

5. HOUSING

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

This section contains an inventory and analysis of housing characteristics in St. Croix County. 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 and housing 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.

HOUSING SUPPLY & HOUSEHOLDS

The information contained herein differentiates between the dwelling unit used for a home and the people that occupy the home. A household refers to the people living in any particular housing unit such as a single-family home. The U.S. Census indicates that a household includes all the persons who occupy a housing unit. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other people in the building and that have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. (People not living in households are classified as living in group quarters.)

Figures 5.1 and 5.2 show the historic and current count of housing units and percent change for St. Croix County and its municipalities from 1980 to 2010. Between 1980 and 1990, 3,595 housing units were added countywide. Between 1990 and 2000, 5,744 housing units were added in the County. Between 2000 and 2010, 9,720 housing units were added.

Between 1980 and 2010, all but one municipal unit saw a housing growth of 15 percent or greater. Twenty-two municipal units saw an increase in housing units of over 50 percent. Other than the Town of Hudson, communities experiencing the largest percentage increase were not the same as those communities with the largest numeric increase in housing units. The Town of Hudson had the largest housing unit growth at 365 percent and the second largest numeric growth at 2,172 housing units. Other areas with large percentage increases included the Town of Hammond, Town of Richmond, Village of Roberts, Village of Hammond, and the Village of Somerset.

Other communities experiencing significant numeric increases in housing units between 1980 and 2010, included the cities of Hudson (3587) and New Richmond (2019); villages of Baldwin (1046), North Hudson (799) and Somerset (784); towns of Troy (1,024), Somerset (896), Star Prairie (786), Richmond (770) and St. Joseph (752).

From 2000 to 2010, all but four municipalities experienced an expansion in the number of housing units of over 15 percent. Eight municipal units experienced growth of 50 percent or more.

There were no municipalities that experienced a loss in the number of housing units. A reduction in a municipality's housing stock is most commonly caused by annexing land from a town to an incorporated municipality, through abandonment or condemnation, or destruction from natural disasters. Demands for additional housing have resulted in the conversion of large amounts of undeveloped land (crop, forested, pasture) into residential development in St. Croix County. St. Croix County has a limited role in housing activity. Unlike cities, villages and towns, the county does not issue building permits or enforce the state's uniform dwelling code. A reduction in a municipality's housing stock is most commonly caused by annexing land from a town to an incorporated municipality, through abandonment or condemnation, or destruction from natural disasters.

FIGURE 5.1 -- HOUSING UNITS – 1980 TO 2010 – ST. CROIX COUNTY

MUNICIPALITY	1980	1990	2000	2010	PERCENT CHANGE	
					1980-10	2000-10
Towns						
Baldwin	274	288	315	363	32%	15%
Cady	248	240	264	343	38%	30%
Cylon	229	227	232	267	17%	15%
Eau Galle	286	269	320	422	48%	32%
Emerald	189	203	244	315	67%	29%
Erin Prairie	193	208	234	267	38%	14%
Forest	199	207	218	259	30%	19%
Glenwood	221	239	263	307	39%	17%
Hammond	250	271	318	730	192%	130%
Hudson	595	1,144	1,962	2,767	365%	41%
Kinnickinnic	336	364	492	634	89%	29%
Pleasant Valley	111	128	150	188	69%	25%
Richmond	385	467	530	1,155	200%	118%
Rush River	154	151	173	200	30%	16%
St. Joseph	759	974	1,259	1,511	99%	20%
Somerset	583	722	963	1,479	154%	54%
Springfield	267	268	299	373	40%	25%
Stanton	340	353	363	368	8%	1%
Star Prairie	631	761	1,079	1,417	125%	31%
Troy	795	1,033	1,328	1,819	129%	37%
Warren	250	327	437	571	128%	31%
Villages						
Baldwin	678	822	1,144	1,724	154%	51%
Deer Park	92	98	94	113	23%	20%
Hammond	367	406	438	773	111%	76%
North Hudson	753	1,122	1,358	1,552	106%	14%
Roberts	281	389	402	724	158%	80%
Somerset	318	417	659	1102	247%	67%
Spring Valley*	1	0	0	3	200%	300%
Star Prairie	165	201	215	248	50%	15%
Wilson	58	57	69	78	34%	13%
Woodville	282	371	460	566	101%	23%
Cities						
Glenwood	379	418	491	561	48%	14%
Hudson	2,055	2,634	3,831	5,642	175%	47%
New Richmond	1,665	2,025	2,657	3,684	121%	39%
River Falls**	535	715	1,002	1,458	173%	46%
St. Croix County	14,924	18,519	24,263	33,983	128%	40%

source: U.S. Census

* Portion of Spring Valley located in St. Croix County only. **Portion of River Falls located in St. Croix County only.

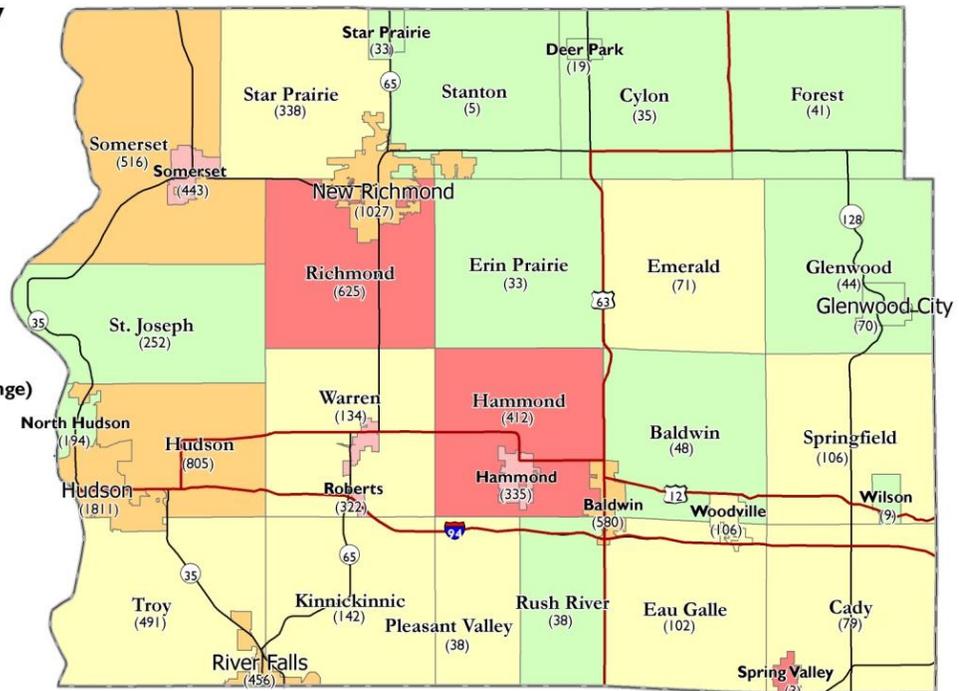
**Housing Unit Change 2000 to 2010
St. Croix County**

Figure 5.2

**2000 to 2010 Percentage
Housing Unit Change**

- 0 - 20%
- 20.1% - 37%
- 37.1% - 54%
- 54.1% - 80%
- 80.1% - 300%

(Numeric Housing Unit Change)



Created by
WCWRPC

source: U.S. Census

Figure 5.3 shows household data, by municipality, in St. Croix County from 1980 to 2010. Overall, the numbers of households have increased by 17,640 (125 percent). All municipalities added households from 1980 to 2010. The Town of Hudson experienced the largest percentage growth, 373 percent, in households in the 30 year time period. Other municipalities that had large percentage increases in households were the Village of Somerset, Town of Richmond, Town of Hammond, City of Hudson, and the Town of Somerset.

Between 1980 and 1990, County housing unit growth outpaced household growth slightly with the addition of 3,595 housing units and 3,479 households. Between 1990 and 2000, this reversed, with household growth outpacing housing unit growth 5,772 to 5,744, indicating demand for housing was increasing faster than supply could meet. Between 2000 and 2010, it reverted back with the addition of 9,720 housing units and 8,389 households. The supply of housing units increased to meet rising demand, but could not adjust quickly when the housing market dried up due to the recession.

FIGURE 5.3 HOUSEHOLDS – 1980 TO 2010 – ST. CROIX COUNTY

MUNICIPALITY	1980	1990	2000	2010	PERCENT CHANGE	
					1980-10	2000-10
Towns						
Baldwin	270	282	307	354	31%	15%
Cady	220	215	255	317	44%	24%
Cylon	216	220	227	255	18%	12%
Eau Galle	266	242	307	401	51%	31%
Emerald	180	198	236	303	68%	28%
Erin Prairie	191	200	227	258	35%	14%
Forest	191	197	203	243	27%	20%
Glenwood	218	238	254	288	32%	13%
Hammond	243	270	314	698	187%	122%
Hudson	572	1,109	1,925	2,703	373%	40%
Kinnickinnic	314	353	483	609	94%	26%
Pleasant Valley	108	120	145	184	70%	27%
Richmond	374	451	524	1,105	195%	111%
Rush River	145	142	171	194	34%	13%
St. Joseph	668	887	1,193	1,388	108%	16%
Somerset	530	663	927	1,391	162%	50%
Springfield	251	251	285	350	39%	23%
Stanton	332	347	352	347	5%	-1%
Star Prairie	531	662	1,006	1,296	144%	29%
Troy	733	1,031	1,250	1,665	127%	33%
Warren	245	303	426	548	124%	29%
Villages						
Baldwin	650	802	1,115	1,572	142%	41%
Deer Park	88	90	91	100	14%	10%
Hammond	349	389	433	715	105%	65%
North Hudson	724	1,064	1,315	1,471	103%	12%
Roberts	270	364	392	625	131%	59%
Somerset	308	416	635	990	221%	56%
Spring Valley*	1	--	1	3	200%	200%
Star Prairie	149	191	212	230	54%	8%
Wilson	54	61	66	72	33%	9%
Woodville	268	347	446	525	96%	18%
Cities						
Glenwood	363	387	460	509	40%	11%
Hudson	2,000	2,483	3,687	5,287	164%	43%
New Richmond	1,606	1,995	2,561	3,421	113%	34%
River Falls**	531	653	979	1,382	160%	41%
St. Croix County	14,159	17,623	23,410	31,799	125%	36%

source: U.S. Census.

* Portion of Spring Valley located in St. Croix County only. **Portion of River Falls located in St. Croix County only.

SEASONAL UNITS

Seasonal units are used or intended for use only in certain seasons (e.g., beach cottages and hunting cabins) or for weekend or occasional use throughout the year. Seasonal units may also include quarters used for seasonal workers such as loggers. They typically demand less public services than housing units that are occupied throughout the year. St. Croix County contained 460 seasonal units in 2010 as shown in Figure 5.4. Overall, only 1.35 percent of the County's housing stock is in seasonal units. Areas with the largest number of seasonal units include the following:

- Town of Troy, 75 units
- Town of St. Joseph, 68 units
- Town of Star Prairie, 66 units

As shown in Figure 5.4, the percentage of seasonal units in the county increased by 28 percent between 1980 and 1990, and then by 4 percent between 1990 and 2000. Between 2000 and 2010, there was a 68 percent increase in the number of seasonal units. This resulted in a 118 percent increase in seasonal units for the 30-year period. Refer to Figure 5.16 at the end of the section for detailed housing characteristic information by municipality from 1980 to 2010.

FIGURE 5.4 SEASONAL UNITS – 2010 – ST. CROIX COUNTY

MUNICIPALITY	TOTAL HOUSING UNITS	SEASONAL HOUSING UNITS	
		UNITS	% OF TOTAL
Towns			
Baldwin	363	2	0.55%
Cady	343	10	2.92%
Cylon	267	1	0.37%
Eau Galle	422	4	0.95%
Emerald	315	4	1.27%
Erin Prairie	267	3	1.12%
Forest	259	7	2.70%
Glenwood	307	5	1.63%
Hammond	730	4	0.55%
Hudson	2,767	10	0.36%
Kinnickinnic	634	9	1.42%
Pleasant Valley	188	1	0.53%
Richmond	1,155	2	0.17%
Rush River	200	0	0.00%
St. Joseph	1,511	68	4.50%
Somerset	1,479	45	3.04%
Springfield	373	4	1.07%
Stanton	368	5	1.36%
Star Prairie	1,417	66	4.66%
Troy	1,819	75	4.12%
Warren	571	6	1.05%
Villages			
Baldwin	1,724	3	0.17%
Deer Park	113	0	0.00%
Hammond	773	2	0.26%
North Hudson	1,552	21	1.35%
Roberts	724	7	0.97%
Somerset	1,102	8	0.73%
Spring Valley*	3	0	0.00%
Star Prairie	248	0	0.00%
Wilson	78	1	1.28%
Woodville	566	2	0.35%
Cities			
Glenwood	561	7	1.25%
Hudson	5,642	53	0.94%
New Richmond	3,684	20	0.54%
River Falls**	1,458	5	0.34%
St. Croix County	33,983	460	1.35%

source: U.S. Census *Portion of Spring Valley located in St. Croix County only. **Portion of River Falls located in St. Croix County only.

OCCUPANCY AND STRUCTURAL CHARACTERISTICS

Housing occupancy helps determine whether the housing supply is adequate and meets demand. A stable housing market is one where the availability of new and existing housing units roughly matches the needs of the population. According to the U.S. Department of Housing and Urban Development (HUD), an overall housing vacancy rate of 3 percent is considered optimal. Vacancy rates under the 3 percent standard may imply a tight housing market where demand exceeds supply, causing housing prices to rise. Conversely, a vacancy rate greater than 3 percent may imply an over-supply of housing units, causing housing prices to stagnate.

FIGURE 5.5 -- HOUSING CHARACTERISTICS – 1980 TO 2010 – ST. CROIX COUNTY

	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

*source: U.S. Census *In 1980 seasonal units are not included in single family unit totals. In 1990 and 2000 they are included.*

occupied. In 2010, 24,754 (78 percent) were identified as owner occupied, representing a 38 percent increase from 2000. In 2010, 7,045 (22 percent) occupied housing units were identified as rental units, a 27 percent increase from 2000. Of all rental units in the County, 80 percent are located in the cities and villages. In 2000, 77 percent of the housing stock was comprised of single-family units, 19 percent were multi-family units, and 4 percent were mobile homes.

In 2010, the County's vacancy rate was higher than the 3 percent standard at 6.4 percent. (See Figure 5.5) The 2010 vacancy rate is higher than rates seen in 2000 (3.5 percent), 1990 (4.8 percent) or 1980 (3.7 percent). The higher vacancy rate may signify 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.

The majority of housing units in St. Croix County are owner

FIGURE 5.6 -- UNITS IN STRUCTURE – 2000 – ST. CROIX COUNTY

MUNICIPALITY	1-UNIT DETACHED	1-UNIT ATTACHED	2 UNITS	3-4 UNITS	5 OR MORE UNITS
Towns					
Baldwin	296	0	0	0	0
Cady	229	3	0	0	0
Cylon	218	0	0	3	0
Eau Galle	301	0	11	1	0
Emerald	223	4	2	3	1
Erin Prairie	233	0	0	0	0
Forest	197	5	0	3	0
Glenwood	234	0	8	0	0
Hammond	320	0	6	0	0
Hudson	1,898	31	64	0	7
Kinnickinnic	444	8	16	0	0
Pleasant Valley	120	6	9	0	4
Richmond	464	4	12	6	0
Rush River	163	2	0	0	0
St. Joseph	1,158	5	31	0	0
Somerset	881	18	15	25	0
Springfield	243	0	2	0	0
Stanton	349	5	6	0	0
Star Prairie	880	19	10	0	0
Troy	1,120	10	60	10	0
Warren	416	2	6	2	0
Villages					
Baldwin	601	54	116	59	245
Deer Park	82	0	3	4	13
Hammond	292	6	26	33	47
North Hudson	987	93	64	107	102
Roberts	182	6	24	8	42
Somerset	304	46	34	97	154
Spring Valley*	0	0	0	0	0
Star Prairie	157	2	19	5	9
Wilson	58	0	4	0	0
Woodville	248	2	23	28	82
Cities					
Glenwood	326	22	35	32	31
Hudson	1,980	388	185	199	1,059
New Richmond	1,551	123	162	265	507
River Falls**	482	109	48	21	304
St. Croix County	17,637	973	1,001	911	2,607

Figure 5.6 displays the number of units per structure for St. Croix County in 2000. The majority of the housing units (76 percent) are one-unit detached structures, commonly referred to as single-family homes. Detached housing units are one-unit structures detached from any other house, with open space on four sides. Structures are considered detached even if they have an attached garage or contain a business unit. Attached housing units are one-unit structures that share a common floor, ceiling, or wall with one or more adjacent dwellings. Examples include duplexes, condominiums, apartments, and townhomes. Detailed housing occupancy and tenure data for individual municipalities is found at the end of this element in Figure 5.16.

source: U.S. Census Portion of Spring Valley located in St. Croix County only.
 **Portion of River Falls located in St. Croix County only.

AGE CHARACTERISTICS

The age of the housing stock is an important element to be analyzed when preparing for the future. If there is a significant amount of older housing units within the housing supply, they will most likely need to be replaced, rehabilitated or abandoned for new development within the planning period. Allowing for a new housing supply also requires planning regarding infrastructure, land availability, community utilities, transportation routes, and a variety of other public services to address community needs that are affected by new development.

Figure 5.7 depicts the year that structures were built in St. Croix County. As shown, while 19 percent of housing stock was constructed in 1939 or earlier, 27 percent of units have been built since 1990. Areas with the highest growth in housing units include the Town of Hudson, Village of Somerset, Town of Star Prairie, City of Hudson, and Village of **Baldwin**.

FIGURE 5.7 -- YEAR STRUCTURE BUILT – 2000 – ST. CROIX COUNTY						
MUNICIPALITY	1990 TO MARCH '00	1980 TO 1989	1970 TO 1979	1960 TO 1969	1940 TO 1959	1939 OR EARLIER
Towns						
Baldwin	41	26	46	31	18	142
Cady	57	26	48	16	18	105
Cylon	36	20	45	18	22	90
Eau Galle	67	32	62	15	27	121
Emerald	49	25	36	13	21	104
Erin Prairie	40	33	56	13	18	80
Forest	17	14	42	2	20	124
Glenwood	40	20	33	9	31	124
Hammond	63	39	56	22	50	98
Hudson	891	552	404	44	34	84
Kinnickinnic	153	86	107	50	35	54
Pleasant Valley	29	12	25	5	16	56
Richmond	116	94	149	58	14	90
Rush River	32	19	23	9	9	79
St. Joseph	350	242	334	90	59	170
Somerset	304	186	251	54	54	150
Springfield	50	33	47	13	34	120
Stanton	51	12	117	69	52	97
Star Prairie	409	161	223	88	71	122
Troy	327	263	382	139	67	105
Warren	100	83	116	34	18	82
Villages						
Baldwin	339	161	188	80	94	278
Deer Park	12	12	9	7	19	45
Hammond	82	34	95	52	63	113
North Hudson	286	322	305	184	90	178
Roberts	85	69	104	47	36	66
Somerset	254	91	103	27	79	83
Spring Valley*	0	0	0	0	0	0
Star Prairie	35	34	24	16	41	45
Wilson	11	7	4	6	11	27
Woodville	116	78	93	19	64	95
Cities						
Glenwood	95	56	82	17	92	152
Hudson	1,184	530	584	336	524	671
New Richmond	633	454	398	226	431	501
River Falls**	221	191	221	142	123	104
St. Croix County	6,575	4,017	4,812	1,951	2,355	4,555

source: U.S. Census

*Portion of Spring Valley located in St. Croix County only. **Portion of River Falls located in St. Croix County only.

HOUSING VALUE CHARACTERISTICS

Providing affordable housing that meets the needs of current and future St. Croix County residents is an important element in planning for the future. A lack of quality affordable housing has overriding impacts on population migration patterns, economic development and the county's tax base.

Figure 5.8 provides housing values of specified owner-occupied units for 2000. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. The U.S. Bureau of the Census determines value by respondents' estimates of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it placed on the market. Please note that the figures presented may differ from assessed housing value as calculated by a public agency assessor.

As noted, the majority of housing units (36 percent) in St. Croix County were valued between \$100,000 and \$149,000 in 2000. The median housing value in St. Croix County of \$139,500 is significantly higher than the state median value of \$112,200. Eleven municipal units have median housing values that exceed the state median. The Town of Star Prairie has the highest median value at \$193,600. Fifteen municipal units have median values below the state median. The area with the lowest median value is the Village of Wilson at \$74,000.

As shown in Figure 5.9, the majority of rental households (46 percent) pay between \$500 and \$749 for rental costs. Twenty-two percent pay over \$750 for rental costs.

Radon Concerns

Radon is a growing concern in Wisconsin. Any home may have a radon problem whether it is old, new, drafty, well-sealed, has a basement or is built on a slab. The only way to know about radon in your home is to test. Additional information on radon, testing, and health impact is provided in the Natural Resources section or on the St. Croix County Public Health website or at: <http://www.dhs.wisconsin.gov/radiation/>

FIGURE 5.8 -- HOUSING VALUE OF SPECIFIED OWNER-OCCUPIED UNITS – 2000 – ST. CROIX COUNTY

MUNICIPALITY	LESS THAN \$50,000	\$50,000 - \$99,999	\$100,000 - \$149,000	\$150,000 - \$199,999	\$200,000 – \$299,999	\$300,000 – \$499,999	\$500,000 OR MORE	MEDIAN VALUE
Towns								
Baldwin	4	22	49	26	9	0	0	133,300
Cady	5	17	14	7	7	0	0	110,700
Cylon	9	24	31	3	0	0	0	100,800
Eau Galle	3	26	23	18	8	2	0	118,300
Emerald	15	14	14	22	9	0	0	133,300
Erin Prairie	0	9	40	32	10	2	0	147,700
Forest	9	36	7	4	2	0	0	81,700
Glenwood	11	36	18	2	7	0	0	86,000
Hammond	6	33	75	49	13	2	3	132,700
Hudson	5	17	265	772	396	111	12	185,500
Kinnickinnic	2	21	88	68	38	4	0	149,700
Pleasant Valley	2	1	14	7	6	0	0	140,000
Richmond	0	65	126	81	58	0	0	141,400
Rush River	7	19	12	14	3	0	0	103,800
St. Joseph	0	66	121	320	323	70	8	186,500
Somerset	0	43	171	141	82	25	2	156,000
Springfield	6	36	6	8	0	0	0	78,600
Stanton	6	43	89	28	14	0	0	123,800
Star Prairie	12	80	268	119	69	22	0	139,700
Troy	0	35	189	220	249	125	20	193,600
Warren	0	14	117	69	39	0	0	144,900
Villages								
Baldwin	12	161	299	62	11	7	0	114,000
Deer Park	8	40	21	0	0	0	0	86,300
Hammond	9	118	110	21	0	0	0	100,900
North Hudson	6	149	321	231	117	40	13	143,400
Roberts	4	43	77	25	5	0	0	116,300
Somerset	2	112	146	17	6	0	0	106,200
Spring Valley*	0	0	0	0	0	0	0	0
Star Prairie	0	48	56	15	0	0	0	106,800
Wilson	7	9	6	0	0	0	0	74,000
Woodville	5	112	60	25	2	0	0	95,700
Cities								
Glenwood	37	147	47	14	2	0	0	82,400
Hudson	29	292	858	464	260	90	34	139,900
New Richmond	27	545	616	136	74	34	0	108,100
River Falls**	9	135	290	82	11	0	0	123,700
St. Croix County	257	2,568	4,644	3,102	1,830	534	92	139,500

source: U.S. Census.

*Portion of Spring Valley located in St. Croix County only. **Portion of River Falls located in St. Croix County only.

FIGURE 5.9 CONTRACT RENT (RENTER-OCCUPIED UNITS) – 2000 – ST. CROIX COUNTY

MUNICIPALITY	RENTS					
	LESS THAN \$200	\$200 TO \$299	\$300 TO \$499	\$500 TO \$749	\$750 TO \$999	\$1,000 OR MORE
Towns						
Baldwin	2	0	3	4	0	2
Cady	0	2	4	2	0	0
Cylon	0	3	6	9	0	0
Eau Galle	0	4	10	8	1	0
Emerald	3	0	3	4	0	0
Erin Prairie	0	0	5	10	0	0
Forest	0	2	5	2	0	0
Glenwood	2	0	0	9	0	0
Hammond	0	2	7	2	7	2
Hudson	0	0	9	67	38	35
Kinnickinnic	0	5	3	18	9	0
Pleasant Valley	0	0	5	14	0	0
Richmond	4	4	6	19	6	0
Rush River	0	0	3	3	0	0
St. Joseph	0	0	12	9	8	0
Somerset	0	0	33	23	10	7
Springfield	2	0	8	7	0	0
Stanton	0	0	12	21	0	0
Star Prairie	0	3	14	38	18	8
Troy	0	10	10	70	0	0
Warren	0	0	5	5	0	2
Villages						
Baldwin	18	40	119	156	99	9
Deer Park	8	0	7	10	0	0
Hammond	7	13	51	51	7	2
North Hudson	0	0	25	209	68	5
Roberts	2	6	10	56	17	12
Somerset	6	11	44	182	43	5
Spring Valley*	0	0	0	0	0	0
Star Prairie	4	0	17	27	3	0
Wilson	0	0	2	2	0	0
Woodville	23	11	65	35	0	4
Cities						
Glenwood	9	4	61	57	8	4
Hudson	46	90	143	715	268	117
New Richmond	62	68	240	321	157	42
River Falls**	54	91	43	170	72	12
St. Croix County	241	375	987	2,334	838	274

source: U.S. Census.

*Portion of Spring Valley located in St. Croix County only. **Portion of River Falls located in St. Croix County only.

HOUSING AFFORDABILITY

The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as housing that does not cost a household more than 30 percent of its household income. This affordability benchmark is not an underwriting standard; it does not address the ability to pay for housing. Households may choose to pay more to get the housing they need or want; however, according to HUD standards, people should have the choice of having decent and safe housing for no more than 30 percent of their household income.

As shown in Figure 5.10, 82 percent of owner-occupied households in St. Croix County pay less than 30 percent of their household income towards housing costs. Eighteen percent are experiencing a high cost burden (over 30 percent). As shown in Figure 5.11, about 32 percent of rental households are paying 30 percent or more of their monthly income for housing costs.

FIGURE 5.10 -- OWNER-OCCUPIED HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME – 1999 ST. CROIX COUNTY

MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME							
MUNICIPALITY	LESS THAN 15%	15.0% TO 19.9%	20.0% TO 24.9%	25.0% TO 29.9%	30.0% TO 34.9%	35.0% OR MORE	TOTAL UNITS
Towns							
Baldwin	47	22	23	6	4	8	110
Cady	15	15	5	5	7	3	50
Cylon	22	24	4	8	0	9	67
Eau Galle	16	24	12	12	3	11	80
Emerald	19	11	10	5	7	22	74
Erin Prairie	35	15	27	4	2	10	93
Forest	40	6	7	4	1	0	58
Glenwood	21	22	11	16	2	2	74
Hammond	61	18	34	14	17	34	181
Hudson	543	349	316	156	67	147	1,578
Kinnickinnic	57	29	51	32	12	40	221
Pleasant Valley	12	12	4	2	0	0	30
Richmond	116	94	63	20	13	24	330
Rush River	31	6	5	9	0	4	55
St. Joseph	277	207	155	88	28	153	908
Somerset	136	86	111	31	36	60	464
Springfield	28	9	9	5	5	0	56
Stanton	64	48	24	20	2	20	180
Star Prairie	155	130	103	72	34	76	570
Troy	238	195	142	73	73	117	838
Warren	88	56	28	14	15	36	239
Villages							
Baldwin	209	113	87	52	49	42	552
Deer Park	38	17	13	1	0	0	69
Hammond	67	71	43	24	29	22	258
North Hudson	260	183	156	121	42	115	877
Roberts	58	26	23	14	7	24	154
Somerset	87	63	46	37	16	34	283
Spring Valley*	0	0	0	0	0	0	0
Star Prairie	40	25	27	11	6	10	119
Wilson	4	6	3	4	0	5	22
Woodville	83	29	28	26	19	19	204
Cities							
Glenwood	122	37	22	16	13	35	245
Hudson	667	416	346	240	107	251	2,027
New Richmond	508	259	221	186	112	146	1,432
River Falls**	206	135	63	46	5	72	527
St. Croix County	4,370	2,758	2,222	1,374	733	1,551	13,027

source: U.S. Census..

Portion of Spring Valley located in St. Croix County only. **Portion of River Falls located in St. Croix County only.

FIGURE 5.11 -- RENTER-OCCUPIED HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME – 1999 ST. CROIX COUNTY

MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME							
MUNICIPALITY	LESS THAN 15%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 34.9%	35.0% OR MORE	TOTAL UNITS
Towns							
Baldwin	4	5	0	2	0	0	13
Cady	4	0	0	0	2	2	12
Cylon	6	5	4	3	0	0	26
Eau Galle	15	7	0	0	0	1	23
Emerald	4	0	5	0	0	1	10
Erin Prairie	10	3	2	0	0	0	23
Forest	6	0	0	3	0	0	9
Glenwood	0	5	0	0	6	0	13
Hammond	7	2	3	2	2	4	20
Hudson	27	9	0	40	20	53	166
Kinnickinnic	14	8	9	0	0	4	40
Pleasant Valley	7	3	3	0	4	2	56
Richmond	0	4	12	0	0	23	39
Rush River	3	3	0	0	0	0	6
St. Joseph	9	0	0	8	0	12	29
Somerset	19	24	0	2	6	22	82
Springfield	6	4	5	0	0	2	22
Stanton	7	12	0	6	2	4	39
Star Prairie	29	12	11	9	3	17	84
Troy	29	21	19	0	0	21	102
Warren	7	0	0	0	0	5	18
Villages							
Baldwin	99	75	58	76	22	111	445
Deer Park	8	0	10	4	0	3	27
Hammond	51	22	25	11	4	16	139
North Hudson	83	90	44	13	14	63	307
Roberts	12	28	26	12	5	16	103
Somerset	59	64	43	36	38	49	296
Spring Valley*	0	0	0	0	0	0	5
Star Prairie	17	9	5	0	9	11	3
Wilson	0	2	0	0	2	0	7
Woodville	41	20	29	17	7	20	188
Cities							
Glenwood	32	22	15	21	10	43	146
Hudson	244	281	235	151	122	346	1,399
New Richmond	208	121	135	98	72	246	934
River Falls**	71	27	109	74	0	161	445
St. Croix County	1,138	888	807	588	350	1,258	5,251

source: U.S. Census.

*Portion of Spring Valley located in St. Croix County only. **Portion of River Falls located in St. Croix County only.

HOUSING UNIT AND HOUSEHOLD PROJECTIONS

Housing projections are helpful to estimate the amount of land that may be consumed by future housing development. As the number of households and housing units in a county continues to grow, there is a resulting need for local units of government to provide additional public facilities and services such as roads, sewer and water extensions, fire and police protection, schools, etc. It may also create a need to develop and enforce additional regulations and ordinances. These are important planning issues for consideration.

The housing unit projections used for this plan were developed by the U.S. Census Bureau. They were published in 2004 and are based on 2000

data. The projections are intended to provide an estimate of housing units that will be developed through the year 2030 based on historic changes in population and housing preferences. The household projections in this plan were developed by the Wisconsin Department of Administration, Demographic Services Center. They were published in 2008 and are based on 2000 data.

Household projections characterize changes in housing preferences and habitation patterns. These projections 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 housing unit and household projections are based on several important assumptions including:

Neither the housing unit nor the household projections take into account the 2010 census data. The population projections are reasonable and will continue to be reasonable during the planning period.

While the long-term population projections may be accurate there has been a significant downturn in the economy and housing industry and therefore, especially in the short-term, the population projections and related household projections are fairly aggressive.

The persons per housing unit will remain constant during the planning period.

The vacancy rate will remain constant during the planning period.

Past trends regarding seasonal housing, as previously described, will continue in the future.

Based on the U.S. Census Bureau's developed housing projections as shown in Figure 5.12, it is estimated that St. Croix County will have 55,944 housing units by the year 2030. This is an increase of 31,681 housing units, or 131 percent, from the 2000 census. It is projected that housing units will average an annual increase of approximately 1,056 housing units per year during the 30-year period.

Similarly, a household forecast is used to help develop housing and land use forecasts. The persons-per-household figure is obtained by dividing the number of persons in households by the number of households (or householders).

Households with individuals under 18 years include not only families with related children but also all other households in which a person under 18 is present. The data is expressed here as a percent of all households. The Wisconsin Department of Administration Demographic Services office has prepared household projections for years 2000 to 2030 in five-year increments that are found in Figure 5.13.

Population Projections

Please refer to Issues & Opportunities County Forecasts section of this plan to find additional information about population projections for St. Croix County.

FIGURE 5.12 – CENSUS HOUSING UNIT PROJECTIONS – 2000 TO 2030 – ST. CROIX COUNTY

MUNICIPALITY	2000	PROJ. 2005	CENSUS 2010	PROJ. 2010***	PROJ. 2015	PROJ. 2020	PROJ. 2025	PROJ. 2030	% CHANGE 2000-2030
Towns									
Baldwin	315	336	363	354	378	402	422	441	40.0
Cady	264	293	343	319	350	383	411	440	66.7
Cylon	232	248	267	261	277	293	308	321	38.4
Eau Galle	320	362	422	405	449	493	535	576	80.0
Emerald	244	276	315	305	339	374	407	439	79.9
Erin Prairie	234	240	267	249	263	276	287	297	26.9
Forest	218	233	259	244	260	275	288	301	38.1
Glenwood	263	299	307	329	366	403	437	472	79.5
Hammond	318	513	730	638	779	927	1,073	1,221	284.0
Hudson	1,962	2,394	2,767	2,876	3,414	3,978	4,529	5,090	159.4
Kinnickinnic	492	575	634	653	744	837	928	1,019	107.1
Pleasant Valley	150	169	188	186	206	228	247	268	78.7
Richmond	530	836	1,155	1,032	1,250	1,483	1,710	1,942	266.4
Rush River	173	184	200	198	214	233	248	264	52.6
St. Joseph	1,259	1,367	1,511	1,525	1,711	1,904	2,086	2,268	80.1
Somerset	963	1,189	1,479	1,388	1,614	1,854	2,085	2,320	140.9
Springfield	299	340	373	372	411	451	487	523	74.9
Stanton	363	368	368	379	393	406	414	421	16.0
Star Prairie	1,079	1,293	1,417	1,488	1,712	1,947	2,172	2,402	122.6
Troy	1,328	1,597	1,819	1,846	2,133	2,433	2,721	3,014	127.0
Warren	437	512	571	588	674	766	850	938	114.6
Villages									
Baldwin	1,144	1,492	1,724	1,774	2,098	2,437	2,768	3,105	171.4
Deer Park	94	93	113	95	97	99	101	101	7.4
Hammond	438	634	773	759	901	1,051	1,198	1,347	207.5
North Hudson	1,358	1,453	1,552	1,588	1,755	1,927	2,085	2,243	65.2
Roberts	402	567	724	668	786	909	1,028	1,149	185.8
Somerset	659	937	1102	1,153	1,398	1,656	1,908	2,168	229.0
Spring Valley*	0	0	3	0	0	0	0	0	0
Star Prairie	215	238	248	264	294	326	355	383	78.1
Wilson	69	74	78	84	92	101	109	110	59.4
Woodville	460	541	566	608	696	787	875	962	109.1
Cities									
Glenwood	491	511	561	550	597	645	690	731	48.9
Hudson	3,831	5,015	5,642	5,983	7,097	8,263	9,407	10,573	180.7
New Richmond	2,657	3,221	3,684	3,722	4,306	4,914	5,502	6,096	129.4
River Falls*	1,002	1,110	1,458	1,247	1,410	1,581	1,741	1,902	89.8
St. Croix County*	24,263	29,546	33,983	34,173	39,517	45,105	50,487	55,944	130.6

source: U.S. Census.

Portion of Spring Valley located in St. Croix County only. **Portion of River Falls located in St. Croix County only.

***Projections are not based on 2010 U.S. Census figures

FIGURE 5.13 – DOA HOUSEHOLD PROJECTIONS – 2000 TO 2030 – ST. CROIX COUNTY

MUNICIPALITY	2000	PROJ. 2005	CENSUS 2010**	PROJ. 2010	PROJ. 2015	PROJ. 2020	PROJ. 2025	PROJ. 2030	% CHANGE 00-30
Towns									
Baldwin	307	327	354	345	368	392	411	430	40.1
Cady	255	283	317	308	338	370	397	425	66.7
Cylon	227	243	255	255	271	287	301	314	38.3
Eau Galle	307	347	401	389	431	473	513	553	80.1
Emerald	236	267	303	295	328	362	394	425	80.1
Erin Prairie	227	233	258	242	255	268	278	288	26.9
Forest	203	217	243	227	242	256	268	280	37.9
Glenwood	254	289	288	318	353	389	422	456	79.5
Hammond	314	507	698	630	769	915	1,059	1,206	284.1
Hudson	1,925	2,349	2,703	2,822	3,349	3,903	4,443	4,994	159.4
Kinnickinnic	483	564	609	641	730	822	911	1,000	107.0
Pleasant Valley	145	163	184	180	199	220	239	259	78.6
Richmond	524	827	1,105	1,019	1,236	1,466	1,691	1,920	266.4
Rush River	171	182	194	196	212	230	245	261	52.6
St. Joseph	1,193	1,295	1,388	1,445	1,621	1,804	1,977	2,149	80.1
Somerset	927	1,145	1,391	1,336	1,554	1,785	2,077	2,233	140.9
Springfield	285	324	350	355	392	430	464	499	75.1
Stanton	352	357	347	368	381	394	401	408	15.9
Star Prairie	1,006	1,205	1,296	1,387	1,596	1,815	2,025	2,239	122.6
Troy	1,250	1,503	1,665	1,738	2,008	2,290	2,561	2,837	127.0
Warren	426	499	548	573	657	744	829	914	114.6
Subtotal:	11,017	13,126	14,897	15,069	17,290	19,615	21,836	24,090	118.7
Villages									
Baldwin	1,115	1,454	1,572	1,729	2,045	2,375	2,698	3,026	171.4
Deer Park	91	90	100	92	94	96	98	98	7.7
Hammond	433	627	715	750	891	1,039	1,184	1,332	207.6
North Hudson	1,315	1,407	1,471	1,538	1,699	1,866	2,019	2,172	65.2
Roberts	392	553	625	651	766	886	1,002	1,120	185.7
Somerset	635	903	990	1,111	1,347	1,596	1,839	2,089	229.0
Spring Valley*	1	235	3	260	290	321	350	378	78.3
Star Prairie	212	2	230	2	2	2	2	2	100.0
Wilson	66	73	72	80	88	97	104	112	69.7
Woodville	446	525	525	590	675	763	848	933	109.2
Subtotal:	4,706	5,869	6,303	6,803	7,897	9,041	10,144	11,262	139.31
Cities									
Glenwood	460	479	509	515	559	604	646	685	48.9
Hudson	3,687	4,826	5,287	5,758	6,830	7,952	9,053	10,175	176.0
New Richmond	2,561	3,105	3,421	3,588	4,151	4,737	5,303	5,876	129.4
River Falls*	979	1,101	1,382	1,237	1,399	1,568	1,727	1,887	92.7
Subtotal:	7,687	9,511	10,599	11,098	12,939	14,861	16,729	18,623	142.27
St. Croix County*	23,410	28,506	31,799	32,970	38,126	43,517	48,709	53,975	130.6

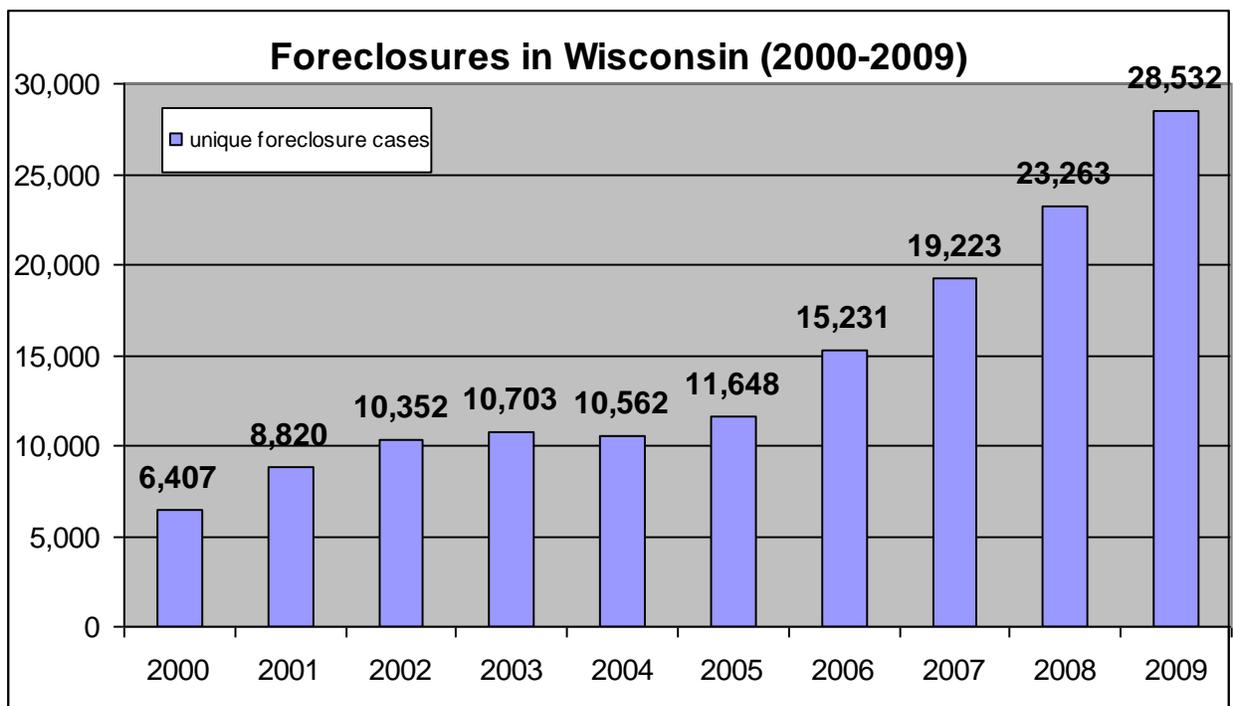
source: Wisconsin Department of Administration, Demographic Services Center, October 2008.

*Portion located in St. Croix County only. ** Projections are not based on 2010 Census figures

FORECLOSURE CRISIS

Since 2006 there has been an economic recession and a depressed housing market with numerous foreclosures and significantly less new housing. Much like the rest of the country, Wisconsin has experienced a rise in the number of foreclosure of mortgages. The University of Wisconsin Cooperative Extension's Center for Community Economic Development (CCED) has released information on the topic. Using home foreclosure civil court case information, CCED has been able to determine the number of unique properties facing foreclosure in the State. Figure 5.14 displays the number of unique foreclosure filings in Wisconsin from 2000 to 2009. As shown, the number of foreclosures has steadily risen since the turn of the century from 6,407 filings in 2000 to 28,532 filings in 2009. CCED also reported there were 21,703 filings in the first three quarters of 2010. If 2010's pace continued, the number of filings would've been 28,937, surpassing 2009's numbers by 405. These numbers indicate that the number of foreclosures in the State have slowed and may have peaked in 2010. Information was not readily available for 2011.

Figure 5.14



source: University of Wisconsin Cooperative Extension, Center for Community Economic Development

St. Croix County is not exempt from this foreclosure crisis. In fact in 2008, CCED uncovered that St. Croix County had the highest rate (1.83 cases per 100 housing units) of any county in the State. Neighboring Pierce and Polk Counties also experienced high rates of 1.46 and 1.45, respectively in 2008.

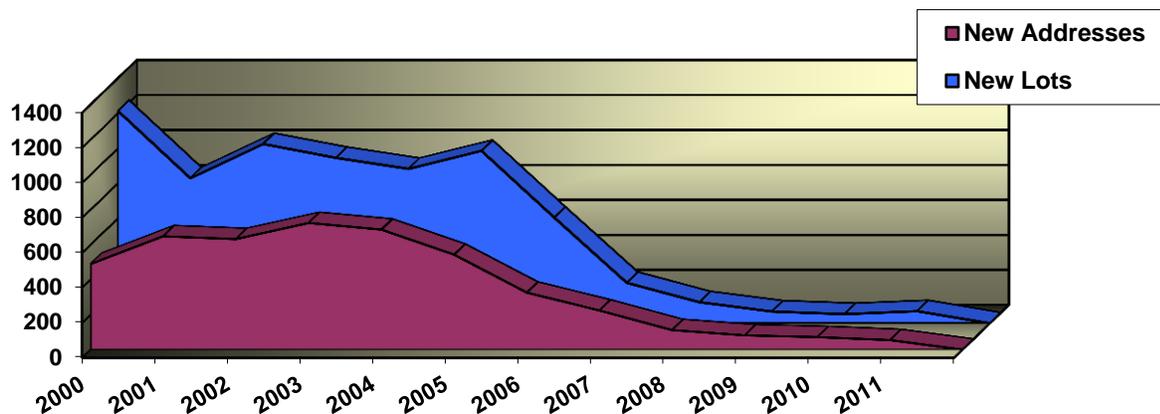
CCED suggests a few explanations to the crisis. First, there were too many loans issued with high loan to value ratios to borrowers with weaker credit histories. Second, unemployment and loss of income have affected many people, making them unable to keep up the payments on their homes.

St. Croix County has experienced a similar drop in new housing during this economic downturn. The figure below shows new housing based on addresses issued in St. Croix County towns

from 2000 to 2011 and also the number of lots that have been created in each town since 2000 but which have no improvements on them over the same timeframe. New housing numbers have been dropping rapidly and could still drop further. In addition to decreased new housing activity, St. Croix County is also faced with numerous platted lots that have not been developed. Figure 5.15 shows the gap in housing development and platted lot development in recent years. From 2000 to 2011, over 7,000 rural lots were platted and about 4,600 rural addresses were issued. The remaining lots, approximately 2,400, represent approximately 7,000 acres of rural town land available for immediate development.

The towns of Richmond and Hammond, at 493 and 486 unimproved lots respectively, had the highest number of unimproved lots of all towns in St. Croix County as of 2011. These two towns have over 40 percent of the total supply of unimproved rural lots. Based on the estimated number of undeveloped lots and a moderate rate of construction development, 200 lots per year, the county has a sufficient supply of lots for the next 10 to 12 years.

Figure 5.15 **2000-2011 New Addresses & Lots**
St. Croix County Towns



source St. Croix County Planning and Zoning Department.

HOUSING PROGRAMS

In its *2010-2014 Consolidated Plan*, the State of Wisconsin lists the following as housing priorities that serve as guiding principles for the housing component of local comprehensive plans. These are items that St. Croix County has taken into consideration when it developed its housing goals and policies for this comprehensive plan.

- Improve affordable rental housing opportunities for extremely low-, very low-, low- and moderate-income households by providing rental assistance, supporting production of affordable rental units, including those for large families and persons with disabilities, and supporting efforts to preserve affordable rental units with expiring contracts that are at greatest risk of being converted to market rate units
- Improve homebuyer opportunities for low- and moderate-income households
- Preserve and increase the availability of safe, sanitary housing for low- and moderate-income owners and renters including the reduction of lead-based paint hazards
- Assist special subpopulations and special needs groups with shelter, housing assistance,

and other services including homeless prevention and rapid rehousing activities, expansion of permanent housing and rental assistance

- Support financial and other activities designed to prevent residential foreclosures and address the consequences of vacant, abandoned or foreclosed properties
- Promote barrier-free, universal design in affordable housing construction, conversion, and major rehabilitation
- Endorse green building practices, and promote Energy Star® improvements and other energy efficient and renewable energy technologies, and use of nontoxic materials in affordable housing construction, conversion, and rehabilitation
- Advance fairness and accessibility for low-income housing consumers through supporting information dissemination, enforcement and compliance with fair housing laws
- Sustain efforts to provide housing disaster relief and mitigation

The Wisconsin Comprehensive Planning Law requires that all areas completing comprehensive plans compile a list of programs available to help provide an adequate supply of housing that meets existing and forecasted housing demand in the local unit of government. This section provides a brief overview of the programs offered in St. Croix County. For more information, refer to the *Inventory of Existing Plans, Programs, & Land Use Policies in West-Central Wisconsin* report that will be distributed with the St. Croix County Conditions and Trends Report.

Public (Federally Assisted) Housing Authorities (PHAs)

There are three public housing authorities in St. Croix County: Hudson Housing Authority; New Richmond Housing Authority; and River Falls Housing Authority. PHAs administer Section 8 and low-rent housing programs as explained below. PHAs may also provide services such as homeownership counseling, rehabilitation assistance, emergency housing, homeless services, senior housing, and coordination with other health and social services agencies.

Section 8 Program

This federal program provides rent assistance to eligible low-income households based on family size, income, and fair market rents. Typically, a tenant's share of the total rent payment does not exceed 30 percent of his/her annual income. The Section 8 program is administered through the New Richmond Housing Authority and the River Falls Housing Authority for people who reside in those municipalities. Elsewhere in the County, it is administered through the Wisconsin Housing and Economic Development Authority (WHEDA).

Subsidized (Low-Rent) Housing Units

Another approach to low-income housing assistance is to provide low-rent or subsidized housing units. These units are run by housing authorities, nonprofit organizations, or other private individuals. Low-income, family, elderly, and disabled units are available for many communities in the region. All three of St. Croix County's housing authorities offer low-rent housing units according to the federal HUD PHA directory, though additional subsidized units may exist.

Community Development Block Grant (CDBG) – Rehab RLFs

The CDBG program provides grants to local governments and housing authorities for housing rehabilitation revolving loan funds (RLFs) that primarily benefit low and moderate-income households. Funding can be used to assist homeowners and landlords in making essential improvements to properties and can also assist rental households in purchasing homes. According to the Wisconsin Department of Administration, there are four communities in St.

Croix County, that have RLFs. They are Glenwood City, New Richmond and the Villages of Woodville and Deer Park.

Community Housing Development Organizations (CHDOs)

A CHDO is an official designation of selected private, nonprofit housing development corporations that meet certain HUD requirements. CHDOs are potentially eligible for special project funds, operating funds, and technical assistance support associated with the state's HOME Investment Partnership Program. The West Central Wisconsin Community Action Agency (WestCAP) provides housing support to income-eligible persons in St. Croix County.

Community Options Program (COP)

Community Options helps people who need long-term care to stay in their own homes and communities. Its purpose is to provide cost-effective alternatives to expansive health care in institutions and nursing homes. Elderly people and people with serious long-term disabilities receive funds and assistance to find services they are not able to get through other programs. The Wisconsin Department of Health and Family Services administers this program through the health and social services departments of each county.

Wisconsin Community Action Program (WISCAP)

WISCAP and its member agencies are dedicated to advancing safe and affordable housing by developing resources, training and opportunities. The organization serves as an advocate for policy and program development and provides technical assistance expertise on housing issues. St. Croix County is served by WestCAP. As noted previously, it's also been designated as a Community Housing Development Organizations and is very active in providing related services. WestCAP also administers a low-income weatherization program.

Impact Seven, Inc

Impact Seven, Inc. is a private nonprofit community development corporation dedicated to increasing the economic opportunity of Wisconsin people. Impact Seven develops and finances affordable housing in coordination with communities or other non-profits. Impact Seven has housing for seniors located in the Village of Deer Park and the Village of Baldwin.

Other Non-Profit and Specialized Housing Organizations

St. Croix County's residents have access to numerous other non-profit organizations and governmental entities which can provide a variety of specialized housing assistance. For instance, Habitat for Humanity has a local affiliate in River Falls. Movin' Out, Inc. and Tomorrow's Home Foundation, both based in Madison, provide support to households with a member who has a permanent disability. There are many other charities and organizations which provide other such specialized housing services. Local housing authorities and CHDO staff can assist residents and local officials in identifying those housing programs which may be more appropriate for particular circumstances.

SUMMARY

Between 1980 and 2010, St. Croix County experienced a 128 percent increase in housing growth, adding 19,059 units; the State had a 43 percent increase in housing over the same time period.

Areas increasing the housing stock by more than 50% between 2000 and 2010 include the Town of Hammond, Town of Richmond, Town of Somerset, Village of Baldwin, Village of Hammond, Village of Roberts, Village of Somerset, and the portion of the Village of Spring Valley located within St. Croix County.

Between 1980 and 1990, housing unit growth outpaced household growth in the county. Between 1990 and 2000, this trend was reversed. Between 2000 and 2010, housing unit growth again outpaced household growth.

St. Croix County has a small number of seasonal homes, making up only 1.4 percent of the County's housing stock, compared with 7.4 percent for the State.

In 2010, 6.4 percent of St. Croix County's housing units were vacant compared with 13.1 percent of Wisconsin's homes. This is an increase from 2000's 3.5 percent, 1990's 4.8 percent, and 1980's 3.7 percent.

Owner-occupied housing accounts for 78 percent of all housing in the County; rentals account for 22 percent. Wisconsin's housing consists of 68 percent owner-occupied and 32 percent renter-occupied. The majority (80 percent) of rentals in St. Croix County are located in cities and villages. Seventy-six percent of the housing units are one-unit detached structures (single-family homes).

The County has a fairly new housing stock with 27 percent of the units having been built since 1990. Nineteen percent of the county's housing stock was constructed before 1939.

The majority of housing in St. Croix County (36 percent) is valued between \$100,000 and \$149,000. The 2000 median housing value in the County of \$139,500 is significantly higher than the state median of \$112,200.

A greater percentage of renters than homeowners are paying more than 30 percent of the household's annual income on housing costs. Of the owner-occupied households in the County, 18 percent pay more than 30 percent of their income for housing. Of rental households, 32 percent are paying more than 30 percent of their income for housing costs.

It is projected that by the year 2030 St. Croix County will have 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. These housing 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.

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. These organizations serve the most vulnerable of the County's population and assist in fulfilling the first four housing priorities of the State's Consolidated Plan.

FIGURE 5.16 – HOUSING CHARACTERISTICS – 1980 TO 2010 – ST. CROIX COUNTY				
MUNICIPAL UNIT	1980	1990	2000	2010
Town of Baldwin	1980	1990	2000	2010
Total Housing Units	274	288	315	363
Total Seasonal	0	1	3	2
Total Vacant	8	8	8	9
Total Occupied Units	266	280	307	354
Owner Occupied Units	237	243	291	319
Renter Occupied Units	29	37	16	35
Single Family Units	264	272	296	N/A
Multi-Family Units	2	1	0	N/A
Mobile Homes	8	15	8	N/A
Town of Cady	1980	1990	2000	2010
Total Housing Units	248	240	264	343
Total Seasonal	4	2	4	10
Total Vacant	22	23	9	26
Total Occupied Units	222	217	255	317
Owner Occupied Units	191	196	230	282
Renter Occupied Units	31	21	25	35
Single Family Units	221	221	232	N/A
Multi-Family Units	10	1	0	N/A
Mobile Homes	13	18	38	N/A
Town of Cylon	1980	1990	2000	2010
Total Housing Units	229	227	232	267
Total Seasonal	1	4	1	1
Total Vacant	8	18	5	12
Total Occupied Units	220	209	227	255
Owner Occupied Units	195	183	202	213
Renter Occupied Units	25	26	25	42
Single Family Units	212	201	218	N/A
Multi-Family Units	6	2	3	N/A
Mobile Homes	10	24	10	N/A
Town of Eau Galle	1980	1990	2000	2010
Total Housing Units	286	269	320	422
Total Seasonal	5	5	6	4
Total Vacant	13	13	13	21
Total Occupied Units	268	256	307	401
Owner Occupied Units	243	228	273	368
Renter Occupied Units	25	28	34	33
Single Family Units	249	252	301	N/A
Multi-Family Units	6	3	12	N/A
Mobile Homes	26	14	11	N/A
Town of Emerald	1980	1990	2000	2010
Total Housing Units	189	203	244	315
Total Seasonal	0	2	2	4
Total Vacant	11	12	8	12
Total Occupied Units	178	191	236	303
Owner Occupied Units	157	154	215	270
Renter Occupied Units	21	37	21	33
Single Family Units	166	177	227	N/A
Multi-Family Units	4	2	10	N/A
Mobile Homes	19	24	15	N/A

FIGURE 5.16 – HOUSING CHARACTERISTICS – 1980 TO 2010 – ST. CROIX COUNTY				
MUNICIPAL UNIT	1980	1990	2000	2010
Town of Erin Prairie	1980	1990	2000	2010
Total Housing Units	193	208	234	267
Total Seasonal	0	1	4	3
Total Vacant	4	10	7	9
Total Occupied Units	189	198	227	258
Owner Occupied Units	152	167	193	218
Renter Occupied Units	37	31	34	40
Single Family Units	164	192	233	N/A
Multi-Family Units	10	0	0	N/A
Mobile Homes	19	16	7	N/A
Town of Forest	1980	1990	2000	2010
Total Housing Units	199	207	218	259
Total Seasonal	0	2	3	7
Total Vacant	10	12	15	16
Total Occupied Units	189	195	203	243
Owner Occupied Units	163	169	188	209
Renter Occupied Units	26	26	15	34
Single Family Units	188	189	202	N/A
Multi-Family Units	0	0	3	N/A
Mobile Homes	11	18	14	N/A
Town of Glenwood	1980	1990	2000	2010
Total Housing Units	221	239	263	307
Total Seasonal	0	2	2	5
Total Vacant	7	14	9	19
Total Occupied Units	214	225	254	288
Owner Occupied Units	186	180	221	260
Renter Occupied Units	28	45	33	28
Single Family Units	196	203	234	N/A
Multi-Family Units	3	5	8	N/A
Mobile Homes	22	31	15	N/A
Town of Hammond	1980	1990	2000	2010
Total Housing Units	250	271	318	730
Total Seasonal	0	1	1	4
Total Vacant	8	8	4	32
Total Occupied Units	242	263	314	698
Owner Occupied Units	215	224	286	658
Renter Occupied Units	27	39	28	40
Single Family Units	244	250	320	N/A
Multi-Family Units	4	8	6	N/A
Mobile Homes	2	13	2	N/A
Town of Hudson	1980	1990	2000	2010
Total Housing Units	595	1,144	1,962	2,767
Total Seasonal	4	5	6	10
Total Vacant	20	36	37	64
Total Occupied Units	571	1,108	1,925	2,703
Owner Occupied Units	517	1,045	1,790	2,509
Renter Occupied Units	54	63	135	194
Single Family Units	551	1,113	1,929	N/A
Multi-Family Units	36	21	71	N/A
Mobile Homes	4	10	9	N/A

FIGURE 5.16 – HOUSING CHARACTERISTICS – 1980 TO 2010 – ST. CROIX COUNTY				
MUNICIPAL UNIT	1980	1990	2000	2010
Town of Kinnickinnic	1980	1990	2000	2010
Total Housing Units	336	364	492	634
Total Seasonal	6	7	5	9
Total Vacant	16	17	9	25
Total Occupied Units	314	347	483	609
Owner Occupied Units	262	289	434	557
Renter Occupied Units	52	58	49	52
Single Family Units	289	322	452	N/A
Multi-Family Units	27	17	16	N/A
Mobile Homes	14	25	14	N/A
Town of Pleasant Valley	1980	1990	2000	2010
Total Housing Units	111	128	150	188
Total Seasonal	0	0	1	1
Total Vacant	2	3	5	4
Total Occupied Units	109	125	145	184
Owner Occupied Units	82	98	109	147
Renter Occupied Units	27	27	36	37
Single Family Units	94	113	126	N/A
Multi-Family Units	17	12	13	N/A
Mobile Homes	0	3	4	N/A
Town of Richmond	1980	1990	2000	2010
Total Housing Units	385	467	530	1,155
Total Seasonal	0	1	0	2
Total Vacant	11	14	6	50
Total Occupied Units	374	453	524	1,105
Owner Occupied Units	326	383	464	1,022
Renter Occupied Units	48	70	60	83
Single Family Units	325	384	468	N/A
Multi-Family Units	30	45	18	N/A
Mobile Homes	30	38	35	N/A
Town of Rush River	1980	1990	2000	2010
Total Housing Units	154	151	173	200
Total Seasonal	4	1	1	0
Total Vacant	5	7	2	6
Total Occupied Units	150	144	171	194
Owner Occupied Units	15	128	160	172
Renter Occupied Units	130	16	11	22
Single Family Units	140	142	165	N/A
Multi-Family Units	4	0	0	N/A
Mobile Homes	6	9	6	N/A
Town of St. Joseph	1980	1990	2000	2010
Total Housing Units	759	974	1,259	1511
Total Seasonal	52	64	45	68
Total Vacant	39	89	66	123
Total Occupied Units	668	885	1,193	1,388
Owner Occupied Units	585	804	1,112	1,277
Renter Occupied Units	83	81	81	111
Single Family Units	618	875	1,163	N/A
Multi-Family Units	33	41	31	N/A
Mobile Homes	56	58	51	N/A

FIGURE 5.16 – HOUSING CHARACTERISTICS – 1980 TO 2010 – ST. CROIX COUNTY				
MUNICIPAL UNIT	1980	1990	2000	2010
Town of Somerset	1980	1990	2000	2010
Total Housing Units	583	722	963	1479
Total Seasonal	26	23	15	45
Total Vacant	30	54	36	88
Total Occupied Units	530	668	927	1,391
Owner Occupied Units	460	589	848	1,301
Renter Occupied Units	70	79	79	90
Single Family Units	492	619	899	N/A
Multi-Family Units	38	44	40	N/A
Mobile Homes	30	59	60	N/A
Town of Springfield	1980	1990	2000	2010
Total Housing Units	267	268	299	373
Total Seasonal	3	2	6	4
Total Vacant	9	13	14	23
Total Occupied Units	255	255	285	350
Owner Occupied Units	210	208	260	321
Renter Occupied Units	45	47	25	29
Single Family Units	233	216	243	N/A
Multi-Family Units	6	4	2	N/A
Mobile Homes	25	48	52	N/A
Town of Stanton	1980	1990	2000	2010
Total Housing Units	340	353	363	368
Total Seasonal	0	1	0	5
Total Vacant	8	15	11	21
Total Occupied Units	332	338	352	347
Owner Occupied Units	268	268	303	307
Renter Occupied Units	64	70	49	40
Single Family Units	291	291	354	N/A
Multi-Family Units	14	9	6	N/A
Mobile Homes	35	53	38	N/A
Town of Star Prairie	1980	1990	2000	2010
Total Housing Units	631	761	1,079	1,417
Total Seasonal	75	78	58	66
Total Vacant	25	94	73	121
Total Occupied Units	531	667	1,006	1,296
Owner Occupied Units	457	579	908	1,188
Renter Occupied Units	74	88	98	108
Single Family Units	446	605	899	N/A
Multi-Family Units	17	15	10	N/A
Mobile Homes	93	141	165	N/A
Town of Troy	1980	1990	2000	2010
Total Housing Units	795	1,033	1,328	1,819
Total Seasonal	29	42	53	75
Total Vacant	33	74	78	154
Total Occupied Units	733	959	1,250	1,665
Owner Occupied Units	602	825	1,139	1,523
Renter Occupied Units	131	134	111	142
Single Family Units	585	842	1,130	N/A
Multi-Family Units	65	46	70	N/A
Mobile Homes	116	145	83	N/A

FIGURE 5.16 – HOUSING CHARACTERISTICS – 1980 TO 2010 – ST. CROIX COUNTY				
MUNICIPAL UNIT	1980	1990	2000	2010
Town of Warren	1980	1990	2000	2010
Total Housing Units	250	327	437	571
Total Seasonal	0	3	6	6
Total Vacant	4	11	11	23
Total Occupied Units	246	316	426	548
Owner Occupied Units	219	285	401	496
Renter Occupied Units	27	31	25	52
Single Family Units	241	303	418	N/A
Multi-Family Units	0	13	8	N/A
Mobile Homes	0	11	7	N/A
Village of Baldwin	1980	1990	2000	2010
Total Housing Units	678	822	1,144	1724
Total Seasonal	0	4	2	3
Total Vacant	28	21	29	152
Total Occupied Units	650	801	1,115	1572
Owner Occupied Units	469	517	655	1018
Renter Occupied Units	181	284	460	554
Single Family Units	442	494	655	N/A
Multi-Family Units	177	248	420	N/A
Mobile Homes	59	80	65	N/A
Village of Deer Park	1980	1990	2000	2010
Total Housing Units	92	98	94	113
Total Seasonal	0	0	0	0
Total Vacant	2	4	3	13
Total Occupied Units	90	94	91	100
Owner Occupied Units	67	64	67	69
Renter Occupied Units	23	30	24	31
Single Family Units	79	75	82	N/A
Multi-Family Units	12	9	20	N/A
Mobile Homes	1	14	2	N/A
Village of Hammond	1980	1990	2000	2010
Total Housing Units	367	406	438	773
Total Seasonal	0	1	0	2
Total Vacant	18	9	5	58
Total Occupied Units	349	397	433	715
Owner Occupied Units	241	261	293	524
Renter Occupied Units	108	136	140	191
Single Family Units	222	247	298	N/A
Multi-Family Units	112	118	106	N/A
Mobile Homes	33	41	35	N/A
Village of North Hudson	1980	1990	2000	2010
Total Housing Units	753	1122	1,358	1,552
Total Seasonal	3	4	15	21
Total Vacant	26	40	43	81
Total Occupied Units	724	1,082	1,315	1,471
Owner Occupied Units	539	77	1,022	1,126
Renter Occupied Units	185	311	293	345
Single Family Units	592	839	1,080	N/A
Multi-Family Units	745	272	273	N/A
Mobile Homes	5	11	12	N/A

FIGURE 5.16 – HOUSING CHARACTERISTICS – 1980 TO 2010 – ST. CROIX COUNTY				
MUNICIPAL UNIT	1980	1990	2000	2010
Village of Roberts	1980	1990	2000	2010
Total Housing Units	281	389	402	724
Total Seasonal	0	2	2	7
Total Vacant	11	23	10	99
Total Occupied Units	270	366	392	625
Owner Occupied Units	212	266	287	454
Renter Occupied Units	59	100	105	171
Single Family Units	161	156	188	N/A
Multi-Family Units	45	84	74	N/A
Mobile Homes	75	149	145	N/A
Village of Somerset	1980	1990	2000	2010
Total Housing Units	318	417	659	1,102
Total Seasonal	0	0	5	8
Total Vacant	10	11	24	112
Total Occupied Units	308	406	635	990
Owner Occupied Units	186	215	333	573
Renter Occupied Units	122	191	302	417
Single Family Units	227	248	350	N/A
Multi-Family Units	88	166	285	N/A
Mobile Homes	3	3	2	N/A
Village of Star Prairie	1980	1990	2000	2010
Total Housing Units	165	201	215	248
Total Seasonal	0	0	0	0
Total Vacant	20	8	3	18
Total Occupied Units	145	193	212	230
Owner Occupied Units	104	139	156	171
Renter Occupied Units	41	54	56	59
Single Family Units	123	151	159	N/A
Multi-Family Units	36	45	33	N/A
Mobile Homes	6	5	3	N/A
Village of Wilson	1980	1990	2000	2010
Total Housing Units	58	57	69	78
Total Seasonal	2	0	0	1
Total Vacant	3	3	3	6
Total Occupied Units	53	54	66	72
Owner Occupied Units	45	44	59	64
Renter Occupied Units	8	10	7	8
Single Family Units	52	49	58	N/A
Multi-Family Units	2	0	4	N/A
Mobile Homes	2	8	4	N/A
Village of Woodville	1980	1990	2000	2010
Total Housing Units	282	371	460	566
Total Seasonal	0	0	2	2
Total Vacant	10	19	14	41
Total Occupied Units	272	352	446	525
Owner Occupied Units	200	251	304	349
Renter Occupied Units	72	101	142	176
Single Family Units	191	195	250	N/A
Multi-Family Units	61	90	133	N/A
Mobile Homes	30	86	80	N/A

FIGURE 5.16 – HOUSING CHARACTERISTICS – 1980 TO 2010 – ST. CROIX COUNTY				
MUNICIPAL UNIT	1980	1990	2000	2010
City of Glenwood	1980	1990	2000	2010
Total Housing Units	379	418	491	561
Total Seasonal	0	1	2	7
Total Vacant	15	18	31	52
Total Occupied Units	364	400	460	509
Owner Occupied Units	265	284	315	338
Renter Occupied Units	99	116	145	171
Single Family Units	274	295	348	N/A
Multi-Family Units	72	72	98	N/A
Mobile Homes	33	51	48	N/A
City of Hudson	1980	1990	2000	2010
Total Housing Units	2,055	2,634	3,831	5,642
Total Seasonal	0	7	22	53
Total Vacant	55	119	144	355
Total Occupied Units	2,000	2,515	3,687	5,287
Owner Occupied Units	1,272	1,480	2,224	3,439
Renter Occupied Units	728	1,035	1,463	1,848
Single Family Units	1,352	1,629	2,368	N/A
Multi-Family Units	703	977	1,443	N/A
Mobile Homes	0	28	18	N/A
City of New Richmond	1980	1990	2000	2010
Total Housing Units	1,665	2,025	2,657	3,684
Total Seasonal	0	4	5	20
Total Vacant	59	47	96	263
Total Occupied Units	1,606	1,978	2,561	3,421
Owner Occupied Units	1,042	1,285	1,619	2,096
Renter Occupied Units	564	693	942	1,325
Single Family Units	1,185	1,325	1,674	N/A
Multi-Family Units	462	649	934	N/A
Mobile Homes	18	51	35	N/A
City of River Falls*	1980	1990	2000	2010
Total Housing Units	535	715	1,002	1,458
Total Seasonal	0	0	4	5
Total Vacant	4	14	8	76
Total Occupied Units	531	701	994	1,382
Owner Occupied Units	296	390	539	913
Renter Occupied Units	235	311	455	469
Single Family Units	305	422	591	N/A
Multi-Family Units	229	291	373	N/A
Mobile Homes	1	2	38	N/A

source: U.S. Census

*Portion of River Falls located in St. Croix County only.