

ELEMENT 2: HOUSING

Housing element. A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural, value and occupancy characteristics of the local governmental unit's housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock.

2.1 VISIONING

2.2 EXISTING CONDITIONS

2.3 ASSESSMENT OF FUTURE NEEDS

2.4 SWOT ANALYSIS

2.5 CURRENT HOUSING PROGRAMS

2.6 GOALS, OBJECTIVES, PROGRAMS AND POLICIES

2.1 VISIONING

From the March 25th, 2009 County Plan Commission meeting:

Vision Statement:

Provide housing units that are compatible to fulfill needs such as low-income, senior citizen, assisted living, and multi-family housing, with an emphasis on preservation of agricultural land and natural resources by utilizing conservation development or cluster development programs that have planned open/green spaces.

Imagine Polk County in 20 years. What does it look like regarding housing?

- Well defined farmland and farm home sites
- More housing in rural areas
- All types of housing intermingled
 - High incomes with lower income – less segregation
- More housing for elderly
 - Available affordable housing

- Cluster/conservation development in order to preserve farmland
- Homes being smaller, space & cost
- More equitable housing options
- Less lake homes, pressure on lakefront
- Wildlife habitat in open spaces
- More empty home sites
 - Continuing trend
- Lots of places to play, i.e. green space, parks, walking trails, horse trails
- Good network of roads
- Well-organized communities

2.2 EXISTING CONDITIONS

This section contains an inventory and analysis of housing characteristics in Polk County. Quality housing is an essential component of healthy and vibrant communities, and striving to provide safe and affordable housing is an important community development goal. An analysis of housing conditions will help Polk County municipal units gain a better understanding of the changes that have occurred over the past 20 to 25 years and provide insight into future changes. This information will create a foundation from which decisions regarding future housing development can be based.

In its 2000 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:

- Provide affordable housing to all consumers, especially those with severe cost burdens.
- Maintain an adequate production of new units, including the provision of large family and elderly housing.
- Preserve and increase the availability of safe, sanitary housing for low and moderate-income owners and renters.
- Make lead-based paint hazard reduction training and resources available.
- Provide housing assistance for special needs groups, including the homeless.
- Continue to ensure fairness and accessibility for all housing consumers.
- Continue to assist with housing disaster relief.

These are items that local units of government should take into consideration as they develop housing goals and policies for their individual comprehensive plans.

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 persons 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.)

Housing Supply

Table 2.1 provides the historic and current count of housing units in Polk County from 1980 to 2000. Between 1980 and 1990, 2,334 housing units were added countywide. During this period there were 22 municipal units with a housing growth of 10 percent or greater. Eight municipal units saw an increase in housing of over 20%. The Town of Clam Falls had the largest housing growth at 35.3%. Only the Town of Luck experienced a loss of housing for the period.

From 1990 to 2000, the growth in the housing stock slowed only slightly. Twenty-one municipalities experienced an expansion in the number of housing units of over 10 percent. Eight municipal units experienced growth of 20 percent or more. The Town of Osceola experienced the largest growth with 42%. The Towns of Balsam Lake and Clam Falls lost housing for the period. 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.

Table 2.1 shows housing unit change between 1980 and 2000. For the 20-year period, areas adding the most housing included the Town of Alden, Town of Osceola, Village of Osceola, City of Amery, and City of St. Croix Falls. Areas with the greatest percentage increase in housing units include the Town of Bone Lake, Town of Farmington, Town of Osceola, Town of Sterling, Village of Osceola, and City of St. Croix Falls.

Table 2.1 Housing Units – 1980 to 2000 – Polk County Municipalities

Municipality	1980	1990	2000	Percent Change	
				1980-90	1990-00
Towns					
Town of Alden	942	1,056	1,235	12.1%	17.0%
Town of Apple River	487	570	625	17.0%	9.6%
Town of Balsam Lake	732	906	529	23.8%	-41.6%
Town of Beaver	370	419	441	13.2%	5.3%
Town of Black Brook	336	361	448	7.4%	24.1%
Town of Bone Lake	304	331	434	8.9%	31.1%
Town of Clam Falls	275	372	352	35.3%	-5.4%
Town of Clayton	348	371	412	6.6%	11.1%
Town of Clear Lake	256	263	290	2.7%	10.3%
Town of Eureka	446	523	567	17.3%	8.4%
Town of Farmington	389	414	555	6.4%	34.1%
Town of Garfield	565	679	707	20.2%	4.1%
Town of Georgetown	1,017	1,162	1,274	14.3%	9.6%
Town of Johnstown	322	350	418	8.7%	19.4%
Town of Laketown	373	420	445	12.6%	6.0%
Town of Lincoln	868	1,056	1,119	21.7%	6.0%
Town of Lorain	140	153	173	9.3%	13.1%
Town of Luck	395	381	400	-3.5%	5.0%
Town of McKinley	190	201	223	5.8%	10.9%
Town of Milltown	655	745	811	13.7%	8.9%
Town of Osceola	469	582	829	24.1%	42.4%
Town of St. Croix Falls	402	486	538	20.9%	10.7%
Town of Sterling	357	448	521	25.5%	16.3%
Town of West Sweden	299	302	327	1.0%	8.3%
Villages					
Village of Balsam Lake	580	660	673	13.8%	2.0%
Village of Centuria	302	322	361	6.6%	12.1%
Village of Clayton	164	184	208	12.2%	13.0%
Village of Clear Lake	372	430	478	15.6%	11.2%
Village of Dresser	250	259	312	3.6%	20.5%
Village of Frederic	485	559	586	15.3%	4.8%
Village of Luck	428	501	572	17.1%	14.2%
Village of Milltown	373	375	437	0.5%	16.5%
Village of Osceola	668	853	1,072	27.7%	25.7%
Village of Turtle Lake*	0	1	31	0%	3000.0%
Cities					
City of Amery	1,027	1,132	1,311	10.2%	15.8%
City of St. Croix Falls	642	735	926	14.5%	26.0%
POLK COUNTY	16,228	18,562	21,129	14.4%	13.8%

source: U.S. Census. * Portion of Turtle Lake located in Polk only.

Seasonal Units

Seasonal units are used or intended for use only in certain seasons (e.g., lake homes 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 of public services than housing units that are occupied throughout the year. Polk County contained 4,211 seasonal units in 2000 as shown in Table 2.2. Overall, 20% of the County's housing stock is in seasonal units. Areas with the largest number of seasonal units include the following:

Town of Georgetown	814
Town of Balsam Lake	463
Town of Milltown	345

As shown in Table 2.3 the percentage of seasonal units in the County increased by 44% between 1980 and 1990, and decreased by 9% between 1990 and 2000. This resulted in a 31% increase in seasonal units for the 20-year period. This has an especially profound effect in the current housing market. In difficult times, luxury items, such as second homes, are often the first things that people try to unburden themselves of. Numerous second homes have been for sale in Polk County during this economic downturn. Having an overabundance of seasonal properties could mean that neighborhoods deteriorate if these homes are left vacant for long periods of time. A surplus of non-necessity housing could drive housing prices down further as well. The figures available from the decennial census of 2000 do not give information on the housing situation that currently exists. Figure 2.1 shows the rate of foreclosure per 100 housing units by census tract. Current rates are higher than usual and are placing additional strain on the already strained economy.

Figure 2.1

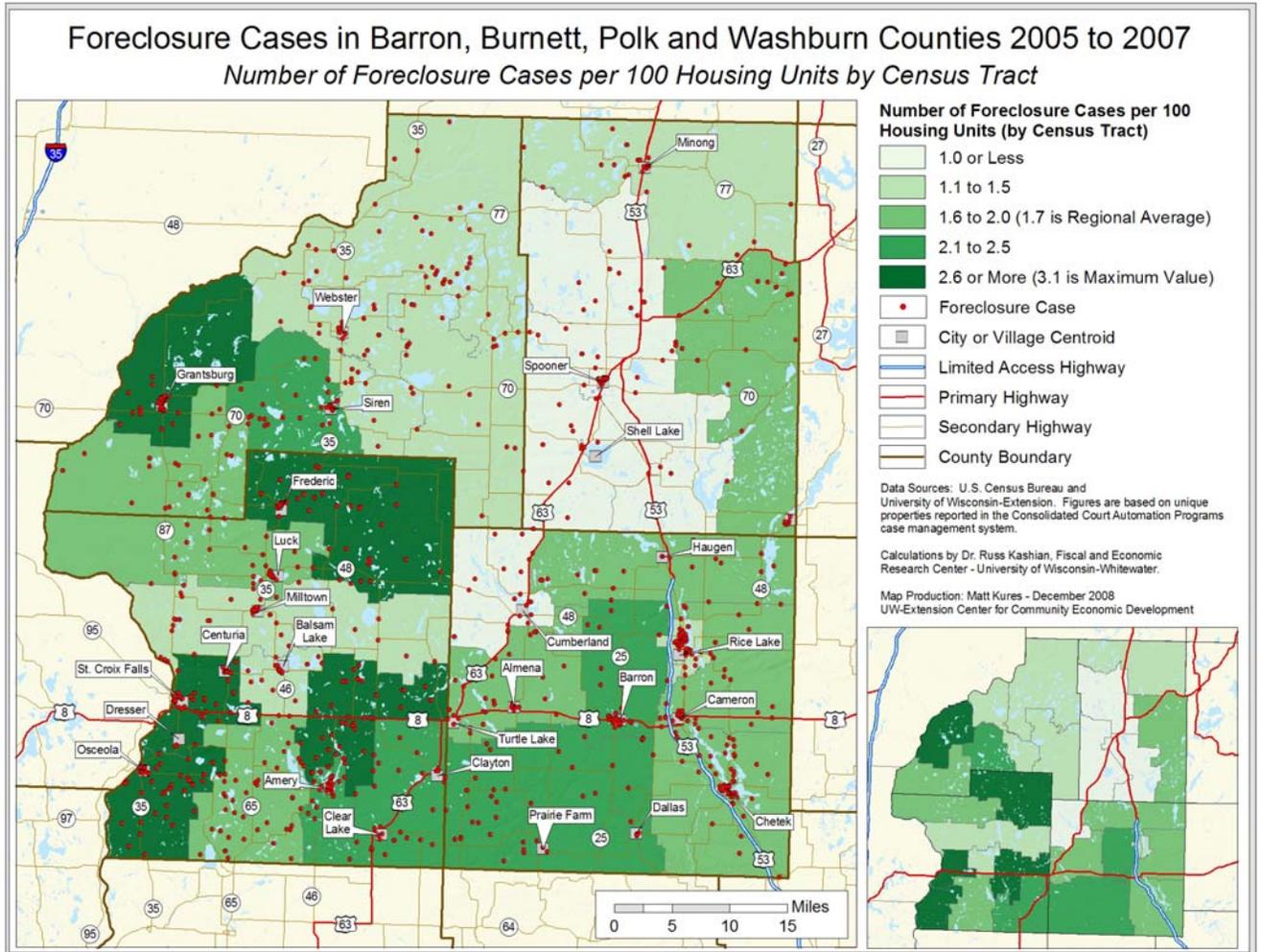


Table 2.2 Seasonal Units – 2000 – Polk County Municipalities

Municipality	Total Housing Units	Seasonal Housing Units	
		Units	% of Total
Towns			
Town of Alden	1,235	246	20.0%
Town of Apple River	625	189	30.2%
Town of Balsam Lake	1,018	463	45.5%
Town of Beaver	441	120	27.2%
Town of Black Brook	448	12	2.7%
Town of Bone Lake	434	157	36.2%
Town of Clam Falls	352	106	30.1%
Town of Clayton	412	44	10.7%
Town of Clear Lake	290	5	1.7%
Town of Eureka	567	49	8.6%
Town of Farmington	555	15	2.7%
Town of Garfield	707	168	23.8%
Town of Georgetown	1,274	814	63.9%
Town of Johnstown	418	206	49.3%
Town of Laketown	445	85	19.1%
Town of Lincoln	1,119	240	21.4%
Town of Lorain	173	44	25.4%
Town of Luck	400	52	13.0%
Town of McKinley	223	83	37.2%
Town of Milltown	811	345	42.5%
Town of Osceola	829	64	7.7%
Town of St. Croix Falls	538	104	19.3%
Town of Sterling	521	230	44.1%
Town of West Sweden	327	30	9.2%
Villages			
Village of Balsam Lake	673	212	31.5%
Village of Centuria	361	1	0.3%
Village of Clayton	208	2	1.0%
Village of Clear Lake	478	5	1.0%
Village of Dresser	312	4	1.3%
Village of Frederic	586	12	2.0%
Village of Luck	572	49	8.6%
Village of Milltown	437	5	1.1%
Village of Osceola	1,072	11	1.0%
Village of Turtle Lake*	31	0	0.0%
Cities			
City of Amery	1,311	23	1.8%
City of St. Croix Falls	926	14	1.5%

source: U.S. Census.

*Portion of Turtle Lake located in Polk County only.

Occupancy and Structural Characteristics

Housing occupancy helps determine whether the housing supply is adequate to meet 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 three percent is considered optimal. Vacancy rates under the three percent standard may imply a tight housing market where demand exceeds supply, causing housing prices to rise. Conversely, a vacancy rate greater than three percent may imply an over-supply of housing units, causing housing prices to stagnate.

In 2000, the County's vacancy rate was significantly higher than the 3 percent standard at 23.1 percent. The 2000 vacancy rate was lower than the rates seen in 1990 (30%), but higher than the 1980 rate of 10%. These increasing vacancy rates may signify that it is becoming more difficult for property owners to find buyers or tenants for housing in the County. In other words, people seeking housing in aggregate have more choices, and the housing market is swinging towards more of a buyers market. A large caveat to the buyer's market statement is the current realities of a tight credit market and high unemployment. If these two realities continue, the vacancy rate will probably remain high.

The majority of housing units in Polk County are owner occupied. In 2000, 13,037 (80 percent) occupied housing units were identified as owner occupied, representing a 28 percent increase from 1990. In 2000, 5,529 (24 percent) occupied housing units were identified as rental units. This represents an 11 percent increase from 1990. Of all rental units in the County, 69 percent are located in the cities and villages. In 2000, 80 percent of the housing stock was comprised of single-family units, 10 percent were multi-family units, and 10 percent were mobile homes.

Table 2.4 displays the number of units per structure for Polk County for 2000. The majority of the housing units (87 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 have one or more walls extending from ground to roof departing them from adjoining structures. Detailed housing occupancy and tenure data for individual municipalities is found at the end of this element in Table 2.11.

Table 2.3 Housing Characteristics – 1980 to 2000 – Polk County

	1980	1990	2000
Total Housing Units	16,228	18,562	21,129
Total Seasonal	3,219	4,634	4,211
Total Vacant	1,615	5,506	4,875
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Total Occupied Units	11,394	13,056	16,254
Owner Occupied Units	9,090	10,165	13,037
Renter Occupied Units	2,305	2,891	3,217
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Single Family Units*	10,242	14,114	16,801
Multi-Family Units	1,400	1,571	2,040
Mobile Homes	1,169	2,877	2,068

source: U.S. Census

*In 1980 seasonal units are not included in single family unit totals. In 1990 and 2000 they are included.

Table 2.4 Units in Structure – 2000 – Polk County Municipalities

Municipality	1-Unit Detached	1-Unit Attached	2 Units	3-4 Units	5 or more Units
Towns					
Town of Alden	1,158	3	4	0	5
Town of Apple River	520	2	0	0	0
Town of Balsam Lake	921	6	5	2	2
Town of Beaver	379	2	0	0	0
Town of Black Brook	381	0	4	3	0
Town of Bone Lake	365	3	0	0	0
Town of Clam Falls	235	2	0	0	0
Town of Clayton	339	5	19	0	5
Town of Clear Lake	244	4	0	0	0
Town of Eureka	489	6	0	0	0
Town of Farmington	500	3	18	4	7
Town of Garfield	636	11	14	0	0
Town of Georgetown	1,038	16	5	13	11
Town of Johnstown	389	2	0	7	0
Town of Laketown	410	5	3	5	0
Town of Lincoln	940	14	18	2	2
Town of Lorain	171	2	2	0	0
Town of Luck	355	2	4	0	0
Town of McKinley	203	0	0	0	2
Town of Milltown	779	10	7	0	0
Town of Osceola	700	23	18	18	8
T. of St. Croix Falls	467	2	7	8	0
Town of Sterling	369	6	2	0	0
Town of West Sweden	280	2	0	0	0
Villages					
V. of Balsam Lake	465	18	16	20	43
Village of Centuria	252	2	17	10	30
Village of Clayton	126	0	8	22	26
Village of Clear Lake	297	1	21	4	71
Village of Dresser	227	4	18	10	26
Village of Frederic	372	6	22	7	124
Village of Luck	395	16	29	36	40
Village of Milltown	217	8	17	19	81
Village of Osceola	532	35	54	37	311
V. of Turtle Lake*	10	3	18	0	0
Cities					
City of Amery	772	65	76	48	220
City of St. Croix Falls	563	27	46	37	234
POLK COUNTY	16,485	316	454	336	1,250

source: U.S. Census.

*Portion of Turtle Lake located in Polk 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.

Table 2.5 depicts the year that structures were built in Polk County. According to the table, while 21% of housing stock was constructed in 1939 or earlier, 21% of units have also been built since 1990. Housing built prior to 1939 may need to be replaced, rehabilitated, or demolished in the near future.

Table 2.5 Year Structure Built – 2000 – Polk County Municipalities

Municipality	1990 to March '00	1980 to 1989	1970 to 1979	1960 to 1969	1940 to 1959	1939 or earlier
Town of Alden	314	199	220	111	170	235
Town of Apple River	130	55	119	98	81	94
Town of Balsam Lake	255	196	198	131	166	112
Town of Beaver	89	43	73	66	72	96
Town of Black Brook	91	47	110	40	39	122
Town of Bone Lake	127	71	65	29	38	81
Town of Clam Falls	34	85	53	26	61	90
Town of Clayton	76	64	77	29	63	102
Town of Clear Lake	43	31	46	13	42	107
Town of Eureka	103	87	95	46	38	198
Town of Farmington	159	45	109	46	45	148
Town of Garfield	151	128	158	78	115	114
Town of Georgetown	426	180	159	231	150	94
Town of Johnstown	117	63	94	48	65	59
Town of Laketown	70	63	84	53	60	162
Town of Lincoln	204	165	213	95	206	200
Town of Lorain	37	22	45	24	28	44
Town of Luck	64	55	77	33	5	129
Town of McKinley	43	44	31	32	22	51
Town of Milltown	138	108	140	134	136	165
Town of Osceola	335	110	130	60	71	111
T. of St. Croix Falls	93	88	85	46	95	110
Town of Sterling	89	47	101	49	71	112
Town of West Sweden	53	33	47	15	75	95
Villages						
V. of Balsam Lake	145	84	154	69	150	92
Village of Centuria	26	31	85	20	125	73
Village of Clayton	30	23	57	4	29	71
Village of Clear Lake	88	64	68	64	64	132
Village of Dresser	36	28	56	39	75	75
Village of Frederic	47	76	120	58	121	169
Village of Luck	101	59	85	44	186	92
Village of Milltown	65	47	93	46	68	118
Village of Osceola	219	214	253	111	113	158
V. of Turtle Lake*	25	0	0	0	0	6
Cities						
City of Amery	240	204	203	162	194	308
City of St. Croix Falls	207	131	167	61	149	227
POLK COUNTY	4,470	2,990	3,870	2,211	3,236	4,352

source: U.S. Census

*Portion of Turtle Lake in Polk County only.

Housing Value Characteristics

Providing affordable housing that meets the needs of current and future Polk 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.

Table 2.6 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 (43 percent) in Polk County were valued between \$50,000 and \$99,999 in 2000. The median housing value in Polk County of \$100,200 is significantly lower than the state median value of \$112,200. Twelve municipal units have median housing values that exceed the state median. The Town of Alden has the highest median value at \$139,700. Twenty municipal units have median values below the state median. The area with the lowest median value is the Town of Lorain at \$63,800.

As shown in Table 2.7, the majority of rental households (48 percent) pay between \$300 and \$499 for rental costs. Four percent pay over \$750 for rental costs.

Table 2.6 – Housing Value of Specified Owner-Occupied Units – 2000 – Polk County Municipalities

	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								
Town of Alden	5	93	215	79	92	31	5	\$139,700
Town of Apple River	7	87	52	26	12	8	0	\$101,400
Town of Balsam Lake	8	82	76	33	37	19	10	\$124,100
Town of Beaver	10	60	17	13	12	0	0	\$88,800
Town of Black Brook	15	62	69	4	9	0	0	\$101,600
Town of Bone Lake	8	24	21	28	4	2	0	\$115,100
Town of Clam Falls	20	42	8	3	0	0	0	\$66,400
Town of Clayton	10	73	31	16	2	0	0	\$92,300
Town of Clear Lake	8	27	19	13	0	0	0	\$97,500
Town of Eureka	16	77	34	11	4	0	0	\$92,900
Town of Farmington	9	51	104	58	27	0	0	\$129,400
Town of Garfield	2	88	87	28	41	11	4	\$122,500
Town of Georgetown	13	58	79	42	37	9	2	\$122,700
Town of Johnstown	4	32	20	10	11	3	5	\$123,200
Town of Laketown	13	58	28	11	8	0	2	\$91,500
Town of Lincoln	13	182	149	79	80	21	4	\$120,500
Town of Lorain	8	10	2	3	0	0	0	\$63,800
Town of Luck	14	52	31	6	6	2	2	\$91,400
Town of McKinley	6	15	8	5	0	0	0	\$85,000
Town of Milltown	21	61	55	26	29	15	0	\$114,100
Town of Osceola	6	66	186	109	48	6	0	\$138,200
Town of St. Croix Falls	6	66	66	21	20	4	4	\$112,500
Town of Sterling	28	46	18	10	2	0	0	\$82,700
Town of West Sweden	15	41	29	1	2	0	0	\$84,000
Villages								
Village of Balsam Lake	28	90	30	32	27	5	0	\$87,300
Village of Centuria	40	137	33	2	0	0	0	\$80,300
Village of Clayton	17	53	15	0	2	0	0	\$72,700
Village of Clear Lake	32	134	46	9	0	0	0	\$80,500
Village of Dresser	21	109	49	6	0	0	0	\$89,400
Village of Frederic	96	152	41	14	0	0	0	\$67,900
Village of Luck	25	171	38	25	5	0	0	\$79,600
Village of Milltown	40	126	16	4	0	0	0	\$80,000
Village of Osceola	12	239	173	32	21	0	0	\$98,900
Village of Turtle Lake*	0	2	3	2	0	0	0	\$112,500
Cities								
City of Amery	33	324	164	58	20	0	0	\$93,500
City of St. Croix Falls	34	180	175	69	19	3	0	\$108,400
POLK COUNTY	643	3,171	2,187	888	232	139	38	\$100,200

source: U.S. Census.

*Portion of Turtle Lake in Polk 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 Table 2.8, 77 percent of owner-occupied households in Polk County pay less than 30 percent of their household income towards housing costs. Twenty-three percent are experiencing a high cost burden (over 30 percent). As shown in Table 2.9, about 23 percent of rental households are paying 30 percent or more of their monthly income for housing costs.

Table 2.7
Contract Rent (Renter-Occupied Units) – 2000 – Polk County Municipalities

Municipality	Rents					
	Less than \$200	\$200 to \$299	\$300 to \$499	\$500 to \$749	\$750 to \$999	\$1,000 or more
Towns						
Town of Alden	2	4	24	12	7	3
Town of Apple River	0	0	3	2	4	0
Town of Balsam Lake	0	2	5	2	3	0
Town of Beaver	0	0	4	11	0	0
Town of Black Brook	0	0	14	9	0	0
Town of Bone Lake	0	0	4	3	0	0
Town of Clam Falls	2	5	7	4	2	0
Town of Clayton	0	9	19	14	3	0
Town of Clear Lake	0	0	5	4	0	0
Town of Eureka	0	4	5	15	2	0
Town of Farmington	0	2	8	16	4	2
Town of Garfield	0	0	20	7	9	0
Town of Georgetown	8	7	18	14	7	0
Town of Johnstown	0	3	12	4	0	0
Town of Laketown	0	0	17	7	2	0
Town of Lincoln	0	6	19	15	3	3
Town of Lorain	0	0	1	0	0	0
Town of Luck	0	2	8	11	0	0
Town of McKinley	0	2	0	6	0	0
Town of Milltown	0	0	11	0	2	0
Town of Osceola	0	2	19	19	15	3
Town of St. Croix Falls	0	3	15	18	2	0
Town of Sterling	0	0	8	2	0	0
Town of West Sweden	0	0	4	0	2	0
Villages						
Village of Balsam Lake	10	9	46	22	6	0
Village of Centuria	11	7	40	18	3	0
Village of Clayton	3	2	30	27	0	0
Village of Clear Lake	20	22	40	22	2	0
Village of Dresser	3	2	37	18	2	0
Village of Frederic	34	45	53	28	12	2
Village of Luck	28	14	59	49	13	0
Village of Milltown	26	17	74	21	0	0
Village of Osceola	28	43	115	171	50	0
Village of Turtle Lake*	2	0	13	0	0	0
Cities						
City of Amery	55	42	159	84	82	6
City of St. Croix Falls	69	30	134	89	6	0
POLK COUNTY	301	286	1,050	744	243	19

source: U.S. Census.

*Portion of Turtle Lake located in Polk County only.

Table 2.8
Owner-Occupied Housing Costs as a Percentage of Household Income – 1999
Polk County Municipalities

Municipality	Monthly Housing Costs as a Percentage of Household Income						Total Units
	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	
Towns							
Town of Alden	179	95	88	44	18	96	520
Town of Apple River	61	30	29	13	14	45	192
Town of Balsam Lake	116	35	38	25	15	36	265
Town of Beaver	46	17	20	7	2	20	112
Town of Black Brook	54	40	21	23	2	19	159
Town of Bone Lake	45	18	9	6	0	9	87
Town of Clam Falls	30	19	5	4	10	3	73
Town of Clayton	53	28	14	8	6	23	132
Town of Clear Lake	28	10	6	2	4	17	67
Town of Eureka	60	27	21	8	7	19	142
Town of Farmington	90	50	56	22	17	14	249
Town of Garfield	98	51	40	40	8	24	261
Town of Georgetown	76	54	28	26	22	34	240
Town of Johnstown	38	18	2	2	4	18	85
Town of Laketown	28	17	33	6	5	31	120
Town of Lincoln	207	80	81	67	30	63	528
Town of Lorain	9	2	2	2	2	6	23
Town of Luck	40	19	12	14	11	17	113
Town of McKinley	17	7	6	0	2	2	34
Town of Milltown	66	37	32	24	13	33	207
Town of Osceola	135	102	72	59	23	28	421
T. of St. Croix Falls	64	17	39	17	6	39	187
Town of Sterling	42	23	10	10	6	11	104
T. of West Sweden	42	17	9	8	3	7	88
Villages							
V. of Balsam Lake	93	41	29	12	4	33	212
Village of Centuria	86	40	31	14	9	32	212
Village of Clayton	40	17	8	5	4	13	87
Village of Clear Lake	96	44	29	22	17	13	221
Village of Dresser	79	26	25	18	9	28	185
Village of Frederic	124	56	44	13	16	48	301
Village of Luck	85	57	50	28	14	30	264
Village of Milltown	79	32	32	11	6	24	186
Village of Osceola	179	91	79	49	43	36	477
V. of Turtle Lake*	3	0	0	0	2	2	7
Cities							
City of Amery	252	97	66	52	45	85	599
City of St. Croix Falls	155	89	83	56	26	69	480
POLK COUNTY	2,895	1,403	1,149	717	425	1,027	7,616

source: U.S. Census..

Portion of Turtle Lake located in Polk County only.

Table 2.9
Renter-Occupied Housing Costs as a Percentage of Household Income – 1999
Polk County Municipalities

Municipality	Monthly Housing Costs as a Percentage of Household Income						Total Units
	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	
Towns							
Town of Alden	20	16	7	0	6	3	55
Town of Apple River	61	30	29	13	14	45	192
Town of Balsam Lake	6	2	4	0	0	0	15
Town of Beaver	2	11	0	0	0	2	30
Town of Black Brook	4	6	4	0	0	9	34
Town of Bone Lake	5	1	1	0	0	0	17
Town of Clam Falls	3	4	2	2	5	4	24
Town of Clayton	14	6	2	12	8	3	7
Town of Clear Lake	2	0	0	2	3	2	4
Town of Eureka	4	4	2	5	3	8	36
Town of Farmington	12	4	2	4	4	6	50
Town of Garfield	10	0	5	7	0	14	47
Town of Georgetown	23	4	10	10	0	7	65
Town of Johnstown	5	0	0	0	0	14	23
Town of Laketown	12	2	3	2	0	7	33
Town of Lincoln	15	6	11	0	2	12	61
Town of Lorain	1	0	0	0	0	0	7
Town of Luck	8	3	2	2	2	4	27
Town of McKinley	4	0	0	0	0	4	12
Town of Milltown	2	4	0	3	0	2	19
Town of Osceola	21	10	7	4	6	10	61
T. of St. Croix Falls	6	7	7	6	0	12	46
Town of Sterling	4	0	0	0	0	6	12
T. of West Sweden	0	2	0	0	0	4	10
Villages							
V. of Balsam Lake	22	24	9	6	4	22	99
Village of Centuria	21	7	13	8	11	17	77
Village of Clayton	14	8	8	14	4	14	65
Village of Clear Lake	8	17	19	18	7	34	127
Village of Dresser	6	11	8	18	6	13	67
Village of Frederic	27	13	22	38	26	48	13
Village of Luck	30	22	30	23	17	37	167
Village of Milltown	27	28	20	16	4	41	145
Village of Osceola	100	81	67	59	20	80	411
V. of Turtle Lake*	0	0	6	2	2	5	15
Cities							
City of Amery	75	36	76	49	69	121	443
City of St. Croix Falls	88	44	56	50	26	64	337
POLK COUNTY	606	383	407	360	240	624	2,909

Source: U.S. Census.

Portion of Turtle Lake located in Polk County only.

2.3 ASSESSMENT OF FUTURE NEEDS

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 are intended to provide an estimate of housing units that will be developed through the year 2030 based on observed changes in population and housing preferences. Household projections characterize changes in housing preferences and habitation patterns. The projections are based on several assumptions that create limitations that should be remembered when reviewing and evaluating the projections. The assumptions include the following:

- The population projections developed as part of this plan are reasonable and will continue to be reasonable during the planning period (see Table 1.10).
- 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 developed housing unit projections as shown in Table 2.10, it is estimated that Polk County will have 33,738 housing units by the year 2030. This is an increase of 12,609 housing units, or 60 percent, from the 2000 census. It is projected that housing units will average an annual increase of approximately 420 housing units per year during the 30-year period. The Wisconsin Department of Administration Demographic Services office has prepared household projections for year 2000 to 2030 in five-year increments that are found previously in Table 1.11. In light of the current economic and housing situation, this figure seems quite high. According to the Wisconsin Builders Association, only 22 new housing starts occurred in Polk County through June of this year. In addition, the Wisconsin Builder's Association indicated 99 housing starts in 2008 and 162 in 2007. 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.

A significant increase in the number of housing units as projected in Table 2.10 should be coupled with the desire of Polk County to remain rural. This means that measures such as a provision within the county's Subdivision Ordinance which allows for conservation/cluster housing should be included.

Table 2.10 Housing Unit Projections – 2000 to 2030 – Polk County Municipalities

	2000	Projection 2005	Projection 2010	Projection 2015	Projection 2020	Projection 2025	Projection 2030
Towns							
Town of Alden	1,235	1,384	1,533	1,690	1,841	1,976	2,121
Town of Apple River	625	685	755	821	888	983	1,088
Town of Balsam Lake	1,018	1,118	1,237	1,343	1,440	1,526	1,617
Town of Beaver	441	501	544	589	631	667	705
Town of Black Brook	448	529	589	656	716	764	815
Town of Bone Lake	434	486	546	602	661	715	773
Town of Clam Falls	352	371	380	390	395	398	401
Town of Clayton	412	450	488	528	565	597	630
Town of Clear Lake	290	318	339	359	384	399	415
Town of Eureka	567	664	737	814	888	955	1,027
Town of Farmington	555	638	713	795	875	942	1,014
Town of Garfield	707	818	921	1,032	1,137	1,234	1,339
Town of Georgetown	1,274	1,392	1,530	1,656	1,789	2,225	2,767
Town of Johnstown	418	463	517	564	607	648	692
Town of Laketown	445	456	476	487	497	502	507
Town of Lincoln	1,119	1,212	1,328	1,440	1,556	1,604	1,653
Town of Lorain	173	179	189	197	204	212	220
Town of Luck	400	405	416	422	430	430	431
Town of McKinley	223	235	247	256	264	271	278
Town of Milltown	811	892	975	1,061	1,142	1,211	1,284
Town of Osceola	829	1,086	1,286	1,495	1,704	1,898	2,114
Town of St. Croix Falls	538	606	665	725	782	834	889
Town of Sterling	521	557	605	655	703	747	794
Town of West Sweden	327	341	359	379	396	407	418
Villages							
Village of Balsam Lake	673	715	770	816	910	970	1,034
Village of Centuria	361	406	442	481	518	550	584
Village of Clayton	208	235	255	277	300	317	335
Village of Clear Lake	478	510	545	581	614	643	673
Village of Dresser	312	361	401	443	484	520	559
Village of Frederic	586	593	609	632	654	667	680
Village of Luck	572	600	635	673	709	736	764
Village of Milltown	437	459	487	518	546	569	593
Village of Osceola	1,072	1,128	1,244	1,369	1,485	1,590	1,702
Village of Turtle Lake*	31	43	52	60	69	76	84
Cities							
City of Amery	1,311	1,374	1,447	1,526	1,600	1,652	1,706
City of St. Croix Falls	926	990	1,099	1,161	1,244	1,317	1,394
POLK COUNTY	21,129	23,214	25,374	27,660	29,851	31,735	33,738

source: U.S. Census.

*Portion of Turtle Lake located in Polk County only.

2.4 SWOT ANALYSIS

Strengths:

- There is housing available
- Not congested
- Available woodland lots/sites
- Available lots/sites that have sewer and water to facilities

Weakness:

- Density of rural housing impacts water quality
- Accessibility to all options
- Presence of "slum" housing/buildings
- Impacts on village, city, town facilities
- Locations for safety, upkeep

Opportunities:

- Space available for development of affordable housing
- Available vacant buildable sites
- Current awareness of need to work together and rely on each other
- Being able to utilize space and organize our housing sites
- Cluster/Conservation Development

Threats:

- Environmental enhancements versus impacts
- Aging of population –more housing available and less people to buy it
- Closing of facilities for aging population
- "Cheap" construction or absent owners and no accountability
- Loss of animals and birds and their habitat

2.5 HOUSING PROGRAMS

HUD

The U.S. Department of Housing and Urban Development 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.

Housing Authority of Polk County

Provides low-income families and the elderly with housing.

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.

Summary

- Between 1980 and 2000, Polk County experienced a 30 percent increase in housing growth, adding 4,901 units or 245 per year.
- Areas increasing the housing stock by more than 30% during this period include the Town of Alden, Town of Black Brook, Town of Bone Lake, Town of Farmington, Town of Osceola, Town of St. Croix Falls, Town of Sterling, Village of Luck, Village of Osceola, and the City of St. Croix Falls.
- Between 1980 and 1990, housing unit growth outpaced household growth in the county. Between 1990 and 2000, this trend was reversed.

- Polk County has a large number of seasonal homes, making up 20% of the County's housing stock. This is rather evident in the current economic situation of housing value declines, increased foreclosure rates, and higher unemployment, where expendable items, such as vacation properties and homes are among the first properties put up for sale when economic times are tough. A great percentage of the homes for sale in Polk County are seasonal homes. This also leads to more people looking for additional sources of income, which could explain more permit requests for tourist rooming houses and transient lodges in Polk County.
- In 2000, the vacancy rate in Polk County was 23.1 percent. This is a decrease from the 1990 and an increase from 1980.
- Owner-occupied housing accounts for 80 percent of all housing in the county; rentals account for 20 percent. The majority (69 percent) of rentals are located in cities and villages. Eighty-seven percent of the housing units are one-unit detached structures (single-family homes).
- The County has a fairly new housing stock with 21% of the units having been built since 1990. Twenty-one percent of the county's housing stock was constructed before 1939, indicating that they may need to be replaced, rehabilitated, or abandoned in the near future. In some areas, the majority of housing was constructed after 1970.
- The majority of housing in Polk County (43 percent) is valued between \$50,000 and \$99,999. The median housing value in the County of \$100,200 is significantly lower than the state median of \$112,200.
- A same percentage of renters and homeowners are paying more than 30 percent of the household's annual income on housing costs at 23%. According to HUD standards, housing costing more than 30 percent of a household's annual income is unaffordable.
- There are a wide variety of programs and organizations available to help Polk County communities ensure they have an adequate supply of housing to meet a diverse array of current and future demands.
- According to population data and projections, within the timeframe of this Comprehensive Plan, the age group of retirees will grow by 50%, thus placing strain on the current facilities in place for elder care. This could be an opportunity for the county, however, if it plans for this needs and considers all options, public and private, to establish facilities needed by this population.

2.6 GOALS, OBJECTIVES, PROGRAMS AND POLICIES

Goal 1: Work to ensure that the need for affordable housing is met in Polk County

Objectives:

- 1) Fully utilize existing resources
- 2) Build relationships and collaborations
- 3) Explore public/private collaboration opportunities

Policies and Programs:

- 1) HUD: examine which of their resources would be available in Polk County
- 2) Polk County Housing Authority (review authority granted in state statutes to see what other ways PCHA can assist)
- 3) Impact Seven
- 4) WestCap (West Central Wisconsin Community Action Agency, Inc.)

Goal 2: Work to ensure adequate senior housing options

Objectives:

- 1) Allow for seniors to age-in-place
- 2) Monitor demographics and anticipate needs
- 3) Work with developers

Goal 3: Maintain Polk County's rural and small town character

Objectives:

- 1) Allow for local units of government to enact measures to control growth, such as impact fees, conservation/cluster development, density bonuses, etc.
- 2) Encourage housing development along existing infrastructure lines
- 3) Balance residential development with farmland preservation and natural resource conservation
- 4) Maintain a high proportion of undeveloped land to developed land
- 5) Encourage the use and reuse of existing residential properties and parcels first

Goal 4: Ensure existing and future regulations on housing development are enforced

Objectives:

- 1) Utilize existing resources*
 - a. Zoning Dept*
 - b. Public Health Dept*
 - c. State Sanitary Codes*
- 2) Update codes to reflect needs and desires of Polk County*
- 3) Allow municipalities to develop additional controls, such as: exactions, lake associations, homeowners associations, etc.*

Goal 5: Ensure that the housing needs of Polk County are met

Objectives:

- 1) Allow for flexibility in regulations that provide the maximum amount of options to meet housing needs safely, efficiently, and protect the natural, agricultural, and cultural resources of the County.*
- 2) Encourage municipalities to develop balanced housing offerings that include a mixture of housing for all income levels*
- 3) Develop a housing resource guide*