



St. Croix County Housing Forum

January 30, 2025

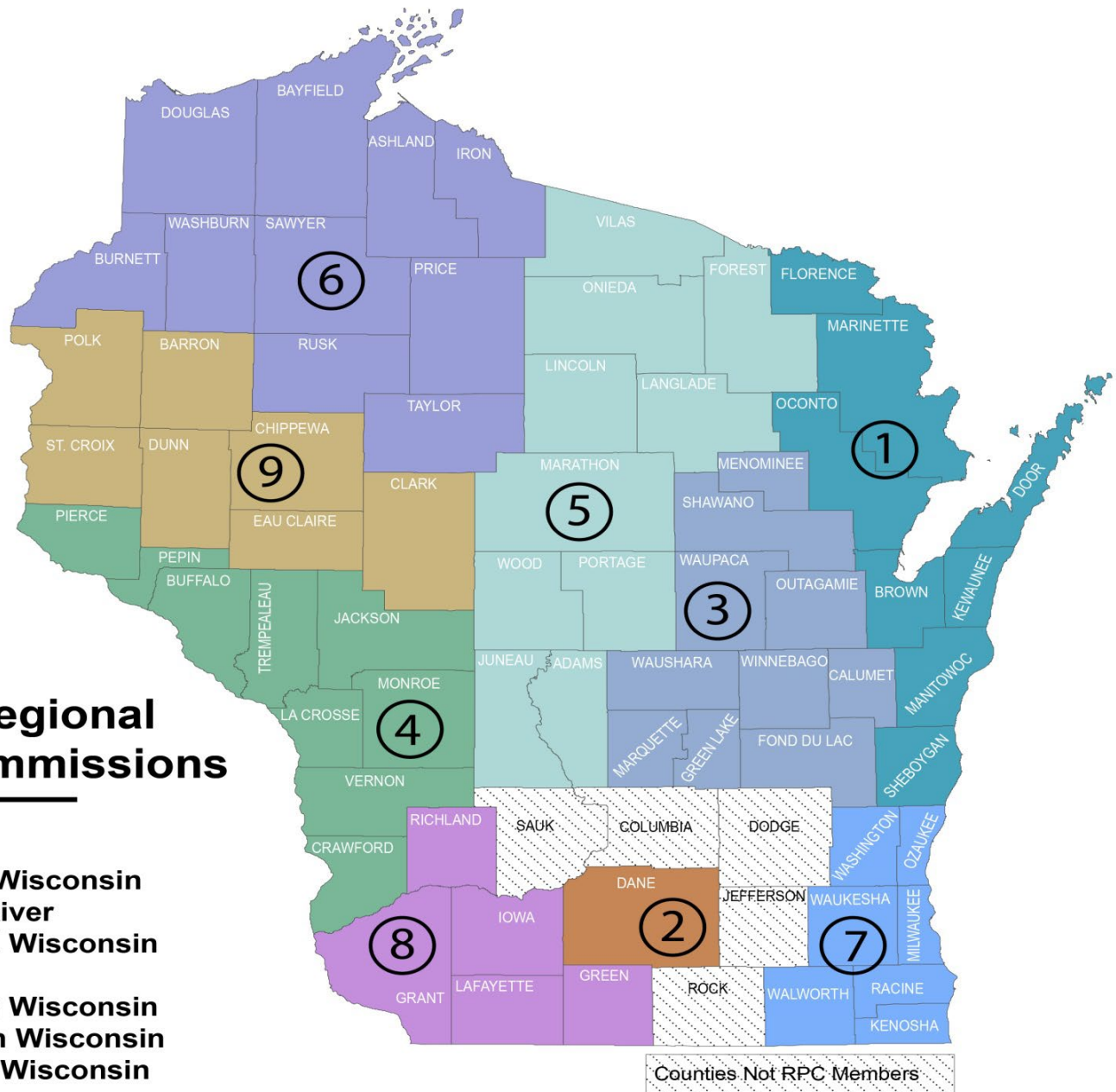


The data and information herein is subject to change based on input received.

Who we are....



- WCWRPC is a multi-county planning agency (Barron, Chippewa, Clark, Dunn, Eau Claire, Polk and St. Croix Counties)
- Help communities plan and develop. Operate for the benefit of local governments and their citizens.
- **Coordinate, partner, advocate and serve.**
- Services: economic development, transportation, community development (land use, housing, outdoor recreation, etc.), and conservation & mapping.



Wisconsin Regional Planning Commissions

- 1 Bay-Lake
- 2 Capital Area
- 3 East Central Wisconsin
- 4 Mississippi River
- 5 North Central Wisconsin
- 6 Northwest
- 7 Southeastern Wisconsin
- 8 Southwestern Wisconsin
- 9 West Central Wisconsin

Acknowledgements



Funding Partners:



Forum Agenda

- Project Overview
- Data Findings
- Panel Discussion & Community Input

WCWRPC's Goals for the Forums:

1. Gather feedback on initial data and findings.
2. Obtain ideas on potential strategies or tools that should be explored.
3. Help foster a community discussion and potential partnerships regarding local housing needs, concerns, and strategies.

The slide features a background illustration of a house on the left and a large tree in the center. A blue horizontal band is positioned across the middle of the image. The text 'Project Overview' is written in white, bold font on the right side of this blue band.

Project Overview

It's Not Too Late to Prepare for the Next Housing Crisis

By Christos A. Makridis and Mark Calabria Updated Jan. 20, 2023 9:04 am ET / Original Jan. 20, 2023 4:00 am ET



Downtown Appleton, Jan. 11, 2023. PC: Fox 11 Online

Housing Shortage in Wisconsin Expected to Get Worse Over the Next Decade



Matt Rourke/AP Photo

Wisconsin's housing shortage isn't just a quality-of-life issue. It's a workforce issue.

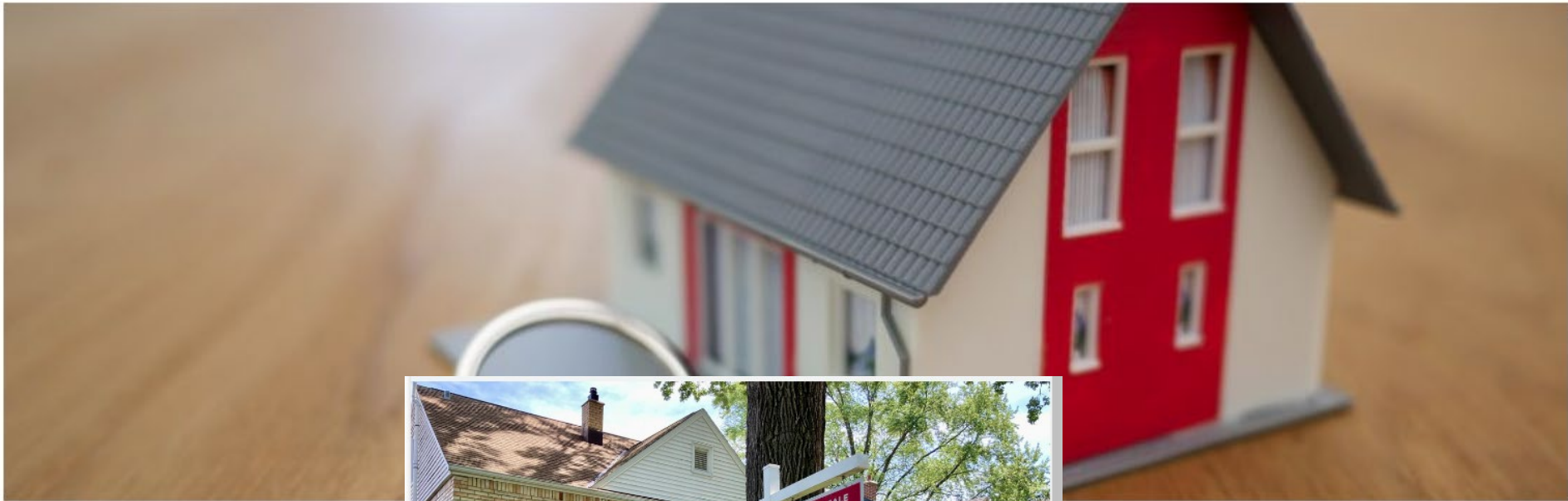
Study: Wisconsin housing shortage expected to get worse



Housing Shortage

Housing Affordability A Challenge for Wisconsin Homeowners and Renters

Written by [Matt Kures](#)
Posted on May 26, 2022



Housing affordability slips 30% in Wisconsin as mortgage rates, home prices rise - Milwaukee Business Journal

[Visit](#)

Housing Costs

Key Questions:

- What is the current **supply** of housing in St. Croix County?
- What is the **demand** for housing in St. Croix County?
- What are the housing **gaps** that need to be filled within St. Croix County?
- What are the **hurdles/challenges** to filling these gaps?
- What **actions** can the County and its communities take?

Data Sources:

- Quantitative data: US Census, Realtors Association, Municipal data, etc.
- Existing studies & Plans
- Countywide housing survey
- Stakeholder interviews
- Focus groups – realtors/lenders, seniors, employers
- Housing forums

A Comprehensive Housing Needs Analysis for the City of River Falls, Wisconsin

HUDSON HOMELESSNESS STUDY



2023 Housing Affordability Report

505 Third Street
Hudson, Wisconsin
www.hudsonwi.gov

January 30, 2024



2023 Housing Affordability Analysis
Community Development Department



Introduction

In 2018, the Wisconsin Legislature enacted Act 243 requiring municipalities in Wisconsin to complete a Housing Affordability Report no later than January 1, 2020. The City of River Falls received a four-year waiver for this report until January 2024. This requirement was created within Wisconsin Statute 66.10013. The Wisconsin Department of Administration (DOA) requires a municipality with a population of 10,000 or more. In 2022, the estimated population in River Falls, according to the Census Bureau was 16,609.

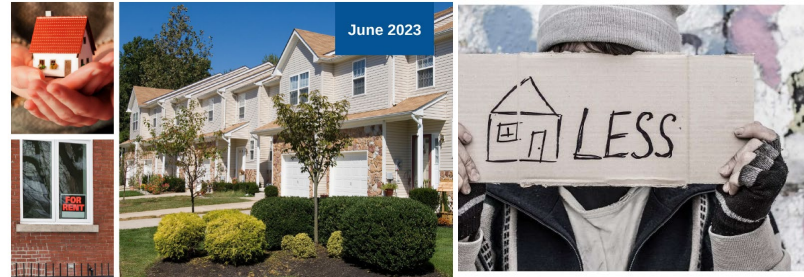
ML19013 Housing affordability report



CITY OF NEW RICHMOND

HOUSING AFFORDABILITY REPORT 2023

Prepared by: Beth Thompson
Community Development Director
156 East First Street
New Richmond, WI 54017
bthompson@newrichmondwi.gov; 715-246-4268
Published: January 31, 2024 (covering permit year 2023)



June 2023

Assessment

One of the purposes of this study was to provide a "broad-brush" view of housing issues in the Hudson area to support a conversation of the Hudson Area Ministerial Association (HAMA) and other community organizations regarding what planning/action should be taken to address housing issues in Hudson.

Ma
Research
7575 Golden Valley
Suite 385
Golden Valley, MN 55127
612.338.1111
www.mnmap.com



Photos from Canva



United Way
St. Croix Valley

In partnership with:
Build Healthy Places Network



Healthier Together
Pierce County
St. Croix County

A Home for All Healthy and Affordable Housing Policy Recommendations for Thriving Communities

New Richmond Housing and Market Needs Analysis

Final December 2021



2023-2025

Photos Courtesy of River Falls Chamber



Community Health Needs Assessment and Implementation Plan

Demographics & Economics

Demographics

	2020 Population	2020 Households	2020 Average Household Size	2020 Median Age	2020 % Households with one or more people <18 years	2020 % Single- Person Households
St. Croix County	93,536	35,892	2.58	39.9	33.18%	22.94%

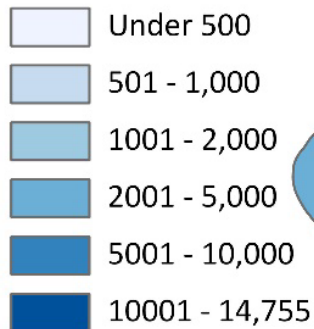
source: U.S. Census. 2020 Decennial Census

In St. Croix County, from 2000 to 2020:

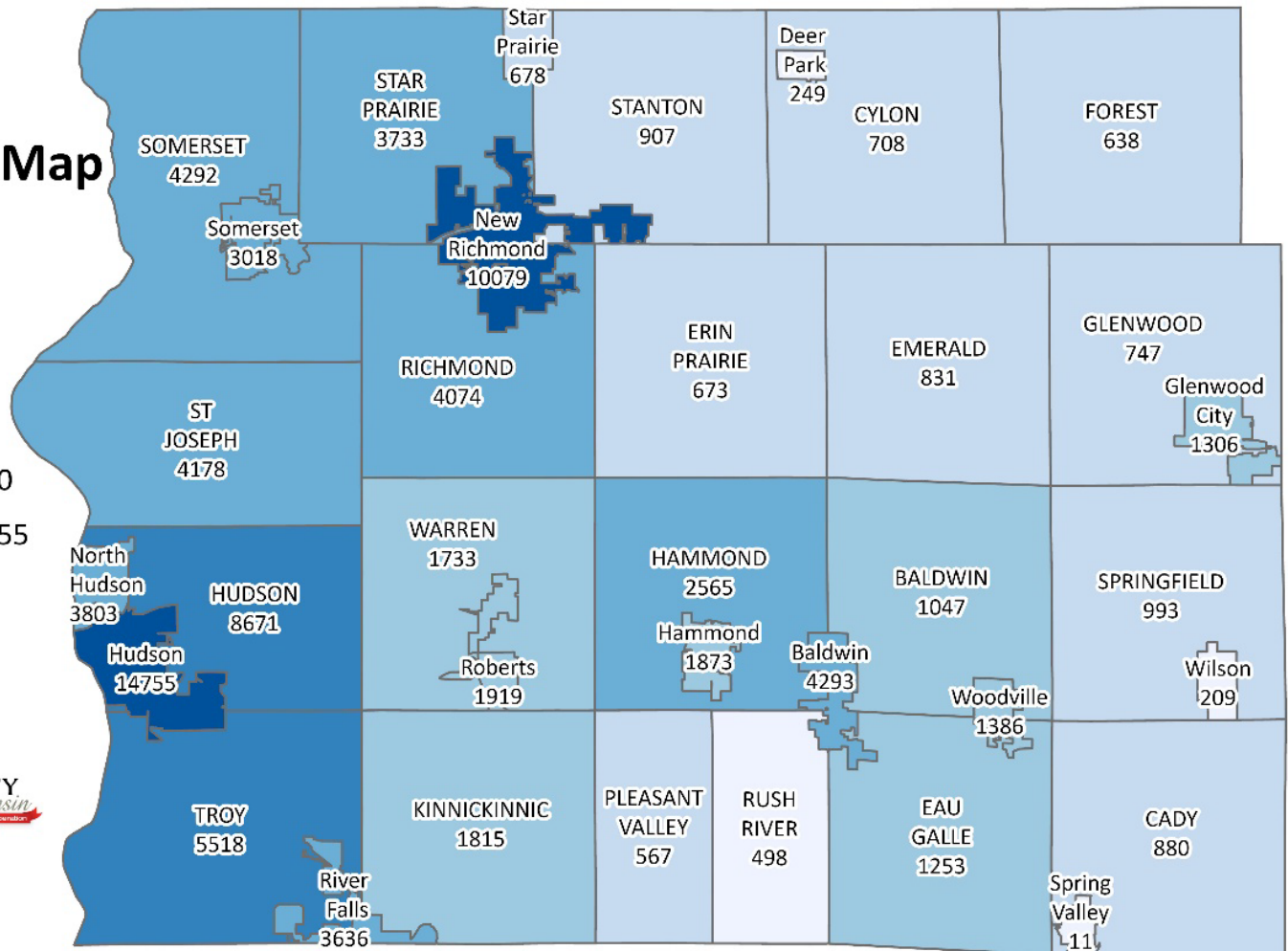
- Number of households increased while household size decreased (2.66 to 2.58).
- Median age increased about 5 years.
- Racial composition of County has changed – those identifying as White Alone decreased from 97.8% to 91.3%.
- % of single-person households has increased.
- %of households with individuals under 18 years of age has decreased.

Population

2020 Municipal Population Map

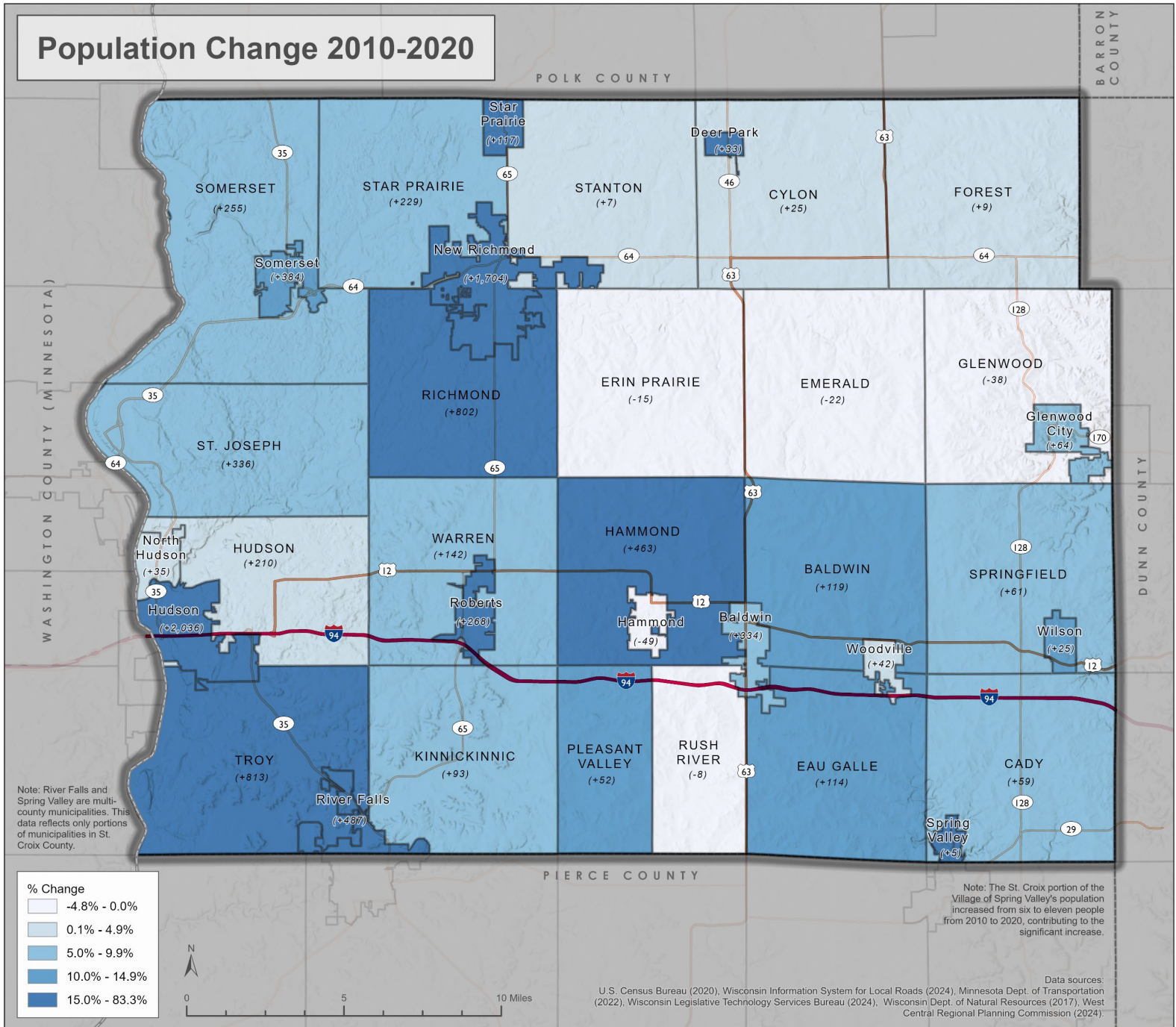


Source: 2020 US Census
08/08/2023



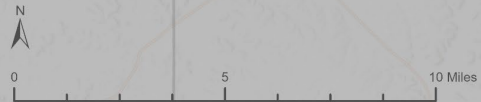
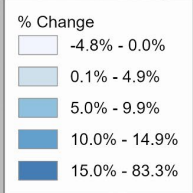
Source: St. Croix County Comprehensive Plan, 2024

Population Change 2010-2020



Note: River Falls and Spring Valley are multi-county municipalities. This data reflects only portions of municipalities in St. Croix County.

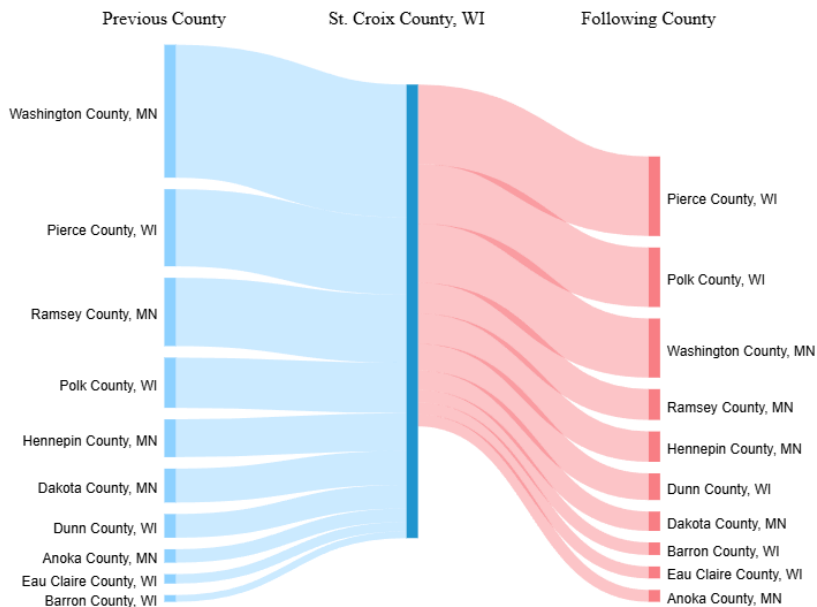
Note: The St. Croix portion of the Village of Spring Valley's population increased from six to eleven people from 2010 to 2020, contributing to the significant increase.



Data sources: U.S. Census Bureau (2020), Wisconsin Information System for Local Roads (2024), Minnesota Dept. of Transportation (2022), Wisconsin Legislative Technology Services Bureau (2024), Wisconsin Dept. of Natural Resources (2017), West Central Regional Planning Commission (2024).

The table below analyzes past and current residents of St. Croix County, WI. The left column shows residents of other counties migrating to St. Croix County, WI. The right column shows residents migrating from St. Croix County, WI to other counties.

As of 2022, **860** people have migrated from Washington County, MN to St. Croix County, WI. In the same year, **514** people left St. Croix County, WI migrating to Pierce County, WI. The total Net Migration for St. Croix County, WI in 2022 was **648**.



Top Previous Counties	Migrations
Washington County, MN	860
Pierce County, WI	499
Ramsey County, MN	441
Polk County, WI	325
Hennepin County, MN	244
Dakota County, MN	219
Dunn County, WI	153
Anoka County, MN	87
Eau Claire County, WI	61
Barron County, WI	44

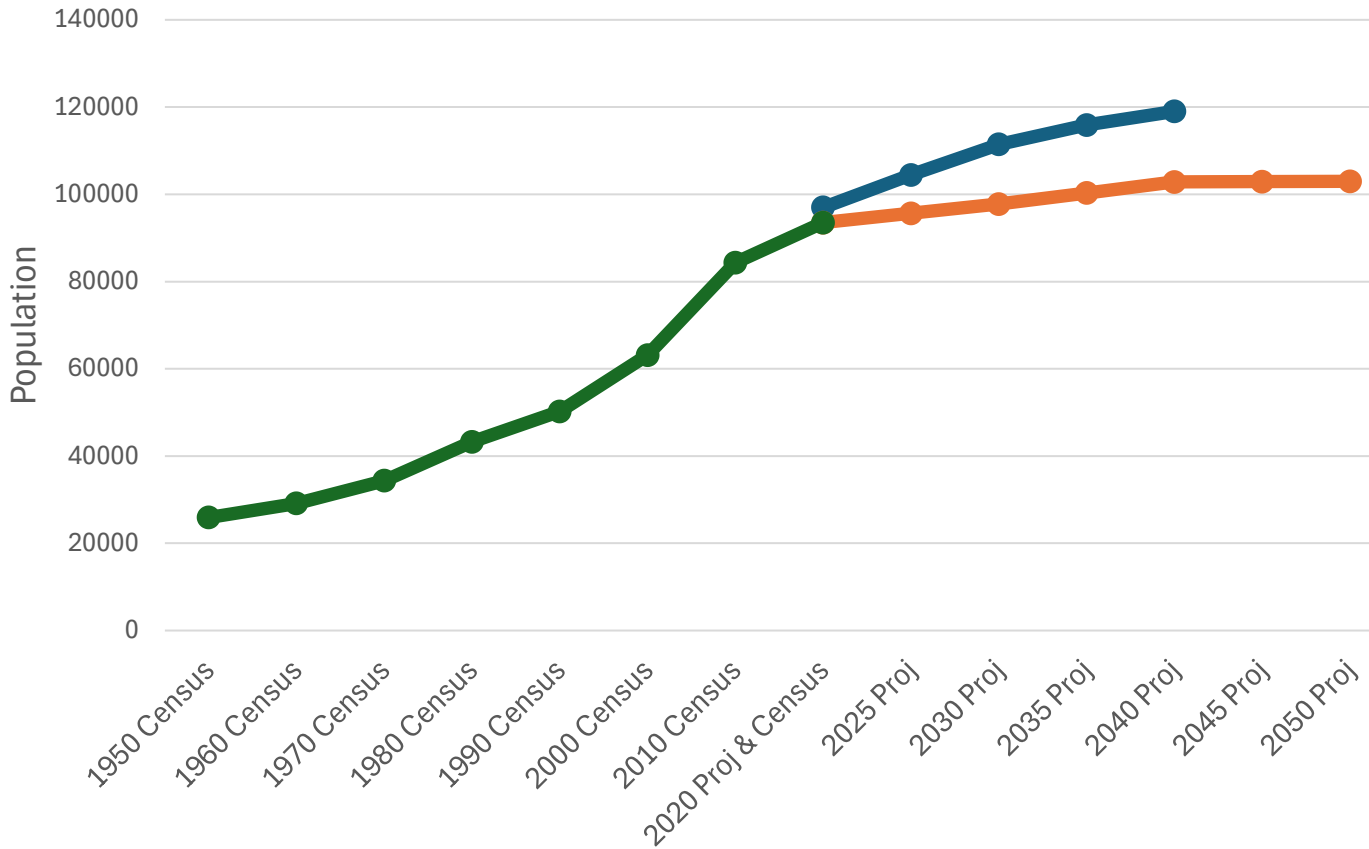
Top Following Counties	Migrations
Pierce County, WI	514
Polk County, WI	385
Washington County, MN	382
Ramsey County, MN	199
Hennepin County, MN	197
Dunn County, WI	173
Dakota County, MN	125
Barron County, WI	81
Eau Claire County, WI	77
Anoka County, MN	77

- In 2022, 860 people migrated from Washington County, MN to St. Croix County.
- Net migration for the County in 2022 was +648.
- Interviews indicate that many of these folks moving to the County (specifically to Hudson) from MN are 55+, higher-income earners, empty nesters with ability to buy high-end homes

Source: Lightcast, Q4 2024 Data Set

Population Projections

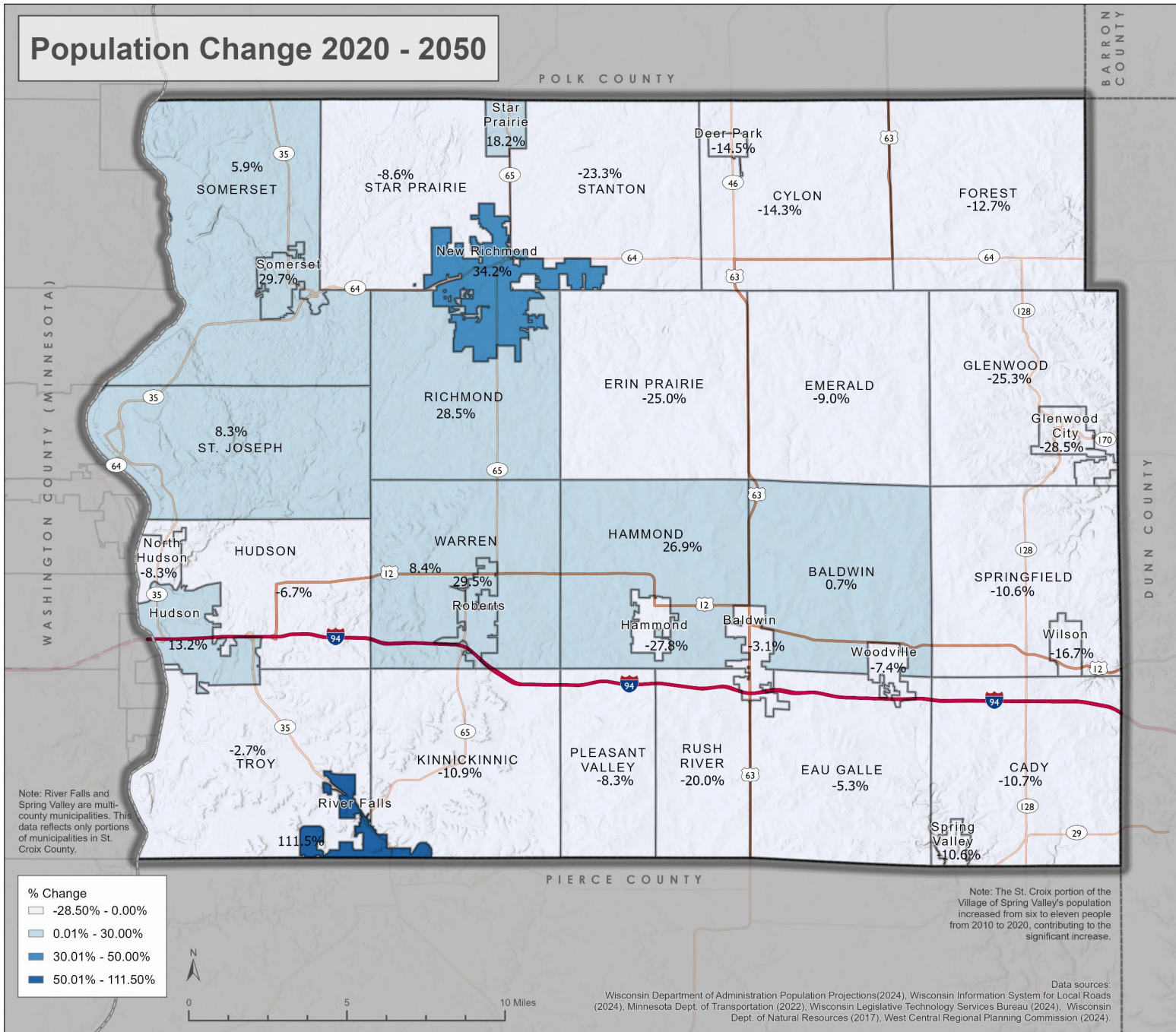
St. Croix County Population Projections



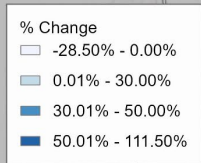
Year	Population WI DOA 2024
1950 Census	25,905
1960 Census	29,164
1970 Census	34,354
1980 Census	43,262
1990 Census	50,251
2000 Census	63,155
2010 Census	84,345
2020 Census	93,536
2025 Proj	95,656
2030 Proj	97,775
2035 Proj	100,298
2040 Proj	102,820
2045 Proj	102,900
2050 Proj	102,980

- Population Proj WI DOA 2014
- Population Proj WI DOA 2024
- Population

Population Change 2020 - 2050



Note: River Falls and Spring Valley are multi-county municipalities. This data reflects only portions of municipalities in St. Croix County.



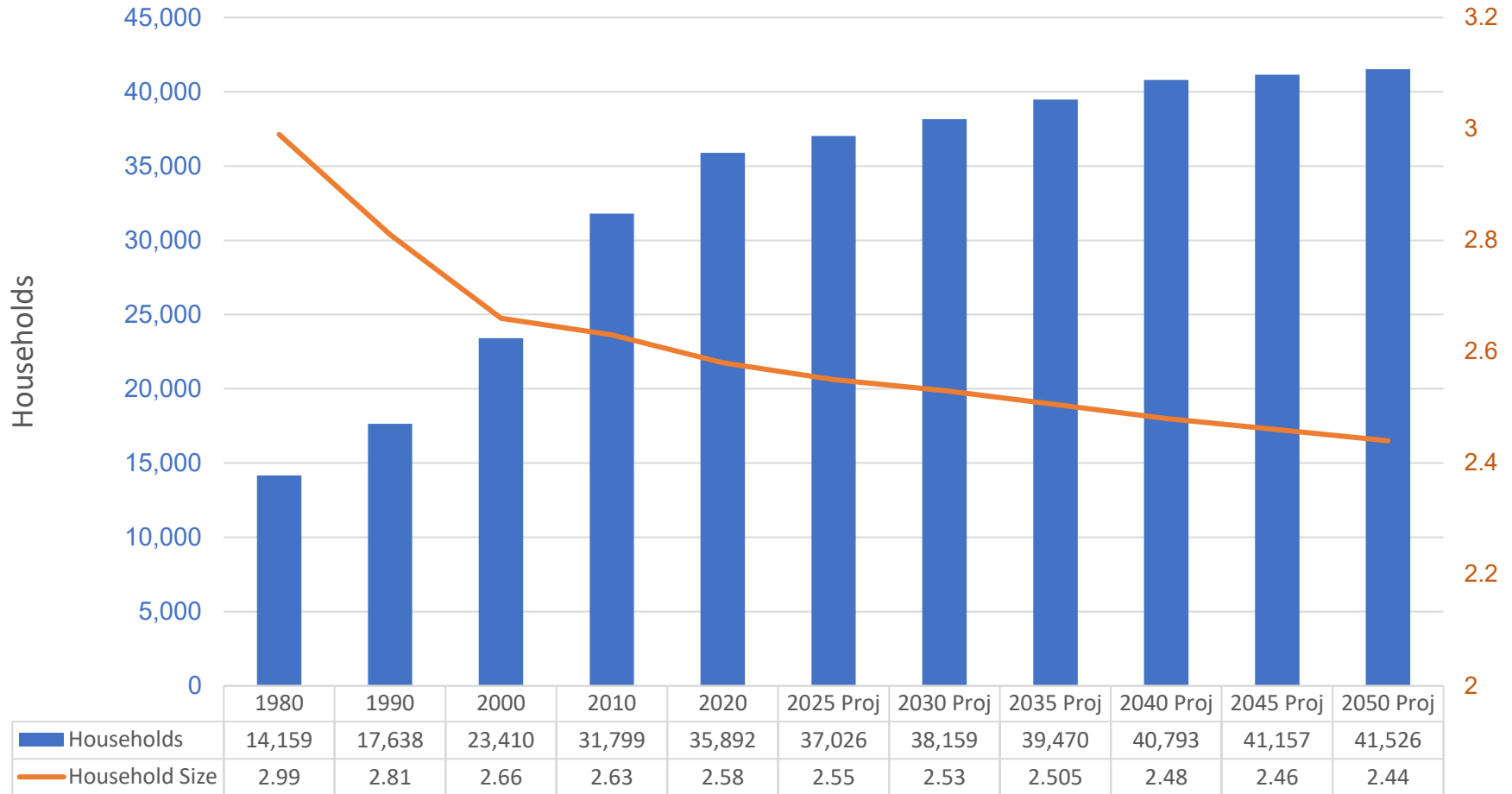
Note: The St. Croix portion of the Village of Spring Valley's population increased from six to eleven people from 2010 to 2020, contributing to the significant increase.

Data sources: Wisconsin Department of Administration Population Projections(2024), Wisconsin Information System for Local Roads (2024), Minnesota Dept. of Transportation (2022), Wisconsin Legislative Technology Services Bureau (2024), Wisconsin Dept. of Natural Resources (2017), West Central Regional Planning Commission (2024).

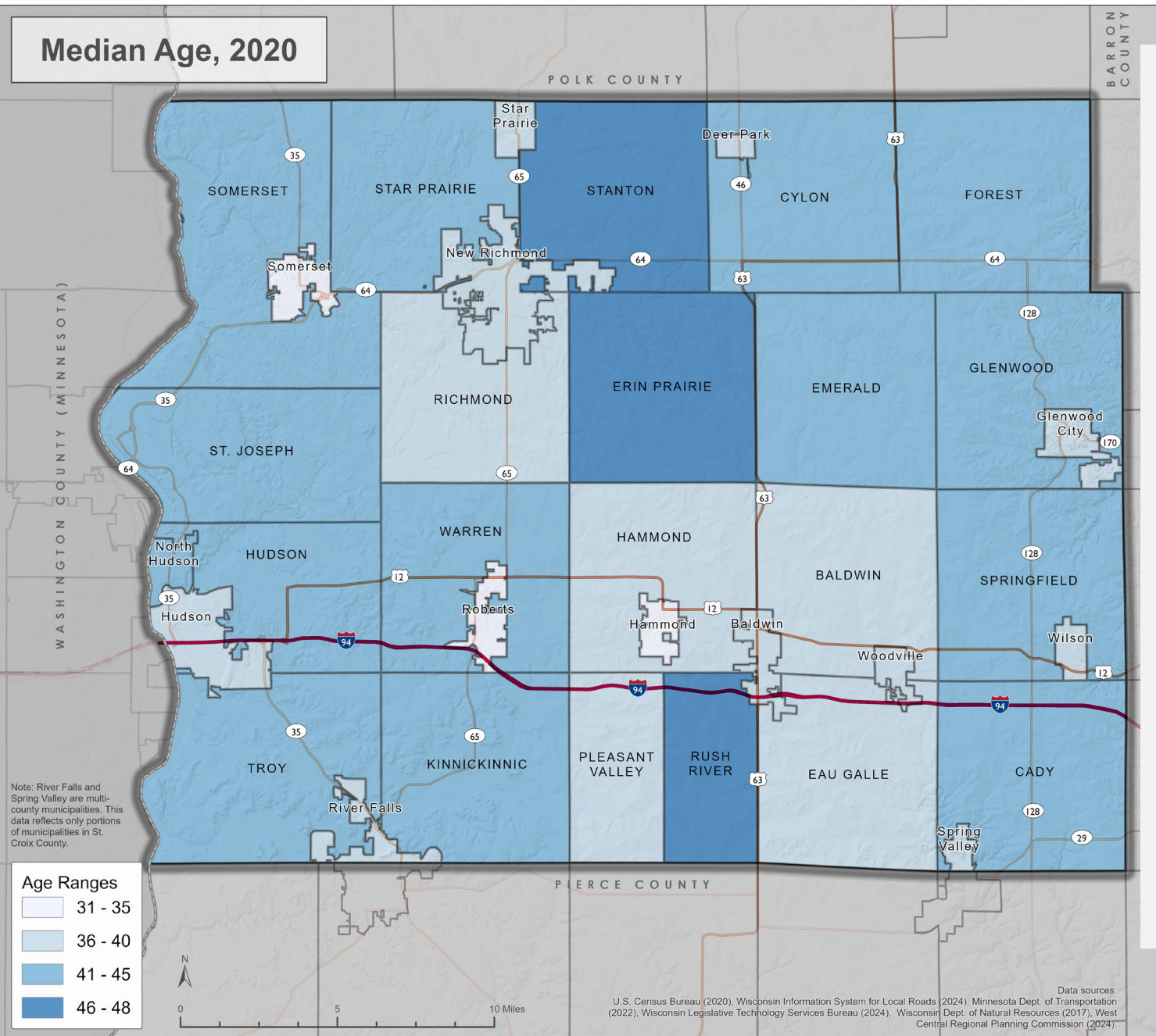
Households & Household Size

St. Croix County - Household # and Size Trends

source: U.S. Census, WCWRPC Projections



Median Age, 2020

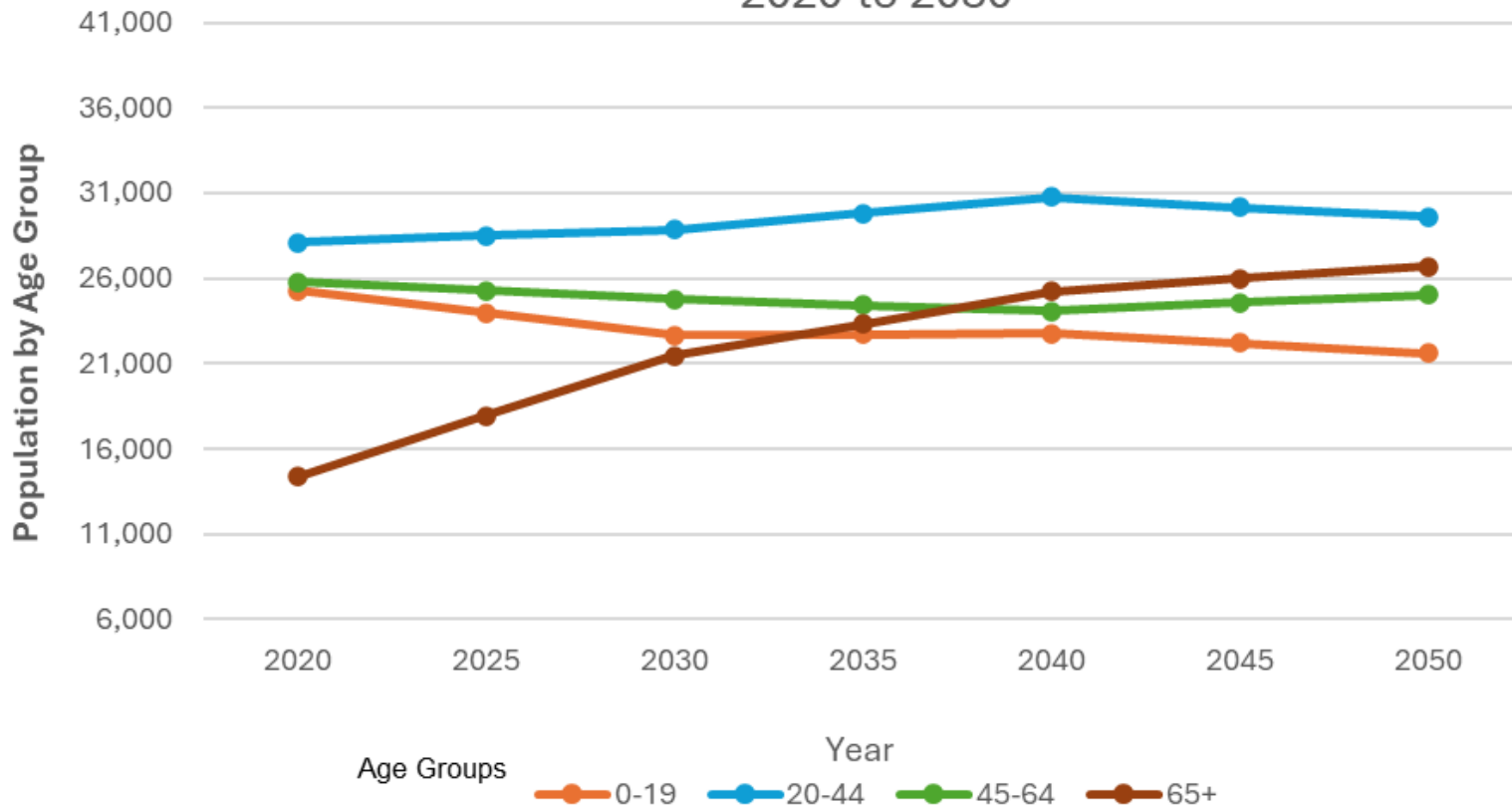


From 2000 to 2020:

- Median age in all communities increased – Town of Hammond relatively stable at 0.2 increase
- C Hudson – increase of 7.1 years
- T Hudson – increase of 8.4 years
- V North Hudson – increase 7.2 years
- T Troy – increase 7.5 years
- T St. Joseph – 7.8 years

Age Projections

St. Croix County Population Projections, by Age Group
2020 to 2050



Source: WI Department of Administration – 2024 Population Projections

The Lifecycle Housing Stages

STAGE 1 (Under 20)

- From child through teenage years, to adulthood
- Space needs are growing but relatively small

STAGE 2 (20-24)

- A young person (or couple) now on his/her own, recently entered the workforce, income limited
- Space needs growing but still not large
- **Strong majority rent in St. Croix Co.**

STAGE 3 (25-54)

- A person (or couple) of increasingly greater means; perhaps a growing number of children
- Space needs are steadily growing; demands on income growing
- **Majority own in St. Croix Co.**

STAGE 4 (55-64)

- An empty, or nearly empty nester; career at an earning peak, demands on income dropping
- Space needs leveling off or dropping
- **Strong majority own in St. Croix Co.**

STAGE 5 (65-84)

- A retired person; income probably fixed
- Space requirements dropping & ability to maintain home diminishing
- **Majority own St. Croix Co.**

STAGE 6 (Over 85)

- A person of advanced years, perhaps with increasing physical limitations
- Space needs and maintenance capability further reduced
- **Majority own in St. Croix Co, but more renters than previous stages.**

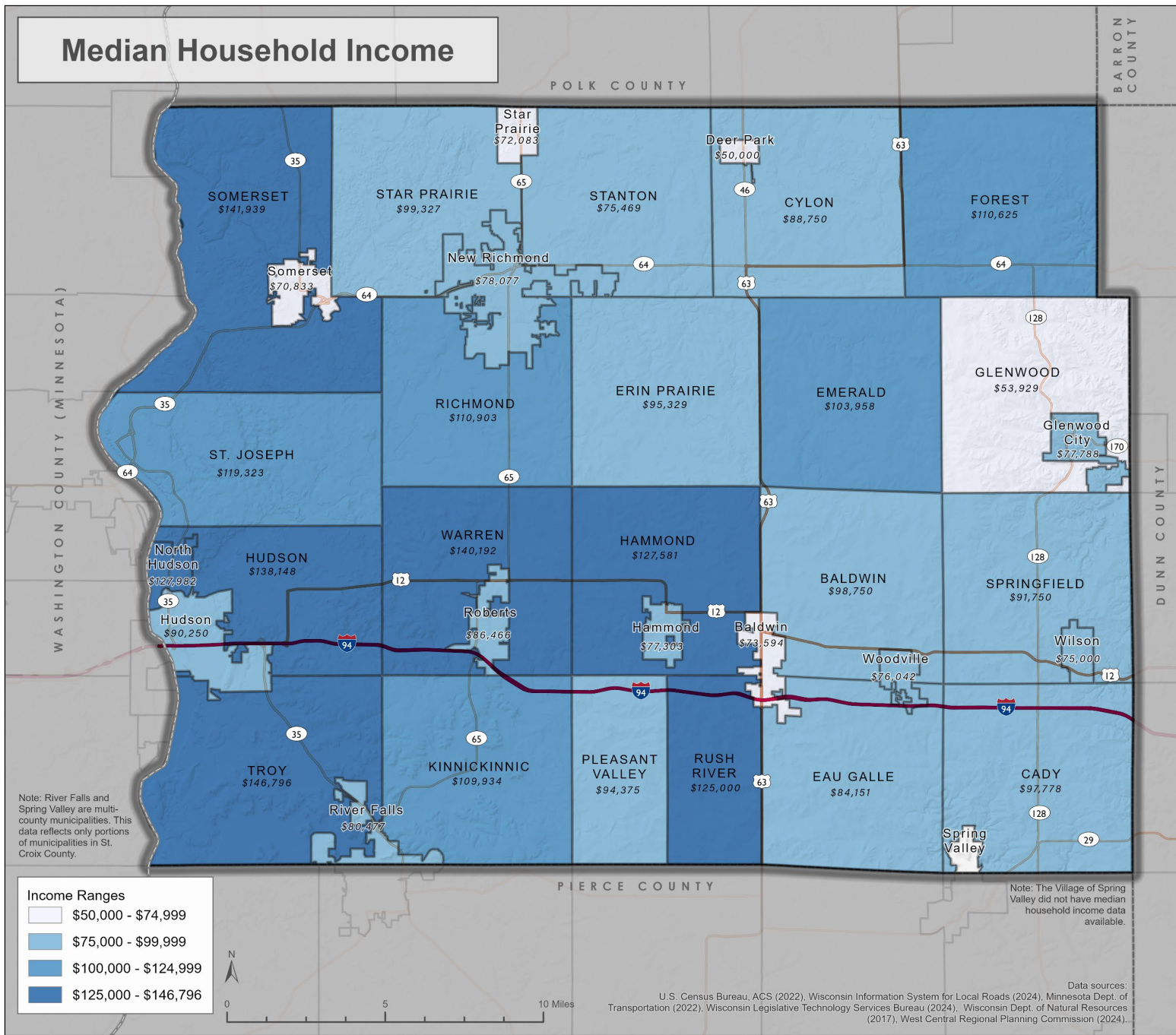
Household Income

Median Household Income, St. Croix County

	2000 Census	2010 5 Yr ACS	2020 5 Yr ACS	2023 5 Yr ACS
All Units	\$ 54,930	\$ 67,446	\$ 84,985	\$ 102,475
Renter-occupied	\$ 31,088	\$ 33,377	\$ 48,084	\$ 73,280
Owner-occupied	\$ 63,505	\$ 79,192	\$ 98,569	\$ 119,526

- Estimated that overall median household income increased approximately 26% from 2010 to 2020.
- Median household income for renter-occupied units is much lower than that of owner-occupied units.
- Also...geographic variation throughout the County.

Median Household Income

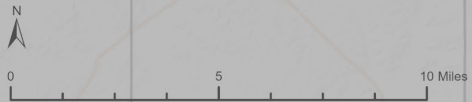


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Note: The Village of Spring Valley did not have median household income data available.

Income Ranges

Light Blue	\$50,000 - \$74,999
Medium Blue	\$75,000 - \$99,999
Dark Blue	\$100,000 - \$124,999
Darkest Blue	\$125,000 - \$146,796



Data sources: U.S. Census Bureau, ACS (2022), Wisconsin Information System for Local Roads (2024), Minnesota Dept. of Transportation (2022), Wisconsin Legislative Technology Services Bureau (2024), Wisconsin Dept. of Natural Resources (2017), West Central Regional Planning Commission (2024).

2022 Point-in-Time-Data

Population: 96,017 **Number of Households:** 37,750

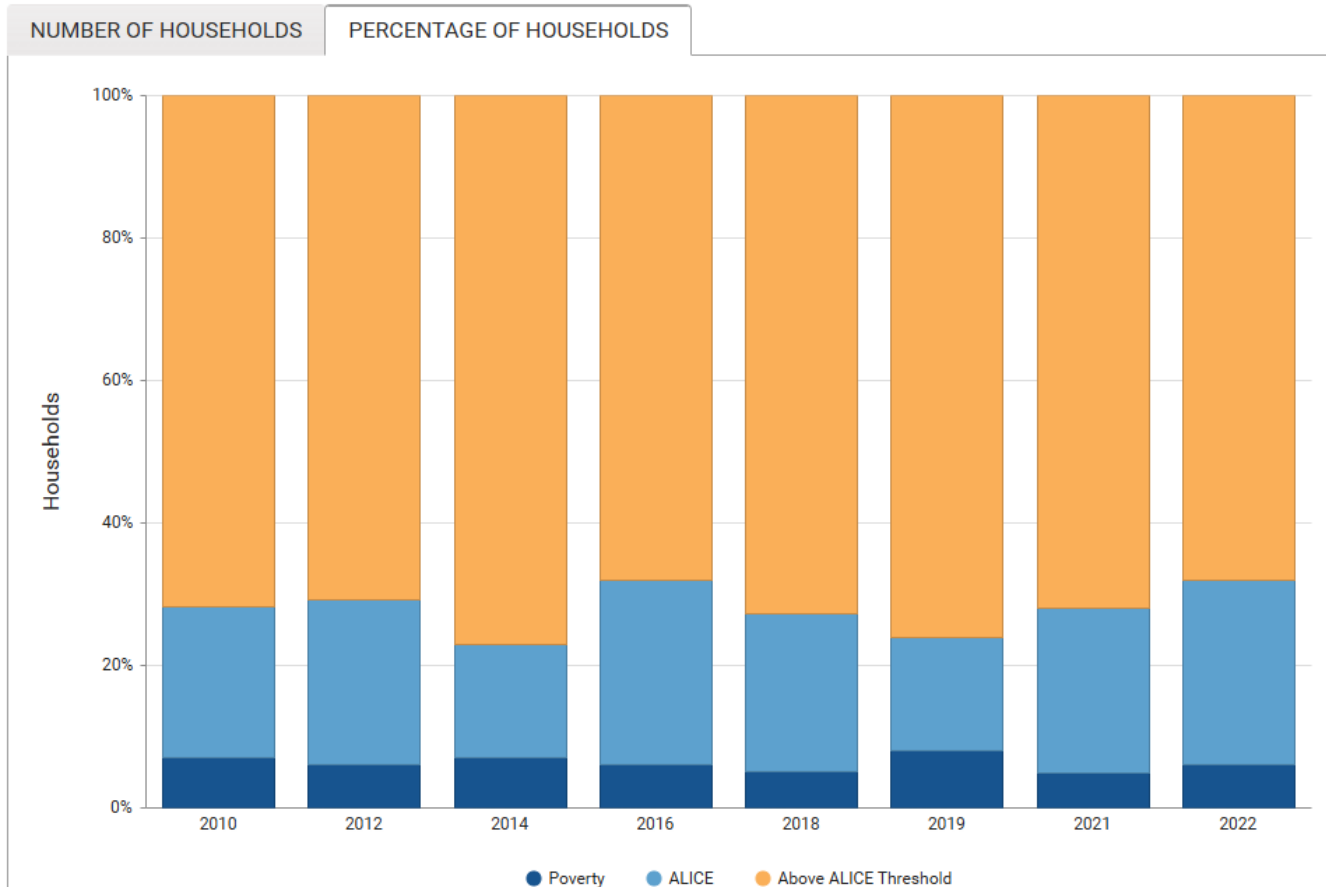
Median Household Income: \$96,130 (state average: \$70,996)

Labor Force Participation Rate: 69% (state average: 65%)

ALICE Households: 26% (state average 24%) **Households in Poverty:** 6% (state average 11%)

Financial Hardship Has Changed Over Time in St. Croix County

As circumstances change, households may find themselves below or above the ALICE Threshold at different times. Use the buttons below to switch between ALICE data over time by number and percentage.



- About 6% of County households live below the poverty level.
- According to United Way, 26% of households in the County are living paycheck to paycheck and are struggling to pay for housing costs, food, childcare, and other basic expenses.

There were also differences in financial hardship by household type and age of householder.

HOUSEHOLD TYPE

AGE OF HOUSEHOLDER

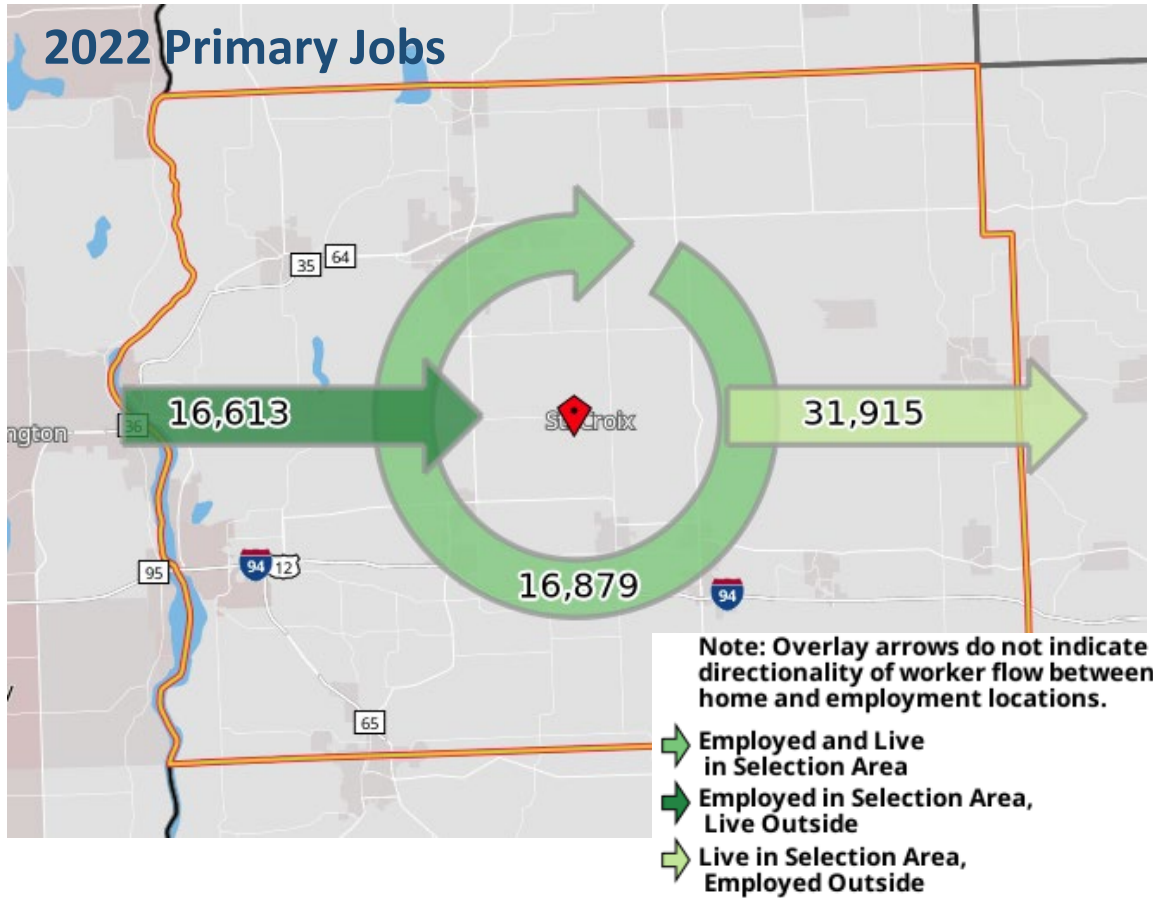
Group	% Below ALICE Threshold
Single or Cohabiting (no children)	27%
Married (with children)	7%
Single-Female-Headed (with children)	66%
Single-Male-Headed (with children)	43%

HOUSEHOLD TYPE

AGE OF HOUSEHOLDER

Group	% Below ALICE Threshold
Under 25	70%
25 to 44 Years	22%
45 to 64 Years	22%
65 Years and Over	57%

Commuter Inflow-Outflow



Where are employees living?

- 50% in St. Croix Co
- 10% Pierce Co
- 6.4% Washington Co
- 6.3% Polk Co
- 4.2% Dunn Co
- 2.8% Ramsey Co (MN)
- 1.6% Barron Co
- 1.4% Dakota County (MN)

Where are residents working?

- 34.6% St. Croix Co
- 11.9% Washington Co (MN)
- 10.8% Hennepin Co (MN)
- 10.6% Ramsey Co (MN)
- 3.8% Dakota Co (MN)
- 3.1% Pierce Co
- 2.8% Polk Co
- 2.7% Dunn Co

Occupations & Earnings

Occupation (5 digit SOC)	2023 Jobs (#)	2023 Median Hourly Earnings	2023 Median Annual Earnings	Monthly Affordable Housing Costs (at 30% income)
Fast Food and Counter Workers	1,393	\$13.19	\$27,438.27	\$685.96
Cashiers	1,311	\$18.88	\$39,277.18	\$981.93
Retail Salespersons	951	\$18.53	\$38,540.09	\$963.50
Laborers and Freight, Stock, and Material Movers, Hand	877	\$18.46	\$38,401.04	\$960.03
Stockers and Order Fillers	820	\$18.83	\$39,164.20	\$979.10
Waiters and Waitresses	726	\$13.20	\$27,459.82	\$686.50
Home Health and Personal Care Aides	654	\$19.03	\$39,586.83	\$989.67
Customer Service Representatives	647	\$21.40	\$44,509.42	\$1,112.74
Registered Nurses	628	\$44.48	\$92,514.30	\$2,312.86
Heavy and Tractor-Trailer Truck Drivers	578	\$32.75	\$68,125.86	\$1,703.15

source: Lightcast Q3 2024 Data Set; Occupational Employment Statistics, WI DWD, Quarterly Census of Employment & Wages

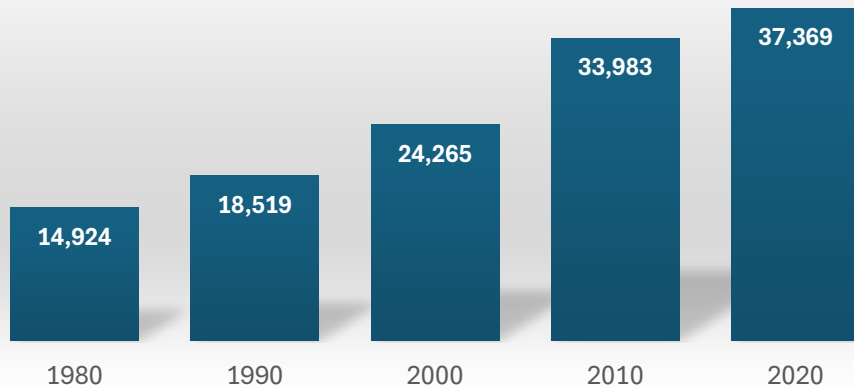
Median Household Income	2023 5 Yr ACS
All Units	\$ 102,475
Renter-occupied	\$ 73,280
Owner-occupied	\$ 119,526

- None of the top 10 occupations in the County (by job count) have a median annual earnings at or above the estimated median household income of the County.

Housing Supply

St. Croix County - Total Housing Units

source: U.S. Decennial Census



Housing Supply

Housing Units:

- Housing construction in the County has not recovered from the Great Recession. US Census shows an increase of about 3,400 units in the County from 2010 to 2020.

St. Croix County Single-Family Home Permits

source: Wisconsin Home Builders



- In many eastern communities – very few housing units constructed since 2010. City of Glenwood City shows decrease of 25 units.
- Single-family home permits have trended down since 2020.

St. Croix County	2020 Census
Population	93,536
Population in Households	92,540
Population in Rental Units	17,534
Population in Owner Units	75,006
Population in Group Quarters	996
Households, excluding group quarters	35,892
Avg. Household Size	2.58
Renter Avg. Household Size	2.16
Owner Avg. Household Size	2.70
Housing Units	37,369
Rental Units	8,415
Owner Units	28,473
Other Seasonal & Migrant	481
Occupied Units	35,892
Renter-Occupied Units	8,100
Owner-Occupied Units	27,792
Vacant Units for Rent, excludes seasonal	273
2020 Rental Vacancy Rate	3.2%
Rental Vacancy Rate Standard[1]	5-7%
Vacant Units for Sale, excludes seasonal	181
2020 Homeowner Vacancy Rate	0.6%
Homeowner Vacancy Rate Standard[2]	2-2.5%
% of Overcrowded Units – Renter Occup.	0.9%
% of Overcrowded Units – Owner Occup.	0.1%
<i>Source: U.S. Census Decennial 2020, WCWRPC</i>	

Housing Mix

- Mix of Housing Units:**

Overall, St. Croix County's housing unit mix appears balanced (23% renter, 76% owner, 1% seasonal or migrant housing).

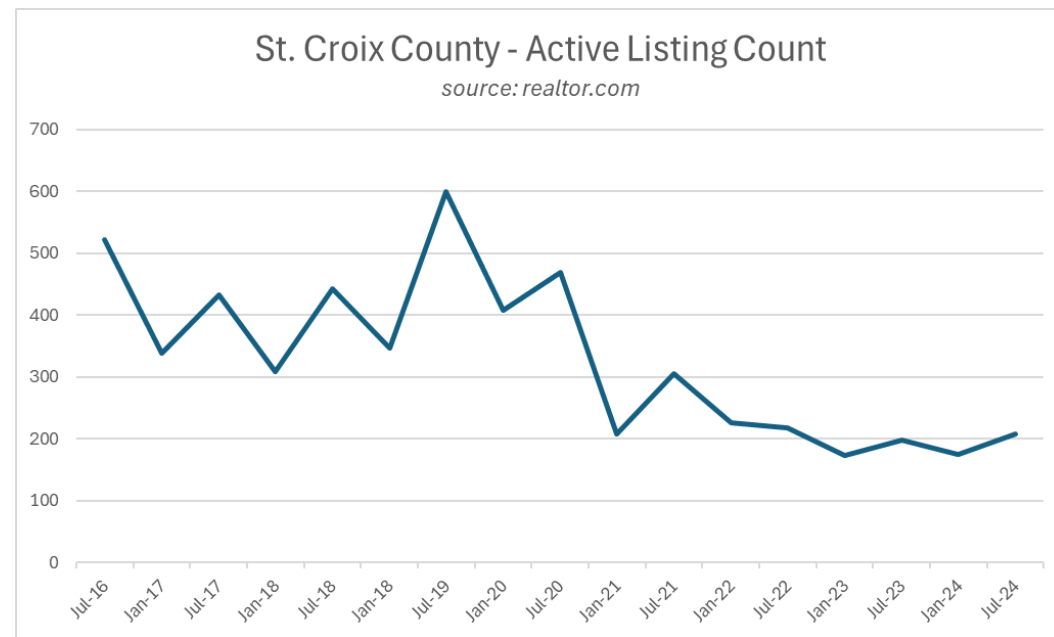
Ratio of occupied units: 23% rental to 77% owner

St. Croix County	2020 Census
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% of Overcrowded Units – Renter Occup.	0.9%
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<i>Source: U.S. Census Decennial 2020, WCWRPC</i>	

Housing Availability

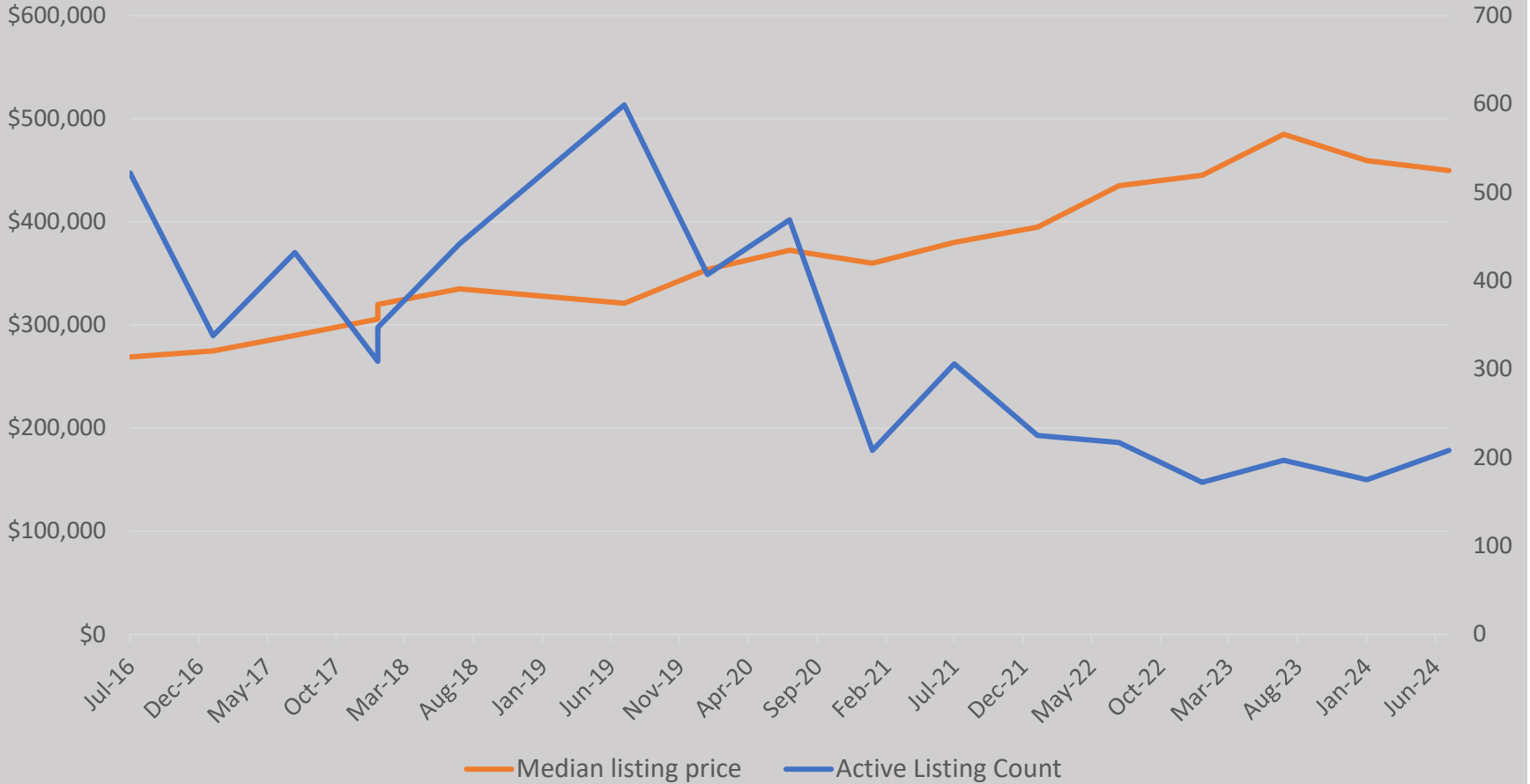
- **Vacancy Rates:**
2020 Renter & Owner both below the healthy standard

Rental vacancy: 3.2%
Owner vacancy: 0.6%



St. Croix County - Active Listing County & Median Listing Price

source: relator.com

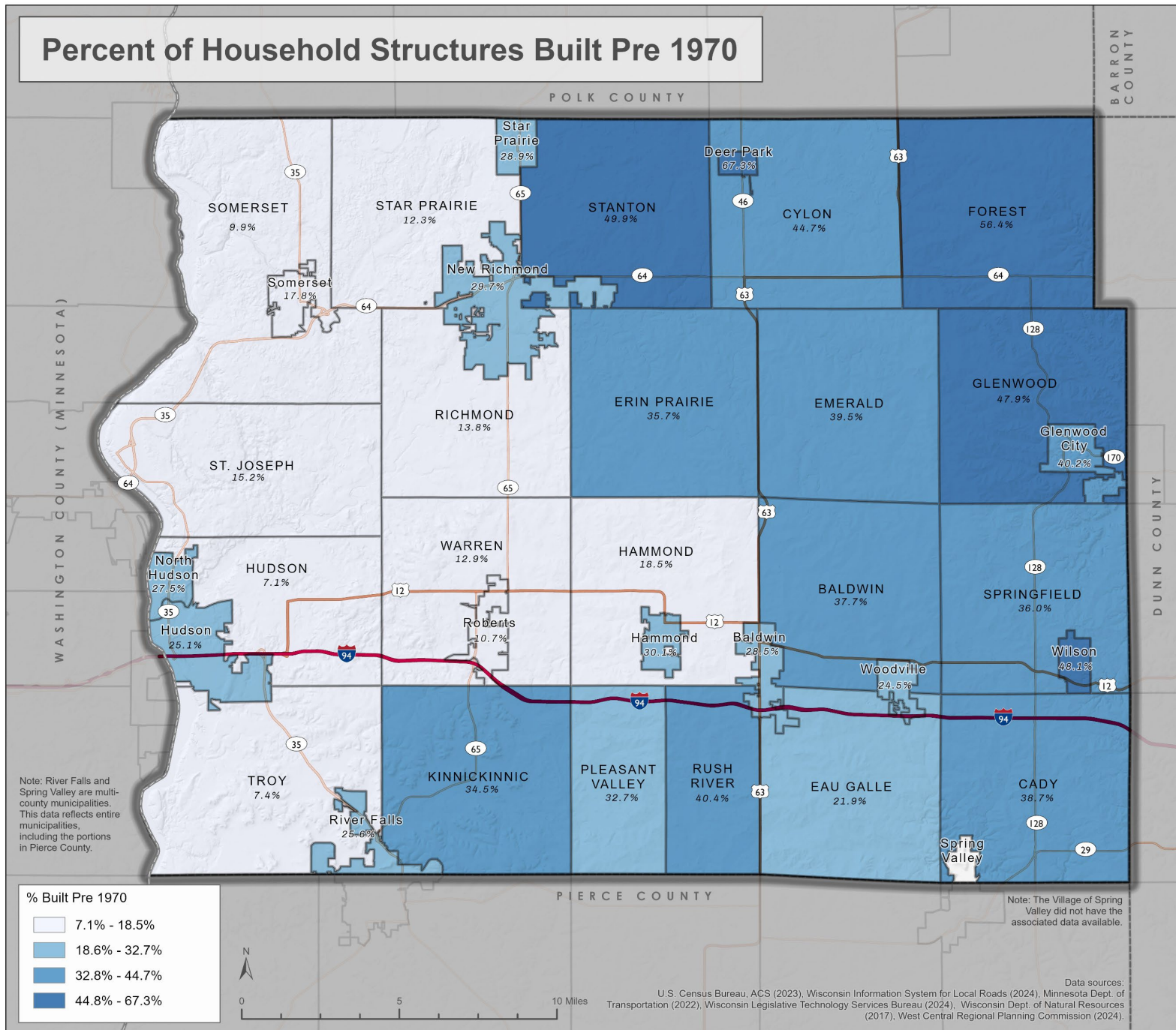


Aging Housing Stock

Year Housing Built	Number of Units	Percent of Units
Built 1939 or earlier	4,305	11.3%
Built 1940 to 1949	732	1.9%
Built 1950 to 1959	1,654	4.3%
Built 1960 to 1969	1,794	4.7%
Built 1970 to 1979	4,330	11.3%
Built 1980 to 1989	4,556	11.9%
Built 1990 to 1999	5,789	15.2%
Built 2000 to 2009	10,444	27.4%
Built 2010 to 2019	3,950	10.3%
Built 2020 or later	631	1.7%
<i>source: U.S. Census 2023 5-Year ACS</i>		

- **Approximately 22% of the housing stock in the County was built prior to 1970.**
- **Age of housing stock varies geographically throughout the County – aging housing a concern on the eastern side of the County.**

Percent of Household Structures Built Pre 1970



Group Quarters

2020 Census:

- Institutionalized:642
 - Correctional facility: 183
 - Juvenile facility: 4
 - Nursing facilities: 455
- Noninstitutionalized:
 - College/University: 0
 - Military: 0
 - Other noninstitutional facilities (emergency and transitional shelters & group homes): 0

Subsidized Housing & Housing for the Homeless

- WHEDA **active** Tax Credit Projects: 533 units (also...2024 awarded project for 38 units in Hudson)
- USDA-funded projects: 36 units for elderly/disabled, 12 units for family
- 223 Housing Choice Vouchers in St. Croix County – **lengthy waitlist**
- Our Neighbors Place – day center with supportive services
 - 2023: 3,829 points of contact – back to pre-Covid levels
- Grace Place – shelter of up to 64 individuals; always filled with waitlist

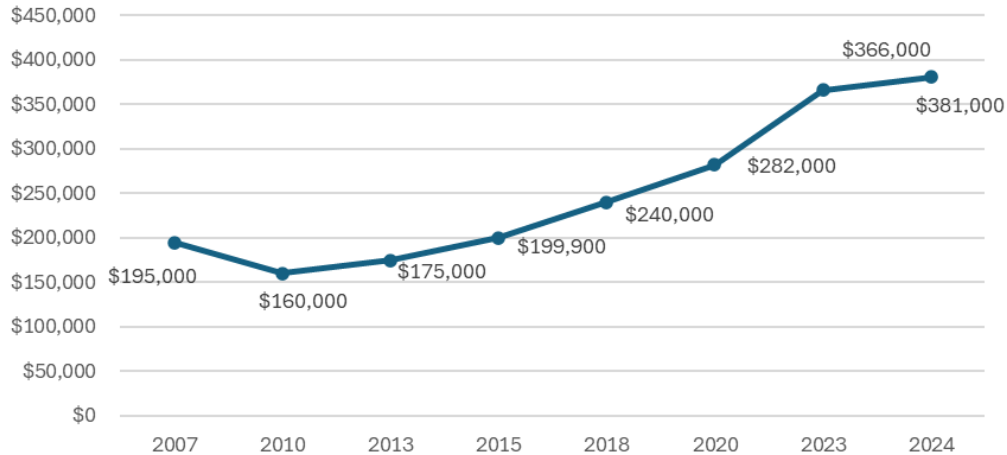
Housing Costs & Affordability

Affordability Definitions –for this study

- **Affordable or Attainable housing**: housing that a household can afford (without being housing-cost-burdened)
- **Housing cost-burdened**: when households spend more than 30% of their income on housing costs (rent or mortgage plus utilities, taxes, and insurance).
- **Different definitions** for providing attainable housing to varying income ranges. For example:
 - Low-Income Housing or deeply affordable housing is often used to describe housing for lowest income ranges
 - Workforce housing has been used to describe housing that is affordable to households between 60-80% of the Area Median Income (AMI).

Housing Costs

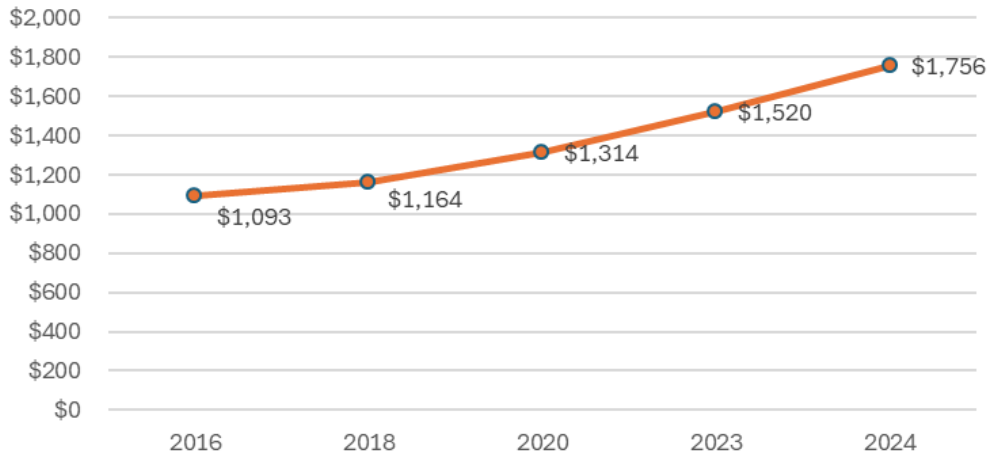
Median Sale Price - St. Croix County
source: WI Realtors Association



From 2020 to 2024:

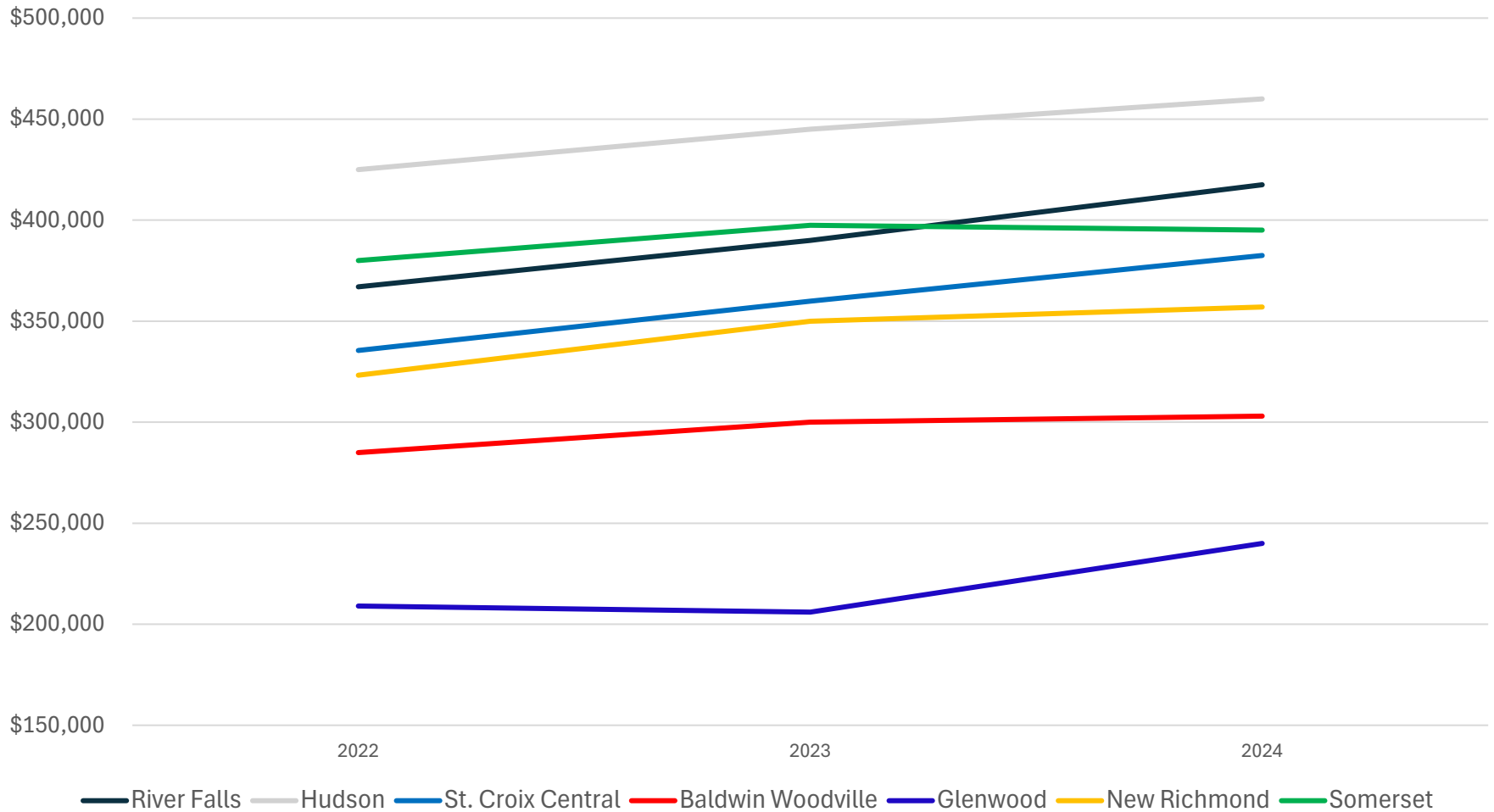
- Median sale price has increased 35%.
- Median rent for 2-bedroom unit has increased 34%.
- Housing costs have increased at a much higher rate than household incomes.
- 2019-2023 ACS estimates that 36% of renters and 23% of owners with a mortgage in St. Croix County spend more than 30% of their household income on housing costs.

Median Rent (2-bedroom) - St. Croix County
source: rentdata.org (MSP Bloomington Market)



...vary throughout the County

Median Sale Price by School District, 2022-2024



Source: Northstar MLS, 2024 (courtesy of Gina Knutson, WESTconsin Realty LLC)

Rental Affordability

St. Croix County Renter Housing Gap Analysis

Household Income Ranges	Number of Renter Households	% of Renter Households	Affordable Renter Range	Number of Renter Units	Balance
Less than \$10,000	364	5%	\$0-\$199	305	-59
\$10,000 to \$14,999	499	6%	\$200-\$299	203	-296
\$15,000 to \$24,999	265	3%	\$300-\$549	516	251
\$25,000 to \$34,999	1,140	15%	\$550-\$749	991	-149
\$35,000 to \$49,999	881	11%	\$750-\$999	1,723	842
\$50,000 to \$74,999	1,649	21%	\$1,000-\$1,499	2,122	473
\$75,000 to \$99,999	913	12%	\$1,500-\$1,999	1,504	591
\$100,000 to \$149,999	1,376	18%	\$2,000-\$2,999	341	-1035
\$150,000 or more	650	8%	\$3,000 to \$3,499	32	-618

Source: U.S. Census 2019-2023 ACS 5 Year Estimates and WCWRPC calculations

Important to note that this is not demand; it is a way to look at the distribution of households within each income group to the corresponding affordable range of housing. What can the market afford?

Percent Cost-Burdened Renter Households

Data sources:
 U.S. Census Bureau ACS (2022), Wisconsin Information System for Local Roads (2024), Minnesota Dept. of Transportation (2022), Wisconsin Legislative Technology Services Bureau (2024), Wisconsin Dept. of Natural Resources (2017), West Central Regional Planning Commission (2024).

BARRON COUNTY

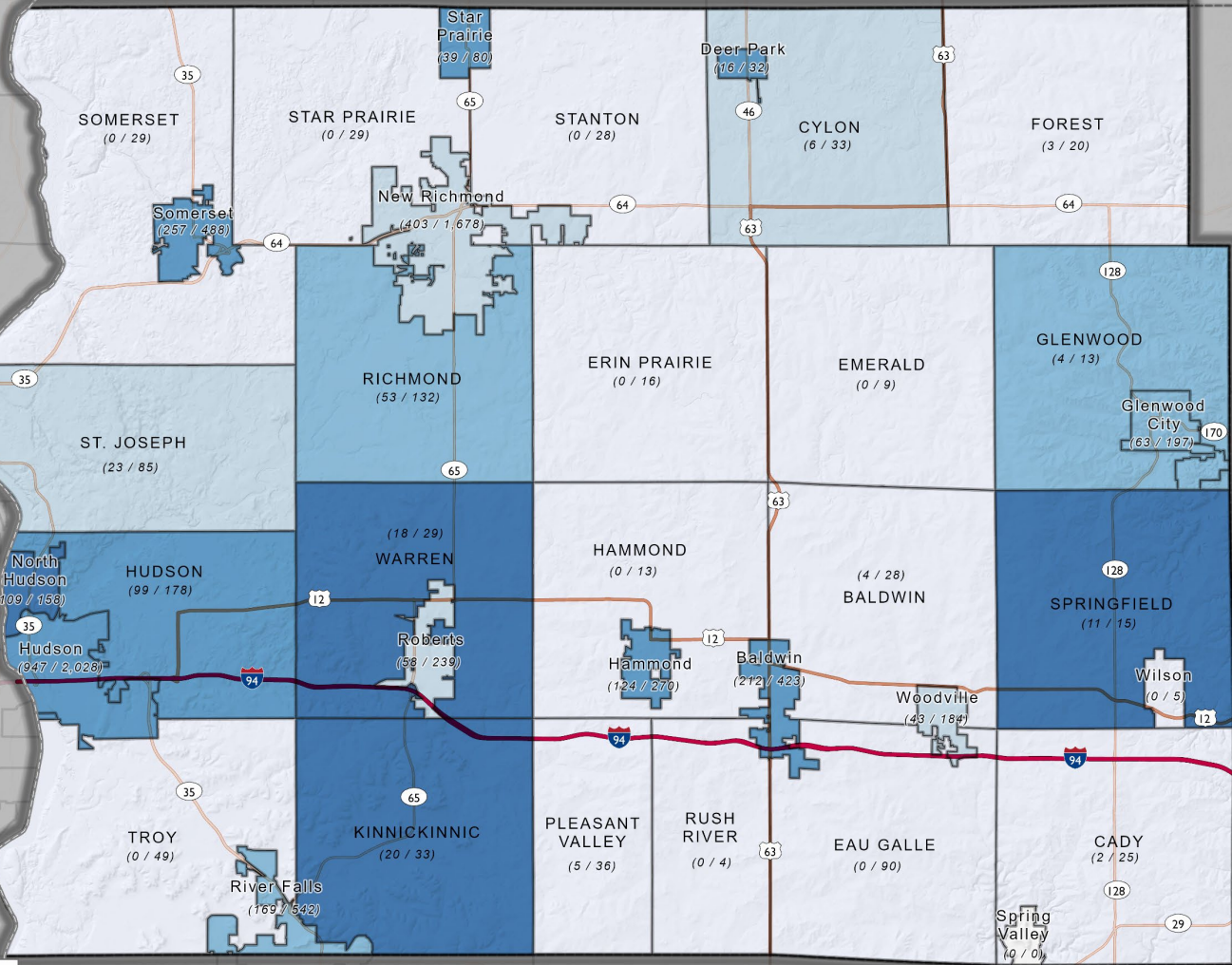
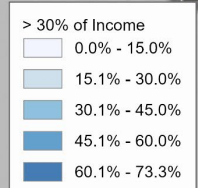
POLK COUNTY

* (X / Y) denotes the number of cost-burdened renter-households out of the total number of renter-households, with computed incomes.

WASHINGTON COUNTY (MINNESOTA)

DUNN COUNTY

Note: River Falls and Spring Valley are multi-county municipalities. This data reflects only portions of municipalities in St. Croix County.



A household is considered to be "housing cost-burdened" if housing costs expend 30% or more of its income. For renter households, housing costs include rent, utilities, and renters insurance.

PIERCE COUNTY

Owner Affordability

St. Croix County Owner Housing Gap Analysis

Household Income Ranges	Number of Owner Households	% of Owner Households	Affordable Owner Range	Number of Owner Units	Balance
Less than \$24,999	1,489	5%	\$0 - \$59,999	1,114	-375
\$25,000 to \$34,999	944	3%	\$60,000-\$89,999	219	-725
\$35,000 to \$49,999	1,638	6%	\$90,000-\$124,999	691	-947
\$50,000 to \$74,999	3,902	13%	\$125,000-\$199,999	2,179	-1723
\$75,000 to \$99,999	4,186	14%	\$200,000-\$249,999	3,112	-1074
\$100,000 to \$149,999	7,507	26%	\$250,000-\$399,999	10,256	2749
\$150,000 or more	9,326	32%	\$400,000 +	11,421	2095

Source: U.S. Census 2019-2023 ACS 5 Year Estimates and WCWRPC calculations

Again, this is not demand and represents a way to look at the distribution of income compared to the costs of owner housing.

Percent Cost-Burdened Owner Households with Mortgages

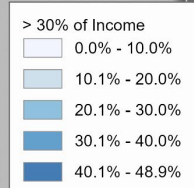
Data sources: U.S. Census Bureau ACS (2022), Wisconsin Information System for Local Roads (2024), Minnesota Dept. of Transportation (2022), Wisconsin Legislative Technology Services Bureau (2024), Wisconsin Dept. of Natural Resources (2017), West Central Regional Planning Commission (2024).

BARRON COUNTY

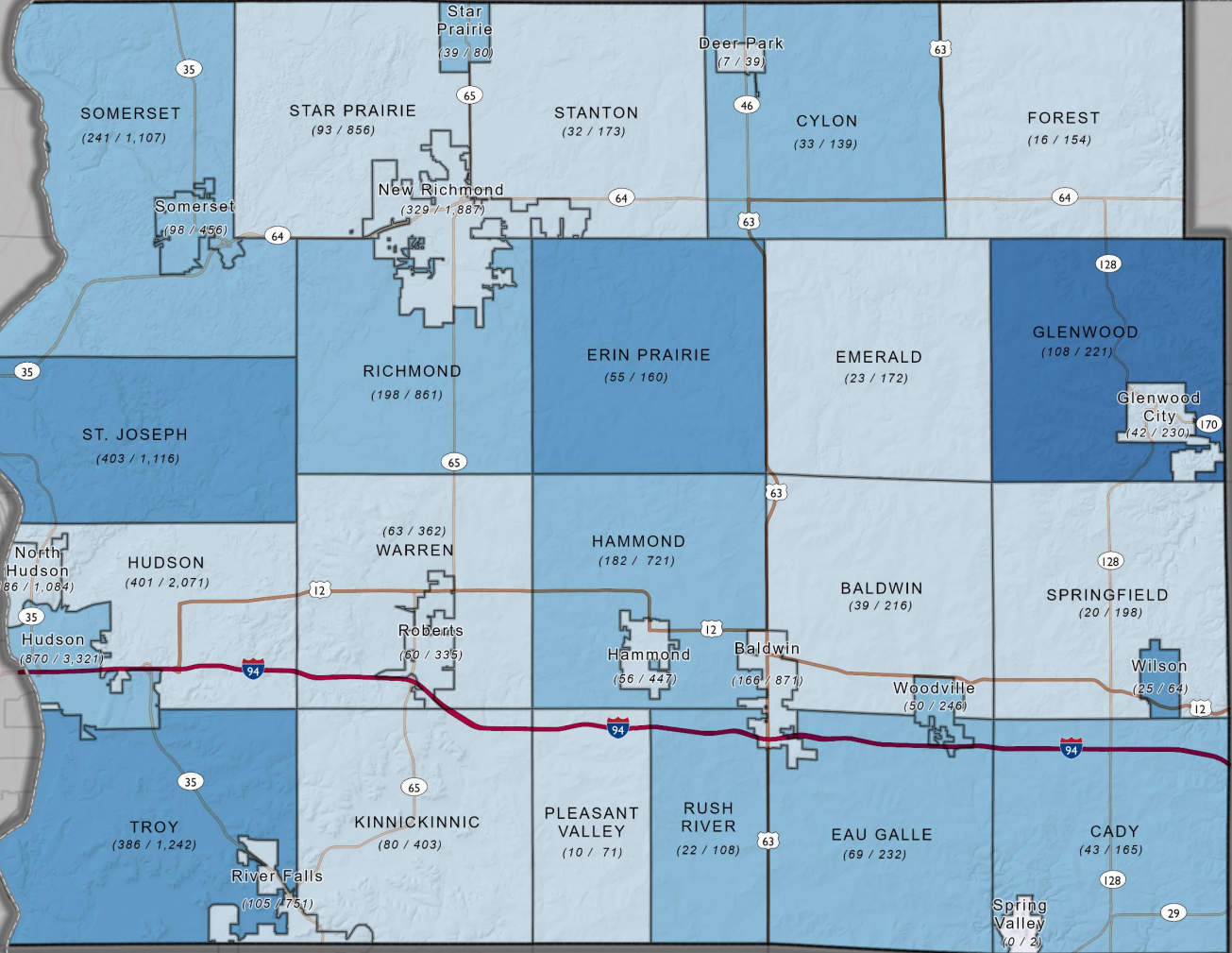
* (X / X) denotes the number of cost-burdened owner with mortgage households out of the total number of owner with mortgage households, excluding those with zero or negative income.

WASHINGTON COUNTY (MINNESOTA)

Note: River Falls and Spring Valley are multi-county municipalities. This data reflects only portions of municipalities in St. Croix County.



0 5 10 Miles



PIERCE COUNTY

DUNN COUNTY

A household is considered to be "housing cost-burdened" if housing costs expend 30% or more of its income. For a homeowner household with a mortgage, housing costs include mortgage, taxes, utilities, and homeowners insurance.

Area Median Income (AMI) – measure of median income for family households – calculated by US Department of Housing and Urban Development (HUD) and changes each year based on different factors.

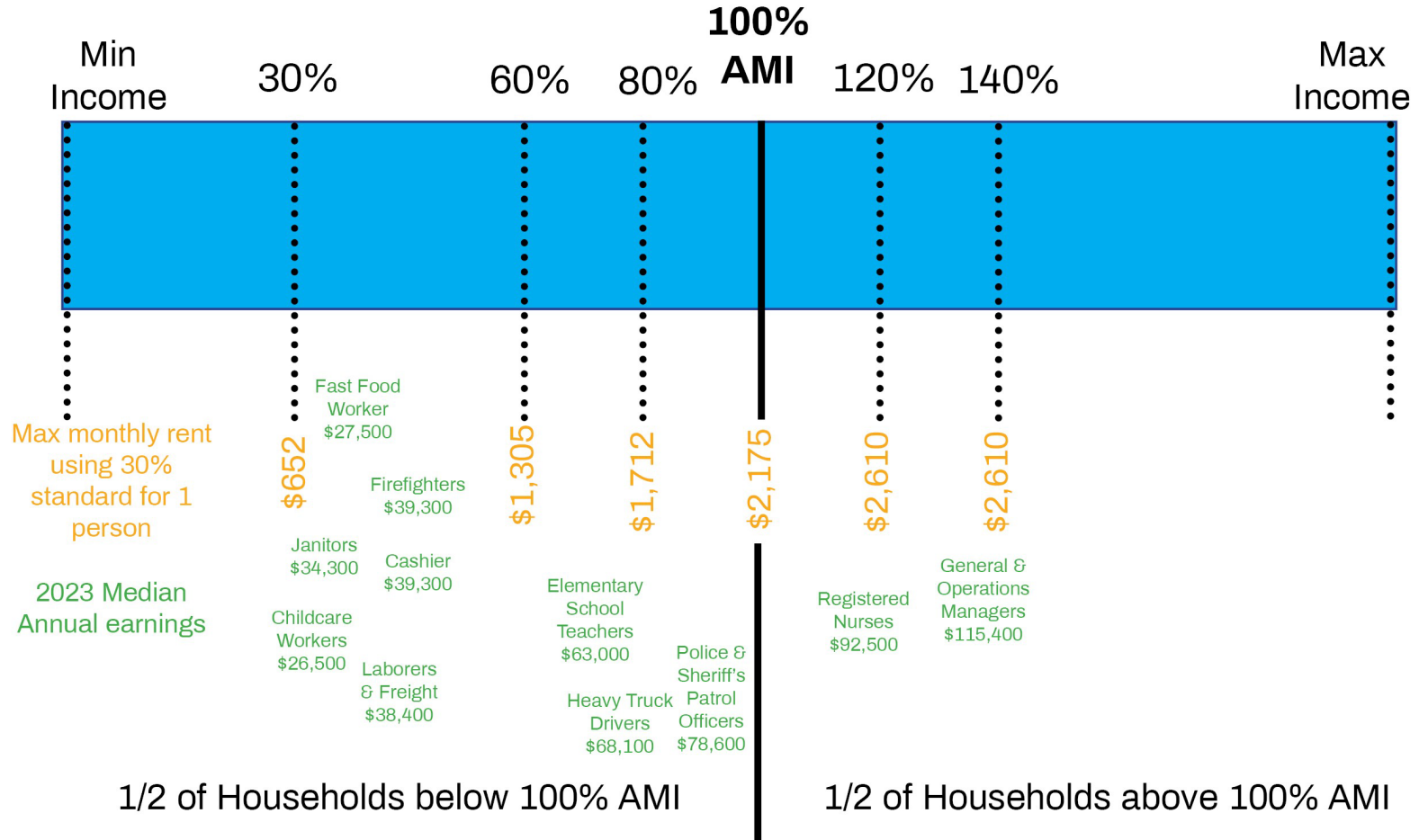
Housing units are classified into varying levels of affordability based on household earning incomes at various percentage of the regional AMI – for example, many define “deeply affordable housing” as affordable to households making 30% or less of AMI.

2024 Minneapolis-St. Paul-Bloomington, MN-WI HUD Area

Family Size	30% AMI	60% AMI	80% AMI	100% AMI
1 Person	\$26,100	\$52,200	\$68,500	\$87,000
2 Person	\$29,800	\$59,640	\$78,250	\$99,400
3 Person	\$33,550	\$67,080	\$88,050	\$111,800
4 Person	\$37,250	\$74,520	\$97,800	\$124,200
5 Person	\$40,250	\$80,520	\$105,650	\$134,200

2024 Minneapolis-St. Paul-Bloomington, MN-WI HUD Area

Family Size	30% AMI	60% AMI	80% AMI	100% AMI
1 Person	\$26,100	\$52,200	\$68,500	\$87,000

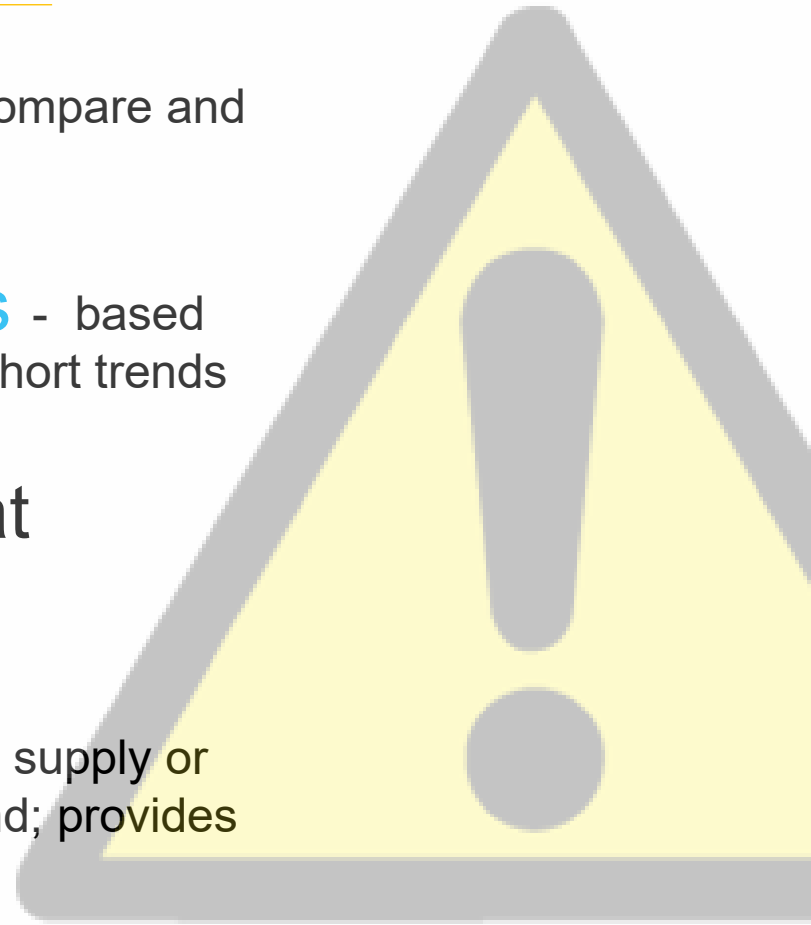


Data sources: WHEDA Estimated Maximum Income, Lightcast Q3 2024 Data Set - Quarterly Census of Employment and Wages, WCWRPC calculations

Housing Demand

Estimating Demand is a Challenge

- **Census Data** - 5-year sampling; must compare and vet with information from other sources
- **WDOA Pop & H.H. Projections** - based on past migration, natural increase, and age cohort trends
- **Housing market doesn't stop at municipal boundaries**
- **Dynamic Marketplace** - changes in supply or demand can shift the overall supply and demand; provides opportunities to achieve the desired mix
- **Demand \neq Certainty** – study attempts to define need, but many factors influence what will happen



Estimating Demand Approach

2020 “pent up” demand largely driven by vacancy rates and overcrowding

Projected demand largely driven by household projections

	2020 Census	2025	2030	2035	2040	2045	2050	Net Change
Total Population	93,536	95,656	97,775	100,298	102,820	102,900	102,980	9,444
Total Households, excluding group quarters	35,892	37,026	38,159	39,470	40,793	41,157	41,526	5,634
Change in Total Households		1,134	1,133	1,310	1,323	364	370	--
Change in Rental Households (23% Rent)	---	416	261	301	304	84	85	1,451
Change in Owner Households (77% Owner)	--	718	873	1,009	1,019	280	285	4,183
Additional Rental Units Needed*	148-316	0	58	319	323	89	90	848-1,016
Additional Owner Units Needed**	388-531	0	245	1,032	1,042	286	291	2,707-2,850
Total Additional Housing Units Needed	536-847	0	303	1,351	1,365	375	381	3,555-3,866
Population in Group Quarters	996	1,087	1,232	1,426	1,654	1,655	1,656	660

* In addition to the 273 rental units vacant in 2020; ** In addition to the 181 owner units vacant in 2020

Adjusts in 2025 to account for new estimated residential construction and demolition since 2020 (659 rental units, 1,381 net owner units).

2025 projected demand largely driven by household projections, minus recent net permits

Preliminary Rental Demand

(not mix adjusted)

- An additional 148-316 units for rent are needed for a healthy housing market (addressing vacancy rate) as of 2020.
- Projected demand based on household projections with 6% market flexibility in 2025-2050.
- Credit for new housing units constructed from 2020 have been given (659 new rental units reported by communities).

	2020	2025	2030	2035	2040	2045	2050	Net
	Census							
Additional Renter Units Needed — WI DOA 2024 Projections	148 - 316	0	58	319	323	89	90	848 – 1,016

*In addition to the 273 estimated owner units vacant in 2020. 2025/203 estimate decreased by 659 units to reflect changes since 2020.

Preliminary Owner Demand (not mix adjusted)

- 388-531 additional units for sale are needed for a healthy housing market (to address vacancy rate) as of 2020.
- Projected demand based on household projections with 2.25% market flexibility in 2025-2040.
- Credit for new housing units constructed since 2020 have been given (1,381 new owner units reported by communities).

	2020	2025	2030	2035	2040	2045	2050	Net
	Census							
Additional Owner or "For Sale" Units Needed — WI DOA 2024 Projections	388 – 531	0	245	1,032	1,042	286	291	2,707 – 2,850

*In addition to the 181 estimated owner units vacant in 2020. 2025/2030 estimate decreased by 1,381 units to reflect changes since 2020.

Priority Housing Needs:

- Need to construct more units, both rental and owner
- Specific need for units to serve households below 100% AMI - - often requires subsidy and creativity
- Housing for aging population – active seniors who want to downsize
- Need for more variety in housing types
- Need to address aging housing stock – specifically in eastern part of County

- **Need for to educate communities & residents on the importance of housing for all & address stigmas**
 - “We can’t afford to not have these people in our community – they contribute to the workforce”
 - “Housing is everybody's problem but nobody's solution.”
 - Implications of no growth and high housing costs on schools and employers
- **Need a plan for growth** –without land available a community can’t grow. Consider boundary agreements, annexation, etc.

- **Need to address aging housing stock** – make improvements to keep these homes on the market
- **Need to educate seniors & provide housing options for downsizing**
 - Educate and help with aging in place assessments
 - Encourage development of 55+ active community, twinhomes and others housing options for seniors to move into – free up existing homes and shift the market
- **Need for housing for homeless/criminal records**
 - Homelessness in the County isn't encampments, rather it's living out of vehicles, couch surfing, etc.
 - People tend to think it doesn't exist as they don't see it

Challenges / Hurdles

Development Hurdles

- Development process takes time
- Neighborhood opposition – “NIMBY”
- Property taxes
- Regulatory challenges – zoning, land division
- Increase input costs – materials, infrastructure, permit fees, labor
- Lack of skilled workforce in the construction trades – increased costs
- Grading and infrastructure = significant \$\$

NAHB "Cost of Constructing a Home" (2024)

- Report released January 23, 2025

Table 1. SINGLE-FAMILY PRICE AND COST BREAKDOWNS		
2024 National Results		
	Average Lot Size:	20,907
	Average Finished Area:	2,647
I. Sale Price Breakdown ¹	Average	Share of Price
A. Finished Lot Cost (including financing cost)	\$91,057	13.7%
B. Total Construction Cost	\$428,215	64.4%
C. Financing Cost	\$10,220	1.5%
D. Overhead and General Expenses	\$38,248	5.7%
E. Marketing Cost	\$5,633	0.8%
F. Sales Commission	\$18,955	2.8%
G. Profit	\$72,971	11.0%
Total Sales Price	\$665,298	100.0%
II. Construction Cost Breakdown ²	Average	Share of Construction Cost
I. Site Work (sum of A to E)	\$32,719	7.6%
A. Building Permit Fees	\$7,640	1.8%
B. Impact Fee	\$6,367	1.5%
C. Water & Sewer Fees Inspections	\$6,260	1.5%
D. Architecture, Engineering	\$6,480	1.5%
E. Other	\$5,972	1.4%

- Cost of new residential construction is not 'affordable' for many households....due to the various required inputs and associated costs.

Barriers/Obstacles that municipalities face

- Land availability – top identified barrier identified in survey shared with municipal clerks.
- Cost of labor, land, and materials
- Local desire for rural preservation

Solutions?

No easy answer!
No single solution!

- **Narrow the Gap between costs & affordability.**
 - i. How can you bring costs down for the developer and still meet your housing and community goals?
 - i. How can you work with community partners to provide affordable opportunities for the market and make the market aware of these opportunities?
- **Shift & Balance the Market.** Allow for and encourage a full range of housing options and densities for everyone.



Reduce Development Costs

- Install development infrastructure (streets, utilities, etc.) or provide land for development.
- Streamline the development review process.
- Reduce permit fees for projects that include affordable housing units.
- Contribute financially to residential development projects.
- Encourage developer/builder participation in local, state, federal and non-profit housing assistance and initiatives.
- Explore the possibility of “the community as the developer”.



HOUSING FOR ALL

Accessible

Healthy

Affordable



Assist with Housing Costs

- Promote corporate participation in employer assisted housing programs.
- Support financial programs designed to benefit lower-income families seeking affordable housing.
- Promote & educate individual households on participation in local, state, federal and non-profit housing assistance programs.
- Encourage local lenders to participate in programs designed for first-time homebuyers.

Recommendations from Interviewees:

- Revisit local regulations – setbacks, lot size
- Opportunities for infill development – upgrade the zoning to make redevelopment easier
- Boundary agreements should be considered
- Communities should revisit processes – be flexible, transparent and timely
- Utilize TIF and TIF Affordable Housing Extension
- Adaptive reuse – converting unused buildings to housing

Recommendations:

- Get creative – churches coming together to discuss tiny houses, places for cars to park in winter to plug in for heated blankets (example – Hope Village)
- Have positive messaging – keep a dashboard to show successful projects, how many companies are coming in, celebrate success
- Philanthropy & Employers willing to assist but don't want to fight community
- Need to provide variety of housing options for people – not everyone wants or needs a large lot & single-family house.

Current Housing Initiatives

- 4 communities have a Housing Revolving Loan Fund
- 6 have multi-use district for housing or TIF affordable housing extension
- ADU allowances in zoning code; undertaking zoning code rewrite to help streamline development processes and better support multi-family housing
- River Falls zoning – allows for setback averaging when constructing lots in existing neighborhoods. Allows for easier plot planning and more efficient use of existing lots.

Current Housing Initiatives



ReStore 715-318-9122 Affiliate
715-350-8575

HOME RESTORE VOLUNTEER EVENTS ▾ HOMEBUYER INFORMATION ABOUT SCVHFH ▾ MORE ▾



INCREASING AFFORDABLE HOUSING STOCK

Challenge



There is a critical housing shortage in Western Wisconsin as identified by county income guidelines set by Housing and Urban Development standards.

Demand for affordable housing in rural Western Wisconsin continues to increase with the the eastward migration from Twin Cities exurban

Vision



The WWHC is a shared services cooperative that develops new small-scale housing options for individuals and families with an Area Median Income of 60-80%.

Work is being done with a coalition of developers, subcontractors, service organizations, financial institutions, and economic development partners to

Next Steps



We're moving forward with actions, sub-committees and mapping out next steps. Please give Kristie Smith a call if you're interested in learning more.

715-350-8575 ext. 1

[MORE INFORMATION](#)

Panel Discussion

Panelists

- Kristie Smith, Habitat for Humanity



- Kathy Ableidinger, Cardinal Health



- Ron Derrick, Derrick Custom Homes



- Mary Claire Olson Potter, Hudson Area Chamber of Commerce & Tourism Bureau



Study Process

- August/September: Begin Data Collection
 - Census, Municipal Data, other
 - September 6: County EDC Kickoff Meeting
- October: Online Public Survey
- November/December: Interviews & Focus Groups
- January: Countywide Housing Forums
- March: Work Session with EDC
- March/April: Prepare Housing Needs Assessment
- May: Present Study Findings to St. Croix County Board
- June: Finalize Deliverables

We want your input!

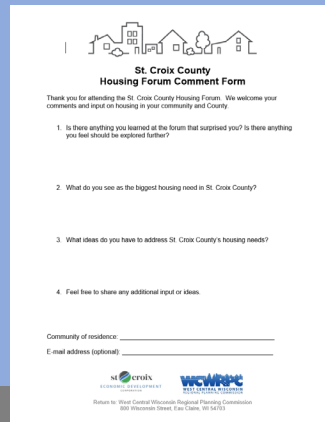
What are your thoughts on housing needs in the County?

Is there additional data that should be considered in the study?

What are your ideas on how to address local housing needs?

What actions would you take, or strategies would you use?

Comment Form



The image shows a comment form for the St. Croix County Housing Forum. At the top, there is a line drawing of a town skyline. Below it, the title "St. Croix County Housing Forum Comment Form" is centered. A short introductory paragraph follows, stating that the forum is open to all residents and that their input is valued. The form contains four numbered questions:

1. Is there anything you learned at the forum that surprised you? Is there anything you feel should be explored further?
2. What do you see as the biggest housing need in St. Croix County?
3. What ideas do you have to address St. Croix County's housing needs?
4. Feel free to share any additional input or ideas.

At the bottom of the form, there are two lines for "Community of residence:" and "E-mail address (optional):". The footer includes the logos for St. Croix County and WCVRPC (Western Central Wisconsin Regional Planning Commission), along with their contact information: 300 Wisconsin Street, Eau Claire, WI 54601.

THANK YOU!



(715) 836-2918 ext. 15
sbadtke@wcrpc.org

Susan Badtke, AICP
Senior Planner / Deputy Director