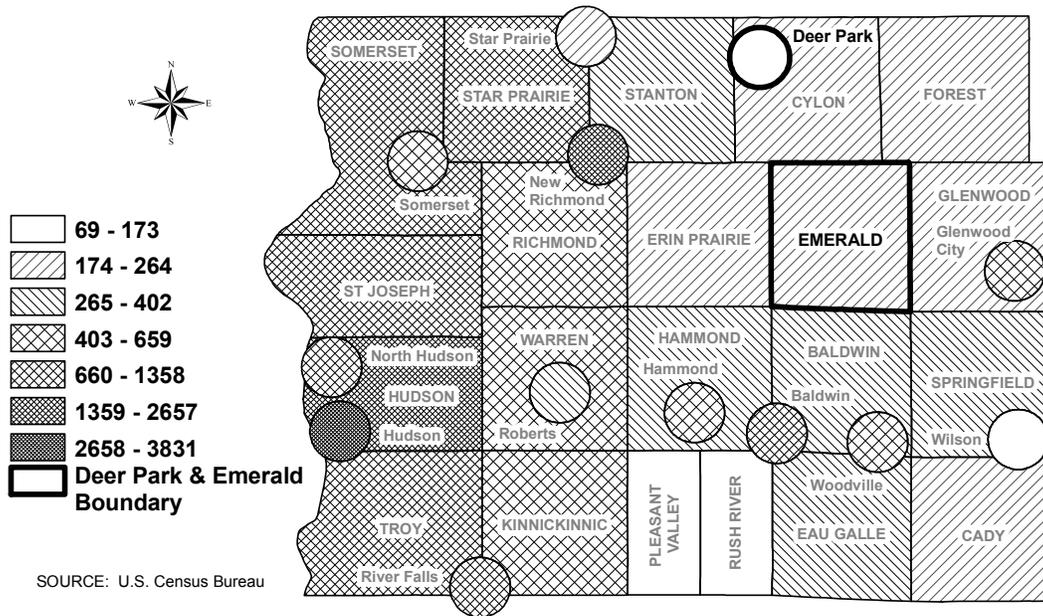


HOUSING

HOUSING SUPPLY

**Total Housing Units - 2000
St. Croix County - Deer Park & Emerald**



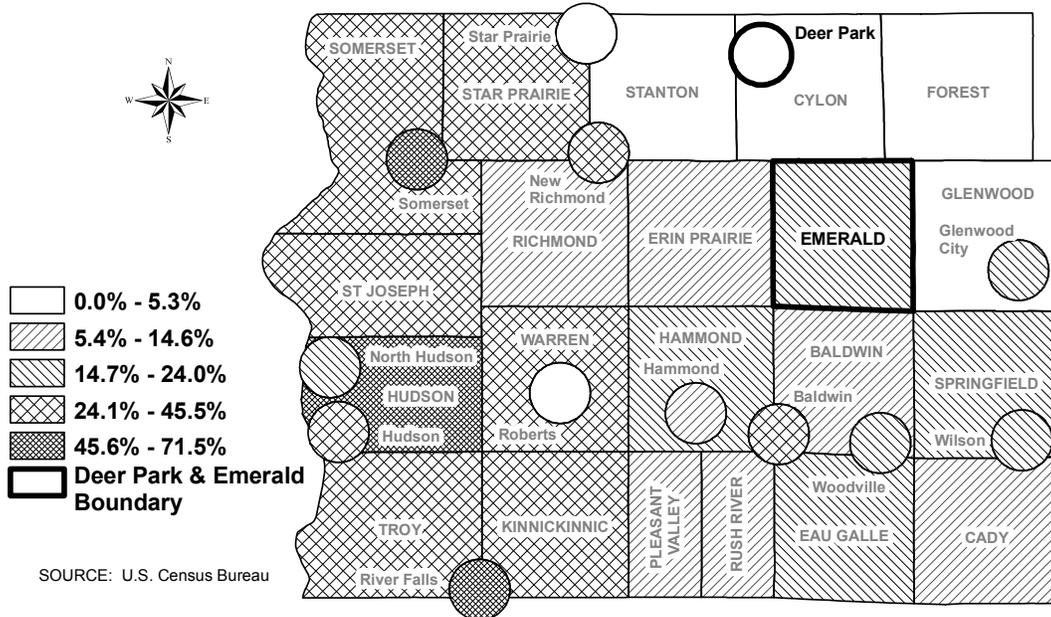
SOURCE: U.S. Census Bureau

**Total Housing Units -- 1970 to 2000
Deer Park - Emerald & Neighboring Communities**

COMMUNITY	1970	1980	1990	2000	AVG PER YR 1970-2000	PERCENT CHANGE		
						70-80	80-90	90-00
Emerald	163	191	203	244	2.7	17.2%	6.3%	20.2%
Baldwin	250	278	288	315	2.2	11.2%	3.6%	9.4%
Cylon	181	228	227	232	1.7	26.0%	-0.4%	2.2%
Erin Prairie	128	197	208	234	3.5	53.9%	5.6%	12.5%
Glenwood	203	225	239	263	2.0	10.8%	8.6%	10.0%
V. Deer Park	79	90	98	94	0.5	13.9%	8.9%	-4.1%
V. Star Prairie	122	163	201	215	3.1	33.6%	23.3%	7.0%
V. Wilson	57	59	57	69	0.4	3.5%	-3.4%	17.4%
St. Croix	10,376	14,710	18,519	24,265	463.0	41.8%	25.9%	31.0%

Source: U.S. Census Bureau 1970-2000 Summary File 1

**Percent Change in Total Housing Units 1990 to 2000
St. Croix County - Deer Park & Emerald**



- In St. Croix County the number of housing units increased by 5,746 units from 1990 to 2000, a 31 percent increase.
- From 1970 to 2000 an average of 463 new housing units per year was constructed in St. Croix County.
- The Town of Emerald experienced its greatest housing increase from 1990 to 2000 which is consistent with the housing increases during this decade statewide.
- The Town of Emerald’s average rate of new housing units, 2.7 per year, is comparable to the surrounding communities.
- The Village of Deer Park experienced its greatest housing increase from 1970 to 1980 where 11 new housing units were added to the total count.
- During the 1990’s Deer Park had an overall loss of total housing units going from 98 total housing units to 94. The decline in housing was felt by the surrounding Town of Cylon in the 1980’s and continues to reflect the slower growth of this part of the County.
- Overall the housing unit growth rates of the Deer Park and Emerald area generally reflect changes in the farm population, a decline in large farm families, an increase in farm size, and an aging farming population.

***Housing Unit Types as a Percent of Total Units -- 1990 to 2000
Deer Park – Emerald & Neighboring Communities***

COMMUNITY	YEAR	PERCENT OF TOTAL UNITS		
		SINGLE FAMILY	MULTI-FAMILY	MOBILE HOME
Emerald	1990	94.7%	0.0%	5.3%
Emerald	2000	91.5%	2.4%	6.0%
Baldwin	1990	94.4%	0.3%	5.2%
Baldwin	2000	97.4%	0.0%	2.6%
Cylon	1990	88.5%	0.9%	10.6%
Cylon	2000	94.4%	1.3%	4.3%
Erin Prairie	1990	92.3%	0.0%	7.7%
Erin Prairie	2000	97.1%	0.0%	2.9%
Glenwood	1990	84.9%	2.1%	13.0%
Glenwood	2000	91.1%	3.1%	5.8%
V. Deer Park	1990	88.3%	5.3%	6.4%
V. Deer Park	2000	78.8%	19.2%	1.9%
V. Star Prairie	1990	75.1%	22.4%	2.5%
V. Star Prairie	2000	81.5%	16.9%	1.5%
V. Wilson	1990	86.0%	0.0%	14.0%
V. Wilson	2000	87.9%	6.1%	6.1%
St. Croix County	1990	76.0%	18.0%	6.0%
St. Croix County	2000	76.7%	18.6%	4.7%

Source: U.S. Census Bureau Summary File 3.

- Over 90 percent of Emerald’s housing units are single family, which is considerably higher than the county, but not uncommon for a town in this area.
- Emerald saw a small decrease in single-family homes and the additional of a few multi-family homes; the multi-family percentage increased from zero percent to 2.4 percent of the total in 2000.
- Emerald experienced a slight increase in mobile home units, while Deer Park had an overall decrease.
- The Village of Deer Park also experienced a drop in single-family homes and an increase in multi-family homes from 1990 to 2000.
- The Village of Deer Park has percentages much closer to the county average than nearby similar villages.

HOUSING OCCUPANCY

Occupied Housing Unit by Tenure -- 2000 Deer Park – Emerald & Neighboring Communities

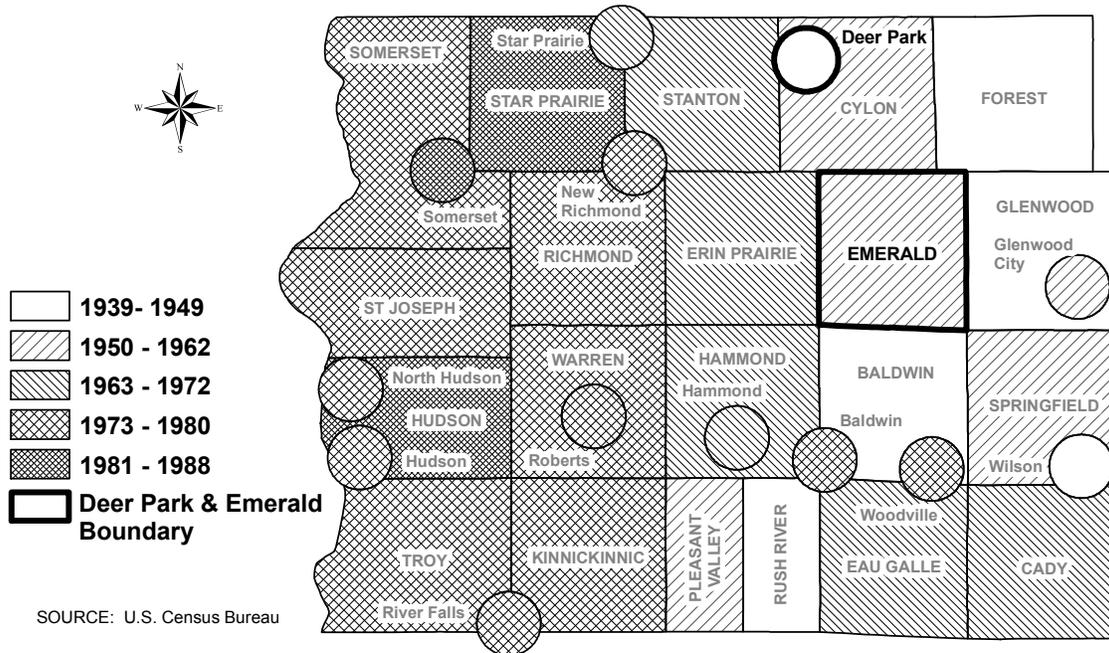
COMMUNITY	OCCUPIED HOUSING UNITS			PERCENT OF TOTAL UNITS		VACANT UNITS
	TOTAL	OWNER	RENTER	OWNER OCCUPIED	RENTER OCCUPIED	
Emerald	236	215	21	91.1%	8.9%	8
Baldwin	307	291	16	94.8%	5.2%	8
Cylon	227	202	25	89.0%	11.0%	5
Erin Prairie	227	193	34	85.0%	15.0%	7
Glenwood	254	221	33	87.0%	13.0%	9
V. Deer Park	91	67	24	73.6%	26.4%	3
V. Star Prairie	212	156	56	73.6%	26.4%	3
V. Wilson	66	59	7	89.4%	10.6%	3
All County Towns	11,017	10,027	990	91.0%	9.0%	426
St. Croix County	23,410	17,881	5,529	76.4%	23.6%	855

Source: U.S. Census Bureau Summary File 1

- The Town of Emerald has a similar percentage of owner and renter occupied units when compared to all the county towns.
- The Village of Deer Park has similar percentages of owner and renter occupied units when compared to St. Croix County as a whole.
- Notable, is Deer Park's exact similarity to the Village of Star Prairie of owner and renter occupied units, an example of a fairly consistent housing split for small villages.
- Both Deer Park and Emerald had a typical number of vacant units when compared to similar neighboring communities.
- Towns have a higher percentage of owner-occupied housing than the county as a whole.

HOUSING STOCK ASSESSMENT

**Median Year Housing Units Built - 2000
St. Croix County - Deer Park & Emerald**



SOURCE: U.S. Census Bureau

**Percent of Housing Units by Year of Construction -- 2000
Deer Park – Emerald & Neighboring Communities**

COMMUNITY	MEDIAN	PERCENT OF TOTAL UNITS				
		PRE 1960	1960-1969	1970-1979	1980-1989	1990-1999
Emerald	1955	50.4%	5.2%	14.5%	10.1%	19.8%
Baldwin	1947	52.6%	10.2%	15.1%	8.6%	13.5%
Cylon	1962	48.5%	7.8%	19.5%	8.6%	15.6%
Erin Prairie	1972	40.8%	5.4%	23.3%	13.8%	16.7%
Glenwood	1943	60.3%	3.5%	12.8%	7.8%	15.6%
V. Deer Park	1945	61.5%	6.7%	8.7%	11.5%	11.5%
V. Star Prairie	1967	44.1%	8.2%	12.3%	17.4%	17.9%
V. Wilson	1949	57.6%	9.1%	6.1%	10.6%	16.7%
St. Croix	1977	28.5%	8.0%	19.8%	16.6%	27.1%

Source: U.S. Census Bureau 1970-2000 Summary File 3

- In 2000, the median construction year for housing units throughout St. Croix County was 1977.
- The median housing age countywide is approximately 10 years more recent than most of the County’s towns and villages. The difference is due to the greater amount of new construction in the western half of the county.
- Consistent with the median age, 1945, over 60 percent of the housing in the Village of Deer Park was constructed prior to 1960. Deer Park’s housing is generally older than that found in the surrounding communities.

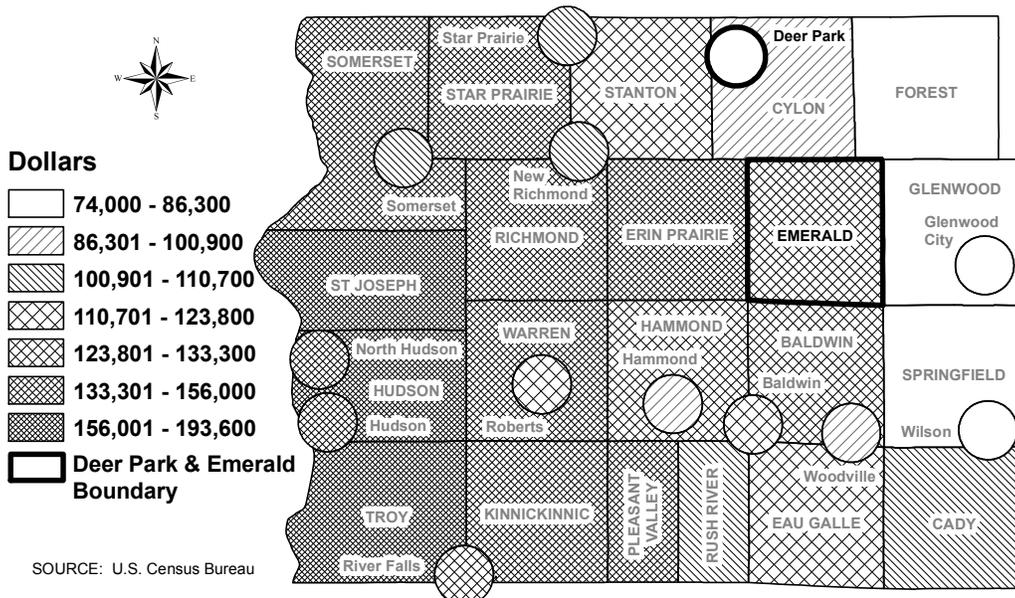
- The majority of Emerald’s housing was also constructed prior to 1960; this age category accounts for over 50 percent of the housing stock. The median housing age is 1955.
- Emerald’s median age is older than that of towns to the west, but younger than towns to the east and south.
- In both Deer Park and Emerald the majority of homes were built before 1960, which is consistent with the County.
- The 1960’s represented the decade with the least amount of housing units built for both Deer Park and Emerald.
- Like many other towns in St. Croix County, Emerald had an increase in housing in the 1990’s.
- Deer Park’s housing growth was very consistent during the 80’s and 90’s.

Housing Value Owner-Occupied Units -- 2000
Deer Park – Emerald & Neighboring Communities

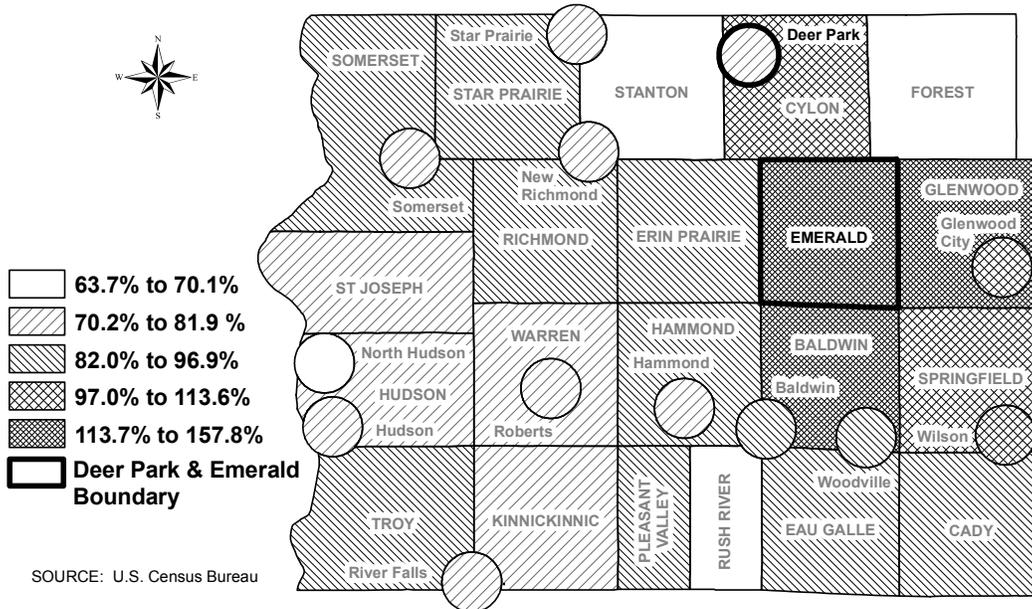
COMMUNITY	PERCENT OF TOTAL UNITS						
	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 TO \$149,999	\$150,000 TO \$199,999	\$200,000 TO \$299,999	\$300,000 TO \$499,999	\$500,000 OR MORE
Emerald	20.3%	18.9%	18.9%	29.7%	12.2%	0.0%	0.0%
Baldwin	3.6%	20.0%	44.5%	23.6%	8.2%	0.0%	0.0%
Cylon	13.4%	35.8%	46.3%	4.5%	0.0%	0.0%	0.0%
Erin Prairie	0.0%	9.7%	43.0%	34.4%	10.8%	2.2%	0.0%
Glenwood	14.9%	48.6%	24.3%	2.7%	9.5%	0.0%	0.0%
V. Deer Park	11.6%	58.0%	30.4%	0.0%	0.0%	0.0%	0.0%
V. Star Prairie	4.2%	40.3%	47.1%	12.6%	0.0%	0.0%	0.0%
V. Wilson	31.8%	40.9%	27.3%	0.0%	0.0%	0.0%	0.0%
St. Croix County	2.0%	19.7%	35.6%	23.8%	14.0%	4.1%	0.7%

Source: U.S. Census Bureau Summary File 3 Specified

Median Housing Unit Value - 2000
St. Croix County - Deer Park & Emerald

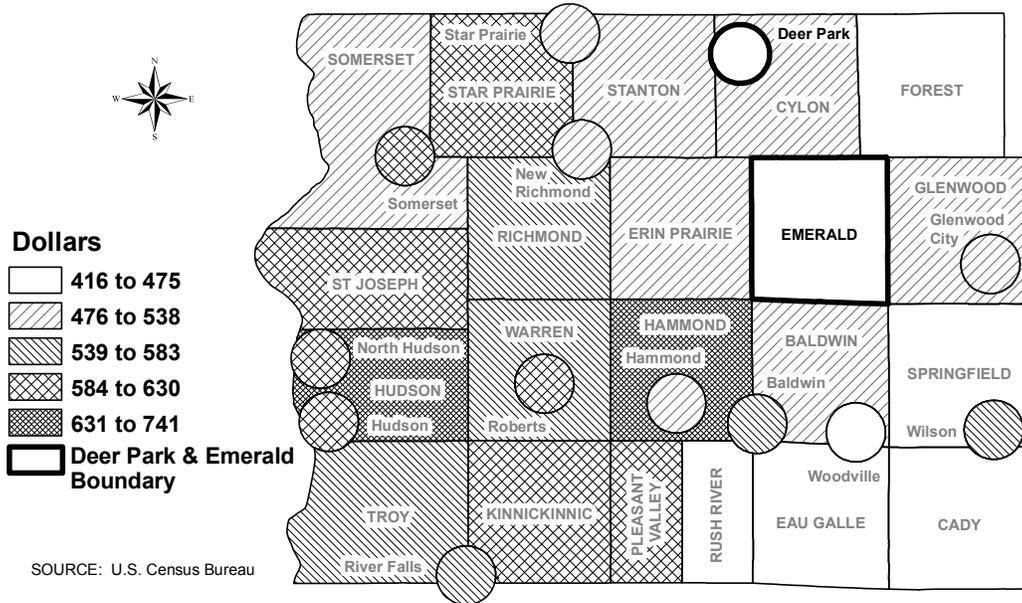


**Percent Change in Median Housing Unit Value - 1990 to 2000
St. Croix County - Deer Park & Emerald**



- The median housing unit value in St. Croix County in 2000 was \$139,500.
- The Town of Emerald is just below the County median value, yet is comparable at \$133,300.
- The Village of Deer Park is below the County median housing unit value and that of neighboring communities.
- From 1990 to 2000, housing unit values changed significantly in the Town of Emerald. Emerald’s change in median housing unit value was among the highest in the county with an actual change of over 100 percent as shown in the figure above.
- Deer Park had an increase comparable to other county villages with an over 70 percent change from 1990 to 2000.

**Median Housing Unit Rent - 2000
St. Croix County - Deer Park & Emerald**

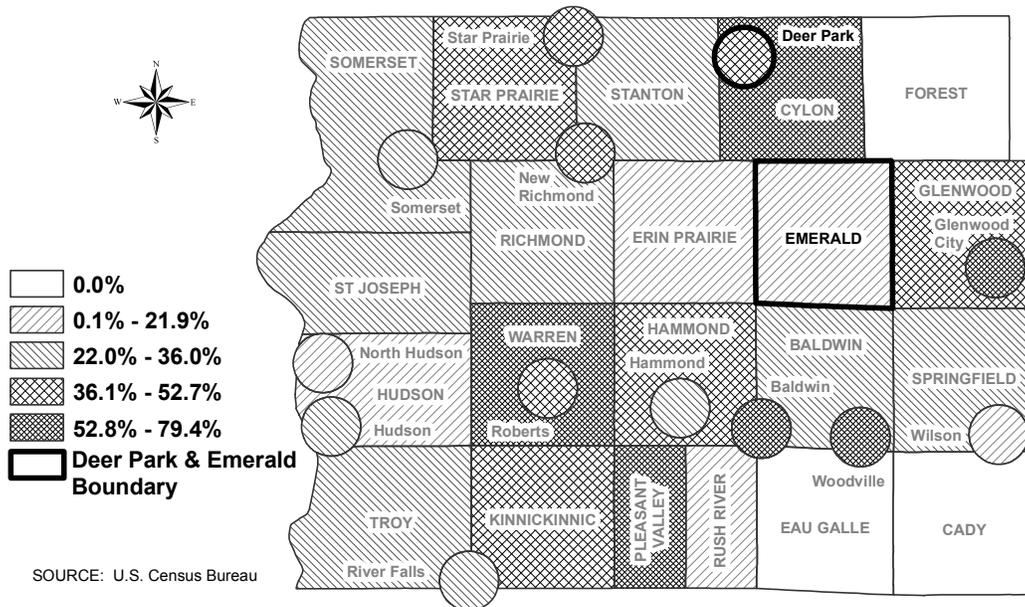


**Gross Rent Costs Per Housing Unit -- 2000
Deer Park – Emerald & Neighboring Communities**

COMMUNITIES	MEDIAN	PERCENT OF TOTAL UNITS					
		<\$200	\$200 TO \$299	\$300 TO \$499	\$500 TO \$749	\$750 TO \$999	\$1,000 OR MORE
Emerald	\$425	30.0%	0.0%	30.0%	40.0%	0.0%	0.0%
Baldwin	\$506	18.2%	0.0%	27.3%	36.4%	0.0%	18.2%
Cylon	\$525	0.0%	16.7%	33.3%	50.0%	0.0%	0.0%
Erin Prairie	\$518	0.0%	0.0%	33.3%	66.7%	0.0%	0.0%
Glenwood	\$529	18.2%	0.0%	0.0%	81.8%	0.0%	0.0%
V. Deer Park	\$458	32.0%	0.0%	28.0%	40.0%	0.0%	0.0%
V. Star Prairie	\$528	7.8%	0.0%	33.3%	52.9%	5.9%	0.0%
V. Wilson	\$550	0.0%	0.0%	50.0%	50.0%	0.0%	0.0%
St. Croix County	\$587	4.8%	7.4%	19.5%	46.2%	16.6%	5.0%

Source: U.S. Census Bureau Summary File 3

**Percent Change in Median Housing Unit Rent - 1990 to 2000
St. Croix County - Deer Park & Emerald**



- The County median housing unit gross rent is \$587, which is higher than Deer Park and Emerald.
- The Village of Deer Park has a lower median housing unit gross rent than similar villages and neighboring towns.
- Both Emerald and Deer Park are among those communities with the lowest median rent in the county.
- The County rental costs generally reflect the proximity to the interstate highway system and the job market. Higher rental costs are generally seen in areas closer to the interstate. Deer Park and Emerald have a greater distance from the major transportation corridor of Interstate 94 which is a partial contributor to their lower rent costs.
- From 1990 to 2000, rental costs increased substantially overall in St. Croix County but varied significantly by community. They increased by over 36 percent in Deer Park but by less than 22 percent in Emerald.
- The resultant rental costs continue to put Deer Park and Emerald among the most affordable communities in the County.

HOUSING AFFORDABILITY

**Monthly Ownership Costs as a Percent of Household Income – 1999
Deer Park – Emerald & Neighboring Communities**

COMMUNITY	PERCENT OF TOTAL IN EACH PERCENTAGE CATEGORY						
	<15%	15.0%- 19.9%	20.0%- 24.9%	25.0%- 29.9%	30.0%- 34.9%	35.0% OR >	NOT COMPUTED*
Emerald	25.7%	14.9%	13.5%	6.8%	9.5%	29.7%	0.0%
Baldwin	42.7%	20.0%	20.9%	5.5%	3.6%	7.3%	0.0%
Cylon	32.8%	35.8%	6.0%	11.9%	0.0%	13.4%	0.0%
Erin Prairie	37.6%	16.1%	29.0%	4.3%	2.2%	10.8%	0.0%
Glenwood	28.4%	29.7%	14.9%	21.6%	2.7%	2.7%	0.0%
V. Deer Park	55.1%	24.6%	18.8%	1.4%	0.0%	0.0%	0.0%
V. Star Prairie	33.6%	21.0%	22.7%	9.2%	5.0%	8.4%	0.0%
V. Wilson	18.2%	27.3%	13.6%	18.2%	0.0%	22.7%	0.0%
All County Towns	32.4%	22.1%	18.3%	9.5%	5.3%	12.4%	0.0%
St. Croix County	33.5%	21.2%	17.1%	10.5%	5.6%	11.9%	0.1%
State of Wis.	36.8%	19.7%	15.5%	9.8%	5.8%	12.0%	0.0%

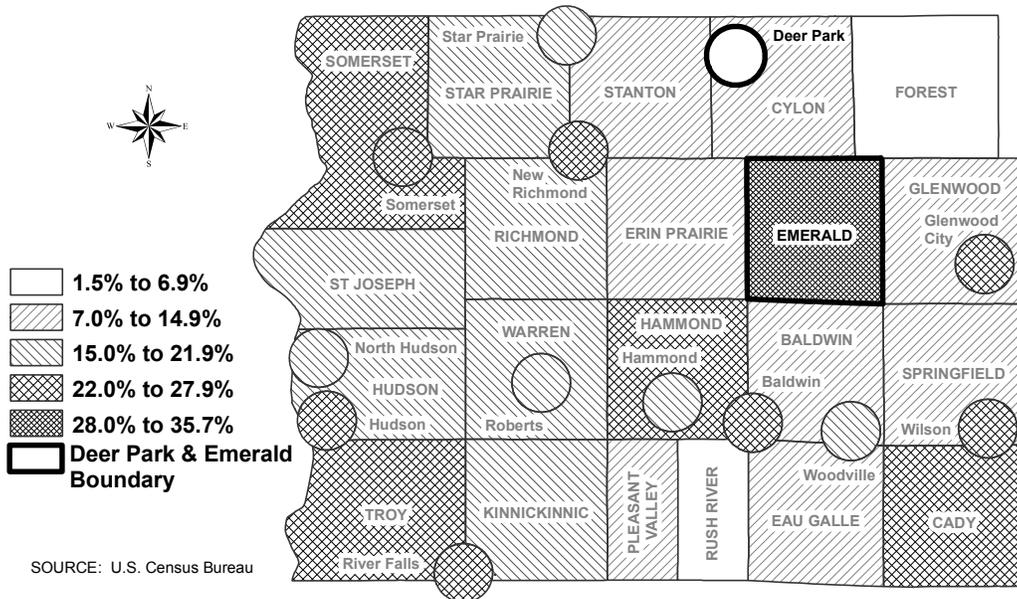
Source: U.S. Census Bureau Summary File 3 Specified

**Gross Rent as a Percent of Household Income – 1999
Deer Park – Emerald & Neighboring Communities**

COMMUNITY	PERCENT OF TOTAL IN EACH PERCENTAGE CATEGORY						
	<15%	15.0%- 19.9%	20.0%- 24.9%	25.0%- 29.9%	30.0%- 34.9%	35.0% OR >	NOT COMPUTED
Emerald	40.0%	0.0%	50.0%	0.0%	0.0%	10.0%	0.0%
Baldwin	30.8%	38.5%	0.0%	15.4%	0.0%	0.0%	15.4%
Cylon	23.1%	19.2%	15.4%	11.5%	0.0%	0.0%	30.8%
Erin Prairie	43.5%	13.0%	0.0%	8.7%	0.0%	0.0%	34.8%
Glenwood	0.0%	38.5%	0.0%	0.0%	46.2%	0.0%	15.4%
V. Deer Park	29.6%	0.0%	37.0%	14.8%	0.0%	11.1%	7.4%
V. Star Prairie	31.5%	16.7%	9.3%	0.0%	16.7%	20.3%	5.6%
V. Wilson	0.0%	28.6%	0.0%	0.0%	28.6%	0.0%	42.8%
All County Towns	26.4%	15.7%	9.0%	9.3%	5.6%	21.4%	12.6%
St. Croix County	21.7%	16.9%	15.4%	11.2%	6.7%	24.0%	4.2%
State of Wis.	21.1%	16.7%	14.2%	10.6%	6.9%	25.4%	5.2%

Source: U.S. Census Bureau Summary File 3 Specified

**Percent of Total Occupied Households Spending 30 Percent or More Income on Housing Costs - 1999
St. Croix County - Deer Park & Emerald**



- Generally, housing costs in the Village of Deer Park are more affordable because less than seven percent of households spend 30 percent or more of their income on a mortgage or rent.
- The low rate of housing costs in the village make it more affordable than just about any other community in St. Croix County.
- Housing costs in the Town of Emerald are less affordable because approximately 30 percent of households must spend 30 percent or more of their monthly income on mortgage or rent. This percentage is higher than the surrounding communities and is the highest in the County.
- Emerald’s higher percentage of households spending 30 percent or more on housing costs can be partially attributed to Emerald’s median household income. The 2000 census data showed that Emerald had a lower median income when compared to the rest of the county while their median housing unit value increased.
- It is probable that the inverse relationship of Emerald’s median household income and median housing unit value resulted in families spending over 30 percent of their income for housing.

HOUSING PROGRAMS

Several regional, state and federal programs and funding sources are available to assist towns and residents in providing housing maintenance and rehabilitation.

The West Central Wisconsin Community Action Agency, Inc., (West CAP) provides assistance with housing issues in Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix counties. The agency is located in Glenwood City. West CAP works through two main programs, Families In Transition (FIT) and HomeWorks Community Housing Development (CHD). FIT deals with the problems of families in housing crisis and seeks to stabilize housing situations. HomeWorks CHD deals with the development, construction and management of affordable rental housing.

The following list provides a brief description of the WESTCAP and state and federal programs and funding sources that are available:

- *Families In Transition (FIT):* The Families in Transition program carries out West CAP's strategies to help the persons-- individuals and families -- who are struggling with the effects of the housing crisis. These are people who are at risk of eviction or foreclosure, families experiencing homelessness and families needing assistance to maintain permanent housing. West CAP's goal is housing stability through:
 - *One-time Assistance:* For families and individuals that are faced with eviction or utility shut-off. They may be eligible for a one time assistance grant to help deal with their immediate crisis.
 - *Supportive Housing Services:* For families who encounter homelessness, they may receive longer-term assistance through supportive housing services. A Family Services Specialist works closely with them to develop a stabilization plan that may include long-term rent assistance and help with medical and certain work-related expenses. Each family develops a plan for working with West CAP staff and other resources to achieve their long-term goals.
 - *Housing Choice Vouchers:* Households that are eligible for the Housing Choice Voucher program in their county receive vouchers to pay rent costs. Households are required to pay 30 percent of their income towards rent, and Housing and Urban Development (HUD) pays the rest. Potential participants apply and are put on a waiting list. Eligible names (from the top of the waiting list) are then invited to attend tenant briefings, which provide detailed information about program opportunities and requirements.
 - *Homeowner Assistance Programs:* The Homebuyer Assistance Program helps families and individuals move from renting to homeownership. Program participants receive counseling in budgeting skills, credit repair and restoring credit worthiness, along with information about home financing options and any supportive programs that may be available to them. The program helps participants successfully move through the steps needed to find and purchase their own home.
 - *Foreclosure Prevention:* Counseling is available to homeowners facing possible foreclosure or currently in the foreclosure process.

- ***HomeWorks Housing Preservation Program:*** The Housing Preservation Program originated as the Weatherization Program in 1974 and has evolved over 35 years to become the whole-house energy conservation, repair and lead hazard reduction program now known as Housing Preservation. It is West CAP's strategy to help families reduce housing costs, maintain their assets and, for elderly homeowners, to maintain residency in their homes. Housing Preservation performs all of the following services:
 - Housing Audits, including depressurization testing, to determine baseline energy performance and identify specific needs;
 - Work orders, specifications and material lists;
 - Installation of energy conservation materials and equipment, including insulation, caulking, windows, furnaces, refrigerators and lighting;
 - Lead-hazard reduction in pre-1978 homes where children are present;
 - Housing rehabilitation for health and safety purposes, including accessibility for persons with disabilities; and
 - Homeowner education.
 - The Housing Preservation program maintains an inventory of frequently used materials. A fleet of trucks is used to transport technicians and materials to work sites.
- ***Community Development Block Grant (CDBG):*** The CDBG program provides grants to local governments for housing rehabilitation programs that primarily benefit low and moderate-income households. Using CDBG funds, communities may establish rehabilitation loans or grants to assist owner occupants with repairs. In Wisconsin, the Department of Administration's Bureau of Housing administers the CDBG program. Any Wisconsin rural county, city, village or town with a population of less than 50,000 residents is eligible to apply for grant funding. In 2000, the estimated funding amount for the CDBG program was approximately \$7.5 million. The application deadline is typically in September.
- ***Home Investment Partnership Program (HOME):*** The HOME program tries to expand the supply of affordable housing, especially rental housing, to very-low income and low-income families. In Wisconsin, the Department of Administration's Bureau of Housing administers the HOME program. Grant awards typically find down payment assistance for home buyers, weatherization related repairs, rental rehabilitation, accessibility improvements and rental housing development. In 2000, the estimated funding amount for the HOME program was approximately \$12.5 million. The application deadline is typically in May.
- ***Low Income Home Energy Assistance Program (LIHEAP):*** This state-administered program provides payments to utility companies or individuals upon billing to help pay for home heating costs in winter. This program is funded by both the state and federal governments, and is only available to individuals below 150 percent of the federal poverty level. Funds are administered through an application process.
- ***Property Tax Deferral Loan Program (PTDL):*** This State-administered program provides loans to low-and moderate-income elderly homeowners to help pay local property taxes, so that the elderly can afford to stay in their homes. To be eligible, individuals must be at least 65 years old with a spouse that is at least 60 years old, unless one is disabled.

- *Low Income Housing Tax Credit Program:* This program is administered by the Wisconsin Housing and Economic Development Authority (WHEDA). The program encourages affordable housing development by providing private investors with income tax credits when they invest in low-income housing development. Tax credits are allocated to housing projects on a competitive basis. Local government support is an important factor in the award of tax credits.
- *Neighborhood Stabilization Program (NSP):* A type of housing assistance that can be used by homeowners to help with down payments, closing costs, property rehabilitation, home buyer education and post-purchase education expenses. In 2009, NSP funds were awarded to West CAP in the amount of \$2,512,599 to acquire and rehabilitate single family homes and rental units in both Dunn and St. Croix County.
- *Housing Cost Reduction Initiative (HCRI):* This state-administered program provides funding to local public and non-profit agencies throughout Wisconsin to reduce housing costs for low- and moderate –income households. Funds are administered through an application process which is competitive. Eligible activities can include emergency rental aid, down payment assistance, homeless prevention efforts and related housing initiatives. In 2000, the estimated funding amount was approximately \$2.8 million. Applications are typically due in February.
- *Local Housing Organization Grants (LoHOG):* This state-funded and administered program provides grants to local housing organizations to help support staff salaries, administrative costs and operating expenses associated with the provision of affordable housing and housing counseling for low-income households. Funds are administered through an application process. In 2000, the estimated funding amount was approximately \$500,000. Applications are typically due in November.
- *Easy-Close Option Loan Program:* This state-administered program assists low-income households in payment of closing costs to purchase a home. Qualifying households must have a total income of less than \$35,000. A non-competitive application is required for this program.
- *Lease-Purchase Assistance Program:* This state-administered program provides financial assistance to governmental or non-profit agencies to acquire, rehabilitate or construct affordable housing to be initially leased to a low-income family. The ultimate intent of the program is to sell the property to the family within three years. A non-competitive application process is required for this program.
- *Multi-family Mortgage Program:* This state-administered program provides construction and/or permanent financing in the form of below-market interest loans to private nonprofit groups and for-profit entities for the development of multi-family rental units.
- *Section 8 Program:* This federal program provides rent assistance to eligible low-income families based on family size, income and fair market rents. Typically, the tenants' share of the total rent payment does not exceed 30 percent of annual income under this program.

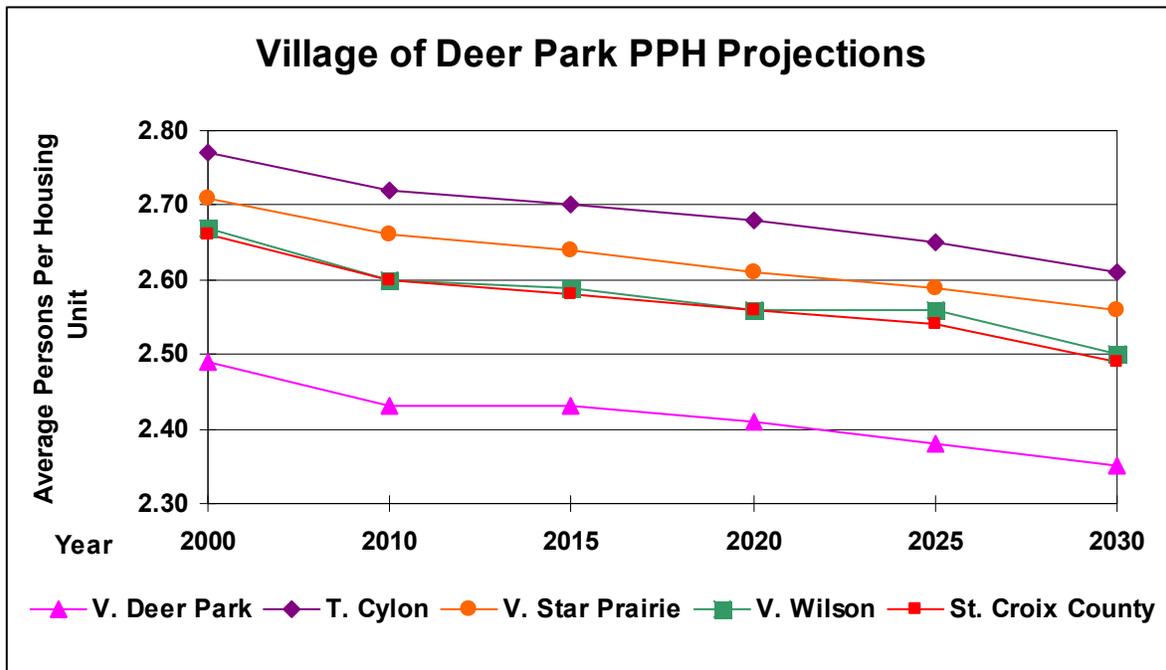
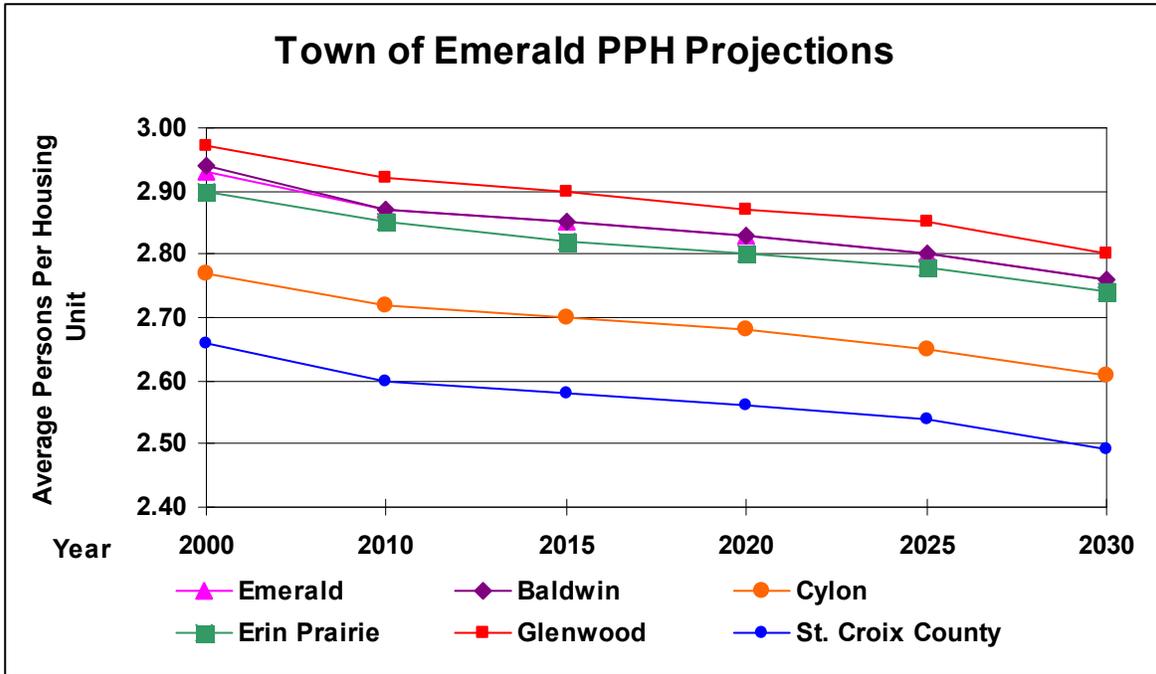
- ***Rural Development Loan Programs:*** This federal program, administered by the USDA, provides a variety of assistance to support the housing needs of rural people. Most involve direct assistance by the USDA, while others work through local partnerships. In order to be eligible for many of these loans, household income must meet certain guidelines and homes must be located in eligible rural areas. Programs include:
 - Farm Labor Housing Loans and Grants
 - Housing Preservation Grants
 - Multi-family Housing Direct Loans
 - Multi-family Housing Guaranteed Loans
 - Repair Loans and Grants
 - Rural Housing Site Loans
 - Self-Help Technical Assistance Grants
 - Single Family Housing Direct Loans
 - Single Family Housing Guaranteed Loans
- ***WDVA Home Loan Program.*** Wisconsin offers veterans a Primary Mortgage Loan (PML) that is different from the USDVA Home Loan Guaranty Program. It may be used for:
 - Purchase or purchase and improvement of a single family home or condominium.
 - Construction of a new single family home.
 - Purchase of certain existing 2 to 4-unit owner occupied residence. (Must be occupied as borrower's principal residence.)
- ***WDVA Home Improvement Loan.*** Another state program allows veterans to borrow up to 90 percent of their home equity for home improvements. The \$25,000 cap has been removed from the program which may be used for additions, garage construction, repairs, and remodeling (i.e., replace a roof, install new windows, a new furnace, or a central air conditioning system) of a veteran's residence.

HOUSING GROWTH PROJECTIONS

**Persons Per Housing Unit – 2000 to 2030
St. Croix County**

MUNICIPALITY	CENSUS	ESTIMATE	PROJECTIONS				
TOWNS	2000	2005	2010	2015	2020	2025	2030
T Baldwin	2.94	2.93	2.89	2.86	2.83	2.82	2.77
T Cady	2.78	2.77	2.74	2.72	2.68	2.66	2.62
T Cylon	2.77	2.76	2.72	2.70	2.68	2.65	2.61
T Eau Galle	2.87	2.87	2.82	2.80	2.78	2.75	2.70
T Emerald	2.93	2.93	2.87	2.85	2.83	2.80	2.76
T Erin Prairie	2.90	2.88	2.85	2.82	2.80	2.78	2.73
T Forest	2.91	2.89	2.86	2.83	2.81	2.78	2.74
T Glenwood	2.97	2.96	2.92	2.90	2.87	2.85	2.80
T Hammond	3.02	3.00	2.96	2.93	2.91	2.89	2.84
T Hudson	3.17	3.16	3.11	3.09	3.07	3.04	2.99
T Kinnickinnic	2.90	2.89	2.84	2.82	2.80	2.77	2.73
T Pleasant Valley	2.97	2.94	2.89	2.90	2.87	2.85	2.80
T Richmond	2.95	2.94	2.90	2.87	2.85	2.82	2.78
T Rush River	2.91	2.89	2.85	2.84	2.81	2.79	2.74
T St. Joseph	2.86	2.85	2.80	2.78	2.76	2.73	2.69
T Somerset	2.85	2.84	2.80	2.78	2.75	2.73	2.69
T Springfield	2.84	2.83	2.78	2.76	2.73	2.72	2.67
T Stanton	2.85	2.84	2.80	2.78	2.75	2.73	2.69
T Star Prairie	2.82	2.81	2.77	2.75	2.73	2.70	2.66
T Troy	2.93	2.92	2.87	2.85	2.83	2.80	2.76
T Warren	3.10	3.09	3.04	3.02	3.00	2.97	2.92
VILLAGES/CITIES	2000	2005	2010	2015	2020	2025	2030
V Baldwin	2.33	2.32	2.28	2.26	2.25	2.23	2.19
V Deer Park	2.49	2.49	2.43	2.43	2.41	2.38	2.35
V Hammond	2.55	2.54	2.50	2.48	2.46	2.44	2.40
V North Hudson	2.63	2.62	2.58	2.56	2.54	2.52	2.48
V Roberts	2.47	2.46	2.43	2.40	2.39	2.37	2.33
V Somerset	2.45	2.44	2.41	2.39	2.36	2.35	2.31
V Star Prairie	2.71	2.70	2.66	2.64	2.61	2.59	2.56
V Spring Valley	2.46	1.50	1.50	1.50	1.00	1.50	1.50
V Wilson	2.67	2.66	2.60	2.59	2.56	2.56	2.50
V Woodville	2.37	2.36	2.33	2.31	2.29	2.27	2.24
C Glenwood City	2.48	2.47	2.43	2.42	2.40	2.37	2.34
C Hudson	2.35	2.34	2.30	2.29	2.27	2.25	2.21
C New Richmond	2.38	2.37	2.34	2.32	2.30	2.28	2.24
C River Falls	2.44	2.20	2.17	2.15	2.13	2.12	2.08
St. Croix County	2.66	2.64	2.60	2.58	2.56	2.54	2.49

Source: Wisconsin Department of Administration - 2008
Project communities are designated in bold type.



- The number of persons per housing unit has been declining since the 1980s. That trend is expected to continue and is reflected in the declining rates for Emerald and Deer Park and the surrounding municipalities.
- The decline is a result of smaller families with fewer children, more households with no children, more single households, and elderly people living longer and remaining in their own homes longer.
- Emerald’s persons per housing unit rate is very close to the surrounding towns, except Cylon. It is significantly higher than the County’s which includes a greater number of

multi-family, rental and elderly housing options. It also reflects the strong farming background with traditionally larger families.

- Deer Park's persons per housing unit rate is significantly lower than the surrounding municipalities, similar sized villages and St. Croix County's. This may be due to the growing elderly population in the village and the decline in families with children.
- As population per housing unit continues to decline the town and village should evaluate its affect on provision of services such as road maintenance, school busing, access to health services, services for the elderly, etc.

Housing Growth Estimates – 2000 to 2009

St. Croix County Towns

MUNICIPALITY	CENSUS	WDOA EST.	ST. CROIX COUNTY ESTIMATED ADDITIONAL UNITS				
	2000	2005	01-04	05-09	01-09	TOTAL 00-09	15-YR AVG
Baldwin	307	327	37	27	64	371	6
Cady	255	283	41	28	69	324	7
Cylon	227	243	19	12	31	258	4
Eau Galle	307	347	66	47	113	420	11
Emerald	236	267	36	15	51	287	7
Erin Prairie	227	233	9	9	18	245	3
Forest	203	217	25	15	40	243	3
Glenwood	254	289	32	12	44	298	5
Hammond	314	507	287	110	397	711	29
Hudson	1,925	2,349	519	211	730	2655	88
Kinnickinnic	483	564	91	41	132	615	15
Pleasant Valley	145	163	16	17	33	178	4
Richmond	524	827	400	220	620	1144	45
Rush River	171	182	19	9	28	199	4
St. Joseph	1,193	1,295	131	90	221	1414	28
Somerset	927	1,145	335	119	454	1381	46
Springfield	285	324	40	22	62	347	8
Stanton	352	357	10	8	18	370	3
Star Prairie	1,006	1,205	225	75	300	1306	37
Troy	1,250	1,503	277	159	436	1686	47
Warren	426	499	75	41	116	542	14
St. Croix County Towns	11,017	13,126	2690	1287	3977	14,994	413

Source: U.S. Census Bureau 2000, WDOA 2008 and St. Croix County Planning & Zoning Department

- Additional information and indications of the rural housing growth since 2000 is available by looking at address numbers issued by the Planning and Zoning Department between 2000 and 2009. Data has been tracked since 1994, with the Town of Emerald averaging seven addresses issued each year. The vast majority of these addresses were for residential dwelling units but some were for agricultural, commercial, institutional or related uses.
- Development in Emerald increased somewhat the first half of the 2000 decade with just under 20 new units in 2001. Then the numbers dropped to around six units per year from 2002 to 2006.

- The second half of the decade was much slower as the economy spiraled downward and the new development activity decreased dramatically. Since 2006, the number of new units decreased to less than five per year.
- The recent downward trend throughout the County reflects the slowing of the housing and development markets and the nationwide economic recession.

Household Projections Numeric Growth -- 2000 to 2030

Deer Park – Emerald & Neighboring Communities

MUNICIPALITY	CENSUS		EST.	PROJECTIONS				# CHG
	2000	2005	2010	2015	2020	2025	2030	00-30
Emerald	236	267	295	328	362	394	425	189
Baldwin	307	327	345	368	392	411	430	123
Cylon	227	243	255	271	287	301	314	87
Erin Prairie	227	233	242	255	268	278	288	61
Glenwood	254	289	318	353	389	422	456	202
V. Deer Park	91	90	92	94	96	98	98	7
V. Star Prairie	212	235	260	290	321	350	378	166
V. Wilson	66	73	80	88	97	104	112	46
St. Croix County	23,410	28,506	32,970	38,126	43,517	48,709	53,975	30,565

Source: U.S. Census Bureau -2000 and Wisconsin Department of Administration 2008.

Household Projections Percentage Growth -- 2000 to 2030

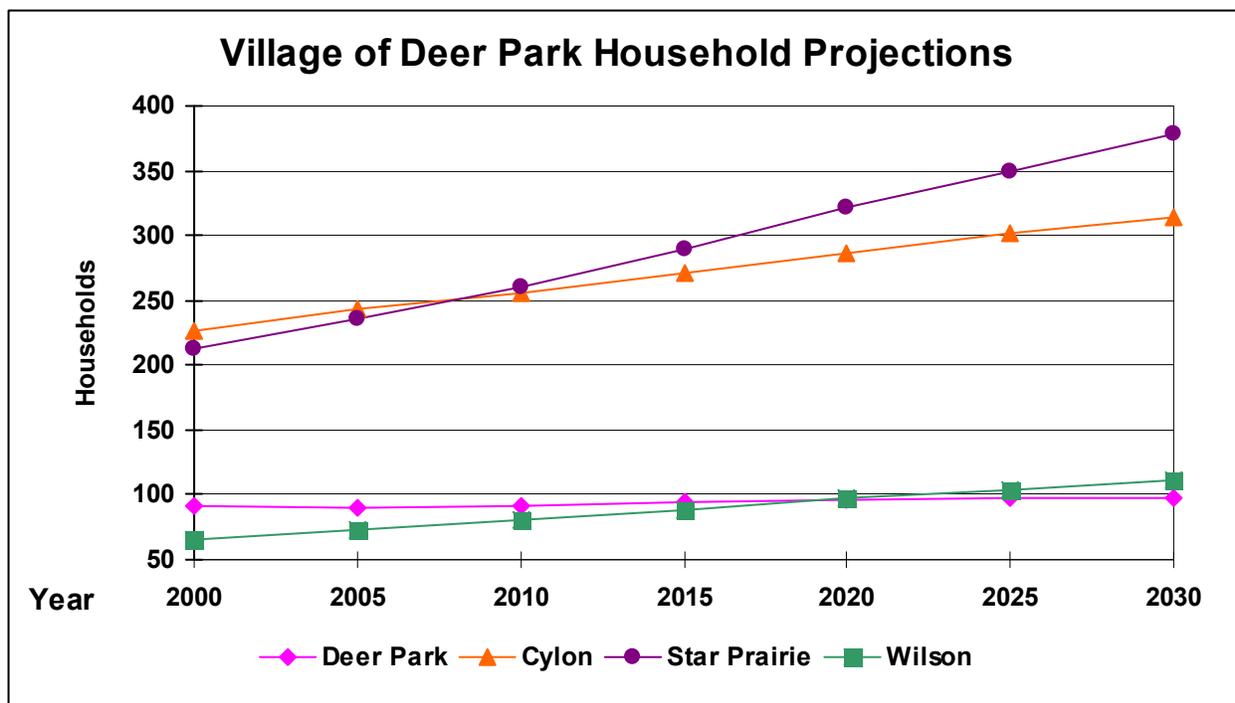
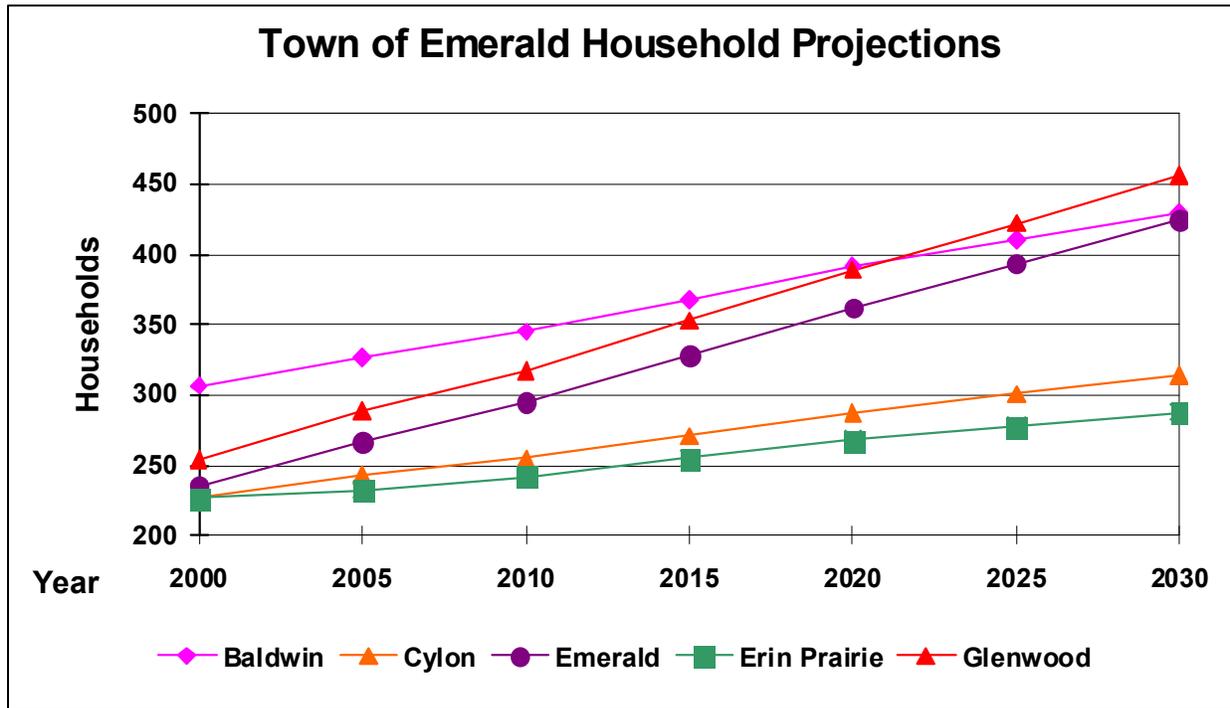
Deer Park – Emerald & Neighboring Communities

MUNICIPALITY	CENSUS		PERCENT CHANGE					
	2000	00-05	05-10	10-15	15-20	20-25	25-30	00-30
Emerald	236	13.1	10.5	11.2	10.4	8.8	7.9	80.1
Baldwin	307	6.5	5.5	6.7	6.5	4.8	4.6	40.1
Cylon	227	7.0	4.9	6.3	5.9	4.9	4.3	38.3
Erin Prairie	227	2.6	3.9	5.4	5.1	3.7	3.6	26.9
Glenwood	254	13.8	10.0	11.0	10.2	8.5	8.1	79.5
V. Deer Park	91	-1.1	2.2	2.2	2.1	2.1	0.0	7.7
V. Star Prairie	212	10.8	10.6	11.5	10.7	9.0	8.0	78.3
V. Wilson	66	10.6	9.6	10.0	10.2	7.2	7.7	69.7
St. Croix County	23,410	21.8	15.7	15.6	14.1	11.9	10.8	130.6

Source: U.S. Census Bureau -2000 and Wisconsin Department of Administration 2008.

- In 2008, the Wisconsin Department of Administration revised the housing projections to reflect the historic growth pattern and to also include changes in growth rates through 2005.
- The revised projections more accurately reflect the residential growth patterns throughout St. Croix County from 2000 through 2005 and are fairly aggressive.
- The recent slump in the economy and housing market may affect future projections but the exact impact will not be known until data from the 2010 census becomes available.
- Emerald is expected to experience strong housing growth over the next 25 years, an increase of almost 80 percent.
- The rate of growth is projected to be greater than most surrounding communities, but the actual amount will generally be very similar in Baldwin and Glenwood.

- Deer Park’s housing projections are much more conservative, reflecting the community’s lack of growth in the past.
- Deer Park’s growth is much slower than similar communities like the villages of Star Prairie and Wilson.



EMERALD HOUSING GOALS, OBJECTIVES & POLICIES

Goal: Safe, affordable, quality housing for all Town of Emerald residents while maintaining a predominantly rural residential character.

Objectives:

1. All housing should be located and sited to fit into the landscape and enhance and maintain rural character.
2. All housing should be well designed and properly maintained.
3. Encourage high quality construction standards for housing.
4. Encourage owners to maintain or rehabilitate the existing housing stock.
5. Encourage development of single family housing sites in the town that meet the needs of persons within a variety of income levels and age groups.
6. Multi-unit or multiple-dwelling housing and mobile home parks are not compatible with the rural character of the town.

Policies:

1. Plan for developable land for housing in areas consistent with town policies and of densities and types consistent with this plan.
2. To ensure high quality construction, require all housing construction to comply with the State of Wisconsin Uniform Dwelling Code. Enforce the Uniform Dwelling Code as needed.
3. Encourage small-lot residential development of two to 10 acres to promote rural character and protection of agricultural and natural resources.
4. Prohibit major subdivisions in Emerald; defined as the creation of five or more lots on the same parcel of land within a five-year period.
5. Adopt a town land division ordinance to implement the goals, objectives and policies of this plan and regulate the pace and type of development.



This older side-gabled farm house structure demonstrates the maintenance and remodeling of existing housing in the Town of Emerald. Photo by Barbara Nelson

6. New mobile home parks and multi-unit dwellings do not fit the town's rural character and should not be allowed. Multi-unit, multiple dwelling housing or a mobile home park consists of three or more units in a structure or on a lot.
7. Develop land use regulations to guide the location of future residential development and protect important features of the natural environment without making existing houses nonconforming whenever possible.
8. Encourage site design that achieves rural character and farmland preservation objectives and ensures that development is safe from saturation, seasonal flooding or ponding.
9. The town may participate in and support programs and funding sources that provide assistance to residents in maintaining and rehabilitating the housing stock.
10. Encourage use of the Community Development Block Grant (CDBG) funds, and other housing program funds, to provide, maintain and rehabilitate housing.
11. Support home-based businesses where there will be no impact on surrounding properties or farm operations.
12. Work with St. Croix County to maintain property to ensure a high-quality living environment within all residential areas and to address violations of applicable land use ordinances on residential, commercial and other properties.
13. Work with St. Croix County on the St. Croix County Animal Waste and the Zoning ordinances to improve relationships and operations between large-scale farms and nearby existing residences.
14. Work with St. Croix County to update land use regulations to require that relocated houses, manufactured housing, and mobile homes are sited on freestanding, separate parcels, are secured to a permanent, frost-free foundations, have minimum width and living space area for each unit and are brought into compliance with the Uniform Dwelling Code to provide safe, quality housing.



New and existing rural residential housing in Emerald. Photo by Barbara Nelson.

DEER PARK HOUSING GOALS, OBJECTIVES & POLICIES

Goal: Provide an adequate supply of safe, quality housing and a range of housing options to meet the needs of Deer Park's residents.

Objectives:

1. Encourage new residential development, as needed, to meet demands by current and future residents.
2. Create new residential districts in areas contiguous to existing residential districts, when possible, in order to ensure efficient service expansions.
3. Direct the location and densities of new residential development through existing regulatory tools, such as zoning.
4. Preserve the range of housing choices that currently exist within the village.
5. Support housing sites in the village that meet the needs of residents within all income levels, age groups, and special needs.
6. Support new developments that are primarily single-family homes or two-family homes.
7. Encourage owners to maintain or rehabilitate the existing housing stock.
8. Encourage high quality construction standards for new housing.
9. Ensure that home sites are safe from seasonal flooding or ponding.

Policies:

1. Plan for managed growth on developable land for housing, in areas consistent with village policies, ordinances and of densities and types consistent with this plan.
2. Promote the development of workforce housing stock in the village, particularly single-family residences and duplexes.
3. Discourage residential uses and development that may adversely affect the character and value of or are incompatible with, existing residential properties in the village.
4. The village should continue to participate in and support programs and funding sources that provide assistance to residents in maintaining and rehabilitating the housing stock.



Deer Park encourages workforce housing, modest, attractive residences for working families. Photo by Carolyn Mertz.

5. Encourage housing redevelopment within the village in order to revitalize the downtown.
6. Increase resident awareness of property maintenance standards in order to enhance and improve the environment and aesthetics of neighborhoods in the village and to protect the private property values of its residents.



Property maintenance is important in the Village of Deer Park. There are many attractive and beautifully maintained homes and businesses throughout the community. Photo by Carolyn Mertz.

7. Identify and maintain properly planned and zoned areas for residential development by utilizing or updating the village zoning code as needed.
8. Promote residential development within the village in a manner that is carefully designed, located and planned, which also considers impacts on utility and community facilities, public services, traffic volume and adjacent uses.
9. Direct new development near existing neighborhoods when possible and promote integration of new development with the surrounding community.
10. Encourage the orderly phasing of residential development in order to ensure available land for future residential development.
11. Encourage neighborhood designs that support a range of transportation choices.
12. Promote an adequate supply of affordable housing for individuals of all income levels.
13. Assess the housing needs of the elderly and special needs residents in the village and promote private housing development to meet those needs.
14. Encourage residential development that enhances property values.
15. Maintain current lot size requirements for residential districts as outlined in the Village of Deer Park's Zoning and Subdivision ordinances.

16. Work to address violations of land use, zoning and other appropriate ordinances on existing residential or commercial properties.
17. Enforce the Uniform Dwelling Code.
18. Update land use regulations to require that relocated houses, manufactured housing, and mobile homes are sited on freestanding, separate parcels, are placed on permanent foundations and are brought into compliance with the Uniform Dwelling Code to provide safe, quality housing.
19. Guide development away from sites with hydric and alluvial soils (which are formed under conditions of saturation, flooding or ponding) to prevent seasonal flooding.
20. Require that new residents receive a copy of St. Croix County's "Rural Living Guide" that outlines the traditional community norms and expectations for rural residents.
21. Require that new residents also receive a copy of Deer Park's "Small Town Guide" insert which will assist them in understanding the expectations for village residents.