

## Housing Vision

*In 2035 St. Croix County, has a stock of affordable and moderate income housing for its residents. In particular, the County has paid attention to the need for affordable and appropriate housing for its aging population. The County has aimed to control sprawling residential development. When and where possible, the County encourages development into cities and villages or in conservation subdivisions in rural areas where shared septic systems are allowed. In addition, homeowners and developers use the Leadership in Energy and Environmental Design (LEED) process to build new homes.*

## Introduction

Quality housing is an essential component to healthy and vibrant communities, and striving to provide safe and cost-effective housing is an important community development goal. An analysis of housing conditions will help St. Croix County gain a better understanding of the changes that have occurred over the past 20 to 25 years. It will also provide insight into future changes that can be anticipated.

The most recent population projections for St. Croix County are based on the 2000 census and population estimates from 2001-2005. They do not take into account the downturn in the economy and the housing foreclosure crisis of the second half of the decade. As such the projections reported in this plan are probably too aggressive. Revised projections will not become available soon enough to be utilized in this plan. The Wisconsin Department of Administration's population projections indicate a 117.5 percent increase in St. Croix County's population (about 58,000 more residents) from 2000 to 2030. In addition, the U.S. Census Bureau's housing projections predict that St. Croix County will have a total of 55,944 housing units by the year 2030, a 131 percent increase from 2000. This is an increase of 31,681 housing units, or approximately 1,056 housing units per year.

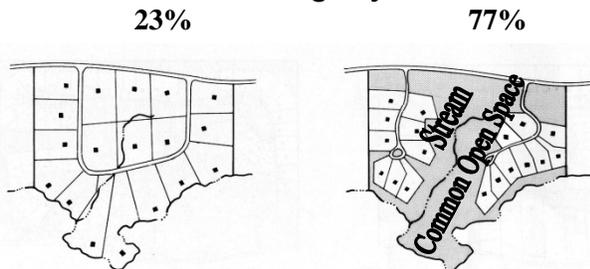
Even if these projections are unrealistically high, St. Croix County will still have dramatic population growth and a need for safe and sanitary housing over the next two decades. The County will face several challenges as a result of this growth. Further analysis of housing conditions will create a foundation from which decisions regarding future housing development can be based.

## Conditions, Trends, and Issue Prioritization

### Conditions & Trends

- Between 1980 and 2010, twenty-two municipalities saw an increase in housing units of over 50 percent. The town of Hudson had the largest housing unit growth at 365 percent.
- It is projected that by the year 2030 St. Croix County will contain 55,944 housing units. This represents an increase of 131 percent from 2000. This is an average of 1,056 additional housing units per year for the period.
- The majority of housing in St. Croix County (36 percent) is valued between \$100,000 and \$149,000. The median housing value in the County of \$139,500 is significantly higher than the state median of \$112,200.
- Owner-occupied housing accounts for 78 percent of all housing in the County; rentals account for 22 percent.

### St. Croix County Comprehensive Plan Public Opinion Survey Report Results, 2008: Preferred Rural Housing Layout



### ST. CROIX COUNTY HOUSING UNITS

	1980	1990	2000	2010
Total Housing Units	14,924	18,519	24,263	33,983
Total Seasonal	211	270	281	460
Total Vacant	554	881	853	2,184
Total Occupied Units	14,159	17,638	23,410	31,799
Owner Occupied Units	10,795	13,212	17,881	24,754
Renter Occupied Units	3,364	4,426	5,529	7,045
Single Family Units*	11,415	13,907	18,613	N/A
Multi-Family Units	2,493	3,310	4,519	N/A
Mobile Homes	805	1,302	1,131	N/A

### Top Issues

- There is a need for more senior housing, single family housing, and affordable housing in the County.
- Increase opportunities to improve the external appearance of residences in neighborhoods.
- Decrease the impact of development in environmentally sensitive areas.
- Smaller individual lots with preserved open space are preferred layout for rural housing development.

### Implications

- The higher vacancy rate in 2010 may indicate that it has become easier for households to find suitable housing to own or rent. In other words, people seeking housing in aggregate will have more choices, and the price of housing will decrease as a result.
- A wide variety of programs and organizations are available to help St. Croix County communities ensure they have an adequate supply of housing to meet a diverse array of current and future demands.
- As the number of households and housing units continues to grow, there is a resulting need for local units of government to provide additional public facilities and services, as well as to develop and enforce additional regulations and ordinances.
- The County contains an older housing stock that is in need of rehabilitation and energy efficiency improvements. Continuation of programs to address these issues is of importance.

## B. Additional Information

More detailed housing related analysis, programs and policies applicable to the County are identified within the *St. Croix County Housing Element Volume 2* as well as *Inventory of Plans, Programs, and Land Use Policies in West Central Wisconsin*.

### Goals and Objectives

**Goal 1: *Provide for a range of affordable, attractive, efficient housing options that provide a safe, healthy living environment and are compatible with surroundings.***

#### Objectives:

- 1.1 Encourage a mix of housing options and neighborhoods to meet the needs of all residents.
- 1.2 Encourage green and energy-efficient construction and renovation methods and materials.
- 1.3 Design, site, and construct housing and residential developments in a manner which mitigates the potential impacts of man-made and natural hazards and other health and safety concerns.
- 1.4 Housing organizations, programs, and services will work cooperatively to best assist residents and utilize limited resources.
- 1.5 Encourage new housing development to be economically efficient in terms of its relationship to necessary services, facilities, and infrastructure.
- 1.6 Housing development will occur in a manner that considers and protects natural resources and minimizes conflicts with adjacent uses.
- 1.7 The development pattern of new housing in rural, unincorporated areas should be compatible with the rural character of its surroundings and preserve working lands.

**Goal 2: *Maintain existing housing stock and preserve traditional residential neighborhoods.***

#### Objectives:

- 2.1 Encourage the maintenance and renovation of the existing housing stock and the County's historic homes.
- 2.2 Identify and promote the preservation and revitalization of our traditional residential neighborhoods and housing in urban areas.

**Goal 3: *Plan for new housing types and densities that are consistent and compatible with local comprehensive plans and meet the forecasted housing needs of residents.***

#### Objectives:

- 3.1 Encourage diversity of housing choices and at higher densities where services are available.
- 3.2 Housing should be located and sited to enhance and maintain rural character.
- 3.3 Plan for a sufficient supply of developable land for housing in areas consistent with local policies and of densities and types consistent with this plan
- 3.4 Discourage isolated non-agriculture commercial and industrial uses in agricultural areas.

## Policies

### *Research & General Outreach*

- 1.1 Provide county-level housing resource information on the county website to increase resident and local government knowledge of the wide variety of housing assistance programs available to residents and encourage local governments to incorporate these housing resources into their planning and development efforts.
- 1.2 Continue to update and provide copies of St. Croix County's Rural Living Guide to local communities. The guide outlines the traditional community norms and expectations for rural residents. Encourage local municipalities to provide copies to all new residents as part of the building permit/inspection process.
- 1.3 To ensure high quality housing, the county supports the Uniform Dwelling Code which requires inspection of new structures and repair of unsafe and unsanitary housing conditions. Through the county website The county will provide information and connection to the State of Wisconsin Uniform Dwelling Code and local building inspectors.

***St. Croix County Comprehensive Planning Public Opinion Survey Report Results, 2008:***

- 90 percent of respondents agree that the external appearance of residences in their neighborhoods is important to them.
- Respondents preferred small individual residential lots that preserved open space rather than a traditional rural housing development with large lots.

### *Planning, Location & Supply*

- 2.1 Update St. Croix County 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.
- 2.2 Work with local municipalities to improve St. Croix County Zoning Ordinance regulations regarding property maintenance and nuisance issues such as junk vehicles and solid waste. Work to maintain a high-quality living environment within all residential areas and to address violations of applicable land use ordinances on residential, commercial or industrial properties.
- 2.3 Work with local municipalities to update the County'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.
- 2.4 Encourage home site design that achieves rural character and farmland preservation objectives and ensures that home sites are safe from seasonal flooding or ponding. Guide

***St. Croix County Comprehensive Planning Public Opinion Survey Report Results, 2008:***

- Respondents were split on whether they preferred new housing to be built where public water and sewer were available vs. homes being built anywhere in the County where a well and private septic system could be sited.
- 59 percent of respondents support increasing the minimum lot size in environmentally sensitive areas; 51 percent supported reducing the lot size for residential development near local communities; 50 percent supported reducing the minimum lot size for residences where small scale sewage treatment systems are available.

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

- 2.5 Allow for and promote a mix of housing types and affordability options, including rental, multi-family, and manufactured housing, which eliminates barriers to fair housing choices.
- 2.6 As the County's population ages, and demand warrants, advocate for a mix of affordable housing and assisted living choices (e.g., nursing care, assisted living, in-home respite) which are sited in close proximity to related goods and services, and contributes to keeping our older citizens as active members of our communities. Encourage new homes to be barrier free for any disability and for persons in all stages of life, while exploring opportunities to support the adaptive rehabilitation of existing homes.
- 2.7 The County will allow for manufactured housing, secured to permanent frost-proof foundations, in any location where conventionally built housing is allowed.
- 2.8 As stated in the County All Hazards Mitigation Plan, pursue grant funding for a manufactured/mobile home anchoring project which encourages the anchoring of older mobile homes.
- 2.9 As recommended in the County All Hazards Mitigation Plan, conduct an inventory of the location, condition, anchoring, and emergency plans of mobile home parks in the County, including availability of shelters and warning systems.
- 2.10 Given the relationship of housing development to many different comprehensive plan elements, implement those strategies found in other sections of this plan in a manner consistent with and supportive of the housing goals and objectives, while ensuring that housing is developed in a manner which is appropriate and compatible with its surroundings.

## **Multi-Jurisdictional and Collaborative Efforts**

- 3.1 Encourage communities and housing service providers in the County to provide input to State and Federal agencies on housing needs and existing or proposed housing programs.
- 3.2 Work cooperatively with West Cap and local municipalities to pursue community development block grant funding and other housing assistance resources which encourage the development, renovation, and maintenance of safe, healthy, energy-efficient, and affordable housing stock.
- 3.3 The County's housing authorities in Hudson, New Richmond and River Falls; planning agencies and related services providers should meet periodically to discuss housing trends, gaps in services, opportunities for resource sharing, and strategies for the St. Croix County housing needs of elderly, special needs and low-income residents.
- 3.4 Develop and provide copies of a St. Croix County Small Town Living Guide to local communities. The guide should outline the traditional community norms and expectations

### **St. Croix County Comprehensive Planning Public Opinion Survey Report Results, 2008:**

- 72 percent of survey respondents agreed there is a need for more senior housing; 66 percent agreed there is a need for more single family housing.
- Less than 25 percent of respondents supported housing subdivisions, multiple-family housing (duplexes, apartments, and condos), and seasonal housing received little support; over 80 percent of survey respondents agreed that more mobile homes, whether freestanding or in a mobile home park, are **not** needed in the County.

for small town residents. Encourage local realtors to provide copies to all perspective residents and local municipalities to provide copies to all new residents as part of the building permit/inspection process.

- 3.5 Provide local governments with the tools, resources, alternatives, and related benefits of preserving the character of historic residential areas; increasing the use of traditional neighborhood design techniques within or adjacent to established residential or incorporated areas; and, prioritizing infill development and encouraging rehabilitation and adaptive reuse.
- 3.6 Encourage utilization of non-profit housing organizations, such as West Cap or Habitat for Humanity, that build, rehabilitate and work to preserve affordable housing through collaboration.

## Housing Unit Change – 2000-2010

**Housing Unit Change 2000 to 2010  
St. Croix County**

