

## Chapter 3

### Housing

#### Introduction

This element portrays the conditions of the housing stock in the Village. It also provides direction for the Village to ensure that a variety of safe and adequate housing is available to its residents as growth occurs.

Housing is influenced by the age of the structure, income of the residents, and occupancy characteristics. Housing also can affect the image of a community by the design of subdivisions, housing styles, and property maintenance.

#### Age Characteristics

Table 3-1 identifies the age characteristics of the housing stock in the Village of Woodville. An older housing stock could indicate the need for certain types of improvements but does not give an accurate idea of the condition of the home. As of 2000, there were a total of 465 residential structures in the Village, 95 (20.4%) of the total number of homes were built in 1939 or earlier, while 271 (58.3%) were built in 1979 or earlier.

Table 3-1 – Year Structure Built - 2000

<b>Woodville</b>	<b>1990 to March 2000</b>	<b>1980 to 1989</b>	<b>1970 to 1979</b>	<b>1960 to 1969</b>	<b>1940 to 1959</b>	<b>1939 or earlier</b>
# of Structures	116	78	93	19	64	95

Source: U.S. Census

#### Structural Characteristics

Housing variety is important in any community and the Village of Woodville has a variety of housing types available. In 2000, of the 465 total units, 248 (53.3%) were 1-unit detached, 28 (6.0%) were 3-4 units and 82 (17.6%) were mobile homes (Table 3-2). This variety allows residents to choose from several housing options, thus allowing residents to stay in the Village, as their housing needs change.

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.

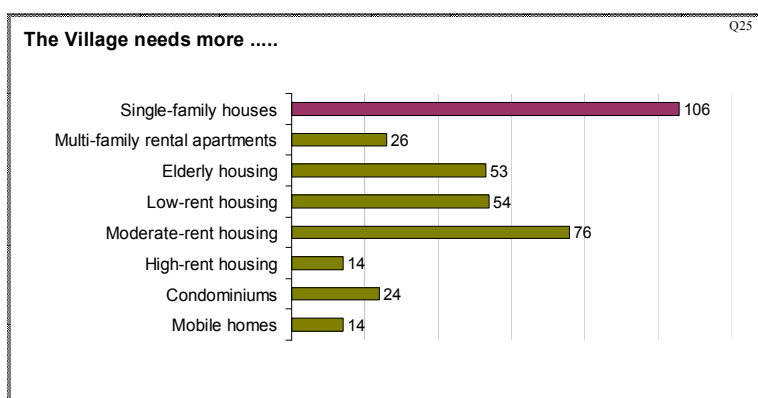
Table 3-2 – Village of Woodville – Units in Structure 2000

	1-Unit Detached	1-Unit Attached	2 Units	3-4 Units	5 to 9 Units	10 to 19 Units	20 or More Units	Mobile Home / RV	Total
Number Units	248	2	23	28	16	34	32	82*	465
Percent Total	53.3%	0.4%	4.9%	6.0%	3.4%	7.3%	6.9%	17.6%	100.0%

Source: U.S. Census

\*There is a discrepancy with the Census number and the Villages. The Village has a record of only 75 mobile homes in 2000

Residents who completed the Village of Woodville Community Survey indicated that the Village needs more single-family houses and more moderate-rent housing.



## Value Characteristics

The median owner-occupied housing values rose 53.5% between 1990 and 2000. This increase may be due to appreciation, an overall increase in housing demand in western Wisconsin, and newer construction consisting of larger homes (Table 3-3).

Table 3-3 – Housing Value of Specific Owner-Occupied Units

Value	1990	2000
Less than \$50,000	77	5
\$50,000 to \$99,999	84	112
\$100,000 to \$149,999	1	60
\$150,000 to \$199,999	0	25
\$200,000 to \$299,999	0	2
\$300,000 or more	0	0
Village Median Value	\$51,200	\$95,700
St. Croix County Median Value	\$74,400	\$139,500
Wisconsin State Median Value	\$62,500	\$133,400

Source: U.S. Census Bureau 2000

Note: The number of owner-occupied units on Table 3-3 does not match the total number of units in Table 3-4. The census information from Table 3-3 is only a representative number and not the actual number of owner-occupied housing units for each value category.

## 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, the majority of housing in the Village of Woodville was owner-occupied (66.1%). This is comparable to St. Croix County (73.7%) and the State of Wisconsin (68.4%) (Tables 3-4 & 3-5).

The number of owner-occupied housing units in the Village increased from 1980 to 2000. The number of renter-occupied housing also increased during that same time period (26.1% in 1980 compared to 30.9% in 2000). The percentage of renter-occupied homes has also increased compared to the overall housing stock.

Table 3-4 – Housing Characteristics - 1980 to 2000

<b>Village of Woodville</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>% Total 2000</b>
Total Housing Units	282	371	460	100.0%
Total Seasonal	0	0	2	0.4%
Total Vacant	10	19	14	3.0%
Total Occupied Units	272	352	446	97.0%
Owner Occupied Units	200	251	304	66.1%
Renter Occupied Units	75	101	142	30.9%
Single Family Units	191	195	250	54.3%
Multi-Family Units	61	90	133	28.9%
Mobile Homes	30	86	80	17.4%

Source: U.S. Census

Over all the total number of housing units in the Village of Woodville has steadily risen over the last twenty years. Over the next few years, growth may slow down slightly, but will likely rise once the housing market rebounds.

Table 3-5 - Housing Characteristics - 1980 to 2000 - St. Croix County

<b>St. Croix County</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>% Total</b>
Total Housing Units	14,924	18,519	24,263	100.0%
Total Seasonal	211	270	281	1.2%
Total Vacant	554	881	853	3.5%
Total Occupied Units	14,159	17,638	23,410	96.5%
Owner Occupied Units	10,795	13,212	17,881	73.7%
Renter Occupied Units	3,364	4,426	5,529	22.8%
Single Family Units*	11,415	13,907	18,613	76.7%
Multi-Family Units	2,493	3,310	4,519	18.6%
Mobile Homes	805	1,302	1,131	4.7%

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

## Housing Affordability Analysis

U.S. Department of Housing and Urban Development (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 3-6 reveals that only 18.6% of residents owning homes pay more than 30% of their household income for housing costs. The monthly owner costs are calculated from the mortgage payment, real estate taxes, homeowners insurance, utilities, fuels, mobile home costs, and condominium fees.

Table 3-6 – Owner Occupied Housing Costs as a Percentage of Household Income - 1999

<b>Less than 15%</b>	<b>15.0% - 19.9%</b>	<b>20.0% - 24.9%</b>	<b>25.0% - 29.9%</b>	<b>30.0% - 34.9%</b>	<b>35.0% or more</b>	<b>Village % not affordable</b>	<b>County % not affordable</b>
83	29	28	26	19	19	18.6%	17.5%

Source: U.S. Census

Note: U.S. HUD defines affordable housing as 30% or less of monthly or annual income.

Costs associated with renting can vary significantly compared to homeownership. Renters do not have to directly pay property taxes, insurance costs are less, 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 3-7).

Approximately 14% of the households that rent are paying more than 30% of their income on housing.

The percentages of affordable housing for owner occupied households in the Village are comparable to those of St. Croix County, but the percentages for renter occupied housing costs are considerably lower than the County's.

Table 3-7 – Renter Occupied Housing Costs as a Percentage of Household Income- • 1999

Less than 15%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 34.9%	35.0% or more	Village % not affordable	County % not affordable
41	20	29	17	7	20	14.4%	30.6 %

Source: U.S. Census

Note: U.S. HUD defines affordable housing as 30% or less of monthly or annual income.

## Housing Unit Projections

The housing projections used for this plan are intended to provide an estimate of housing units that will be developed through the year 2025. Housing unit projections are used when estimating the amount of land that may be consumed by future housing development.

The current number of housing units can be estimated by looking at the number of building permits approved for new construction between the years 2000 and 2008 (Table 3-8). According to the Village of Woodville building permit issued, there were 122 new housing units built between 2000 and 2008. Adding 122 to the 2000 U.S. Census number, there would be 568 housing units in the Village. This number is considerably off from the DOA's initial estimate of 540. In October 2008, the DOA provided updated estimates that are more inline with Woodville's current household estimate. For consistency, the October 2008 DOA's housing unit projections will be used throughout this plan (Table 3-9).

Table 3-8 – New Building Permits

Year	Single Family	Multiple Family	Total
2000	7	0	7
2001	11	20	31
2002	6	4	10
2003	13	18	31
2004	13	2	15
2005	11	0	11
2006	11	0	11
2007	5	0	5
2008	1	0	1
<b>Total</b>	<b>78</b>	<b>44</b>	<b>122</b>

Source: Village of Woodville

Table 3-9 - Housing Forecasts

Year	2000	2005	2008	2010	2015	2020	2025
Population	1,058	1,240	1,328	1,373	1,558	1,749	1,926
Persons Per Household	2.46	2.46	2.34	2.33	2.31	2.29	2.27
Total Occupied Housing Units	446	525	568	590	675	763	848
Additional Units Needed	-	-	-	22	85	88	85

Source: WI Dept of Administration: Population and Housing Projections, and Cedar Corporation

## Future Housing

Most of the undeveloped land within the Village is located on the northeast side and consists primarily of grassland and forestland. The north and south side of Rosenlund Street would be an ideal location for future housing. Vacant land in both the northeast and south will likely be the area for new residential development or platted subdivisions.

## Sustainable Development

Sustainable development practices have gained in popularity, as people are more aware of the impacts development can have on the natural environment. Woodville supports the sustainable development practices and will encourage new development to incorporate, when practical, the following practices:

- Create subdivisions that preserve open space and valuable natural features.
- Survey and consider the environmental features of the site.
- Minimize soil disturbance and compaction during construction.
- Control erosion and sedimentation during construction.
- Protect trees during site clearing and construction.
- Use landscaping, including planting trees, for energy and water efficiency.
- Manage stormwater naturally.
- Promote environmental awareness and stewardship.
- Design subdivisions that blend in with the natural surroundings.

Another important component of sustainable development is the Green Building Rating System or Leadership in Energy and Environmental Design (LEED) standards. The LEED rating system provides a collection of standards for environmentally sustainable construction and uses a point system based on the following categories:

- Sustainable sites
- Water efficiency
- Materials and resources
- Indoor environmental quality
- Innovation and design process

This is a more site-specific effort and focuses more on the actual building and construction materials used. Because of the reduced impact on the environment and the potential benefit the Village supports the construction of LEED certified buildings.

## 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**

HUD provides subsidized housing through low-income public housing and the Section 8 Program. Under the Section 8 Program, 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.

**Goals, Objectives, and Policies****Goal 1: Attract new homeowners to live in the area.****Objectives:**

1. Plan for responsible growth in the Village of Woodville.
2. Increase the Village's population.
3. Increase the number of owner-occupied housing units in the Village.

**Policies:**

1. Work with groups or programs to attract elderly housing and assisted living facilities to the Village of Woodville.
2. Work with the County to attract jobs to the area that will lead to an increase in population.
3. Promote the Village as a place to live, work, and recreate.

**Goal 2: Ensure land is available for future housing needs.****Objectives:**

1. Maintain steady, planned, and responsible growth in the Village of Woodville.

**Policies:**

1. Use proposed land use map to guide residential growth.
2. Explore extra-territorial zoning with surrounding towns to avoid land use conflicts.
3. Develop a plan for residential land in a Mixed Use TID.
4. Promote the availability of land for the development or redevelopment of low-income and moderate-income housing.

**Goal 3: Provide a balance between single family and multi family housing.****Objectives:**

1. Work to increase or maintain the owner-occupied home ownership ratio.
2. Protect property values.

**Policies:**

1. Help residents locate housing programs and agencies that will help them achieve home ownership.
2. Encourage developers to provide a variety of housing sizes and styles to meet the needs of all residents.
3. Investigate opportunity for establishing an owner-occupied home ownership ratio in the Village of Woodville's Subdivision Ordinance.

**Goal 4: Address the aesthetics of new developments and housing.****Objectives:**

1. Encourage residential development that uses a variety of styles and colors.

**Policies:**

1. Encourage developments to use a variety of building footprints, colors, windows, etc...
2. Discuss possible ordinances on property maintenance code.
3. Discourage development that is unsightly or costly to the community.
4. Preserve and improve the quality of existing neighborhoods and assure that the new neighborhoods are well designed.
5. Encourage the planting of trees in new development.

**Goal 5: Support and encourage sustainable design of residential development including "Green Building."****Objectives:**

1. Reduce energy consumption.
2. Promote environmental sustainability and responsibility.

**Policies:**

1. Encourage local contractors to construct homes that meet the Leadership in Energy and Environmental Design (LEED) Standards.
2. Encourage architects and developers to incorporate LEED Standards and promote "green buildings."
3. Review ordinances to identify opportunities to provide incentives for green building.
4. Consider developing standards and incentives for promoting green space and walk-ability in residential developments.
5. Encourage the installation of sidewalks in new subdivisions.

**Goal 6: Maintain and rehabilitate the Village of Woodville housing stock.****Objectives:**

1. Provide housing opportunities for existing and future residents.

**Policies:**

1. Identify local, state, and federal programs to help rehabilitate housing in the Village.
2. Provide housing program information to residents throughout the Village.
3. Undertake municipal improvement to maintain and improve neighborhood conditions, including street reconstruction, sidewalk replacement, sewer and water improvements, and park facilities.
4. Investigate opportunities to work with owners of the older housing stock to maintain the older neighborhoods in the Village.
5. Continue with the CDBG Grant Housing Program.

**Goal 7: Provide housing opportunities for residents of all income levels, age groups and persons with special needs.**

**Objectives:**

1. Provide a variety of housing to meet the needs of all Village residents.

**Policies:**

1. Assist in efforts to provide affordable housing to residents, especially low- and moderate-income families and elderly.
2. Investigate available programs for property owners that make homes ADA accessible and share that information with residents.
3. Encourage some new condominium, townhouses, and expansion of assisted living facilities in the Village.