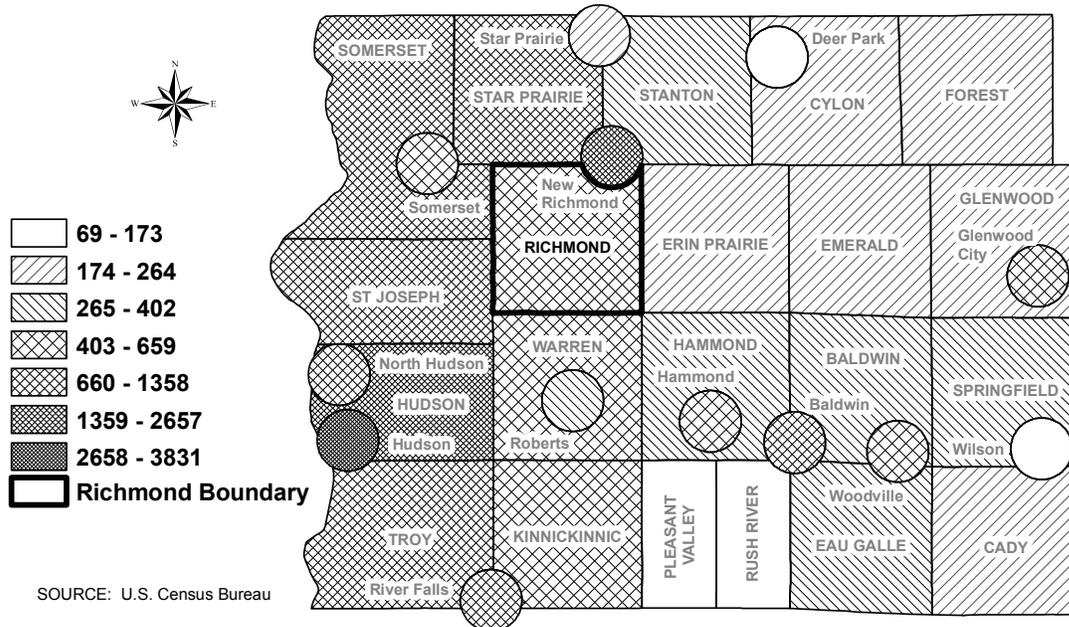


**HOUSING**

*HOUSING SUPPLY*

**Total Housing Units - 2000  
St. Croix County - Richmond**



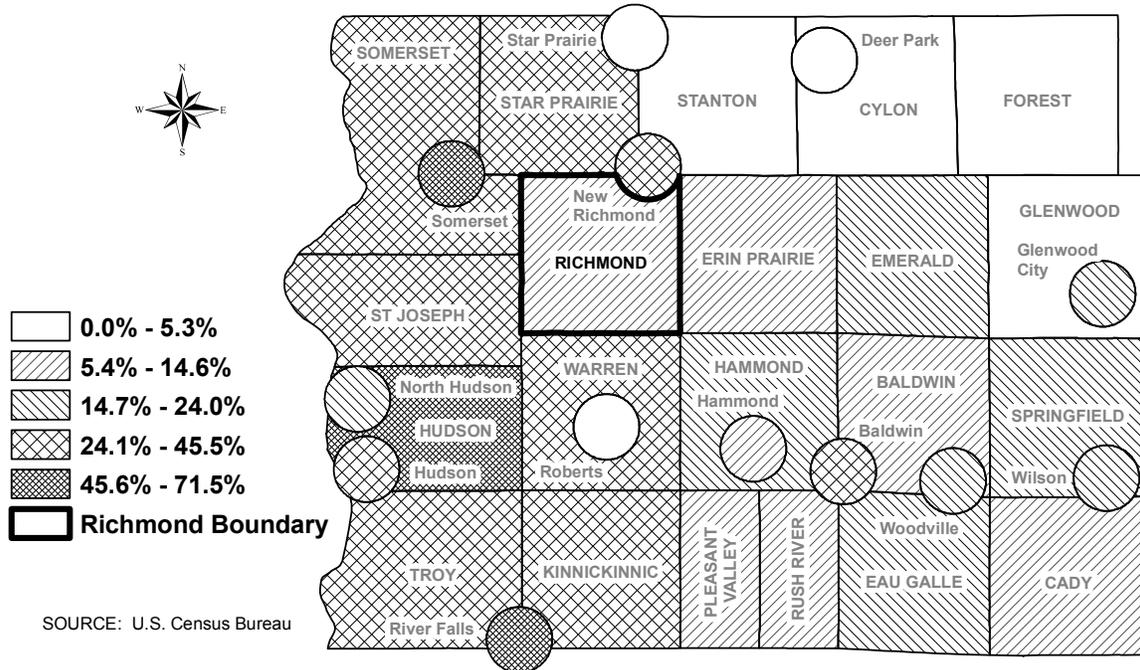
SOURCE: U.S. Census Bureau

**Total Housing Units -- 1970 to 2000  
Town of Richmond & Neighboring Communities**

COMMUNITY	1970	1980	1990	2000	AVG PER YR 1970-2000	PERCENT CHANGE		
						70-80	80-90	90-00
<b>Richmond</b>	<b>271</b>	<b>385</b>	<b>467</b>	<b>530</b>	<b>8.6</b>	<b>42.1</b>	<b>21.3</b>	<b>13.5</b>
Erin Prairie	128	197	208	234	3.5	53.9	5.6	12.5
Somerset	297	559	722	963	22.2	88.2	29.2	33.4
Star Prairie	412	558	761	1079	22.2	35.4	36.4	41.8
Stanton	263	340	353	363	3.3	29.3	3.8	2.8
St. Joseph	437	759	974	1259	27.4	73.7	28.3	29.3
Warren	150	249	327	437	9.6	66.0	31.3	33.6
C. New Richmond	1223	1665	2025	2657	47.8	36.1	21.6	31.2
V. Somerset	232	318	417	659	14.2	37.1	31.1	58.0
V. Star Prairie	122	163	201	215	3.1	33.6	23.3	7.0
<b>St. Croix County</b>	<b>10,376</b>	<b>14,710</b>	<b>18,519</b>	<b>24,265</b>	<b>463.0</b>	<b>41.8</b>	<b>25.9</b>	<b>31.0</b>

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

**Percent Change in Total Housing Units 1990 to 2000  
St. Croix County - Richmond**



- 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 Richmond’s housing growth has averaged about nine new housing units per year since the 1970’s.
- Through 2000, the Town of Richmond has seen steady numeric increases in the number of housing units but a declining percentage increase. Some neighboring communities experienced much higher growth rates and numeric increases during those decades.
- Overall the housing unit growth rates in the Town of Richmond generally reflect the shift from agriculture and related farm families to rural suburban residents who want to be conveniently located in rural areas near state and federal highways with good access to the Twin Cities metro.

**Housing Unit Types as a Percent of Total Units -- 1990 to 2000  
Town of Richmond & Neighboring Communities**

COMMUNITY	YEAR	TOTAL UNITS & PERCENT OF TOTAL UNITS					
		SINGLE FAMILY		MULTI-FAMILY		MOBILE HOME	
<b>Richmond</b>	<b>1990</b>	<b>384</b>	<b>82.2%</b>	<b>45</b>	<b>9.6%</b>	<b>38</b>	<b>8.1%</b>
<b>Richmond</b>	<b>2000</b>	<b>468</b>	<b>89.8%</b>	<b>18</b>	<b>3.5%</b>	<b>35</b>	<b>6.7%</b>
Erin Prairie	1990	188	91.3%	0	0%	18	8.7%
Erin Prairie	2000	233	97.1%	0	0%	7	2.9%
Somerset	1990	619	85.7%	44	6.1%	59	8.2%
Somerset	2000	899	90.0%	40	4.0%	60	6.0%
Star Prairie	1990	605	79.5%	15	2.0%	141	18.5%
Star Prairie	2000	899	83.7%	10	0.9%	165	15.4%
St. Joseph	1990	877	90.4%	39	4.0%	54	5.6%
St. Joseph	2000	1163	93.4%	31	2.5%	51	4.1%
Warren	1990	301	93.2%	16	5.0%	6	1.9%
Warren	2000	418	96.5%	8	1.8%	7	1.6%
C. New Richmond	1990	1325	65.4%	649	32.0%	51	2.5%
C. New Richmond	2000	1674	63.3%	934	35.3%	35	1.3%
V. Star Prairie	1990	151	75.1%	45	22.4%	5	2.5%
V. Star Prairie	2000	159	81.5%	33	16.9%	3	1.5%
V. Somerset	1990	248	59.5%	166	39.8%	3	0.7%
V. Somerset	2000	350	54.9%	285	44.7%	2	0.3%
<b>St. Croix County</b>	<b>1990</b>	<b>13,951</b>	<b>76.0%</b>	<b>3309</b>	<b>18.0%</b>	<b>1094</b>	<b>6.0%</b>
<b>St. Croix County</b>	<b>2000</b>	<b>18,610</b>	<b>76.7%</b>	<b>4519</b>	<b>18.6%</b>	<b>1131</b>	<b>4.7%</b>

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

- Approximately 90 percent or more of the housing in the Town of Richmond is single family; this is 13 percent higher than the county as a whole.
- From 1990 to 2000, the percentage of single family units increased by about eight percent in the Town of Richmond. This is a larger increase than neighboring towns, but a smaller percentage of total than all neighboring towns, except Star Prairie.
- From 1990 to 2000 the percentage of single-family housing has increased relative to multifamily and mobile homes in Richmond, while it has generally remained constant in the whole county.
- During this period the number and percent of multi-family structures decreased by more than half in Richmond while the number of mobile homes only decreased slightly.
- The surrounding towns adjacent to Richmond also experienced a decrease in multifamily housing; this was a common trend in most rural towns from 1990 to 2000. In contrast most cities and villages experienced an increase in multi-family homes during that time period.
- The Town of Richmond experienced a slight decrease in mobile home numbers. Generally mobile homes are being slowly replaced by permanent housing structures.

## HOUSING OCCUPANCY

### *Occupied Housing Unit by Tenure – 2000 Town of Richmond & Neighboring Communities*

COMMUNITY	OCCUPIED HOUSING UNITS			VACANT UNITS		PERCENT OF TOTAL UNITS		
	TOTAL	OWNER	RENTER	TOTAL	SEASONAL	OWNER OCCUPIED	RENTER OCCUPIED	SEASONAL OCCUPIED
<b>Richmond</b>	<b>524</b>	<b>464</b>	<b>60</b>	<b>6</b>	<b>0</b>	<b>88.5%</b>	<b>11.5%</b>	<b>0.0%</b>
Erin Prairie	227	193	34	7	4	85.0%	15.0%	1.7%
St. Joseph	1193	1112	81	66	45	93.2%	6.8%	3.6%
Star Prairie	1006	908	98	73	58	90.3%	9.7%	5.4%
Somerset	927	848	79	44	15	91.5%	8.5%	1.6%
Warren	426	401	25	11	6	94.1%	5.9%	1.4%
C. New Richmond	2561	1619	942	96	5	63.2%	36.8%	0.2%
V. Star Prairie	212	156	56	3	0	73.6%	26.4%	0.0%
V. Somerset	635	333	302	24	5	52.4%	47.6%	0.8%
<b>All County Towns</b>	<b>11,017</b>	<b>10,027</b>	<b>990</b>	<b>426</b>	<b>222</b>	<b>91.0%</b>	<b>9.0%</b>	<b>1.9%</b>
<b>St. Croix County</b>	<b>23,410</b>	<b>17,881</b>	<b>5,529</b>	<b>855</b>	<b>281</b>	<b>76.4%</b>	<b>23.6%</b>	<b>1.2%</b>

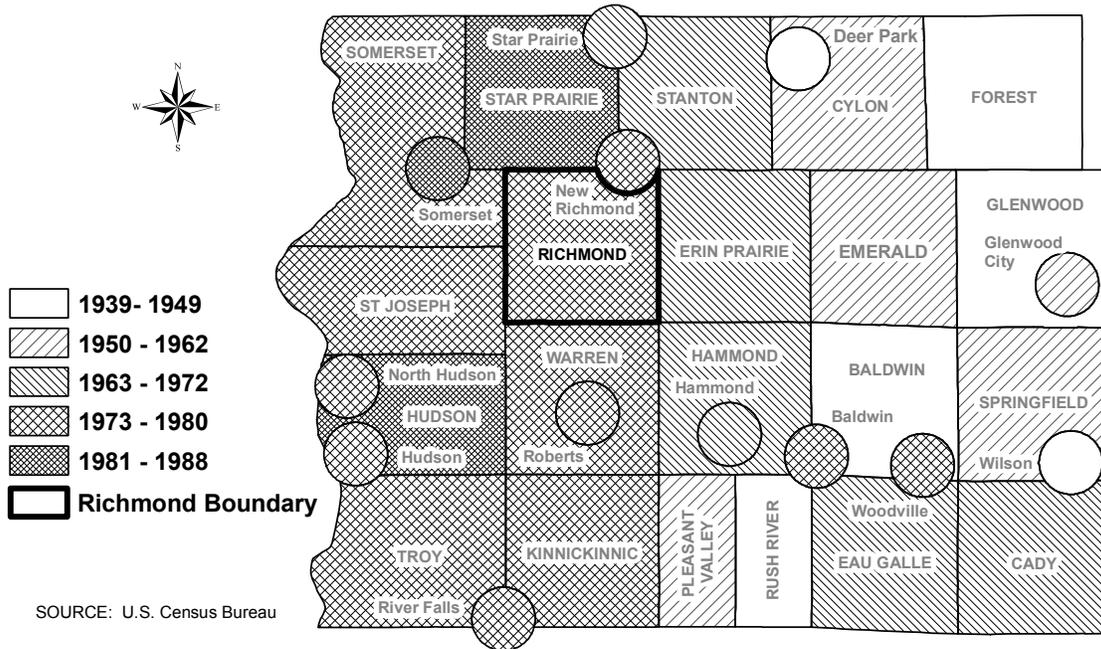
Source: U.S. Census Bureau Summary File 1

- In 2000, owner-occupied units accounted for 88 percent of all housing units in the Town of Richmond. This is very close to the rate for all towns in the county and neighboring towns.
- The Town has a higher percentage of owner-occupied housing than the county as a whole.
- In the Town of Richmond renter occupied units account for about 11 percent of the total housing stock.
- Richmond's percent-of-renter occupied housing units is similar to percent-of-renter occupied housing for all towns in the county. Generally, renter-occupied housing is located within cities and villages in the county.
- The Town has a lower percentage of renter-occupied housing than the county as a whole.
- Richmond's six vacant units is very low for a town. It is lower than all the surrounding towns. It is only about one percent of the Town's total housing supply.

**HOUSING STOCK ASSESSMENT**

**Percent of Housing Units by Year of Construction – 2000**

**Median Year Housing Units Built - 2000  
St. Croix County - Richmond**



**Town of Richmond & Neighboring Communities**

COMMUNITY	MEDIAN	PERCENT OF TOTAL UNITS				
		PRE 1960	1960-1969	1970-1979	1980-1989	1990-1999
<b>Richmond</b>	<b>1977</b>	<b>20.0</b>	<b>11.1</b>	<b>28.6</b>	<b>18.0</b>	<b>22.3</b>
Somerset	1980	20.4	5.4	25.1	18.6	30.4
Erin Prairie	1972	40.8	5.4	23.3	13.8	16.7
St. Joseph	1979	18.4	7.2	26.8	19.4	28.1
Star Prairie	1982	18.0	8.2	20.8	15.0	38.1
Warren	1977	23.1	7.9	26.8	19.2	23.1
C. New Richmond	1974	35.3	8.6	15.1	17.2	24.0
V. Somerset	1983	25.4	4.2	16.2	14.3	39.9
V. Star Prairie	1967	44.1	8.2	12.3	17.4	17.9
<b>St. Croix</b>	<b>1977</b>	<b>28.5</b>	<b>8.0</b>	<b>19.8</b>	<b>16.6</b>	<b>27.1</b>

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 construction year for housing in the Town of Richmond was 1977, which is exactly at the county median average.
- Richmond’s median housing age of 1977 is due to the greater amount of construction from 1970 to 1979; 28.6 percent of all housing was built during this time frame.
- The Town of Richmond’s second highest increase in housing units was during the 1990’s with about 22 percent.

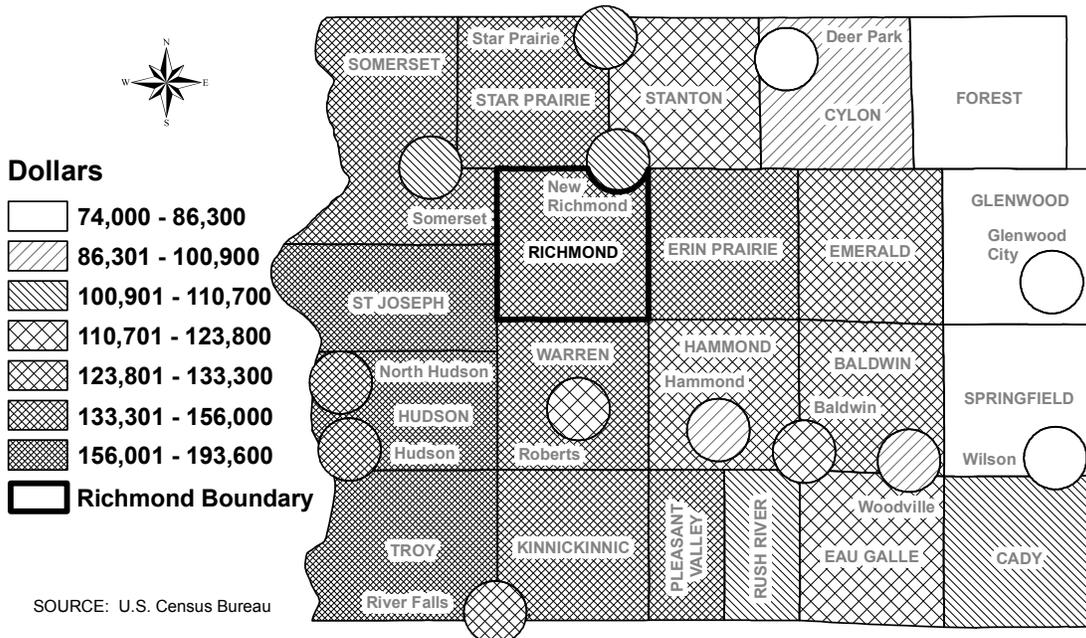
- There has not been a consistent pattern in the surrounding municipalities. The median age and percentage shows that the majority of the housing in the Town of Richmond was constructed during the 1970's, Somerset and Star Prairie during the 1990's and Erin Prairie pre1960's.
- The housing starts in Richmond and the surrounding municipalities generally dipped somewhat in the 1980's. This was probably due to higher interest rates.

**Housing Value Owner-Occupied Units -- 2000  
Town of Richmond & Neighboring Communities**

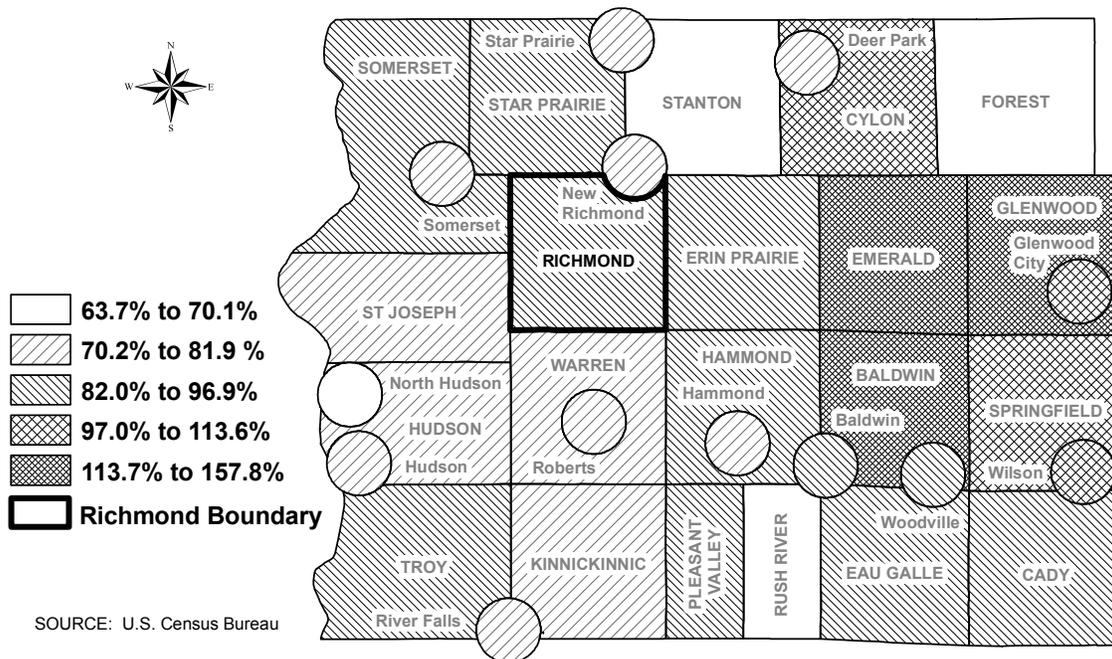
COMMUNITY	PERCENT OF TOTAL UNITS						
	LESS THAN \$50,000	\$50,000 TO \$99,999	\$100,000 TO \$149,999	\$150,000 TO \$199,999	\$200,000 TO \$299,999	\$300,000 TO \$499,999	\$500,000 OR MORE
<b>Richmond</b>	<b>0.0%</b>	<b>19.7%</b>	<b>38.2%</b>	<b>24.5%</b>	<b>17.6%</b>	<b>0.0%</b>	<b>0.0%</b>
Erin Prairie	0.0%	9.7%	43.0%	34.4%	10.8%	2.2%	0.0%
St. Joseph	0.0%	7.3%	13.3%	35.2%	35.6%	7.7%	0.9%
Star Prairie	2.1%	14.0%	47.0%	20.9%	12.1%	3.9%	0.0%
Somerset	0.0%	9.3%	36.9%	30.4%	17.7%	5.4%	0.4%
Warren	0.0%	5.9%	49.0%	28.9%	16.3%	0.0%	0.0%
C. New Richmond	1.9%	38.1%	43.0%	9.5%	5.2%	2.4%	0.0%
V. Somerset	0.7%	39.6%	51.6%	6.0%	2.1%	0.0%	0.0%
V. Star Prairie	0.0%	40.3%	47.1%	12.6%	0.0%	0.0%	0.0%
<b>St. Croix County</b>	<b>2.0%</b>	<b>19.7%</b>	<b>35.6%</b>	<b>23.8%</b>	<b>14.0%</b>	<b>4.1%</b>	<b>0.7%</b>

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

**Median Housing Unit Value - 2000  
St. Croix County - Richmond**

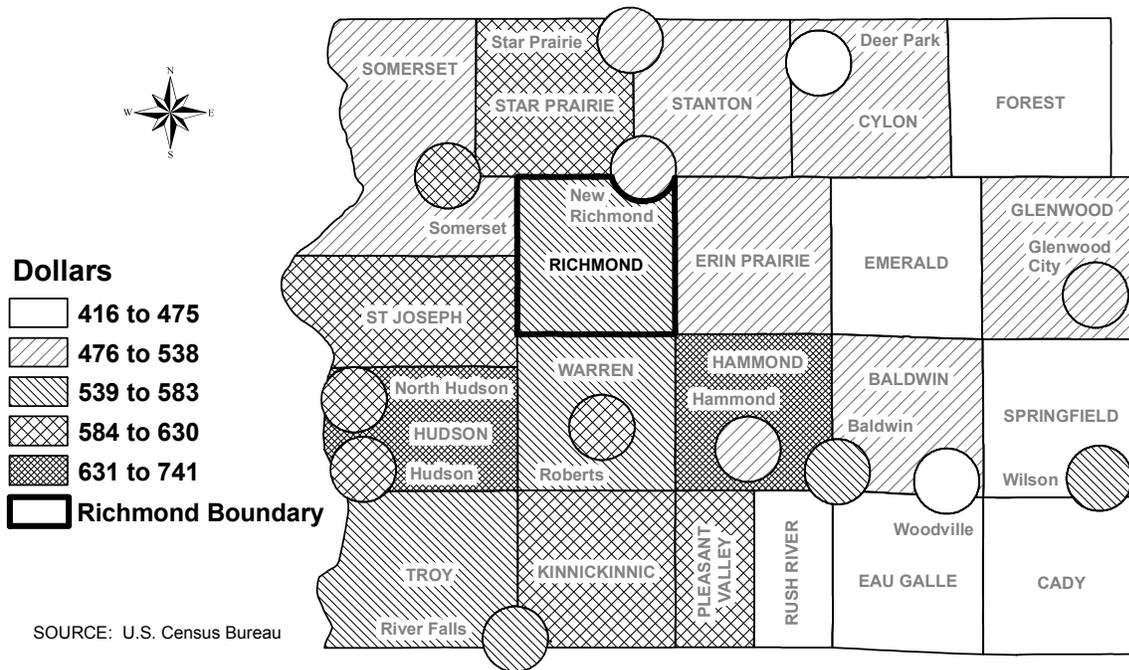


**Percent Change in Median Housing Unit Value - 1990 to 2000  
St. Croix County - Richmond**



- The median housing unit value in St. Croix County in 2000 was \$139,500.
- The Town of Richmond’s median value for 2000 was \$141,400, very slightly above the county’s.
- The majority of the Town of Richmond’s housing units, 38.2 percent, ranged in value from \$100,000 to 149,999. An additional 24.5 percent of housing units ranged in value from \$150,000 to \$199,999. Together these two ranges accounted for almost 2/3 of the housing in the town.
- Unlike most of the surrounding communities, the Town of Richmond had zero houses in the \$300,000 or above range.
- Generally, the Town of Richmond had most housing in the median value ranges illustrating the town’s generally affordable housing stock.
- From 1990 to 2000, housing unit values changed significantly in the Town of Richmond where the change was over 90 percent.
- Similar value changes were seen in the neighboring towns of Star Prairie, Somerset and Erin Prairie; while lower percentage increases were evident in the towns of St Joseph and Warren, the City of New Richmond and villages of Somerset and Star Prairie.

**Median Housing Unit Rent - 2000  
St. Croix County - Richmond**

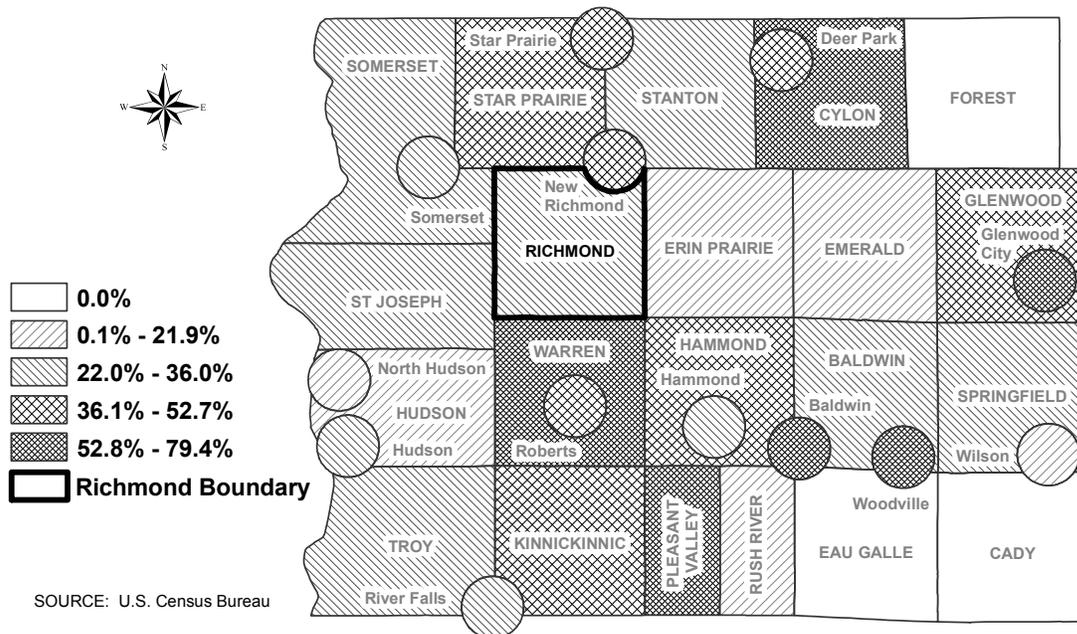


**Gross Rent Costs Per Housing Unit -- 2000  
Town of Richmond & Neighboring Communities**

COMMUNITY	MEDIAN	PERCENT OF TOTAL CASH UNITS					
		<\$200	\$200 TO \$299	\$300 TO \$499	\$500 TO \$749	\$750 TO \$999	\$1,000 OR MORE
<b>Richmond</b>	<b>\$546</b>	<b>10.3%</b>	<b>10.3%</b>	<b>15.4%</b>	<b>48.7%</b>	<b>15.4%</b>	<b>0.0%</b>
Erin Prairie	\$518	0.0%	0.0%	33.3%	66.7%	0.0%	0.0%
Somerset	\$525	0.0%	0.0%	45.2%	31.5%	13.7%	9.6%
St. Joseph	\$614	0.0%	0.0%	41.4%	31.0%	27.6%	0.0%
Star Prairie	\$596	0.0%	3.7%	17.3%	46.9%	22.2%	9.9%
Warren	\$575	0.0%	0.0%	41.7%	41.7%	0.0%	16.7%
C. New Richmond	\$538	7.0%	7.6%	27.0%	36.1%	17.6%	4.7%
V. Somerset	\$612	2.1%	3.8%	15.1%	62.5%	14.8%	1.7%
V. Star Prairie	\$528	7.8%	0.0%	33.3%	52.9%	5.9%	0.0%
<b>St. Croix County</b>	<b>\$587</b>	<b>4.8%</b>	<b>7.4%</b>	<b>19.5%</b>	<b>46.2%</b>	<b>16.6%</b>	<b>5.4%</b>

Source: U.S. Census Bureau Summary File 3

**Percent Change in Median Housing Unit Rent - 1990 to 2000  
St. Croix County - Richmond**



- The county median housing unit gross rent is \$587, which is higher than the Town of Richmond’s rental rate of \$546, for 2000.
- Generally the rental costs in the municipalities surrounding the Town of Richmond are similar.
- The rental rates may also reflect the large number of units in mobile home parks in Richmond compared to surrounding municipalities.
- These rental costs generally reflect the proximity to the highway system and the job market.
- Rental costs increased substantially in St. Croix County between 1990 and 2000.
- Between 1990 and 2000, the Town of Richmond’s rental costs increased by about 30 percent.
- The increasing costs of rentals affected the affordability and availability of housing in all St. Croix County and in the Town of Richmond during the 1990’s and helped to increase the housing supply after 2000.

## HOUSING AFFORDABILITY

### **Monthly Ownership Costs as a Percent of Household Income – 1999** **Town of Richmond & 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
<b>Richmond</b>	<b>35.2%</b>	<b>28.5%</b>	<b>19.1%</b>	<b>6.1%</b>	<b>3.9%</b>	<b>7.3%</b>	<b>0.0%</b>
Erin Prairie	37.6%	16.1%	29.0%	4.3%	2.2%	10.8	0.0%
St. Joseph	30.5%	22.8%	17.1%	9.7%	3.1%	16.9%	0.0%
Somerset	29.9%	18.5%	23.9%	6.7%	7.8%	12.9%	0.9%
Star Prairie	27.2%	22.8%	18.1%	12.6%	6.0%	13.3%	0.0%
Warren	37.1%	23.6%	11.8%	5.9%	6.3%	15.2%	0.0%
C. New Richmond	35.5%	18.1%	15.4%	13.0%	7.8%	10.2%	0.0%
V. Somerset	30.7%	22.3%	16.3%	13.1%	5.7%	12.0%	0.0%
V. Star Prairie	33.6%	21.0%	22.7%	9.2%	5.0%	8.4%	0.0%
<b>All County Towns</b>	<b>32.4%</b>	<b>22.1%</b>	<b>18.3%</b>	<b>9.5%</b>	<b>5.3%</b>	<b>12.4%</b>	<b>0.0%</b>
<b>St. Croix County</b>	<b>33.5%</b>	<b>21.2%</b>	<b>17.1%</b>	<b>10.5%</b>	<b>5.6%</b>	<b>11.9%</b>	<b>0.1%</b>
<b>State of Wis.</b>	<b>36.8%</b>	<b>19.7%</b>	<b>15.5%</b>	<b>9.8%</b>	<b>5.8%</b>	<b>12.0%</b>	<b>0.0%</b>

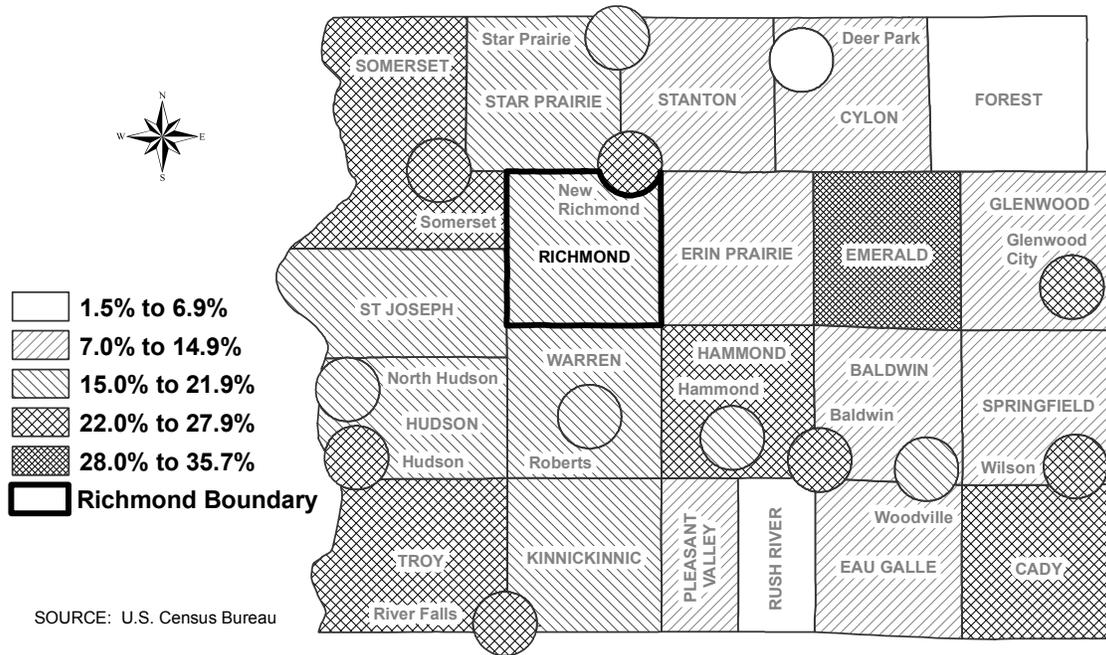
Source: U.S. Census Bureau Summary File 3 Specified

### **Gross Rent as a Percent of Household Income – 1999** **Town of Richmond & Neighboring Communities**

COMMUNITY	PERCENT OF TOTAL IN EACH PERCENTAGE CATEGORY							
	<10%	10.0%- 14.9%	15.0%- 19.9%	20.0%- 29.9%	30.0%- 39.9%	40.0%- 49.9%	50%- OR >	NOT COMPUTED
<b>Richmond</b>	<b>0.0%</b>	<b>0.0%</b>	<b>10.3%</b>	<b>30.8%</b>	<b>35.9%</b>	<b>7.7%</b>	<b>15.4%</b>	<b>0.0%</b>
Erin Prairie	0.0%	43.5%	13.0%	8.7%	0.0%	0.0%	0.0%	34.8%
St. Joseph	31.0%	0.0%	0.0%	27.6%	0.0%	41.4%	0.0%	0.0%
Somerset	6.1%	23.2%	29.3%	2.4%	19.5%	0.0%	14.6%	10.9%
Star Prairie	9.5%	25.0%	14.3%	23.8%	3.6%	3.6%	16.7%	3.6%
Warren	0.0%	38.9%	0.0%	0.0%	0.0%	11.1%	16.7%	33.3%
C. New Richmond	3.5%	22.3%	13.0%	25.0%	12.5%	2.1%	19.4%	5.8%
V. Somerset	6.4%	19.9%	21.6%	26.7%	19.2%	2.4%	7.7%	2.4%
V. Star Prairie	5.6%	25.9%	16.7%	9.3%	20.4%	0.0%	16.7%	5.6%
<b>All County Towns</b>	<b>9.5%</b>	<b>16.8%</b>	<b>15.7%</b>	<b>18.3%</b>	<b>10.0%</b>	<b>5.7%</b>	<b>11.3%</b>	<b>12.6%</b>
<b>St. Croix County</b>	<b>5.9%</b>	<b>15.8%</b>	<b>16.9%</b>	<b>26.6%</b>	<b>12.3%</b>	<b>4.4%</b>	<b>14.0%</b>	<b>4.2%</b>
<b>State of Wis.</b>	<b>6.7%</b>	<b>14.4%</b>	<b>16.7%</b>	<b>24.8%</b>	<b>11.7%</b>	<b>6.1%</b>	<b>14.5%</b>	<b>5.2%</b>

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 - Richmond**



- Generally, housing costs in the Town of Richmond are affordable because only 15 to 22 percent of households spend 30 percent or more of their income on a mortgage or rent.
- This is the median rate in the county and indicates a mix of housing types and costs for Richmond residents to choose from.
- The Town of Richmond’s housing costs are more affordable than the City of New Richmond and village and town of Somerset. However, they are the same as the Village of Star Prairie and Town of Star Prairie and higher than the Town of Stanton.

## 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.

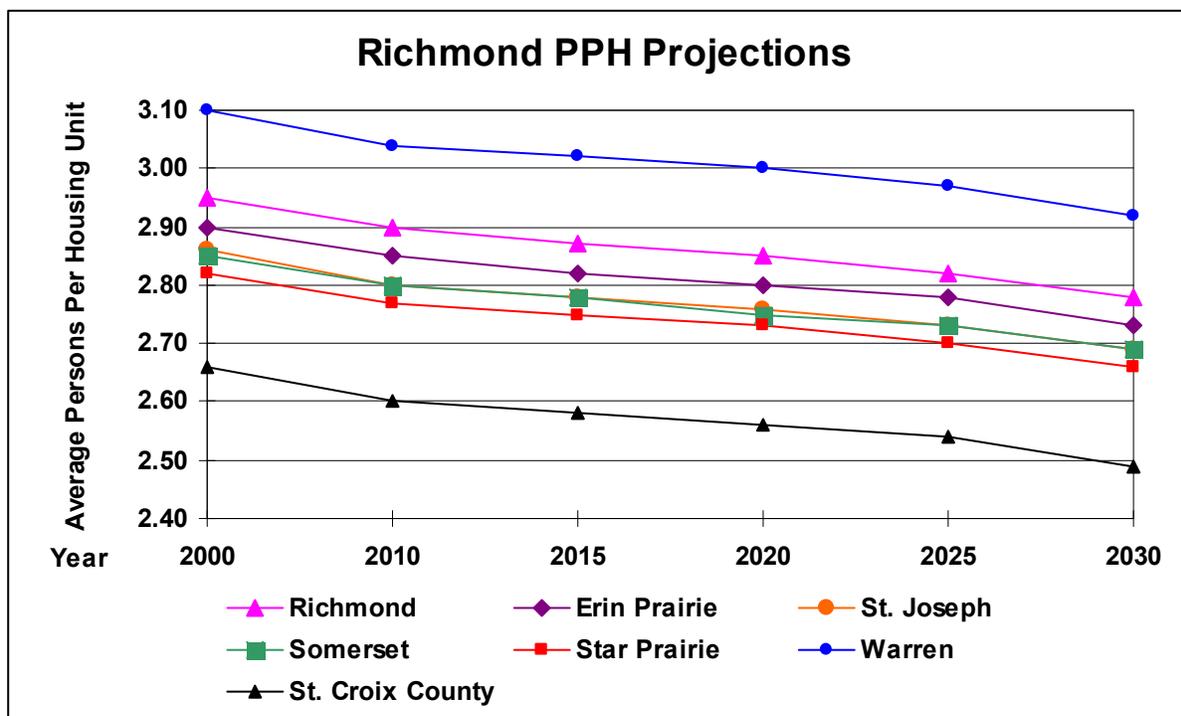
- ***Rural Development Loan Programs:*** This federal program, administered by the USDA, provides a variety of assistance to support the housing needs of rural people. Most involve direct assistance by the USDA, while others work through local partnerships. In order to be eligible for many of these loans, 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
<b>T Richmond</b>	<b>2.95</b>	<b>2.94</b>	<b>2.90</b>	<b>2.87</b>	<b>2.85</b>	<b>2.82</b>	<b>2.78</b>
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
<b>St. Croix County</b>	<b>2.66</b>	<b>2.64</b>	<b>2.60</b>	<b>2.58</b>	<b>2.56</b>	<b>2.54</b>	<b>2.49</b>

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



- The number of persons per housing unit has been declining for since the 1980s. That trend is expected to continue and is reflected in the declining rates for Richmond and all St. Croix County 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.
- Richmond’s persons per housing unit rate is higher than the surrounding towns, except Warren. 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.
- As population per housing unit continues to decline the town 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
<b>Richmond</b>	<b>524</b>	<b>827</b>	<b>400</b>	<b>220</b>	<b>620</b>	<b>1144</b>	<b>45</b>
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
<b>St. Croix County Towns</b>	<b>11,017</b>	<b>13,126</b>	<b>2690</b>	<b>1287</b>	<b>3977</b>	<b>14,994</b>	<b>413</b>

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 Richmond averaging 45 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 Richmond increased dramatically the first half of the 2000 decade with over 60 new units in 2001, and then over 100 per year until 2005.
- The second half of the decade was much slower as the economy spiraled downward and the new development activity decreased dramatically. The number of units dropped back to about 60 in 2006, and then decreased to about a dozen in 2008 and 2009.
- 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  
Town of Richmond & Neighboring Communities**

MUNICIPALITY	CENSUS	EST.		PROJECTIONS				# CHG
	2000	2005	2010	2015	2020	2025	2030	00-30
<b>Richmond</b>	<b>524</b>	<b>827</b>	<b>1,019</b>	<b>1,236</b>	<b>1,466</b>	<b>1,691</b>	<b>1,920</b>	<b>1,396</b>
Erin Prairie	227	233	242	255	268	278	288	61
St. Joseph	1,193	1,295	1,445	1,621	1,804	1,977	2,149	956
Somerset	927	1,145	1,336	1,554	1,785	2,007	2,233	1,306
Star Prairie	1,006	1,205	1,387	1,596	1,815	2,025	2,239	1,233
Warren	426	499	573	657	744	829	914	488
V. Roberts	392	553	651	766	886	1,002	1,120	728
V. Somerset	635	903	1,111	1,347	1,596	1,839	2,089	1,454
C. New Richmond	2,561	3,105	3,588	4,151	4,737	5,303	5,876	3,315
<b>St. Croix County</b>	<b>23,410</b>	<b>28,506</b>	<b>32,970</b>	<b>38,126</b>	<b>43,517</b>	<b>48,709</b>	<b>53,975</b>	<b>30,565</b>

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

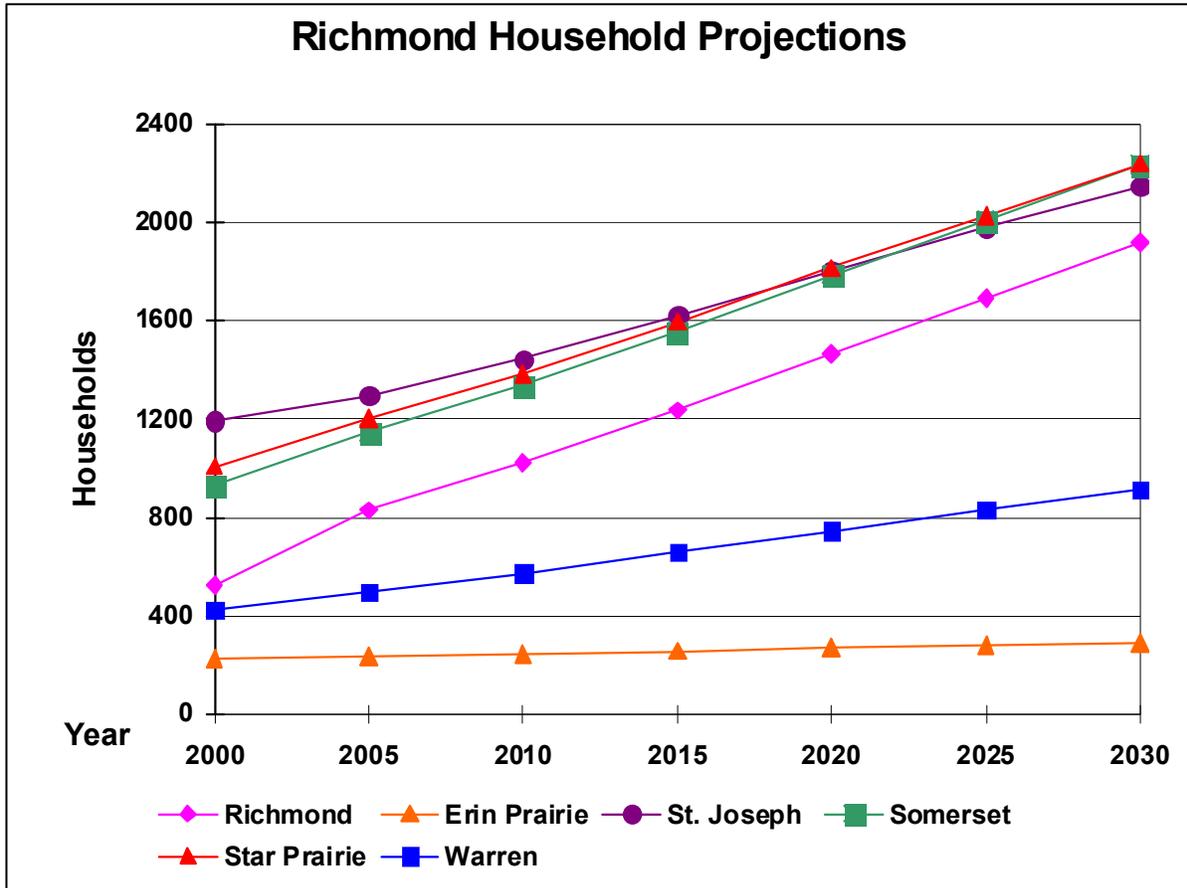
**Household Projections Percentage Growth -- 2000 to 2030  
Town of Richmond & Neighboring Communities**

MUNICIPALITY	CENSUS	PERCENT CHANGE						
	2000	00-05	05-10	10-15	15-20	20-25	25-30	00-30
<b>Richmond</b>	<b>524</b>	<b>57.8</b>	<b>23.2</b>	<b>21.3</b>	<b>18.6</b>	<b>15.3</b>	<b>13.5</b>	<b>266.4</b>
Erin Prairie	227	2.6	3.9	5.4	5.1	3.7	3.6	26.9
St. Joseph	1,193	8.5	11.6	12.2	11.3	9.6	8.7	80.1
Somerset	927	23.5	16.7	16.3	14.9	12.4	11.3	140.9
Star Prairie	1,006	19.8	15.1	15.1	13.7	11.6	10.6	122.6
Warren	426	17.1	14.8	14.7	13.2	11.4	10.3	114.6
V. Roberts	392	41.1	17.7	17.7	15.7	13.1	11.8	185.7
V. Somerset	635	42.2	23.0	21.2	18.5	15.2	13.6	229.0
C. New Richmond	2,561	21.2	15.6	15.7	14.1	11.9	10.8	129.4
<b>St. Croix County</b>	<b>23,410</b>	<b>21.8</b>	<b>15.7</b>	<b>15.6</b>	<b>14.1</b>	<b>11.9</b>	<b>10.8</b>	<b>130.6</b>

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.
- Richmond’s new housing growth from 2000 to 2005 is estimated at almost 60 percent. This sharp increase in households heavily impacts the household projections for the next 25 years.
- The Town’s 2030 household projections are almost three times the number of homes in 2000. If this growth occurs there will be tremendous pressure on community services, schools, and town facilities. The Town should identify how and what will be needed to meet these expanded needs of residents.

- The towns of Richmond, Star Prairie, Somerset and St. Joseph will likely experience similar amounts of growth regardless of the rate of growth.



***HOUSING GOALS, OBJECTIVES & POLICIES***

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

**Objectives:**

1. Encourage the maintenance, rehabilitation and reuse of existing housing stock.
2. All new housing should be well designed and properly maintained.
3. Encourage high quality construction standards for housing.
4. Encourage housing sites in the town that meet the needs of persons within a variety of income levels, age groups and special needs.
5. Support new developments that are primarily single-family homes or two-family homes.
6. Support a limited number of dwelling units with three or four units in a structure in conjunction with conservation design development.
7. Multi-family or multi-unit dwelling housing and additional mobile home parks are not compatible with the rural character of the town.
8. Encourage home sites that are safe from seasonal flooding or ponding.

**Policies:**

1. Plan for a sufficient supply of developable land for housing in areas consistent with town policies and of densities and types consistent with this plan.



One of the many subdivisions in the Town of Richmond, Cherry Knolls offers attractive homes and home sites for residents. Photo by Shawn Demulling.

2. To ensure high quality construction, require all housing construction to comply with the State of Wisconsin Uniform Dwelling Code.
3. The town may participate in and support programs and funding sources such as the Community Development Block Grant (CDBG), that provide assistance to residents in maintaining and rehabilitating the housing stock.
4. Update 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.



Lundy's Preserve is an example of residential development that borders open space land, the Lundy Pond Waterfowl Production Area. Photo by Shane Demulling.

5. Conservation design development is an option to preserve the rural character of the community to enable rural residential development and provide services in a cost-effective manner.

6. Guide development away from hydric and alluvial soils, which are formed under conditions of saturation, flooding or ponding.

7. Encourage home site design that achieves rural character and farmland preservation objectives and ensures that home sites are safe from seasonal flooding or ponding.



Multiple homes and larger farmsteads represent multi-generations and larger farm operations. Photo by Shawn Demulling.

8. The maximum gross density for development shall depend on the location of the development. The gross density may not be the minimum lot size in all cases.
9. Consider updating county and/or town land use ordinances to require standards for manufactured or mobile homes such as: a minimum width and living space area for each unit and/or a roof on each unit with at least a 3:12 pitch.
10. Encourage residents and mobile home park owners to ensure the safety of residents by anchoring mobile home units to frost-free foundations.
11. Coordinate with St. Croix County to pursue grant funding for anchoring older mobile or manufactured homes.
12. Additional mobile home parks or multi-family or multi-unit dwellings do not fit the rural character of the Town of Richmond and should not be developed. Multi-family, multi-unit dwelling housing or a mobile home park is defined as five or more units in a structure or on a lot.

13. Inform property owners and developers that development located within three nautical miles of the airport will need to meet height limitations and building construction standards for insulation and sound reduction. These sites may be required to have deed restrictions acknowledging the airport and its related noise impacts.
14. Work with St. Croix County to update the county's and the town's land use regulations to require that relocated houses and new manufactured houses 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.
15. 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 or industrial properties.
16. Work with St. Croix County to improve or expand St. Croix County Zoning Ordinance regulations regarding property maintenance and nuisance issues such as junk vehicles and dilapidated buildings.
17. 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.



Richmond has many conventional residential subdivisions throughout the town, these are off CTH A adjacent to the golf course. Photo by Shawn Demulling.