

CHAPTER 3

Housing

Introduction

Housing in the Town of Erin Prairie is significant for several reasons. First, it is typically one of the largest expenditures in a person's life. Second, housing and the land it occupies generates significant tax revenue. Finally, housing development has visible effects on the landscape and character of the town, and precludes other uses of the land.

This chapter analyzes various housing characteristics in order to identify future housing needs. Land-use issues related to housing will be addressed in a subsequent Land-Use Chapter.

Age Characteristics

Table 3-1 shows the year a home in the Town of Erin Prairie was constructed within a specified time period. Almost a third of the current housing stock was constructed before 1940 and over 67% of the housing stock is nearly 30 years old or older. An aging housing stock could indicate a need to replace septic systems, siding, furnaces, windows, or other repairs.

The number of homes constructed since 2000 was calculated by taking the estimated population growth between 2000 and 2007 and dividing it by the 2000 average household size of 2.9.

Table 3-1 - Year Structure Constructed

Year Built	Homes	Percent of Total	Homes per Year
Total Homes	249	100%	
1999 to 2007*	11	4.4%	1.2
1995 to 1998	25	10.0%	6.3
1990 to 1994	13	5.2%	2.6
1980 to 1989	33	13.3%	3.3
1970 to 1979	56	22.5%	5.6
1960 to 1969	13	5.2%	1.3
1940 to 1959	18	7.2%	0.9
1939 or earlier	80	32.1%	-

Source: U.S. Census Bureau, *based on 2000-2007 estimated population growth divided by 2.9 persons per household.

Table 3-2 shows the number of new sanitary permits issued in the Town of Erin Prairie since 2000. Most of these permits were likely issued to replace failing systems.

Table 3-2 - New Sanitary Systems

Year Issued	Total Housing Units
2000	7
2001	9
2002	7
2003	8
2004	8
2005	8
2006	6
*2007	4

Source: St. Croix Zoning Office *data through July 6, 2007

Structural Characteristics

The type of heating fuel used in homes can indicate potential energy expenditures within the Town and reveal trends in heating systems related to new construction. Most homes are heated by bottled/tank/LP gas or fuel oil/kerosene (see Table 3-3). A smaller portion of homes use electricity, wood, or utility gas. Utility gas is available to some residents living along C.T.H. K and then south along C.T.H. T.

Table 3-3 - Types of House Heating Fuel

Fuel Type	Number	Percent
Utility Gas	3	1.3%
Bottled, Tank, or LP Gas	159	68.5%
Electricity	11	4.7%
Fuel Oil, Kerosene, Etc	50	21.6%
Coal or Coke	0	0.0%
Wood	9	3.9%
Solar Energy	0	0.0%
Other Fuel	0	0.0%
No Fuel	0	0.0%

Source: 2000 U.S. Census Bureau

All homes in the Town of Erin Prairie are single family units. 97% are single family homes; the rest are mobile homes (see Table 3-4). There are no multi-family dwelling units in the Town.

The local need for multi-family and other types of housing is currently met by the City of New Richmond and the Village of Baldwin. These communities have larger population bases and require a variety of housing options to meet area resident's needs. They are also more suitable for multi-family dwellings because they have access to municipal utilities. It is likely these and other surrounding communities will continue to fill the need for multi-family housing.

A 1-Unit, detached structure is a separate building that has open spaces on all sides. A 1-Unit, attached structure is separated from other structures by dividing walls that extend from ground to roof.

Table 3-4 - Housing Units per Structure

Units	Number	Percent
Total Housing Units	240	100.0%
1 Unit, detached	233	97.1%
1 Unit, attached	0	0.0%
2 Units	0	0.0%
3 or 4 Units	0	0.0%
5 to 9 Units	0	0.0%
10 to 19 Units	0	0.0%
20 or more Units	0	0.0%
Mobile Home	7	2.9%
Boat, RV, Van, etc	0	0.0%

Source: 2000 U.S. Census Bureau

Home Values

Table 3-5 reveals that the median owner-occupied housing value almost doubled between 1990 and 2000 (the median value falls between an equal number of higher and lower values).. The increases can be attributed to appreciation, demand for area homes during that interval, and construction of larger homes by new residents. The 2008-2009 decline in the housing market and real estate values suggests that projections from the trends of the past two decades may be an uncertain guide to future conditions.

Table 3-5 - Median Owner-Occupied Housing Value

1990	2000	% Change
\$78,800	\$147,700	87.44%

Source: US Census Bureau 1990, 2000,

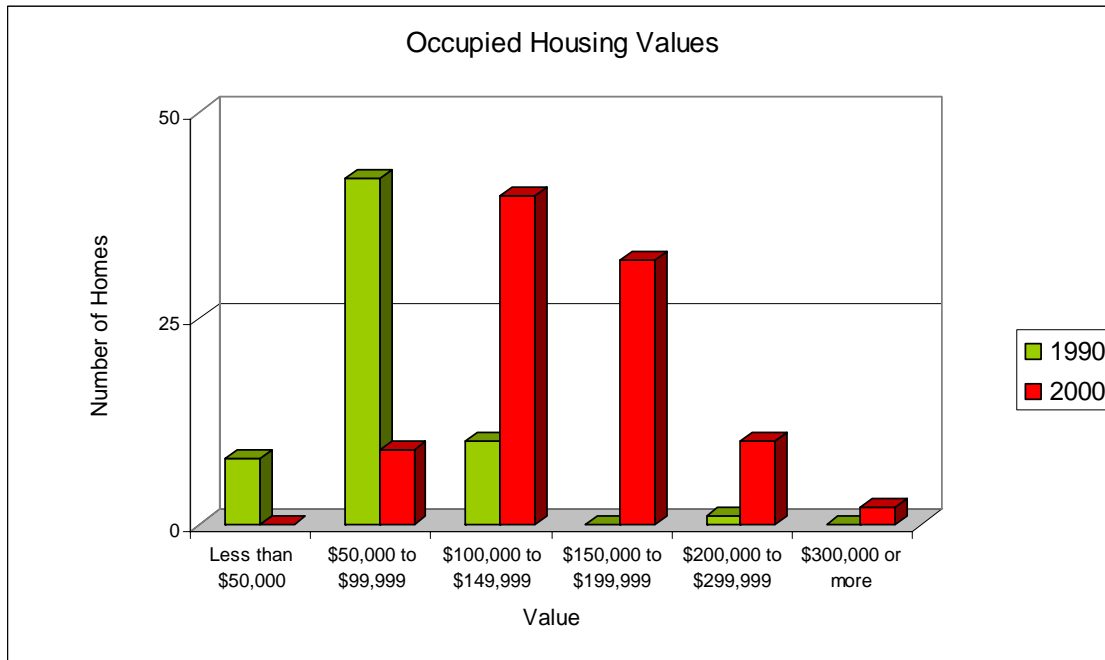
Table 3-6 and Figure 3-1 show that the assessed value of housing units in Erin Prairie increased between 1990 and 2000. It is likely that increases in the assessed value of existing structures and the construction of new, more valuable housing both contributed to this trend.

Table 3-6 - Owner-Occupied Housing Value

Value	1990	2000	Number and % Increase/Decrease
Less than \$50,000	8	0	-8 (-100%)
\$50,000 to \$99,999	42	9	-33 (-78.6%)
\$100,000 to \$149,999	10	40	30 (300%)
\$150,000 to \$199,999	0	32	32 (-)
\$200,000 to \$299,999	1	10	9 (900%)
\$300,000 or more	0	2	2 (-)

Source: US Census Bureau 1990, 2000

Figure 3-1 - Owner-Occupied Housing Value



Occupancy Characteristics

All housing units are classified as either owner-occupied or renter-occupied. A housing unit is considered owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. All occupied units which are not owner-occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied.

In 2000, 85% of housing units in Erin Prairie were owner-occupied. This compares to 76% in St. Croix County and 68% in the State of Wisconsin. The percentage of owner-occupied housing in the Town grew slightly between 1990 and 2000. All renter-occupied units were either single family dwellings or mobile homes. As noted earlier, there are no multi-family dwelling units in the Town.

Table 3-7 - Owner-Occupied vs. Renter-Occupied Housing Percentages

Year	1990	% of Total	2000	% of Total	Number and % Change
Owner-Occupied Housing Units	167	84.3%	193	85.0%	26 (15.6%)
Renter-Occupied Housing Units	31	15.7%	34	15.0%	3 (9.7%)
Total	198	100.0%	227	100.0%	-

Source: 1990 and 2000 U.S. Census

Housing Affordability Analysis

HUD defines affordable housing as housing (for rent or purchase) for which the occupant is paying no more than 30% of their household income for gross housing costs.

Table 3-8 reveals that in 1999, over 75% of residents owning homes paid less than 30% of their household income for housing costs. The monthly owner costs are calculated from the mortgage payment, real estate taxes, home-owner's insurance, utilities, fuels, and mobile home costs.

Table 3-8 - Monthly Housing Costs-Percentage of Household Income

Year 1999	Number	Percent
Less than 15%	35	37.6%
15 to 19%	15	16.1%
20 to 24%	27	29.0%
25 to 29%	4	4.3%
30 to 34%	2	2.2%
35% or more	10	10.8%
Not computed	0	0.0%

Source: US Census Bureau 2000

Costs associated with renting can vary significantly compared to homeownership. Renters do not pay property taxes, insurance costs are lower, and utility costs may be included with the rent.

Gross rent is the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels if these are paid for by the renter or for the renter by someone else (*Table 3-9*). Approximately 65% of the households that rent are paying less than 30% of their income on housing.

Units for which no cash rent was paid and units occupied by households that reported no income or a net loss in 1999 comprise the category "Not computed."

Table 3-9 - Gross Rent-Percentage of Household Income

Year 1999	Number	Percent
Less than 15%	10	43.5%
15 to 19%	3	13.0%
20 to 24%	2	8.7%
25 to 29%	0	0.0%
30 to 34%	0	0.0%
35% or more	0	0.0%
Not Computed	8	34.8%

Source: US Census Bureau 2000

Housing Assistance Programs and Agencies

The ability to afford or maintain housing can be challenging for some residents. There are several county, state, and federal programs and agencies that assist first-time homebuyers, disabled, elderly residents, and low-medium income citizens to meet their rental/home ownership needs.

HUD

The U.S. Department of Housing and Urban Development provides subsidized housing through low-income public housing and the Section 8 Program. Under Section 8, rental subsidies are given to low-income households, including households renting private apartments. HUD is also responsible for providing funds to communities through various grant programs.

Rural Development –United States Department of Agriculture

The Rural Development Program provides housing opportunities for individuals living in predominantly rural areas (population <10,000). The Rural Development Program provides support for rental housing, mortgage loans for homebuyers, and support for cooperative housing development.

Wisconsin Housing and Economic Development Authority (WHEDA)

This agency finances housing development through the sale of bonds. WHEDA provides mortgage financing to first-time homebuyers, and financing for multi-family housing.

West CAP

West CAP is a non-profit corporation that works in partnership with local communities to plan and develop good quality, affordable housing for low and moderate-income families and individuals.

Movin' Out

Movin' Out is a housing organization that provides assistance, housing counseling, information, and gap financing for rehabilitation and purchase to Wisconsin households with a member with a permanent disability.

Habitat for Humanity

Habitat for Humanity is a nonprofit organization that builds homes for low-income families.

Community Development Block Grants (CDBG)

The CDBG program provides grants to local governments for housing rehabilitation programs for low- and moderate-income households.

Low Income Energy Assistance Program (LIEAP)

The LIEAP program provides payments to utility companies or individuals to help pay for home heating costs in the winter.

Housing Cost Reduction Initiative (HCRI)

This state program provides funding to local public and non-profit agencies to reduce housing costs for low- and moderate-income households.

Housing Development Issues

Many municipalities in the western portions of St. Croix County have experienced significant residential growth since 1990. This has slowed significantly the past two years due to the over saturation of the housing market and issues related to lending.

The cities and villages located near Interstate 94, S.T.H. 35, S.T.H. 64, and close to the Minnesota border have grown the most. Towns have experienced growth differently due to zoning jurisdictions, the desires of local government, and enrollment into state programs such as Farmland Preservation and exclusive-ag zoning.

Housing in Erin Prairie is mainly affected by the large amount of land being farmed, existing zoning classifications, and farmlands enrolled in Farmland Preservation. These factors have created a rural landscape that is valued by residents. However, as adjacent Townships have grown, some Erin Prairie residents have indicated a desire to sell farmland for residential development. Current land use controls have limited that ability. A 2006 Erin Prairie Land Use Survey (the entire survey and resident responses are reproduced in Appendix B) asked questions related to future residential development in the Town of Erin Prairie. The results demonstrate a wide range of opinion, but the conservation of natural resources, the preservation of farm land, protection of the right to farm, and realization of land-owner equity are all prominently represented aspirations.

Housing and the survey results will be examined more closely in the Land Use chapter.

Housing Goals, Objectives, Policies, Programs, and Actions

Goal 1: Provide opportunities for the development of various single-family housing options to meet the needs of existing and future residents, while at the same time preserving natural resources, farmland, open/green space, and the rural, agricultural atmosphere of Erin Prairie.

Objectives

1. Support single family housing that is affordable to people of various income levels and fit the characteristics of the Town.
2. Provide opportunities for realization of land-owner equity.

Programs, Policies, and Actions:

1. Review and revise existing land-use regulations to achieve Town goals.
2. Pursue strategies, such as transfer of development rights, purchase of development rights, and conservation easements that will allow realization of landowner equity while protecting the best farmland.
3. Support revision of the County's subdivision regulations that will allow clustered housing development in areas designated as appropriate by the Township.
4. Allow alternative types of residential development in selected areas, such as Conservation Subdivisions, that increased residential development yet conserve farmland/open space.
5. Support the use of assistance programs that help residents purchase or make repairs to their homes.
6. Work with St. Croix County and the City of New Richmond to guide growth in ways that meet the long-range goals of all governmental units

Goal 2: Support housing that protects the Town's natural resources and farmland.

Objectives

1. Protect valuable wildlife habitat.
2. Preserve the rural character of the Town of Erin Prairie.
3. Preserve farm land and the right to farm.

Programs, Policies, and Actions:

1. Identify and maintain environmental corridors, especially blocks of grassland habitat that complement the WDNR program of the Western Prairie Habitat Restoration Area..
2. Protect USFWS and WDNR lands by requiring housing buffer zones of a minimum of 100 yards to public land property boundaries.
3. Pursue strategies that provide similar development opportunities as neighboring Townships while preserving environmental, scenic, historic, and wildlife habitat areas on private lands, as well as preserving and not fragmenting farmland. Target "receiving areas" around blocks of public land.
4. Allow Conservation Subdivisions, which incorporate grassland wildlife habitat into the common green spaces. Support the proper management of these spaces if they are of significant size, and especially if they are in close proximity to public wildlife areas.