



2 Housing

Residential properties constitute a core component of the local live-work environment, the majority of St. Francis’ land area, and the majority of the property tax base. The health, quality, and integrity of residences help to operationalize social and economic development goals because they strengthen the community and neighborhood fabrics. This chapter provides a framework for evaluating and improving the housing stock in St. Francis over time. The following charts and tables describe the overall conditions and key attributes of the housing stock and of occupancy patterns.

Over the last decade, demand for housing has been difficult to forecast given the dynamics of the housing market. For example, just 10 years ago in 2005, the “Great Recession” had not started, the housing bubble had not burst, and the demand for higher-end rental apartments had not been fully imagined. Prior plans had little inkling that the rental housing boom would fuel the urban renaissance of Milwaukee and many of its surrounding inner-ring neighborhoods and communities.

The next 10 years could bring an equally broad range of changes – some anticipated and others surprising. Consequently, plans for housing in St. Francis must maintain a robust strategy that balances firm guidelines to provide stability and certainty, while allowing for flexibility to respond to markets as trends unfold.

2.1 Existing Housing Supply Inventory

According to U.S. Census data through 2013, the city of St. Francis is home to 4,907 housing units. **Owner-occupied units account for approximately 46 percent, or 2,278, of the total number of units.** The median value per unit is \$157,500 (U.S. Census Bureau American Community Survey, 2013). Tables in this chapter – Figures 2.1 to 2.3 – depict these conditions alongside comparable conditions in surrounding communities.

Renter-occupied housing units account for 49 percent of all housing units in the city of St. Francis. Approximately half of these units are found in larger multi-family structures. Among the occupied rental units, the median contract rent was \$685 (U.S. Census Bureau American Community Survey, 2013).

Figure 2.1







Households										
	City of St. Francis		City of Cudahy		City of Oak Creek		City of South Milwaukee		Milwaukee County	
	No.	%	No.	%	No.	%	No.	%	No.	%
Total households	4,388		7,591		14,066		8,571		379,637	
Total family households	1,950	41.6%	4,412	58.1%	8,602	61.2%	5,294	61.8%	216,535	57.0%
Average household size	1.97		2.40		2.45		2.44		2.45	
Average family size	2.97		3.17		3.17		3.09		3.23	

Source: U.S. Census Bureau, American Community Survey



Figure 2.1.1



-  City of St. Francis
-  Neighborhood
-  Community Corridor
-  Rail Corridor
-  Utility Corridor
-  Corridor Extension

GR@EF Neighborhood Map City of St. Francis 



Figure 2.2

Housing Unit Characteristics										
	City of St. Francis		City of Cudahy		City of Oak Creek		City of South Milwaukee		Milwaukee County	
	#	%	#	%	#	%	#	%	#	%
Total Housing Units	4,907	100%	8,099	100%	14,628	100%	9,232	100%	417,415	100%
Owner-Occupied	2,278	46.4%	4,444	54.9%	8,585	58.7%	5,357	58.0%	194,837	46.7%
Owner-occupied with mortgage	1,620	71.1%	2,898	65.2%	6,190	72.1%	3,615	67.5%	136,428	70.0%
Owner-occupied without a mortgage	658	40.6%	1,543	34.7%	2,395	27.9%	1,743	32.5%	58,409	30.0%
Rental	2,410	49.1%	3,147	38.9%	5,481	37.5%	3,214	34.8%	184,800	44.3%
Vacant housing units	219	4.5%	508	6.3%	562	3.8%	661	7.2%	37,778	9.1%
Single-Family	2,329	47.5%	4,182	51.6%	8,473	57.9%	5,548	60.1%	217,523	52.1%
Duplex	409	8.3%	1,505	18.6%	308	2.1%	1,100	11.9%	66,455	15.9%
Multi-Family	2,169	44.2%	2,325	28.7%	5,501	37.6%	2,584	28.0%	131,051	31.4%

Source: U.S. Census Bureau, 2009-2013 American Community Survey

Figure 2.3

Housing Age										
	City of St. Francis		City of Cudahy		City of Oak Creek		City of South Milwaukee		Milwaukee County	
	#	%	#	%	#	%	#	%	#	%
Total Housing Units	4,907	100%	8,099	100%	14,628	100%	9,232	100%	417,415	100%
Built 2010 or later	13	0.3%	0	0.0%	134	0.9%	0	0.0%	796	0.2%
Built 2000 to 2009	531	10.8%	590	7.3%	2,615	17.9%	392	4.2%	19,813	4.7%
Built 1990 to 1999	385	7.8%	857	10.6%	3,922	26.8%	1,016	11.0%	23,503	5.6%
Built 1980 to 1989	129	2.6%	493	6.1%	2,092	14.3%	571	6.2%	22,871	5.5%
Built 1970 to 1979	904	18.4%	786	9.7%	2,135	14.6%	834	9.0%	44,043	10.6%
Built 1960 to 1969	502	10.2%	1,163	14.4%	1,431	9.8%	1,310	14.2%	46,882	11.2%
Built 1950 to 1959	1,407	28.7%	1,508	18.6%	1,411	9.6%	2,328	25.2%	85,861	20.6%
Built 1940 to 1949	419	8.5%	507	6.3%	354	2.4%	784	8.5%	41,885	10.0%
Built 1939 or earlier	617	12.6%	2,195	27.1%	534	3.7%	1,997	21.6%	131,761	31.6%
Median Year Structure Built	1960		1959		1987		1958		1954	

Source: U.S. Census Bureau, 2009-2013 American Community Survey



This average is less than averages in surrounding municipalities and Milwaukee County as a whole. Rental rates and purchase prices for newer units are substantially higher, and more of this trend can be expected in the future.

Sixty percent of the housing units in St. Francis were built before 1960. This is fairly consistent with surrounding municipalities that developed concurrently. For all decades of residential construction in St. Francis, examples exist of contemporary renovations that marry period design with modern amenities.

According to the U.S. Census Bureau, in 2002, the largest percentage of multi-family units consisted of structures that contained 20 or more units (28.3 percent). This was significantly different than surrounding communities (8 to 15 percent) and the County (13 percent). Communities in the immediate area show a much higher percentage of structures with fewer units, such as duplexes.

Identifying ‘Subsidized and Special Needs Housing’ is also important to ensure a true understanding of the existing housing supply. Currently, there are 311 subsidized and special needs housing units in St. Francis. Figure 2.4 details these relevant projects in the St. Francis community.

2.2 Housing Affordability

The City of St. Francis has roughly 1,784 households with an annual income below \$35,000 (see Figure 3.11). This represents a significant percentage (41 percent of 4,388) of households comprised of low- and moderate-income families. The City should focus on ensuring the quality and maintenance of the housing stock that supports these households.

Regionally, housing affordability is provided for community members through a number of avenues, e.g. a) tax credits to developers, b) vouchers or subsidies to individuals and households, and c) the preservation of modest unit or building footprints. The City of St. Francis should continue to accommodate all aforementioned forms of housing affordability, and maintain its focus on the **quality** of the building stock. Maintaining a focus on building quality means that City committees (and the Council) should not approve or deny applications based solely on a) the financing package or b) the subsidies that support a proposed housing development or housing rehabilitation project. Approvals and denials should instead be based on the ability of the proposal to provide a long-term, high-quality place within the community.

Figure 2.4

Subsidized & Special Needs Housing in St. Francis						
Name of Housing Development	Address	Type of Units	Number of Units	Current Tax Credit Property	Section 8 Property	Offer Assisted Living
Juniper Court	3209 S. Lake Drive	All Elderly	52	No	No	No
Faircrest Apartments	1920 E. Tripoli Avenue	All Elderly	43	No	No	No
Thompson Meadows Apartments	3120 E. Norwich Avenue	Majority Elderly	100	No	No	No
Sacred Heart Senior Apartments	3627 S. Kinnickinnic Avenue	All Elderly	68	Yes	No	No
Canticle Court	3221 S. Lake Drive	All Elderly	48	No	Yes	No

Source: Wisconsin Housing & Economic Development Authority (WHEDA), accessed October 5, 2015.



St. Francis is an affordable place to live with both quaint and quality housing stock available. New housing choices are on the rise and will influence supply and upgrades of current properties. The Southeastern Wisconsin Regional Planning Commission (SEWRPC) has a “Regional Housing Plan for Southeastern Wisconsin: 2035” which reported that 25 percent of the households have incomes less than \$26,000 (less than 50 percent of the region median) for the combined areas of the cities of St. Francis, Cudahy, and South Milwaukee.

2.3 Housing Demand

St. Francis has experienced fluctuation in population growth from 1990 through 2015 (as indicated in Figure 1.4). However, as implied previously, younger individuals and families (currently “Millennials”) – alongside empty nesters (currently “Boomers”) – are looking to downsize or locate near the lake. Numerous new housing units along Lake Michigan have been constructed over the past decade, and more are in the design phase. Moreover, the population growth just to the north (in the southeast corner of the city of Milwaukee) is a trend currently moving southward to St. Francis. In sum, it is observable that St. Francis, like other metropolitan inner-ring communities, is experiencing a generational shift that is positively impacting the occupancy and maintenance of the local housing stock.

To satisfy current demand and meet projected future demand, the City must commission residential design guidelines that would allow owners to flexibly make property improvements while still meeting the City’s expectations. Striving to be a “community of choice,” St. Francis would greatly benefit from this kind of tool.



Exterior of 2701 E Van Norman Avenue, For Sale as of August 26, 2015. Source: Zillow



Interior of 2701 E Van Norman Avenue, For Sale as of August 26, 2015. Source: Zillow



Exterior of 4045 S Lipton Ave, For Sale as of August 26, 2015. Source: Zillow



Exterior of 4110 S Lake Drive, For Sale as of August 26, 2015. Source: Zillow



Interior of 3842 S Lake Drive, For Sale as of August 26, 2015. Source: Zillow



Exterior of 3207 E Koenig Ave, For Sale as of August 26, 2015. Source: Zillow



2.4 Developable Land

The City of St. Francis currently has significant development opportunities as indicated in Chapter 5 (Land Use). These development opportunities are shown in the section on Catalytic Districts. **Collectively, these development opportunities could provide well over 1,500 new housing units in St. Francis.** These potential housing units will catalyze new office and retail activity, energizing restaurant and commercial development that appeals to employees and residents regionally.

2.5 Condition of Existing Housing Stock

Housing in St. Francis is generally well maintained, as evident in the imagery throughout this chapter. There are isolated instances where owners could better maintain their property, and the City could create a package to encourage these and other owners to make improvements. Such a package could include residential design guidelines and small exterior improvement grants for owners (one which should include roofing as an eligible expenditure). Maintaining current housing conditions and improving any faltering conditions through intervention strategies through the aforementioned strategy is strongly recommended. The City should also revisit its code enforcement / inspection processes to provide non-punitive incentives as opposed to traditional punitive requirements.



Exterior of 4272 S Packard Avenue as of November 6, 2015. Source: Zillow



Exterior of 2300 E Eden Place as of November 6, 2015. Source: Zillow



2.6 Housing Goals

Based on the data shown in this chapter and discussions with City staff and officials, the following housing goals should be adopted. **In comprehensive planning, goals are intended to be broad statements outlining general community desires, while the implementation strategies provide actionable detail for the City and community partners.**

- Rehabilitate and maintain the existing housing stock.
- Investigate developing grant or loan programs that will encourage new renters to choose St. Francis as their “starter community,” thus becoming homeowners and long-term residents.
- Partner to develop new and refurbished high-quality housing choices for residents.
- Manage the balance of owner-occupied and renter-occupied housing in the city.

2.7 Housing Implementation Strategies

Based on the aforementioned goals and data, the following implementation strategies must be undertaken by several parties (see Chapter 9 for responsible parties):

- Establish one short-term incentive program, and one friendly, competitive grant program to promote exterior maintenance and aesthetic improvements to residences.
- Distribute neighborhood-specific informational materials about the aforementioned housing improvement incentives, and about regional grants and tools, to generate higher usage.

- Identify available parcels, and rezone those parcels if needed, for infill single-family housing development (to own or rent), promote it to developers, and create associated incentive programs.
- Only permit higher-density condominium housing along or near major community corridors.



A tree-lined, neighborhood street in St. Francis. Source: City of St. Francis



The Nojoshing Trail. Source: City of St. Francis