higher end of their ability to pay and now having to get into a bidding war, don't have a chance to be successful.

These price wars have trickled down to affect the values of houses so those that have not been re-evaluated through the Assessment Office for years are seeing a large increase of their real estate taxes. When real estate taxes are doubled, those on fixed incomes find it hard to be able to save for that larger payment.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The economy /jobs market in Sheboygan is active, with many companies expanding, hiring, and making plans for growth. There are also a small number of new companies considering locating in the area. This impacts the housing market, and nearly every other facet of the local economy.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	134	0	.5	0	-134
Arts, Entertainment, Accommodations	2,427	2,296	9.5	9.5	-131
Construction	908	912	3.5	3.8	4
Education and Health Care Services	4,694	6,028	18.3	25	1,334
Finance, Insurance, and Real Estate	1,056	2,636	4.1	10.9	1,580
Information	273	125	1.1	.5	-148
Manufacturing	9,202	5,167	35.9	21.4	-4,035
Other Services	1,119	784	4.4	3.2	-335
Professional, Scientific, Management Services	1,382	1,930	5.4	8	548
Public Administration	505	641	2	2.7	136
Retail Trade	2,675	2,748	10.4	11.4	73
Transportation and Warehousing	931	399	3.6	1.7	-532
Wholesale Trade	323	480	1.3	2	157
Total	25,629	24,146	--	--	--

Table 39 - Business Activity

Data Source: Data Source: ACS Selected Economic Characteristics (DP03) 2022 5-Year Estimates; U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2022). Data Note: OnTheMap (OTM) data by industry sectors were combined to match the ACS categories. OTM search was for the city of Sheboygan, WI for all jobs and all workers in 2022.

Labor Force

Total Population in the Civilian Labor Force	26,552
Civilian Employed Population 16 years and over	25,809
Unemployment Rate	2.8
Unemployment Rate for Ages 16-24	7.9
Unemployment Rate for Ages 25-65	3.4

Table 40 - Labor Force

Data Source: Bureau of Labor Statistic, 2025

Occupations by Sector	Number of People Median Income
Management, business and financial	4,500
Farming, fisheries and forestry occupations	615
Service	2,975
Sales and office	4,165
Construction, extraction, maintenance and repair	1,304
Production, transportation and material moving	3,010

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,139	87%
30-59 Minutes	2,117	9%
60 or More Minutes	830	4%
Total	23,086	100%

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,370	15	430
High school graduate (includes equivalency)	5,835	315	2,015
Some college or Associate's degree	7,510	235	1,110
Bachelor's degree or higher	4,830	100	640

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	40	175	170	450	500
9th to 12th grade, no diploma	245	175	210	625	640
High school graduate, GED, or alternative	1,710	1,820	1,870	4,475	3,210
Some college, no degree	1,415	1,850	1,500	2,160	1,295
Associate's degree	215	735	1,195	1,420	445
Bachelor's degree	575	1,500	1,090	1,620	930
Graduate or professional degree	15	175	560	655	550

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	27,269
High school graduate (includes equivalency)	31,673
Some college or Associate's degree	36,584
Bachelor's degree	48,765
Graduate or professional degree	64,929

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors with the jurisdiction include Manufacturing, Education/Healthcare, Retail, and Arts, Entertainment, Accommodations, followed by Professional, Scientific, and Management services.

Describe the workforce and infrastructure needs of the business community:

According to the jobs vs workers data, there are more jobs and fewer workers in the following categories: Education and Health Care Services, Finance, Insurance, and Real Estate, and Professional, Scientific, and Management. Jobs in these categories tend to be higher paying jobs, so if the housing was there to support employees interested in filling these jobs, it is likely they would be filled more quickly.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period.

Describe any needs for workforce development, business support or infrastructure these changes may create.

If a large employer would come to the City, or anywhere in the county, and planned to hire several hundred or even a thousand new employees, that would have a significant impact on the local economy. The housing market would continue to be tight, and employers will be competing for workforce resources.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

There is a skilled manufacturing base in the county, so if a large manufacturer expands or comes into the market, it will be to the benefit of the workforce as employers compete for skilled production workers. Because there are more workers than jobs in the area for manufacturing, it means manufacturing employees live in Sheboygan but many work outside the community.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Bay Area Workforce Development Board offers and promotes a number of programs for workers including Worker Advancement Initiative 2.0, UpSkill180, JobPod Wisconsin, Rural Healthcare Collaboration of Wisconsin, and several WIOA programs including those for youth and young adults, dislocated workers, and adults.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes, the City participates in the CEDS that is drafted and managed by the Bay Lakes Regional Planning Commission, serving Brown, Door, Florence, Kewaunee, Manitowoc, Marinette, Oconto and Sheboygan counties.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City can support the goal of encouraging the growth and diversification of new and expanding businesses and creating an environment that provides broad support to start-up and entrepreneurial businesses. It will do this through its ongoing business development revolving loan fund, and through financially supporting the small business counseling offered by Sheboygan County Economic Development Corporation (SCEDC).

Discussion

The City is partner in the economic development work being done in the county. City staff include the economic development corporation staff in meetings weekly, and long-range planning is ongoing to ensure the business needs of the community are met. Financially the City supports business with its revolving loan fund and through the small business counseling efforts offered at SCEDC.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

There are census tracts where households with housing problems are concentrated, defined as more than 31% of households with a housing burden. These census tracts include 2.01, 114, and 5. City staff utilized the HUD AFFH mapping tool to allow the opportunity to examine concentration of households with housing problems. Housing problems are defined as: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, or cost burden greater than 30% of household income.

Additionally, Code Enforcement records show that housing units in the central city's, CDBG eligible areas, have a higher portion of housing problems than the city-wide percentage. This area has been targeted for neighborhood revitalization focus by the city as part of the city's five-year strategic plan. Each year, four to five CDBG eligible neighborhoods are targeted for baseline data collection, code and nuisance enforcement. After five years each neighborhood will be resurveyed to determine what progress has been made over the time period. The City uses the definition of minority concentration as a census tract that has a population of any race or ethnicity that is two times or more the presence in the state as a whole, the census tract meets the definition of an area of minority or low-income concentration.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The City of Sheboygan has a majority white, non-Hispanic population, and there are no census tracts that have a majority of non-white residents. The central city's CDBG-eligible census tracts, tend to be where more minority households are living. In Sheboygan, the largest ethnic and racial minority groups are Asian (7.2% of the total population) and Hispanic (7.4% of the total population). There may not be a specific concentration of Asians in Sheboygan, however census tract 5 has the highest percentage of population identifying as Asian, with 17.54%. The concentration of people of any race with Hispanic origin is in another CDBG eligible census tract, tract 114 with 21.4% of the population identifying as Hispanic. The concentration of low- and moderate-income households lie within the city's CDBG eligible census tracts, which include tract 2.02, 2.01, 5, 114, and 8.

The City uses the definition of minority concentration as a census tract that has a population of any race or ethnicity that is two times or more the presence in the state as a whole, the census tract meets the definition of an area of minority or low-income concentration.

What are the characteristics of the market in these areas/neighborhoods?

These neighborhoods are central city neighborhoods, densely populated with a traditional neighborhood style, they have aging housing stock with the vast majority of units built prior to 1978, and many of these neighborhoods being developed prior to 1940. These neighborhoods are a mixture of single family and multi-family structures, with many of the multi-family being duplex style upper/lower flats. These neighborhoods have the highest concentration of rental/investment properties, with some areas having over 50% of the housing units as non-owner occupied. There is investment being made in these neighborhoods as Sheboygan's housing market is very tight and the demand for single family housing outweighs the supply.

Are there any community assets in these areas/neighborhoods?

These central city neighborhoods offer great community assets and livability. Sheboygan's downtown commercial core runs directly through the CDBG-eligible area, offering great access to shopping and food is great, with the exception being no large-scale grocery in these neighborhoods - although there are ample smaller, neighborhood scale grocery options including Hispanic and Asian markets where fresh produce, meats, and prepared foods are available. Sheboygan's greatest asset - Lake Michigan shoreline - is well within walking distance of the majority of these neighborhoods, and Sheboygan prides itself on free public access to the lakefront, beaches, and riverfront. Sheboygan maintains multiple parks throughout the CDBG eligible area, including some of the largest city parks with assets including splash pads, beaches, sledding, outdoor concerts, farmers markets, sports and recreation opportunities, fishing, and swimming.

Are there other strategic opportunities in any of these areas?

The City is focused on strengthening the commercial corridors in our central city, including efforts to create welcoming, walkable, safe atmospheres, and reduce vacancy in our 8th street, Michigan Avenue, and Indiana Avenue areas. Additionally, the city has undertaken master planning efforts to guide redevelopment of recently vacant large, formerly industrial parcels in three of our central city areas - River Bend Neighborhood, Uptown Neighborhood, and Indiana Corridor. Planning for the redevelopment of these sites will bring new opportunity to Sheboygan's central neighborhoods and reduce blight that was identified in these areas.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The City is well represented and well-covered by broadband services.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Sheboygan is an urban area, and as such there is competition for internet service providers. There are ten choices for residential internet service in the City of Sheboygan, including satellite internet providers, fixed wireless providers, and Cable and DSL options. Seven of the ten providers have a service footprint that reaches over 90% of the city. Although there are many options for internet service in Sheboygan, and there is competition between providers, an additional cable internet provider would be welcomed as there is only one provide currently and this connection consistently provides the fastest connection speed and greatest coverage.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Natural hazards that occur as a result of the normal cycle of weather include warm weather storm events, flooding, excessive heat, drought, wildfires, and coastal hazards due to fluctuating lake levels. Sheboygan County is identifying and implementing long-term recovery strategies that combine disaster risk and vulnerability reduction, environmental sustainability and community survivability.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households may have lowered ability to cope with the occurrence of a natural hazard, including those that would damage or destroy housing that is occupied by low- and moderate-income households. If insurance is not comprehensive, damage from storms could leave a family facing economic as well as safety challenges.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan presents the priority needs and goals determined through consultation with the public, city departments and service providers. The community's priority needs including housing, public improvements, public services, and economic development are highlighted describing where and how the City of Sheboygan will geographically distribute its federal grant funding.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

There are no geographic priorities for any of the programs the City has to offer. The Homeowner Rehabilitation program is a first-come, first-served program unless the home falls under an emergency category.

There are several neighborhood groups located throughout the City. However, one does not have precedence over the other – except if they do not fall into a lower census tract group and block. If the group identifies a public facility type activity they would like to participate in, we will evaluate the project to determine its viability and if there is enough funding for such projects.

Public facility projects are also not priorities in any area – as long as the need is there and the project falls in an income qualified census tract/block group, we will evaluate it.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

As mentioned above, there are no geographic priorities within the City of Sheboygan. Sheboygan does not receive HOPWA funding.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
Homeless Concerns	High	Extremely low, low, moderate, families with children, elderly, mentally ill, chronic substance abuse, persons with cognitive and physical disabilities	City-wide	Support homeless shelters, supportive housing for special needs, public service activities, other public facilities	<p>The need for more affordable, safe housing</p> <p>Need for local drug/alcohol rehab programs</p> <p>Need for reliable accessible transportation</p>	The need for affordable, safe housing is a high priority for the City of Sheboygan. With over 75% of the housing stock being built prior to 1978, the need for repairs is constant. The need for safe, affordable housing for our tenants is also very high. In many cases, the newly renovated properties' rents are too high so low to moderate income households cannot afford the high rents.

Neighborhood Concerns	High	Extremely low, low, moderate, families with children, elderly, mentally ill, chronic substance abuse, persons with cognitive and physical disabilities	River Bend, River Watch, South Calumet, South Lake, Swift, South Central, Ellis Historic, Maple Heights, Franklin Park	Housing Rehabilitation Brownfield Remediation Blight Remediation Rental Rehabilitation Street/Sidewalk Reconstruction Playground/Park reconstruction Other Public Facilities Neighborhood Revitalization	Funds to assist neighborhood needs in designated areas Acquisition and demolition of blighted properties Additional lighting to deter crime Additional youth activities/options	The City of Sheboygan has many neighborhoods with varying needs. Through staff outreach needs have been noted and support for various neighborhood needs is possible. Federal funding can assist in many ways - additional street lighting for crime prevention, neighborhood parks, homeowner and/or rental rehabilitation loans, etc.
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Housing Concerns	High	<p>Extremely Low, Low, Moderate, Middle</p> <p>Families with Children, Elderly, Public Housing Residents</p> <p>Chronic Homelessness, Mentally Ill, Chronic Substance Abuse, Veterans</p> <p>Victims of Domestic Violence, Unaccompanied Youth</p> <p>Persons with Mental, developmental, and physical Disabilities,</p> <p>Victims of Domestic Violence</p>	City wide	<p>Housing Rehabilitation</p> <p>Support of Homeless Shelters</p> <p>Supportive Housing for Special Needs</p> <p>Blight Remediation</p> <p>Rental Rehabilitation</p> <p>Housing Counseling</p> <p>Special Needs Rental Assistance</p> <p>Public Service Activities</p> <p>Neighborhood Revitalization</p>	<p>Better screening of potential tenants to try to keep problem tenants from moving in</p> <p>Additional funding to assist with rehab costs – affordable housing</p> <p>Additional funding for removal of lead hazards in housing</p> <p>Additional education as to how to properly maintain a home</p>	<p>Housing is a high priority for everyone. It could range from finding affordable and safe housing, to purchasing their first home, or the ability to keep and maintain their present housing. With funding sources being reduced annually, more families are facing homelessness every day. The need for funding to assist with rental assistance, rehabilitation and lead hazard reduction for both homeowner's and landlords, should be a priority.</p>
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Economic Development	High	Extremely Low, Low, Moderate, Middle, Large Families, Families with Children, Public Housing Residents, Individuals,	City wide	Job Creation Brownfield Remediation Blight Remediation	Increase the number of higher paying jobs Educate the roles of the public/private partnerships/media/all partners	Economic Development is a very high priority for the City of Sheboygan. The development of new and expanding businesses with the creation of additional jobs is always a priority.
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Public Facilities	High	<p>Extremely Low, Low, Moderate, Middle, Families with Children, Elderly, Public Housing Residents,</p> <p>Chronic Homelessness, Mentally Ill, Chronic Substance Abuse, Veterans</p> <p>Victims of Domestic Violence, Unaccompanied Youth,</p> <p>Persons with Mental, developmental, and physical Disabilities,</p> <p>Victims of Domestic Violence</p>	City wide	<p>Support of Homeless Shelters</p> <p>Street/Sidewalk Reconstruction</p> <p>Playground/Park Reconstruction</p> <p>Lead Water Line Replacement</p> <p>Neighborhood Revitalization</p>	<p>Reconstruction of streets in income-qualified neighborhoods</p> <p>Reconstruction/Installation of sidewalks in income-qualified neighborhoods</p> <p>Reconstruction of old non-compliant playground equipment in income-qualified neighborhoods</p> <p>Replacement of lead water lines on both the city side and the property owner side</p>	Public facility activities are a high priority to assist income-qualified neighborhoods with infrastructure projects. The projects clean up neighborhoods, provide safe, walkable streets and safe water, and/or install ADA approved playground equipment. It can also be utilized to assist non-profits with acquisition of buildings to better serve their clientele.
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Table 46 – Priority Needs Summary

Narrative (Optional)

2025-2029 Draft
Consolidated Plan

SHEBOYGAN

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SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Sheboygan's housing market is characterized by medium to high housing costs and a lack of sufficient housing for large low- and moderate-income families. There is a lack of affordable apartments with 3 or more bedrooms which would comfortably house larger low- and moderate-income families. TBRA will be used to assist families in securing affordable housing where they would otherwise not be able to do so without any assistance.
TBRA for Non-Homeless Special Needs	As stated above, the high cost of Sheboygan's housing market prevents low- and moderate-income residents from obtaining safe, decent, and affordable housing. The City of Sheboygan utilizes the TBRA program to assist, low- and moderate-income families, including those with special needs. It provides the city the ability to overcome the financial restrictions of Sheboygan's housing market
New Unit Production	New Construction is difficult when it comes to selling it to an income-qualified household. The cost of new construction is high resulting in a higher sales price and higher real estate taxes. Households that fall under HUD's approved income limits may not be able to afford the monthly payment once the tax escrow is added to the principal and interest payment. In-fill housing on City lots sometimes is difficult to meet setback rules on non-conforming lots. Funding to assist with these units to make them affordable is necessary as the gap between the construction cost and the affordable sales price is unacceptable.
Rehabilitation	The rehabilitation of properties is key to keeping housing values intact. There continue to be blighted properties on the market that could be great properties after the repairs are completed. Federal funds assist with these types of repairs so that a property owner can afford to have their house renovated so it is safe and livable for that family. This type of assistance allows the homeowner to make payments back on the loan at a rate that will not be burdensome to their budget.
Acquisition, including preservation	Acquisition of blighted properties is an important strategy for the City of Sheboygan when a property is too far gone for the private sector to purchase and renovate. Bank foreclosures happen more when the property has too many needs and the property owner cannot afford to do the maintenance. Federal funds can be utilized to assist with such acquisitions of which plans can be made as to whether the property can be rehabilitated and resold or if it isn't economically feasible to do so then it must be demolished. CDBG funds can then be utilized to rehabilitate or build a new home to be resold to an income qualifying household.

Table 47 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City has several Tax Increment Districts in which blighted properties have been identified. These funds could be used in conjunction with CDBG funding for the purchase, demolition, site clean-up, redevelopment of blighted properties. The City has also elected to hold eligible TIDs open for an additional year so the increment in each district can be utilized for affordable housing projects.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public/Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	910,675	75,000	1,065,000	2,080,675	200,000	Annual allocation from CDBG Funds. Prior Year Resources include Administration, Housing Rehab, Public Facilities, Blight Elimination, as well as Housing Rehab revolving loan funds on hand. Program income is the amount expected to receive in the 2025 Program Year.
Tax Increment Financing	Public/ Local	Acquisition Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	200,000			200,000	200,000	Funds available for acquisition, demolition, site improvement costs, miscellaneous redevelopment expenses

Table 48 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds are leveraged through all the non-profits that are successful in receiving Community Development Block Grant funding to assist with their programs. Every dollar of CDBG funding is matched ten times through the non-profits local funding and fund raising. CDBG does not require matching funds, but through fund raising with non-profits and local contributions for public facilities, CDBG tends to be easily matched ten times over the amount given towards projects.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City does not have any land/property it owns that may be used to address the needs identified in the plan.

Discussion

None.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Sheboygan	Local Government	Total Administration	City wide
Housing Authority of the City of Sheboygan	PHA	Public Housing	City wide
Lakeshore CAP, Inc.	Continuum of Care	Homeless Services	Region wide

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

By utilizing Community Development staff to carry out the goals of the Consolidation Plan and annual CDBG funding, staff are able to know where the funding is going at all times to ensure the proper regulations are followed. Staff knows exactly what funding is available and what funding has been expended or committed. The gap is that the Community Development Department is a small department and has experienced significant turnover in the past 18 months, and not having enough labor to carry out the plan quickly can sometimes be burdensome. Since the City of Sheboygan has an April 1st program start date and with the federal government's inability to have annual funding ready by that timeline, staff is "under the gun" every year in order to meet its timeliness factor. When the funding doesn't come through until mid- to late-summer, it only gives the jurisdiction a few months to expend funding according to federal regulations.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Other			

Table 50 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Lakeshore CAP provides direct support to homeless persons and those at risk of homelessness in Sheboygan. Services provided through Lakeshore CAP CoC include homeless prevention, housing services, employment services, and outreach and supportive services. The homelessness prevention program aims to assist those who are experiencing foreclosure or eviction. The program stabilizes their current situation and then works through case management and workshops to prevent the risk of homelessness from reoccurring in the future. Additionally, the Re-Housing Programs provided through the Salvation Army focus on assisting those who have lost their homes to find stable housing.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strengths of the service delivery system in Sheboygan for meeting the needs of the special needs population and persons experiencing homelessness is the large network of service providers, nonprofit and government, that are effectively and actively serving the community. One strength of the service delivery system are the knowledgeable and experienced staff working in the City's various departments.

Gaps in the service delivery system include reduced funding for mental health services, overnight homeless shelters with limited capacity, and a lack of an unaccompanied youth shelter. Salvation Army provides emergency shelter in cold weather months and uses City funds, CDBG funds and private donations to provide services.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Sheboygan is continuously coming up with new strategies to efficiently and effectively allocate the reduced funding from governmental and private sources. One possible strategy in addressing reduced funding is looking at ways to best use the limited resources. This would include funding a smaller number of projects but at higher levels. A project receiving a larger amount of funding would hopefully allow them to create something more substantive. Many of the City's service providers work with the City Development Staff to ensure the probability of success for programs and funding options. Determining the most appropriate funding source for a specific program will ensure that funds are being used effectively and at their highest capability.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preservation of Existing Homes	2025	2029	Affordable Housing	City wide	Neighborhood Housing	\$150,000	Direct Financial Assistance to Homebuyers: 30 Households Assisted Buildings Demolished: 5 Buildings Housing Code Enforcement/Foreclosed
2	Accessibility Improvements to Existing Homes	2025	2029	Affordable Housing	City wide	Neighborhood Housing	\$150,000	Homeowner Housing Rehabilitated: 30 Household Housing Unit
3	Support of Homeless	2025	2029	Homelessness	City wide	Homelessness, Housing, Public Facility	\$300,000	Supporting public service providers who serve homeless and people with substance abuse. 700 people supported
4	Sidewalk/Street Reconstruction Street light installation	2025	2029	Public Facility	Eligible Census Tracts & Block Groups	Neighborhood Public Facilities	\$600,000	PF / Infrastructure Activities Other Than LMI Housing Benefit: 500 Persons Assisted
5	Playground/Park Reconstruction	2025	2029	Public Facility	Eligible Census Tracts & Block Groups	Neighborhood Public Facilities	\$150,000	PF / Infrastructure Activities Other Than LMI Housing Benefit: 300 Persons Assisted
6	Job Creation	2025	2029	Economic Development, non-housing community development	City wide	Economic Development	\$1,500,000	Continue to support businesses with the revolving loan fund, utilizing program income. Support 15 businesses, creating 75+ jobs.
7	Public Service (PS) Activities	2025	2029	Public Services	City wide	Homelessness Diversity Needs Youth & Education Housing Health Care	\$380,000	PS Activities other than LMI Benefit. 500 persons assisted.

8	Blight Remediation	2025	2029	Affordable Housing, Econ Development	City wide	Neighborhood Housing, Economic Development	\$500,000	Demolition, clearance of up to 4 properties.
9	Acquisition	2025	2029	Affordable Housing, Public Facility	City wide	Neighborhood Housing	\$1,500,000	Buildings Acquired: 4 Lots Acquired: 2
10	Other Public Facilities (PF)	2025	2029	Non-Housing Community Development Non-Profit PF	City wide	Homelessness Diversity Needs Neighborhood Youth & Education Housing Health Care Public Facilities	\$250,000	PF / Infrastructure Activities other Than LMI Housing Benefit: 250 Persons Assisted
11	Administration	2025	2029	Administration	N/A	Administration	\$910,000	Support of staff = 3

Table 51 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
Preservation of Existing Homes	Housing Rehabilitation offers low interest loans to income qualified homeowners to make the necessary repairs so they can stay and afford to stay in their homes. Program funds can also be utilized by the City when it becomes the owner of a single-family home that needs renovations before making it available for sale.
Accessibility Improvements to Existing Homes	Housing accessibility improvements offers low interest loans to income qualified homeowners to make the necessary ADA improvements so they can stay in their homes. Program funds can also be utilized by the City when it becomes the owner of a single-family home that needs renovations before making it available for sale.
Support of Homeless	Assistance with the needs of Homeless Shelters from administration costs, case management, planning costs for expansion, or physical improvements to better address their clientele.
Sidewalk/Street Reconstruction. Street Light Installation	Public facility activity to include street reconstruction and/or sidewalk reconstruction/installation in low-income areas. This could include curb cuts on existing sidewalks to meet ADA requirements for safety, and installation of streetlights to support public safety.
Playground/Park Reconstruction	Assistance to city parks for the acquisition and installation of ADA required fall protection and playground equipment in low-income neighborhoods.
Job Creation	Activities include business loans to new and/or expanding businesses for acquisition of buildings and/or equipment. Outcomes are job creation for low-income households.
Public Service (PS) Activities	Activities include assistance to non-profit agencies who assist low-income households. Services range from, but not limited to, homeless providers, housing providers, youth program providers, elderly program providers, health care providers, special needs population providers, diversity providers, etc.
Blight Remediation	Activities may include the acquisition, demolition, site cleanup of blighted properties. Vacant land will then be made available for redevelopment.
Acquisition	Activities may include the acquisition of a vacant land to be redeveloped into housing units or assistance to a non-profit for acquisition of a parcel for their approved activities.

Other Public Facilities (PF)	Assistance for non-profits for the planning, acquisition, rehabilitation, redevelopment, etc. for necessary building and programming needs. Assistance could include funding towards the availability of broadband services for those that cannot afford the services or have no access to the service.
Administration	Funding to assist administration of CDBG program for City staff to include, but not limited to, salaries and benefits, supplies, telephone, copier, travel for training, etc.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The estimated number of families broken down by income levels the City of Sheboygan hopes to assist in the next five years per housing activity is provided in a chart that is located in the appendix.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Sheboygan Housing Authority renovated the Wasserman Apartments' 105 units to make them more accessible to those with physical disabilities in 2020-2021 since the units had not been updated since they were built in the 1960's. This has provided more accessible units.

Activities to Increase Resident Involvements

The Sheboygan Housing Authority has developed partnerships with key organizations in Sheboygan to provide supportive services to residents which include budget and financial counseling, life skills, and general everyday living skills. The goal of these services to encourage building independence and self-reliance amount low-income residents.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

If the Analysis of Impediments to Fair Housing is not completed prior to the submission of the City's new ConPlan, the City will review the final AFH when completed and amend its ConPlan as needed. The primary barrier to affordable housing is the growing mismatch between incomes and housing costs in Sheboygan.

Minimum-wage, single income households and those depending on SSI payments cannot afford an apartment renting at the fair market rate in the city, and property taxes continue to represent an affordability concern for residents, particularly those with fixed incomes.

Another barrier to affordable housing within Sheboygan is the shortage of decent, affordable and accessible housing for persons with disabilities. The limited supply of affordable housing accessible to persons with physical disabilities is due in large part to the age of housing stock, most of which was built before the Americans with Disabilities Act was passed. Many of the City's older homes are difficult to retrofit for accessibility because they are multi-story units with stairs. This is true of smaller two-to-four flats as well as larger three or four-story walk-ups built in the 1930s and 1940s. One of the activities the city will be undertaking during this five-year consolidated plan timeframe is complete an affordable housing market study to determine how many affordable housing units the city can support.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Sheboygan, through its Planning & Development Department, offers programs that assist to remove barriers to affordable housing. The Department will work with local contractors to assist in the cost of becoming Lead Certified through the State of Wisconsin. This will increase the number of Lead Certified Contractors that are available to bid projects, which equates to more competitive bids, which equates to lower renovation costs to the homeowner.

Community Development staff will continue to work with the Lead Safe Homes Program to provide grants to qualifying households to affordably abate lead-based paint hazards in homes with children. Since the funds are in the form of a grant, the homes can become safe from these hazards and not increase the property owners' payments toward housing.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Lakeshore CAP is the largest provider of services to Sheboygan's homeless population, including the unsheltered homeless and receives referrals from other local service providers. Case managers assess clients to determine their eligibility for housing assistance programs throughout the region served by the Lakeshore CAP continuum of care. In addition to housing, case managers help clients connect to benefits, employment counseling/placement, health services, substance abuse counseling and education.

Addressing the emergency and transitional housing needs of homeless persons

Through block grant allocations, the city supports the 45 beds at the Salvation Army for the emergency housing situations, and an additional 16 beds through the Abode, a transitional housing agency for people escaping addiction.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City is not a recipient of the ESG and HOME funds, we rely on our partners to provide services normally covered by these funds. The City supports organizations like Lakeshore CAP who applies for rapid rehousing funds for the community.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City does not receive ESG funds therefore we rely on partnerships with service providers in the community.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Sheboygan participates in a lead review panel to assist with ordering repairs to dealing with lead-based paint. The Sheboygan County Public Health Department is very active in awareness and inspections to assist with children under the age of six lower elevated blood levels.

The City of Sheboygan's actions to screen for lead based paint hazards, to mitigate when necessary, and to inform homeowners and tenants of the hazards of lead-based paint are actions that will help reduce the extent of lead poisoning, particularly for the low-income households that are served by the City's CDBG programs.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City's actions to address lead-based paint hazards are integrated into housing policies and procedures in order to ensure a high level of quality of health for the City's residents. The City's CDBG funded housing rehab program is instrumental in helping to reduce lead-based paint hazards when detected. Residents are able to apply for loans to rehabilitate their dwelling units and if lead based paint hazards are found they are removed.

All CDBG housing projects entered into between the City of Sheboygan and recipients of funding from those programs include language that the recipients must comply with lead-based paint regulations and policies as established by City, State and Federal laws and regulations, including specific policies related to lead-based paint in the CDBG programs.

How are the actions listed above integrated into housing policies and procedures?

The City's housing rehabilitation loan program follows all state and federal lead-based paint requirements.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Sheboygan’s anti-poverty strategy is focused on providing support to and fostering the development of at-risk individuals and families. Multiple programs and policies exist that are meant to assist those struggling with poverty. The City of Sheboygan also utilizes economic development techniques to work towards reducing the number of poverty-level families. The City Development Department is actively involved in the development of underperforming commercial areas of the community and will continue to apply resources to create greater economic opportunities for depressed parts of Sheboygan. With greater economic development comes an increased opportunity for employment for the unemployed individuals and families in Sheboygan.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City’s poverty-reducing goals, programs, and policies work to provide support and develop at-risk individuals and families. The 2025-2029 Consolidated Plan will serve as the framework for the City and service providers to adhere to in order to address the needs of the community. A coordinated approach to addressing the needs of the community will be accomplished through consultation with the 2025-2029 Consolidated Plan and the City Development Department. Poverty reduction is tied to multiple aspects of this plan and the various affordable housing strategies and other initiatives put forth will work towards reducing the number of families and individuals facing poverty.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Community Development Department monitors its subrecipients by:

- Requiring signed agreements that detail their expenditures, goals, and activities.
- Quarterly reports for the first year – or until their grant funding is expended. Then the subrecipient must report biannually for two more years verifying that the program is continuing to assist the community.
- On-site monitoring reviewing accounting ledgers, financial reports, client reports, details of activities and credentials of staff.
- Expenditures are tracked to their contracted intent.
- Subrecipients are interviewed and testimonies from their clients are received.
- All information is kept in their individual files and made available for audits and/or monitoring.
- Community Development staff provides technical assistance in the areas of reporting and timeliness of expenditures.

Department of Development staff also monitors properties that had received rehabilitation assistance during the life of the loan. If a property is not kept to standards, staff will notify the owner with the required maintenance to bring the property back up to code. If the property owner does not comply, the property will be turned over to the City's Inspection staff for official orders and possible court action if they do not comply. In addition, staff may seek legal assistance in calling their mortgage due for not following the terms of the mortgage and note with the City. Staff monitors that all loans stay current on their real estate taxes and maintain ownership/owner-occupancy. If the property owner does not comply, staff works with the City Attorney's office for full repayment of the loan and/or possible foreclosure.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The anticipated resources section of the strategic plan describes the City of Sheboygan’s financial resources for the duration of the 2025-2029 Consolidated Plan. The financial resources listed are not all encompassing but serve to illustrate the City’s ability to use federal and local funding to address the priority needs and goals put forth in this plan. The funds are anticipated to be utilized by various regional and local government entities as well as the service providers which serve Sheboygan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public Federal	Acquisition Administration Econ Development Housing Public Facilities, Public Services	\$910,675	\$250,000	\$944,000	2,104,675	\$300,000	Annual CDBG allocation. Prior Year resources include Administration, Housing Rehab, Neighborhood Revitalization, Econ Dev and Housing Rehab revolving loan funds. Program income expected to receive in the 2025 Program Year.

Table 52 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds are leveraged through all the non-profits that are successful in receiving Community Development Block Grant funding to assist with their programs. Every dollar of CDBG funding is matched ten times through the non-profits local funding and fund raising. CDBG does not require matching funds, but through fund raising with non-profits and local contributions for public facilities, CDBG tends to be easily matched ten times over the amount given towards projects.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

There is currently no publicly owned land or property located within the jurisdiction that will be used to address the needs identified in this plan

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order								Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding
1	Preservation of Existing Homes	2025	2029	Affordable Housing	City wide	Neighborhood Housing	\$50,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted Housing Code Enforcement/Foreclosed						
2								Accessibility Improvements to Existing Homes	2025	2029	Affordable Housing	City wide	Neighborhood Housing	\$20,000
3								Support of Homeless	2025	2029	Homelessness	City wide	Homelessness, Housing,	\$60,000
4								Job Creation	2025	2029	Economic Development, non-housing community development	City wide	Economic Development	\$500,000

5	Public Service (PS) Activities	2025	2029	Public Services	City wide	Homelessness Diversity Needs Housing Health Care, Transportation	\$136,000
6	Blight Remediation	2025	2029	Affordable Housing, Econ Development	City wide	Neighborhood Housing, Economic Development	\$120,000
7	Acquisition	2025	2029	Affordable Housing, Public Facility	City wide	Neighborhood Housing	\$600,000
8	Administration	2025	2029	Administration	N/A	Administration	\$182,000

Table 53 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
Preservation of Existing Homes	Housing Rehabilitation offers low interest loans to income qualified homeowners to make the necessary repairs so they can stay and afford to stay in their homes. Program funds can also be utilized by the City when it becomes the owner of a single-family home that needs renovations before making it available for sale.
Accessibility Improvements to Existing Homes	Housing accessibility improvements offers low interest loans to income qualified homeowners to make the necessary ADA improvements so they can stay in their homes. Program funds can also be utilized by the City when it becomes the owner of a single-family home that needs renovations before making it available for sale.
Support of Homeless	Assistance with the needs of Homeless Shelters from administration costs, case management, planning costs for expansion, or physical improvements to better address their clientele.
Job Creation	Activities include business loans to new and/or expanding businesses for acquisition of buildings and/or equipment. Outcomes are job creation for low-income households.
Public Service (PS) Activities	Activities include assistance to non-profit agencies who assist low-income households. Services range from, but not limited to, homeless providers, housing providers, youth program providers, elderly program providers, health care providers, special needs population providers, diversity providers, etc.
Blight Remediation	Activities may include the acquisition, demolition, site cleanup of blighted properties. Vacant land will then be made available for redevelopment.
Acquisition	Activities may include the acquisition of a vacant land to be redeveloped into housing units or assistance to a non-profit for acquisition of a parcel for their approved activities.
Administration	Funding to assist administration of CDBG program for City staff to include, but not limited to, salaries and benefits, travel for training, etc.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Sheboygan will utilize Community Development Block Grant allocations for the following projects for the 2025 year. All projects fall under the goals and objectives set forth in its 2025 – 2029 5-Year Consolidated Plan which will be submitted with this 2025 Annual Plan to the local HUD field office.

Projects

#	Project Name	Funded Amount
1	Administration	\$182,135
2	Lakeshore Cap	\$20,000
3	The Abode	\$26,460
4	Shoreline Metro	\$42,493
5	Salvation Army	\$47,000
6	Partners for Community Development	\$20,000
7	Housing Rehab	\$50,000
8	Acquisition	\$550,000
9	Blight Remediation	\$75,000

Table 54 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Lakeshore Cap

The objective of Lakeshore Cap's Supportive Housing Program is to address the urgent and growing issue of housing instability and homelessness in Sheboygan County. The program seeks to provide relief and long-term solutions for individuals and families who are homeless or at imminent risk of homelessness. Through resource referral, individualized housing planning, and rental assistance, the program supports participants in achieving stability and reducing the likelihood of returning to homelessness.

Additionally, the program manages and seeks funding for its After-Hours initiative, which coordinates emergency hotel placements for unsheltered individuals through partnerships with local agencies. As the lead agency and fiscal agent, the program ensures collaborative service delivery, follow-up care, and payment processing to get people safely out of the elements and connected to ongoing support.

The Abode

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The Adults in Recovery from Substance Abuse & Mental Health Challenges are served at the Abode's CBRF residences (Clara and Ontario Avenues) with 16-beds and 24-hour staffing. During their average 3-month stay, they provide furnished rooms and supplies, all meals, case management, programming (relapse prevention, job search, coping skills, etc.), and activities to assist their recovery and transition to independent living. The Homeless Families are served at one of the four furnished Erie Avenue Apartments. The families are referred by the Sheboygan Area School District or other local agencies. During their average 3-month stay, they provide the furnished apartment, utilities, case management, and food support.

Shoreline Metro

The primary function of Shoreline Metro is to provide public transportation to residents of the City of Sheboygan and the surrounding area. Area residents depend on the service to go to work, shopping, school, personal business, medical appointments, and for various other activities in the community. Federal and state operating assistance is not sufficient to meet the needs of the transit system.

Salvation Army

The Emergency Lodge is an overnight shelter located in downtown Sheboygan. This is a 90-day program, that is available 7 days a week, 365 days a year to assist those who have experienced a crisis leading to homelessness. The objective of the Emergency Lodge is to provide unhoused individuals with shelter, food, basic necessities and support through intensive casework so they may secure permanent housing within three months.

Partners for Community Development, Inc.

This project, as a whole, is working to re-develop 14 homes at various sites located in the City of Sheboygan. The plan provides for significant repair of all homes involved. While each home was evaluated individually, common repairs include siding, windows, floors, foundations, roofs, electrical, plumbing, HVAC etc.

Homeowner Rehabilitation Loan Program

Allocating priority for this program is high due to the cost of repairs to a home. The City of Sheboygan's housing stock is older and homes typically need more than one item repaired/replaced at a time. Many homeowners start the application process but do not complete it due to the administrative burden in providing all the required documents. City staff will work with each homeowner/applicant to make sure they can submit the required paperwork and obtain the necessary repairs to their homes.

Acquisition and Blight Elimination

The City of Sheboygan is highly interested in acquiring and demolishing/clearing the sites of a number of blighted properties in the community. These projects will allow the blighting influences of vacant and underutilized buildings in residential and commercial neighborhoods be removed and make room for new infill residential or mixed-use developments, providing more housing in this extremely tight housing market.

AP-38 Project Summary
Project Summary Information

Project Name	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate the number and type of families that will benefit from the proposed activities	Local
Administration	Administration	N/A	\$180,000	Staff costs associated with running programs including but not limited to salaries, travel, supplies, etc.	03/31/2026	N/A	
Lakeshore Cap		Support of Homeless, PS	Homelessness Housing	\$20,000	Resource planning, rental assistance, referrals	03/31/2026	150 i verge
The Abode		Support of Homeless, PS	Homelessness Housing	\$26,460	Furnished rooms, meals, case management, programming	03/31/2026	60 in home
Shoreline Metro		Public Service	Transportation	\$42,493	Transportation of LMI individuals to jobs, medical appointments, etc.	03/31/2026	580,0 riders
Salvation Army		Public Service	Homelessness, Housing	\$47,000	Temporary shelter, food, basic necessities, support	03/31/2026	150 i home
Partners for Community Dev		Accessibility Improv to Existing Homes	Housing	\$20,000	Improvements to residential units throughout the City	03/31/2026	14 LM

Homeowner Rehab Loan Program	Preservation of Existing Homes	Housing	\$50,000	Improvements to owner-occupied units	03/31/2026	5 LM
Acquisition	Acquisition	Blight Elim	\$500,000	Purchase of blighted property	03/31/2026	N/A
Blight Elimination	Blight Elimination	Blight Elim	\$75,000	Demolition and clearance of blighted property		N/A

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The geographic areas where assistance will be directed are the city limits of the City of Sheboygan.

Geographic Distribution

Target Area	Percentage of Funds
N/A	

Table 55 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City does not “target” areas for funding. Community Development Block Grant funds assist all residents citywide. There are no priorities that we use to evaluate projects – only if they meet the current income guidelines and all other HUD requirements; projects are evaluated based on availability of funding and the needs of the community.

Discussion

As indicated above, there are no targeted areas for Community Development Block Grant Funds to be allocated to. We will continue to work within low to moderate income census tracts but without identified needed projects, funding cannot be allocated.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	90
Non-Homeless	150
Special-Needs	20
Total	260

Table 56 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	154
The Production of New Units	10
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	184

Table 57 - One Year Goals for Affordable Housing by Support Type

Discussion

The programs the City offers include homeowner rehab, which has low direct impact in terms of numbers of households served.

Households are primarily supported through the public service activities carried out by our Public Service partners – Lakeshore Cap, Salvation Army, The Abode, and Partners in Community Development, and the Housing Authority of the City of Sheboygan.

AP-60 Public Housing – 91.220(h)

Introduction

The role of the Housing Authority (HA) of the City of Sheboygan is to provide public housing and administer Section 8 Housing Choice Vouchers. The HA operates a tax credit project (Wasserman Place) it co-owns with a private sector partner (105 units) where 105 project-based vouchers are used. It also has 49 tenant-based vouchers for a total of 154 Housing Choice vouchers managed by the Housing Authority.

The HA also owns and operates an 84-unit development (Park Plaza at 909 Ontario Ave.), and 135 units of public housing across four other developments: Tamarack House (105 units), 24 units of 2- and 3-bedroom family housing at Georgia Ave; and 6 2-bedroom units of family public housing at 919 Niagra Ave. Additionally the HA owns 49 units of WHEDA subsidized housing in Sheboygan Falls, WI.

Actions planned during the next year to address the needs to public housing

The HA will continue to lease, manage, and maintain its public housing units and look for ways to prolong the useful life and affordability of those units. 2025 will start the beginning of the 2025-2029 HA's 5-Year Capital Improvement Plan. This plan outlines the strategic use of its capital funding, and the projected improvements planned for their public housing units. Those improvements for 2025 include the continuing of kitchen modernization and upgrading those the public housing units that couldn't get completed in 2024 and with smoke detectors to meet the new regulations.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

N/A

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Housing Authority of the City of Sheboygan is not a designated as troubled.

Discussion

The access to affordable, safe housing is a high priority for the City of Sheboygan. Wasserman Place, Tamarack House, Park Plaza, the Family Units, and Housing Choice Voucher programs are essential for Sheboygan's residents who cannot afford market rents. If these programs are eliminated, these families will not be able to afford safe housing and may end up homeless - which would only add to the increasing homeless situation.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Development Department staff is a part of the Sheboygan County's Housing Coalition. This coalition consists of all local housing agencies that work with homeless and housing issues in general. In working together, agencies better understand each other's goals and how their clients can be better assisted.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

All local shelters provide in-depth case management with each of their clients. They connect their clients with other programs that can assist them to meet their goals – whether it is applying for social security disability, additional education to learn a trade, addressing alcohol and/or drug behaviors, etc. All these obstacles take time to overcome. It is imperative that shelters work with transitional housing organizations so clients coming out of the shelters have other housing options if their goals are going to take longer than 90 days to accomplish. Sheboygan needs longer stay transitional housing units in order for more to become successful.

Addressing the emergency shelter and transitional housing needs of homeless persons

All local shelters provide in-depth case management with each of their clients. They connect their clients with resources that can assist them to meet their goals – whether it is applying for social security disability income, gaining additional education to learn a trade, addressing alcohol and/or drug abusive behaviors, financial education, etc. All these obstacles take time to overcome. It is imperative that the shelters work with transitional housing organizations so clients coming out of the shelters have other housing options if their goals are going to take longer than 90 days to accomplish. Transitional shelters are often at capacity and could use more bed space, particularly those who serve individuals with addiction and mental health issues.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Lakeshore Cap offers supportive services and hotel vouchers for people while they are seeking permanent housing and independent living. The Abode helps people in transition while they are dealing with substance abuse issues so they can achieve successful transitions to permanent housing and independent living when they have addressed the other issues preventing them from achieving those goals. Salvation Army also connects people with case management services to ensure a successful transition as well.

Helping low-income individuals and families avoid becoming homeless, especially extremely

low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Public Housing units and Housing Choice Voucher programs must continue to receive federal funding to assist the very low and extremely low-income households. Affordable housing units are in great demand and connecting these clients to them can be difficult.

Discussion

There are numerous other agencies who work to support people facing homelessness. The Warming Center and Sheboygan County Food Bank, Habitat for Humanity and other agencies all work together. With the Sheboygan County Housing Coalition acting as an overarching entity that keeps everyone in the loops and provides time and space for agencies to come together, there is less risk of people falling through the cracks.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Sheboygan’s Analysis of Impediments (AI) to Fair Housing was updated in early 2022. Ways to overcome some barriers facing residents in Sheboygan and other affordable housing barriers are listed below:

Barriers to affordable housing persists. The lead-based paint regulation on renovations significantly adds to the cost of rehabilitation work. Now with the added environmental regulation of radon remediation, additional barriers are added to a homeowner who just needs a one item replaced or repaired.

All contractors who work in renovations are required to have the State of Wisconsin’s Lead Safe Renovator’s License, at a minimum, in addition to their Contractor’s Licenses. Since continuing education is required for all contractors in maintain their contractor’s licenses, lead based paint education should be part of the required classes – not a separate license that must be paid separately to maintain. It is difficult to find contractors with the proper certification. Only agencies working with federal funds require the certification - making it more difficult for our agency to maintain a contractor list that meets the necessary certifications.

Zoning and tax credits are key factors in redevelopment projects and the reuse of properties for affordable housing. Many times, the zoning request for a new construction, multi-family rental units that are deemed “affordable” are turned down by the negative feedback from neighboring residents. Tax credit projects also receive extra points if the proposed development is in a qualified census tract, based on geography and population. This increases the density of low and moderate-income instead of locating in other areas of the city.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The city continues to look at zoning code items that will facilitate development of affordable housing, and not place a barrier on it. The Housing Rehab program is also exploring ways to connect contractors with Lead Certification or at least Lead Safe Practices with those who don’t have the certification so they can pair up on jobs if necessary.

Discussion:

The City of Sheboygan prides itself on promoting affordable housing throughout the city. We will continue to listen to our constituents to see where we might be falling short and to educate those that feel that low-income housing is not a priority in Sheboygan. The City of Sheboygan will continue to educate the community on fair housing issues.

AP-85 Other Actions – 91.220(k)

Introduction:

In addition to the actions taken in the above listed goals and projects, there are a variety of other actions that can be taken to meet the needs of the LMI population through this CDBG program and other programs offered by the city, as well as other public service providers.

Actions planned to address obstacles to meeting underserved needs

Knowing and understanding the instability of the federal dollars, and given the program income and existing funds balance, the City of Sheboygan is going to focus on expending the funds in the most effective and efficient way possible. The city will be utilizing revolving loan funds for homeowner rehab and commercial businesses (economic development). Additionally, the city will partner with other agencies who receive funding from multiple sources in order to leverage funds that would not otherwise be applicable to the work the city is doing.

Actions planned to foster and maintain affordable housing

Fostering and maintaining affordable housing will be accomplished through the homeowner rehab program, blight elimination and acquisition, working with Partners for Community Development, Habitat for Humanity and other strategic partners. The Housing Authority will continue to offer and provide affordable housing through its Public Housing Program, Housing Choice Vouchers, and tax credit product.

Actions planned to reduce lead-based paint hazards

The homeowner rehab program focuses on the removal of lead paint in every home it supports through the loan program. One by one, houses with lead paint are being remediated throughout the City of Sheboygan. Partners for Community Development also engage in home rehab and utilize programs to eliminate lead paint. Through acquisition and blight remediation, houses that are aged, dilapidated and condemned or otherwise uninhabitable will be acquired and demolished, also taking care of the lead paint issue in those homes.

Actions planned to reduce the number of poverty-level families

The city is focused on creating new jobs through aggressive economic development recruitment and retention/expansion activities. By creating new jobs and making sure there are positions available to poverty-level workers, the goal is to bring people out of poverty by providing a robust environment in which they can secure living-wage paying jobs, to sustain them and their families.

Actions planned to develop institutional structure

The City maintains relationships with participants and stakeholders within the institutional structure, so there is a close network of service providers and other support that is connected, networked, and able

to refer individuals and families in order that they may get the help they need.

Actions planned to enhance coordination between public and private housing and social service agencies

The city participates in the Sheboygan County Housing Coalition with other public and private housing and social service agencies. It also maintains relationships with those service providers one-on-one so that coordination can be enhanced.

Discussion:

Maintaining open lines of communications, solid relationships and a collaborative atmosphere will go a long way to achieving the goals set out in this plan. This work is never done.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities – none anticipated

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]> N/A

Appendix - Alternate/Local Data Sources

1	Data Source Name Sheboygan Housing Authority
	List the name of the organization or individual who originated the data set. Sheboygan Housing Authority
	Provide a brief summary of the data set. Actual participation data.
	What was the purpose for developing this data set? Actual Participation data.
	Provide the year (and optionally month, or month and day) for when the data was collected. May 2025
	Briefly describe the methodology for the data collection. None
	Describe the total population from which the sample was taken. None
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. None
2	Data Source Name Section 8 User Data
	List the name of the organization or individual who originated the data set. Sheboygan Housing Authority, Melody Hermann, Executive Director
	Provide a brief summary of the data set. Actual numbers by the Housing Authority.
	What was the purpose for developing this data set? Representative of the actual usage.
	Provide the year (and optionally month, or month and day) for when the data was collected. May 2025
	Briefly describe the methodology for the data collection. Actual tenants and users of programs.

	Describe the total population from which the sample was taken. Housing Authority clients.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. None