

CITY OF NEW RICHMOND

HOUSING AFFORDABILITY REPORT
2025

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I. Purpose

This annual report was drafted to comply with the requirements of 2017 Wisconsin Act 243 and complies with the Housing Affordability Report requirements contained in Section 66.10013 of Wisconsin Statutes for municipalities over 10,000 in population. This report is intended to document implementation of the housing element of the City of New Richmond's Comprehensive Plan.

The City recognizes there are numerous other factors that affect the cost of housing in the City including, but not limited to: national economic conditions (such as inflation, international trade policies, education and healthcare policy), Wisconsin tax policy, housing discrimination, utility costs and energy-efficiency, transportation availability and cost, housing age, environmental conditions, site conditions, and locational amenities.

II. Process and Data Sources

This report was prepared by Community Development staff for the calendar year ending December 31, 2025. Sources of information include the following: City of New Richmond Schedule of Fees, permit records maintained by the Community Development Department, local ordinances, City of New Richmond Comprehensive Plan, the City's 2024 updated Housing and Market Needs Analysis, and St. Croix County EDC's 2025 Housing Needs Assessment. This report has been published on the City's website (www.newrichmondwi.gov) and has been shared with the City of New Richmond Plan Commission and City Council. For record keeping purposes, projects are reported in the year in which they were permitted/approved. Projects permitted in prior calendar years but completed and occupied in 2025 are not included in the data below but may be specifically referenced.

Disclaimer – This report was prepared in order to meet requirements enacted by 2017 Wisconsin Act 243 and Wisconsin Statutes 66.10013. The City of New Richmond imposes the following fees and other requirements for purposes related to residential construction, remodeling, and/or development. The City of New Richmond has made every effort to ensure the accuracy of the information provided in this document, but it is not intended to cover all circumstances.

III. Projected Housing Demand and Community Basics

The City's 2018 Comprehensive Plan continues to serve as the primary policy guide for housing and land use decisions. While population and housing trends continue to evolve, the Plan's housing goals and growth assumptions remain relevant and are actively referenced in development review and policy discussions.

Comprehensive Plan – Community Profile (pg. 1-5)

- Over the next 20 years, New Richmond will see growth in many areas including physical development mainly along State Highways 64 and 65. New Richmond's well developed, sound, and community-based vision will help guide that growth and development in future years.

Comprehensive Plan – Major Demographic Findings (pg. 1-6)

- New Richmond is projected to grow at a slightly faster rate than St. Croix County between 2015–2040.
- From 2010 to 2040, the State of Wisconsin projects New Richmond to add 3,755 people and 1,938 households. However, recent forecasts by the Wisconsin Department of Administration for New Richmond have shown the projections are lower than actual counts.
- The rate of growth in households exceeds the rate of growth in population because the average household size is declining.
- Approximately 1,848 additional housing units are projected to be needed in New Richmond between 2015–2040. This would be an average of 74 housing units per year.
- The City of New Richmond is slightly more weighted toward family households than are the County, State, or Twin Cities metro area.
- New Richmond is compared to the Twin Cities metro area because of its close proximity and since the St. Croix River Crossing (August 2017) has been completed, the New Richmond area expects to have an increase in commuter population and visitors from that area.

Comprehensive Plan – Effect of St. Croix River Crossing (pg. 1-8)

- The aging of the population may further temper housing demand in exurban counties.

Comprehensive Plan – Households (pg. 1-9)

- The number of households is more important than population in forecasting land needs because households, not population, translate into housing units and residential land development. The rate of growth for households exceeds that of population because it is assumed that the average household size will continue to decrease, following the trend of the past twenty years.

Comprehensive Plan – Existing Land Use Patterns/Residential (pg. 3-7)

- Existing residential land uses are categorized as rural residential/agricultural, single family residential, two family/townhome, multiple-family housing, and mobile home community. Almost 64% of land uses are rural residential/agricultural, followed by 29% single-family residential, 5% two family/townhomes, 2% multiple-family housing, and approximately .5% mobile home community. Most of the housing is located outside the downtown core and away from the primary mixed-use corridors, STH 64 and STH 65.

Comprehensive Plan – Anticipated Growth (pg. 3-8)

- The City is expected to add around 1,700 new households between 2017 and 2040. The projections assumed that single family detached housing would account for 60 percent of the residential growth associated with the increase in households. Single-family attached units would account for 30 percent of residential growth and multi-family units for 10 percent.

Comprehensive Plan – Housing (pgs. 3-23, 3-24, 3-26)

- The community is committed to expanding and maintaining a diverse range of housing options to meet the needs of a wide range of residents of various ages and socioeconomic circumstances. To support the development of the City's neighborhoods, it is important to focus on policies that maintain the character that community residents value.
- Residential growth in New Richmond over the next 20 years should include housing choices that offer a broad range of options for all household types, ages, sizes and economic means. The community will benefit from reinvesting in its existing housing stock while strategically developing new housing choices to meet specific gaps or unmet housing needs in the community. In particular, it's important to provide "life-cycle" housing choices that offer New Richmond residents the ability to age-in-place through different periods in their lives.
- Housing Goal: Encourage preservation and development of a wide variety of housing options to retain and attract a diverse mix of people and families of all ages, lifecycle stages, household sizes, and socioeconomic circumstances in all geographic areas of the City. The City's future housing options should include a broad mix of housing style, size, price, and maintenance level options.

Comprehensive Plan – Economic Development and Housing (pg. 9-6)

- New Richmond must ensure that a diverse and abundant supply of housing at all price ranges will make this community an attractive place to locate for individuals and families with diverse socioeconomic characteristics.

Updated 2024 Housing and Market Needs Analysis

The City of New Richmond completed an updated Housing and Market Needs Analysis in 2024 to evaluate current housing supply, demand, affordability, and future housing needs based on

recent population growth, construction activity, and economic trends. The analysis builds upon prior housing studies and incorporates updated demographic data, market conditions, and development patterns. Findings from the study are used to inform housing policy decisions, guide future residential development, and support compliance with the State of Wisconsin Housing Affordability requirements.

The updated 2024 Housing and Market Needs Analysis (Addendum 1) highlights the following key findings and opportunities:

- **Population Growth** – Growth in population has remained strong since 2021 indicating continued demand for housing in the area to meet the influx of new residents.
- **Construction Activity** – Single-family home construction has dropped since its peak in 2018, but remains well above post-recession levels. Duplex development has tapered off, but twin home projects have increased in recent years. Multi-family construction has added 260 units since 2021 making progress on the rental unit need.
- **Income** – Median household income is up 30% in New Richmond since 2019; during the same period, there is a significant decrease in lowest income households (< $50K) and an increase in higher income households (> $100K).
- **Cost Burden** – The number of households spending more than 30% of their income on housing has remained relatively steady since 2021. There remains a significant gap in the number of homes available that are attainable for the highest earning owner-occupied households (970 owner households earning >100% AMI, but 0 units available at that level).
- **Demand Calculations** – Consistent construction activity has kept up with or even outpaced conservative projections for rental and owner unit need by 2030; however, higher population growth than anticipated means that unit need may be closer to the higher projection estimates. Assisted living unit demand has been unmet thus far with 0 units built since 2021.
    - **Priorities for New Richmond**
        - Detached Single-Family Housing – continued development of detached, single-family housing, especially at the $250,000-$300,000 price point.
        - Missing Middle Housing – varied housing forms with 2-16 attached units, either rental or condo, addressing affordability, senior accessibility, and neighborhood compatibility.
        - Housing for seniors – independent and assisted living units for the growing senior population. Some of these units should be targeted downtown, within walking distance of services and opportunities for socialization.
    - **Housing Gaps and Opportunities**
        - The 280-709 owner-occupied units that are projected to be needed in the local housing market over the next 6 years should be in the following sale ranges (2024 dollars):
            - 62-85 units priced $55,000-$243,000
            - 30-116 units priced $220,000-$304,000
            - 141-348 units priced $284,000-$440,000

        - 47-116 units priced greater than $440,000
    - The 223-540 rental units that are projected to be needed in the local housing market over the next 6 years should be in the following price ranges (2024 dollars):
        - 64-154 units priced $400-$700/month
        - 78-190 units priced $700-$1,100/month
        - 37-90 units priced $1,100-$1,700/month
        - 44-106 units priced $1,400-$2,700/month
    - An additional 41 assisted living units are needed for seniors by 2030.
    - A total of 92 subsidized senior units are needed by 2030.

In addition to the City's 2024 Housing and Market Needs Analysis, in 2025 St. Croix EDC completed a countywide Housing Needs Assessment (Addendum 2) to evaluate regional housing supply, affordability, and workforce housing challenges. Findings from the County study reinforce many of the housing trends and priorities identified for New Richmond and provide important regional context.

Population & Employment Growth

- The St. Croix EDC Housing Needs Assessment identifies continued population and employment growth in western St. Croix County, driven in part by proximity to the Twin Cities metro area.
- As one of the County's largest employment and service areas, New Richmond is expected to continue absorbing a significant share of regional housing demand, particularly for workforce and commuter households.

Housing Supply Constraints

- The St. Croix EDC Housing Needs Assessment notes that new housing production has not kept pace with demand across multiple price points, particularly for entry-level ownership, workforce rental housing, and senior housing.
- These findings are consistent with New Richmond's 2024 Housing Study, which identifies gaps in attainable owner-occupied housing and continued pressure on rental affordability.

Workforce Housing

- Employers across St. Croix County report difficulty attracting and retaining workers due to limited housing options affordable to moderate-income households.
- New Richmond's role as a regional employment area positions the city as a critical location for addressing workforce housing needs through a mix of ownership and rental options.

Housing types emphasized in the St. Croix EDC Housing Needs Assessment as applied to New Richmond:

Missing Middle Housing

- The St. Croix EDC Housing Needs Assessment highlights the importance of "missing middle" housing types—such as duplexes, townhomes, and small-scale multifamily buildings—to address affordability while maintaining neighborhood compatibility.
- This aligns directly with New Richmond's identified priority for 2–16-unit housing forms that support affordability, senior accessibility, and lifecycle housing.

Senior Housing

- The St. Croix EDC Housing Needs Assessment identifies a growing need for both independent and assisted senior housing due to an aging population.

- New Richmond's 2024 Housing Study similarly identifies unmet demand for assisted living and subsidized senior housing, reinforcing the importance of planning for senior housing in accessible, service-rich locations, including downtown.

Rental Housing

- Countywide findings emphasize the need for a wider range of rental price points to support young workers, service employees, and downsizing households.
- New Richmond has made progress in adding multifamily units since 2021, but continued rental development will be necessary to keep pace with regional demand.

Affordability & Cost Burden

- The St. Croix EDC Housing Needs Assessment notes that housing cost burden remains a challenge for many households, particularly renters and fixed-income seniors.
- While New Richmond has seen rising household incomes, the City continues to experience affordability gaps that mirror countywide trends, underscoring the importance of proactive housing policies.

Taken together, the City of New Richmond's 2024 Housing and Market Needs Analysis and the St. Croix EDC Housing Needs Assessment present a consistent picture of ongoing housing demand, affordability challenges, and the need for diverse housing types. These studies support the City's continued efforts to encourage a broad mix of housing options, including workforce housing, missing middle development, and senior housing, to meet both local and regional needs.

Community Basics – Population and Growth

The City of New Richmond is located in St. Croix County, Wisconsin, at the intersection of State Highways 64 and 65, and serves as a regional employment, service, and residential center for Western Wisconsin. According to 2025 population estimates from the Wisconsin Department of Administration (DOA), New Richmond's population is approximately 11,359 residents.

The opening of the St. Croix River Crossing in August 2017, a $650 million regional infrastructure investment, significantly improved access between Western Wisconsin and the Minneapolis–St. Paul metropolitan area. Commute times from New Richmond to the Twin Cities have been reduced to approximately 30 minutes, placing the City within the broader 16-County Twin Cities Metropolitan Region. Improved regional connectivity has contributed to sustained population growth and increased housing demand.

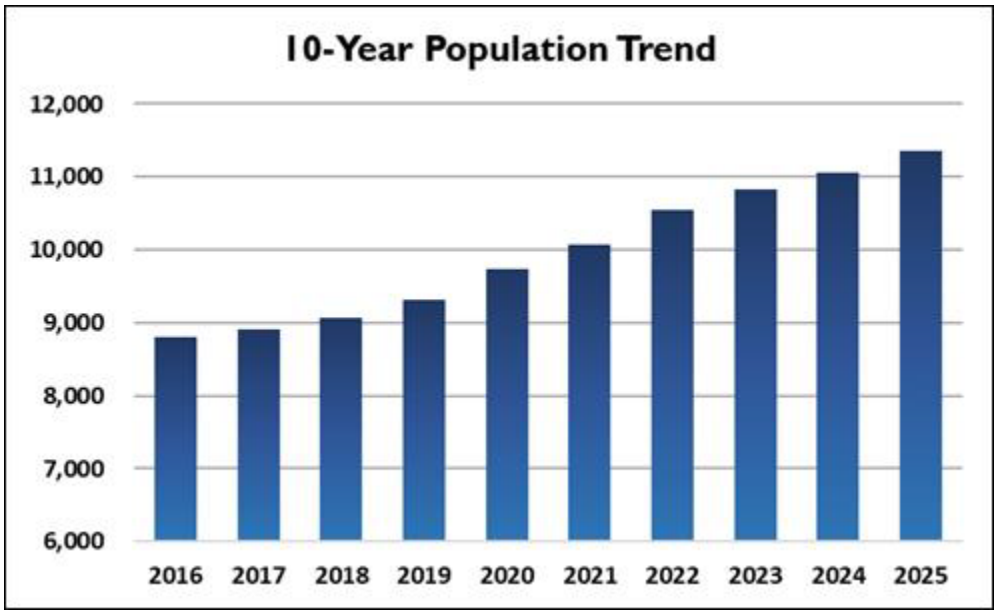
Wisconsin DOA projects New Richmond's population to increase by approximately 20 percent between 2020 and 2040, compared to a projected 10 percent increase statewide and a 25 percent increase in St. Croix County over the same period. These projections reflect New Richmond's continued role as a growth community within a rapidly expanding region.

Recent population estimates demonstrate that growth has occurred at a faster pace than anticipated in earlier projection models. Between 2015 and 2025, New Richmond's population increased by approximately 2,335 residents, representing an estimated 26 percent increase over that period. This growth has been supported by the availability of shovel-ready residential and commercial land, access to transportation infrastructure, and proximity to regional employment

centers.

The City's growth trends are illustrated in the 10-year population estimate graph below, which shows steady annual increases in population. Observed growth patterns reinforce the findings of the City's 2024 Housing and Market Needs Analysis, indicating continued demand for housing across a range of price points, unit types, and household sizes.

Long-range population and household projections prepared for earlier planning efforts, including the City's Impact Fee Study, assumed steady growth over time and remain useful for infrastructure planning purposes. However, more recent DOA estimates and housing market data indicate that population growth and housing demand have materialized more quickly than previously projected. This underscores the importance of proactive housing planning to ensure an adequate and affordable supply of housing to meet current and future needs.



The City's 2023 Impact Fee Study utilized population and household projections available at the time to estimate long-term infrastructure needs. While these projections provide useful background on anticipated household growth, more recent population estimates and the City's 2024 Housing and Market Needs Analysis indicate that housing demand has materialized more quickly than earlier forecasts.

Population Growth & Projections (1980-2040)

	Population	Projection
1980 [1]	4,306	
1990 [1]	5,106	
2000 [1]	6,310	
2010 [1]	8,375	
2020 [1]	10,079	
2030 [2]		12,350
2040 [2]		15,055

Notes;
1. Census and WI Department of Administration Final Estimates.
2. Population projections provided by City of New Richmond city staff, and equals a 2% annual growth rate which is representative of the City's recent population history and planned future developments.

Housing demand in the City of New Richmond has been calculated using accepted methodologies developed by the Wisconsin DOA and the U.S. Census Bureau. In this case, the forecasted housing demand by household was evaluated.

City of New Richmond - Year 2040 Housing Projections					
2020	**2025**	**2030**	**2035**	**2040**	**Diff. 2020-2040**
4,135	4,526	4,903	5,170	5,359	1,224

Source: WDOA, Wisconsin Demographic Services Center, Vintage 2013 Population Projections

IV. Residential Development Activity (Platting, Permits, Annexations)

Subdivision Activity

Subdivision applications submitted or under review in 2025 include the following preliminary and final plats:

- Rich River Trails 1st Addition
- Fox Run 7th Addition
- Cattail Villas
- Fox Run 8th Addition

Consistent with City policy, developers are responsible for all platting fees and the construction of required public improvements, including streets, utilities, sidewalks, trails, and other infrastructure associated with new residential development.

Residential Building Permits

In 2025, the City of New Richmond issued building permits for 145 new dwelling units, reflecting continued residential construction activity across multiple housing types.

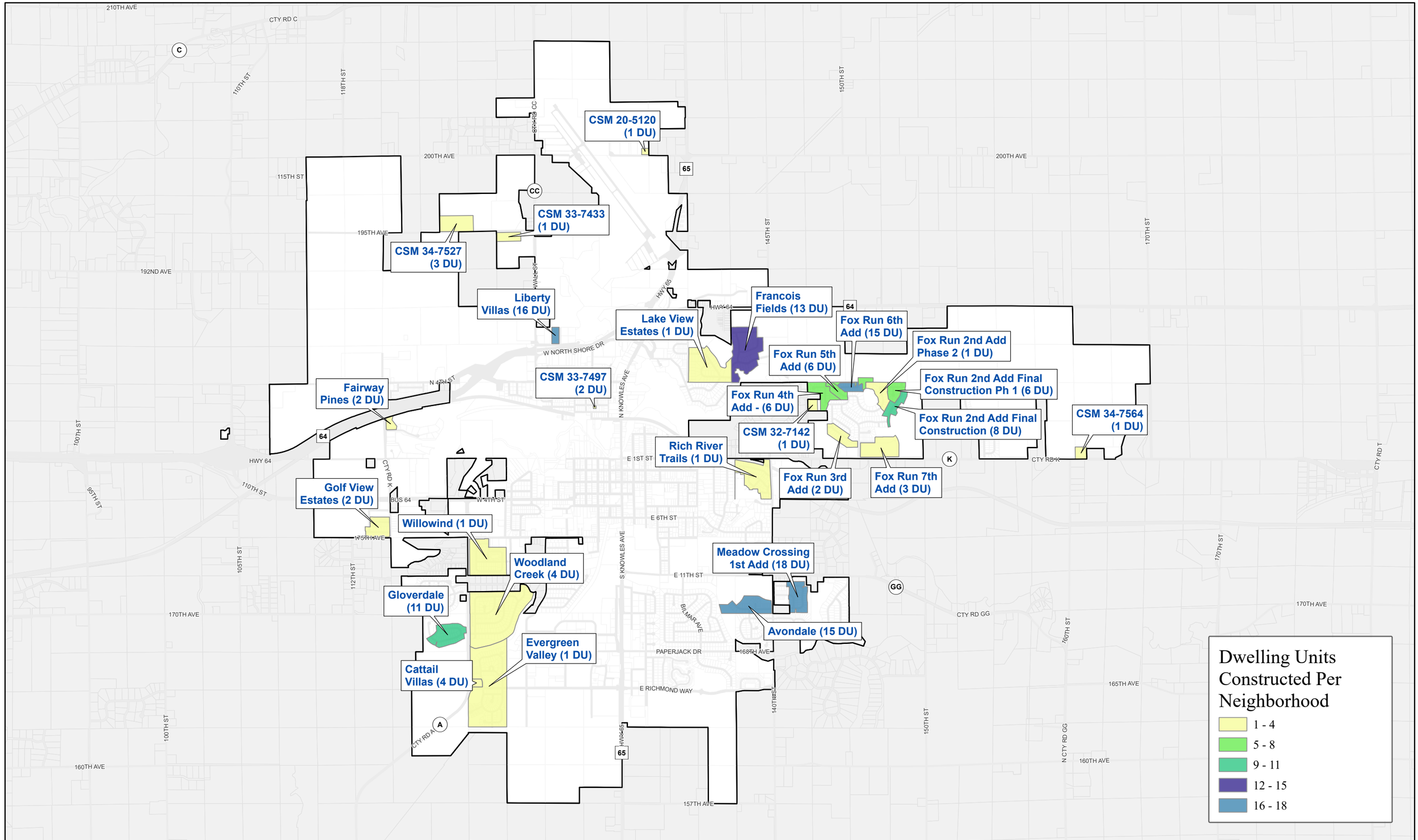
- Single-family, twin home, and duplex development accounted for the majority of new construction activity.
- Multifamily rental development contributed additional units to the City's rental housing supply.

A summary of residential building permit activity is provided below.

Type of Residential Permit	Number of Permits	Dwelling Units
Single & Twin and Duplexes	128	129
Multi-Family/Apartments	2	16
Totals	130	145

Distribution of New Housing Units

To further illustrate residential development patterns, the following page provides a breakdown of new dwelling units by subdivision. This information demonstrates how residential growth is distributed throughout the community and supports the City's broader housing goals related to housing choice, affordability, and neighborhood development.



NEW DWELLING UNITS CONSTRUCTED IN 2025

CITY OF NEW RICHMOND

Grid: WI CRS St. Croix (Feet)
Projection: Transverse Mercator
Datum: NAD 83
Date: 06 January 2026

Building Permit Activity

Building permit activity in 2025 reflects continued investment in residential development and supporting community infrastructure in the City of New Richmond. Over the course of the year, City staff issued 1,147 building permits.

Residential construction accounted for a substantial portion of total construction value in 2025, with approximately $56.7 million in residential investment. This level of activity demonstrates ongoing market demand for housing and continued progress toward expanding the city's housing supply and maintaining or improving its existing housing supply.

In addition to residential construction, the city experienced significant non-residential investment, including commercial, institutional, and limited industrial development. While these projects are not directly tied to housing production, they contribute to ongoing housing demand within the community.

Overall construction activity in 2025 totaled approximately $158.3 million in permitted value. The volume of residential permits and dwelling units issued during the year aligns with the City's recent population growth trends and the housing needs identified in the 2024 Housing and Market Needs Analysis. Continued residential construction activity will be important to maintaining housing availability and addressing affordability challenges as the city continues to grow.

MONTH	# OF PERMITS	NUMBER DWELLING UNITS	RESIDENTIAL CONSTR. VALUE	COMMERCIAL CONSTR. VALUE	INSTITUTIONAL CONSTR. VALUE	INDUSTRIAL CONST. VALUE	TOTAL CONSTR. VALUE	PERMIT FEES
January	14	2	$602,533.71	$15,000.00	$0.00	$0.00	$617,533.71	$6,014.25
February	14	6	$1,549,666.00	$1,400,792.00	$0.00	$0.00	$2,950,458.00	$16,662.25
March	38	19	$4,471,288.47	$311,176.25	$0.00	$0.00	$4,782,464.72	$36,398.00
April	51	19	$9,643,313.00	$260,161.00	$0.00	$0.00	$9,903,474.00	$37,491.75
May	43	7	$2,348,526.00	$2,946,167.48	$2,000,000.00	$0.00	$7,294,693.48	$42,407.25
June	55	12	$4,583,682.10	$283,595.00	$2,921,955.00	$141,000.00	$7,930,232.10	$50,954.75
July	180	22	$8,466,800.43	$2,612,838.00	$42,263,178.00	$0.00	$53,342,816.43	$209,370.25
August	243	9	$9,186,953.94	$303,595.00	$40,735,318.00	$50,000.00	$50,275,866.94	$182,795.25
September *	237	24	$5,567,829.37	$2,921,954.00	$0.00	$0.00	$8,489,783.37	$65,345.50
October	170	9	$4,945,656.06	$1,360,400.93	$0.00	$180,000.00	$6,486,056.99	$48,813.25
November	70	5	$2,252,137.56	$178,900.00	$0.00	$0.00	$2,431,037.56	$21,777.25
December	32	11	$3,127,161.90	$674,400.00	$0.00	$0.00	$3,801,561.90	$25,398.00
Sub-Total								
Total	**1,147**	**145**	**$56,745,548.54**	**$13,268,979.66**	**$87,920,451.00**	**$371,000.00**	**$158,305,979.20**	**$743,427.75**

September * = 16 DU's Liberty Villas

Annexations and Attachments

The City of New Richmond has a long-standing policy of supporting annexation and attachment as tools to facilitate orderly growth and expand opportunities for residential development. For more than seven years, the City has taken proactive steps to reduce financial barriers to annexation by waiving all local annexation and attachment fees and paying all required State fees. This approach helps lower development costs and supports the provision of new housing.

In 2025, the City did not receive any applications for annexation. However, the City's pro-annexation policy remains in place, and the City continues to cover all associated local and State annexation and attachment fees when applications are submitted.

The City also operates under a boundary agreement with the Town of Star Prairie, adopted in 2012. Under this agreement, parcels that are subdivided and transferred outside of an immediate family may be attached to the City, even if the property is not contiguous to existing City boundaries. This agreement provides flexibility in managing growth and allows the City to plan for future residential development in a manner that is consistent with municipal services and long-range planning objectives.

In the prior year, two annexation applications and five attachment applications were processed, totaling approximately 147.37 acres, demonstrating the City's continued use of these tools when development conditions warrant. Together, these policies and agreements support the City's efforts to expand developable land, encourage housing development, and address long-term housing affordability needs.

V. Residential Development Fees Collected in 2025

The City has completed its annual New Housing Fee Report, as required under Section 66.10014 of the Wisconsin Statutes. The report is available on the City's website at www.newrichmondwi.gov. An excerpt from the report (shown below) summarizes the average building permit costs for a single-family home, along with fees for other types of residential permits.

2025 Residential Permitting	Number of Permits	Total Fees Collected	Average Fee Per Project
Residential 1 & 2 Family Permits	128 (129 DU's)	$231,409.00	$1,808.00
Residential 1 & 2 Family Plan Review	131	$13,250.00	$100.00
Residential 1 & 2 Family State Stamp	128 (129 DU's)	$4,480.00	$35.00
Residential Alterations	79	$17,446.50	$221.00
Residential Additions	4	$1,275.00	$319.00
Residential Add / Alter Plan Review	40	$1,975.00	$50.00
Residential Deck / Roof / Reside / Fence / Pool / Solar *(Of the total permits in this category, 789 were for reroof and reside)*	894	$138,991.50	$155.00
Residential Deck Plan Review	38	$950.00	$25.00
Residential Accessory Structure	12	$3,299.50	$275.00
Residential Accessory Plan Review	5	$250.00	$50.00
New Multi-Family Buildings and Apartments	2 (16 DU's)	$11,488.50	$5,744.00
Electrical Service *(Mix residential & commercial)*	8	$946.00	$118.00
Footings / Foundation Only *(Commercial only)*	6	$22,737.00	$3,790.00
Subdivision & CSM's	**Number of Applications**	**Total Application Fees Collected**	**Average Fee Per Project**
Subdivision Plat Approval *(Preliminary, Final, Replat, and Condo)*	8	$15,268.00	$1,909.00
Certified Survey Map Approval	6	$5,500.00	$917.00

To illustrate how City development fees relate to housing affordability, two recently constructed single-family homes from 2025 are highlighted below:

1. **Evergreen Valley III – 1819 Cypress Trail**
    - Sale Price: $385,000
    - Specifications: 3 bedrooms, 2 bathrooms, 1,648 sq. ft.
    - City Fees:
        - Platting Fee: $56.00
        - Building Permit Fees (building, HVAC, electrical, plumbing, state seal, plan review): $2,039.25
        - Impact Fees: $6,611.00
        - Erosion Control/Site Stabilization/Landscaping: $1,200.00
        - Total Fees: $9,850.25
    - Fee Impact: $9,850 ÷ $385,000 ≈ 2.6% of total home cost

Overview: This example shows that even when accounting for all City fees, the total cost represents a small fraction of the overall purchase price, supporting the affordability of new single-family homes.

2. **Fox Run – 1482 Otter Way**
    - Sale Price: $449,900
    - Specifications: 3 bedrooms, 2 bathrooms, 1,740 sq. ft.
    - City Fees:
        - Platting Fee: $280.00
        - Building Permit Fees (building, HVAC, electrical, plumbing, state seal, plan review): $1,829.25
        - Impact Fees: $6,611.00
        - Erosion Control/Site Stabilization/Landscaping: $1,200.00
        - Total Fees: $9,640.25
    - Fee Impact: $9,640 ÷ $449,900 ≈ 2.1% of total home cost

Overview: Like the Evergreen Valley III example, the City fees for this mid-range home represent just a small portion of the total home cost, demonstrating that the City's fee structure supports the construction of affordable housing.

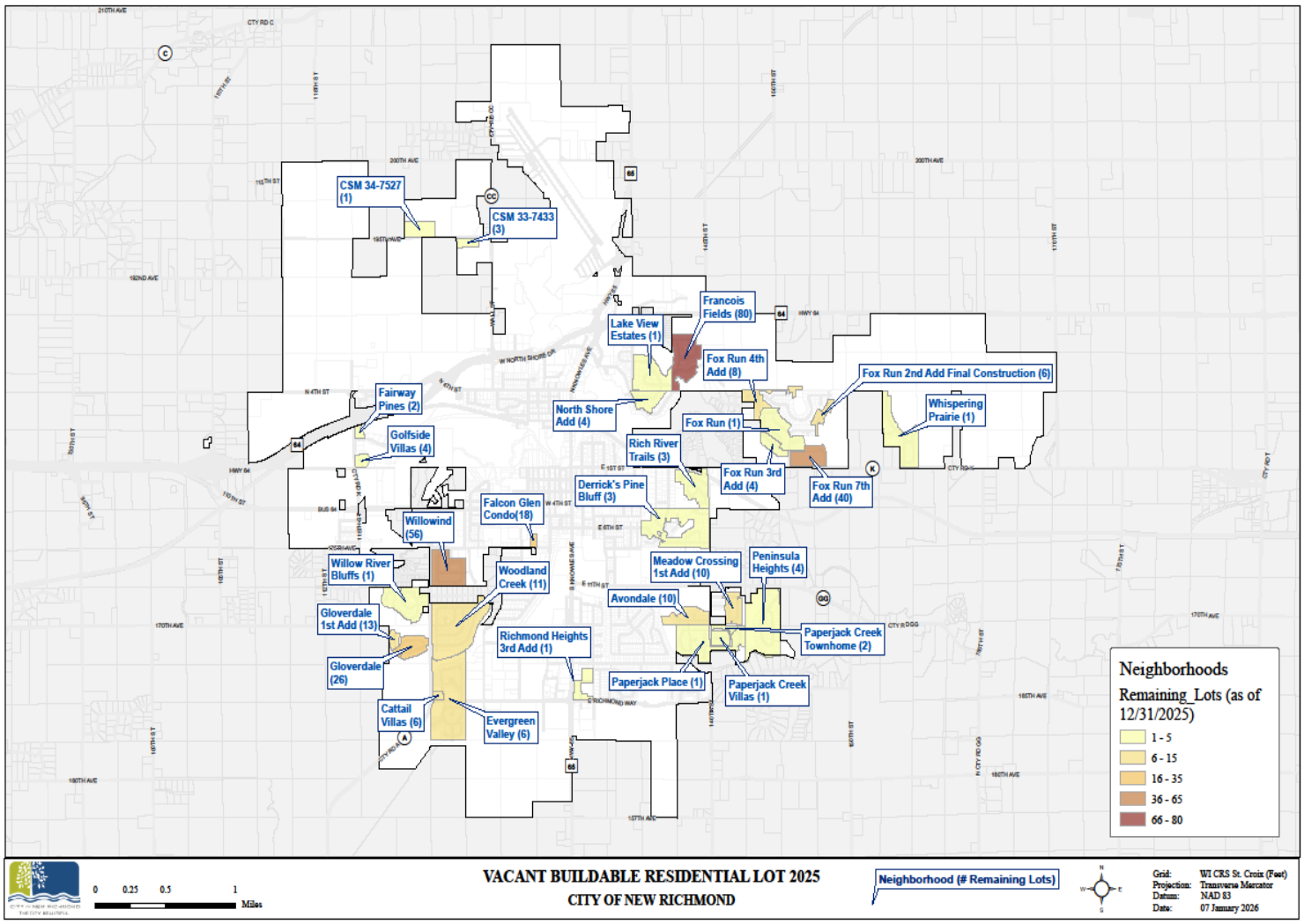
For both examples, City development and permit fees account for roughly 2–3% of the total home cost, highlighting that new single-family homes remain reasonably affordable even after all applicable fees are included.

VI. Undeveloped Parcels Suitable for Residential Development

According to City records, there are approximately 327 vacant, buildable lots within the City. The chart below provides a breakdown of total lots and remaining buildable lots by subdivision. Subdivisions with no remaining buildable lots are not included.

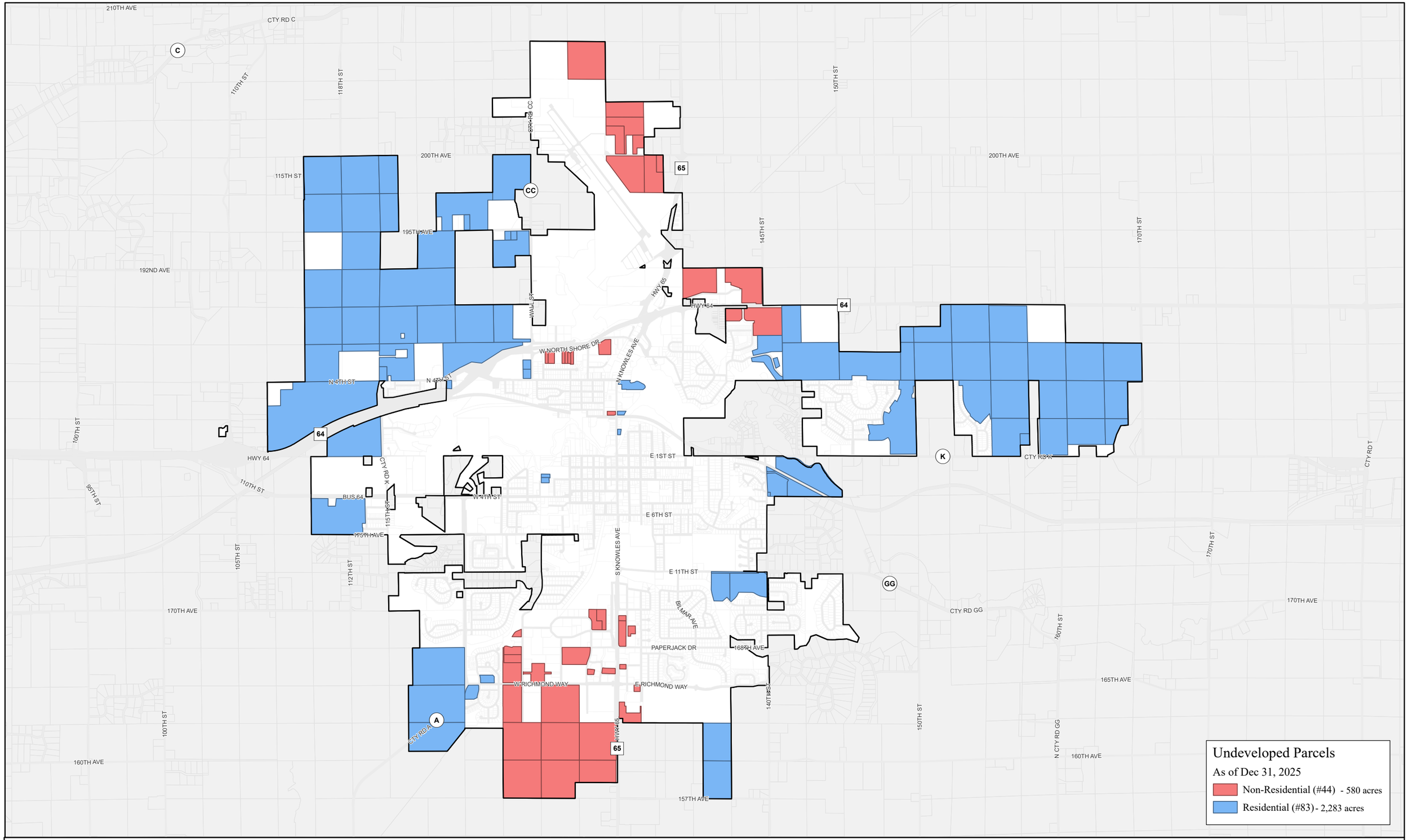
Subdivision Name/ Developments	Total Lots	Available as of 12/31/2025
Avondale	42	10
Cattail Villas	10	6
Derrick's Pine Bluff 4th Addition	59	2
Derrick's Pine Bluff 5th Addition	3	1
Evergreen Valley Phase I	106	1
Evergreen Valley Phase III	97	5
Fairway Pines	10	2
Falcon Glen Condominium	24	18
Fox Run 1st	92	1
Fox Run 2nd	103	6
Fox Run 3rd	24	4
Fox Run 4th	23	8
Fox Run 7th	50	40
Francois Fields	97	80
Gloverdale	47	26
Gloverdale 1st	13	13
Golf Side Villas	12	4
Lakeview Estates	50	1
Meadow Crossing 1st	56	10
North Shore Addition	29	4
Paperjack Creek Townhome	18	2
Paperjack Creek Villas	42	1
Paperjack Place	126	1
Peninsula Heights	41	3
Peninsula Heights - First Addition	19	1
Rich River Trails	62	3
Richmond Heights 3rd Addition	17	1
Whispering Prairie 1st Addition	103	1
Willow River Bluffs	36	1
Willowind	37	1
Willowind 1st Addition	77	55
Woodland Creek	152	11
CSM 34-7527	4	1
CSM 33-7433	4	3
TOTALS	**1685**	**327**

The map below shows the buildable lots available within the City of New Richmond as of December 31, 2025.



There are approximately 2,283 acres of vacant, unplatted residential parcels and approximately 580 acres of vacant non-residential parcels. A map of the vacant parcels with additional information can be found on the next several pages.

Public facilities can be extended to these vacant parcels at the developer's expense.



CITY OF NEW RICHMOND
THE CITY BEAUTIFUL

0 0.25 0.5 1 Miles

UNDEVELOPED PARCELS 2025

CITY OF NEW RICHMOND

N
W E
S

Grid: WI CRS St. Croix (Feet)
Projection: Transverse Mercator
Datum: NAD 83
Date: 14 January 2026

Vacant Parcels

Parcel ID	GIS Acres	Zoning	Vacant Type
261101260010	5.31	Z6	Residential
261101370000	0.81	Z6	Residential
261101470000	0.53	Z6	Residential
261101906050	21.87	Z3	Residential
261101906152	38.07	Z3	Residential
261101906210	2	Z3	Residential
261101906220	2.01	Z3	Residential
261101907060	29.17	Z3	Residential
261101907150	3	Z3	Residential
261101909025	1.19	Z3	Residential
261103960060	2.98	Z2	Residential
261107061000	29.65	Z2	Residential
261107061100	29.66	Z2	Residential
261116190100	1.16	Z5	Residential
261116190110	0.84	Z5	Residential
261121098201	51.62	Z3	Residential
261121110005	7.33	Z3	Residential
261128100372	57.68	Z2	Residential
261128100400	59.31	Z1	Residential
261128100460	19.74	Z3	Residential
261128100601	46.31	Z1	Residential
261128301000	40.22	Z3	Residential
261128302000	23.38	Z3	Residential
261128303000	40.05	Z3	Residential
261128304000	40.24	Z3	Residential
261128305000	5.9	Z3	Residential
261128306000	14.49	Z3	Residential
261128307050	29.04	Z2	Residential
261128309000	40.21	Z1	Residential
261128310000	40.17	Z1	Residential
261128312000	38.82	Z3	Residential
261128313000	40.15	Z3	Residential
261128314000	40.11	Z3	Residential
261128315000	29.05	Z1	Residential
261128316000	40.1	Z2	Residential
261128317001	34.11	Z2	Residential
261128317010	3	Z2	Residential
261128318000	28.03	Z1	Residential
261128319000	25.07	Z1	Residential
261128320000	40.19	Z1	Residential
261128321050	27.43	Z1	Residential
261128322050	10.42	Z1	Residential
261128890000	10.87	Z2	Residential

Vacant Parcels

Parcel ID	GIS Acres	Zoning	Vacant Type
261128890025	11.7	Z2	Residential
261128890050	0.29	Z2	Residential
261128890075	0.67	Z2	Residential
261128890300	34.54	Z2	Residential
261129800107	4.78	Z2	Residential
261132500000	132.7	Z3	Residential
261132600000	45.5	Z3	Residential
261134701000	40.23	Z2	Residential
261134702000	39.95	Z2	Residential
261134703000	40.31	Z2	Residential
261134704000	40.58	Z2	Residential
261134705000	39.93	Z2	Residential
261134707000	39.65	Z2	Residential
261134708000	39.48	Z2	Residential
261134709000	38.72	Z4	Residential
261134710000	38.74	Z4	Residential
261134711000	35.69	Z3	Residential
261134712000	20.12	Z2	Residential
261134713000	19.68	Z2	Residential
261134714000	38.86	Z2	Residential
261134715000	78.52	Z2	Residential
261134716000	39.02	Z4	Residential
261134717000	39.87	Z4	Residential
261134718000	40.24	Z3	Residential
261135610001	13.7	Z4	Residential
261135630001	22.84	Z4	Residential
261135640000	0.12	Z4	Residential
261135650000	1.81	Z2	Residential
261135675000	54.32	Z1	Residential
261135675976	1.16	Z2	Residential
261135675977	12.49	Z2	Residential
261135675978	6.53	Z2	Residential
261135676000	58.75	Z1	Residential
261135677000	39.59	Z1	Residential
261135806200	1.5	Z3	Residential
261135806300	1.5	Z3	Residential
261135806400	25.97	Z3	Residential
261135808000	43.55	Z3	Residential
261135809001	45.9	Z3	Residential
261135809400	2.5	Z3	Residential
261107044060	12.8	Z3	Non-Residential
261107044080	19.59	Z7	Non-Residential

Vacant Parcels

Parcel ID	GIS Acres	Zoning	Vacant Type
261107044090	10.81	Z3	Non-Residential
261107044424	2	Z3	Non-Residential
261107044428	0.99	Z3	Non-Residential
261107044500	1.32	Z7	Non-Residential
261107044800	3.91	Z3	Non-Residential
261107044972	7.85	Z3/Z7	Non-Residential
261107045007	3.93	Z3	Non-Residential
261109300057	0.82	Z3	Non-Residential
261120790100	2.05	Z3	Non-Residential
261120794200	1.04	Z3	Non-Residential
261120794300	0.9	Z3	Non-Residential
261120794400	1	Z3	Non-Residential
261120794500	0.99	Z3	Non-Residential
261120794600	0.94	Z3	Non-Residential
261120890050	4.77	Z3	Non-Residential
261121110130	27.84	Z3	Non-Residential
261121111016	24.86	Z3	Non-Residential
261121270320	0.91	Z6	Non-Residential
261121628075	1.09	Z3	Non-Residential
261122680000	1.07	Z3	Non-Residential
261122730320	1.83	Z3	Non-Residential
261122730400	5.28	Z3	Non-Residential
261123380050	4.92	Z7	Non-Residential
261123390400	3.99	Z7	Non-Residential
261128601000	40.05	Z1	Non-Residential
261128603000	39.86	Z3	Non-Residential
261128604000	39.97	Z1/Z3	Non-Residential
261128605000	38.74	Z1/Z3	Non-Residential
261128606000	22.9	Z1	Non-Residential
261128607000	38.72	Z1	Non-Residential
261128608000	40.49	Z1	Non-Residential
261130401000	16.17	Z7	Non-Residential
261130402025	15.37	Z7	Non-Residential
261130402250	9.3	Z7	Non-Residential
261130402500	4.76	Z7	Non-Residential
261131710000	39.62	Z7	Non-Residential
261134721000	28.18	Z7	Non-Residential
261134722000	16.88	Z7	Non-Residential
261134723000	3.2	Z7	Non-Residential
261135600200	7.71	Z3	Non-Residential
261135673210	5.6	Z3	Non-Residential
261135673220	25.4	Z3	Non-Residential

VII. Analysis of Residential Regulations

The City's Zoning Ordinance allows the development of a wide variety of housing types at various densities and costs.

Zoning Districts per Chapter 121 New Richmond Zoning Ordinance:
Z1 – Agriculture / Preservation: The purpose of the Z1 Agriculture/Preservation District is to provide areas for existing agricultural uses. The large minimum lot area will retain these lands in their natural state or as agricultural uses until sanitary sewer, water, streets and other public infrastructure is available and new development occurs. This will allow orderly development to occur and will prevent uncontrolled, uneconomical spread of residential development. The purpose of this district is to provide a holding zone until a landowner/developer makes application for development, at which time the City may rezone the affected property consistent with its designation in the Comprehensive Plan, provided that the development does not result in the premature extension of public utilities, facilities, and services.

Z2 – Sub-Urban: The purpose of the Z2 Sub-Urban District is to provide opportunities for low density residential areas, limited neighborhood commercial uses and complementary uses. New development within this district will be allowed only when a full range of municipal services and facilities are available to serve the area. New development is intended to create low-density residential areas and to preserve and enhance transitional residential areas between lower and higher densities.

Z3 – Multi-Use / Corridor: The purpose of the Z3 Multi-Use/Corridor District is to provide a mixture of regional commercial, retail, office, lodging and residential uses in a mixture of building forms. Other complementary uses such as schools, churches and parks will be allowed. These neighborhoods will generally be located along arterial streets. Developments will include landscaped surface parking lots and interconnected sidewalks or multi-use trails.

Z4 – General Urban: The purpose of the Z4 General Urban District is to provide a mixture of uses within a primarily residential urban fabric. The district allows a full complement of residential uses and neighborhood and community or neighborhood scale commercial uses. Streets with curbs and sidewalks will define small and medium-sized blocks to allow walkable neighborhoods.

Z5 – Traditional Neighborhood: The purpose of the Z5 Traditional Neighborhood District is to provide a variety of uses with primarily higher residential density in a mixed-use neighborhood with neighborhood, commercial and a variety of other public/semi-public uses. It has a tight network of streets, with sidewalks, steady street tree planting and shallow, front building setbacks to create a defined urban streetscape.

Z6 – Central Business: The purpose of the Z6 Central Business District is to provide opportunities for multi-story, mixed and single use commercial block buildings, townhouses, multi-family residential, lodging and civic buildings; predominately attached buildings, plazas, pocket parks and an interconnected street grid with sidewalks.

Z7I – Industrial: The purpose of the Z7 Specific Use/Industrial is to create districts to support the ongoing use and expansion of airport and industrial uses. Any future expansion of these uses shall require site plan approval and compliance with this Ordinance. The purpose of the Z7-I district is to allow for continuation and expansion of industrial uses in specific areas of the City where they will have less conflict with other functions.

Z7A – Airport: The purpose of the Z7 Specific Use/Industrial is to create districts to support the ongoing use and expansion of airport and industrial uses. Any future expansion of these uses shall require site plan approval and compliance with this Ordinance. The purpose of the Z7-A districts to provide for the existing forms and functions associated with airport.

In terms of uses, single-family dwellings are permitted in all residential zoning districts (Z1, Z2, Z4 and Z5), multi-use corridor district (Z3) and the central business district (Z6). These single-family lots have a minimum requirement of 80 ft. in width. Two-family dwelling are allowed in residential zoning districts (Z2, Z4, and Z5), and the multi-use corridor district (Z3). These two-family lots have a minimum of 40 ft. (twin home/townhome). Multi-family dwellings are permitted in four different zoning districts (Z3, Z4, Z5, and Z6), with a site plan approval process.

The City has contemporary requirements for all types of residential development that require paved streets and driveways, sidewalks, curb & gutter, lighting, storm sewers, sanitary sewers, water mains and electric services. The City of New Richmond has its own Municipal Utility that consists of water, sewer and electric services. Municipal Utility rates are very competitive and are favorable to development in the community. The City's off-street residential parking requirements are very reasonable and are permitted in the following areas: rear yard; side yard not adjoining a street; and front yard, but only on a driveway not exceeding 28 ft. in width, at the curb, and not nearer than five feet to a front or side property line. These requirements are needed to promote public health and welfare, to ensure orderly and beneficial growth, to protect property values, and to ensure adequate and safe provisions of water, sewage treatment, streets, parks and environmental protection. These types of requirements are nearly ubiquitous among cities throughout the State of Wisconsin. The City does not have any excessive architectural design or material requirements that artificially inflate housing costs. City Ordinance Sec. 121-49 (g) allows for all of the following building materials: brick, natural stone, integral colored split face (rock face) concrete block, cast-in-place concrete or pre-cast concrete panels, wood (cedar, redwood or cypress), curtain wall panels of steel, fiberglass and aluminum, glass curtain wall panels, stucco, and vinyl.

Rezoning: If a development requires rezoning it must be approved by both the Plan Commission and City Council. Rezonings are analyzed first by City staff for compatibility with the City's Land Use Plan and with surrounding neighborhoods. Rezoning approvals require a public hearing at

the Plan Commission level, with a Class 2 notice in the newspaper, then goes before the City Council for final approval. Rezonings can happen concurrently with other Plan Commission approval processes. This process, from submission to completion, normally takes 30 to 60 days.

Variance: The City can accept a variance application when the subdivider alleges that unnecessary hardships or particular difficulties may result from strict compliance with the City's zoning regulations. Variances are analyzed first by City staff; Class 2 notice published; notice mailed to all land owners within 100 ft. of the property in question, and then the Board of Appeals will make the final decision. This process, from submission to completion, normally takes 30 days.

Conditional Use Permits: The City allows Conditional Use Permits (CUP), per the Use Chart, in the Zoning Ordinance. The purpose of a CUP is to authorize and regulate uses which may be beneficial in a specific instance to the general welfare of the community, yet ensure that such uses are not detrimental to surrounding property and are consistent with the stated purpose of the zoning district in which such uses are located regarding conditions of operations, location, arrangement, and construction. CUP's are analyzed first City staff for land use, ordinances and zoning compatibility. A CUP approval requires a public hearing at the Plan Commission level, with a Class 2 notice, and a notice to homeowners within 100 ft. The final approval process is at the City Council level. This process, from submission to completion, normally takes 30 days.

Site Plan / Stormwater Review: Once a site plan / stormwater application has been submitted, the City staff reviews for compliance with City ordinances and then submits the application to the Plan Commission for final approval. This process, from submission to completion, normally takes 30 days.

Subdividing and Platting: Subdividing a parcel can happen in two ways within the City. If the subdivision is four parcels or less, a Certified Survey Map (CSM) application can be submitted. CSMs are analyzed first by City staff for compatibility with the City's Land Use Plan, ordinances and surrounding neighborhoods. A CSM requires Plan Commission approval. Extra Territorial Jurisdiction approvals for CSMs is final at the Plan Commission level. This process, from submission to completion, normally takes 30 days. If a subdivision is more than four parcels, a preliminary and final plat application(s) will need to be submitted. These processes can happen individually or concurrently. A preliminary plat requires staff review; Class 2 notice, a notice to property owners within 100 ft., review and approval by the Plan Commission and final approval by the City Council. Final plat requires City staff review and final approval by the City Council. This process, from submission to completion, normally takes 30 to 90 days.

Building Code: The City is required by State law to conform to the Wisconsin Uniform Dwelling Code for single and two-family housing and to the Wisconsin Enrolled Commercial Building Code for commercial construction and three or more-unit housing developments. The City's ordinances are consistent with the State Code. These statewide codes are intended to streamline the building permit approval process and to make it easier for builders to work in different municipalities. The City has no leeway to make changes to the building code. The City of New

Richmond currently utilizes contracted inspection services for all residential, electrical, commercial, and commercial plumbing inspections.

Building Permit Process. The process to receive a building permit from the City of New Richmond is straight forward, efficient, and timely. Individuals can apply for building permits online at www.newrichmondwi.gov. Everything can be done through the online portal including application, uploads, communication with City staff, and payment. If a resident does not have the ability to go online to apply for a permit, they can stop in the office and staff will assist them. The timeline for a building permit from application to issuing the permits is usually ten days or less.

One area within the City's control that impacts housing development is the duration and cost of engineering plan reviews. The City will closely monitor these processes to ensure they do not pose additional barriers to housing development. Currently, the review fees and timelines are competitive, if not lower, compared to other communities in the region.

VIII. Existing Vacant Homes & Rental Vacancies

Existing Vacant Homes and Rental Vacancies

According to the New Richmond Housing and Market Analysis, the City's rental vacancy rate is estimated at 3.6%, which is below the generally accepted healthy range of 5 to 7 percent. A vacancy rate at this level indicates that demand for rental housing exceeds available supply, making it more difficult for renters to secure units and increasing the likelihood of rent escalation. These conditions suggest that there is opportunity and need for additional rental housing development within the City.

In addition to low rental vacancies, the City of New Richmond has a limited supply of existing vacant homes. Based on municipal utility records as of the date of this report, there are five vacant homes, representing six dwelling units, along with nine vacant mobile homes or mobile home lots. The vacant homes are located at the following addresses: 229 North 3rd Street (two dwelling units), 343 North 3rd Street, 537 North 2nd Street, 655 North Washington Avenue, and 618 North 2nd Street. The vacant mobile homes or lots are located at 1240 North 4th Street.

The limited availability of both vacant rental units and vacant homes has been confirmed through interviews with local housing stakeholders and industry professionals. These discussions indicate that the greatest unmet needs are for affordable rental units, generally defined by stakeholders as units renting for less than $1,200 per month, as well as short-term rental options. The combination of low vacancies and limited existing supply underscores the ongoing demand for additional and diversified rental housing options in New Richmond.

Rental Occupancy Table of Select Multi-Family Developments (not inclusive of all apartment buildings)

Date	Apartment Complex	Occupancy Rate	Vacancy Rate
12/31/2025	Mill City Flats (Market Rate)	98.86%	1.14%
12/31/2025	W. Fifth Townhomes (Market Rate)	97.92%	2.08%
12/31/2025	Beebe Lofts (Senior Housing) *As of Jan.22, 2026 100% Occupancy*	98%	2%
12/31/2025	Dakota Meadows (Workforce Housing)	100%	0%

IX. Housing Affordability and Security

Housing Affordability and Security

Housing is generally considered affordable when households spend no more than 30% of their monthly income on housing costs, including mortgage or rent, property taxes, insurance, and utilities. Households exceeding this threshold are considered "housing cost-burdened," meaning they have less income available for other necessities such as food, transportation, and healthcare.

According to the most recent U.S. Census Bureau American Community Survey (ACS) 5-year estimates (2019–2023), which are currently the most recent detailed local estimates available for the City, the median household income in New Richmond is $87,500, or approximately $7,292 per month. Using the 30% affordability standard, a household at this income level could afford about $2,188 per month for housing costs. Census data indicate that the median monthly housing cost for all occupied units in the City is $1,289, suggesting that, at a median-income level, housing remains generally affordable. Compared to data from the previous reporting period, median household incomes have increased slightly, while median housing costs have risen at a slower rate, indicating a modest improvement in overall housing affordability for median-income households.

Breaking this down by tenure, renter households in New Richmond have a median income of $65,915, placing their 30% affordability limit at $1,648 per month. The median gross rent is $1,070, well within this limit. Owner-occupied households report a median income of $107,903, with a corresponding affordability threshold of $2,698 per month. The median monthly ownership cost, including a mortgage, is $1,547, also comfortably within the affordability range.

While these figures show that median-priced housing is affordable, the City's housing market has evolved substantially in recent years. New single-family homes, twin homes, workforce housing, and rental units have been added, yet many low-to-moderate income households still face significant housing cost burdens. According to ACS estimates, 24% of renter households and 14% of owner households are housing cost-burdened, with the majority of cost-burdened renters earning less than $35,000 annually.

The City of New Richmond has taken proactive steps to encourage and support affordable housing. In previous years, the City Council extended three Tax Increment Districts (TIDs) under the one-year option provided in State Statute 66.1105 for affordable housing. These extensions allow funds to be deposited into a dedicated account to be used solely for affordable housing initiatives. The City currently has approximately $1.4 million available to support programs and

projects in 2025 and beyond.

Community partners have also contributed to these efforts. Habitat for Humanity built one home in 2021, two homes in 2022, one in 2023 and 2024, and two homes in 2025. These combined efforts demonstrate the City's ongoing commitment to maintaining housing affordability while addressing the needs of cost-burdened households.

X. Conclusion

Conclusion

The housing market in the City of New Richmond has experienced significant change in recent years, driven by strong demand and sustained regional growth. Factors contributing to this demand include the City's proximity to the Twin Cities metropolitan area, the opening of the St. Croix River Crossing in 2017, continued investment in bicycle and trail infrastructure, and the City's long-standing pro-business and pro-development approach. As demand has increased, supply constraints and rising construction costs have contributed to higher home values across the community.

According to the New Richmond Housing and Market Needs Analysis, updated in 2024, housing prices in the City have increased by approximately 65% over the past five years, a trend consistent with surrounding communities. This increase, coupled with higher interest rates in 2023 and 2024, has placed added pressure on housing affordability for many households. Population projections indicate continued growth in both owner-occupied and rental housing, further underscoring the need for a diverse and attainable housing supply.

At a basic level of analysis, Census Bureau data indicate that a median-income household in New Richmond can still afford a median-priced rental or owner-occupied housing unit without exceeding the 30% affordability threshold. While this is an encouraging metric—particularly for a community experiencing strong economic growth—it likely understates the full scope of the housing challenge. Census data are inherently backward-looking, and many low-to-moderate income households continue to experience housing cost burdens that are not fully captured by median-level statistics.

The City currently has approximately 327 vacant, buildable residential lots, along with additional acreage available for future platting, which provides opportunities to expand the housing supply. The City has also taken proactive steps to promote affordability by extending Tax Increment Districts under State Statute 66.1105 and dedicating approximately $1.4 million in public funds to affordable housing initiatives. To guide the use of these funds, the City is working collaboratively with a committee that includes builders, developers, mortgage lenders, a City Council representative, City staff, and Forward New Richmond representatives to establish programs focused on creating attainable and starter-level housing options.

Despite these efforts, challenges to constructing affordable housing remain. High infrastructure costs, labor shortages, rising material costs, and elevated interest rates continue to impact the feasibility of lower-cost housing development. The City's land use regulations are intentionally inclusionary and are designed to encourage a wide range of housing types, sizes, and price

points, while avoiding requirements that would unnecessarily increase housing costs.

Looking ahead, the City of New Richmond will continue to pursue strategies to reduce housing cost burdens by updating municipal ordinances where appropriate, implementing affordable housing programs supported by TID funding, and maintaining strong partnerships with developers, financial institutions, nonprofit organizations, and other local stakeholders. Through these coordinated efforts, the City remains committed to supporting a housing market that is inclusive, sustainable, and accessible to residents across all income levels.

Addendum 1

New Richmond Housing and Market Needs Analysis

Updated July 2024



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Executive Summary

Priorities for New Richmond

- **Detached Single Family Housing** – Continued development of detached, single-family housing, especially at the $250,000-$300,000 price point.
- **Missing Middle Housing** – Varied housing forms with 2-16 attached units, either rental or condo, addressing affordability, senior accessibility, and neighborhood compatibility.
- **Housing for Seniors** – Independent and assisted living units for the growing senior population. Some of these units should be targeted downtown, within walking distance of services and opportunities for socialization.

Housing Gaps and Opportunities

- The **280-709 owner-occupied units** that are projected to be needed in the local housing market over the next 6 years should be in the following sale ranges (2024 dollars):
  - 62-85 units priced $55,000*-$243,000
  - 30-116 units priced $220,000-$304,000
  - 141-348 units priced $284,000-$440,000
  - 47-116 units priced greater than $440,000
- The **223-540 rental units** that are projected to be needed in the local housing market over the next 6 years should be in the following price ranges (2024 dollars):
  - 64-154 units priced $400-$700/month
  - 78-190 units priced $700-$1,100/month
  - 37-90 units priced $1,100-$1,700/month
  - 44-106 units priced $1,400-$2,700/month
- An additional **41 assisted living units** are needed for seniors by 2030.
- A total of **92 subsidized senior units** are needed by 2030.

**Home ownership at this price point is challenging and may not be possible without significant subsidy.*

Updates in the 2024 Study

Strategic Update

- This update includes strategic updates to data that provide the most significant insight into the housing market of New Richmond. Information such as population, household income, cost burden, unit mismatch, and construction activity represent important indicators for housing availability, costs, and demand that are reflected in this study. Other information and certain maps were not updated from the 2021 study and are noted as unchanged. The updated sections include:
  - Population Change and Future Projections
  - Top Employers/Employment Indicators
  - Income Trends
  - Construction Activity
  - Median Home Value
  - Rental and Ownership Units by Year Constructed
  - Rental and Ownership Recent Projects
  - Rental and Ownership Market Affordability
  - Rental and Ownership Market Housing Stress
  - Owner Stress by Income
  - Housing Gaps and Opportunities
  - Taxes, Impact Fees, Available Lots

  Most priorities and recommendations from the 2021 report remain consistent with updated data.

Notable Takeaways

- **Population Growth –** Growth in population has remained strong since 2021 indicating a greater demand for housing in the area to meet the influx of new residents.
- **Construction Activity –** Single-family home construction has dropped since its peak in 2018, though still is well above post-recession levels. Duplex development has tapered off, but twin home projects have increased in recent years. Multi-family construction has added 260 units since 2021 making progress on the rental unit need.
- **Income –** Median household income is up 30% in New Richmond since 2019; during the same period, there is a significant decrease in lowest income households (< $50K) and increase in highest income households (> $100K).
- **Cost Burden –** The number of households spending more than 30% of their income on housing has remained relatively steady since 2021. There remains a significant gap in the number of homes available that are attainable for the highest earning owner households (970 owner households earning >100% AMI, but 0 units available at that level).
- **Demand Calculations –** Consistent construction activity has kept up with or even outpaced conservative projections for rental and owner unit need by 2030; however, higher population growth than anticipated means that unit need may be closer to the higher projection estimates. Assisted living unit demand has been unmet thus far with 0 units built since 2021.

Study Process

Introduction

- This study was commissioned by the City Council and Forward New Richmond to inventory the existing housing stock in the city and assess where gaps exist in the housing market. The purpose of the study is to help the City better understand its housing market and to craft targeted strategies to improve options within the community. The study process began in August 2021 and was completed in December 2021. Project oversight was providing by City of New Richmond staff. The City commissioned an update of this study in February 2024 with a completion date of July 2024. Strategic updates were made during this process and sections excluded from this update are noted.

Primary Data Sources

- US Bureau of Labor Statistics and American Community Survey (ACS) 2015-2019 and 2018-2022 Estimates*
- US Bureau of Labor Statistics 2010 Census Counts*
- Wisconsin Department of Administration Population Projections (2025-2040)*
- Multiple Listing Service (accessed September 2021)
- US Department of Housing and Urban Development Comprehensive Housing Affordability Strategy Data (2020)*
- Northstar MLS
- City and St. Croix County GIS Data (2021)
- New Richmond Comprehensive Plan
- New Richmond Municipal Code
- City Building/Zoning Data

Interviews

- Troy Boe –Property Executive Realty
- Trevor Bruce – Bee Restoration
- Matt Tuinstra – Royal Credit Union
- Steve Dus – Northwood Technical College
- Steve Massey – Westfields Hospital
- Patrick Olson – New Richmond School District
- Michelle Carlson – WESTconsin Credit Union

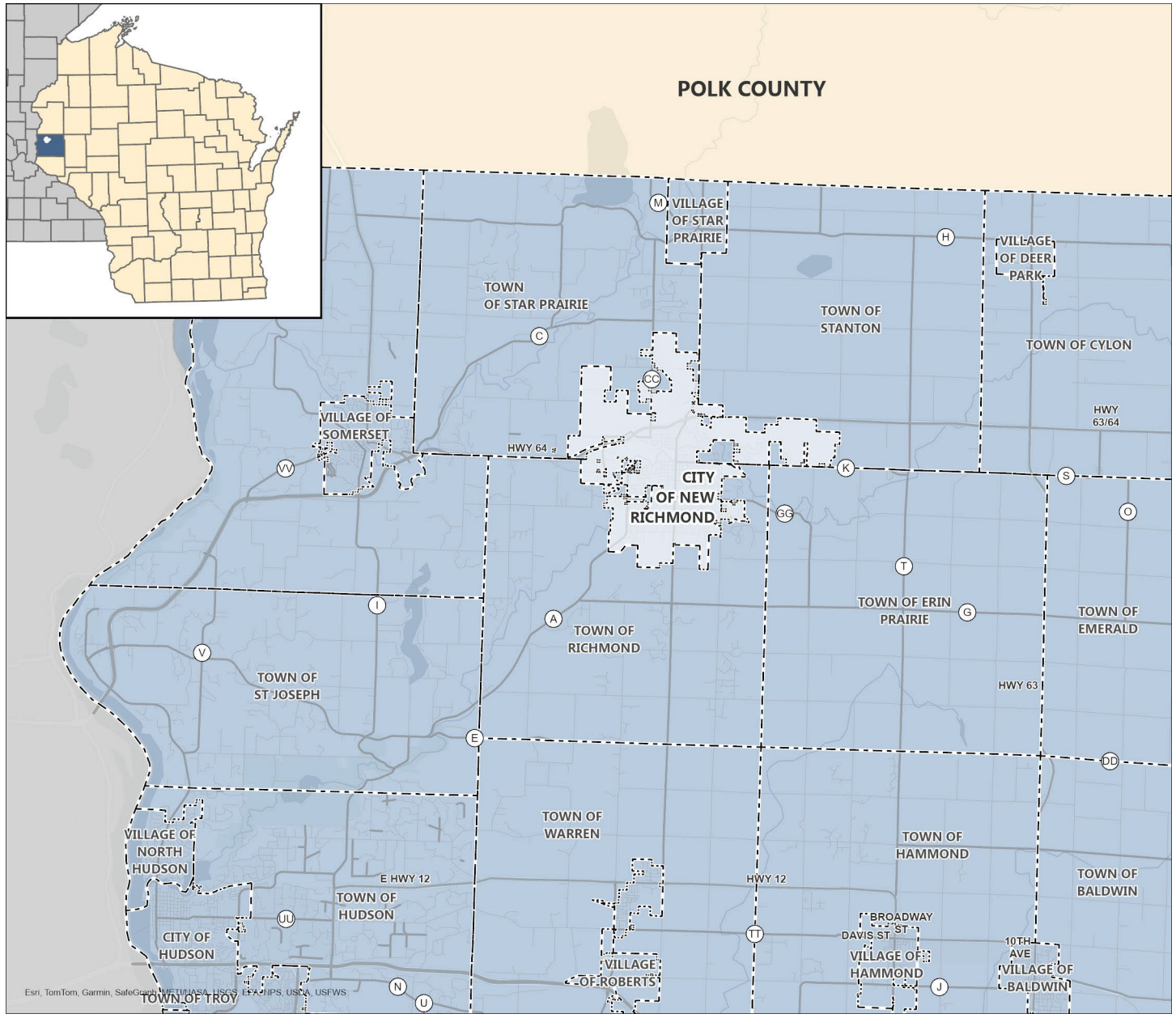
These interviews were completed in 2021, but not updated in 2024.

**Note: These sources represent the most recent available data. Due to delays caused by the pandemic, some 2020 Census data (and updated data derived from the Census) was unavailable for the original study.*

About New Richmond

Community Basics

- The City of New Richmond is in St. Croix County, WI, located at the intersection of Highway 64 and 65.
- The St. Croix River Crossing, a $650 million bridge project, opened in August 2017, shortening the commute from Minneapolis/St. Paul down to around 30 minutes.
- The City is considered to be within the larger 16-county Twin Cities Metro Region.
- This study's purpose is to help New Richmond better understand its housing market and craft strategies for the continued growth of the market as its population continues to increase.

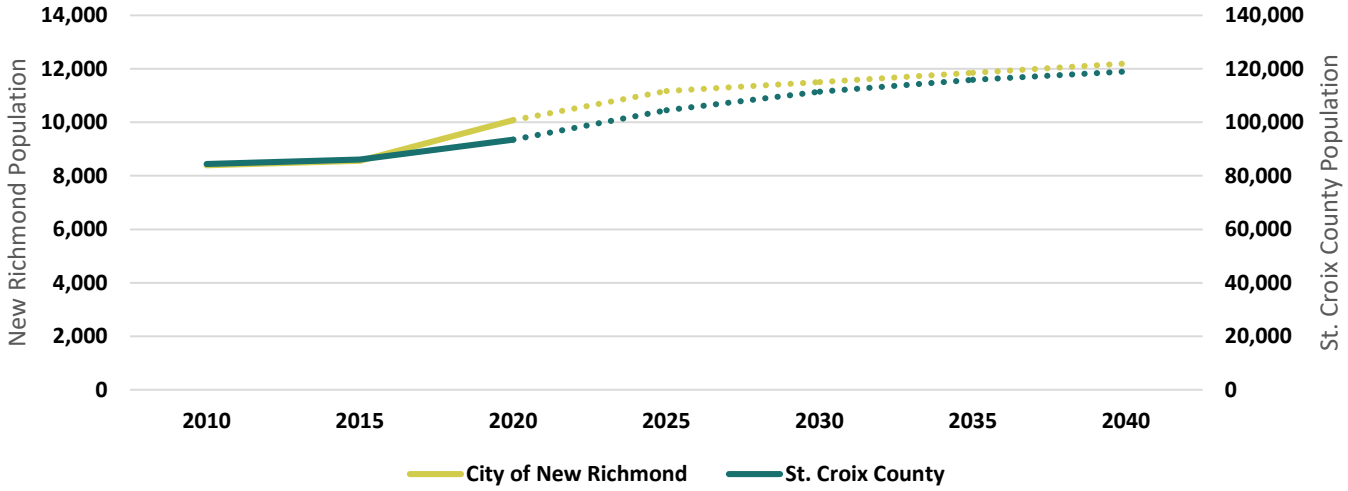


Population Change and Future Projections

- New Richmond has seen a relatively significant population increase from 2010-2020 (22%). From 2020-2023, New Richmond added 745 people (7.4%).

- The Wisconsin Department of Administration projects the population in the City will increase by 20% between 2020-2040. Based on strong growth through 2023, City population projections were increased by 3%. County and State projections remained consistent. Per DOA, St. Croix County is the fastest growing County in the State.

- As the population of the Twin Cities Metro continues to expand east into St. Croix County, New Richmond and surrounding Towns will continue to experience growth pressure.

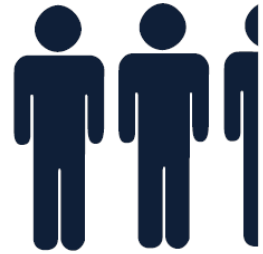


Year	City of New Richmond	St. Croix County	State of Wisconsin
2013	8,441	84,912	5,706,871
2014	8,501	85,442	5,724,692
2015	8,559	86,118	5,742,117
2016	8,687	86,726	5,754,798
2017	8,761	87,142	5,763,217
2018	8,891	87,914	5,778,394
2019	9,034	88,732	5,822,434
2020	10,075	93,536	5,893,718
2021	10,079	93,150	5,901,473
2022	10,541	96,269	5,949,155
2023	10,842	97,347	5,951,400
2025	11,167	104,450	6,203,850
2030	11,502	111,470	6,375,910
2035	11,847	115,900	6,476,270
2040	12,203	119,010	6,491,635

Source: Wisconsin Department of Administration

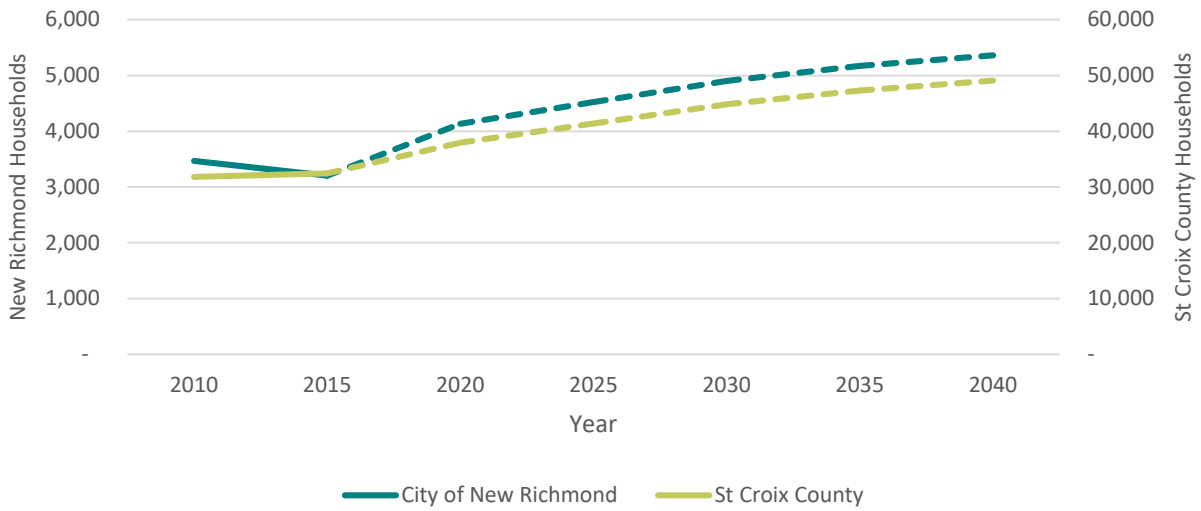
Household Change and Future Projections

- The number of total households in the City and County has increased since 2010 and these numbers are projected to increase at an even higher rate over the next 20 years (29.6% in New Richmond and 29.4% in the County). During the same time period the State is anticipated to see a 12% increase in the number of households.
- Total households have increased slightly over the last 10 years while household size has decreased. Recent years have produced a steady household size (2.37) though, household size is projected to continue decreasing until at least 2040.
- The falling household size trend indicates additional demand for smaller family-sized housing units in both rental and ownership markets, such as attached single family townhome and duplex style.



2.37

Average Household Size in New Richmond

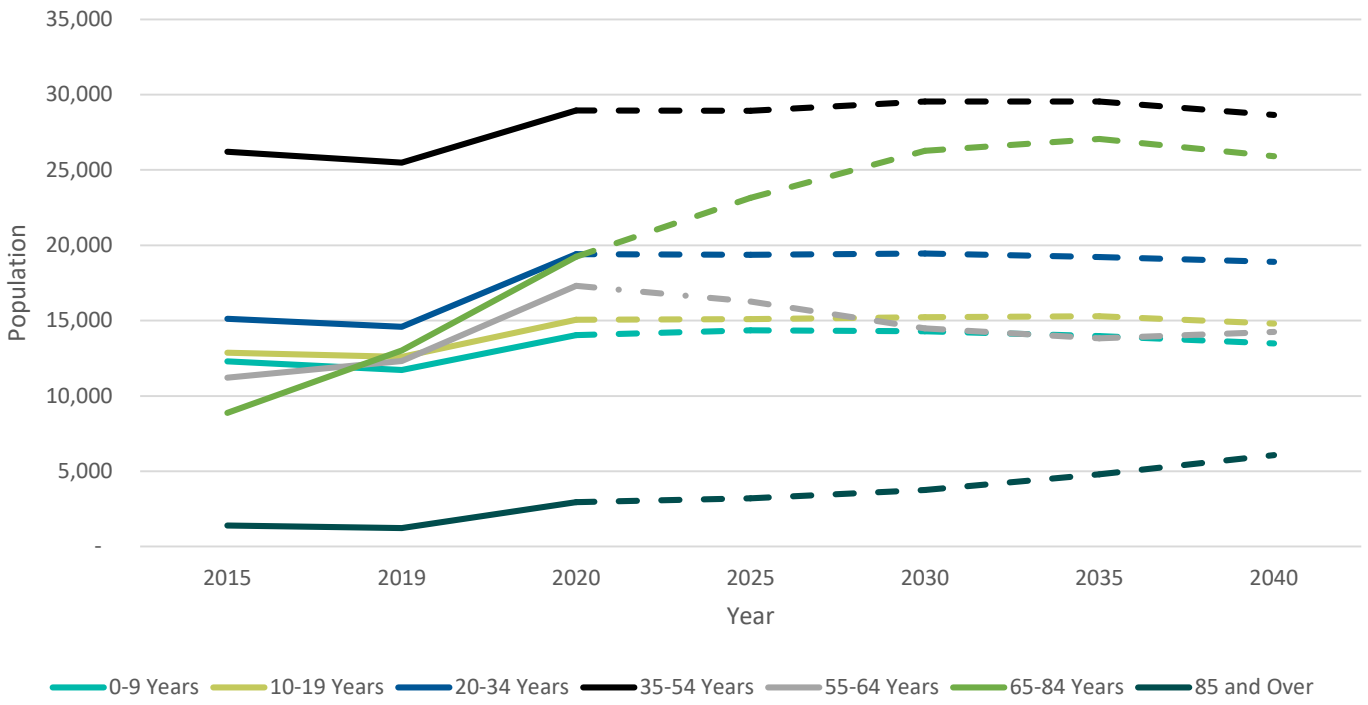


	New Richmond	St. Croix County	State of Wisconsin
Change 2010-2020	665	6,111	83,545
Percent Change	19.2%	19.2%	3.6%
Change 2020-2040	1,224	11,138	298,340
Percent Change	29.6%	29.4%	11.97%

Source: Wisconsin Department of Administration

Data unchanged in 2024 Housing Study update

Age Cohorts and Future Projections



Source: Wisconsin Department of Administration

- Housing preferences changes with age:
  - The youngest independent households (20-34) tend to have demand for smaller, more affordable homes, especially before they have children, or while those children are still small.
  - The prime years with demand for more space are 35-54, when households are most likely to have growing kids.
  - Beyond age 55, and especially beyond 65, households may prefer to downsize to ease upkeep and accessibility.

- Looking at projected population growth rates for St. Croix County, the fastest growing population is 65 and older, with a 124% increase from 2019 to 2040. This age group is also the fastest growing statewide, though the percentage growth rate is lower at 24%.

- The sizes of the other age cohorts are projected to remain stable over the next 20 years.

Data unchanged in 2024 Housing Study update

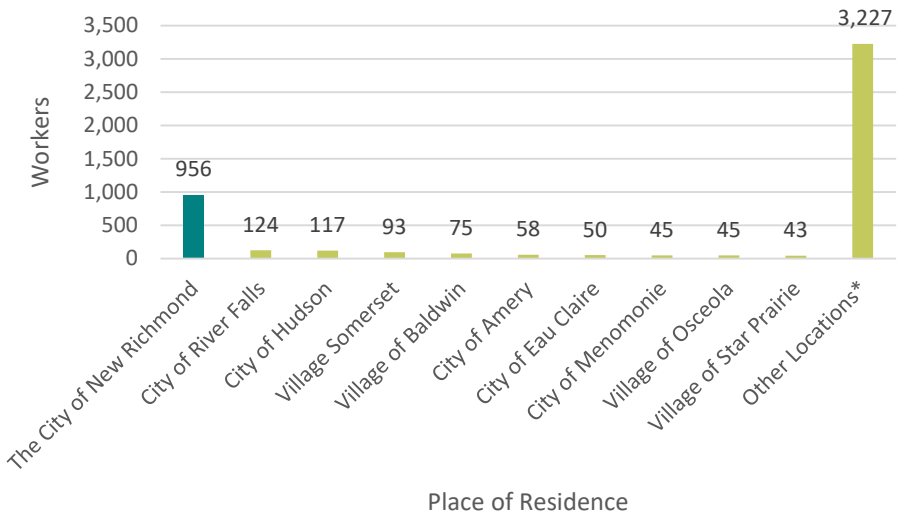
Employment Indicators

Inflow Outflow Job Counts in New Richmond



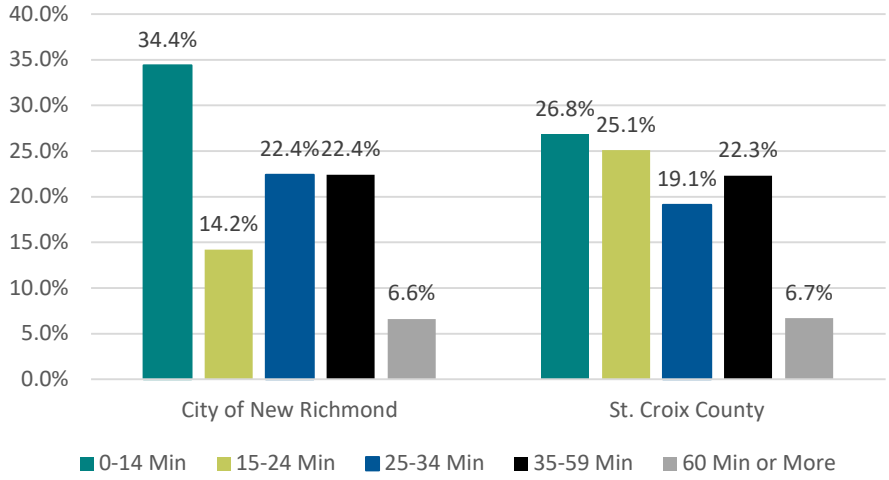
Source: US Census Bureau ACS

Where New Richmond Workers Live



Source: US Census Bureau ACS

Average Daily Commute



Source: US Census Bureau ACS

- Where workers live often coincides with location of their jobs, although there is a high degree of mobility in the region. The number of workers in New Richmond is about 5,000.

- Most workers in the City are coming from other communities (River Falls, Hudson, etc.), and most New Richmond residents are traveling for work outside of the City. Though most that travel for work still have a relatively short commute time which means they are most likely staying in the County. The “other locations” category in the chart represents workers in the surrounding townships and the Twin Cities Metro Area.

- Commute times 25-59 minutes are most common , which is representative of workers traveling to the Twin Cities Metro Area.

Employment Indicators

- The weighted average for affordable rent limit as of 2021 (no more than 30% of income towards rent) for these top occupations was $1,761/month
- The weighted average for affordable ownership limit as of 2021 (no more than 30% of income towards mortgage) for these top occupations was $365,481

Top Employers in New Richmond

Company Name	Number of Employees
Westfields Hospital	400
Phillips-Medisize, a Molex Company	350
Walmart Supercenter	300
Lakeside Foods	250
Northwood Technical College	200
The Deerfield	180
Federal Foam Technologies	150
Syntegon Packing Technology	130
Isometric Micro Molding	120
Dicks Fresh Market	116

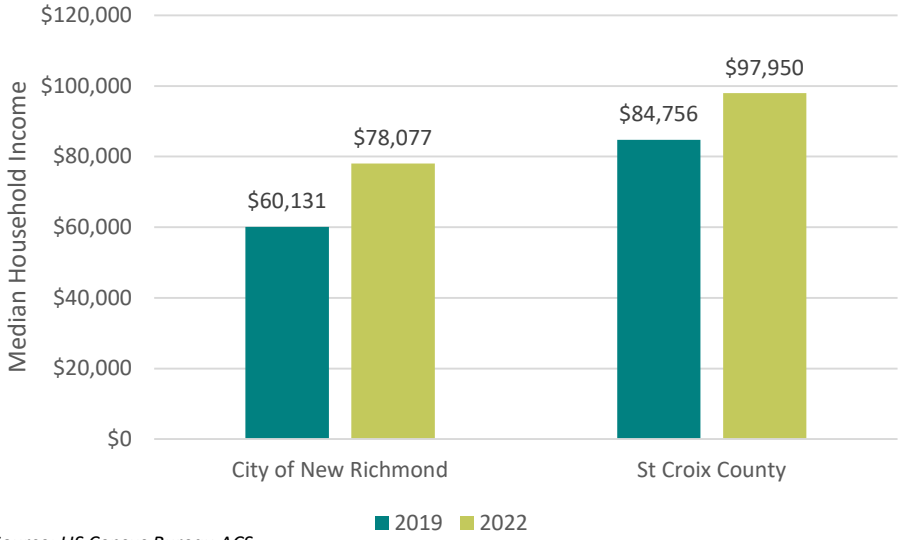
Source: US Census Bureau ACS, Job Center of Wisconsin, City of New Richmond

Top Occupations in New Richmond

Occupation Title	Number of Workers	Annual Mean Wage	Monthly Affordable Rent	Affordable Home Purchase Price
Management Occupations	587	$131,900	$3,298	$673,381
Office and Administrative Support	574	$46,250	$1,156	$245,392
Production Occupations	534	$44,710	$1,118	$237,309
Healthcare Practitioner	305	$92,500	$2,313	$472,993
Business and Financial operations	267	$83,220	$2,081	$425,795
Material Moving Occupations	262	$44,710	$1,118	$237,309
Computer, Engineering and Science	260	$96,530	$2,413	$493,489
Food Prep and Serving	236	$30,690	$767	$167,877
Personal Care and Service	233	$34,230	$856	$182,357
Construction	228	$66,910	$1,673	$353,840

Some Data unchanged in 2024 Housing Study update for Top Occupations

Income Trends



Source: US Census Bureau ACS

- Income and earnings are key factors in housing affordability, the more income a household earns, the more housing options that household has within reach.
- Median household income is still lower in New Richmond as compared to the County ($78,077 vs. $97,950). However, the City has experienced strong wage growth since 2019.
- At both City and County levels, there has been the greatest decrease in number of lowest income households (< $50K) and greatest increase in highest income households (> $100K) since 2019.

Housing Affordability: *Housing affordability is a measure of how much a person or household can spend toward total housing cost. The widely accepted standard for affordability states that a household should spend no more than* ***30% of their gross income toward housing costs****. This standard is the same for owners and renters. For renters this also includes utilities and renters insurance. For homeowners this includes principal, interest, taxes, insurance, and utilities.*

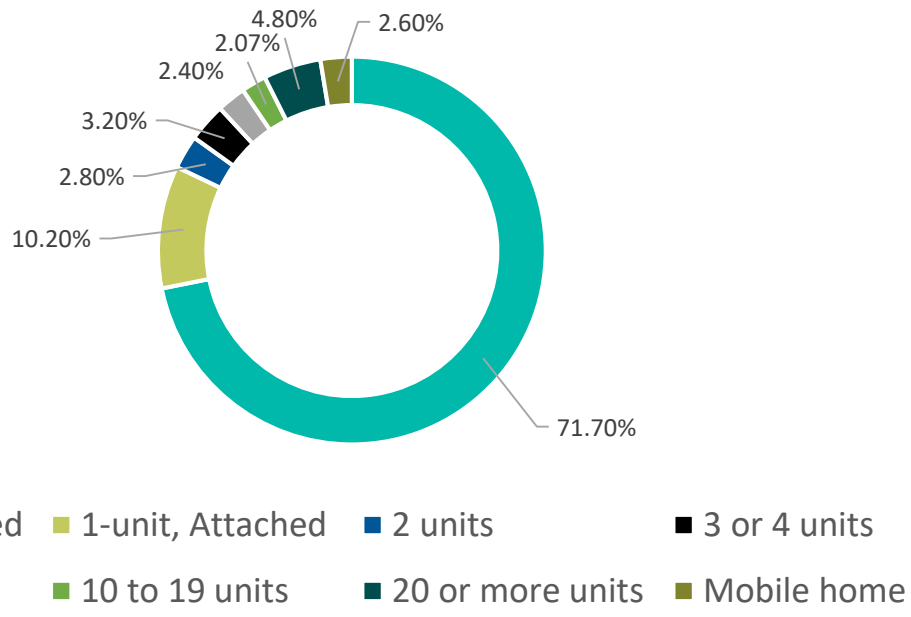
	City of New Richmond				St Croix County			
Household Income Level	<$50K	$50-$75K	$75-$100K	>$100K	<$50K	$50-$75K	$75-$100K	>$100K
2019 Estimate	1,576	616	614	912	9,312	5,786	5,540	12,944
2022 Estimate	1,161	869	564	1,579	7,741	5,509	5,041	17,714
Change	**-415**	**253**	**-50**	**667**	**-1,571**	**-277**	**-499**	**4,770**

General Housing Characteristics

Housing Type by Unit

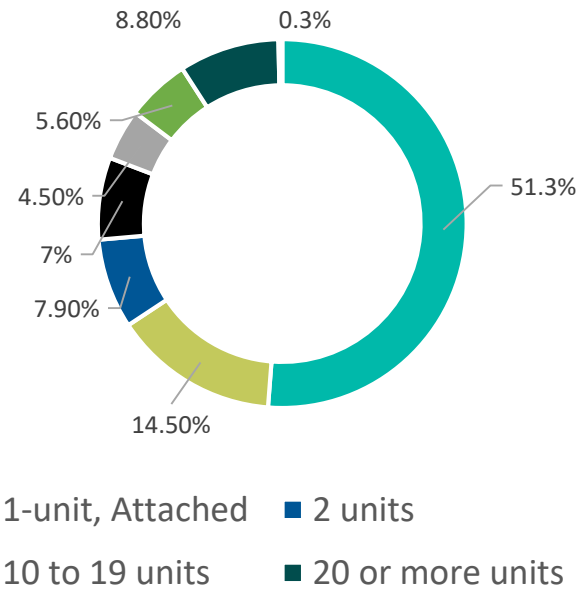
- The most common structure type in New Richmond, St. Croix County, and statewide is detached, single-unit homes.
- The second most common structure type in the City and County is single-unit attached (twin homes). Statewide the second most common housing type is 20 or more unit buildings.
- Providing a variety of unit types is essential to allow residents choice within a housing market.

St. Croix County Unit Type



Source: US Census Bureau ACS

City of New Richmond Unit Type

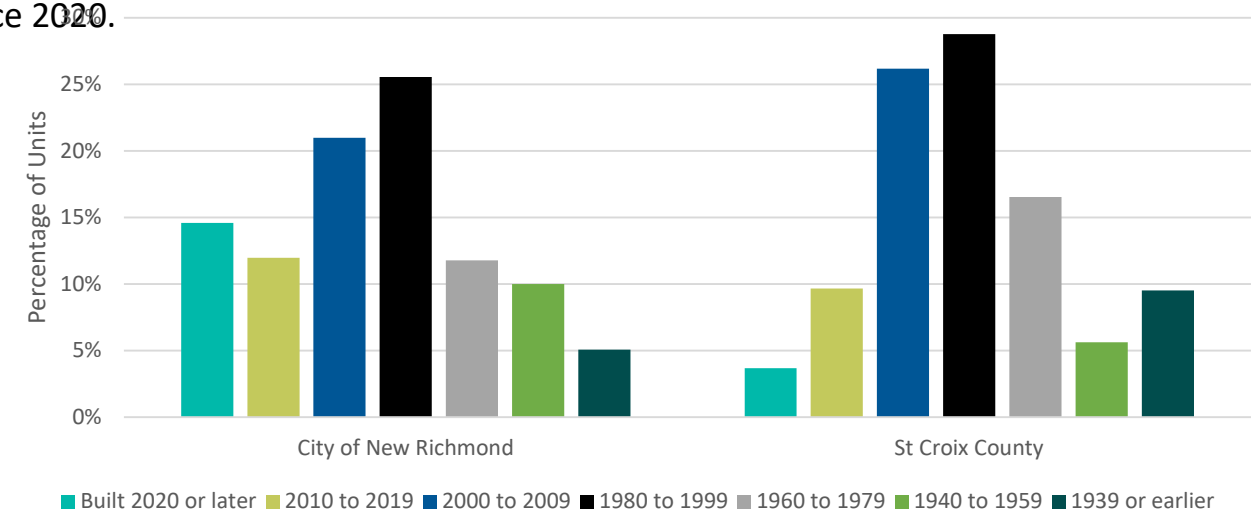


Source: US Census Bureau ACS

Data unchanged in 2024 Housing Study update

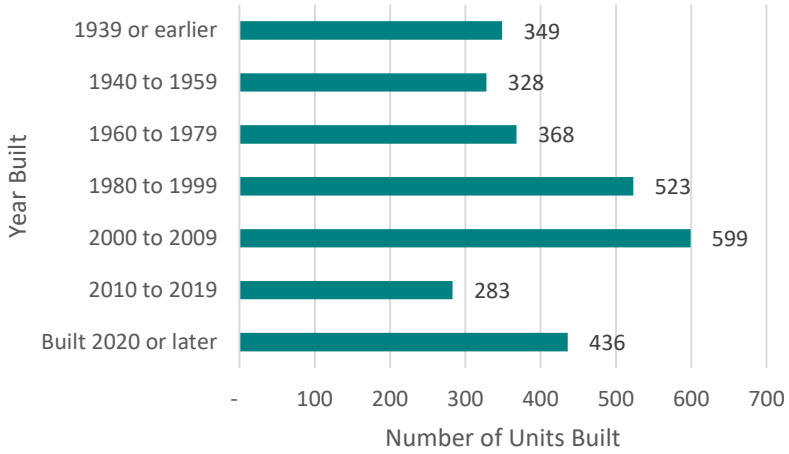
Year Structures Built

- 73% of all housing units in New Richmond were built after 1980. Compared to the County, New Richmond has a slightly newer housing stock.
- Older homes tend to lack amenities that current buyers are interested in, require rehabilitation, and have higher maintenance costs. 27% of all housing units in the City were built prior to 1980.
- The peak of residential construction in the City was 1980-1999, there was also significant development from 2000-2009. New housing development was initially slow after the Great Recession, June of 2009. Since the opening of the bridge in 2017, the pace of residential development has been rapid. Building permit data is supplemented to show growth in housing since 2020.



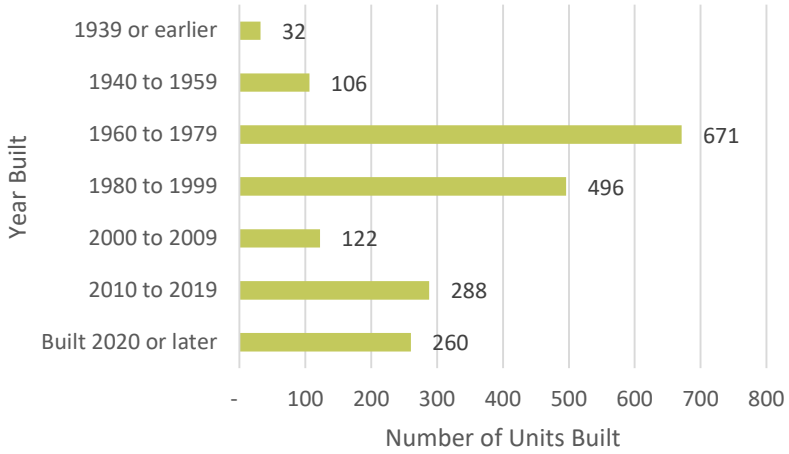
Source: US Census Bureau ACS, City of New Richmond

New Richmond Owner Occupied Year Structures Built



Source: US Census Bureau ACS, City of New Richmond

New Richmond Renter Occupied Year Structures Built

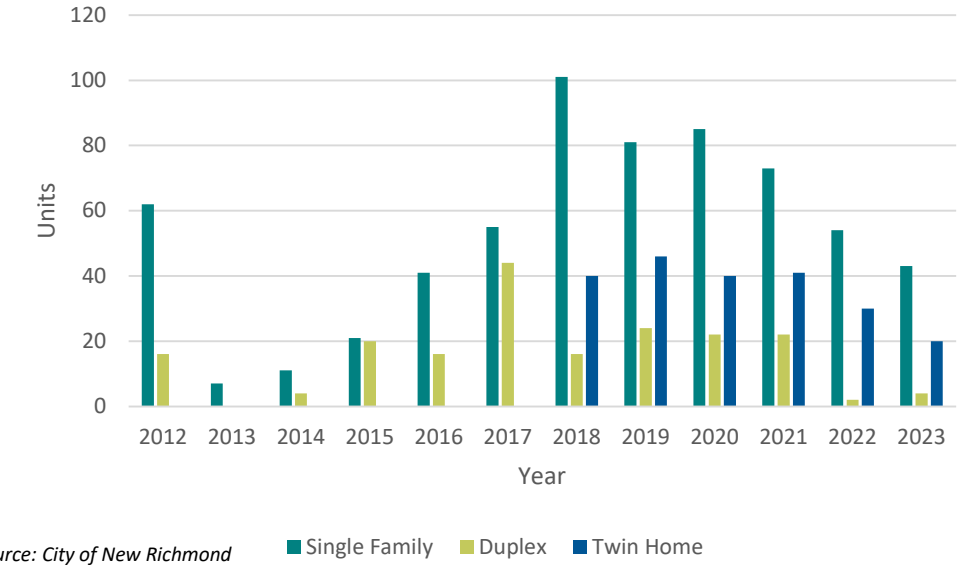


Source: US Census Bureau ACS, City of New Richmond

Construction Activity

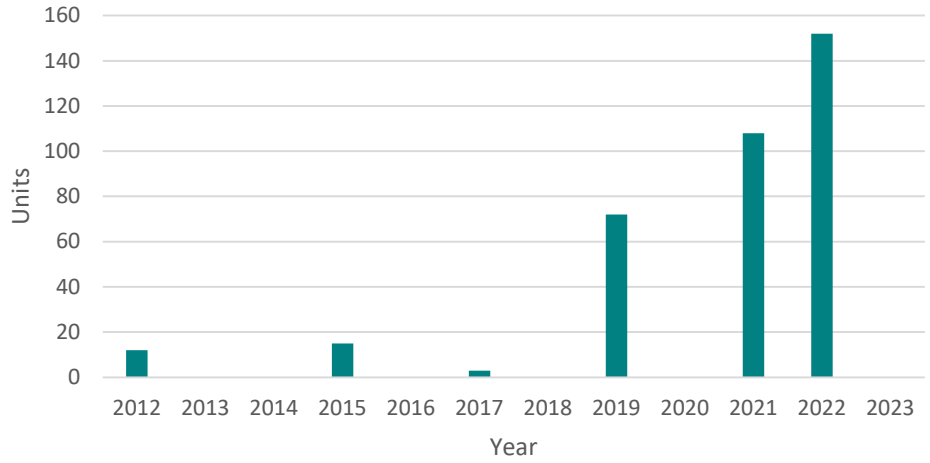
- Building permit data shows real time trend of new construction in New Richmond. Single family growth continues well above the levels post-recession, though has tapered off in recent years.
- While duplex construction has fallen, twin home ownership development (zero lot line housing) has added 217 units since 2018*.
- Multi-unit building construction has not been consistent, which is typical of this type of development as buildings contain multiple units, although there is a significant uptick during 2019-2022 that matches national trends in multi-family development.

New Dwelling Units: Single Family, Duplex, and Twin Home



Source: City of New Richmond

New Dwelling Units: Multi-Family



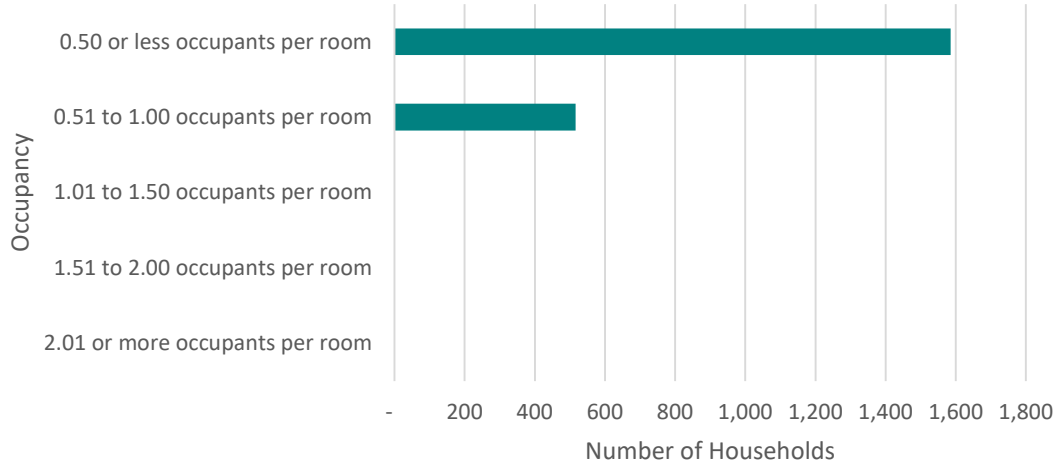
Source: City of New Richmond

* Twin home construction data not included prior to 2018

Crowding

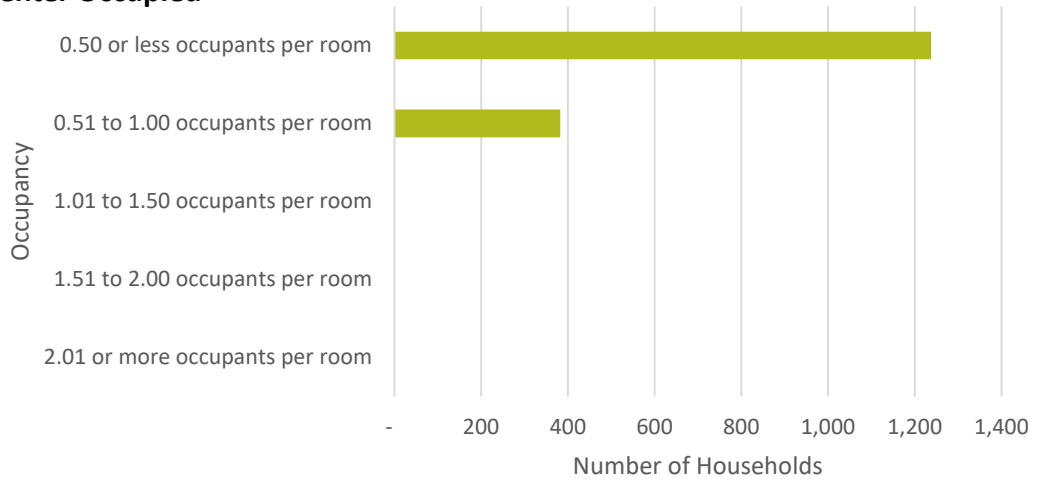
- Crowding data is used to display the relationship between housing unit size (number of rooms) and household size (number of people).
- Households that average more than 1 person per room or 1.5 persons per room are considered overcrowded or extremely overcrowded, respectively.
- Based on the data, crowding is not an issue in New Richmond. In both owner- and renter-occupied units, there were no units that had more than one occupant per room.

Owner Occupied



Source: US Census Bureau ACS

Renter Occupied

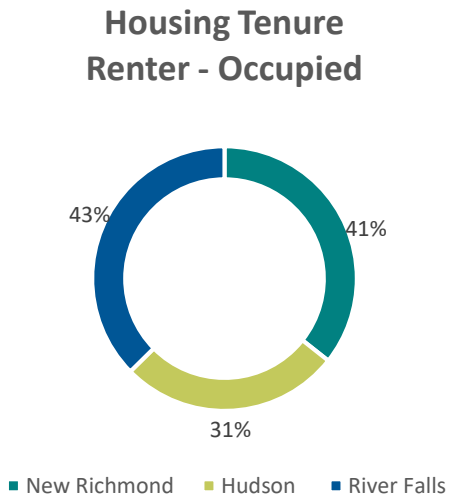


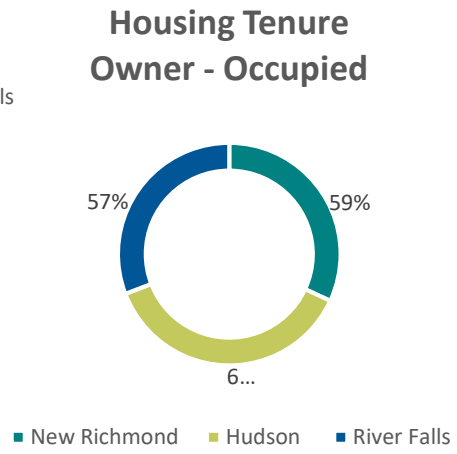
Source: US Census Bureau ACS

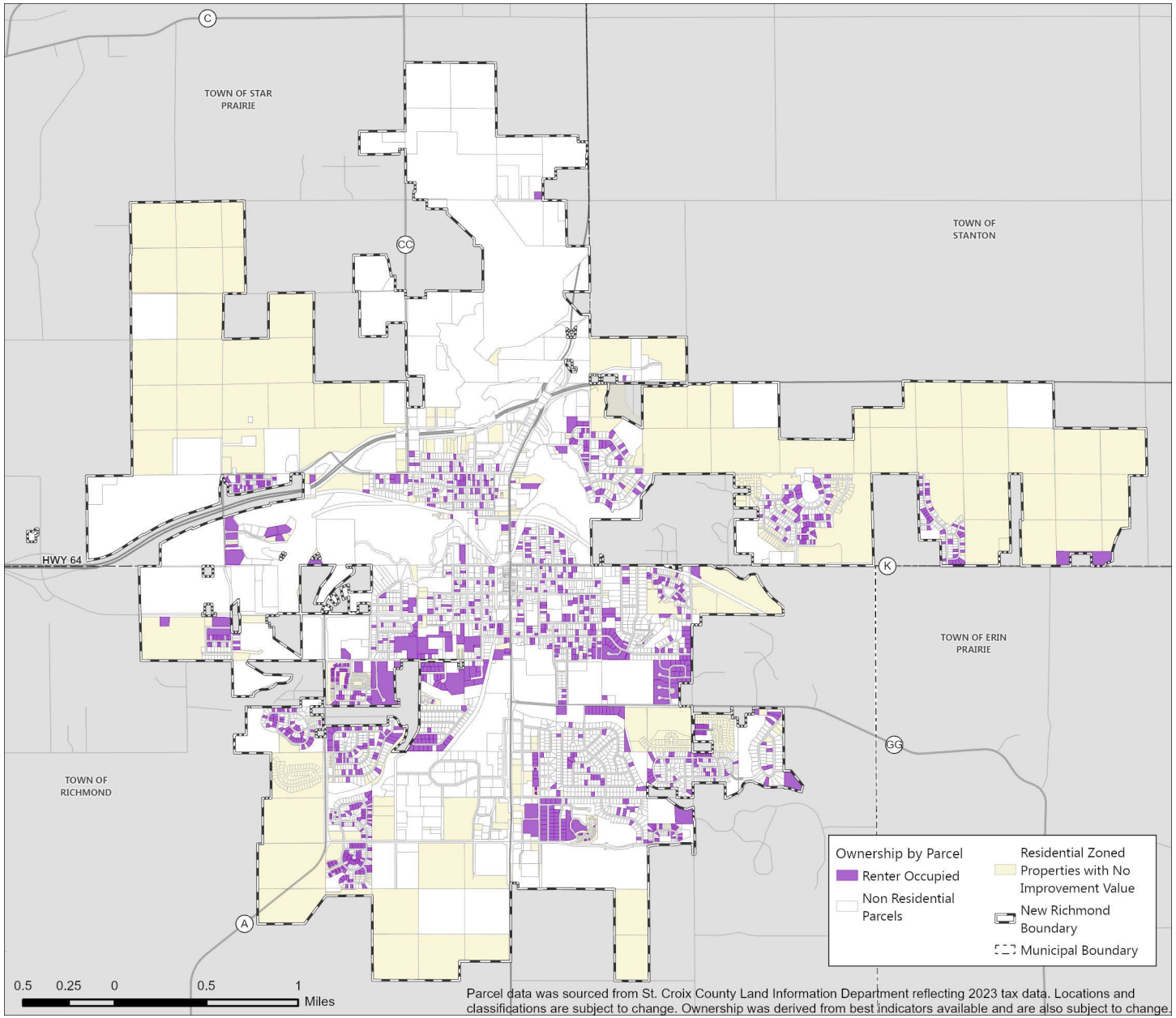
Data unchanged in 2024 Housing Study update

Rental Market

Renter Occupied Properties







- In 2022, New Richmond renter households have decreased to 41% of total households, down from 44% in 2019. This falls right in the middle of surrounding communities, but is still well above the County and State levels.

Source: US Census Bureau ACS

Affordability

- A household that spends more than 30% of its income on housing is considered cost burdened. A household that spends more than 50% is considered severely cost burdened.
- The table below shows the general monthly rent a household could afford, by household size, at various income levels as a percentage of the Area Median Income (AMI).
- In New Richmond about 27% of renters are cost burdened and 14% are severely cost burdened, which remains moderately high when compared to surrounding communities. Cost burden has slightly decreased since 2021 when 32% of renters were cost burdened and 14% were severely cost burdened.
- The percentage of renters who are cost burdened in New Richmond is much higher than among homeowners. This is typical in most communities and is a reflection of lower renter incomes, barriers to securing financing, and other market forces.

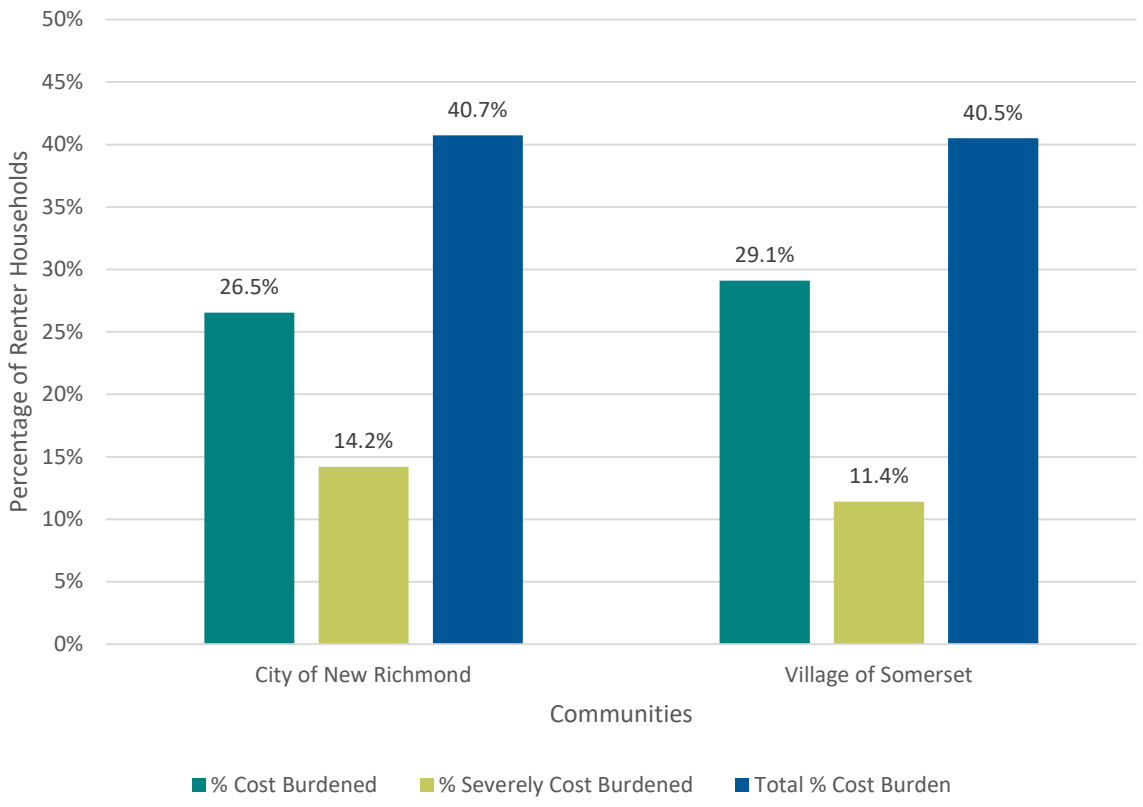
Cost Burden-Renters	City of New Richmond	Village of Somerset	City of Hudson	City of River Falls
% Cost Burdened	26.5%	29.1%	17.7%	20.5%
% Severely Cost Burdened	14.2%	11.4%	20.2%	22.7%
Total % Cost Burden	40.7%	40.5%	37.9%	43.2%
Cost Burden-Homeowners	City of New Richmond	Village of Somerset	City of Hudson	City of River Falls
% Cost Burdened	4.5%	6.8%	14.2%	10.1%
% Severely Cost Burdened	9.0%	5.9%	7.4%	4.4%
Total All Cost Burden	13.5%	12.7%	21.6%	14.6%

Income Limit Area	Maximum Monthly Rent for Family of 4 Without Paying More Than 30% of Gross Income Toward Housing (100% Median Income)	Income Limit Category	Persons in Family							
New Richmond	$1,952		1	2	3	4	5	6	7	8
		Extremely Low Income (30% AMI)	$410	$468	$527	$586	$632	$679	$726	$773
		Very Low Income (50% AMI)	$683	$781	$878	$976	$1,054	$1,132	$1,210	$1,288
		Low Income (80% AMI)	$1,093	$1,249	$1,405	$1,562	$1,686	$1,811	$1,936	$2,061
		Median Income (100% AMI)	$1,366	$1,562	$1,757	$1,952	$2,108	$2,264	$2,420	$2,577

Source: US Census Bureau ACS

Housing Stress

Cost Burden Renters



Source: HUD CHAS

- Of renters experiencing cost burden, 13% are severely cost burdened (spending more than 50% of income on rental costs).
- Cost burden in the City exists primarily with renter households at or below 50% of the area median income, those considered very low or extremely low income.
- There are gaps in the rental market for those earning the lowest incomes and for those earning higher incomes. This demonstrates a need for both subsidized and higher-rent, higher-quality units in the market.

Rental Unit Mismatch

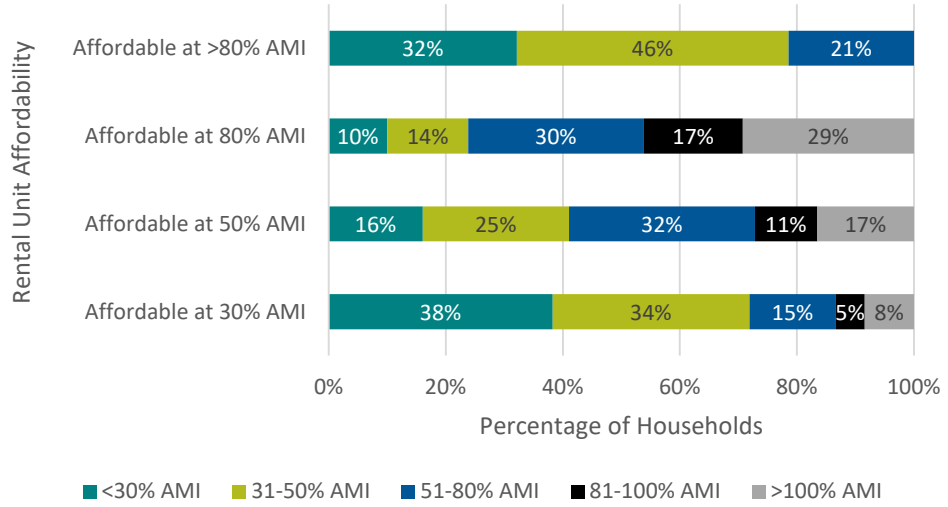
	Rental Units Available	Renter Households	Over/Under Supply
0-30% AMI	410	500	-90
31-50% AMI	990	535	455
51-80% AMI	210	305	-95
>80% AMI	10	275	-265

Source: HUD CHAS

Rental Unit Consumption

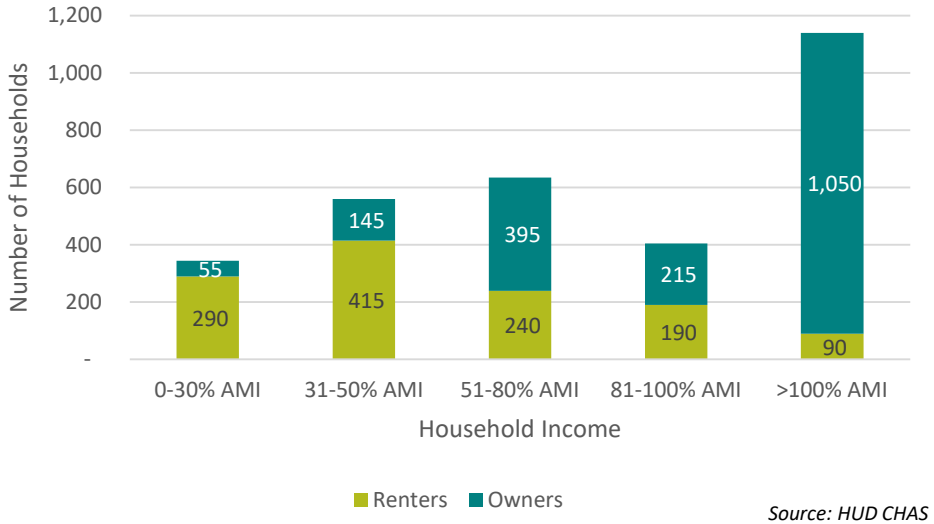
- The figure on the upper right shows 38% of units affordable to those earning 30% or less are being rented by households at that income level. 62% of these units are rented by households earning more than 30% AMI.
- All of the units affordable to households earning more than 80% AMI are rented by households earning less than that. This indicates that higher income households are “renting down”, creating a difficult market for lower income households to find more affordable rental units.
- While this data shows that most households are spending below their means (below 30% of income), it also indicates that many lower-income households (which are less competitive in the rental market) must spend more to secure housing.
- Adding more choices at appropriate price points will draw households toward housing that fits their needs and budget and can decrease cost burden among renters across the market.

Rental Unit Consumption by Income



Source: HUD CHAS

Households by Income and Tenure



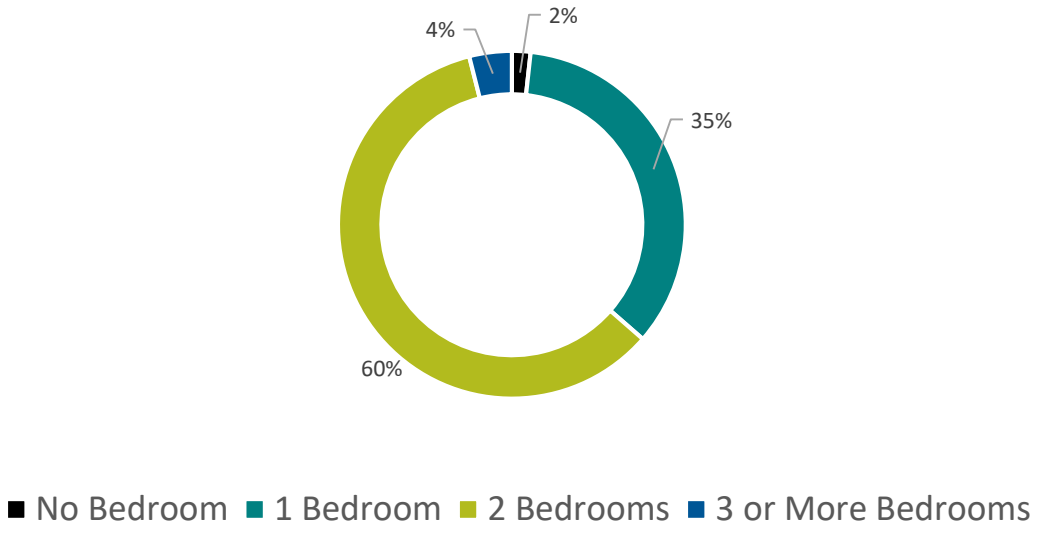
Source: HUD CHAS

Data unchanged in 2024 Housing Study update

Unit Types

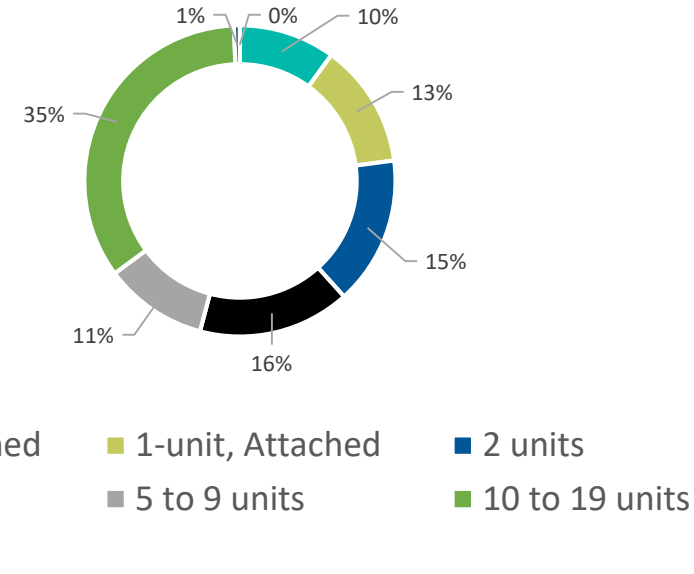
- A variety of unit types is important to provide choices in the housing market for existing and future residents.
- 60% of rental units within the City are two bedroom units.
- Most rental units are in 10-19 unit buildings, and 1-unit, duplexes are the second most common rental unit type.

Rental Units by Bedroom



Source: US Census Bureau ACS

Rental Units by Type in New Richmond



Source: US Census Bureau ACS

Data unchanged in 2024 Housing Study update

Cost

- Among peer City communities, New Richmond generally sees median rent prices as middle of the line. New Richmond rent prices for 2024 appear to be average. The lower rent amounts are found within townships and villages as can be seen with the Village of Somerset.
- Per the American Community Survey estimates New Richmond rental units are in the price range of $500 to $999 per month. These estimates are likely low as they did not reflect the 100+ new rental units constructed in the past several years. The new chart reflects the newer rental units.
- Recent new rentals that are affecting rising rent prices in the City are Foster Place, Mill City Flats, and West Fifth Townhomes. For the Chart to the right, 2024 estimates have been used per Apartments.com.

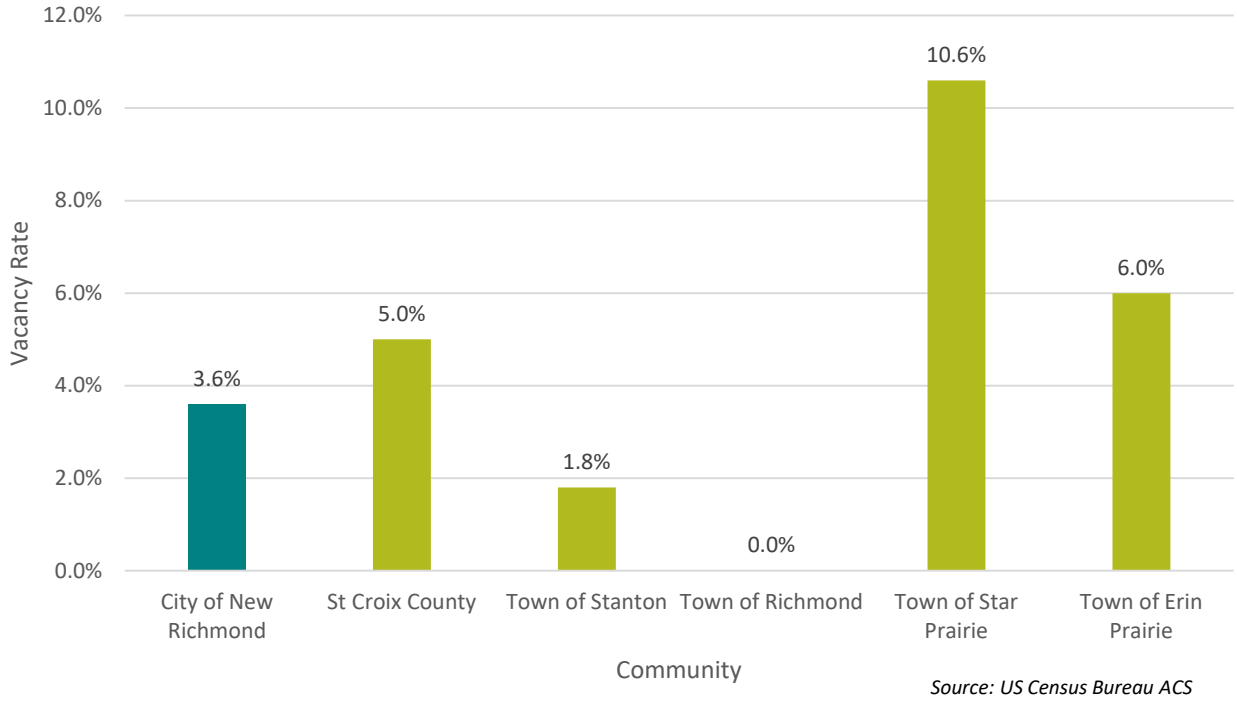


Source: Apartments.com

Vacancy

- Vacancy rates are an important measure of balance between housing demand and supply.
- New Richmond's vacancy rate estimated at 3.6%, a typically healthy rental vacancy rate is between 5-7%.
- The current vacancy rate indicates there is more demand than supply and it is harder for renters to find units and easier for landlords to raise rents.
- There is opportunity for more rental unit development in the City.
- The short supply of all types of rental units was confirmed in interviews with local housing experts. In particular, units that are affordable (under $1,200 per month according to stakeholder interviews) and short term rental units are most needed.

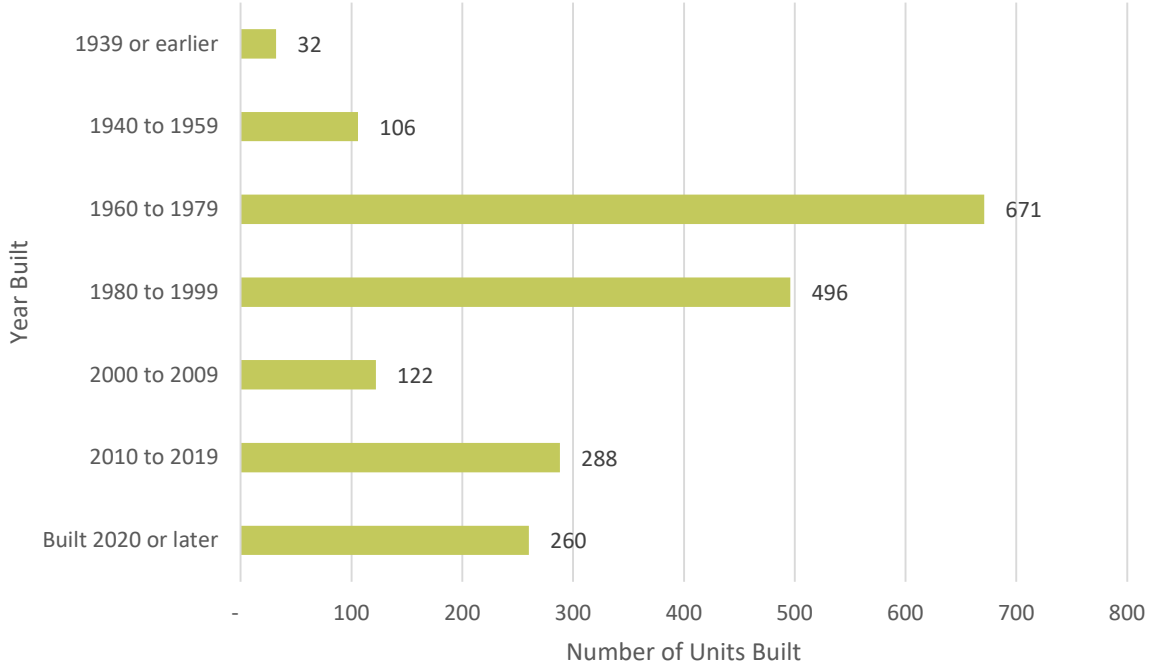
Vacancy Rate of New Richmond and Surrounding Communities



Source: US Census Bureau ACS

Data unchanged in 2024 Housing Study update

Age of Rental Stock



Source: US Census Bureau ACS

- 73.1% of the rental units in New Richmond were built between 1980 and 2009.
- Older rental units in the City are primarily located near and along Main Street.
- City building permit data is supplemented for missing data for units built since 2020. 260 rental units have been developed during that time frame. This is on pace to be the largest increase in rental stock in City history.

New/Recent Rental Projects

- The following rental projects were completed in recent years:
  - Dakota Meadows (50 units)
  - Foster Place (72 units)
  - Mill City Flats (88 units)
  - Beebe Lofts Senior Living (50 units)
  - West 5th Townhomes (48 units)
  - Willow Countryside Villas (16 units)
  - The Deerfield Retirement Community (24 units)

- Since these projects are recent, unit counts may not be reflected in the US Census or HUD data within this report due to targeted updates for the 2024 report.



Development Scenario

- There is a need for new rental construction in the City that serves both low- and high-income earners.
- High income earning households can afford rents associated with higher cost of new-construction and developers can market increased costs through increased amenities.
- Lower income households largely cannot afford new construction (see example on right, and highlight of households that can't afford that cost, below).
- To ensure expanded opportunities and units that meet the needs of all residents, subsidies are likely needed to offset construction costs to make units more affordable.

2024 Typical 1-Bedroom Rental Construction & Land Cost = $145,665			
Equity to Cost Ratio	20%	**Loan to Cost Ratio**	80%
Required Equity	29,133	**Mortgage Loan**	116,532
Annual Re-Tax Distribution Rate	10%	**Mortgage Interest Rate**	7%
Cash Payments for Equity	$2,913.30	**Debt Service**	$9,391.00
Net Operating Income		$12,304.19	
Operating Expenses		$2,913.30	
Real Estate Taxes (2023 Effective Tax Rate of .01498)		$2,181.65	
Replacement Reserve		$300	
Effective Gross Value		$17,699.14	
Vacancy (5% required assumption)		$884.96	
Gross Potential Income		$18,584.10	
Breakeven Annual Rent		**$18,584.10**	
Breakeven Monthly Rent		**$1,548.67**	

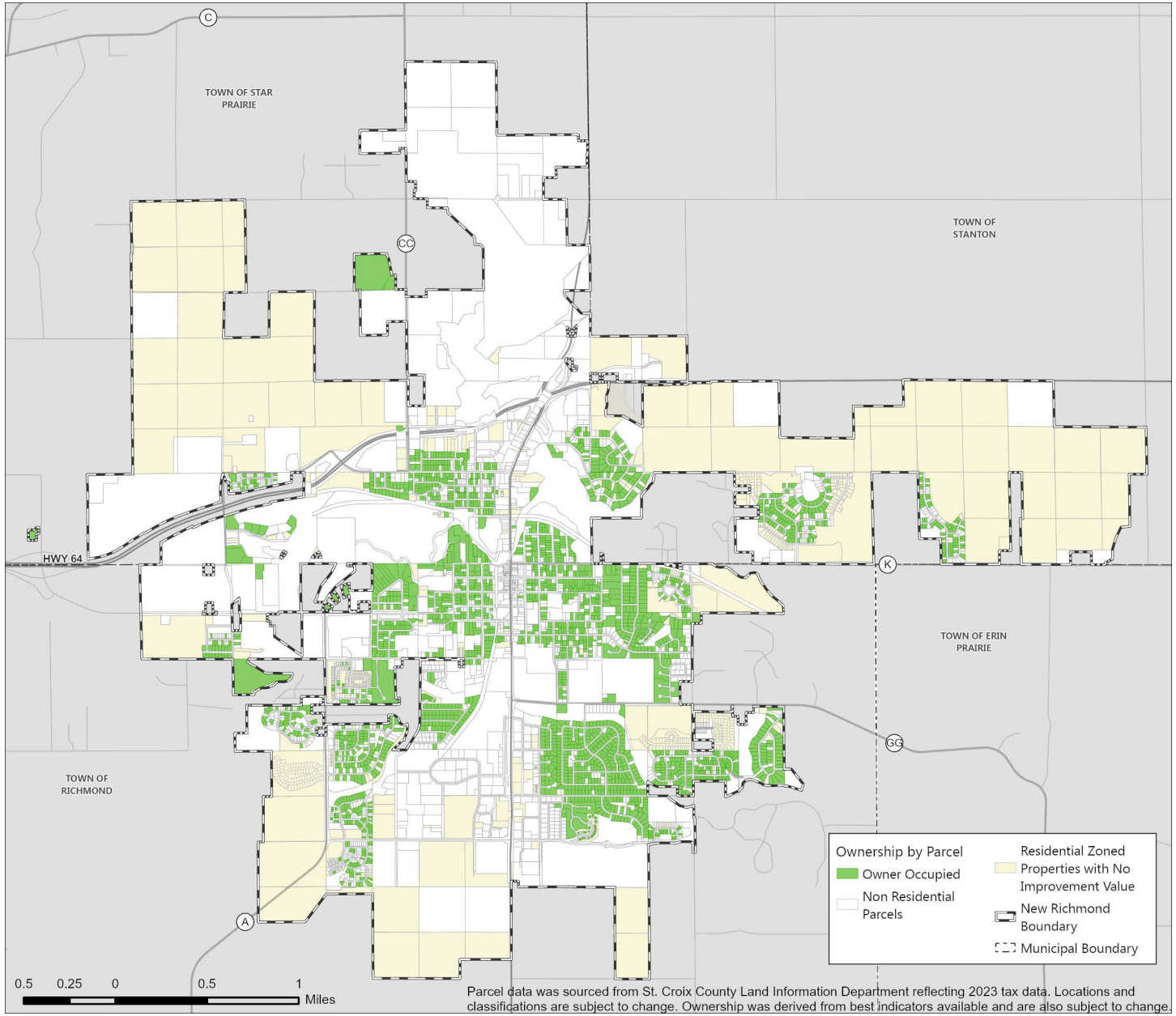
Income Limit Area	2022 Maximum Monthly Cost for Family of 4 (100% Median Income)	Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
New Richmond	$1,952	Extremely Low Income (30% AMI)	$410	$468	$527	$586	$632	$679	$726	$773
		Very Low Income (50% AMI)	$683	$781	$878	$976	$1,054	$1,132	$1,210	$1,288
		Low Income (80% AMI)	$1,093	$1,249	$1,405	$1,562	$1,686	$1,811	$1,936	$2,061
		Median Income (100% AMI)	$1,366	$1,562	$1,757	$1,952	$2,108	$2,264	$2,420	$2,577

Source: ASC

Ownership Market

Owner Occupied Units

- The majority of residential parcels in the City, 59 percent, are owner-occupied.
- New home development continues to occur in New Richmond. The City is a place of high interest for developers due to its proximity to the Twin Cities, lower building costs compared to Minnesota, and the willingness of City staff and officials to welcome new residential development.



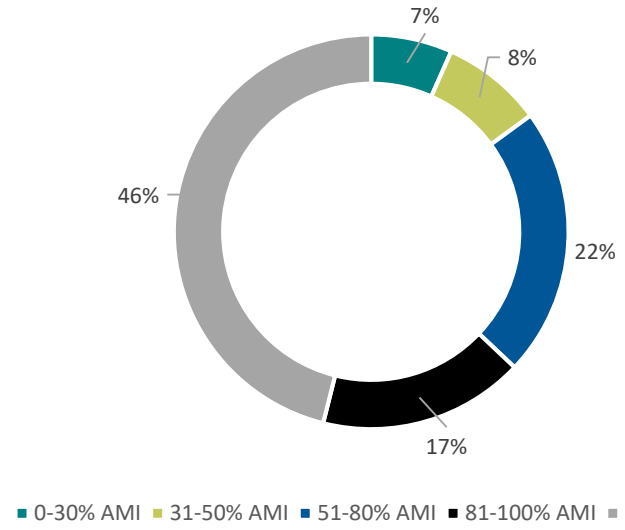
Affordability

Income Limit Area	Maximum Purchase for Family of 4 Without Paying More than 30% of Gross Income Toward Housing (100% Median Income)	Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
New Richmond	$262,339	Extremely Low Income (30% AMI)	$55,091	$62,961	$70,831	$78,702	$84,998	$91,294	$97,590	$103,886
		Very Low Income (50% AMI)	$91,819	$104,935	$118,052	$131,169	$141,663	$152,156	$162,650	$173,144
		Low Income (80% AMI)	$146,910	$167,897	$188,884	$209,871	$226,661	$243,450	$260,240	$277,030
		Median Income (100% AMI)	$183,637	$209,871	$236,105	$262,339	$283,326	$304,313	$325,300	$346,287

- The table above shows the general purchase price a household could afford at various income levels, by household size, without being cost burdened (more than 30% of gross income paid towards housing). Most of these price points are a challenge for developers to build at due to increasing costs of labor and supplies.

- 46% of the City's owner-occupied households earn an income that is 100% or more of the area median income - this is a 10% decrease since 2019. There has a been an increase in the number of <30% AMI and 81-100% AMI owner households.

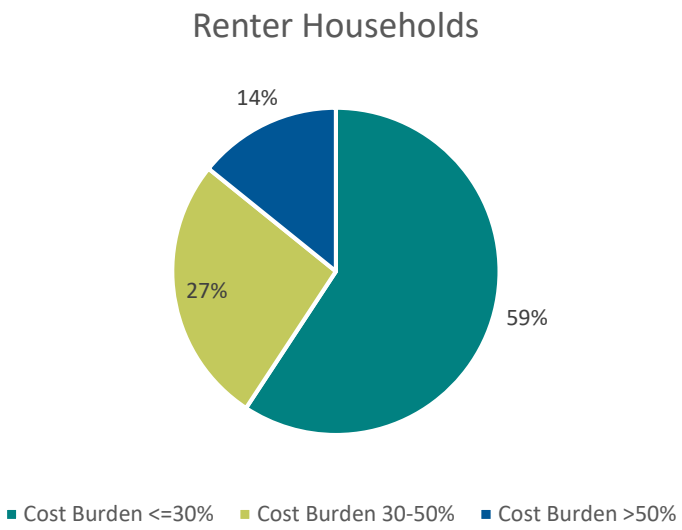
Income Levels for Homeowners in New Richmond



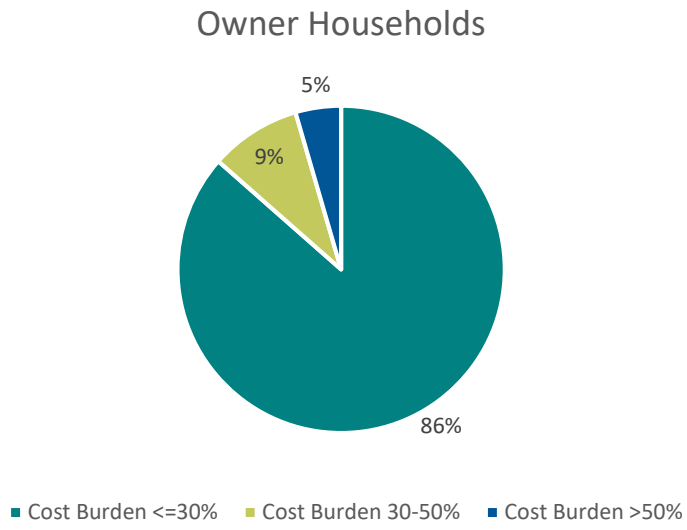
Source: HUD CHAS

Housing Stress

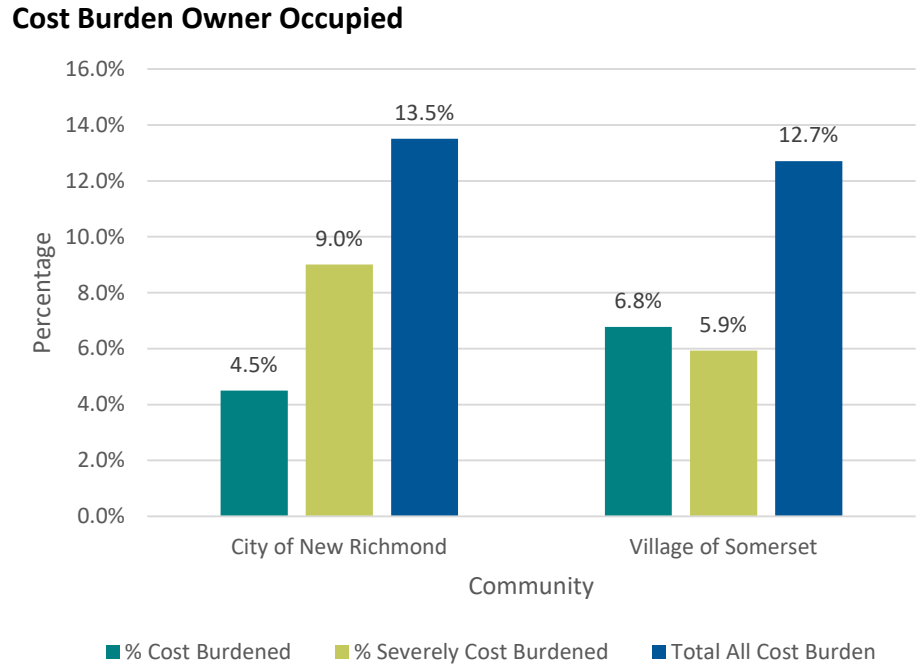
- When a housing market is “tight” or competitive, this drives up costs for consumers and makes it harder for households without down payment savings.
- Rental market shows higher levels of cost burden, the ownership housing market experiences cost burden less frequently. Homeownership has barriers to entry, so people must qualify to purchase by meeting underwriting standards. These standards serve to reduce risk to borrowers and lenders by ensuring adequate income, increased access to credit, etc.



Source: HUD CHAS



Source: HUD CHAS

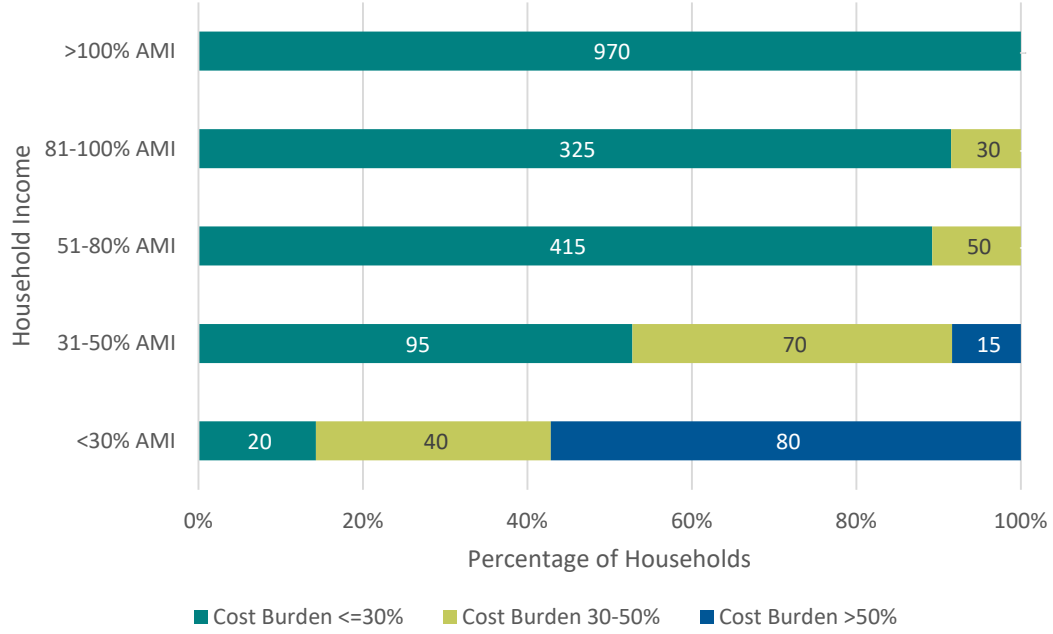


Source: HUD CHAS

Owner Stress by Income

- In New Richmond, a majority of homeowners are not cost burdened.
- Ownership unit mismatch shows homes available in the market that are generally oversupplied in the lower cost market, likely a reflection of a sizeable number of aging homes in the City.
- The unit mismatch table shows that there is a very low supply of housing that is affordable only to higher income level households. This is important to note as the population projections show high growth in the area and more owner-occupied housing will be needed.

Ownership Unit Cost Burden



Source: HUD CHAS

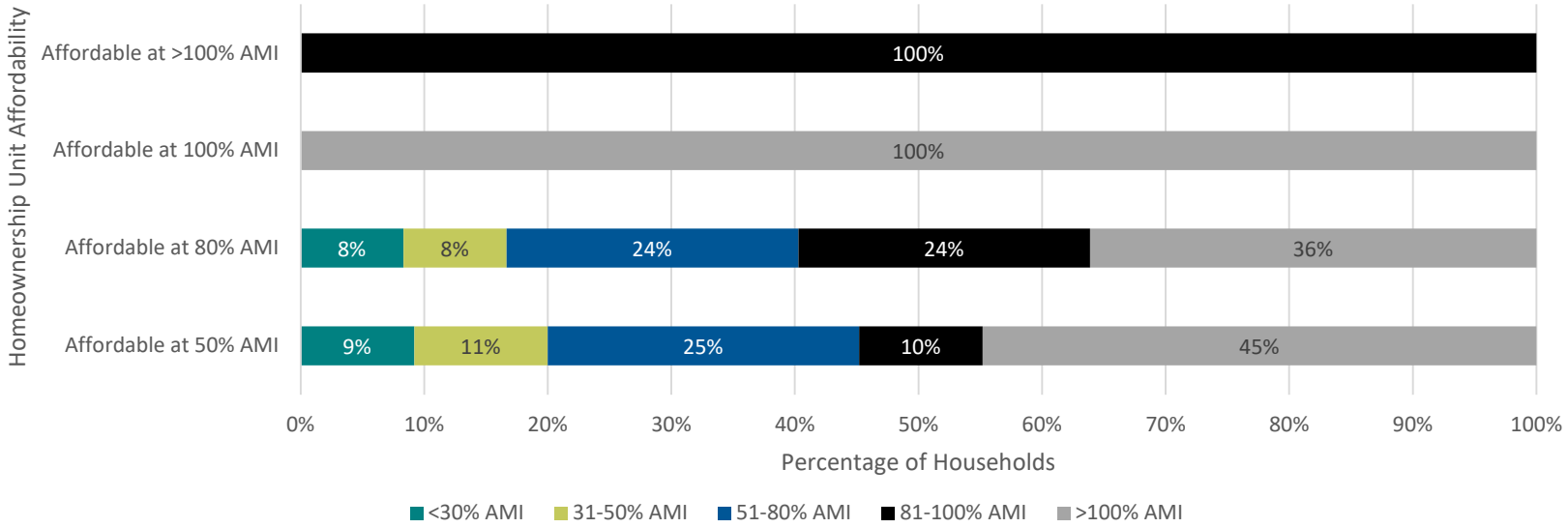
Ownership Unit Mismatch	Owner Units Available	Owner Households	Over-/Under-Supply
0-50% AMI	1,210	320	890
51-80% AMI	850	465	385
81-100% AMI	40	355	-315
>100% AMI	0	970	-970

Source: HUD CHAS

Homeownership Unit Consumption

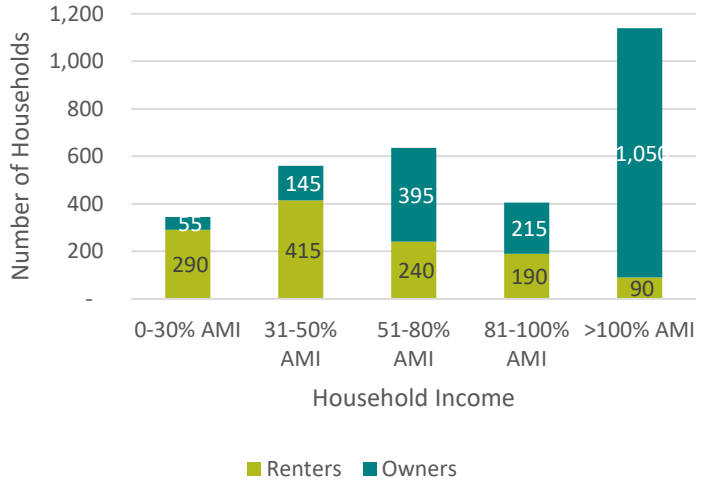
- In New Richmond, many homeowners are owning homes that are considered affordable when compared to their incomes.
- It is a challenge for lower income families who are trying to purchase a home, as higher-income families are able to offer more money, better terms, and use standard mortgage types (not FHA).
- There is a very low percentage (about 9%) of homeowners in the City that are 0-50% AMI, even though most of the ownership units are affordable at that income level (see the prior page). This reflects the barriers to entry into the ownership market for lower-income households.

Owner Occupied Unit Consumption by Income



Source: HUD CHAS

Households by Tenure and Income



Source: HUD CHAS

Data unchanged in 2024 Housing Study update

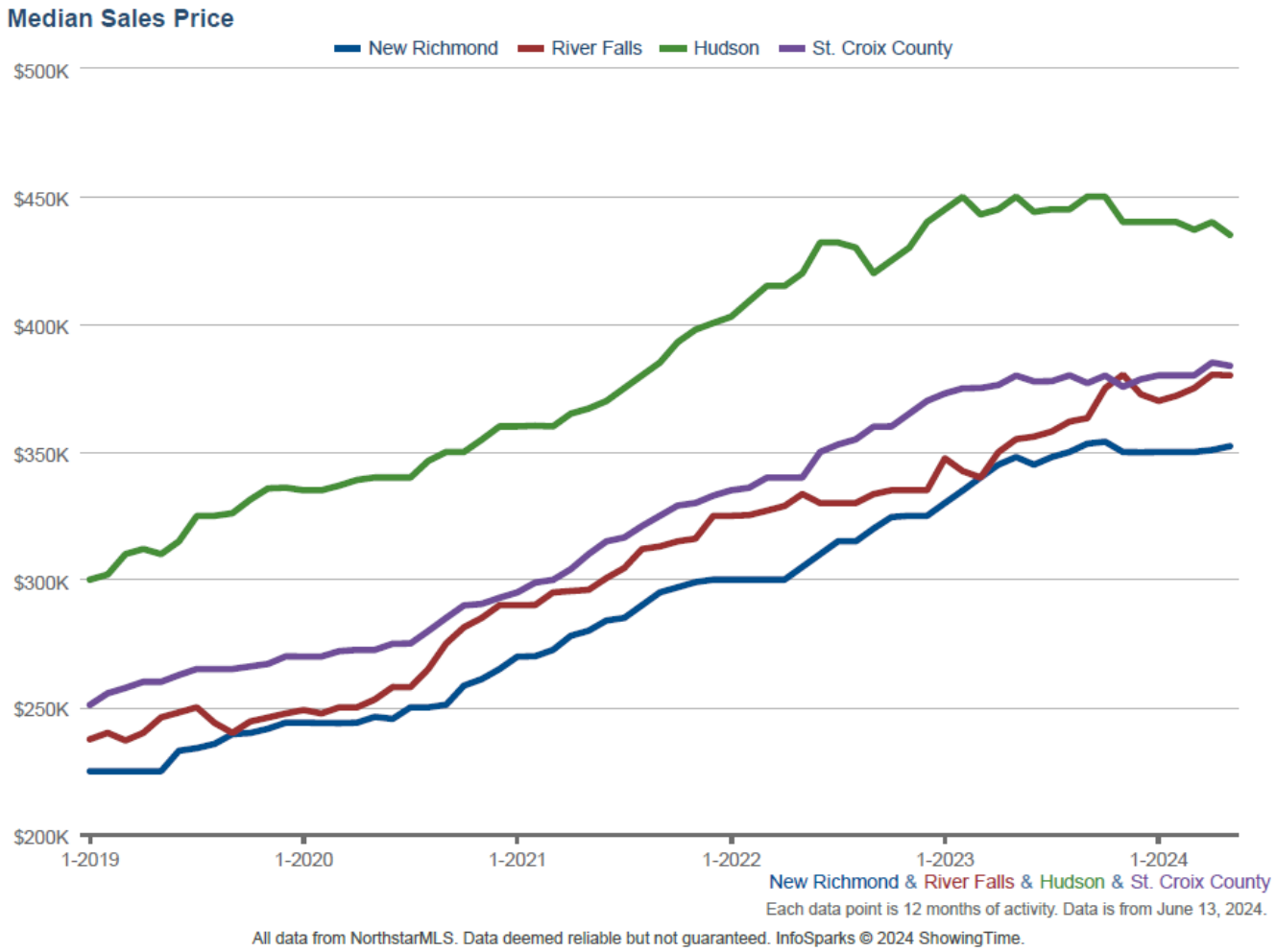
Housing Cost

- The median home value in New Richmond has seen consistent growth since the 2021 report, but still falls below the county average. The current, 2024, estimate for median home value in New Richmond is $352,250, up from $235,000 in 2019. The price of housing has risen by 65% in the past 5 years, which is a substantial increase. From 2017 to 2022, the median home sale price in Wisconsin increased by more than 50%, while median household incomes in the state increased by only 19.7% according to the Wisconsin Policy Forum.

- Since 2019, many homes have been added to the New Richmond market priced at $350k-$400k based on feedback from interviews.

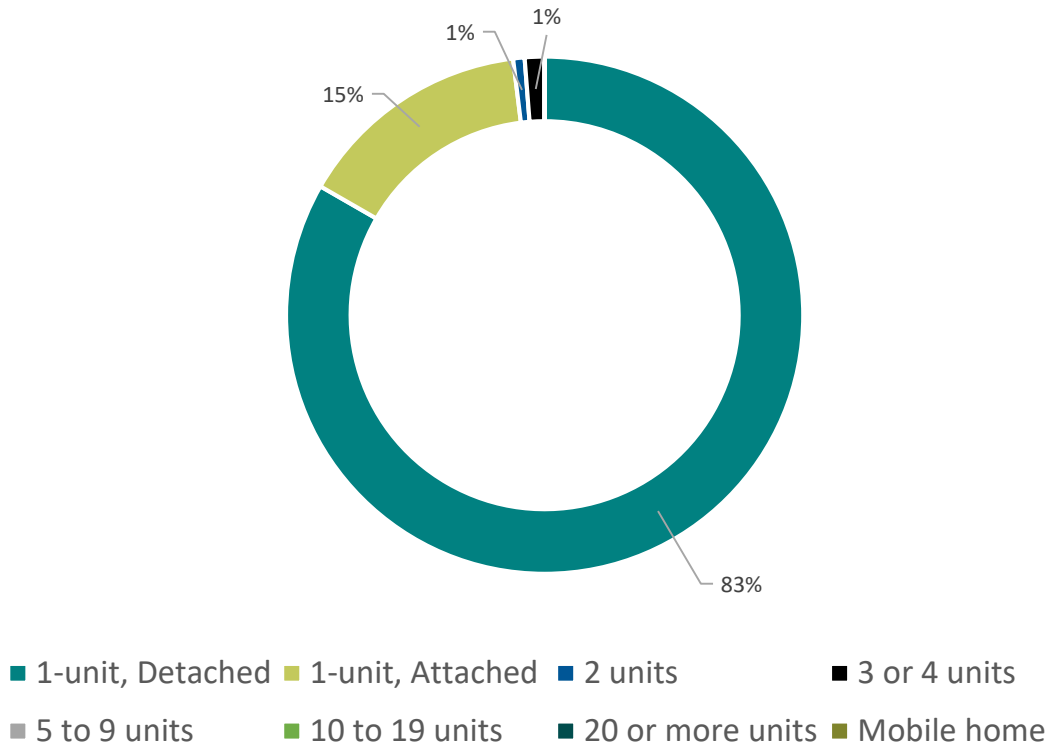
2024 Median Sales Price

- New Richmond $352,250
- River Falls $380,000
- Hudson $435,000
- St. Croix Cty. $383,750



Source: Northstar MLS

Unit Types



Source: US Census Bureau ACS

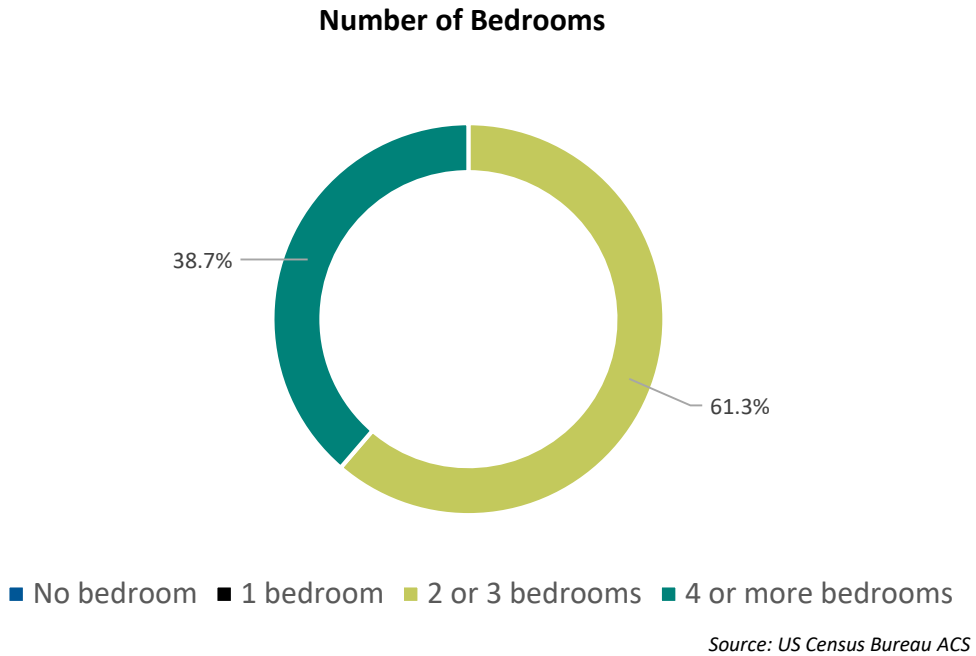
- 83% of owner-occupied units within the City are detached single family homes.
- The City also has a healthy supply of owner-occupied 1-unit attached (twin homes), at 15% of the owner market. These units are typically under a condo form of ownership.
- Condos, as an ownership structure within the market, have never been prevalent in the City. Condos offer an opportunity for more dense redevelopment in areas of the downtown and can provide a more affordable option for home ownership.

Data unchanged in 2024 Housing Study update

Ownership Unit Size

- There are no owner-occupied houses with only 1 bedroom in the City of New Richmond. This is consistent with St. Croix County and surrounding communities.

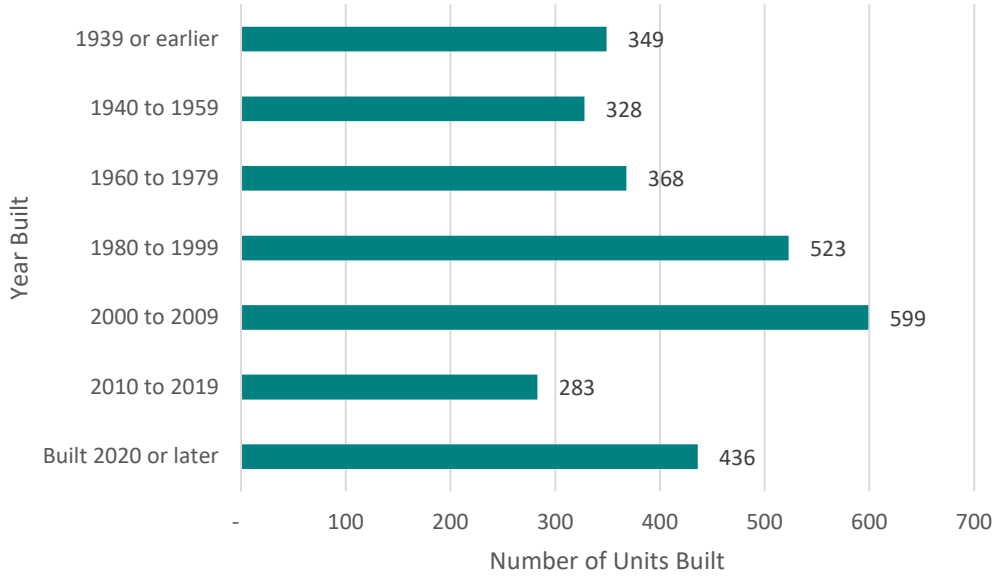
- Homes with fewer bedrooms are generally more affordable both within existing and new-construction markets. Ownership units with one bedroom can fill a niche in the market, accommodating households who wish to downsize as they age and households who may be first-time homebuyers.



Source: US Census Bureau ACS

Data unchanged in 2024 Housing Study update

Housing Age of Owner-Occupied Housing

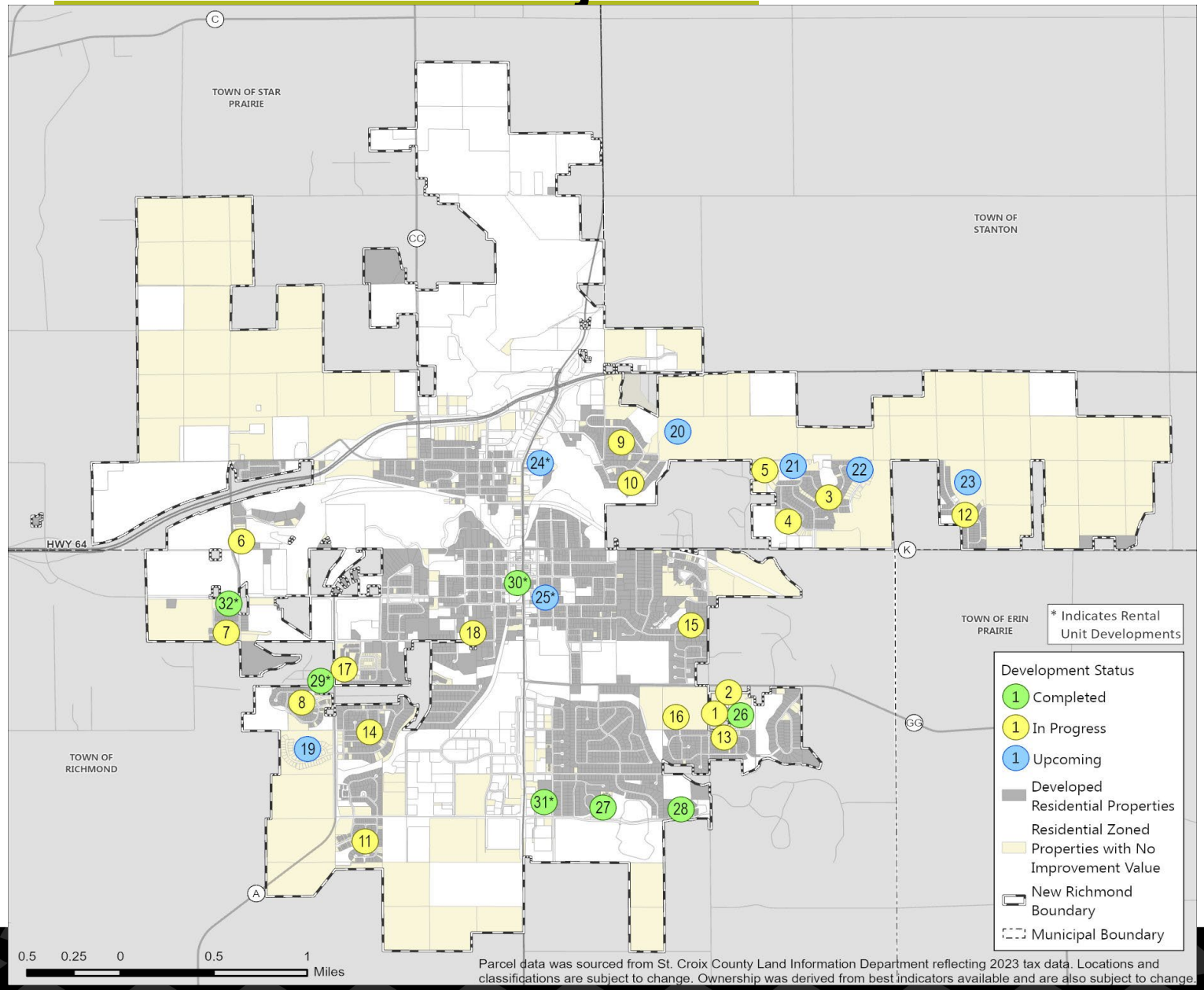


Source: US Census Bureau ACS

- Approximately 45.7% of owner-occupied homes were built between 2000-2023.
- The City does also have a significant supply of homes built prior to 1980 (36.2%). Older housing units tend to be more affordable and offer opportunity for households with lower incomes and entry-level homebuyers.

Data unchanged in 2024 Housing Study update

New Richmond Projects



1. Meadow Crossing 1st (55 lots, 54 available)
2. Meadow Crossing 2nd (12 lots, 6 available)
3. Fox Run 2nd Addition (103 lots, 32 available)
4. Fox Run 3rd Addition (24 lots, 14 available)
5. Fox Run 4th Addition (52 lots, 48 available)
6. Golf Side Villas (12 lots, 3 available)
7. Golf View Estates (41 lots, 4 available)
8. Willow River Bluffs (86 lots, 3 available)
9. Lakeview Estates (50 lots, 2 available)
10. North Shore Addition (29 lots, 4 available)
11. Evergreen Valley 3rd Addition (97 lots and 7 available)
12. Whispering Prairie (103 lots and 4 available)
13. Paperjack Townhome Community (19 lots and 4 available)
14. Woodland Creek (163 lots, and 15 available)
15. Pine Bluff 4th Addition (59 lots, 3 available)
16. Avondale (42 lots, 35 available)
17. Willowind 1st Addition (77 lots, 55 available)
18. Falcon Glen (24 Condo units)

19. Gloverdale (60 lots)
20. Francois Fields (97 lots)
21. Fox Run 5th Addition (14 lots)
22. Fox Run 6th Addition (15 lots)
23. Whispering Prairie North (90 lots)
24. Lakeside Flats (103 units)
25. Public/Private Partnership Apartments and Townhomes (81 units)

26. Meadow Crossing
27. Richmond Prairie
28. Naser Heights
29. Willow Countryside Villas
30. Beebe Lofts Senior Living
31. Mill City Flats
32. West 5th Townhomes

Market Trends, Detached Single Family Homes

- From 2019 to 2024, the median sale price for detached single family homes increased an estimated 65% (from $235,000 to $357,000). This is in primarily due to the tight supply of housing stock.

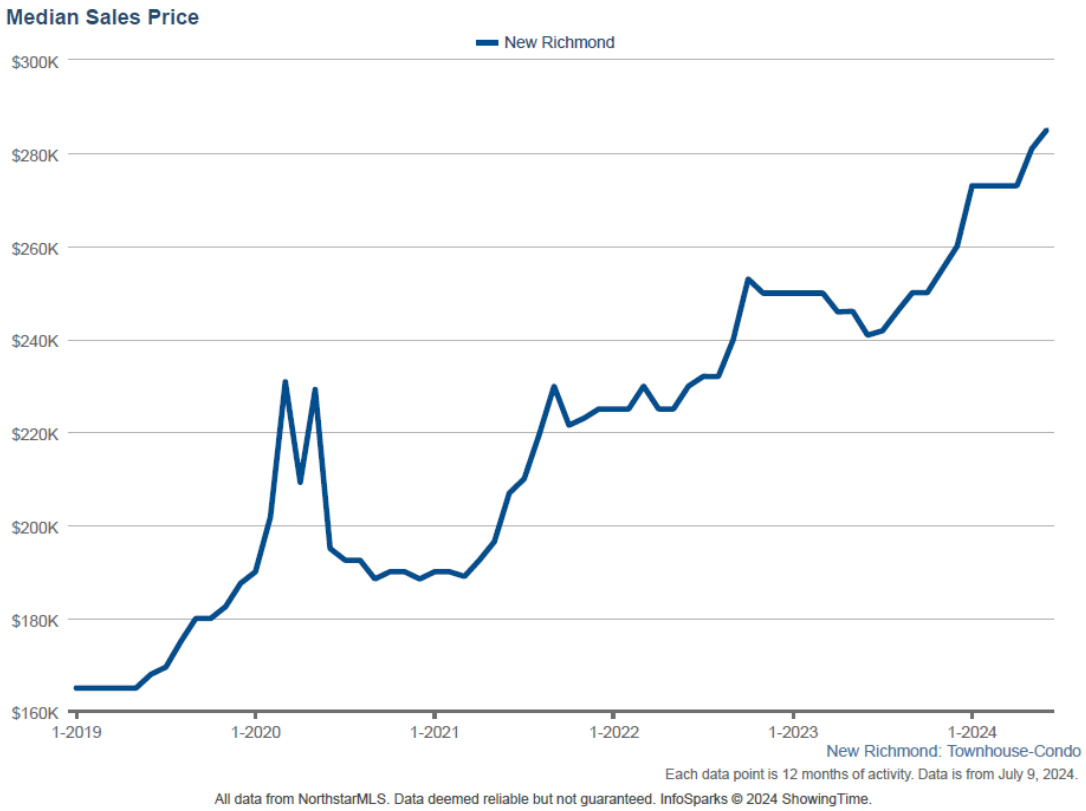
- The median home sale prices between 2019 and 2024 have been above what is considered affordable for the median income earning household in the City. Based on interviews with local housing experts there need to be more owner-occupied units priced between $250,000-$300,000.

- The total number of homes sales has decreased by 51% from 2019 to 2023 (279 to 143), which could be based on the increase in interest rates and rising construction costs. As a result of these numbers, apartments are being constructed in New Richmond.

Source: Multiple Listing Service

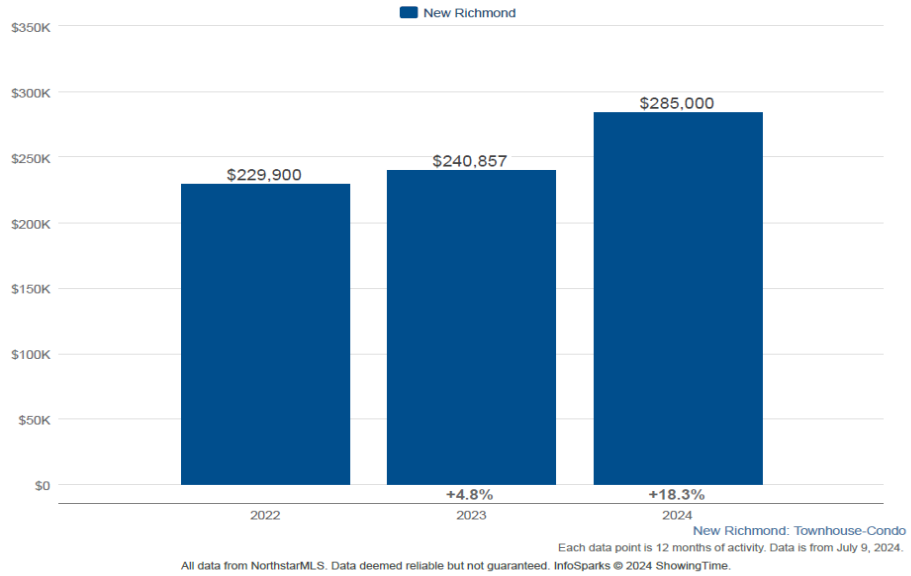
Data unchanged in 2024 Housing Study update

Market Trends, Condos and Duplex



- Duplex and Condo homes make up a smaller number of home sales in New Richmond which makes sense considering this unit type only comprises 17% of the City's owner-occupied housing stock.
- Total sales have increased over the years. This increase is possibly due to the affordability that these unit types offer first time buyers.
- The gap between median sale price for these units and the median income affordability threshold has started to narrow. This is most likely from the increase in demand for attached owner occupied housing.

Graph on right: 3-year over year Median Sales Price for Townhomes and Condos



Source: Northstar MLS

Housing for Special Populations

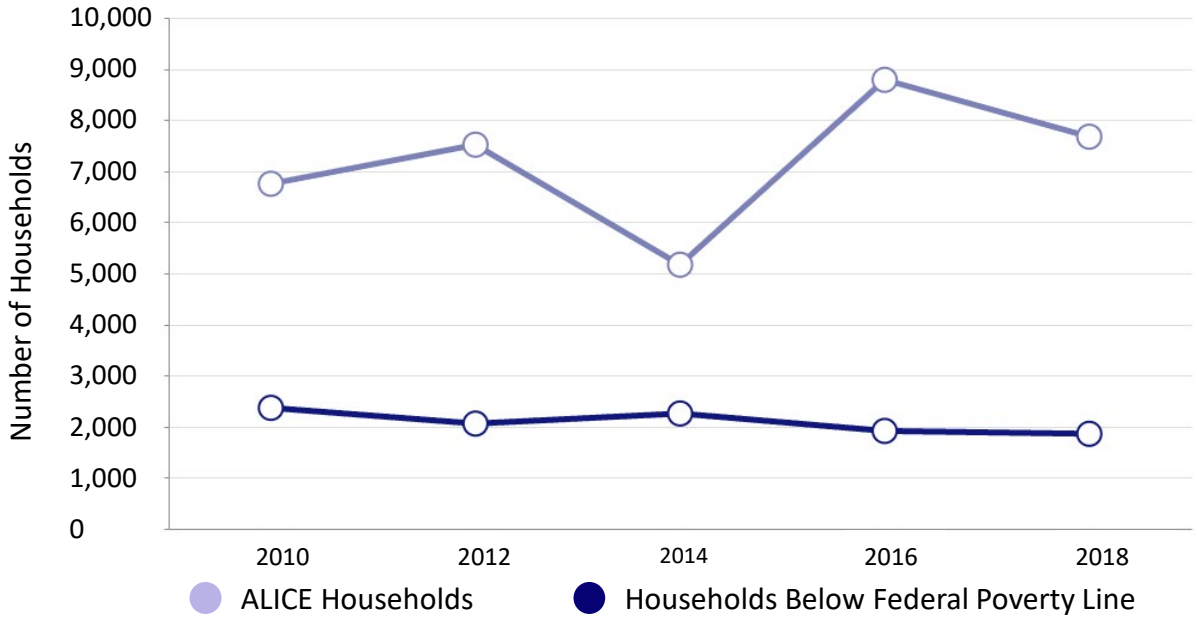
ALICE Households

- ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the cost of household essentials including but not limited to housing.

- Below is the information for St. Croix County, about 8.7% of households in the County were considered ALICE household in 2018.

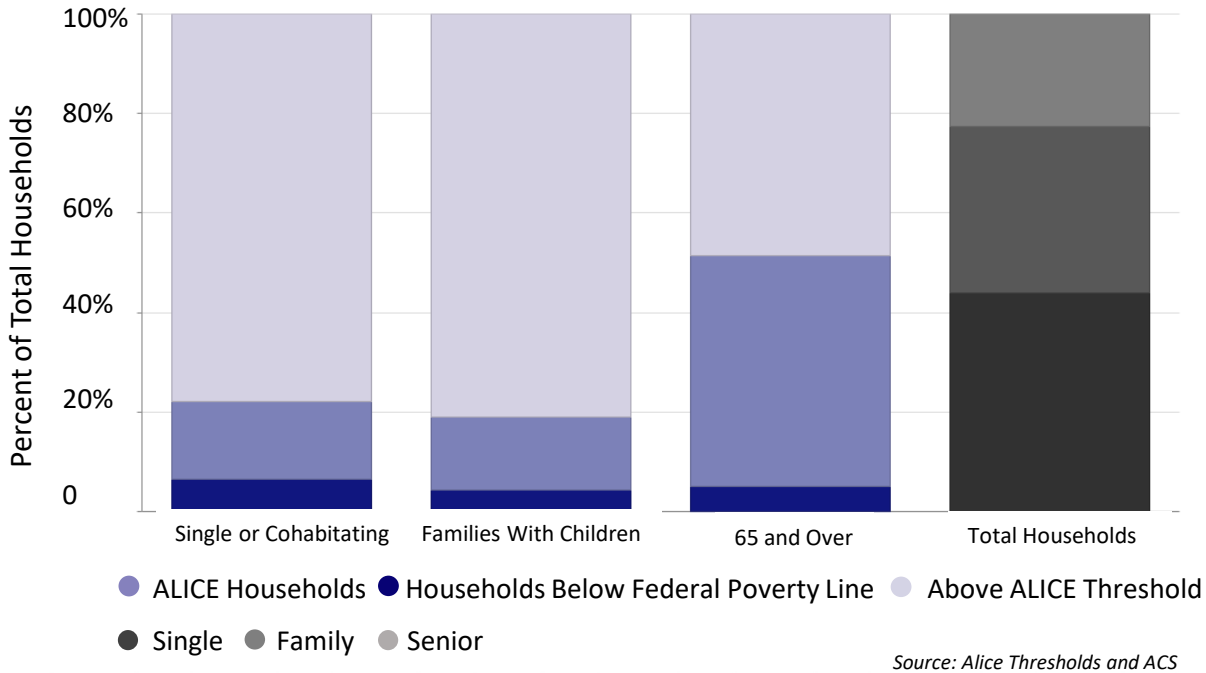
- The number of ALICE households has increased from 2010, while the number of households at a household income at or below the federal poverty line has decreased.

St. Croix County ALICE and Poverty Households Change Over Time



Source: Alice Thresholds and ACS

St. Croix County Types of Households Struggling



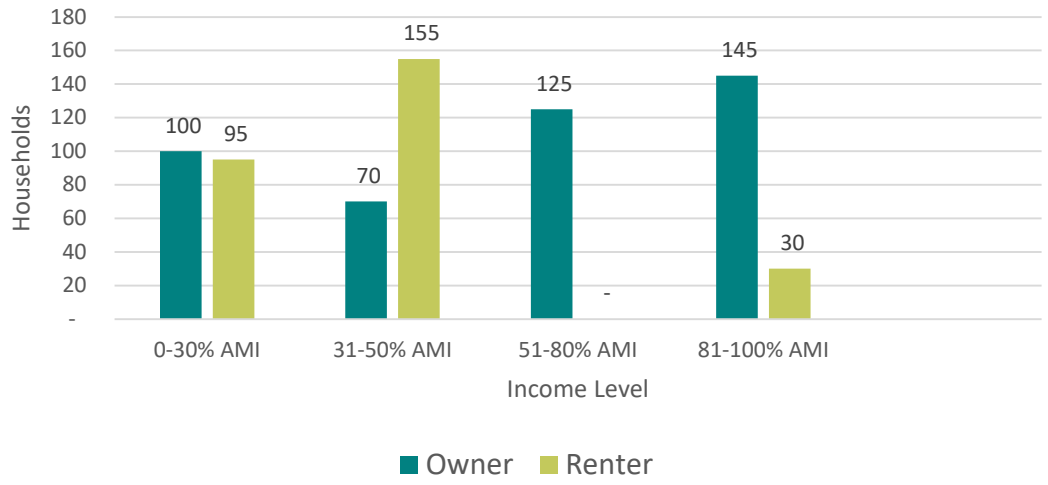
Source: Alice Thresholds and ACS

Data unchanged in 2024 Housing Study update

Aging Populations

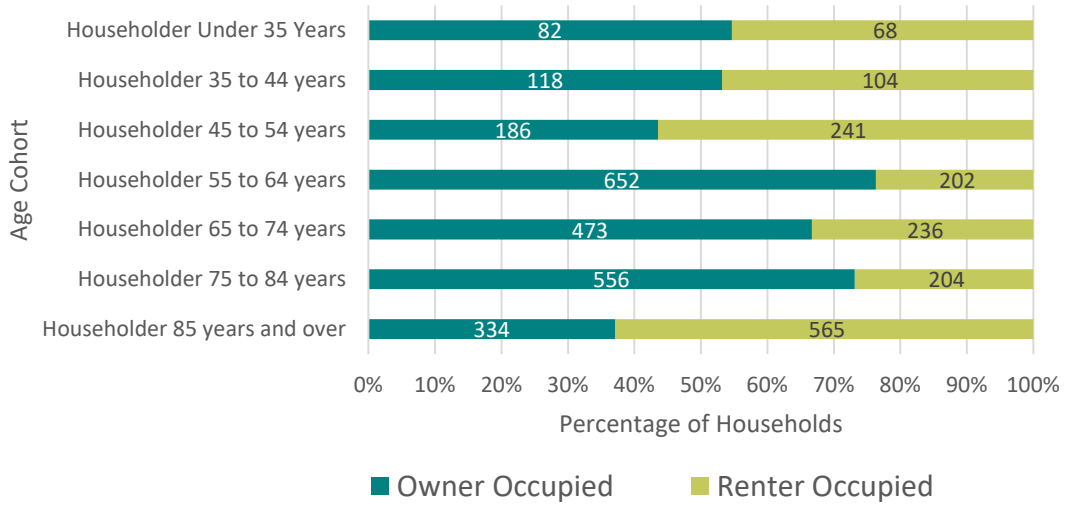
- Senior households are anticipated to have the largest percentage of growth through 2040.
- As seen in the lower right figure, the majority of seniors are homeowners. Some seniors will continue to live in their own home with virtually no services, while some will look to townhomes and apartments that offer the ability to “downsize”, specialized housing with limited services, and different types of assisted living facilities.
- Often senior households will pay up to 50% of their income for market rate senior housing and up to 90% for specialized living.
- Currently, the waitlist of the New Richmond Housing Authority for senior housing is at 100 seniors.

City of New Richmond Senior Household Income



Source: HUD CHAS

City of New Richmond Household by Age and Tenure



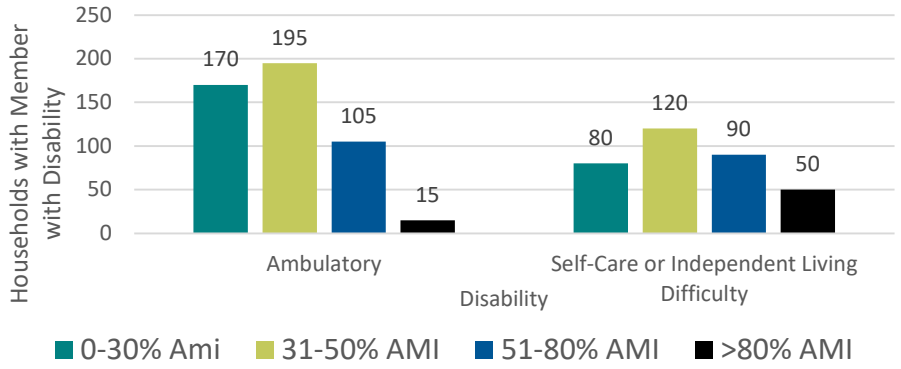
Source: US Census Bureau ACS

Data unchanged in 2024 Housing Study update

Disabled Populations and Accessibility

- Those with an ambulatory, self-care, or independent living difficulty are most likely to require specialized forms of housing.
- The percentage of the population by age, that experiences disability is disproportionately higher for aging and senior households.
- Most housing units are not traditionally constructed to accommodate aging or disabled populations (e.g. through wider doorways, lower counter tops, etc.)

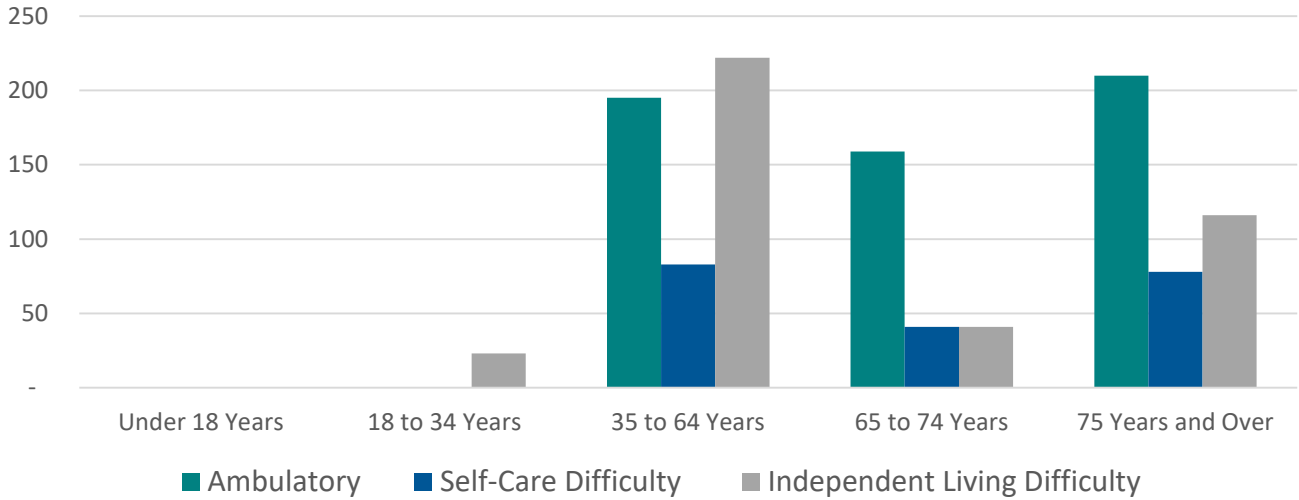
City of New Richmond Households with a Member with a Disability by Income and Type



Source: HUD CHAS

- New market rate and workforce housing should contain set-aside units that meet universal design standards.
- Current trends show that there are residents across all income levels that have a disability, but many would qualify for subsidized housing (<80% AMI).
- As the population continues to age, ensuring accessibility of new and existing homes should be a priority.

City of New Richmond Persons with a Disability by Age and Type



Source: HUD CHAS

Data unchanged in 2024 Housing Study update

Other Forces Impacting the Market

Taxes

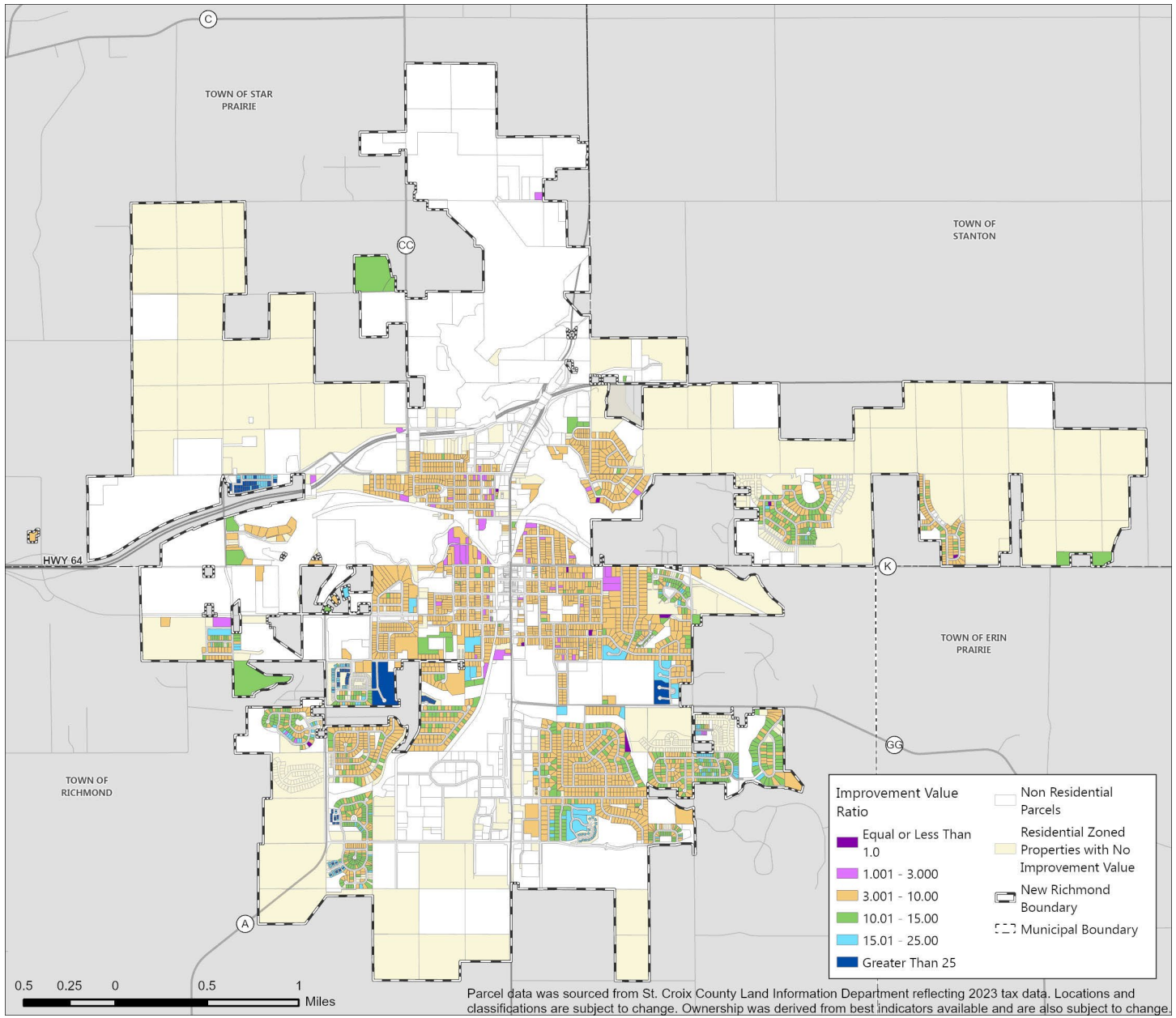
- New Richmond's mill rate is higher than some neighboring townships but slightly less than surrounding cities and villages.
- It is generally expected that the City would have higher tax rates than towns because they maintain more infrastructure and offer more services per capita.
- New residential growth expands the City's tax base and spreads costs between more households.
- Interviews with local housing experts noted that property taxes are lower in New Richmond (Wisconsin) than they are in Minnesota. Anecdotally, is likely that lower property taxes are something drawing people into the City from the Twin Cities.

Municipality	2023 Mill Rate	Taxes on $352,250 Home	Difference vs New Richmond
City of New Richmond	0.01498	$5,277	-
Village of Somerset	0.01826	$6,432	$1,155
Town of Richmond	0.01314	$4,629	($648)
Town of Star Prairie	0.01628	$5,735	$458
Town of Erin Prairie	0.01450	$5,108	($169)
City of Hudson	0.01692	$5,960	$683
City of River Falls	0.01698	$5,981	$705
City of Rice Lake	0.01753	$6,175	$898

Improvement Value Ratio

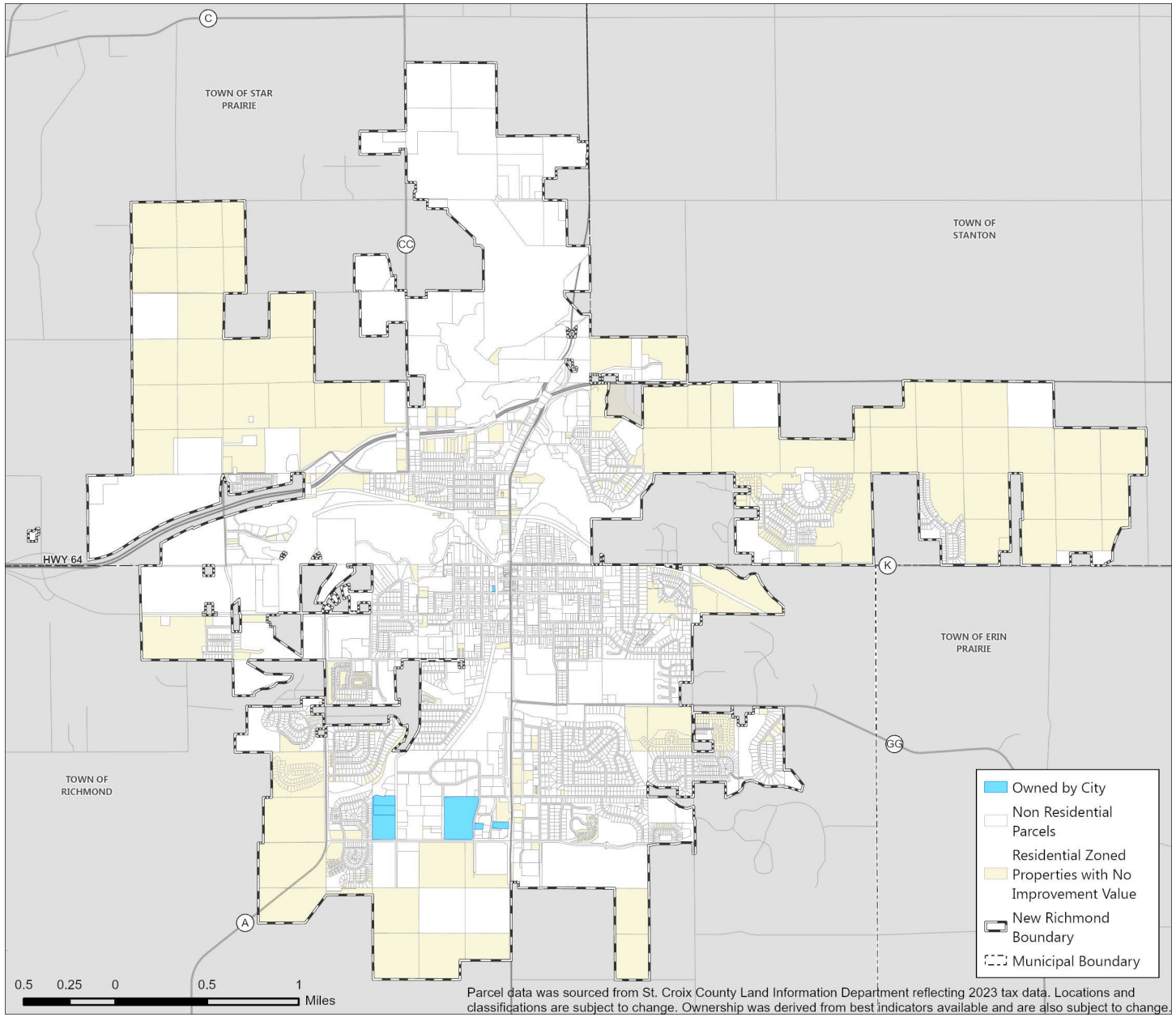
- This map helps identify areas that are more likely to benefit from redevelopment or rehabilitation: **residential areas with high land value and low improvement value.**

- Areas with the lowest improvement ratios (the dark purple and light purple) are scattered throughout the City.



Supply of Available Lots

- Aside from redevelopment there are opportunities for additional housing on vacant lots within city limits.
- Vacant residential parcels are represented in brown on the map to the right.
- Most of the available residential acreage is in large areas that could be subdivided (2,500 acres total). This acreage includes some land that may not be buildable due to wetlands, floodplain, size, shape, etc. Recent annexation has significantly increased the amount of available land for residential development.
- There are currently 578 buildable lots within the City.



Regulations

- The City's ordinance has six zones that allow for various types of residential development. All of them allow single family development by right:
  - Z1- Agriculture Preservation
  - Z2- Sub-Urban
  - Z3- Multi-Use/Corridor
  - Z4- General Urban
  - Z5- Traditional Neighborhood
  - Z6- Central Business

- Townhomes and twin homes are allowed in Z2-Z6 through the building permit process and multiple family dwellings are allowed in Z3-Z6, the only requirement being site plan approval by Plan Commission.

- There is little regulation on minimum lot size in all districts, which encourages development on smaller lots. However there are requirements on minimum lot width and lot coverage in place of minimum lot size requirements in New Richmond.

- Interviews indicated the development process is overall good in New Richmond, though it was suggested the process could be further simplified which would reduce cost to developers. Any reduction in process/cost ultimately gets passed on to renters or owners.

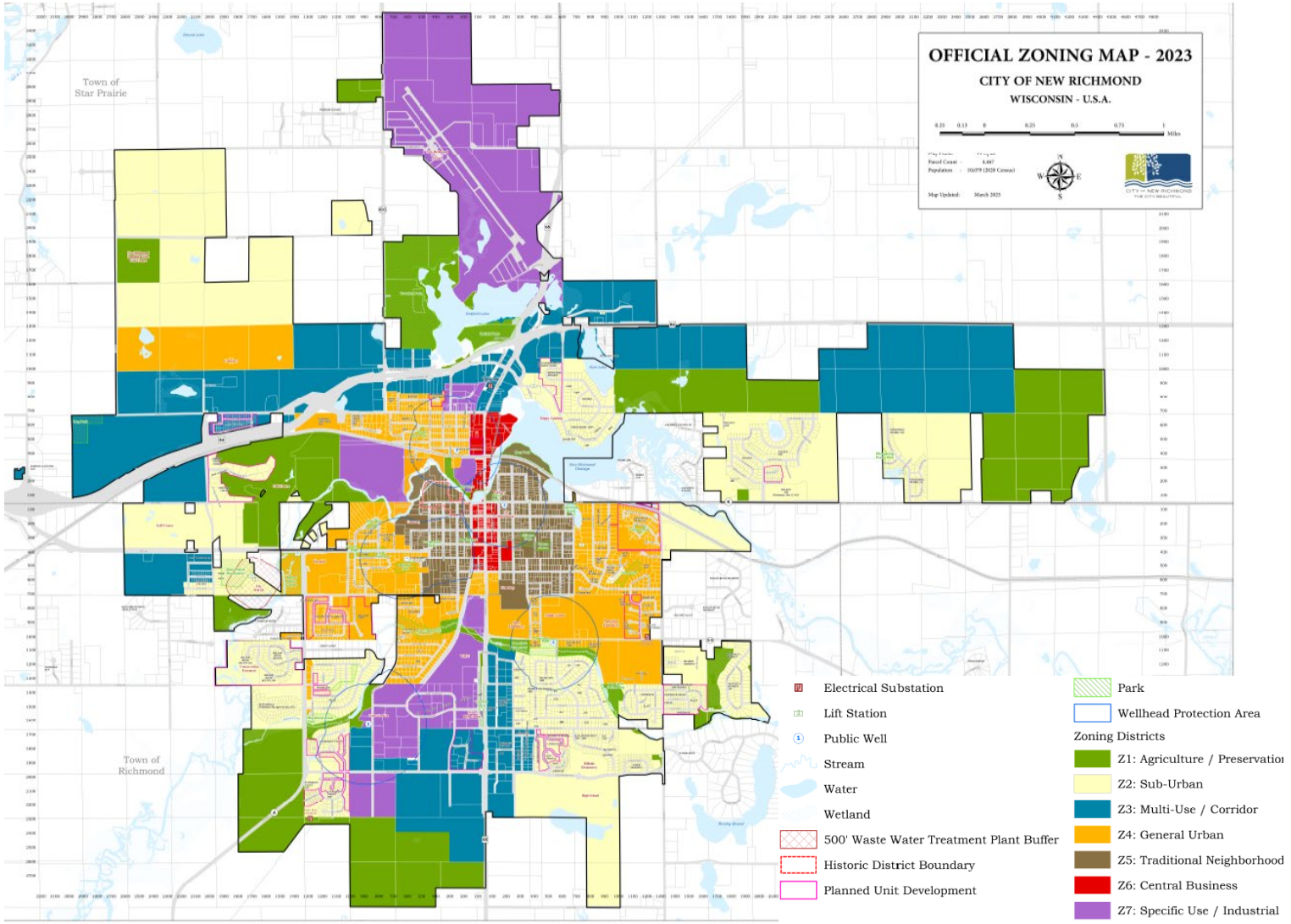
	Agriculture Preservation - Z1	Sub-Urban - Z2	Multi-Use/Corridor - Z3	General Urban - Z4	Traditional Neighborhood - Z5	Central Business - Z6
Dwelling Type	**Z1**	**Z2**	**Z3**	**Z4**	**Z5**	**Z6**
Single-family	BP	BP	BP	BP	BP	BP
Min Lot Width (in FT)		*80*	*80*	*80*	*50*	
Min Front Yard Setback (in FT)	*50*	*25*	*25*	*25*	*25*	
Maximum Lot Coverage	*30%*	*40%*	*30%*	*40%*	*40%*	*100%*
Two Family Dwelling		BP	BP	BP	BP	
Min Lot Size (in SF)						
Min Lot Width (in FT)		*40*	*40*	*40*	*40*	
Min Front Yard Setback (in FT)		*25*	*25*	*25*	*25*	
Maximum Lot Coverage		*40%*	*30%*	*40%*	*40%*	*100%*
Townhouse		BP	BP	BP	BP	BP
Min Lot Size (in SF)						*2,500*
Min Lot Width (in FT)		*40*	*40*	*40*	*40*	*16*
Min Front Yard Setback (in FT)		*25*	*25*	*25*	*25*	*20*
Min Dwelling Unit Separation (in FT)		*40%*	*30%*	*40%*	*40%*	*100%*
Mobile Home						
Multiple Family Dwelling			SP	SP	SP	SP
Community Living (1-8)	BP	BP	BP	BP	BP	BP
Community Living (9-15)	C	C	C	C	C	C
Nursing Home		C	C	C	C	C

SP=Site Plan Application Required *BP= Allowed through building permit process* *C= Conditional Use Permit Required*

Zoning

- Due to the flexibility of the City's zoning code, a variety of residential unit types are allowed throughout the City. This facilitates development of a variety of housing types to meet market demand.

- Only larger community living facilities and nursing homes are subject to conditional use permits. This is something the City could revisit as the population continues to age.



Impact Fees

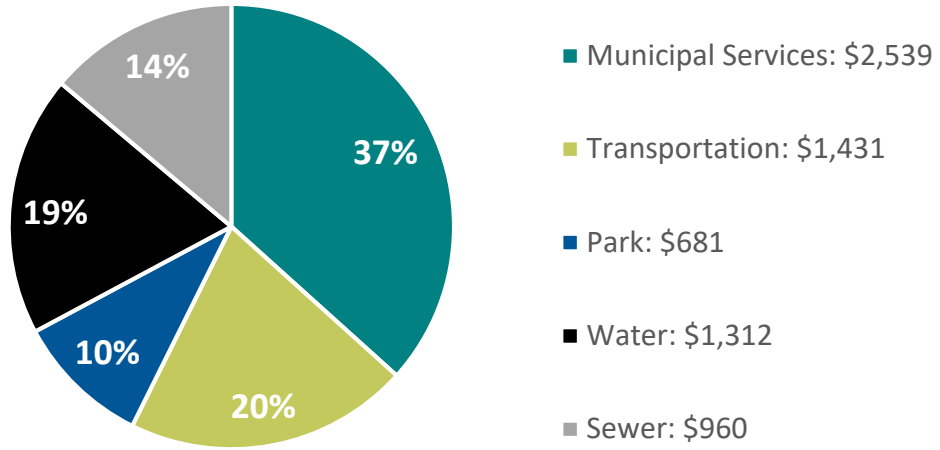
- Communities charge impact fees when approving new developments to pay for infrastructure that must be built to accommodate new development.

- As of July 1, 2023, New Richmond charges an impact fee of $6,611 per dwelling unit for single family development. A breakdown of these fees is shown to the right.

- In 2021, one interviewee noted that the City's impact fees were high, especially compared to the City of Eau Claire, and City of Rice Lake which do not charge impact fees. Other nearby communities charge the following impact fees as of June, 2024:
  - City of River Falls - $7,217 average per dwelling unit
  - City of Hudson - $5,628 per dwelling unit
  - Village of Roberts - $5,050 per dwelling unit
  - Village of Baldwin - $3,400 per dwelling unit
  - Village of Somerset - $1,940 per dwelling unit

- The City underwent an impact fee study in 2022 and has since increased fees from the 2021 level ($4,400 per dwelling unit). To encourage increased development of affordable housing, the City should consider reducing impact fees for affordable housing options.

New Richmond Impact Fee ($6,611) Breakdown



Source for Impact Fees – City/Village Website

Livability

- **Good Schools:** New Richmond's School District is attractive to potential residents. The District is expecting continued growth due to households leaving the Twin Cities.

- **Proximity to Twin Cities:** Households moving from the Twin Cities to New Richmond come because of the quality of life offered while still being able to easily drive to the Twin Cities.

- **Opportunity for Recreation:** The City has a robust park and recreation system with 31 parks (developed and undeveloped) and 17.1 miles of paved trails. There are a total of 345 acres of active and passive park land in New Richmond.

- **Access to Broadband:** Recent improvements have grown the number of internet providers to four within the City which all provide high speed internet access. Reliable internet is a critical factor for drawing people and businesses to the community. The City should continue to prioritize high speed internet access.

- **Safety:** Interviewees mentioned the City is perceived as safe, which is a draw to potential residents.



New Richmond High School

Housing Gaps and Opportunities

Owner Occupied Housing Units Needed-Conservative

- The conservative household growth estimate uses DOA's projected growth rate for the City through 2030 (19%) plus an additional 50% increase due to additional unanticipated housing demand created by the bridge.

- Based on 2021 projections, unit need calculation was re-evaluated with ownership housing construction in 2022 and 2023. **Revised 2030 projections indicate need for 280 units or 210 SF-Detached and 70 SF-Attached units.**

- **The 280 owner-occupied units that are projected to be needed in the local housing market over the next 6 years should be in the following sale ranges (2024 dollars):**
  - **62 units priced $55,000*-$243,000**
  - **30 units priced $220,000-$304,000**
  - **141 units priced $284,000-$440,000**
  - **47 units priced greater than $440,000**

**Home ownership at this price point is challenging and may not be possible without significant subsidy.*

New Construction Ownership Housing Demand to 2030 - Conservative			
Demand from New Households Within the City			
Owner Household Growth		768 additional households	
Percent Owner Households under 65		46%	
DOA Estimate Plus Demand Due to Bridge (50%)		176 additional households	
Plus Additional 2% Vacancy		11 ownership units	
Demand Generated for New Construction		540 ownership units (54/year)	
Demand from Existing Homeowners			
Current Owner Households (those under 65)		1,715 households	
Annual Turnover		13%	
Households Anticipated to Move		223	
Desire New Construction		13%	
New Construction Demand		29 ownership units (3/year)	
Minus 2021 Permits		136	
2021 Report Projection for New Construction Ownership Units = 433 units			
Minus 2022/2023 Permits		153 (97 SF-Detached, 56 SF-Attached)	
Demand for Detached vs. Attached Units			
Demand for SF-Detached	75%	Demand for SF-Attached	25%
Total SF-Detached Need	228 units (38/year)	Total SF-Attached Need	52 units (9/year)
Total Unit Need 2024-2030 = 280 units (47/year)			

Owner Occupied Housing Units Needed-High

- This high estimate assumes a 50% growth rate in households between now and 2030. This growth rate assumes the construction rate the City has experienced since the opening of the bridge will continue.

- Strong growth in construction has remained consistent since 2017, though this trend should be monitored for changes in market dynamics and community demographics. **Revised 2030 projections indicate need for 709 units or 532 SF-Detached and 177 SF-Attached units.**

- **The 709 owner-occupied units that are projected to be needed in the local housing market over the next 6 years should be in the following sale ranges (2024 dollars):**
  - **160 units priced $55,000*-$243,000**
  - **85 units priced $220,000-$304,000**
  - **348 units priced $284,000-$440,000**
  - **116 units priced greater than $440,000**

**Home ownership at this price point is challenging and may not be possible without significant subsidy.*

New Construction Ownership Housing Demand to 2030 - High			
Demand from New Households Within the City			
Owner Household Growth		2,068 additional households	
Percent Owner Households under 65		46%	
Plus Additional 2% Vacancy		19 ownership units	
Demand Generated for New Construction		969 ownership units (97/year)	
Demand from Existing Homeowners			
Current Owner Households (those under 65)		1,715 households	
Annual Turnover		13%	
Households Anticipated to Move		223	
Desire New Construction		13%	
New Construction Demand		29 ownership units (3/Year)	
Minus 2021 Permits		136	
2021 Report Projection for New Construction Ownership Units = 862 units			
Minus 2022/2023 Permits		153 (97 SF-Detached, 56 SF-Attached)	
Demand for Detached vs. Attached Units			
Demand for SF-Detached	75%	Demand for SF-Attached	25%
Total SF-Detached Need	532 units (89/year)	Total SF-Attached Need	177 units (30/year)
Total Unit Need = 709 units (119/year)			

Rental Units Needed- Conservative

- The conservative household growth estimate uses DOA's projected growth rate for the City through 2030 (19%) plus an additional 50% increase due to additional unanticipated housing demand created by the bridge.

- Larger than anticipated population growth in recent years coupled with nationwide shift towards multi-family development has caused rental unit construction to outpace the 2021 conservative projections. **Revised 2030 projections indicate need for 223 units.**

- **The 223 rental units that are projected to be needed in the local housing market over the next 6 years should be in the following price ranges (2024 dollars):**
  - **64 units priced $400-$700/month**
  - **78 units priced $700-$1,100/month**
  - **37 units priced $1,100-$1,700/month**
  - **44 units priced $1,400-$2,700/month**

New Construction Rental Housing Demand to 2030 - Conservative					
Demand from New Households Within the City					
Renter Household Growth	768 additional households				
Percent Renter Households under 65	33%				
DOA Estimate Plus Demand Due to Bridge (50%)	127 additional households				
Plus Additional 5% Vacancy	19 rental units				
Demand Generated for New Construction	399 rental units (40/year)				
Demand from Existing Renter Households					
Current Renter Households (those under 65)	1,207 households				
Annual Turnover	6%				
Households Anticipated to Move	72				
Desire New Construction	13%				
New Construction Demand	9 rental units (1/year)				
Minus 2021 Permits	108				
2021 Report Projection for New Construction Rental Units = 301 units					
Minus 2022/2023 Permits	78				
Demand for Rental Units at Various Price Points					
Affordable Units	64%	Mid-Level Units	17%	High Market Units	19%
Total Affordable Need	143 units (24/year)	Total Mid-Level Need	38 units (6/year)	Total High Market Neet	42 units (7/year)
Total Unit Need 2024-2030 = 223 units (37/year)					

Rental Units Needed-High

- This high estimate assumes a 50% growth rate in households between now and 2030. This growth rate assumes the construction rate the City has experienced since the opening of the bridge will continue.

- Strong growth in construction has remained consistent since 2017, though this trend should be monitored for changes in market dynamics and community demographics, including the impact of high home prices on the ability to purchase a home. **Revised 2030 projections indicate need for 540 units.**

- **The 540 rental units that are projected to be needed in the local housing market over the next 6 years should be in the following price ranges (2023 dollars) :**
  - **154 units priced $400-$700/month**
  - **190 units priced $700-$1,100/month**
  - **90 units priced $1,100-$1,700/month**
  - **106 units priced $1,400-$2,700/month**

New Construction Rental Housing Demand to 2030 - High					
Demand from New Households Within the City					
Renter Household Growth	365 additional households				
Percent Renter Households under 65	33%				
Plus Additional 5% Vacancy	34 rental units				
Demand Generated for New Construction	286 rental units (29/year)				
Demand from Existing Renter Households					
Current Renter Households (those under 65)	1,207 households				
Annual Turnover	6%				
Households Anticipated to Move	72				
Desire New Construction	13%				
New Construction Demand	9 rental units (1/year)				
Minus 2021 Permits	108				
2021 Report Projection for New Construction Rental Units = 618 units					
Minus 2022/2023 Permits	78				
Demand for Rental Units at Various Price Points					
Affordable Units	64%	Mid-Level Units	17%	High Market Units	19%
Total Affordable Need	346 units (58/year)	Total Mid-Level Need	92 units (15/year)	Total High Market Neet	102 units (17/year)
Total Unit Need 2024-2030 = 540 units (90/year)					

Senior Units Needed-Assisted Living

- The number of senior households is projected to increase by 35% in New Richmond by 2030. Planning for aging populations is essential to the success of the housing market in New Richmond.
- As seniors age some will need assistance with daily living (ADL) and need to move out of their current homes.
- **No new assisted living units were built in New Richmond since 2021. Projections for 2030 still indicate need for 41 additional assisted living units in the City.**

Age Cohort of Household	Assumptions	2020 Households	2025 Households (projected)	2030 Households (projected)
65+	-	860	1,022	1,164
Assistance with Daily Living (ADL) Required*				
65+	45%	387	460	542
% Renter Households**		25%		
Total Potential Market		97	115	131
Minus Existing Supply of Assisted Living Units		90	90	90
Projected Demand		7	25	41

Senior Units Needed-Independent Living

- The number of senior households is projected to increase by 35% in New Richmond by 2030. Planning for aging populations is essential to the success of the housing market in New Richmond.

- Some seniors will not need assistance with daily living but will still desire to move and look for housing dedicated to seniors.

- **The Deerfield Senior Living Apartments added 24 market rate units. The Beebe Lofts 55+ Apartments added 50 subsidized units. Revised projections for 2030 indicate need for an additional 92 subsidized units.** ***This calculation does not include existing independent senior living units built prior to 2021 as that count is not available.***

Age Cohort of Household	Assumptions	2020 Households	2025 Households (projected)	2030 Households (projected)
65+	-	860	1,022	1,164
Assistance with Daily Living (ADL) NOT Required*				
65+	55%	473	562	640
% Renter Households**		25%		
Total Potential Market		118	141	160
% Subsidized**		89%		
Projected Demand - Subsidized***		105	125	142
Permitted Units 2021-2023				50
Projected Demand - Market Rate***		13	15	18
Permitted Units 2021-2023				24

Strategies for Implementation

Priorities

1. **Detached Single Family Housing** – Continued development of detached, single-family housing, especially at the $250,000-$300,000 price point.
2. **Missing Middle Housing** – Varied housing forms with 2-16 attached units, either rental or condo, addressing affordability, senior accessibility, and neighborhood compatibility.
3. **Housing for Seniors** – Independent and assisted living units for the growing senior population. Some of these units should be targeted downtown, within walking distance of services and opportunities for socialization.



Recommendations

Capacity Building & Communication

Form A Housing Committee (Recommended First Action Item)

- A Housing Committee can be the driving force to implement this plan, including providing oversight on the development and administration of funding programs, supporting public outreach about the city's housing needs and programs, and supporting updates to this plan as the market shifts and outside funding programs change year by year. The Committee should be advisory to the Community Development Authority and can include representation from the City's Housing Authority, developers, realtors, landlords, non-profits, lenders, school district, technical college, and major employers.

Improve Staff & Developer Communications & Processes

- Development processes require collaboration with multiple City departments and committees. Getting feedback and sign-off from each department in an efficient manner is a challenge in many communities. A strategy to improve the process would be to find ways to coordinate so everyone is looking at the application at the same time and explore opportunities to hold joint approval meetings. Any processes that can be consolidated or expedited would lower time (costs) to developers, which ultimately lowers costs to owners and renters.

Naser Heights Twin Home Development in New Richmond



Source: City of New Richmond

Recommendations

Initiatives

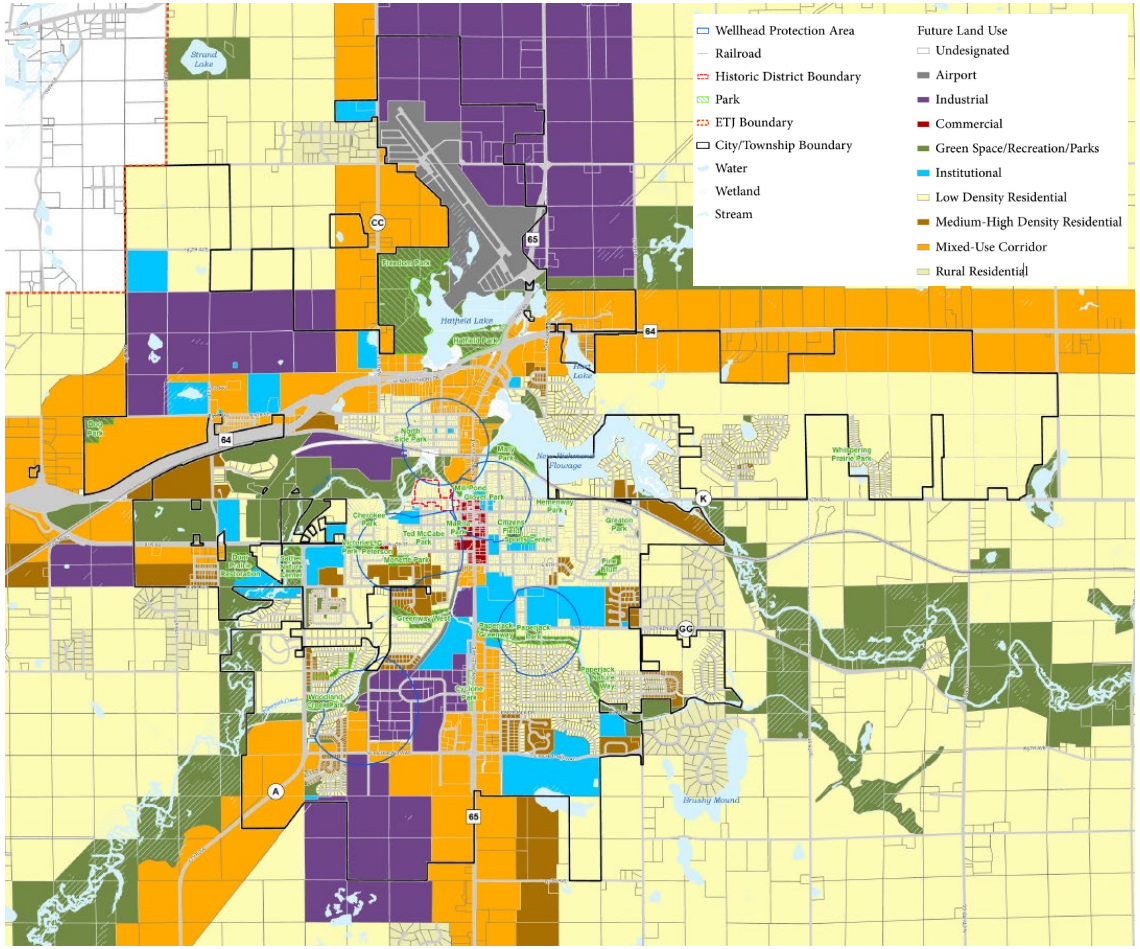
City-Owned Properties

- The City should identify and purchase properties that would be prime for redevelopment, in particular downtown, as well as locations in existing neighborhoods where smaller development projects (three-, four-plex, or small multi-family) serve as a means to increase affordability. The Community Development Authority is the recommended lead for this effort.

Ensure a Supply of Available Lots

- Currently the City has 1,270 acres of land available for residential development (both platted and unplatted). Because growth is occurring rapidly, the City should annually assess whether sufficient land is available for new residences so as not to hinder development that might otherwise occur.
- The City should also continue to review its rate of household growth vs development for indications that growth may be slowing and the first several years after the bridge were installed were a unique phenomena.
- Continually review and update the Future Land Use Map in the City's Comprehensive Plan to help identify updated areas in the City's extraterritorial jurisdiction that are planned for future residential growth.

New Richmond Future Land Use Map (2023)



Recommendations

Initiatives

Assist in Development of Community Land Trust

- Community land trusts acquire land and maintain ownership of it permanently, to ensure long-term housing affordability. With prospective homeowners, land trusts enter into a long-term renewable lease. When the homeowner sells, the family earns only a portion of the increased property value. The remainder is held in trust, preserving affordability for future low- to moderate-income families. The City should contact the Madison Area Community Land Trust for best practices in developing this type of organization.

Prioritize Business Attraction

- Continue to prioritize business attraction to provide retail, dining, and other commercial amenities residents are seeking.
- Form partnerships with local development corporations to execute projects consistent with community objectives.

Downtown New Richmond



Recommendations

Initiatives

Identify Areas Suitable for Mixed Unit Types

- Small-lot and large-lot new development is needed, so are unit type mixes within new subdivision development. Integrating a mix of housing types (attached/detached, 3-9 unit rental) within subdivisions creates more choices and options in the housing market – ensuring households of all incomes can find suitable housing in most neighborhoods. This enables more people to stay in a neighborhood over time as their housing needs change. For this initiative the city should identify:
  - Sites that transition to higher intensity areas
  - Sites large enough to place higher density in the center with intensity of use transitioning down to single family density with existing neighborhoods
  - Potentially mixed use corridors
  - Predesignated sites in new subdivisions

Example Cottage Court



Source: https://www.opkansas.org/wp-content/uploads/2019/11/Cottage-court-neighborhood-Langley-WA-web.jpg

Actively Seek Cottage Court-Style Development

- Cottage Court style development is an affordable ownership option. This style of development includes small groupings of housing around a shared public space and may be particularly attractive to seniors looking to downsize. Cottage Courts can be implemented through PUD (Planning unit development) zoning to provide suitable (but modified) setbacks, density, parking arrangements, etc.
- The City should identify areas where this could be possible, including both redevelopment and new neighborhood locations.

Recommendations

Initiatives

Provide Housing Options for Aging Seniors

- The large share of senior households projected through 2030 is a major component of the local housing market. The City should develop accessibility programs to retrofit homes to age-in-place (potentially funded through the Affordable Housing Fund) and identify locations for senior apartments or condos. Providing attractive, affordable options for seniors who wish to move has the added benefit of putting those often older, more affordable homes, seniors are currently living in, back on the housing market.

Identify Areas Appropriate for "Luxury" Housing

- There are households that could afford luxury unit rents, many of which are currently renting down into more affordable units. Development of additional luxury units is recommended to diversify the market and attract some of those households that are competing with lower-income households for housing, both renter and owner-occupied units. Work with developers to identify areas that are appropriate for luxury housing.

Beebe Lofts Senior Living



Source: City of New Richmond

Recommendations

Initiatives

Add a Continuing Care Retirement Community

- Seek out a developer for a Continuing Care Retirement Community (CCRC) and work with developer to identify a location for the community. A CCRC offers seniors the opportunity to stay in place as they age and their needs change. Residents can start out living independently in the community in an apartment and later transition to assisted living or nursing home within the community to receive additional care. An ideal location for this type of community would be near a grocery store, retail, bank, church, etc. – places which keep seniors connected to the community.

Seek Out Development of Short Term Rentals

- Review the City's ordinance to allow flexibility for landlords to provide short term rentals. Short term rentals could provide options for households who move from New Richmond from outside of the area and need temporary housing while they look for permanent housing. This was a need we heard echoed during our interviews with local housing experts.

Example Continuing Care Retirement Community Concept



Source;: http://www.lwda.com/sites/default/files/styles/project_slider/public/01_ContinuingCareRetirement-MW_Portfolio_1.jpg?itok=Lo9H9q96

Recommendations

Funding

Creating Programs for the Affordable Housing Fund

- The newly established affordable housing fund has an approximate value of $1.3 million. The fund was created from the 1-year extension of TIDs for purposes of affordable housing, allowed by state statute (66.1105(6)(g). As the City looks to establish programs for the affordable housing fund, it should be kept in mind that programs can serve various affordability initiatives anywhere in the city. Programs can be used for matching funds, land purchase, new construction, rehabilitation, renovations for seniors, and down payment assistance. Additionally, the programs can be combined with general obligation bonds, sale of surplus land, general fund budgeting and private contributions. This funding should be leveraged to make developers more competitive when applying for Low Income Housing Tax Credits (LIHTC). The affordable housing fund could be sustained over time, at least in part, by offering loans rather than simply grants. A mix of 50% forgivable loan and 50% low-interest repayment within 5-15 years should be considered.

Federal Low Income Housing Tax Credit (LIHTC)

- For development of affordable housing in the community, seek out a developer familiar with LIHTC. LIHTC (or Section 42) is a federal program which gives the Wisconsin Housing and Economic Development Authority (WHEDA) the authority to issue tax credits for acquisition, rehabilitation or new construction of rental housing for low-income households. There are two types of tax credits available through this program: 1) Federal 9% Tax Credit (competitive) and 2) Federal 4% Tax Credit (non-competitive). The City should seek developers with LIHTC experience.
- This program offers the opportunity for new construction at rents that fit within the limits and demands of the community. Statewide and locally, we are hearing from employers that workers need local housing they can afford.

Wisconsin Low Income Housing Tax Credit (LIHTC)

- Similar to the federal LIHTC program, Wisconsin offers a 4% non-competitive state tax credit which can be used as match for the federal 4% program. Again, the City should seek to work with developers familiar with the LIHTC program.

Recommendations

Funding

Down Payment Assistance

- WHEDA and the Federal Home Loan Bank Of Chicago (FHLBC) already have down payment assistance programs which should be promoted. These programs are typically available for households at/below 80% AMI. The FHLBC Down payment Plus program provides matching funds which could be matched from pools of local employers or from the City.

WHEDA 7/10 Flex Financing

- The City should continue to encourage developers to apply for these low interest loans that require developers to set aside at least 20% of units to households at or below 80% AMI. This is a noncompetitive program and applications are accepted at any time. Loan amounts have a maximum of $10 million. One drawback to the program is that it is not as desirable when interest rates are already low.

Waive Fees on Housing Rehab for Low-Income Owners

- The City should consider waiving fees for housing rehabilitation projects for low-income households (<80% AMI).

Tax Increment Financing – Affordable Housing Incentives

- Tax Increment Financing (TIF) districts can include residential property. In areas targeted for new residential growth, the City should consider TIF district creation to provide incentives to support new housing development that is affordable, such as infrastructure improvements, land purchase and housing tax credit matching funds. Project plans could also offer grants to current homeowners for necessary maintenance and improvements to the City's aging housing stock. The intent is to ensure that investments in the attraction of businesses and jobs should be coupled with investment in housing affordable to who will work those jobs.

Federal Home Loan Bank Affordable Housing Program

- Encourage developers of rental projects to apply, and encourage local banks and single-family home developers to participate in the Federal Home Loan Bank (FHLB) Affordable Housing Program (AHP). Under this program a FHLB member bank can partner with a developer to apply for grant funds for rental projects where at least 20% of the units are affordable for and occupied by those at or below 50% AMI or owner-occupied programs for households at or below 80% AMI.

Addendum 2

HOUSING NEEDS ASSESSMENT

St. Croix County, Wisconsin

2025

st croix
ECONOMIC DEVELOPMENT
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ACKNOWLEDGEMENTS

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Many public and private partners contributed funding for this important project.

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EXECUTIVE SUMMARY



Housing is an essential element of a community as it fulfills a basic need for shelter. The function of all housing, regardless of form, size, color, and price, is to provide living quarters. Residential uses typically occupy a large amount of land in a community and the various residential buildings help shape the community, neighborhood, and street.

Housing demand is most often spurred by life events such as marriage, divorce, birth of a child, child leaving the house, change in employment, retirement, or any other change. As people transition from one stage of life to another they may also look to transition housing size, style, location, etc. In St. Croix County, many homeowners are aging and, as is true of the nation, the population moving into retirement age over the next ten years will increase significantly. These demographic shifts have a significant impact on the housing market, economy, and community. Providing a variety of housing options (form, size, price, etc.) within a community has significant benefits including that it can accommodate different needs and preferences. This is important as housing desires and needs change throughout a person's lifetime.

Housing is also instrumental in economic and business development; when employees are unable to find housing that meets their needs and is affordable for their household near their place of employment, they may choose to live and work elsewhere. Businesses may struggle to retain and recruit employees without a housing supply that meets the needs and preferences of the population. There is a strong connection between workforce and housing, both which are ingredients for a strong economy. And given the aging workforce in the County, it is imperative that the County work to create opportunities to attract younger families that can work, live and place in the County.

Nationwide, households and housing markets are facing a challenging environment. The *2025 State of the Nations Housing* prepared by the Joint Center for Housing Studies of Harvard University summarizes these challenges as "High home prices and elevated interest rates reduced homebuying to its lowest level since the mid-1990s. Increases in both insurance premiums and property taxes have heightened financial stress on homeowners and landlords. And, despite an abundance of new apartments, high rents have left more people than ever cost burdened, and have contributed to a sharp rise in homelessness."[1]

The *St. Croix County Housing Needs Assessment* was prepared to help County officials, residents, developers, and other stakeholders understand the housing challenges within the County. The study was developed based on a data-driven analysis of demographic trends, socioeconomic metrics, and housing supply, along with community and stakeholder input. The data, both quantitative and qualitative, demonstrate a critical need to address housing availability and affordability in St. Croix County.

[1] *Joint Center for Housing Studies of Harvard University. The State of the Nation's Housing 2025.*

Key Findings

The County's population has increased and is projected to grow.

From 2000 to 2020, St. Croix County's population has grown by 48%. The Wisconsin Department of Administration (WI DOA) projects that the County's population will continue to grow but at a slower rate with expected growth of 10.1% from 2020 to 2050.

While the County is experiencing positive growth as a result of natural increase (births less deaths), a significant portion of the County's population growth has been from migration, with many coming from surrounding Minnesota counties. St. Croix County is an attractive location and, as detailed in the assessment, has slightly lower median housing costs compared to Washington County, MN to the west.

The County's average household size is decreasing.

From 2000 to 2020, the average household size in the County decreased by 3.0% from 2.66 to 2.58 persons per household, which is slightly lower than 2.60 nationwide. As described by the Wisconsin Policy Forum, "Longer lifespans help explain the trend, as do shifting cultural preference relating to children, marriage, and living arrangements".[2]

- In the U.S., life expectancy has increased significantly since 1970, meaning more households are comprised of one and two people who are 70 or older.
- Trends in family planning and structure have also contributed to declining household size.

As described in the 2025 State of the Nation's Housing research report, household sizes are likely to continue shrinking in the U.S., although there are some factors that might lead to a reversal of this trend.

Baby Boomers, those born 1946-1964, are retiring and aging in place.

The youngest of baby boomers turned 60 in 2024 and are at an age when traditionally, people might think about moving from their often larger, single-family home into a smaller, easier to maintain, housing unit. However, many seniors are choosing to stay in their current home due to a variety of factors including the lack of options available for downsizing and high interest rates. This stagnation disrupts the housing lifecycle. A local Realtor referenced that 78% of the Baby Boomers are aging in place, which eliminates housing opportunities for younger generations to purchase an existing home.

And, while seniors sit tight on their housing stock but retire from the workforce, and household sizes shrink, more housing options will be needed to attract and house families and workforce populations. Younger adults are going to be attracted to areas with strong employment sectors and adequate public schools, making it ever so important to maintain and support these community assets.

[2] *WI Policy Forum. "Wisconsin Outpaces Nation in Trend Towards Smaller Households". October 2023.*

Housing costs are increasing at a faster rate than household incomes.

From 2000 to 2020, the median gross rent in the County increased 76% while the median renter household income only increased 55%. And during the 10-year period of 2010 to 2020, the median sale price of homes increased 76% while median owner household income in the County increased 24%. Housing costs have increased at a faster rate than household incomes, making is challenging for both current residents as well as those looking to locate in the County.

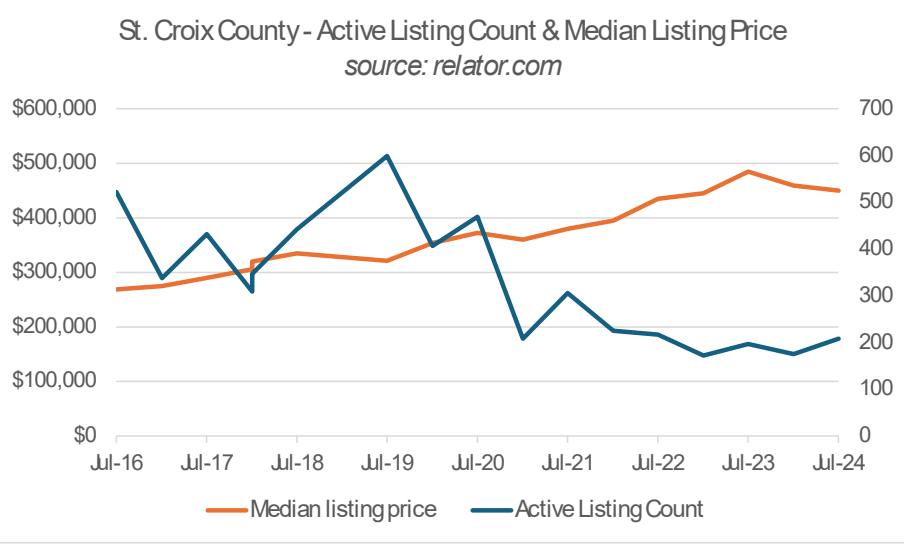
The median wages of the top occupations in the County do not support the housing costs.

As of 2024, six of the top ten occupations with the highest job count in the County had median annual earnings of less than $50,000. Using the 30% metric to avoid being housing cost-burdened, a household making $50,000 could afford $1,250 in monthly housing costs. With the 2024 median rent of a 2-bedroom unit being $1,756 and median sale price at $381,000, it makes it challenging to attract and retain workers in the County. In 2022, it was estimated that over 20,000 St. Croix County residents had a primary job in the Minnesota, with many of the jobs in St. Paul, Minneapolis, Stillwater, Woodbury and Bayport.

Interviews with employers, specifically those in the City of Hudson, confirmed that it is difficult for many of their employees to find housing that they can afford within the community. This makes it challenging for them to recruit workers from the area.

There is a lack of available housing for rent and sale within the County.

Vacancy rates, for both rental and owner housing, are low and indicate strong demand for additional units. Countywide, in 2020, the rental vacancy rate was 3.2%, dropping to an estimated 1.4% in 2023. A healthy vacancy rate for rental housing is 5-7%. Similarly, in 2020 the owner vacancy rate was 0.6% dropping to an estimated 0% in 2023. A healthy vacancy rate for owner housing is 2-2.5%.



Source: realtor.com

And as basic economics suggests, low supply and high demand leads to increased pricing. This is seen when comparing the relationship between active for-sale listings and the median listing price in the County.

Executive Summary

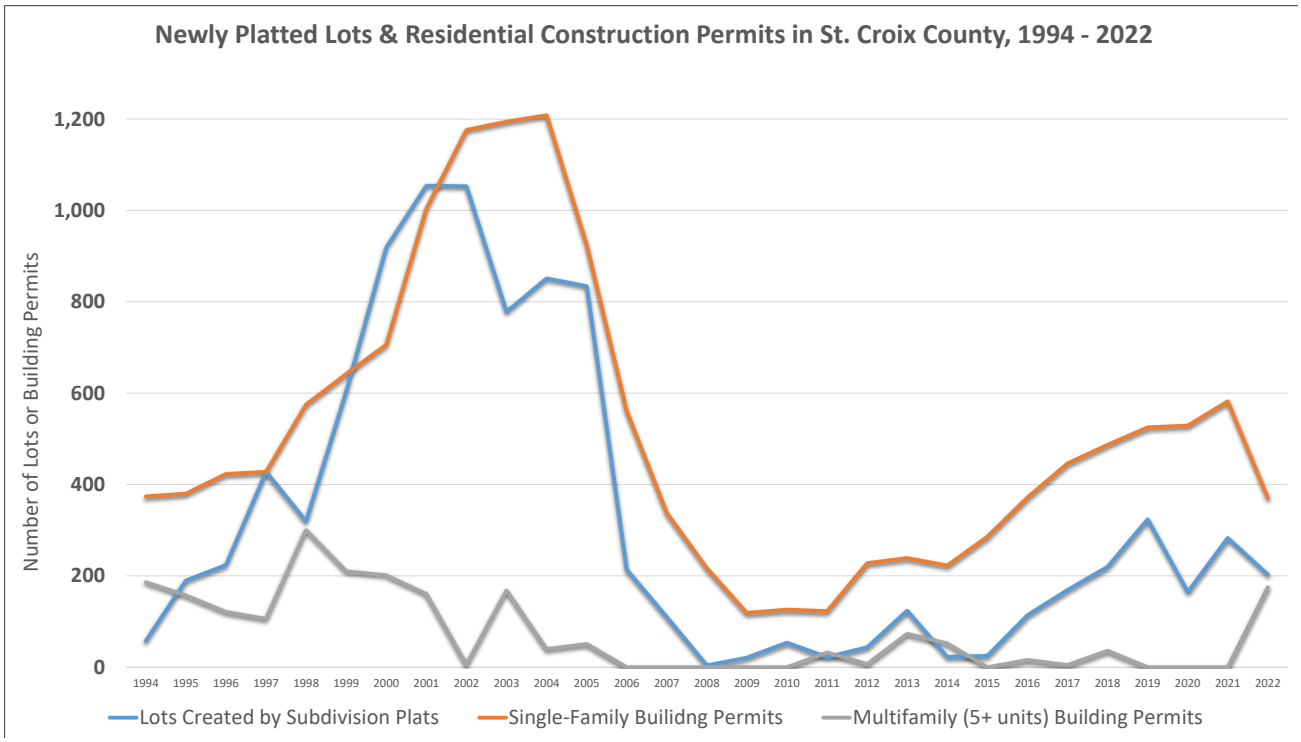
There are households that are cost-burdened, paying more than 30% of their household income on housing costs.

A household that is paying more than 30% of its income on housing costs is considered to be housing cost-burdened and may have difficulty affording necessities such as food, clothing, transportation, childcare, and medical care. Cost-burdened households also have less discretionary income to help support the overall local economy. According to the 2023 American Community Survey (ACS) 5-year estimates, 36% of renter households and 23% of owner households with a mortgage in St. Croix County were housing cost-burdened and spending more than 30% of their household income on housing costs.

Lower income household brackets unsurprisingly have a higher percentage of cost-burdened households. However, nearly 54% of senior (age 65+) renter households are housing cost-burdened, and over a quarter of senior homeowners with a mortgage are housing cost-burdened, too. These high rates of cost-burden underscore the need for more attainable housing options in St. Croix County.

The creation of new lots and housing production within the County dropped off after 2008 and supply has not yet made up the difference.

Residential construction and subdivision activity in the County have not recovered from the Great Recession but there has been some improvement in the past few years. The Wisconsin Home Builder's Association reports that 424 new single-family units were constructed in the County in 2023 with 444 constructed in 2024.



Source: WI DOA, Census Bureau Building Permit Survey (Graph inspired by work of Professor Kurt Paulsen)

There is demand for additional rental and owner units in the County, based on projected population and household growth.

The need for new housing is generated from population growth, new household creation, and housing replacement needs. Population growth creates demand for new housing unless there is suitable vacant housing to absorb the demand. Employment generally supports growth in new households; however, changes in demographics, economics, and personal preferences are also factors. Declining household size in St. Croix County also increases the number of households and the need for more housing units.

Housing demand projections for the County were prepared out to 2050. To accommodate the household growth projected based on the State's 2024 population projections and WCWRPC household size projections, it is projected that St. Croix County will need 4,300 - 4,600 new housing units by 2050. This represents demand from household growth and does not account for any housing replacement needs.

	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% Own)	--	718	873	1,009	1,019	280	285	4,183
Additional Rental Units Needed*	148-316	0	58	319	323	89	90	1,027 - 1,195
Additional Owner Units Needed**	388-531	0	245	1,032	1,042	286	291	3,284 - 3,427
Total Additional Housing Units Needed	536-847	0	303	1,351	1,365	375	381	4,311 - 4,622
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).

It is important to keep in mind that no estimate, model, or projection is perfect. Area communities and partners have the ability to influence projections based on programming and policy decisions. Moreover, the housing market does not stop at county boundaries. A county's housing supply and demand is influenced by what is occurring around it. Further, unanticipated social, economic, and policy factors in the larger region or nation can also influence local growth, housing costs, and market demand. Chapter 6 provides alternative population and housing demand projections tfor the County based on a higher growth rate than that projected by WI DOA in 2024.

The County's population and household trends should be monitored carefully over the next decade as the potential exists to over-build the housing supply resulting in vacancy rates above the healthy rate standard. "This urgent need for housing in the short and medium term may also create a very different challenge longer term. Wisconsin's youth population has been shrinking for two decades. Fewer children today means fewer younger workers in the future and a shrinking demand for housing by 2040 and beyond. That is about the same time that many of the baby boomers homes will begin coming back on the market, possibly leading to an excess of housing."[3]

[3] *Knapp, Dale. "A Housing Hurdle - Demographics Drive Need for More Homes". Forward Analytics. January 2023.*

Executive Summary

A variety of housing types is needed to accommodate the varying household sizes, preferences, and incomes.

A complete community enables people of different means and at different stages of life to have choices about where to live. Communities that allow for, or perhaps encourage or incentivize, a variety of housing types to be constructed within the community are more likely to meet the needs of those living, and those looking to live, in the community. Some of the findings from the countywide survey include:

- An overwhelming majority (75%) of respondents identified smaller single-family homes (less than 2,000 sq ft) or starter homes as the type of housing most needed in their community.
- 29% of respondents identified a need for senior apartments, assisted living, or a retirement community.
- 23% of respondents identified a desire to live in a smaller home or apartment in the next five years, indicating a desire by some to downsize.

Recommendations

Despite the basic need for housing, the challenges surrounding housing availability and affordability are widespread. The issue is complex with no single or easy solution. Tackling the County's housing needs will require the work of several partners undertaking multiple strategies.

St. Croix EDC's approach is to tackle the issue collaboratively in a way that reflects what can work in each community, makes sense for a builder or a project, becomes a resource for a company looking to grow, and, most importantly, creates viable places for people of all ages and incomes to live in St. Croix County. Different partners and stakeholders at different levels can impact and are impacted by housing issues. As such, SCEDC is recommending the following initiatives in St. Croix County

County-Level initiatives

- **Establish a St. Croix County Housing Task Force.** The housing, economic, and demographic data detailed in this assessment identify a need for housing solutions in St. Croix County. Despite the need, municipalities often do not have the necessary time or resources to address the issue in a meaningful way. A county-level housing task force would support municipal housing efforts and facilitate the development of housing in a variety of ways.

Municipal-Level Initiatives

- **Identify and share information about public lands suitable for residential development.** Conduct an inventory and assessment of publicly owned lands and underutilized buildings to

identify proeprties that may be suitable for residential development, with a focus on workforce and affordable housing. Publicly owned properties - such as vacant parcels, surplus public buildings, and underused institutional land - represent a strategic opportunity to expand local housing supply without requiring new land acquisition.

- **Identify and share information about residential infill sites within the community.** Identify existing vacant residential properties where infrastructure is in place and services are accessible and encourage new residential development on these sites. These lots are 'development ready' and benefit the community through increased tax value. Identify specific priority infill development areas and offer incentives, such as density bonuses, for developing infill locations. Explore the creation of a fund dedicated to acquiring vacant residential lots, which could be used for new housing.

- **Where applicable, utilize Tax Increment Financing (TIF) to create mixed-use development and utilize the Tax Increment District (TID) affordable housing extension (AHE) to create an affordable housing fund.** Where applicable and allowed under WI Statute, strategically use Tax Increment Financing to facilitate the creation of mixed-use developments that include housing affordable for the community's workforce. Communities should be proactive and think about how the TIF Affordable Housing Extension (AHE) can be utilized to benefit and advance housing in the community.

Employer & Community Partner Initiatives

- **Establish a revolving housing fund for St. Croix County.** Implementation of many components of the recommendations in this Chapter would benefit from dedicated housing funds. The County, working with local employers, developers, municipalities, other community partners, should consider setting up a fund with specific housing allocation goals.

- **Educate residents about wage and income levels in the county.** A community must ensure it addresses all housing needs within its boundaries. Given the County's trends of and aging population and workforce needs, communities should improve the mix of housing types and allow a variety of housing sizes and types. Overcoming NIMBY ("Not In My Backyard") opposition to housing projects involves educating and communicating with people as to what housing affordability means and why it is important. Perceptions and stigmas often act as a barrier. Efforts to break through this barrier include:

    - Educating the community on critical housing needs. Show them the demand numbers and the urgent need for additional housing units.
    - Clarifying what "Low and Moderate Income" really means, recognizing that the majority of the top 10 occupations in the County fall below 80% of the County median income.
    - Involving community members early in the planning process so that they have a seat at the table and are part of the process. Listen to their concerns and address any legitimate items that could help improve a project.

- Engaging community members and developers in creating tools and standards to ensure compatibility of development within the community and solutions to maintain property values.

Builder & Development Initiatives

- **Pursue public-private partnerships and other assistance programs.** There are a number of financial assistance programs (e.g., loans, grants) to help reduce the cost of development for affordable housing projects. Collaborate with local governments, housing authorities, and employers to identify land, infrastructure support, or financial incentives (e.g., reduced permit fees, TIF assistance, gap financing).

- **Explore alternative construction methods.** Alternative construction methods, including modular construction, can help reduce labor and material costs and improve build timelines. Incorporate these methods into your business model to help meet the community's housing needs.

Priority Initiatives

St. Croix EDC identified the following initiatives as priority actions to be taken in St. Croix County.

- Establish a St. Croix County Housing Task Force.
- Identify residential infill sites in each community.
- Where applicable, raise awareness of Tax Increment Financing (TIF) and how it can assist in development.
- Educate people on wage and income levels.

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CHAPTER 1: INTRODUCTION



Housing is an essential element of a community as it fulfills a basic need for shelter. The function of all housing, regardless of form, size, color, and price, is to provide living quarters. Residential uses typically occupy a large amount of land in a community and the various residential buildings help shape the community, neighborhood, and street. It also supports schools, services, tax base, employment/ customer base and has other community impacts.

Providing a variety of housing options (form, size, price, etc.) within a community has significant benefits including that it can accommodate different needs and preferences. This is important as housing desires and needs change throughout a person's lifetime.

Housing is also instrumental in economic and business development; when employees are unable to find housing that meets their needs and is affordable for their household near their place of employment, they may choose to live and work elsewhere. Businesses may struggle to retain and recruit employees without a housing supply that meets the needs and preferences of the population. There is a strong connection between workforce and housing, both which are ingredients for a strong economy.

Despite the basic need for housing, the challenges surrounding housing availability and affordability are widespread. The issue is complex with no single or easy solution. Tackling the County's housing needs will require the work of several partners undertaking multiple strategies.

Geographic Context

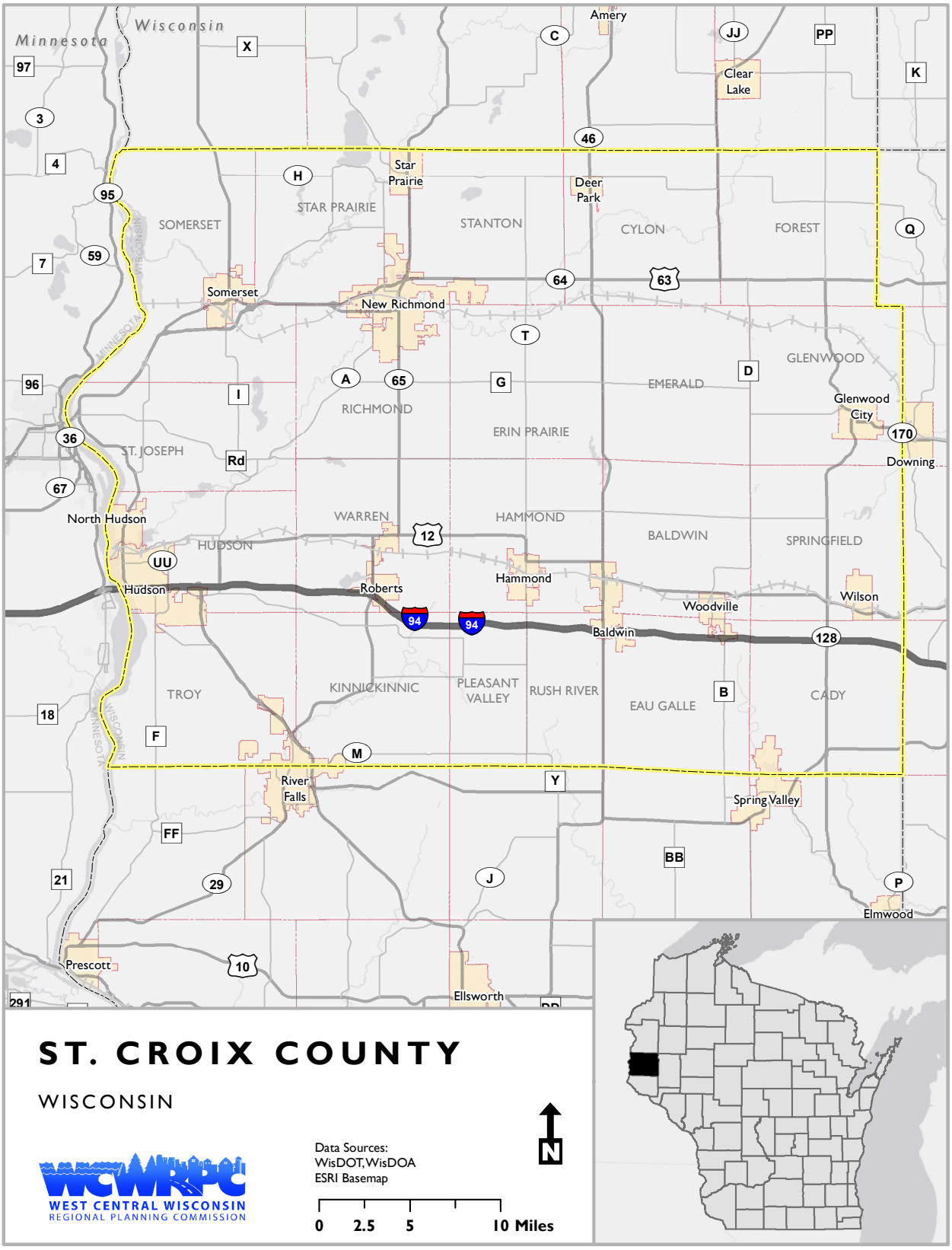
St. Croix County is located in north west central Wisconsin. The County has a total surface area of approximately 722 square miles of combined land and water area. The County is bordered by Polk County to the north, Barron County to the northeast, Dunn County to the east, and Pierce County to the south. Across the river to the west is Washington County, Minnesota.

The County is comprised of 35 minor civil divisions, which include 21 towns, 10 villages, and 4 cities as shown on Figure 1. The largest portions of the City of River Falls and the Village of Spring Valley lie within Pierce County to the south. The largest city (by population) entirely located within St. Croix County—the City of Hudson—is the County seat.

St. Croix County is part of the Minneapolis-St. Paul Metropolitan Statistical Area and was the fastest growing county in Wisconsin during the previous two decades. The opening of the St. Croix River Crossing in August 2017, allows safer, faster, and more convenient vehicle transportation between St. Croix County and the Twin Cities. This has impacted the residential/commercial growth pressure on western communities in the County. Interstate 94, which bisects St. Croix County, is the primary transportation arterial between Minneapolis-St Paul and cities to the south and east, such as Eau Claire, Green Bay, Madison, Milwaukee, Rockford, and Chicago.

Introduction

Figure 1: *St. Croix County Location Map*



Study Background

As recognized by the National Association of Development Organizations (NADO), there is a strong link between housing and economic growth.[1] Some of the many connections and positive outcomes include:

- Regions can only grow if new and existing residents have access to quality, affordable or market rate housing that can provide stability for family and personal growth in the region.

- More middle-class or workforce housing development improves hiring outcomes for employers as they search for new talent.

- Improving homeownership opportunities gives residents the opportunity to make a longer-term commitment to an area and is correlated with greater participation in positive social groups (including local schools, civic clubs, and neighborhood groups) and longer-term employment at regional employers.

- New housing development can create construction jobs that have a beneficial short-term economic impact on the region.

As noted by the National Alliance on Mental Illness (NAMI), housing is also a recognized social determinant of health, which are factors in a person's life, like the conditions in the places where a person lives, learns, works, and plays, that impact their health risks and outcomes, including their mental health.

- When a person does not have their most basic human needs - like housing - met, they have a more difficult time maintaining their overall health, including their mental health.

- Lack of stable housing makes people sick. People experiencing homelessness are at higher risk for infectious diseases, injuries due to accident or violence, and chronic physical conditions.

- The leading cause of homelessness is a lack of affordable housing.

The County's geographic location and attractive qualities have contributed to strong residential and employment growth. However, there is a recognized need for additional housing options to accommodate the variety of households and housing needs in the County. St. Croix County businesses have indicated a specific need for housing to accommodate current and potential employees. Social health partners have identified a need for more housing options that the lowest income households can afford, along with additional housing options for the unhoused.

[1] NADO. *Affordable Housing Development as a Regional Economic Asset.* https://www.nado.org/affordable-housing-development-as-a-regional-economic-asset/

Introduction

Housing cost, style, and design, in addition to other quality of life amenities (parks, transit, trails, etc.), can influence an individual's decision on where to live, which in turn can influence employment choices and opportunities. There is also a need to provide housing options to meet the needs and preferences of the growing senior population as well as housing needs of vulnerable population groups. These needs are driving forces behind this study.

In 2024 St. Croix Economic Development Corporation (SCEDC), working with a variety of public and private partners, engaged the West Central Wisconsin Regional Planning Commission (WCWRPC) to conduct a detailed countywide housing study to review the current housing supply, analyze the county's future housing demand and define potential gaps and challenges in the housing market.

Definitions

Housing Affordability

One way to think about housing affordability is in terms of the "burden" of housing costs. Specifically, when households spend more than 30% of their gross income on housing costs (rent or mortgage plus utilities, taxes, and insurance) they are considered to be "cost-burdened" and the housing is considered to be "unaffordable" for this household. This 30% level has historically been viewed as an indicator of a housing affordability problem and is a common approach to defining affordability.

Low- and Moderate-Income (LMI)

Those with low incomes often have the most difficulty finding and keeping a place to live. While there are varying definitions, in general a low-income person or household is one with a total annual income below 50% of the county median income. A moderate-income person or household has an annual income of 50 – 80% of the county median income.

Workforce Housing

Workforce housing is that which is affordable to the workforce in a community. Because incomes within the workforce vary, it is important that a community provide a range of housing options to fit the diverse needs. Workforce housing is sometimes referred to as housing to serve a household with an annual income of 80%-120% of the county median income.

Study Scope

Key Issues/Questions

This comprehensive housing study explores and evaluates the current housing situation in St. Croix County, housing demand and preferences, housing gaps to be filled, challenges or barriers to filling these gaps, and some goals and strategies that could be utilized to help address the identified housing needs.

Key questions for the study include:

- What is the current housing supply and costs? How does this compare to household incomes?
- What is the housing demand in terms of price points/costs, types, and ownership?
- What does the market want and what can it afford?
- How does housing supply compare to demand, especially for workforce and seniors?

This study does not analyze infrastructure availability and its influence on local housing, analyze specific properties, including the potential for rehab or re-use, or undertake an in-depth analysis of other components of housing. It also does not undertake a detailed land analysis nor is it a market analysis. These are analyses and questions that could be explored in the future.

Target Population Groups

While the study explores housing stock and identifies countywide needs, it pays special attention to three key target groups; these groups are not exclusive of one another.

1. **Low- to Moderate-Income (LMI)**: As previously noted, an individual or household is considered to be LMI based on their annual family income. An individual or family with a household income of less than or equal to 80% of the county median income is generally classified as LMI.
2. **Workforce**: 58% of the St. Croix County population is of workforce age between the ages of 20-64, the typical working age population group. Housing is essential to attracting and retaining a workforce.
3. **Seniors**: The 65+ population in St. Croix County currently makes up about 15% of the County's population but is expected to grow significantly by 2040. By 2030 the State of Wisconsin projects that the 65+ age group will be 22% of the County's population increasing to 25% by 2040 and 26% by 2050. The State projects the 65+ age group will increase 86% from 2020 to 2050. This demographic cohort has specific housing needs as many seniors have limited incomes and/or physical ailments that require unique housing arrangements. Some seniors are more active but are looking for smaller, low-maintenance housing options that allow them to age in place while maintaining their current lifestyle.

Data Sources & Limitations

Much of the quantitative data referenced in this study are from the U.S. Census Bureau. Other data sources are also referenced including the Wisconsin Department of Administration population and household estimates and projections, data from the realtors association and homebuilders association, and other sources.

While the quantitative data is important, there are limitations to the available data. The Decennial Census is conducted once every 10 years while the American Community Survey (ACS) is carried out at yearly or five-year intervals and surveys a sample population to arrive at estimates. Because it is comprised of sample data, the ACS has a higher margin of error, particularly in small geographic areas.

Introduction

Census surveys are self-reported and the data varies in accuracy and consistency. Additionally, there is often a delay in obtaining data from the U.S. Census Bureau. The five-year estimates are typically published a year after data collection. This study references data from the 2020 Decennial Census as well as the 2019-2023 American Community Survey estimates (referenced as 2023 ACS), which is the most recent available data.

While there are limitations to the data, they are the best sources of quantitative information for demographics, income, and housing. Given the limitations associated with the Census data, additional sources of information, including interviews, community data provided through a municipal survey, and the 2024 St. Croix County Housing Survey, were used to obtain insights and validate data trends. Data and statistics never provide a full picture and other components such as market factors, community policies and perceptions, and resident/employee preferences greatly influence a community's housing situation.

A total of 854 responses were received to the 2024 St. Croix County Housing Survey; a summary of the overall responses is available in Appendix A. While an online-only survey has inherent limitations and biases, as those without access to technology are unable to complete the survey, it was one effort used to gather information.

Insights on housing needs and barriers were also identified through interviews with key County and community representatives from various sectors (realtor, building inspector, developer, etc.). Over 40 interviews were conducted with a wide variety of stakeholders. Small focus groups were also held to hear from a variety of stakeholder groups including seniors, realtors/lenders, and employers.

Following completion of data collection, two housing forums were held to present initial data findings, obtain feedback from attendees, and have a conversation on the housing challenges and potential strategies to advance housing in the County. The first housing forum was held in Hudson on the evening of January 30, 2025 while the second forum was held in Baldwin on the evening of February 13, 2025. Feedback provided at these forums was incorporated into the study, as appropriate.

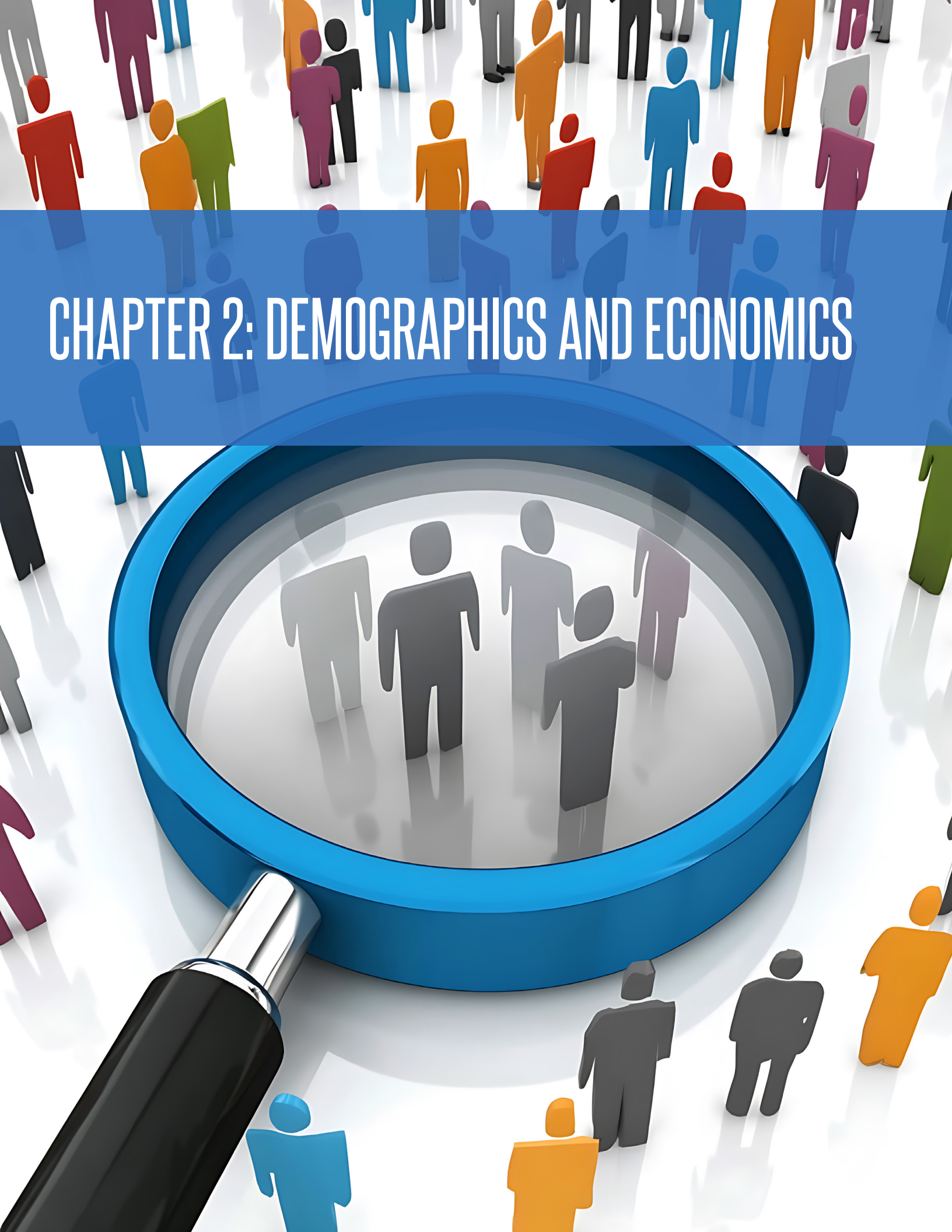


Other Housing Studies/Assessments

While this study examines the housing situation for St. Croix County, it is recognized that there are housing assessments and analyses that have been completed for the County and it's communities. This assessment does not look to replace these but supplement and add to the work and analyses that have been completed.

- ***New Richmond Housing and Market Needs Analysis*, updated July 2024**
- ***Updated Housing Demand Estimates for the City of River Falls, Wisconsin*, dated October 3, 2022**
- **Municipal Housing Affordability Reports**
- ***A Home for All - Healthy and Affordable Housing Policy Recommendations for Thriving Communities*, June 2023, United Way**
- ***2023-2025 Community Health Needs Assessment and Improvement Plan***

CHAPTER 2: DEMOGRAPHICS AND ECONOMICS



Demographic Trends

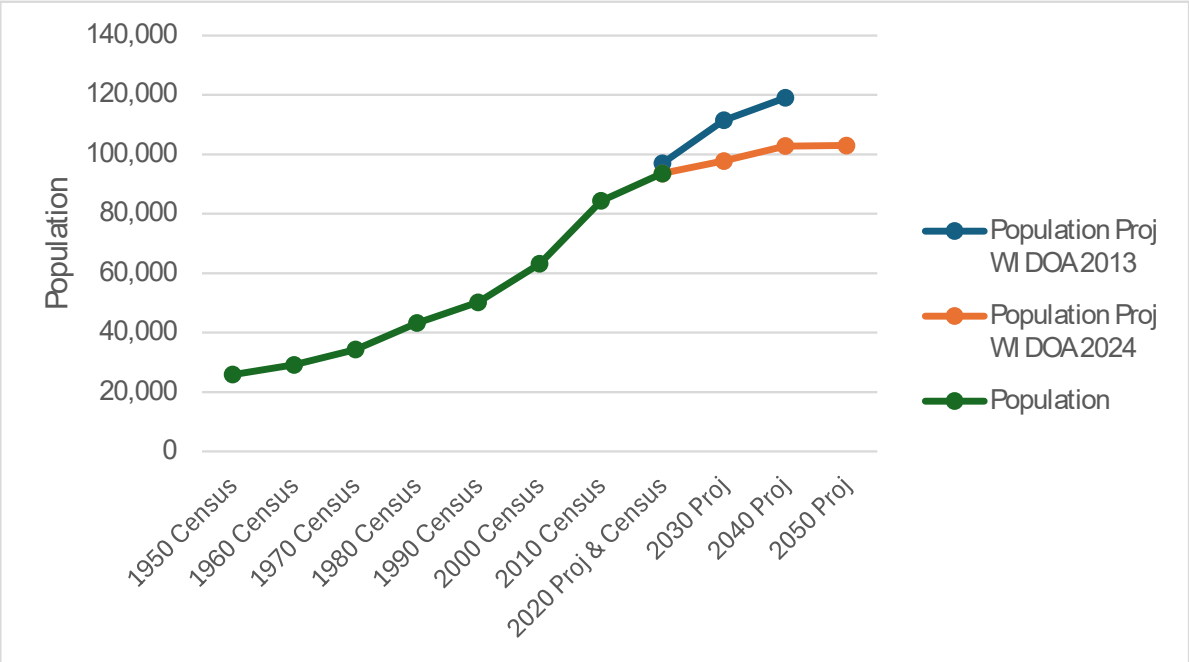
Demographics (age, household size, etc.) and economics (household income) are two driving factors in housing demand. To begin understanding the current residential market in St. Croix County, existing demographic and economic trends are explored.

As Professor Kurt Paulsen of the University of Wisconsin-Madison has noted, "The demographic profile of any particular community reflects the demand characteristics of households and the available housing supply in each community. For example, if a community offers a less diverse housing supply without affordable units for larger families or single renters or seniors (for example), those households may not reside in that municipality, even if they would otherwise prefer to."[1] While demographics can influence housing development, they can also be reflective of the housing supply within a community.

Population

St. Croix County has continued to experience an increase in population since 1950, as shown in Figure 2. From 2010 to 2020 the County's population increased by 10.9% per the U.S. Census. The 2020 population of St. Croix County was 93,536; population change and growth within the County varies by jurisdiction. Communities in western St. Croix County experienced a much higher growth rate than communities in the northeastern part of the County, as shown in Figure 3. The Cities of Hudson, New Richmond and River Falls, Villages of Deer Park, Roberts and Star Prairie, as well as the Towns of Hammond, Richmond and Troy, each had over 10% growth in population during the 10-year period. The Wisconsin Department of Administration estimates the County's population increased to 98,849 in 2024, an increase of 5.7% from 2020.

Figure 2: *St. Croix County Historical Population and Growth Projections, 1950 to 2050*



Source: U.S. Census Decennial, WI Department of Administration 2013 & 2024, WCWRPC

[1] Paulsen, Kurt. *Housing Needs Assessment Dane County and Municipalities. January 2015.*

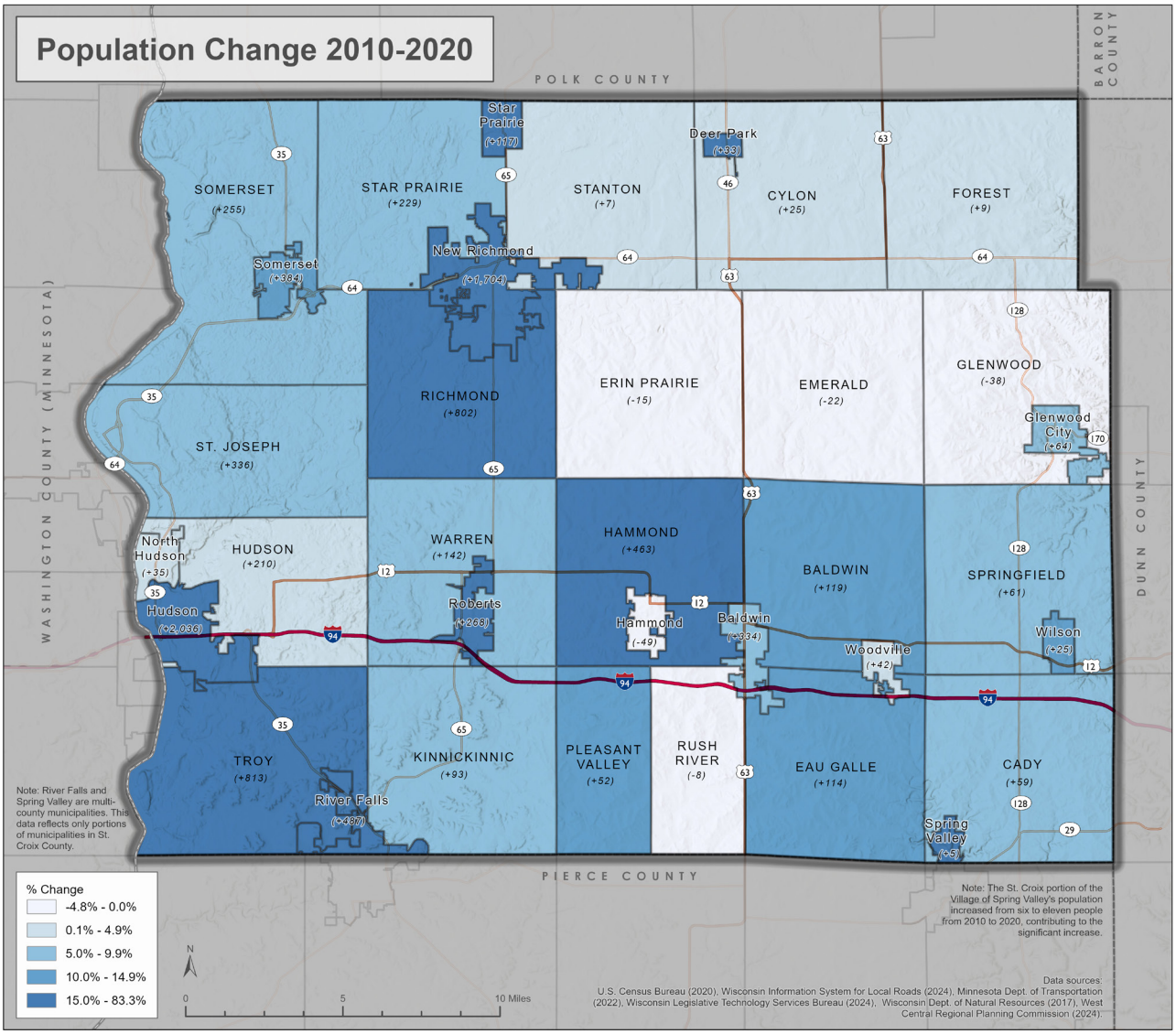
Demographics and Economics

Table 1: *Population 2000 - 2024*

Municipality	2000	2010	2020	2024 Est	2000 - 2024 Net Change	2000 - 2024 % Change	2010 - 2024 Net Change	2010 - 2024 % Change
Wisconsin	5,363,675	5,686,986	5,893,718	5,989,256	625,581	11.7%	302,270	5.3%
St. Croix County	63,155	84,345	93,536	98,849	35,694	56.5%	14,504	17.2%
Cities								
Glenwood City	1,183	1,242	1,306	1,281	98	8.3%	39	3.1%
Hudson	8,775	12,719	14,755	15,439	6,664	75.9%	2,720	21.4%
New Richmond	6,310	8,375	10,079	11,050	4,740	75.1%	2,675	31.9%
River Falls*	2,318	3,149	3,636	5,010	2,692	116.1%	1,861	59.1%
Villages								
Baldwin	2,667	3,957	4,291	4,411	1,744	65.4%	454	11.5%
Deer Park	227	216	249	245	18	7.9%	29	13.4%
Hammond	1,153	1,922	1873	1,853	700	60.7%	-69	-3.6%
North Hudson	3,463	3,768	3,803	3,896	433	12.5%	128	3.4%
Roberts	969	1,651	1919	2,243	1,274	131.5%	592	35.9%
Somerset	1,556	2,635	3,019	3,334	1,778	114.3%	699	26.5%
Spring Valley*	2	6	11	668	9	450.0%	5	83.3%
Star Prairie	574	561	678	11	94	16.4%	107	19.1%
Wilson	176	184	209	206	30	17.0%	22	12.0%
Woodville	1,104	1,344	1386	1,426	322	29.2%	82	6.1%
Towns								
Baldwin	903	928	1,047	1,078	175	19.4%	150	16.2%
Cady	710	821	880	893	183	25.8%	72	8.8%
Cylon	629	683	708	714	85	13.5%	31	4.5%
Eau Galle	882	1,139	1253	1,266	384	43.5%	127	11.2%
Emerald	691	853	831	858	167	24.2%	5	0.6%
Erin Prairie	658	688	673	672	14	2.1%	-16	-2.3%
Forest	590	629	638	649	59	10.0%	20	3.2%
Glenwood	755	785	747	754	-1	-0.1%	-31	-3.9%
Hammond	947	2,102	2565	2,755	1,808	190.9%	653	31.1%
Hudson	6,213	8,461	8,671	8,857	2,644	42.6%	396	4.7%
Kinnickinnic	1,400	1,722	1815	1,844	444	31.7%	122	7.1%
Pleasant Valley	430	515	567	576	146	34.0%	61	11.8%
Richmond	1,556	3,272	4,074	4,334	2,778	178.5%	1,062	32.5%
Rush River	498	508	500	502	4	0.8%	-6	-1.2%
St. Joseph	3,436	3,842	4,178	4,390	954	27.8%	548	14.3%
Somerset	2,644	4,036	4,291	4,505	1,861	70.4%	469	11.6%
Springfield	808	932	993	1,009	201	24.9%	77	8.3%
Stanton	1003	900	907	899	-104	-10.4%	-1	-0.1%
Star Prairie	2,944	3,504	3,733	3,814	870	29.6%	310	8.8%
Troy	3,661	4,705	5,518	5,580	1,919	52.4%	875	18.6%
Warren	1,320	1,591	1,733	1,827	507	38.4%	236	14.8%

*Data is only for the St. Croix County portion; *source: 2000, 2010, 2020 Decennial Census, 2024 WI DOA Estimates*

Figure 3: *Population Change, 2010-2020*



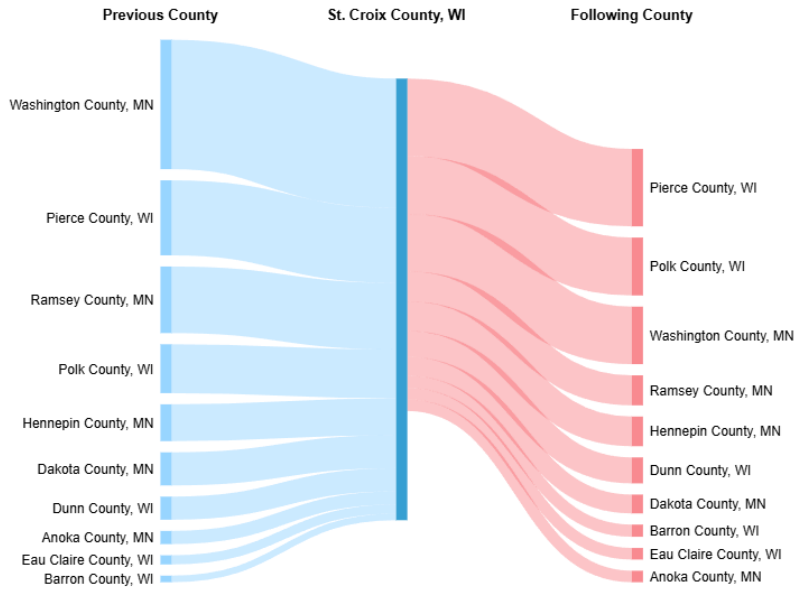
Population growth occurred at a higher rate in the County's western communities while some communities toward the east experienced population decline. The three components of population change are births, deaths and net migration. Data from the Wisconsin Department of Administration estimates that natural increase (births minus deaths), accounted for 15% of the County's population increase from 2020 to 2024 while 85% (4,510 of 5,313 people) is estimated to be a result of net migration (people entering the county minus people leaving the county).

It was noted during stakeholder interviews that a substantial portion of the County's growth was attributed to households relocating to St. Croix County from the Twin Cities metro. These interviewees also commented that many of these households were composed of empty-nester households who had a higher median income and were able to afford more for housing costs than many other households in the County.

Figure 4: *St. Croix County Inbound & Outbound Migration, 2022*

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 625.



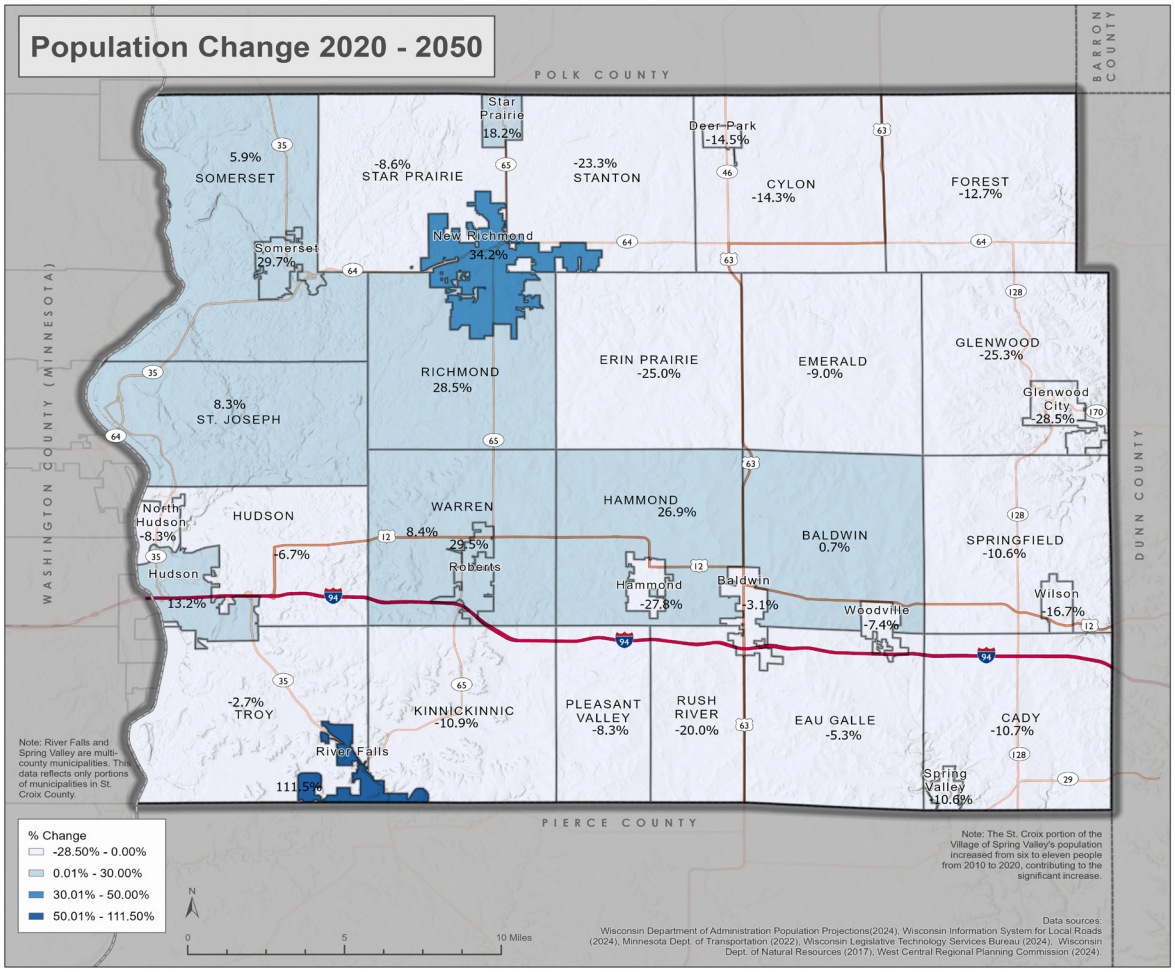
Top Previous Counties	Migrations
Washington County, MN	860
Pierce County, WI	498
Ramsey County, MN	442
Polk County, WI	325
Hennepin County, MN	245
Dakota County, MN	220
Dunn County, WI	153
Anoka County, MN	88
Eau Claire County, WI	61
Barron County, WI	44

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	76

Source: Lightcast Q2 2025 Data Set

In 2022, 860 people migrated from Washington County, MN to St. Croix County, as shown in Figure 4. The County also saw a net increase in people moving from Ramsey County, MN, Hennepin County, MN and Dakota County, MN. The net migration for St. Croix County in 2022 was +648 people.

Figure 5: *St. Croix County Population Change, 2020-2050 Projections*



The State of Wisconsin Department of Administration (DOA) prepares population projections for each county and community in the state. The most recent projections were prepared in 2024 utilizing data from the 2020 Census; prior to this the most recent projections were prepared in 2013 using the 2010 Census. Figure 2 on page 25 shows the 2013 and 2024 population projections for St. Croix County; the State's 2024 projections anticipate a lower rate of growth than was previously projected in 2013.

DOA's 2024 projections expect the population of St. Croix County will increase 10.1% through 2050, with most of the growth occurring from 2020 to 2040 and very little growth from 2040 to 2050. Figure 5 above and Table 2 on page 30 detail these projections and where this growth is expected to occur in the County throughout the 30-year period. The cities of New Richmond and River Falls are anticipated to see the highest rate of growth while many communities may experience population decline.

Demographic projections are not an absolute science. Some methods use a linear, historical approach using past growth trends to predict future growth or decline, while other methods use births, deaths, and migration to estimate the population. While certain demographic, economic, and geographic factors influence growth, each community has an opportunity to shape its growth using tools or policies that can promote or limit development.

Table 2: *Population Projections, 2020 - 2050*

Municipality	2020	2030	2040	2050	2020 - 2050 Net Change	2020 - 2050 % Change
Wisconsin	5,893,718	5,890,915	5,841,620	5,710,120	-183,598	-3.1%
St. Croix County	93,536	97,775	102,820	102,980	9,444	10.1%
Cities						
Glenwood City	1,306	1,169	1,066	934	-372	-28.5%
Hudson	14,755	15,604	16,560	16,707	1,952	13.2%
New Richmond	10,079	11,479	12,861	13,525	3,446	34.2%
River Falls*	3,636	5,234	6,702	7,690	4,054	111.5%
Villages						
Baldwin	4,291	4,266	4,302	4,159	-132	-3.1%
Deer Park	249	236	229	213	-36	-14.5%
Hammond	1,873	1,682	1538	1,353	-520	-27.8%
North Hudson	3,803	3,703	3,666	3,486	-317	-8.3%
Roberts	1,919	2,151	2384	2,486	567	29.5%
Somerset	3,019	3,386	3,753	3,916	897	29.7%
Spring Valley*	678	654	642	606	-72	-10.6%
Star Prairie	11	12	13	13	2	18.2%
Wilson	209	197	188	174	-35	-16.7%
Woodville	1,386	1,354	1345	1,283	-103	-7.4%
Towns						
Baldwin	1,047	1,056	1,078	1,054	7	0.7%
Cady	880	849	833	786	-94	-10.7%
Cylon	708	673	652	607	-101	-14.3%
Eau Galle	1,253	1,235	1236	1,186	-67	-5.3%
Emerald	831	807	797	756	-75	-9.0%
Erin Prairie	673	612	567	505	-168	-25.0%
Forest	638	611	595	557	-81	-12.7%
Glenwood	747	678	627	558	-189	-25.3%
Hammond	2,565	2,849	3136	3,256	691	26.9%
Hudson	8,671	8,496	8,460	8,086	-585	-6.7%
Kinnickinnic	1,815	1,750	1716	1,618	-197	-10.9%
Pleasant Valley	567	552	547	520	-47	-8.3%
Richmond	4,074	4,550	5,028	5,235	1,161	28.5%
Rush River	500	464	439	400	-100	-20.0%
St. Joseph	4,178	4,338	4,537	4,524	346	8.3%
Somerset	4,291	4,415	4,584	4,543	252	5.9%
Springfield	993	958	941	888	-105	-10.6%
Stanton	907	830	775	696	-211	-23.3%
Star Prairie	3,733	3,631	3,591	3,412	-321	-8.6%
Troy	5,518	5,494	5,549	5,370	-148	-2.7%
Warren	1,733	1,800	1,883	1,878	145	8.4%

*Data is only for the St. Croix County portion; *source: WI DOA 2024*

Table 3: *Basic Demographic Indicators of Housing Demand (St. Croix County Communities)*

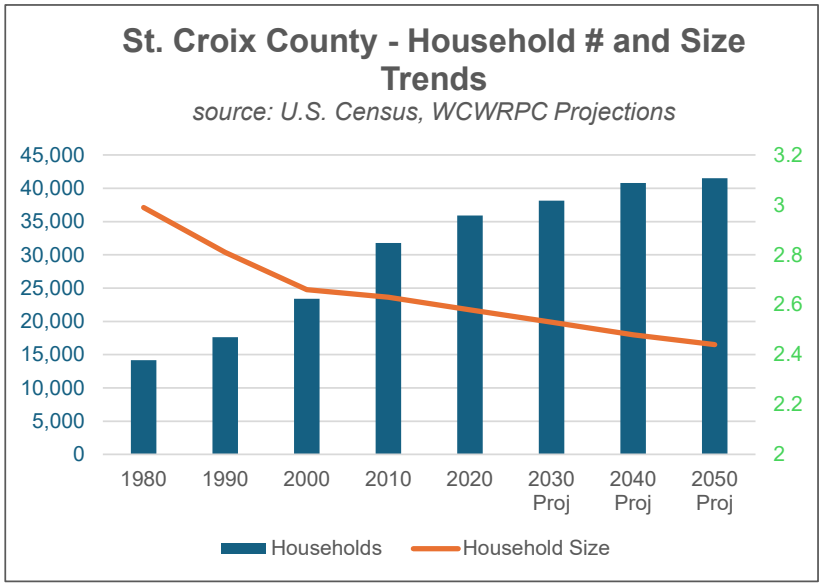
Municipality	2024 Population Estimate	2020 Population	2020 Households	2020 Median Age	2020 Average Household Size	2020 % Households with one or more people <18 years	2020 % Single-Person Households
St. Croix County	98,849	93,536	35,892	39.9	2.58	33.2%	22.9%
Cities							
Glenwood City	1,281	1,306	509	38.8	2.42	31.4%	31.0%
Hudson	15,439	14,755	6,264	40.5	2.32	29.1%	32.2%
New Richmond	11,050	10,079	4,129	36.8	2.37	31.0%	31.3%
River Falls*	17,445	16,182	4,719	27.6	2.37	27.8%	30.3%
Villages							
Baldwin	4,411	4,291	1,727	36.4	2.41	35.4%	28.8%
Deer Park	245	249	107	36.7	2.33	28.0%	40.2%
Hammond	1,853	1,873	748	35.9	2.49	35.0%	25.9%
North Hudson	3,896	3,803	1,591	41.8	2.39	28.5%	25.6%
Roberts	2,243	1,919	747	33.6	2.57	39.0%	21.3%
Somerset	3,334	3,019	1,216	31.9	2.48	36.6%	27.5%
Spring Valley*	1,440	1,401	580	41.2	2.38	29.7%	14.8%
Star Prairie	668	678	278	37.9	2.44	31.3%	25.9%
Wilson	206	209	83	39.1	2.52	37.3%	30.1%
Woodville	1,426	1,386	558	38.3	2.4	31.0%	32.6%
Towns							
Baldwin	1,078	1,047	359	40.2	2.92	32.3%	17.0%
Cady	893	880	334	42.6	2.63	31.7%	18.9%
Cylon	714	708	259	41.0	2.73	32.0%	18.9%
Eau Galle	1,266	1,253	439	39.6	2.85	33.9%	18.5%
Emerald	858	831	309	43.4	2.69	30.4%	14.9%
Erin Prairie	672	673	249	48.7	2.7	23.3%	14.1%
Forest	649	638	237	43.0	2.69	31.2%	20.3%
Glenwood	754	747	289	43.8	2.58	26.0%	25.6%
Hammond	2,755	2,565	828	37.3	3.06	44.7%	12.0%
Hudson	8,857	8,671	2,901	42.6	2.98	39.4%	9.0%
Kinnickinnic	1,844	1,815	665	43.4	2.70	35.3%	15.5%
Pleasant Valley	576	567	193	37.9	2.94	36.3%	12.4%
Richmond	4,334	4,074	1,346	36.4	3.02	43.8%	13.1%
Rush River	502	500	189	48.2	2.62	27.5%	21.7%
St. Joseph	4,390	4,178	1,546	45.2	2.7	31.5%	14.2%
Somerset	4,505	4,291	1,548	42.8	2.77	33.5%	16.5%
Springfield	1,009	993	367	42.4	2.71	35.1%	18.8%
Stanton	899	907	342	46.1	2.65	30.4%	16.7%
Star Prairie	3,814	3,733	1,386	41.6	2.69	34.5%	18.8%
Troy	5,580	5,518	1,959	44.0	2.82	35.3%	12.8%
Warren	1,827	1,733	628	42.1	2.76	34.6%	14.0%

Source: U.S. Census Decennial 2020 & WI Department of Administration 2024 Population Estimates

Households and Household Size

From 2000 to 2020 the average household size in the County decreased by 3.0% from 2.66 to 2.58 persons per household, which is slightly lower than 2.60 nationwide. While household size is decreasing, the number of households is increasing in the County. Based on trends, WCWRPC projects that the housing size will decline to 2.44 persons by 2050. Figure 6 shows the household and household size historic trends and projections out to 2050 for St. Croix County.

Figure 6: *St. Croix County Household Projections, 2010-2050*

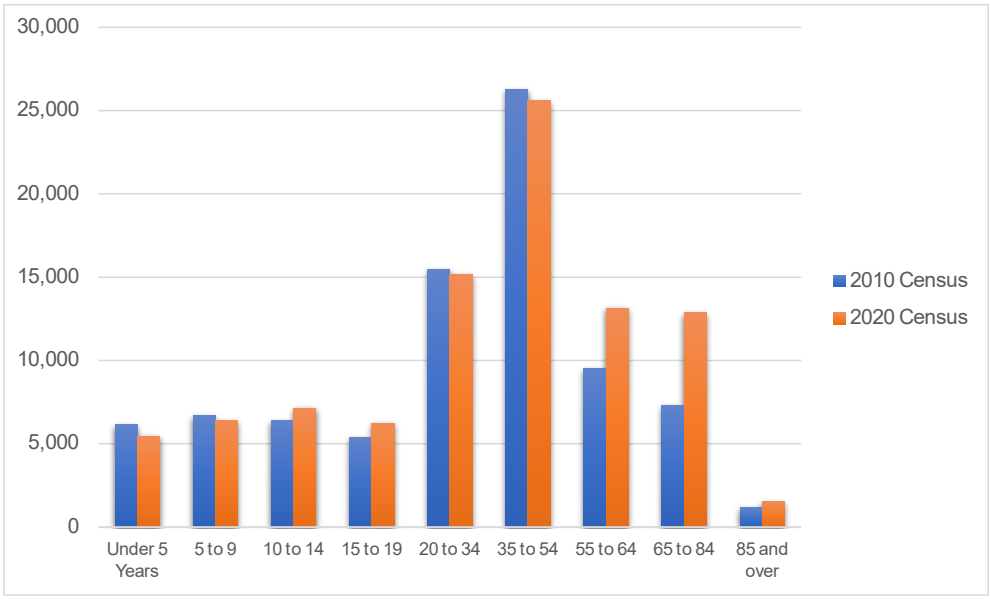


Source: US Census, Wisconsin Department of Administration, and WCWRPC

Age

The 2020 median age in St. Croix County was 39.9 years, an increase from 36.7 years in 2010 and 35 years in 2000. Figure 7 shows the age distribution of St. Croix County residents in 2010 and 2020. While the age groups under 55 are similar between the comparison years, the 55 to 64 and 65 to 84 age groups increased in 2020, which is evidence of the baby boomer generation (born in years 1946 to 1964) approaching and entering retirement.

Figure 7: *St. Croix County Age Distribution, 2010 and 2020*



Source: U.S. Census, Decennial 2010 & 2020

Table 4: *Total Households, 2000 - 2023*

Municipality	2000	2010	2020	2023	2000 - 2023 Net Change	2000 - 2023 % Change	2010 - 2023 Net Change	2010 - 2023 % Change
Wisconsin	2,084,544	2,279,768	2,428,361	2,446,028	361,484	17.3%	166,260	7.3%
St. Croix County	23,410	31,799	35,892	36,729	13,319	56.9%	4,930	15.5%
Cities								
Glenwood City	460	509	509	536	76	16.5%	27	5.3%
Hudson	3,687	5,287	6,264	6,518	2,831	76.8%	1,231	23.3%
New Richmond	2,561	3,421	4,129	4,290	1,729	67.5%	869	25.4%
River Falls*	979	1,382	1,558	1,573	594	60.7%	191	13.8%
Villages								
Baldwin	1,115	1,572	1,727	1,663	548	49.1%	91	5.8%
Deer Park	91	100	107	93	2	2.2%	-7	-7.0%
Hammond	433	715	748	814	381	88.0%	99	13.8%
North Hudson	1,315	1,471	1,591	1,529	214	16.3%	58	3.9%
Roberts	392	625	747	746	354	90.3%	121	19.4%
Somerset	635	990	1,216	1,158	523	82.4%	168	17.0%
Spring Valley*	1	3	4	5	4	400.0%	2	66.7%
Star Prairie	212	230	278	268	56	26.4%	38	16.5%
Wilson	66	72	83	75	9	13.6%	3	4.2%
Woodville	446	525	558	528	82	18.4%	3	0.6%
Towns								
Baldwin	307	354	359	417	110	35.8%	63	17.8%
Cady	255	317	334	301	46	18.0%	-16	-5.0%
Cylon	227	255	259	257	30	13.2%	2	0.8%
Eau Galle	307	401	439	516	209	68.1%	115	28.7%
Emerald	236	303	309	267	31	13.1%	-36	-11.9%
Erin Prairie	227	258	249	246	19	8.4%	-12	-4.7%
Forest	203	243	237	250	47	23.2%	7	2.9%
Glenwood	254	288	289	386	132	52.0%	98	34.0%
Hammond	314	698	828	894	580	184.7%	196	28.1%
Hudson	1,925	2,703	2,901	2,947	1,022	53.1%	244	9.0%
Kinnickinnic	483	609	665	631	148	30.6%	22	3.6%
Pleasant Valley	145	184	193	195	50	34.5%	11	6.0%
Richmond	524	1,105	1,346	1,305	781	149.0%	200	18.1%
Rush River	171	194	189	183	12	7.0%	-11	-5.7%
St. Joseph	1,193	1,388	1,546	1,770	577	48.4%	382	27.5%
Somerset	927	1,391	1,548	1,572	645	69.6%	181	13.0%
Springfield	285	350	367	345	60	21.1%	-5	-1.4%
Stanton	352	347	342	360	8	2.3%	13	3.7%
Star Prairie	1,006	1,296	1,386	1,482	476	47.3%	186	14.4%
Troy	1,250	1,665	1,959	1,998	748	59.8%	333	20.0%
Warren	426	548	628	611	185	43.4%	63	11.5%

*Data is only for the St. Croix County portion; *source: 2000, 2010 and 2020 Decennial Census, 2019-2023 ACS 5-Year Estimates*

Table 5: *Household Size, 2000 - 2023*

Municipality	2000	2010	2020	2023	2000 - 2023 Net Change	2010 - 2023 Net Change
Wisconsin	2.50	2.43	2.36	2.35	-0.15	-0.08
St. Croix County	2.66	2.63	2.58	2.56	-0.10	-0.07
Cities						
Glenwood City	2.48	2.37	2.42	2.18	-0.30	-0.19
Hudson	2.35	2.36	2.32	2.27	-0.08	-0.09
New Richmond	2.38	2.37	2.37	2.34	-0.04	-0.03
River Falls*	2.21	2.24	2.26	2.34	0.13	0.10
Villages						
Baldwin	2.33	2.48	2.41	2.55	0.22	0.07
Deer Park	2.49	2.16	2.33	2.26	-0.23	0.10
Hammond	2.55	2.62	2.49	2.52	-0.03	-0.10
North Hudson	2.63	2.56	2.39	2.52	-0.11	-0.04
Roberts	2.47	2.64	2.57	2.66	0.19	0.02
Somerset	2.45	2.64	2.48	2.65	0.20	0.01
Spring Valley*	2.00	2.00	2.75	N/A	N/A	N/A
Star Prairie	2.71	2.44	2.44	2.16	-0.55	-0.28
Wilson	2.67	2.56	2.52	2.60	-0.07	0.04
Woodville	2.37	2.49	2.40	2.76	0.39	0.27
Towns						
Baldwin	2.94	2.62	2.92	2.81	-0.13	0.19
Cady	2.78	2.56	2.63	2.74	-0.04	0.18
Cylon	2.77	2.68	2.73	2.56	-0.21	-0.12
Eau Galle	2.87	2.84	2.85	2.49	-0.38	-0.35
Emerald	2.93	2.82	2.69	2.87	-0.06	0.05
Erin Prairie	2.90	2.67	2.70	2.82	-0.08	0.15
Forest	2.91	2.59	2.69	2.68	-0.23	0.09
Glenwood	2.97	2.73	2.58	2.08	-0.89	-0.65
Hammond	3.02	3.01	3.06	2.92	-0.10	-0.09
Hudson	3.17	3.12	2.98	2.95	-0.22	-0.17
Kinnickinnic	2.90	2.81	2.70	2.53	-0.37	-0.28
Pleasant Valley	2.97	2.80	2.94	2.76	-0.21	-0.04
Richmond	2.95	2.95	3.02	3.19	0.24	0.24
Rush River	2.91	2.56	2.62	2.70	-0.21	0.14
St. Joseph	2.86	2.74	2.70	2.39	-0.47	-0.35
Somerset	2.85	2.90	2.77	2.77	-0.08	-0.13
Springfield	2.84	2.66	2.71	3.24	0.40	0.58
Stanton	2.85	2.59	2.65	2.42	-0.43	-0.17
Star Prairie	2.82	2.70	2.69	2.52	-0.30	-0.18
Troy	2.93	2.83	2.82	2.76	-0.17	-0.07
Warren	3.10	2.90	2.76	2.95	-0.15	0.05

*Data is only for the St. Croix County portion; *source: 2000, 2010, 2020 Decennial Census, 2019-2023 ACS 5-Year Estimates*

Figure 8: *Median Age*

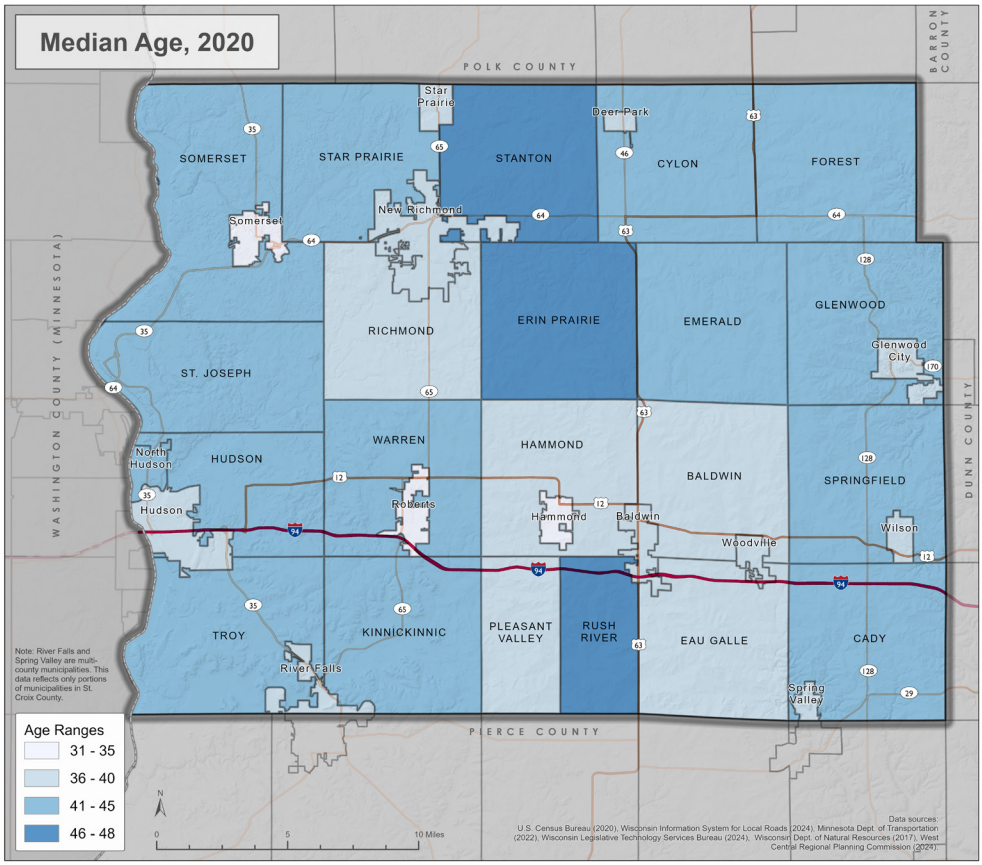
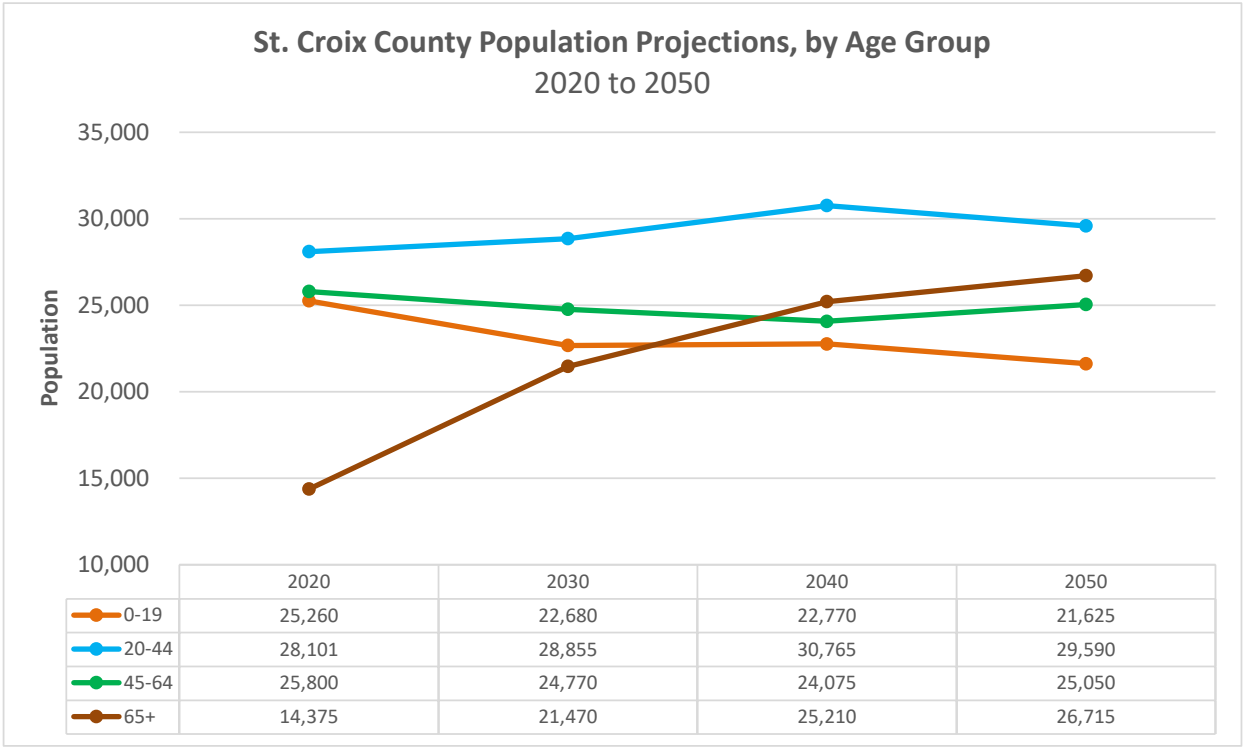


Figure 8 shows the 2020 median age for each community in the County. The urban areas (cities and villages) tend to have a younger median age than many of the towns.

The Wisconsin Department of Administration (DOA) projects the population by age cohort for each county in the State. As shown in Figure 9 below, the State projects that from 2020 to 2050 the over 65 age group in St. Croix County will increase by 86%. This increase will place greater demands on services for the senior population, and will also require housing options for seniors.

Figure 9: *St. Croix County Age Projections, 2020 through 2050*



	2020	2030	2040	2050
0-19	25,260	22,680	22,770	21,625
20-44	28,101	28,855	30,765	29,590
45-64	25,800	24,770	24,075	25,050
65+	14,375	21,470	25,210	26,715

Source: Wisconsin Department of Administration 2024

Table 6: *Median Age, 2000 - 2023*

Municipality	2000	2010	2020	2023	2000 - 2023 Net Change	2010 - 2023 Net Change
Wisconsin	36.0	38.5	40.1	40.1	4.1	1.6
St. Croix County	35.0	36.7	39.9	39.8	4.8	3.1
Cities						
Glenwood City	35.7	37.7	38.8	47.0	11.3	9.3
Hudson	33.3	35.4	40.4	37.6	4.3	2.2
New Richmond	34.5	33.9	36.8	37.6	3.1	3.7
River Falls*	34.5	33.9	36.8	37.6	3.1	3.7
Villages						
Baldwin	35.4	32.3	36.4	35.2	-0.2	2.9
Deer Park	35.8	43.3	36.7	40.7	4.9	-2.6
Hammond	33.9	33.1	35.9	35.2	1.3	2.1
North Hudson	34.6	38.9	41.8	49.2	14.6	10.3
Roberts	31.8	31.3	33.6	33.7	1.9	2.4
Somerset	27.4	29.6	31.9	27.8	0.4	-1.8
Spring Valley*	67.0	67.0	39.5	12.3	-54.7	-54.7
Star Prairie	32.1	36.1	37.9	41.7	9.6	5.6
Wilson	36.5	39.5	39.1	42.1	5.6	2.6
Woodville	33.7	34.2	38.3	34.6	0.9	0.4
Towns						
Baldwin	39.0	44.2	40.2	37.8	-1.2	-6.4
Cady	36.5	43.0	42.6	39.7	3.2	-3.3
Cylon	37.3	40.2	41.0	45.1	7.8	4.9
Eau Galle	37.8	40.4	39.6	41.1	3.3	0.7
Emerald	35.3	39.3	43.4	46.9	11.6	7.6
Erin Prairie	36.6	43.9	48.7	41.9	5.3	-2.0
Forest	36.8	42.1	43.0	40.4	3.6	-1.7
Glenwood	34.9	40.0	43.8	49.9	15.0	9.9
Hammond	37.1	33.8	37.3	36.8	-0.3	3.0
Hudson	34.2	38.1	42.6	40.4	6.2	2.3
Kinnickinnic	37.0	42.2	43.4	43.8	6.8	1.6
Pleasant Valley	34.0	38.1	37.9	42.4	8.4	4.3
Richmond	35.1	34.2	36.4	36.4	1.3	2.2
Rush River	38.7	43.2	48.2	48.5	9.8	5.3
St. Joseph	37.4	42.9	45.2	50.8	13.4	7.9
Somerset	36.0	38.5	42.8	47.7	11.7	9.2
Springfield	38.0	42.3	42.4	41.6	3.6	-0.7
Stanton	36.0	43.4	46.1	51.8	15.8	8.4
Star Prairie	31.9	37.9	41.6	50.6	18.7	12.7
Troy	36.5	41.0	44.0	47.7	11.2	6.7
Warren	35.9	39.7	42.1	42.8	6.9	3.1

*Data is only for the St. Croix County portion; *source: 2000, 2010, 2020 Decennial Census, 2019-2023 ACS 5-Year Estimates*

Table 7: *Age Distribution, 2000 - 2023*

Municipality	2000 Under 18	2010 Under 18	2020 Under 18	2023 Under 18	2000 to 2023 Under 18% Change	2000 65+	2010 65+	2020 65+	2023 65+	2000 to 2023 65+ % Change
Wisconsin	1,368,756	1,339,492	1,281,418	1,274,310	-6.9%	702,553	777,314	1,060,017	1,062,121	51.2%
St. Croix County	17,617	22,883	23,189	22,882	29.9%	6,221	8,468	14,375	14,531	133.6%
Cities										
Glenwood City	338	332	356	248	-26.6%	219	217	245	262	19.6%
Hudson	2,147	3,218	3,428	3,046	41.9%	1,001	1,565	2,800	2,572	156.9%
New Richmond	1,660	2,188	2,479	2,468	48.7%	953	1,038	1,692	1,586	66.4%
River Falls*	487	662	765	743	52.6%	512	468	715	515	0.6%
Villages										
Baldwin	643	1,106	1,084	1,273	98.0%	503	490	682	439	-12.7%
Deer Park	57	42	70	50	-12.3%	37	46	43	30	-18.9%
Hammond	306	563	484	644	110.5%	156	174	243	263	68.6%
North Hudson	937	978	789	812	-13.3%	217	386	668	743	242.4%
Roberts	241	487	527	488	102.5%	64	94	210	220	243.8%
Somerset	469	847	823	997	112.6%	107	146	271	183	71.0%
Spring Valley*	0	0	3	15	N/A	2	3	0	0	-100.0%
Star Prairie	161	150	173	140	-13.0%	49	70	88	118	140.8%
Wilson	44	45	51	33	-25.0%	30	19	25	28	-6.7%
Woodville	294	378	334	441	50.0%	191	178	240	167	-12.6%
Towns										
Baldwin	244	216	288	324	32.8%	85	113	167	197	131.8%
Cady	196	188	210	239	21.9%	81	104	164	118	45.7%
Cylon	168	162	155	109	-35.1%	59	79	107	82	39.0%
Eau Galle	255	319	342	361	41.6%	95	124	168	202	112.6%
Emerald	202	231	195	145	-28.2%	51	92	127	131	156.9%
Erin Prairie	189	175	143	141	-25.4%	51	69	106	89	74.5%
Forest	169	148	171	159	-5.9%	67	81	112	134	100.0%
Glenwood	244	203	177	183	-25.0%	82	72	115	175	113.4%
Hammond	289	667	764	866	199.7%	99	144	271	233	135.4%
Hudson	2,061	2,653	2,206	2,627	27.5%	176	473	1,063	985	459.7%
Kinnickinnic	409	427	462	341	-16.6%	103	167	329	318	208.7%
Pleasant Valley	135	140	151	154	14.1%	37	38	70	86	132.4%
Richmond	476	1,027	1,275	1,198	151.7%	122	188	342	420	244.3%
Rush River	139	109	104	116	-16.5%	61	64	86	129	111.5%
St. Joseph	1,005	955	962	878	-12.6%	210	380	707	777	270.0%
Somerset	768	1,148	1,039	812	5.7%	186	308	581	875	370.4%
Springfield	220	217	233	234	6.4%	85	115	161	110	29.4%
Stanton	283	211	222	149	-47.3%	283	211	222	149	-47.3%
Star Prairie	866	941	930	742	-14.3%	172	275	511	816	374.4%
Troy	1,102	1,326	1,367	1,292	17.2%	190	429	847	1,100	478.9%
Warren	413	424	427	414	0.2%	82	132	254	255	211.0%

*Data is only for the St. Croix County portion; *source: 2000, 2010, 2020 Decennial Census, 2019-2023 ACS 5-Year Estimates*

Race and Ethnicity

Different racial and ethnic groups have different housing needs. As such, it is important to consider the racial composition of the County when attempting to identify housing gaps. The racial makeup of St. Croix County is predominantly White alone; other races account for about 7% of the County population. It is estimated that 3% of the County's population is of Hispanic or Latino ethnicity.

Table 8: *St. Croix County Race and Ethnicity, 2023*

Race/Ethnicity	Total Population	% of Population
White Alone	88,169	93.0%
Black or African American Alone	665	0.7%
American Indian and Alaska Native Alone	64	0.1%
Asian Alone	922	1.0%
Native Hawaiian and Other Pacific Islander Alone	16	0.0%
Some Other Race Alone	965	1.0%
Two or more Races	4018	4.2%
Hispanic or Latino	2,789	2.9%
Not Hispanic or Latino	92,030	97.1%

Source: U.S. Census, 2019-2023 ACS 5-Year Estimates

Economic Indicators

Household Incomes

Table 9 compares key income and poverty numbers for St. Croix County, State of Wisconsin, and the United States. In 2023, it is estimated that the County had a substantially higher median household income and per capita income, as well as a lower percentage of households below the poverty level, than the State of Wisconsin and the Nation.

Table 9: *Select Income Statistics, 2023*

Income Characteristic 2020	St. Croix County	Wisconsin	United States
Median Household Income	$102,482	$75,670	$78,538
Per Capita Income	48,851	42,019	43,289
% Individuals Below Poverty Level	6.6%	10.6%	12.4%

Source: U.S. Census, 2019-2023 ACS 5-Year Estimates

As shown in Table 10, median household income varies throughout the County. Communities in the western side of the County generally have a higher median household income compared to eastern communities. As was noted during stakeholder interviews, higher-income households moving from Minnesota into western St. Croix County along with many St. Croix County residents working in Minnesota where wages are higher, contribute to this difference.

Table 10: *Income Characteristics, 2000 - 2023*

Municipality	Median HH Income 2000	Median HH Income 2010	Median HH Income 2020	Median HH Income 2023	2000 - 2023 Net Change	2000 - 2023 %Change	Per Capita Income 2023
Wisconsin	$43,624	$51,598	$63,293	$75,670	$32,046	73.5%	$42,019
St. Croix County	$54,621	$67,446	$84,985	$102,482	$47,861	87.6%	$48,851
Cities							
Glenwood City	$36,196	$38,482	$57,500	$70,833	$34,637	95.7%	$41,306
Hudson	$50,476	$60,458	$74,207	$97,036	$46,560	92.2%	$52,711
New Richmond	$43,002	$54,439	$68,034	$87,500	$44,498	103.5%	$40,766
River Falls*	$38,777	$55,662	$72,083	$90,232	$51,455	132.7%	$46,073
Villages							
Baldwin	$40,244	$53,258	$69,549	$76,675	$36,431	90.5%	$38,452
Deer Park	$44,375	$40,625	$63,906	$56,563	$12,188	27.5%	$29,139
Hammond	$46,447	$58,897	$67,460	$82,159	$35,712	76.9%	$36,784
North Hudson	$60,521	$81,031	$108,500	$114,539	$54,018	89.3%	$50,244
Roberts	$42,778	$50,917	$71,818	$92,105	$49,327	115.3%	$37,464
Somerset	$45,194	$49,366	$70,370	$76,176	$30,982	68.6%	$32,711
Spring Valley*	N/A	-	-	-	N/A	N/A	$24,904
Star Prairie	$47,212	$56,429	$60,000	$71,667	$24,455	51.8%	$37,254
Wilson	$36,563	$51,818	$67,625	$80,469	$43,906	120.1%	$36,138
Woodville	$37,734	$42,891	$52,750	$81,875	$44,141	117.0%	$32,847
Towns							
Baldwin	$52,000	$74,792	$84,118	$95,875	$43,875	84.4%	$36,863
Cady	$52,955	$68,542	$85,714	$101,597	$48,642	91.9%	$43,018
Cylon	$50,221	$70,250	$69,531	$99,375	$49,154	97.9%	$47,828
Eau Galle	$57,656	$78,250	$75,156	$89,142	$31,486	54.6%	$40,902
Emerald	$48,750	$73,472	$88,750	$92,321	$43,571	89.4%	$38,776
Erin Prairie	$66,500	$81,771	$85,577	$96,364	$29,864	44.9%	$48,152
Forest	$51,528	$65,417	$74,432	$114,643	$63,115	122.5%	$39,472
Glenwood	$47,500	$63,750	$65,714	$56,786	$9,286	19.5%	$45,798
Hammond	$53,472	$78,884	$105,721	$133,333	$79,861	149.4%	$44,353
Hudson	$80,943	$109,720	$129,688	$142,623	$61,680	76.2%	$56,395
Kinnickinnic	$62,955	$84,449	$98,000	$113,917	$50,962	80.9%	$55,431
Pleasant Valley	$60,625	$69,028	$87,500	$96,875	$36,250	59.8%	$39,445
Richmond	$60,438	$76,694	$86,719	$113,233	$52,795	87.4%	$39,248
Rush River	$58,542	$67,969	$95,625	$131,875	$73,333	125.3%	$54,079
St. Joseph	$81,231	$87,949	$119,211	$109,448	$28,217	34.7%	$61,072
Somerset	$63,319	$81,947	$99,042	$138,542	$75,223	118.8%	$57,554
Springfield	$54,063	$60,096	$80,268	$94,375	$40,312	74.6%	$35,808
Stanton	$53,462	$67,206	$69,583	$94,000	$40,538	75.8%	$43,200
Star Prairie	$54,375	$65,775	$87,705	$113,459	$59,084	108.7%	$48,626
Troy	$73,684	$109,773	$128,026	$153,435	$79,751	108.2%	$79,273
Warren	$68,631	$86,447	$115,625	$145,625	$76,994	112.2%	$53,058

*Data is only for the St. Croix County portion; *source: 2000 Decennial Census, 2010, 2020 and 2023 ACS 5-Year Estimates*

While the County has a higher median household income than the State, it is estimated that in 2023 close to 20% of households in St. Croix County had an income of less than $50,000.

Table 11: *St. Croix County Household Incomes, 2023*

Household Income In the Past 12 Months	# of Households	% of Households
Less than $10,000	939	2.6%
$10,000 to $14,999	674	1.8%
$15,000 to $24,999	1,311	3.6%
$25,000 to $34,999	1,777	4.8%
$35,000 to $49,999	2,519	6.9%
$50,000 to $74,999	5,551	15.1%
$75,000 to $99,999	5,099	13.9%
$100,000 to $149,999	8,883	24.2%
$150,000 or more	9,976	27.2%

Source: U.S. Census, 2019-2023 ACS 5-Year Estimate

As shown in Table 11 household incomes vary depending on age:

- 46% of households with a householder under 25 years of age had an income of less than $50,000, 19% of this age cohort had a household income of less than $20,000.
- 13% of households with a householder age 25-44 had an income of less than $50,000. About 58% of households had incomes between $50,000-$150,000.
- 14% of households with a householder age 45-64 had incomes less than $50,000. It is estimated that 36% of households in the age group had a household income of $150,000 or more.
- 36% of households with a householder age 65 years and over had incomes less than $50,000; 15% of this age cohort had incomes less than $25,000.

St. Croix County householders had the following estimated median incomes in 2023:

Householder under 25 years: $59,107
Householder 25 to 44 years: $116,190
Householder 45 to 64 years: $119,405
Householder 65 years and over: $66,554

As the data show, and is not surprising, householders under 25 years and over 65 years of age generally have lower household incomes than other age groups. Those under 25 years of age are just starting out in their career, while many of those over the age of 65 are exiting the workforce and entering retirement.

Table 12: *St. Croix County Household Incomes by Age of Householder, 2023*

Household Income	Total	Under 25	25-44	45-64	65 year & over
Less than $10,000	939	6	263	389	281
$10,000 to $14,999	674	14	117	168	375
$15,000 to $24,999	1,311	70	127	437	677
$25,000 to $34,999	1,777	100	369	456	852
$35,000 to $49,999	2,519	264	606	687	962
$50,000 to $74,999	5,551	261	1,500	1,932	1,858
$75,000 to $99,999	5,099	133	1,620	2,088	1,258
$100,000 to $149,999	8,883	141	3,761	3,638	1,343
$150,000 or more	9,976	0	3,416	5,473	1,087

Source: U.S. Census, 2019-2023 ACS 5-Year Estimates

There is also a correlation between household size and household income. This is not surprising as couples generally feel more comfortable increasing their family size if they have the income to support additional children. As of 2023, the estimated median income in the County for a single-person household was $50,564, $103,871 for a 2-person household, $125,774 for a 3-person household and $145,028 for a 4-person household. In general, single-person households are more likely to be found in the youngest and oldest age cohorts.

Area Median Income (AMI)

Each year, the U.S. Department of Housing and Urban Development (HUD) publishes the income categories based on median family income (referred to as Area Median Income or AMI) for a region - these are typically divided into four categories of 30%, 50%, 80% and >100% AMI. Each category has an income limit based on the number of persons in a household. Table 13 shows the income limits for St. Croix County as of 2024. St. Croix County is part of the St. Paul-Minneapolis-Bloomington HUD Metro Area.

Table 13: *Fiscal Year 2024 Income Limits for St. Croix County*

	1-Person Family	2-Person Family	3-Person Family	4-Person Family	5-Person Family	6-Person Family
Income Level	**Annual Income**	**Annual Income**	**Annual Income**	**Annual Income**	**Annual Income**	**Annual Income**
100% AMI	$87,000	$99,400	$111,800	$124,200	$134,200	$144,100
80% AMI	$68,500	$78,250	$88,050	$97,800	$105,650	$113,450
50% AMI	$43,500	$49,700	$55,900	$62,100	$67,100	$72,050
30% AMI	$26,100	$29,820	$33,540	$37,260	$40,260	$43,20

Source: WHEDA Estimated Max Family Income Limits, 2024, based on HUD Estimated 2024 CMI. https://www.wheda.com/globalassets/documents/tax-credits/htc/2024/2024-standard-mtsp.pdf

Households making less than 50% AMI are considered low-and-moderate income and often require housing assistance. Households at 30% AMI or less are classified as extremely low-income and the most vulnerable segment consisting of households with little or no earned income.

HUD also attempts to estimate the number of households that fall within each of the above income level categories so as to identify the number of households that would quality for HUD assistance. It is estimated that close to 38% of households in St. Croix County had incomes of less than 80% AMI.

Table 14: *Households Income by AMI Category, 2017-2021, St. Croix County*

	#	%
Below 80% of AMI	13,350	37.8%
Below 50% of AMI	6,750	19%
Below 30% of AMI	3,080	8.7%
At or above 100% of AMI	17,540	49.5%
Between 80% - 100% of AMI	4,500	12.7%
Between 50% - 80% of AMI	6,600	18.6%
Between 30% - 50% of AMI	3,670	10.4%
Below 30% of AMI	3,080	8.7%

Source: HUD Consolidated Planning/CHAS Data

Economic Distress Designations

The U.S. Department of Housing and Urban Development (HUD) identifies Census Tracts and areas that are severely distressed and therefore prime areas for low-income housing tax credits. Qualifying Census Tracts (QCTs) must have 50 percent of households with incomes below 60 percent of the Area Median Gross Income or have a poverty rate of 25 percent or more. Difficult Development Areas (DDAs) are areas with high land, construction and utility costs relative to the area median income. There are currently no QCTs or DDAs in St. Croix County.

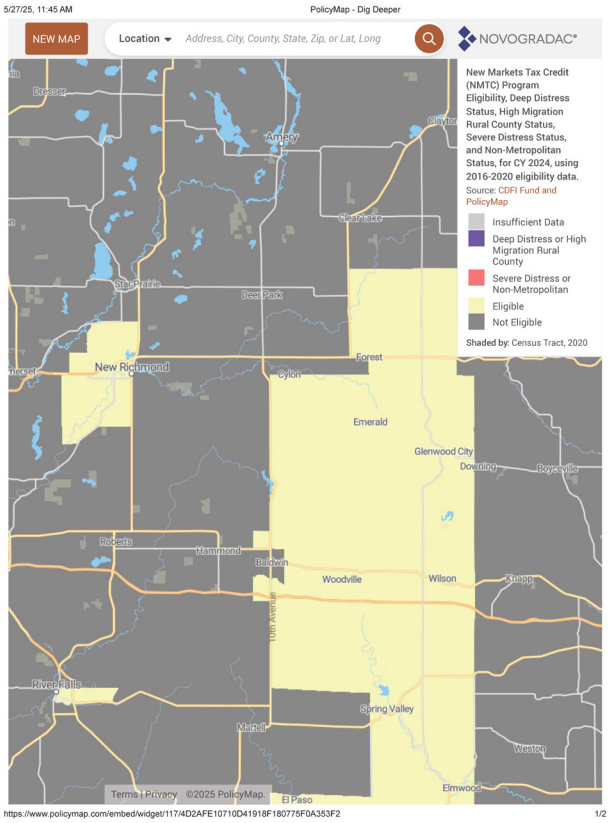
Opportunity Zones

"Opportunity Zones are low-income census tracts nominated by governors and certified by the U.S. Department of the Treasury into which investors can put capital to work financing new projects and enterprises in exchange for certain federal capital gains tax advantages."[2] The goal of the Opportunity Zones program, which was created as part of the Federal 2017 Tax Cuts and Jobs Act, is to improve economic outcomes of these areas by incentivizing investors through the temporary deferral of capital gains taxes.

Per the Wisconsin Housing and Economic Development Authority (WHEDA), there are 120 Opportunity Zones in the State of Wisconsin but none are located within St. Croix County. A part of the City of River Falls, within Pierce County, is within an Opportunity Zone Census Tract.

New Market Tax Credit Census Tracts

On the last day of its 2000 session, US Congress created the New Market Tax Credit program, part of the Community Renewal Tax Relief Act of 2000, to encourage investments in low-income communities. Like Opportunity Zones, this program provides tax incentives to investors to make investment in distressed communities and promotes economic development. There are three Census Tracts in St. Croix County that are eligible for the New Markets Tax Credit program; these tracts generally cover the New Richmond, Woodville, and Wilson/Glenwood City areas. Since these areas in the County are designated due to the distress and low-incomes, their status may be leveraged to take advantage of any unique funding opportunities.



[2] *Opportunity Zones. Wisconsin Housing and Economic Development Authority.*

Poverty

According to United Way[3], ALICE (Asset Limited, Income Constrained, Employed) refers to households that earn more than the Federal poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). ALICE-classified households cannot always pay the bills, have little to no savings, and are forced to make tough choices, such as deciding between quality childcare or paying the rent. As of the 2023 Point-in-Time-Data, 7% of households in the County were in poverty while 18% of households in St. Croix County were ALICE.

Table 15: *ALICE Households, 2023, St. Croix County Cities & Villages*

Community	Total Households	% Below ALICE Threshold
Village of Bladwin	1,663	37%
City of Glenwood City	536	37%
Village of Hammond	814	33%
City of Hudson	6,518	32%
City of New Richmond	4,290	31%
Village of North Hudson	1,529	28%
City of River Falls*	1,573	27%
Village of Roberts	746	31%
Village of Somerset	1,158	40%
Village of Star Prairie	268	44%
Village of Woodville	528	39%

*Source: United For ALICE; *St. Croix County portion only*

As shown in Table 15, over a quarter of households within all St. Croix County cities and villages are considered ALICE. And while not shown in the table and often a lower percentage compared to the more urban areas, Towns in St. Croix County also have ALICE households. 55% of the 386 households in the Town of Glenwood were identified as ALICE in 2023. 32% of the Town of Eau Galle and 25% of the Town of Emerald's households were ALICE.[4]

Financial hardship differs by household type and age. St. Croix County households that are single with children, as well as those 65 and over, have higher percentages of households in poverty and ALICE compared to those married with children or those without children. Additionally, the 2023 data shows that Black households in the County had a higher percentage of those in poverty compared to other races.

The United Way's Household Survival Budget illustrates the bare minimum a household must earn to live and work in the modern economy. These costs include housing, childcare, food, transportation, health care, technology, and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2023, United Way estimates that a single-adult 65+ in St. Croix County would need $38,652 annually to meet the minimum household needs - this equates to $19.33 for an hourly wage. Two adults with two children would need $74,472, or $24.04 hourly wage.

Eligibility in the school free and reduced meal program, which is based on household size and income, is another measure used to identify the level of needed assistance. As of October 2024, 26% of students in six school districts (Baldwin-Woodville, Glenwood City, Hudson, New Richmond, Somerset, and St. Croix Central) throughout the County were approved for free and reduced lunches.[5] Almost half of all students enrolled at Glenwood City School District qualify for free and reduced lunches and about a third quality in the New Richmond School District.

[3] United Way ALICE Wisconsin (Asset Limited, Income Constrained, Employed), www.unitedforalice.org/wisconsin

[4] Ibid.

[5] Wisconsin Department of Public Instruction, Free and Reduced Meal Eligibility. https://dpi.wi.gov/school-nutrition/program-requirements/free-reduced-meal-eligibility

Labor Force

As noted by the Wisconsin Department of Workforce Development (WI DWD), Wisconsin's labor market experienced a strong year in 2024; employment reached record levels.

"Employers continue to express challenges finding workers. This situation is being felt in all industries and most occupations - locally, regionally, and globally." (Wisconsin DWD)

The 2025 Workforce Profile for St. Croix County notes that the primary challenge still facing the future economic construct is the labor quantity challenge and its broader economic impacts - there are not sufficient numbers of young workers to fill the jobs being vacated by the generation of baby boomers and the increased demand for workers with economic growth. The report goes on to note that Wisconsin's labor force growth has remained close to zero. While businesses' pursuit of workers has brought about wage and benefit increases and other incentives to try to attract workers, there are other significant challenges and workforce barriers, including housing affordability.

In St. Croix County, both the labor force and employment count have increased since 2010; the unemployment rate has dropped significantly from 7.4 in 2010 to 3.3 in 2024, per WI DWD. It is estimated by DWD that the labor force in the County increased about 1.2% from 2023 to 2024; and given the retirement of many of the baby boomers, the labor force is expected to continue to decrease as the number of entrants into the workforce will not replace those exiting the workforce.

Employment

The 2023 ACS data show that educational, health and social services is the major employment industry for the County's civilian employed population, followed by manufacturing and retail trade.

Table 16: *St. Croix County Employment by Industry, 2010 and 2023*

Industry	2010		2020	
	#	%	#	%
Agriculture, forestry, fishing, hunting & mining	1,221	2.7%	795	1.6%
Construction	2,986	6.7%	3,920	7.7%
Manufacturing	8,438	19.0%	9,297	18.2%
Wholesale trade	1,411	3.2%	1,667	3.3%
Retail trade	4,611	10.4%	5,148	10.1%
Transportation, warehousing and utilities	2,216	5.0%	2,998	5.9%
Information	678	1.5%	446	0.9%
Finance, insurance, real estate, rental & leasing	3,383	7.6%	3,356	6.6%
Professional, scientific, management, administrative and waste management services	3,524	7.9%	4,365	8.5%
Educational, health and social services	9,000	20.2%	11,298	22.1%
Arts, entertainment, recreation, accommodation and food services	3,320	7.5%	3,573	7.0%
Other services, except public administration	1,844	4.1%	2,219	4.3%
Public administration	1,852	4.2%	2,078	4.1%
Total Employment (16 years and over)	44,484		51,160	

Source: U.S. Census, Decennial & 2019-2023 ACS 5-Year Estimates

Table 17: *Total Employed Residents, 2000 - 2023*

Municipality	2000	2010	2020	2023	2000 - 2023 Net Change	2000 - 2023 % Change	2010 - 2023 Net Change	2010 - 2023 % Change
Wisconsin	2,734,925	2,869,310	2,983,277	3,018,918	283,993	10.4%	149,608	5.2%
St. Croix County	34,905	44,484	49,384	51,160	16,255	46.6%	6,676	15.0%
Cities								
Glenwood City	561	564	552	580	19	3.4%	16	2.8%
Hudson	4,700	6,887	7,572	8,391	3,691	78.5%	1,504	21.8%
New Richmond	3,187	3,903	5,155	5,639	2,452	76.9%	1,736	44.5%
River Falls*	1,219	1,755	1,787	2,279	1,060	87.0%	524	29.9%
Villages								
Baldwin	1,407	1,801	2,134	2,341	934	66.4%	540	30.0%
Deer Park	153	73	117	122	-31	-20.3%	49	67.1%
Hammond	635	1,130	1216	1,004	369	58.1%	-126	-11.2%
North Hudson	2,059	2,052	2,366	1,874	-185	-9.0%	-178	-8.7%
Roberts	583	880	1009	1,163	580	99.5%	283	32.2%
Somerset	790	1,412	1,636	1,752	962	121.8%	340	24.1%
Spring Valley*	0	0	0	8	8	N/A	8	N/A
Star Prairie	281	444	388	340	59	21.0%	-104	-23.4%
Wilson	111	139	144	103	-8	-7.2%	-36	-25.9%
Woodville	548	575	716	793	245	44.7%	218	37.9%
Towns								
Baldwin	531	635	546	602	71	13.4%	-33	-5.2%
Cady	411	413	382	406	-5	-1.2%	-7	-1.7%
Cylon	331	376	337	390	59	17.8%	14	3.7%
Eau Galle	518	679	572	625	107	20.7%	-54	-8.0%
Emerald	398	436	436	475	77	19.3%	39	8.9%
Erin Prairie	394	430	387	359	-35	-8.9%	-71	-16.5%
Forest	332	323	381	368	36	10.8%	45	13.9%
Glenwood	377	389	444	402	25	6.6%	13	3.3%
Hammond	552	925	1280	1,395	843	152.7%	470	50.8%
Hudson	3,709	4,307	4,992	4,725	1,016	27.4%	418	9.7%
Kinnickinnic	771	991	932	846	75	9.7%	-145	-14.6%
Pleasant Valley	224	282	250	234	10	4.5%	-48	-17.0%
Richmond	895	1,660	2,088	2,174	1,279	142.9%	514	31.0%
Rush River	297	316	313	270	-27	-9.1%	-46	-14.6%
St. Joseph	1,918	2,105	2,349	2,255	337	17.6%	150	7.1%
Somerset	1,540	2,127	2,151	2,372	832	54.0%	245	11.5%
Springfield	450	450	563	671	221	49.1%	221	49.1%
Stanton	591	531	495	507	-84	-14.2%	-24	-4.5%
Star Prairie	1,592	2,017	1,957	1,993	401	25.2%	-24	-1.2%
Troy	2,068	2,535	2,768	2,700	632	30.6%	165	6.5%
Warren	772	942	969	1,002	230	29.8%	60	6.4%

*Data is only for the St. Croix County portion; *source: 2000 Decennial Census, 2010, 2020 and 2023 ACS 5-Year Estimates*

Consideration of the median hourly earnings of the top occupations (by job count) in the County, as shown in Table 18, helps one better understand the incomes of the workforce. As of 2023, seven of the top ten occupations with the highest job count in the County had median hourly earnings of less than $20.00. All of the occupations had median annual earnings below that of the 2023 estimated County median household income of $102,482.

Table 18: *St. Croix County Median Earnings for Top 10 Occupations, 2023*

Occupation	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	$44.86	$92,514.30	$2,312.86
Heavy and Tractor-Trailer Truck Drivers	578	$32.75	$68,125.86	$1,703.15

Source: Lightcast Complete Employment (Quarterly Census of Employment & Wages, Q3 2024 Data Set)

The 2025 United Way Report[6] notes that of the 20 most common occupations in Wisconsin in 2023, 11 paid less than $20 per hour. The Report notes that of all workers in these 20 occupations, 23% lived in households below the ALICE Threshold, with rates as high as 39% for personal care aides and 37% for fast food/counter workers.

Commuter Trends

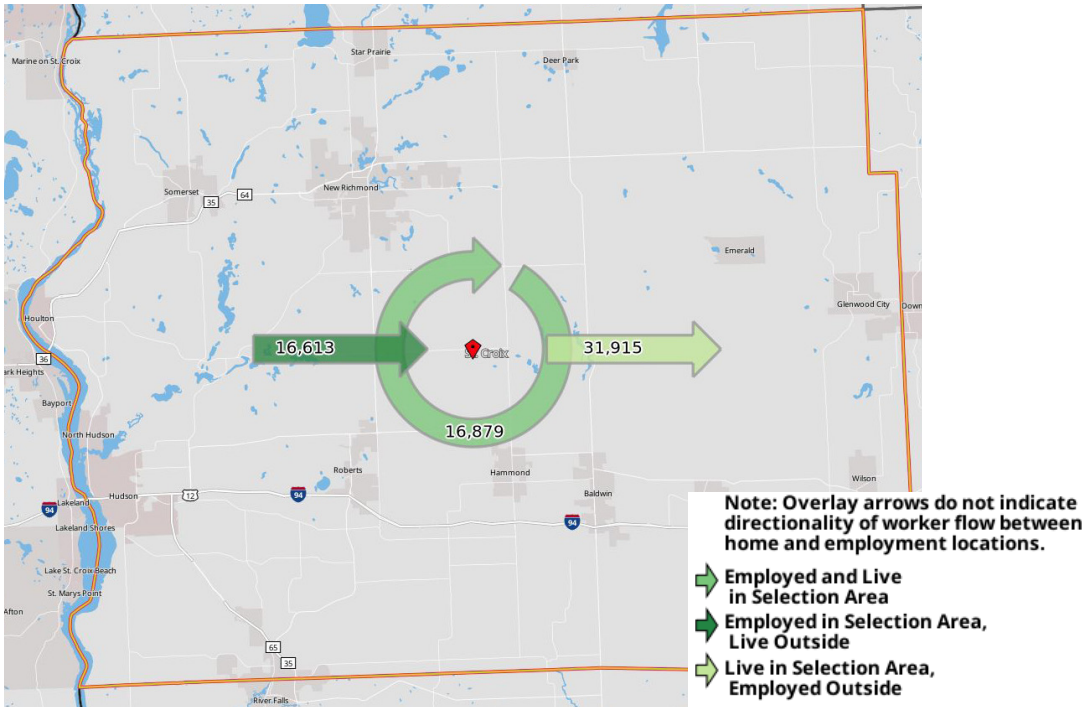
There are many elements that factor into an individual's place of residence, including the location of a person's job. According to the 2022 U.S. Census Longitudinal Survey, 16,879 people both lived and worked within St. Croix County. At the same time, there was an outmigration of 31,915 residents to work outside of the County, and an in-migration of 16,613 individuals from other counties into St. Croix County for work.

Data from the 2023 ACS estimate that St. Croix County residents travel, on average, 27 minutes to work. In 2020, 42% of workers 16 years and over who did not work from home in the County drove more than 30 minutes to work. In 2022 it is estimated that over 20,000 St. Croix County residents, or close to 63% of the labor force with a job outside the County, had a primary job in the Minneosta, with many of the jobs in St. Paul, Minneapolis, Stillwater, Woodbury and Bayport. In comparison, 10.8% of the County's workers reside in this metro-area. The County's location, within the Minneapolis-St. Paul metro is a geographical advantage that positions the County well for future growth and development.

[6] *The State of ALICE in Wisconsin - 2025 Update on Financial Hardship, United Way. https://www.unitedforalice.org/county-reports/wisconsin#6/45.041/-92.461*

For those commuting into St. Croix County, the top 10 counties of residence, beyond County residents, includes Pierce, Washington (MN), Polk, Dunn, Ramsey (MN), Barron, Dakota (MN), Eau Claire, and Chippewa. An opportunity exists for the County and communities to capture those commuting in, to make St. Croix County their place of residence.

Figure 10: *Inflow/Outflow Analysis in St. Croix County*
2022 Primary Job



Source: US Census On The Map, onthemap.census.gov

Another method to analyze commuter patterns is to compare the ratio of housing units to jobs in the County. As shown in Table 19, St. Croix County has a ratio of 1.07, with slightly more jobs than housing units countywide. However, as shown in Figure 10 above, many St. Croix County residents are leaving the County for work each day. This is consistent with what was heard during stakeholder interviews.

Table 19: *Ratio of Jobs to Housing, 2023*

County	2023 Total Jobs	2023 Total Housing Units	Jobs/Housing Ratio	2023 Median Age
Dunn County, WI	20,154	18,812	1.07	35.8
Pierce County, WI	12,880	17,052	0.76	38.4
Polk County, WI	18,674	24,377	0.77	46.5
St. Croix County, WI	40,890	38,185	1.07	39.8
Chisago County, MN	18,508	22,711	0.81	40.8
Washington County, MN	106,762	107,035	1.00	39.9

source: 2023 5-Year Estimates, Lightcast Q1 Data Set

Renter Profile

Table 20 provides information to help better understand the characteristics of renters within the County. Householders under 45 years old comprised over 50% of the renter-occupied households. Close to 19% of rental households in the County had an income of less than $25,000 in 2023.

The 2023 ACS estimates that 43% of rental households in the County were single-person households. The household incomes of renters also tend to be lower than owners' households. The 2023 estimated median household income for renters in the County was $50,925, substantially lower than the County median income of $102,482.

Table 20: *Renter Age and Income Distribution, 2023*

Age of Householder	%
Under 35 years	33.9%
35 to 44 years	17.1%
45 to 54 years	13.9%
55 to 64 years	12.4%
65 to 74 years	8.5%
75 to 84 years	7.5%
85 years and over	6.6%
Household Income in Past 12 Months	**%**
Less than $5,000	3.2%
$5,000 - $9,999	1.5%
$10,000 - $14,999	6.4%
$15,000 - $24,999	7.4%
$25,000 - $34,999	10.8%
$35,000 - $49,999	11.4%
$50,000 - $74,999	21.3%
$75,000 - $99,999	11.8%
$100,000 - $149,999	17.8%
$150,000 or more	8.4%

Source: U.S. Census, 2019-2023 ACS 5-Year Estimates

Rental Housing Costs

The 2023 ACS data indicates that 2,701 (36.4%) of St. Croix County rental households spent more than 30% of household income on gross rent (contract rent plus estimated average monthly cost of utilities and fuels), making them housing cost-burdened.

Table 21 shows the gross rent as a percentage of household income for St. Croix County renter households in 2023. 82% of renter households earning $20,000 or less were spending more than 30% of their income on gross rent. As shown in the table, the percentage of cost-burdened households decreases as the household income increases.

Length of Stay in Rental Unit

The 2023 ACS data estimates that 92% of renter households in the County moved into their current place of residence in 2010 or later. The median number of years a renter was in a rental unit was four years, two years longer than in 2000. People are staying in rental units longer once they find a housing unit that works for them; this could be due to preference, costs, or availability.

Table 21: *St. Croix County Gross Rent as a Percentage of Households Income, 2023*

Household Income Bracket	Gross Rent as a Percentage of Household Income	Number of Households	Percent of Households in Income Bracket
Less than $20,000	Less than 20 percent	7	0.7%
	20 to 29.9 percent	182	17.7%
	30 percent or more	**838**	**81.6%**
$20,000 to $34,999	Less than 20 percent	17	1.5%
	20 to 29.9 percent	241	21.6%
	30 percent or more	**856**	**76.8%**
$35,000 to $49,999	Less than 20 percent	8	1.0%
	20 to 29.9 percent	320	38.4%
	30 percent or more	**505**	**60.6%**
$50,000 to $74,999	Less than 20 percent	507	32.5%
	20 to 29.9 percent	562	36.0%
	30 percent or more	**491**	**31.5%**
$75,000 or more	Less than 20 percent	2,143	74.4%
	20 to 29.9 percent	727	25.2%
	30 percent or more	**11**	**0.4%**
Not computed		322	N/A
Total renter households		7,737	N/A

Source: U.S. Census, 2019-2023 ACS 5-Year Estimates

Owner Profile

Table 22 provides details on the characteristics of owner households within the County. 46% of owner-occupied housing units had a householder aged 45-64; 24% was occupied by a household aged 65+. When analyzing the household incomes, 58% of owner-occupied units have households incomes greater than $100,000.

According to the 2023 ACS, 19% of owner households in the County were single-person households.

Table 22: *Owner-Occupied Age and Income Distribution*

Age of Householder	%
Under 35 years	11.0%
35 to 44 years	19.4%
45 to 54 years	22.1%
55 to 64 years	23.6%
65 to 74 years	16.6%
75 to 84 years	6.2%
85 years and over	1.2%
Household Income in Past 12 Months	**%**
Less than $5,000	1.3%
$5,000 - $9,999	0.6%
$10,000 - $14,999	0.6%
$15,000 - $24,999	2.5%
$25,000 - $34,999	3.3%
$35,000 - $49,999	5.6%
$50,000 - $74,999	13.5%
$75,000 - $99,999	14.4%
$100,000 - $149,999	25.9%
$150,000 or more	32.2%

Source: U.S. Census, 2019-2023 ACS 5-Year Estimates

Homeowner Housing Costs

Per the 2019 - 2023 ACS, 23% of St. Croix County owner households with a mortgage were cost-burdened. Table 23 shows the percentage of household income spent on housing costs for owners with a mortgage, per the 2023 ACS. It is estimated that 92% (590) of owner households with a mortgage, who had incomes of $20,000 to $34,999, were spending more than 30% of their income on housing costs. 98% of owner households with a mortgage with income of less than $20,000 were cost-burdened by paying more than 30% of their income on housing costs.

Length of Stay in Owner Unit

According to the 2023 ACS data, the median year an owner moved into the unit in St. Croix County was 2010, or 13 years. This is an increase from 2000 when the median number of years in the unit was 8 years. Homeowners are tending to stay in their homes longer due to a variety of reasons, including but not limited to housing costs (they may have no mortgage or little left on a mortgage), proximity to job, family, neighborhood, etc. This includes many seniors who are remaining in their homes due to preference, lack of alternatives, or rising interest rates and housing costs.

Table 23: *St. Croix County Monthly Housing Costs as a Percentage of Income for Owners with Mortgage, 2023*

Household Income Bracket	Monthly Housing Costs as a Percentage of Household Income for Owners with a Mortgage	Number of Households	Percent of Households in Income Bracket
Less than $20,000	Less than 20 percent	11	2%
	20 to 29.9 percent	0	0%
	30 percent or more	**530**	**98%**
$20,000 to $34,999	Less than 20 percent	0	0%
	20 to 29.9 percent	48	8%
	30 percent or more	**590**	**92%**
$35,000 to $49,999	Less than 20 percent	18	2%
	20 to 29.9 percent	153	20%
	30 percent or more	**595**	**78%**
$50,000 to $74,999	Less than 20 percent	280	11%
	20 to 29.9 percent	752	30%
	30 percent or more	**1,511**	**59%**
$75,000 or more	Less than 20 percent	10,667	66%
	20 to 29.9 percent	4,130	25%
	30 percent or more	**1,484**	**9%**
Zero or negative income		188	N/A

Source: U.S. Census, 2019-2023 ACS 5-Year Estimates

CHAPTER 3: HOUSING SUPPLY



Housing Counts and Characteristics

Like many counties in Wisconsin, residential construction in the County has been slow since the 2008 recession. While the County saw a 40% increase in housing units from 2000 to 2010, it only saw a 10% increase from 2010 to 2020. The 2023 ACS data estimate that 79% of occupied units in the County are owner-occupied while 21% are renter-occupied, with 1,456 housing units that were not occupied - these units were not all available for sale or rent, rather the majority were used for seasonal or recreational use or were rented or owned but not occupied. As will be discussed in future sections, the vacancy rates in the County have remained low, with few housing units available for rent or sale.

Table 24: *St. Croix County Housing Characteristics, 2000 to 2023*

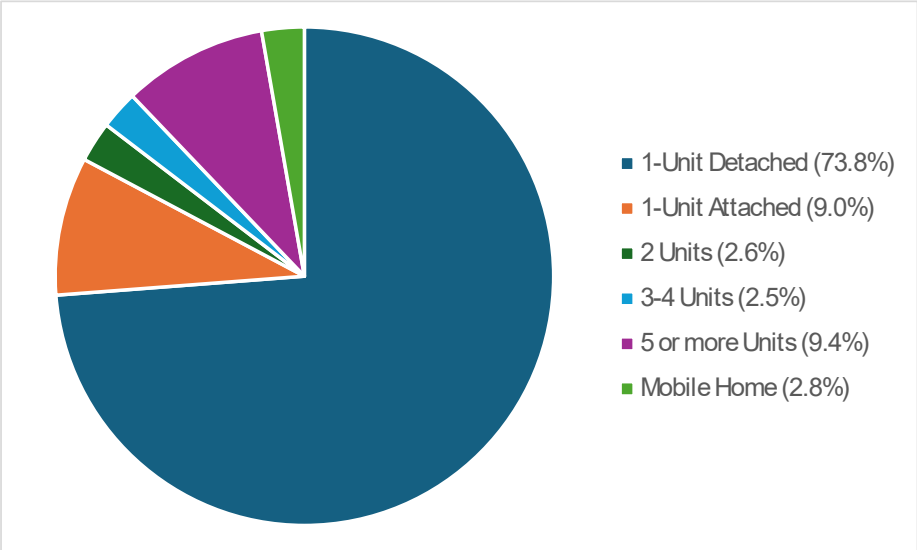
St. Croix County	2000	2010	2020	2023 Estimates
Total Housing Units	24,265	33,983	37,369	38,185
Total Occupied Units	23,410	31,799	35,892	36,729
Owner-Occupied Units	17,881	24,754	27,792	28,992

Source: U.S. Census Bureau, 2000, 2010 & 2020 Decennial, 2019-2023 ACS 5-Year Estimates

Housing Types/Sizes

Within the County, 74% of the housing units are single-family detached dwellings. This has increased from 71% in 2010.

Figure 11: *Percentage of Housing Units by Structure Type*



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

Housing Supply

Table 25: *Total Housing Units, 2000 to 2023*

Municipality	2000	2010	2020	2023	2000 - 2023 Net Change	2000 - 2023 % Change	2010 - 2023 Net Change	2010 - 2023 % Change
Wisconsin	2,321,144	2,624,358	2,727,726	2,750,750	429,606	18.5%	126,392	4.8%
St. Croix County	24,265	33,983	37,369	38,185	13,920	57.4%	4,202	12.4%
Cities								
Glenwood City	491	561	536	587	96	19.6%	26	4.6%
Hudson	3,831	5,642	6,510	6,696	2,865	74.8%	1,054	18.7%
New Richmond	2,657	3,684	4,280	4,405	1,748	65.8%	721	19.6%
River Falls*	1,003	1,458	1,647	1,584	581	57.9%	126	8.6%
Villages								
Baldwin	1,144	1,724	1,787	1,663	519	45.4%	-61	-3.5%
Deer Park	94	113	120	107	13	13.8%	-6	-5.3%
Hammond	438	773	767	853	415	94.7%	80	10.3%
North Hudson	1,358	1,552	1,624	1,657	299	22.0%	105	6.8%
Roberts	402	724	775	777	375	93.3%	53	7.3%
Somerset	659	1,102	1,255	1,289	630	95.6%	187	17.0%
Spring Valley*	1	3	4	5	4	N/A	2	N/A
Star Prairie	215	248	289	287	72	33.5%	39	15.7%
Wilson	69	78	83	79	10	14.5%	1	1.3%
Woodville	460	566	595	551	91	19.8%	-15	-2.7%
Towns								
Baldwin	315	363	378	419	104	33.0%	56	15.4%
Cady	264	343	367	326	62	23.5%	-17	-5.0%
Cylon	232	267	272	257	25	10.8%	-10	-3.7%
Eau Galle	320	422	452	521	201	62.8%	99	23.5%
Emerald	244	315	323	294	50	20.5%	-21	-6.7%
Erin Prairie	234	267	272	255	21	9.0%	-12	-4.5%
Forest	218	259	258	282	64	29.4%	23	8.9%
Glenwood	263	307	314	405	142	54.0%	98	31.9%
Hammond	318	730	850	924	606	190.6%	194	26.6%
Hudson	1,962	2,767	2,950	3,015	1,053	53.7%	248	9.0%
Kinnickinnic	492	634	678	653	161	32.7%	19	3.0%
Pleasant Valley	150	188	202	211	61	40.7%	23	12.2%
Richmond	530	1,155	1,373	1,355	825	155.7%	200	17.3%
Rush River	173	200	201	183	10	5.8%	-17	-8.5%
St. Joseph	1,259	1,511	1,644	1,808	549	43.6%	297	19.7%
Somerset	963	1,479	1,608	1,733	770	80.0%	254	17.2%
Springfield	299	373	392	369	70	23.4%	-4	-1.1%
Stanton	363	368	361	369	6	1.7%	1	0.3%
Star Prairie	1,079	1,417	1,465	1,524	445	41.2%	107	7.6%
Troy	1,328	1,819	2,094	2,122	794	59.8%	303	16.7%
Warren	437	571	643	620	183	41.9%	49	8.6%

*Data is only for the St. Croix County portion; *source: 2000 Decennial Census, 2010, 2020 and 2023 ACS 5-Year Estimates*

Table 26: *Type of Housing Structure, 2023*

Municipality	1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20 or more units	Mobile home	Boat, RV, Van, etc.
Wisconsin	66.5%	4.3%	6.1%	3.5%	4.8%	3.6%	8.1%	3.1%	0.0%
St. Croix County	73.8%	9.0%	2.6%	2.5%	3.0%	1.8%	4.6%	2.8%	0.0%
Cities									
Glenwood City	59.1%	8.5%	2.6%	1.7%	3.9%	5.3%	12.6%	6.3%	0.0%
Hudson	49.6%	20.7%	5.0%	3.1%	4.7%	3.3%	12.7%	0.9%	0.0%
New Richmond	58.7%	11.3%	6.8%	5.4%	5.8%	3.2%	8.9%	0.0%	0.0%
River Falls*	46.0%	26.1%	1.1%	0.0%	3.0%	9.8%	13.6%	0.4%	0.0%
Villages									
Baldwin	58.9%	12.4%	5.8%	10.4%	3.4%	1.1%	2.3%	5.7%	0.0%
Deer Park	65.4%	0.0%	4.7%	23.4%	4.7%	0.0%	0.0%	1.9%	0.0%
Hammond	57.8%	14.1%	1.9%	6.2%	4.6%	2.3%	0.0%	13.1%	0.0%
North Hudson	80.3%	9.5%	2.7%	0.2%	3.3%	0.0%	3.9%	0.0%	0.0%
Roberts	47.7%	23.4%	4.0%	1.5%	1.5%	1.7%	1.5%	18.5%	0.0%
Somerset	56.4%	11.6%	0.3%	6.9%	21.0%	0.0%	3.8%	0.0%	0.0%
Spring Valley*	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Star Prairie	77.4%	3.8%	5.9%	8.0%	2.1%	2.4%	0.0%	0.3%	0.0%
Wilson	97.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.5%	0.0%
Woodville	55.5%	3.1%	3.6%	9.3%	7.1%	12.5%	2.7%	6.2%	0.0%
Towns									
Baldwin	95.9%	0.0%	0.0%	1.7%	0.0%	0.0%	0.0%	2.4%	0.0%
Cady	94.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.2%	0.0%
Cylon	96.1%	0.0%	1.2%	0.0%	0.0%	0.0%	0.0%	2.7%	0.0%
Eau Galle	96.9%	1.9%	0.0%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Emerald	89.5%	0.0%	0.7%	0.7%	0.0%	0.0%	0.0%	9.2%	0.0%
Erin Prairie	97.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.4%	0.0%
Forest	97.2%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	2.1%	0.0%
Glenwood	96.3%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	3.5%	0.0%
Hammond	95.5%	0.0%	3.0%	1.2%	0.0%	0.0%	0.0%	0.3%	0.0%
Hudson	90.8%	4.7%	1.2%	0.8%	0.0%	0.0%	1.8%	0.7%	0.0%
Kinnickinnic	95.3%	0.9%	2.5%	0.5%	0.0%	0.0%	0.0%	0.9%	0.0%
Pleasant Valley	76.3%	0.9%	1.4%	0.0%	0.9%	1.4%	0.0%	19.0%	0.0%
Richmond	95.5%	1.9%	0.0%	0.0%	0.9%	0.0%	0.0%	1.7%	0.0%
Rush River	98.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%
St. Joseph	99.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%
Somerset	95.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.2%	0.0%
Springfield	84.0%	0.5%	0.0%	3.0%	0.0%	0.0%	0.0%	12.5%	0.0%
Stanton	94.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.4%	0.0%
Star Prairie	90.5%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	8.1%	0.0%
Troy	94.0%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	4.8%	0.0%
Warren	98.5%	0.5%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

*Data is only for the St. Croix County portion; *source: 2023 ACS 5-Year Estimates*

Table 27: *Vacancy Rates & Percent of Vacant Units for Seasonal, Recreational or Occasional Use*

Municipality	2020 Rental Vacancy Rate	2020 Owner Vacancy Rate	2000 % Seasonal Units	2010 % Seasonal Units	2020 % Seasonal Units
Wisconsin	5.6%	1.0%	60.1%	50.9%	57.9%
St. Croix County	3.2%	0.6%	32.9%	20.4%	39.6%
Cities					
Glenwood City	1.0%	1.9%	6.5%	0.0%	12.7%
Hudson	2.4%	0.5%	15.3%	29.6%	31.9%
New Richmond	2.7%	0.7%	5.2%	32.3%	55.1%
River Falls*	2.1%	0.9%	16.7%	4.3%	55.6%
Villages					
Baldwin	5.1%	0.4%	6.9%	0.0%	0.0%
Deer Park	13.9%	0.0%	0.0%	0.0%	0.0%
Hammond	3.4%	0.5%	0.0%	8.9%	0.0%
North Hudson	1.6%	0.8%	34.9%	0.0%	30.6%
Roberts	4.1%	1.3%	20.0%	0.0%	0.0%
Somerset	2.0%	0.9%	20.8%	0.0%	29.7%
Spring Valley*	0.0%	0.0%	0.0%	0.0%	0.0%
Star Prairie	4.8%	0.0%	0.0%	0.0%	32.0%
Wilson	0.0%	0.0%	0.0%	0.0%	50.0%
Woodville	12.7%	1.8%	14.3%	0.0%	5.8%
Towns					
Baldwin	3.4%	0.9%	37.5%	100.0%	0.0%
Cady	10.4%	0.3%	44.4%	56.5%	77.3%
Cylon	2.1%	0.0%	20.0%	0.0%	0.0%
Eau Galle	0.0%	0.5%	46.2%	16.7%	100.0%
Emerald	0.0%	0.4%	25.0%	23.8%	43.8%
Erin Prairie	14.3%	2.2%	57.1%	0.0%	100.0%
Forest	20.7%	2.3%	20.0%	0.0%	68.3%
Glenwood	2.9%	1.9%	22.2%	0.0%	76.2%
Hammond	7.5%	0.7%	25.0%	50.0%	0.0%
Hudson	0.0%	0.4%	16.2%	0.0%	0.0%
Kinnickinnic	0.0%	0.5%	55.6%	0.0%	60.0%
Pleasant Valley	0.0%	0.6%	20.0%	0.0%	30.8%
Richmond	0.0%	0.1%	0.0%	0.0%	0.0%
Rush River	15.8%	1.7%	50.0%	46.7%	0.0%
St. Joseph	4.8%	0.2%	68.2%	100.0%	0.0%
Somerset	3.8%	0.1%	41.7%	0.0%	60.9%
Springfield	7.1%	0.9%	42.9%	0.0%	81.8%
Stanton	2.3%	2.3%	0.0%	0.0%	0.0%
Star Prairie	3.8%	0.5%	79.5%	35.7%	68.6%
Troy	11.2%	1.1%	67.9%	51.2%	44.9%
Warren	0.0%	0.0%	54.5%	47.4%	0.0%

*Data is only for the St. Croix County portion; *source: 2000 Decennial Census, 2010, 2020 and 2023 ACS 5-Year Estimates*

Vacant Units

It is estimated in 2023 that of the County's 38,185 housing units, 1,456 (3.8%) were vacant. This is significantly lower than the State of Wisconsin which is estimated to have 11% of its housing units vacant. Table 27 shows the percent of vacant units accounted by seasonal use within the County and its communities; in 2020 almost 40% of the vacant units in the County were used as seasonal units and were therefore not available for rent or for sale.

Seasonal Units

The Census defines seasonal housing as "…units intended by the owner to be occupied during only certain seasons of the year. They are not anyone's usual residence." While often not intended for year-round use by the owner, many seasonal units could be used year-round. Seasonal units are often a second home for personal use, but can also sometimes be used as a short-term rental.

According to the U.S. Census, the County saw a 71% increase in seasonal units from 2000 to 2020, from 281 to 481 seasonal units, with the 2023 ACS estimating the County having 608 seasonal units in 2023, or 1.6% of the County's total housing units. As to be expected, many of these units are located in communities that are along St. Croix River. The 2020 Census shows the City of Hudson having 84 seasonal units, Town of St. Joseph having 70 seasonal units, and the Town of Troy having 81 seasonal units, among others. The creation of seasonal housing has land use and economic implications. With increased access to broadband, and the increase in telecommuting, there is the possibility of some seasonal homes converting to year-round residences.

Short-Term Rentals

Short-term rental platforms like Airbnb and Vrbo provide an alternative to traditional lodging for travelers. While these services offer homeowners an opportunity to generate income, they also have significant effects on local housing markets. Short-term rentals can contribute to rising home prices and reduced long-term rental availability.

Short-term rentals, also known as Tourist Rooming Houses (TRHs), are regulated and licensed in the State of Wisconsin by the Department of Agriculture, Trade and Consumer Protection (DATCP). As of June 2025, there were 53 licensed TRHs in the County. Table 28 shows the geographic dispersion of these throughout the County. The Hudson area has the highest count with just over 50% of all licensed facilities in St. Croix County. While there may be additional facilities in the County that are not licensed, short-term rentals do not appear to play a significant role in the County's housing market. Wisconsin State Statute allows local government to regulate certain aspects of these properties but does not allow local government to prohibit them.

Table 28: *Tourist Rooming Houses*

Address Location	Licensed TRH
Baldwin	4
Glendwood City	1
Houlton	2
Hudson	28
New Richmond	7
River Falls	2
Roberts	1
Somerset	7
Woodville	1

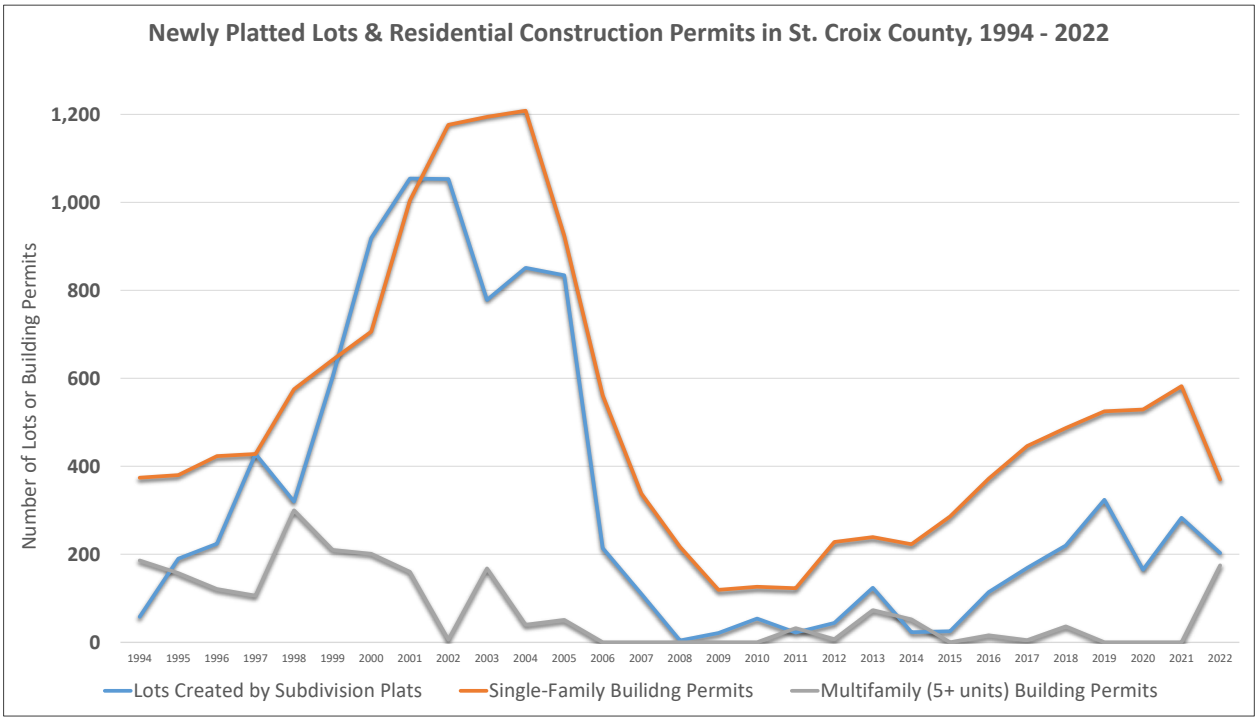
Source: WI DATCP, June 2025

Supply Trends

The Wisconsin Department of Revenue (DOR) issues a *Net New Construction Report* annually, which provides municipalities and counties with net new construction numbers for levy limits and the Expenditure Restraint Program. Per the DOR 2024 report, St. Croix County experienced 2.03% increase in net new construction. The DOR reports that residential development made up 59.61% of the County's overall net increase with commercial development accounting for 36.1%.

Figure 12 graphs the number of lots created by subdivision plats, single-family building permits issued, and multi-family (5+ units) building permits issued in St. Croix County from 1994-2022. As the data shows, residential construction and subdivision activity in the County have not recovered from the Great Recession but there has been some improvement in the past few years. The Wisconsin Home Builder's Association reports that 424 new single-family units were constructed in the County in 2023 with 444 constructed in 2024. This is an increase from 370 single-family units reported by the Census for the County in 2022.

Figure 12: *Newly Platted Lots & Residential Construction Permits, St. Croix County, 1994-2022*



Source: Subdivision Lots from WI Dept. of Administration; Building Permits Database U.S. Census Bureau

As part of the study, all communities (towns, villages and cities) in the County were asked to provide data on the number of new construction building permits issued for housing units. While data was not received from all communities, it is estimated that from 2020 through July 2024 the County had 1,584 new single-family homes, 30 new duplex units, 16 units in a triplex/fourplex, and 801 units in multi-family buildings with 5 or more units.

Renter-Occupied Housing

Renter-Occupied Units

It is estimated that renter-occupied housing accounted for 7,737 (21%) of the 36,729 occupied housing units in the County in 2023.

- Renter-occupied units are comprised of many different types - the 2023 ACS estimates that 35% are single-family units, 10% two-family units, 11% three-to-four unit structures, 41% containing 5 or more units and 3% in mobile homes.
- Per the 2023 ACS, 4% of rental units in the County are efficiencies with no bedroom, 16% have one-bedroom, 40% have two bedrooms, 31% have three bedrooms, and 9% have 4 or more bedrooms.

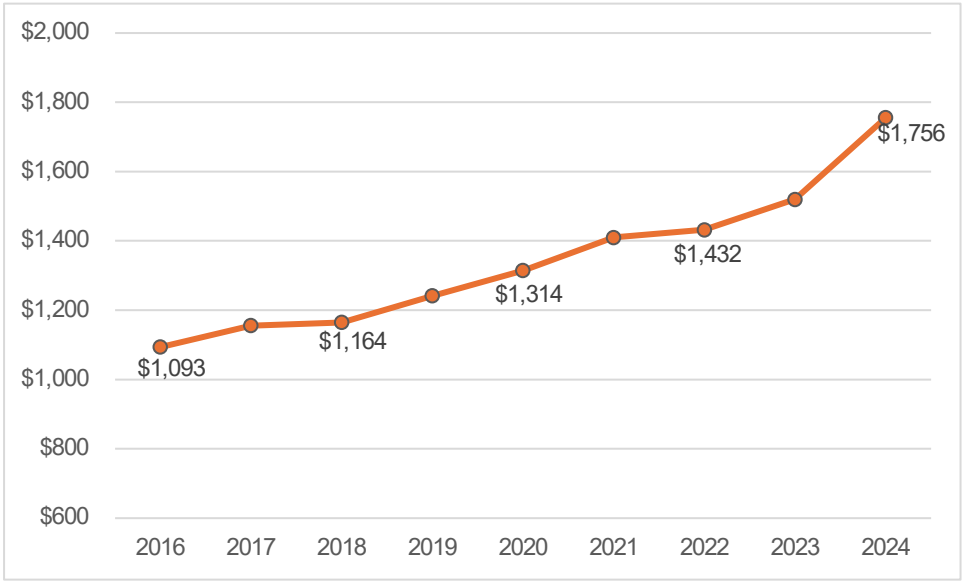
Rental Vacancy

The rental vacancy rate in St. Croix County, per the 2023 ACS, was 1.4%. This compares to 4.7% in Wisconsin and 5.5% in the United States. The identified vacancy rate in the County is consistent with what was heard during interviews and community forums, which was a lack of rental housing throughout the County. A rental vacancy rate of 5% to 7% is generally considered healthy. Table 27 details the 2020 rental vacancy rates for St. Croix County communities; all four cities and many of the Villages had low rental vacancy rates, meaning there were not many units on the market for rent. Note that some of the smaller Villages and Towns show a higher rental vacancy rate (above the healthy level), but this shouldn't be alarming. For many of these communities, they only have a few rental units as part of the housing mix, so having a unit available for rent can show up as a high percentage.

Rental housing costs

The 2023 ACS estimates that the majority (49%) of renters in St. Croix County paid between $1,000 and $2,000 for monthly contract rent. When accounting for all tenant-paid utilities, this number is even higher. The estimated 2023 median gross rent in the County was $1,238. A May 2025 search on Zillow.com for rental units resulted in 232 rental units for rent throughout the County ranging from a studio senior apartment for $725/month in Hudson to a 6-bedroom, 3-bathroom, house for rent in Houlton for $3,200/month. According to rentdata.org, the

Figure 13: *Median Rent for 2-bedroom St. Croix County, 2016-2024*



Source: Rentdata.org

median rent price in St. Croix County for a 2-bedroom unit increased 34% from $1,314 in 2020 to $1,756 in 2024. Similarly, the Fair Market Rent, which is the rent amount, including utilities, for privately owned, existing, decent, safe, and sanitary housing of modest (non-luxury) nature with suitable amenities, for a 2-bedroom apartment in the County was $1,214 in Fiscal Year 2020, increasing to $1,685 in Fiscal Year 2025.

Assisted Living Facilities

Assisted living facilities, as defined by the Wisconsin Department of Health Services,[1] include three types of facilities that combine housing with services to help people remain as independent as possible. These facilities include:

- **Community Based Residential Facility (CBRF)** - a facility with five or more adults who do not require care above intermediate level nursing care, but still receive not more than three hours of nursing care per resident per week. The adults are residents of the facility and receive care, treatment, and services above the level of room and board.

- **Adult Family Home (AFH)** - A facility with three or four adults who reside and received care, treatment, or service beyond room and board. The facility provides not more than seven hours of nursing care per resident per week.

- **Residential Care Apartment Complex (RCAC)** - a facility with five or more adults who reside in independent apartments (with kitchen, individual bathroom, sleeping, and living areas) that provides not more than 28 hours of supportive, personal, and nursing services per week per resident.

As of May 9, 2025, the County had the following Assisted Living Facilities[2]:

- CRBF - 17 facilities with capacity of 457
- AFH - 25 facilities with capacity of 98
- RCAC - 10 facilities with capacity of 242

Assisted Living Facilities are traditionally classified as rental units. As the 65+ age group continues to grow and age, these facilities will become more critical to serve the aging population.

Subsidized Rental Housing

Subsidized housing refers to housing that is rent- and income-restricted for a period of time to keep housing costs for low-to-moderate income households low, often in exchange for government subsidies such as tax credits. These units require qualifying incomes, typically less than 80% of the county median income, and may include units set-aside for other income levels (for example, less than 30% or 50% of the County Median Income).

As of March 2025, WHEDA[3] reports that it is monitoring 691 units in St. Croix County under the Low-

[1] *State of Wisconsin Department of Health Services. (September 2012). Choosing an Assisted Living Facility. https://www.dhs. wisconsin.gov/publications/p6/p60579.pdf*

[2] *Wisconsin Department of Health Services. https://www.dhs.wisconsin.gov/guide/assisted-living.htm*

[3] *WHEDA Monitored Housing Tax Credit Projects by County, March 31, 2025, https://www.wheda.com/globalassets/documents/tax-credits/mf-data-library/wheda-monitored-htc-projects-by-county.pdf*

Income Housing Tax Credit (LIHTC) program. This program uses tax credits to encourage private developers to create affordable housing for LMI households. Under this program, properties are required to preserve affordability for 30 years in exchange for the tax credits. Three new projects in the County were awarded housing tax credits in the Spring 2025 cycle,which will add units that will be affordable for low-income households. These awards include 50 units in River Falls, 38 units in Hudson and 40 units in Somerset.

Table 29: *LIHTC Units*

Community	# of LIHTC Units
Baldwin	48
Glendwood City	13
Hudson	324
N Hudson	29
New Richmond	233
Somerset	24
Woodville	20

Source: WHEDA

Four projects, with 48 total units, in the County were identified as being developed with funding from the United States Department of Agriculture under the Rural Development Multi-Family Housing Rental program. The units in Roberts (12), Star Prairie (8) and Woodville (16) are reserved specifically for income-qualifying elderly or disabled households; the property management company indicated that these units are always full. The 12-unit project in Glenwood City was created for income qualifying family households and, like the other units, does not have any vacancy.

Local housing authorities are also instrumental in owning and operating units reserved for income-restricted households. The Hudson Housing Authority manages 57 units reserved for elderly individuals, New Richmond Housing Authority managed 40 units for the elderly, River Falls Housing Authority manages 142 units for the elderly and 37 family units within St. Croix and Pierce Counties, and the Woodville Housing Authority manages 26 units for the elderly.

In addition to these facilities, the County is currently assigned 223 Section 8 Housing Choice Vouchers through the U.S. Department of Housing and Urban Development (HUD). The River Falls and New Richmond Housing Authorities each have a limited number of vouchers in addition to the County vouchers. The purpose of the Housing Choice Voucher program is to provide housing opportunities to lower income households who reside in St. Croix County. The program is a rent subsidy program available to households that do not exceed 50% of the county median income limit. The household is required to pay a portion of their income for rent (30% of their household's adjusted gross income); the Section 8 Program pays the balance of the rent directly to the landlord. The West Central Wisconsin Community Action Agency (WestCAP) administers this voucher program on behalf of the County and has indicated that there is a lengthy waitlist of households looking for housing assistance.

Owner-Occupied Housing

Owner-Occupied Units

Of the estimated 36,729 occupied housing units in the County in 2023, 28,992 (79%) were owner-occupied.

- The 2023 ACS estimates that 96% of owner-occupied housing units in the County were single-family units while 3% were mobile homes.

Housing Supply

- Per the 2096-2023 ACS, 16% of owner-occupied housing units in the County had one or two-bedrooms, 41% had three bedrooms and 43% had four or more bedrooms. In 2010 it was estimated that 32% of owner-occupied housing units had four or more bedrooms.

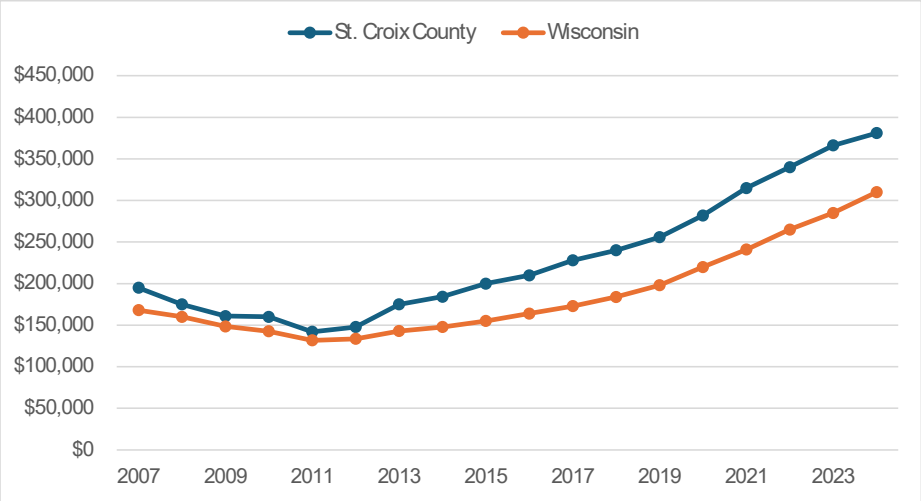
Owner Housing Vacancy

The homeowner vacancy rate, per the 2023 ACS, was 0.0%, meaning there wasn't much housing available for sale in the County. This is consistent with the low vacancy rate in Wisconsin (0.6%) and the Nation (1.0%). This low vacancy rate was also voiced during interviews with key contacts throughout the study. A homeowner vacancy rate of 2% to 2.5% is considered healthy.

Owner Housing Value/ Costs

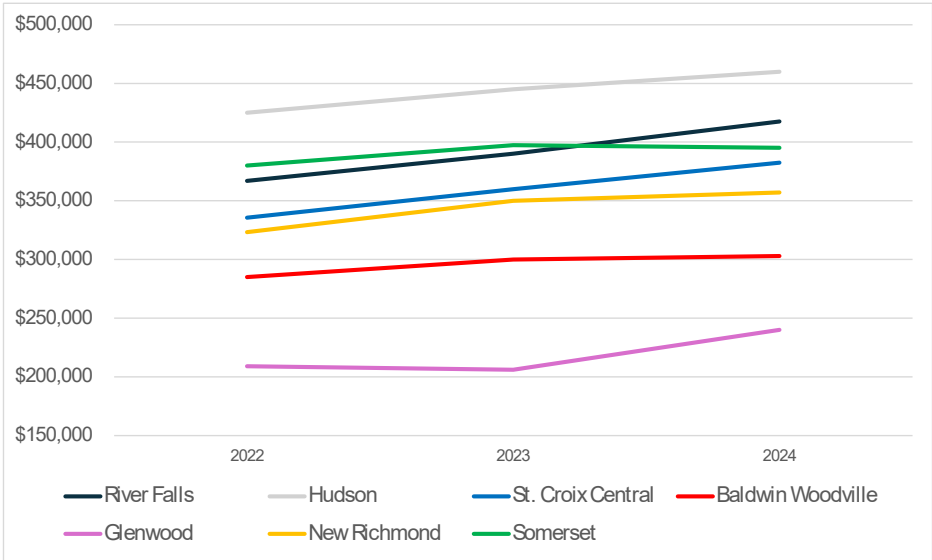
Understanding the value of homes in the County is important when analyzing whether the housing stock is affordable for local residents. Per the 2023 ACS, the median home value in the County was $349,700. It is important to note that home values in the ACS include only year-round owner-occupied homes, are self-reported, and do not include the value of reported seasonal homes.

Figure 14: *Median Home Sale Price, 2007 - 2022*



Source: Wisconsin Realtors Association

The median sale price data in Figure 14 includes all home sales, year-round and seasonal. The median sale price of homes in St. Croix County fell from 2007 to 2011, due in large part to the effects of the recession. Since 2012, the median sale price of homes has increased and continue to rise. While the trend in the County mirrors that of the State of Wisconsin, the median sale price in the County has exceeded that of the State since 2007, with the gap continuing to widen since 2013.



Source: Northstar MLS, data provided by Gina Knutson, WESTconsin Realty, LLC

The median sale price varies throughout the County. Figure 15 shows the median sale price from by School District within the County. These data are consistent with other findings which show higher sale prices in districts on the west side of the County.

Group Quarters

A group quarters facility is a "group living arrangement" that houses multiple, unrelated people, where occupants may not have privacy, or the facility houses an institution or service-receiving population. Included in this housing category are nursing homes, memory care, or other facilities described as having a number of beds rather than units, homeless shelter facilities, dormitories, correctional facilities, and other group housing facilities. The 2020 Decennial Census identified the Group Quarters population in St. Croix County as 996; the 2023 ACS estimates this population group has been reduced to 906. These facilities are not considered a housing unit, rather they are a standalone category counted separately by the US Census.

Table 30: *Group Quarters, St. Croix County*

St. Croix County Group Quarters	2010	2020
Correctional facility	N/A	183
Juvenile facility	N/A	4
Nursing facilities	N/A	455
College/University	N/A	0
Other	N/A	354
Total	850	996

Source: US Census Decennial 2010 & 2020

College/University Housing

While the County is fortunate to be home to Chippewa Valley Technical College (CVTC) River Falls Campus and Northwood Technical College in New Richmond, there is no formal campus or university housing in the County. The County line is also just a handful of miles from the University of Wisconsin - River Falls.

Nursing Homes

There are eight nursing home facilities in the County with a total of 412 beds. Nursing homes, similar to jails and dormitories, are classified as Group Quarters in the Census and are not considered a housing unit. As the 65+ age group continues to grow and age, these facilities will become more critical to serve the aging population.

Correctional Facility

The St. Croix County Jail is located in the City of Hudson. As of May 28, 2025, there were 113 inmates reported as being held in the facility.

Shelter Housing and Homelessness

Unfortunately, there is no single source of data that tells the whole story of homelessness in the County. Per the Institute for Community Alliances report, *The State of Homelessness in Wisconsin - 2024 Homeless Management Information System (HMIS) Report*, seven counties (Polk, Barron, St. Croix, Dunn, Chippewa, Pierce, and Pepin) in West Central Wisconsin had 872 emergency shelter clients in 2024 compared to 784 clients in 2019 and 911 in 2017. The Point-in-Time Count, which is a count of sheltered and unsheltered people experiencing homelessness on a single night in January, estimates

there were 217 total homeless individuals in west central Wisconsin in 2024, down from 283 in 2014. but up from 186 in 2020.

Our Neighbors Place, located in River Falls, has a day center and provides supportive services to individuals in need for all of St. Croix and Pierce County. The facility measures usage in terms of points of contact (meaning phone calls and in-person visits from people needing help). These are not necessarily unique contacts - some people they only see once in many months while others they see daily for shower, laundry, or a place to warm up or cool down. The Director indicated that point-of-contact counts are back to pre-covid levels; there were 3,171 points of contact in 2017, 4,870 in 2019, 3,505 in 2022, and 3,829 in 2023.

In 2016 Our Neighbors Place converted a 4-unit building that was a shelter into transitional housing for families experiencing homelessness. Families can stay up to two years until they find primary housing; most families in the program exit into subsidized housing once they are able to locate a unit; finding a unit that fits their budget is a big challenge. The program has been successful in being the bridge from homelessness to being stably housed but is only able to assist four families at a time.

Grace Place, a homeless shelter in New Richmond operated by the Salvation Army, houses up to 64 individuals in a crisis situation. The facility is always filled and has a lengthy waitlist. The maximum stay at the shelter is 90 days but with the lack of housing available they have allowed individuals to stay a little longer. The shelter Director noted that while there are housing programs that have been helpful, finding a unit that is affordable for low-income households is very challenging. She also commented that the homeless population in the County is aging with many in a wheelchair or a walker.

With assistance from U.S. Department of Housing and Urban Development (HUD), the Salvation Army operates 24 units of Permanent Supportive Housing for individuals who are chronically homeless with a mental health component. Under this program, the rental lease is put under Salvation Army with the individual then paying a ‘program fee’ of 30% of their income to Salvation Army. While a great program, the challenge is finding an available housing unit that works with the programs parameters.

Hospitals in the County have also seen an increase in walk-ins from those that are homeless. They provide a warm meal to the individuals but there are very few options in the rural areas of the County for housing assistance as there are no shelters nearby. Interviews with health and housing advocates identified a critical need for collaboration in finding solutions for the unhoused.

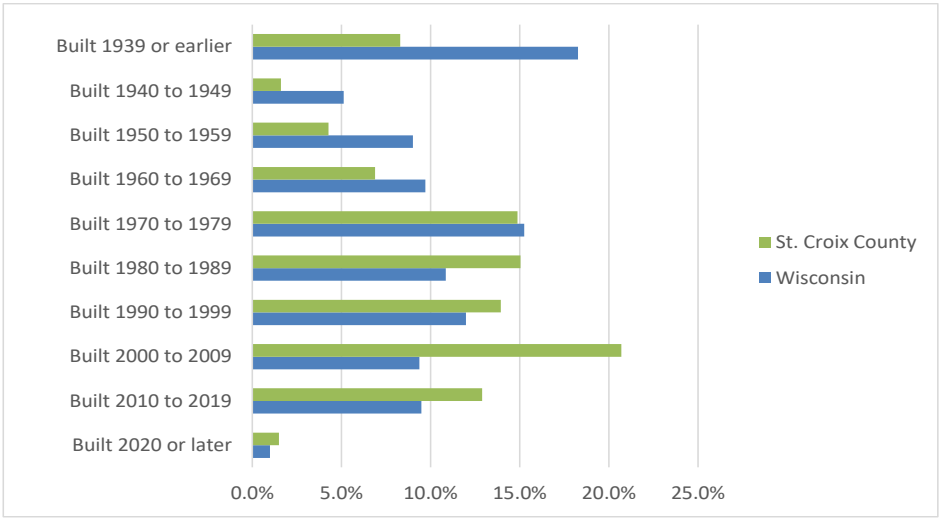
As one interviewee commented, homelessness in the region isn’t what people think it looks like - it’s not large encampments, rather it’s people living out of their vehicle or couch surfing with friends or family. And because people don’t necessarily see homeless individuals in the County, it’s easy to say “I don’t see it, so it’s not a problem.”

Housing Quality

Age of Structure

Age of structure and improved value of residential parcels are two indicators of housing quality. As structures age, they may fall into disrepair if they are not properly maintained. Depending on the state of disrepair, a structure may be able to be rehabilitated; in some cases it might be best suited for demolition. It is estimated that in 2023 11% of all residential structures in the County were built before 1939 with 39% constructed after 2000. Compared to the State of Wisconsin, where 18% of the housing structures were constructed in 1939 or earlier, the County has a younger housing stock. The age of a structure is one indicator of a structure being functionally obsolete or in need of repair.

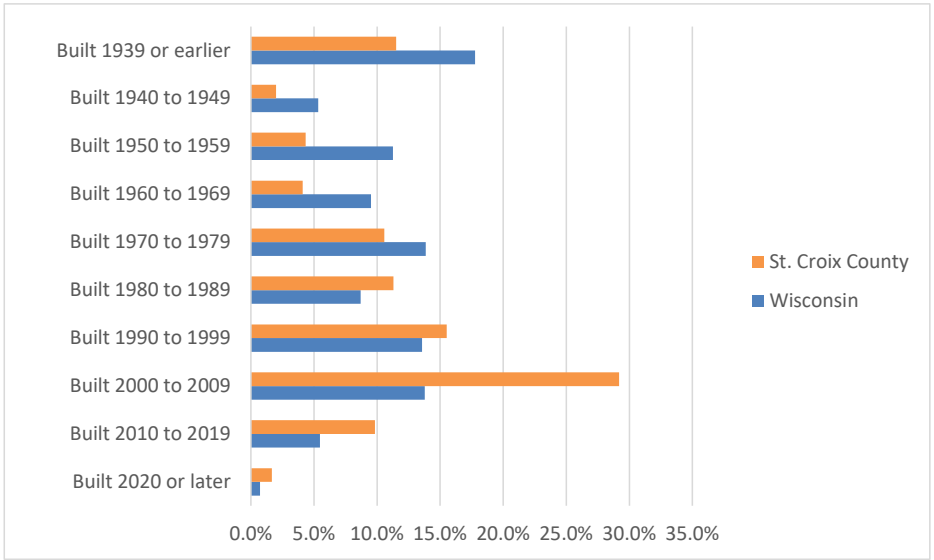
Figure 16: *Year Renter-Occupied Structure Built*



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

As shown in Figure 16, 8.3% of renter-occupied structures in the County were built in or prior to 1939 compared to 28.4% statewide. According to 2023 ACS estimates, 35.1% of renter-occupied structures in the County were constructed in or after 2000.

Figure 17: *Year Owner-Occupied Structure Built*



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

Figure 17 shows the year of construction for owner-occupied structures in the County and State based on the 2019 - 2023 ACS. The data show that 11.5% of owner-occupied structures in the County were built in 1939 or earlier; this compares to 17.8% in the State of Wisconsin. The data also shows that 29.2% of owner-occupied structures in the County were constructed between 2000 and 2009. St. Croix County's housing stock is generally younger than that of the State of Wisconsin.

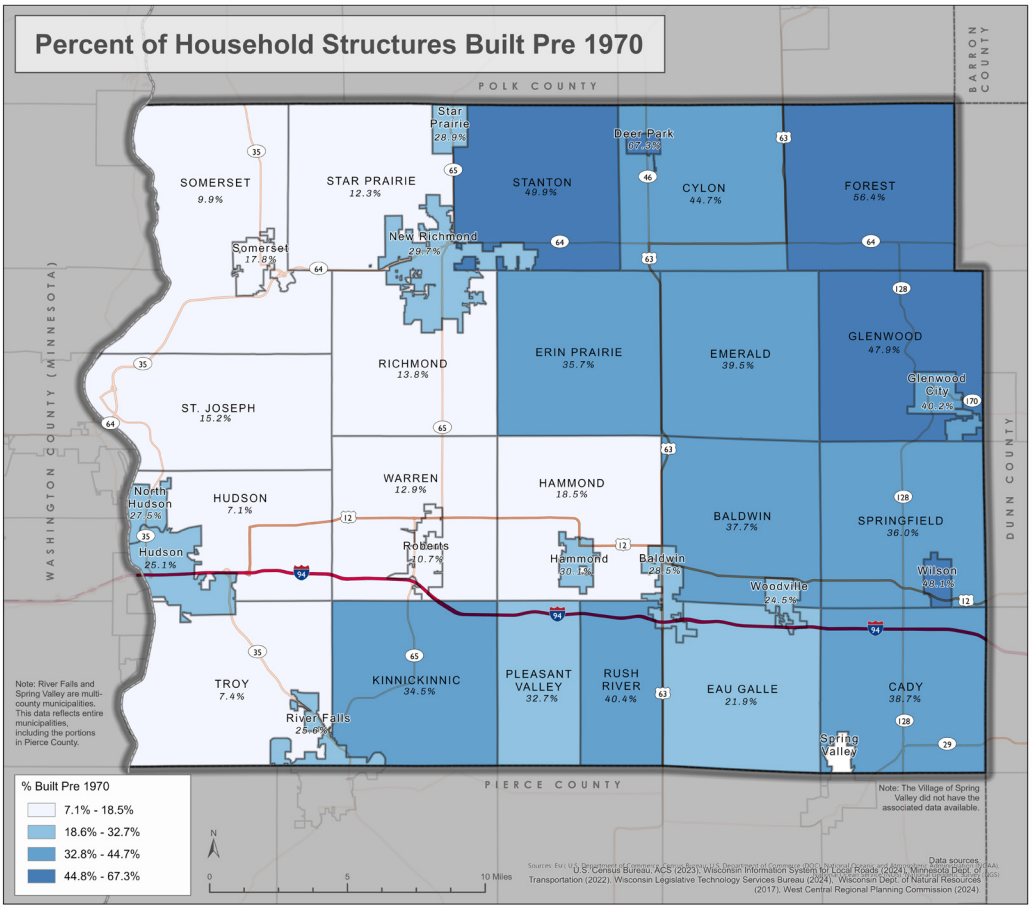
Housing Supply

Table 31: *Age of Housing Units, 2023*

Municipality	2020 & later	2010 - 2019	2000 - 2009	1990 - 1999	1980 - 1989	1970 - 1979	1960 - 1969	1950 - 1959	1940 - 1949	1939 & earlier
Wisconsin	0.8%	6.7%	12.3%	12.9%	9.5%	14.3%	9.6%	10.4%	5.4%	18.1%
St. Croix County	1.7%	10.3%	27.4%	15.2%	11.9%	11.3%	4.7%	4.3%	1.9%	11.3%
Cities										
Glenwood City	0.9%	0.5%	12.1%	11.6%	12.6%	22.1%	4.1%	2.9%	4.8%	28.4%
Hudson	0.5%	13.6%	30.2%	16.9%	10.3%	3.4%	3.6%	3.2%	1.6%	16.6%
New Richmond	2.7%	12.8%	16.6%	12.0%	11.6%	14.6%	8.8%	9.9%	3.5%	7.5%
River Falls*	0.7%	9.0%	44.3%	9.9%	12.0%	9.3%	6.9%	5.3%	1.1%	1.6%
Villages										
Baldwin	0.0%	0.8%	39.5%	13.0%	7.3%	10.8%	3.7%	5.9%	1.4%	17.6%
Deer Park	0.0%	0.9%	0.9%	15.9%	8.4%	6.5%	15.0%	12.1%	7.5%	32.7%
Hammond	0.5%	0.8%	32.1%	8.2%	15.0%	13.2%	8.0%	9.6%	2.2%	10.3%
North Hudson	4.1%	8.9%	11.6%	19.1%	18.4%	10.4%	4.3%	4.0%	4.1%	15.1%
Roberts	2.3%	21.9%	37.1%	6.6%	12.7%	8.8%	3.9%	2.1%	0.4%	4.4%
Somerset	0.0%	6.4%	47.2%	17.5%	4.7%	6.4%	2.9%	6.7%	2.9%	5.2%
Spring Valley*	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Star Prairie	0.0%	7.0%	9.1%	22.6%	8.7%	23.7%	3.1%	12.5%	3.5%	9.8%
Wilson	0.0%	0.0%	20.3%	10.1%	2.5%	19.0%	2.5%	7.6%	15.2%	22.8%
Woodville	1.6%	3.6%	11.4%	12.7%	16.9%	29.2%	4.9%	6.4%	2.4%	10.9%
Towns										
Baldwin	0.0%	7.6%	16.0%	10.3%	12.4%	16.0%	6.7%	2.9%	2.4%	25.8%
Cady	2.8%	10.4%	25.2%	8.0%	4.9%	10.1%	1.2%	4.0%	4.0%	29.4%
Cylon	1.6%	7.4%	14.0%	11.3%	9.7%	11.3%	5.1%	7.4%	1.9%	30.4%
Eau Galle	1.9%	16.9%	18.0%	11.7%	7.7%	21.9%	3.6%	1.5%	1.5%	15.2%
Emerald	2.4%	5.4%	23.5%	21.4%	2.7%	5.1%	8.2%	5.1%	2.0%	24.1%
Erin Prairie	0.0%	8.6%	8.2%	15.3%	11.4%	20.8%	5.5%	4.3%	3.1%	22.7%
Forest	0.0%	1.1%	11.3%	9.2%	11.3%	10.6%	1.8%	3.9%	7.4%	43.3%
Glenwood	1.2%	3.7%	17.3%	21.0%	6.4%	2.5%	1.7%	2.7%	7.7%	35.8%
Hammond	3.8%	12.0%	49.6%	5.5%	2.1%	8.5%	3.2%	2.3%	0.4%	12.6%
Hudson	2.1%	5.0%	32.2%	26.8%	18.0%	8.8%	3.1%	2.4%	0.0%	1.6%
Kinnickinnic	0.5%	8.0%	15.3%	14.9%	11.5%	15.5%	11.3%	3.8%	2.0%	17.3%
Pleasant Valley	1.4%	4.3%	17.5%	8.5%	27.5%	8.1%	7.6%	0.0%	2.8%	22.3%
Richmond	1.6%	29.6%	32.2%	7.2%	2.7%	13.0%	3.9%	4.5%	0.0%	5.4%
Rush River	0.0%	3.8%	19.7%	19.1%	4.4%	12.6%	1.6%	0.5%	1.1%	37.2%
St. Joseph	1.5%	4.0%	28.3%	9.5%	23.5%	18.1%	1.8%	3.8%	2.5%	7.0%
Somerset	3.5%	13.1%	31.4%	13.2%	20.1%	8.8%	1.2%	0.6%	0.0%	8.1%
Springfield	0.5%	4.6%	21.1%	15.2%	6.2%	16.3%	2.2%	2.2%	6.2%	25.5%
Stanton	0.0%	1.6%	7.0%	15.2%	6.8%	19.5%	13.6%	5.7%	3.3%	27.4%
Star Prairie	2.5%	9.0%	25.7%	24.9%	7.3%	18.3%	5.4%	3.0%	0.0%	3.8%
Troy	3.4%	17.1%	28.7%	17.2%	10.2%	16.0%	5.5%	0.9%	0.7%	0.3%
Warren	0.3%	13.4%	19.8%	21.0%	21.0%	11.6%	2.4%	2.3%	0.8%	7.4%

*Data is only for the St. Croix County portion; *source: 2023 ACS 5-Year Estimates*

Figure 18: *Percent of Structures Built Pre-1970, 2023*



The age of structures varies across the County; as shown in Figure 18, communities on the eastern side of the County have a higher percentage of older housing stock (50 years+) compared to communities on the western side of the County. Given the lack of new housing constructed on the east side, this is not surprising.

Improved Value

Assessment data was used to identify the improved value of properties within the County. A low improvement value is an indication of a structure being of a condition that is beyond repair. In reviewing the 2024 St. Croix County improved residential assessed properties, 223 of the 30,132 improved residential parcels, or 0.7%, had an improved value of $10,000 to $35,000. Note that this analysis did not include any residential structures greater than three units as they are assessed as commercial and did not include any agricultural farmsteads that are solely assessed as agricultural. Some mobile homes may have improvement values below $25,000; they are included in this count. The possibility exists that some of the improvements are accessory buildings, such as a detached garage; however, the $10,000 cut-off was used in an attempt to exclude most accessory structures.

Residential Condemnations, Razes, and Water Shutoffs

Statistics regarding condemnations, razes, and water shutoffs may indicate deteriorating housing conditions, but such data is not readily available for the entire County. The municipal data survey

identified 44 razes and one condemnation occurring since 2020. Very few water shutoffs have occurred since 2020; those that did occur were due to the inability to pay or vacancy of a unit.

Opinions on Conditions and Quality of Housing

The 2024 St. Croix County Housing Survey asked respondents whether they were satisfied with the condition of their current housing. Of the 647 respondents who identified living in St. Croix County and who responded to this question, the majority (82%) were satisfied with their housing condition. However, 4% strongly disagreed and 14% disagreed, indicating there is housing in the County that is in need of repair and improvements. Of those who were not satisfied with the condition of their current housing:

- 26% were renters, 67% homeowners, and 7% other (living with friends/family)
- 38% of these respondents agreed or strongly agreed that they need access to housing financial assistance, such as rental subsidies or low-interest loans

Respondents were also asked to identify the top three housing-related challenges facing their community. Only 3% (20 respondents) of County respondents identified deteriorating housing conditions as one of the top challenges.

Housing Costs in St. Croix County

Housing Cost Comparison

Table 32 compares St. Croix County's housing values, monthly housing costs, and median sale and rent, to its five surrounding counties. Out of the six counties, St. Croix County had the second highest median home value and median rent per the 2023 ACS data. The County also ranks second highest in the 2024 median sale price and median rent for a 2-bedroom unit. Having housing costs slightly lower than the neighbor to the west, Washington County, MN, is a likely contributing factor to the increase in people migrating to St. Croix County from Minnesota.

Table 32: *Housing Costs*

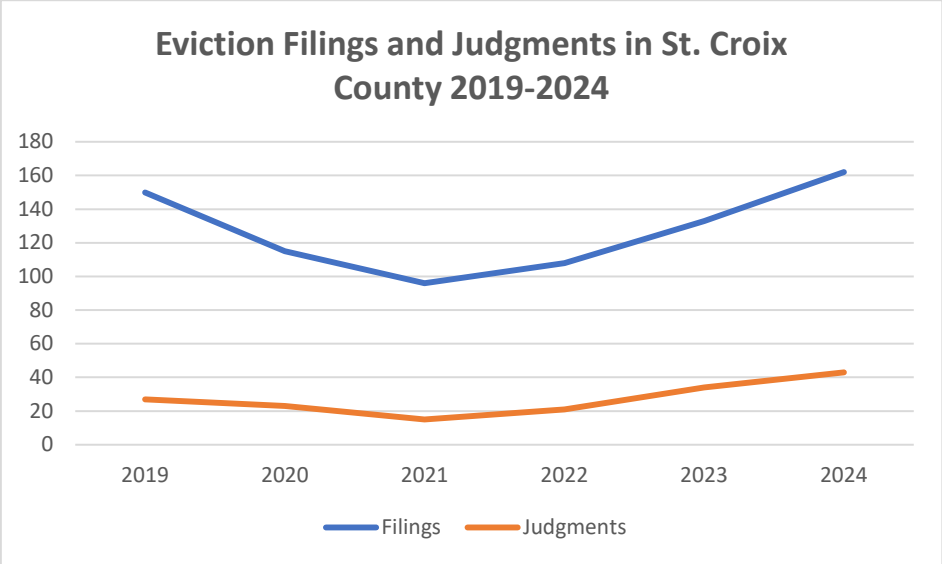
County	2023 Median Home Value	2023 Median Monthly Housing Costs			2024 Median Sale Price	2024 Median Rent 2-bed
		Mortgage	No Mortgage	Rent		
Dunn County	$226,200	$1,547	$642	$942	$284,000	$1,028
Pierce County*	$308,600	$1,941	$771	$1,025	$350,000	$1,756
Polk County	$241,200	$1,557	$621	$958	$300,000	$1,062
St. Croix County*	$349,700	$1,946	$703	$1,238	$381,000	$1,756
Chisago County, MN	$326,600	$1,963	$710	$1,112	$365,000	$1,756
Washington County, MN	$400,900	$2,227	$782	$1,637	$426,000	$1,756

Source: 2023 ACS 5-Year Estimates; WI Realtors Association; St. Paul Area Realtors Association; Rentdata.org
**Within the Minneapolis-St. Paul - Bloomington, MN-WI HUD Metro*

Evictions

Eviction rates can help identify trends in affordability as well as those in potential need. According to the Wisconsin Department of Administration, there were 150 eviction filings in 2019, and 27 judgments. These numbers rose in 2024 to 162 judgments and 43 filings.

Figure 19: *Eviction Filings and Judgments in St. Croix County, 2019-2024*



Source: Wisconsin Department of Administration

Cost-Burdened Households

As noted earlier, a cost-burdened household is one that spends more than 30% of its household income on housing costs. For a renter, this includes the rent, utilities and renters insurance; for an owner this would include any mortgage, homeowners insurance, utilities and property taxes. Housing cost-burdened is a metric that can be used to evaluate how affordable housing is relative to local incomes. Table 33 provides a summary of the percentage of cost-burdened (more than 30%) and severely-cost burdened (more than 50%) renter and owner households in St. Croix County and its communities.

As noted in the 2025 State of the Nation's Housing Report[4] "as housing costs have grown, many households have less money available to cover other necessities. In 2023, renters with incomes below $30,000 had a median of just $250 per month left over after paying for housing. Many are forced to make difficult spending trade-offs between crucial needs, including healthcare, food, and retirement savings, according to the 2023 Consumer Expenditure Survey."

In St. Croix County it is estimated that 36% of renter and 31% of owner (with and without mortgage) households in the County are housing cost-burdened (spending more than 30% of income on housing costs) or severely-cost-burdened (spending more than 50% of income on housing costs). Compared to the State of Wisconsin, the County has a slightly lower share of cost-burdened and severely cost-burdened renter households but a slightly higher level of cost-burdened owner households. Chapter 5 provides more details on housing costs and affordability for both renters and owners in the County.

[4] *Joint Center for Housing Studies of Harvard University. The State of the Nation's Housing 2025.*

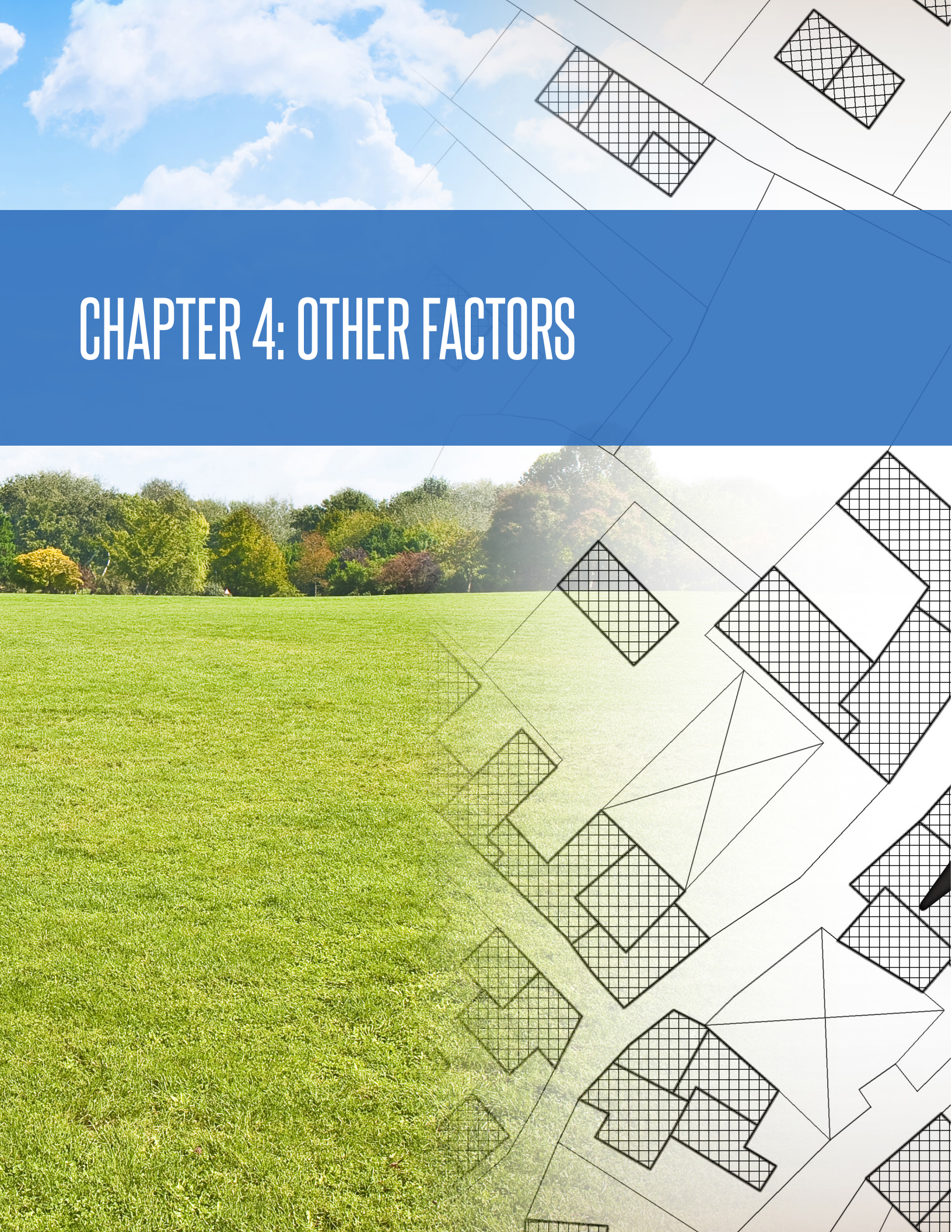
Table 33: *Percent of Cost-Burdened Households, 2023*

Municipality	Cost Burdened Renter Households	Severely Cost-Burdened Renter Households	Cost-Burdened Owner Households	Severely Cost-Burdened Owner Households
Wisconsin	22.3%	20.7%	18.8%	9.7%
St. Croix County	20.0%	16.5%	21.8%	9.2%
Cities				
Glenwood City	14.2%	12.3%	21.0%	9.3%
Hudson	24.7%	17.4%	27.3%	8.3%
New Richmond	7.2%	16.3%	17.7%	11.6%
River Falls*	19.4%	5.7%	22.5%	5.6%
Villages				
Baldwin	37.7%	16.6%	31.7%	5.2%
Deer Park	33.3%	8.3%	25.5%	12.7%
Hammond	37.6%	8.8%	14.4%	3.9%
North Hudson	29.4%	41.2%	13.4%	8.0%
Roberts	24.9%	5.5%	23.3%	16.3%
Somerset	36.0%	13.4%	27.3%	14.9%
Spring Valley*	0.0%	0.0%	N/A	N/A
Star Prairie	30.2%	23.8%	31.9%	8.0%
Wilson	0.0%	0.0%	37.9%	13.8%
Woodville	5.7%	17.1%	26.0%	10.8%
Towns				
Baldwin	0.0%	6.1%	18.7%	13.4%
Cady	6.5%	0.0%	22.3%	8.3%
Cylon	14.8%	7.4%	27.3%	9.1%
Eau Galle	10.7%	0.0%	16.8%	8.5%
Emerald	0.0%	0.0%	25.2%	13.2%
Erin Prairie	15.0%	15.0%	16.1%	6.9%
Forest	10.0%	0.0%	26.1%	7.6%
Glenwood	17.6%	11.8%	29.1%	10.3%
Hammond	0.0%	0.0%	20.5%	16.3%
Hudson	3.7%	39.5%	12.1%	7.7%
Kinnickinnic	0.0%	54.2%	20.6%	7.9%
Pleasant Valley	12.5%	8.3%	19.3%	11.1%
Richmond	22.3%	13.9%	23.3%	11.7%
Rush River	0.0%	0.0%	21.5%	7.5%
St. Joseph	7.9%	0.0%	19.1%	12.5%
Somerset	0.0%	0.0%	25.3%	14.5%
Springfield	45.0%	25.0%	20.0%	8.0%
Stanton	0.0%	0.0%	27.8%	8.8%
Star Prairie	0.0%	0.0%	22.7%	5.2%
Troy	0.0%	74.7%	24.0%	6.2%
Warren	20.0%	10.0%	21.3%	6.6%

*Data is only for the St. Croix County portion; *source: 2023 ACS 5-Year Estimates*

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CHAPTER 4: OTHER FACTORS



Several factors influence the way in which development occurs, which in turn impact the cost of housing. These factors include a combination of market/economic forces, land availability, public infrastructure, proximity to other metropolitan areas, and topographic and environmental amenities or constraints. As noted in the 2025 State of the Nation's Housing, prepared by the Joint Center for Housing Studies of Harvard University, "the rising cost of homeownership is partially explained by steep increases in insurance premiums and property taxes. Home insurance premiums jumped 57 percent from 2019 to 2024, according to Freddie Mac."[1] Some factors can be influenced by a community while others are external factors with little control. This Chapter identifies many of the factors that contribute to the cost of housing.

Land Availability

Limited land availability is sometimes identified as a barrier to new residential construction. While it is beyond the scope of this study to determine the supply of vacant, developable lots in the County, or the vacant, undeveloped property available for housing development, there are some elements of land availability that can be explored. In the fall of 2024, all communities in St. Croix County were asked to complete a brief on-line survey to share data and information on development in the community. When asked what the biggest barrier or obstacle is that the municipality faces when trying to meet the community's housing needs - five cities and villages (Glenwood City, Hudson, North Hudson, Spring Valley, and Woodville) specifically identified land availability as the biggest obstacle facing their community. While this county-level assessment does not undertake a detailed land inventory, each community should identify potential lands available for development and evaluate the number of dwellings that could be accommodated based on zoning requirements.

Infill development focuses on vacant parcels within developed areas; within the County these would primarily be found in municipalities (cities and villages). These parcels are already serviced by utilities and, as such, maximize the use of existing public infrastructure. By developing these vacant or underutilized parcels, their values increase and the land is used more efficiently. The benefits associated with infill development include energy conservation, community revitalization, cost savings, efficient use of infrastructure, municipal tax benefits, and improved neighborhood stabilization. Additional opportunities might exist within the County to further develop or redevelop underutilized sites.

It should be noted that a vacant parcel could be owned by an adjacent homeowner and used as part of the homeowner's primary residence, therefore making it unavailable for building. Additionally, there may be other constraints, such as environmentally sensitive areas, development restrictions (e.g., conservation easement), landowner willingness to sell, or lack of infrastructure availability, which make development of these parcels not feasible.

A basic analysis of the County's parcel data was completed to identify potentially developable residential lands. Of the 32,874 residential assessed parcels in the County (as of Jan 2024), 2,654 parcels (5,186 acres) not including parcels owned by a homeowners association or the County, had an improvement value of zero and may be available for development. 39% of the unimproved residential assessed parcels, but only 12% of the acres, are located within cities and villages within the County.

[1] *Joint Center for Housing Studies of Harvard University. The State of the Nation's Housing 2025.*

Land Use Planning, Regulations, and Process

Comprehensive planning is a tool to help guide and coordinate development of the community. Planning for the future gives communities the opportunity to define the way they wish to grow. Developing a "vision" and establishing goals can help reduce many of the problems seen in small Wisconsin communities including loss of community character, sprawling development, and increased infrastructure, and related maintenance costs. Land use planning, as part of the comprehensive plan, also provides a level of certainty to current and potential residents, businesses, landowners, and developers.

Adequately planning for the future can encourage and attract development. A community that has land available for development, and any required zoning entitlements in place, is more likely to attract development than is a community that lacks available land. The ease of navigating the development review process within a community, along with fees and regulations (zoning, land division, etc.), can also impact development and housing costs. Providing flexible zoning regulations that allow for a variety of development types, while advancing the County's vision and goals, can be more attractive for development.

Planning and Land Development Regulations

While zoning and land development regulations aim to achieve various safety, environmental, and aesthetic goals, they can sometimes pose a hurdle and challenge to new residential development. The Chippewa Valley Home Builders Association recently analyzed a proposed zoning code update for the City of Eau Claire and estimated that new landscaping requirements would add about $5,000 to the average single-family or twin home unit. The Association commented that "This is 1 expense, and if you stack that on top of other 'small expenses' the combined impact can be much greater than intended on housing affordability'.[2] According to the National Association of Home Builders Price Out Estimate for 2025 in the Minneapolis-St. Paul Bloomington, MN-WI Metro Area, for every $1,000 increase in a house price, 1,116 households are priced out of affording a home.[3]

While this assessment does not analyze land development regulations of the County or its communities, it is recognized that requirements can add unintended costs or time to a project. The County and its communities must consider the impacts of regulations when exploring ways to reduce housing costs.

Development Process

Added time and ambiguity in the development process can be obstacles and add cost to a development. Neighborhood opposition can also add time to the process, which in turn impacts the project costs. Communities that provide a clear and efficient process, and help to remove hurdles or barriers that lengthen the process, can help minimize added project costs.

Developers and builders work with the season and need to capitalize on good weather. If paperwork and the local approval process delays a project, it can add time and ultimately expense to a development, which is then passed along and included in the cost of housing. A clear, flexible process, with transparency in costs and fees, can help keep projects on schedule and avoid added costs.

[2] *CVHBA. "Comments and Recommendations about the Proposed Zoning Code. https://tinyurl.com/2uvfhzss*
[3] *NAHB. Households Priced Out of the Market by a $1,000 Price Increase, 2025. https://shorturl.at/jxeES*

Land Development Costs

Another critical factor in housing is land development cost. Development costs vary depending on geography, cost of materials, community fees, and more. There are many components that go into land development that ultimately get factored into the price of housing.

A residential developer from the St. Croix Valley shared a breakdown of the various costs associated with a recent residential development within the County. This development contains 25 single-family homes and 72 two-family dwelling units for a total of 97 housing units. While the data in Figure 20 is from one subdivision in St. Croix County, and costs vary among developments, the data provides one example of the associated costs.

Figure 20: *Example Residential Development Cost Breakdown from a Community in St. Croix County*

Development Expense	Approximate Cost (% of total cost)
Land Cost	$850,000 (17.8%)
Survey / Engineering	$345,000 (7.2%)
Test / Inspections	$70,000 (1.5%)
City Fees	$6,000 (0.1%)
WI DOA Feeds	$4,000 (0.1%)
Professional	$2,000 (.04%)
Construction (excavation, roads, water, sewer, sidewalks, etc.)	$2,800,000 (58.5%)
Landscaping	$80,000 (1.7%)
Electric	$156,000 (3.3%)
Gas	$120,000 (2.5%)
Mailboxes	$20,000 (0.4%)
Marketing / Communications	$228,000 (4.8%)
Loan / Letter of Credit	$30,000 (0.6%)
Interest	$75,000 (1.6%) (self-financed a lot of the dev)
Total Approximate Development Cost	$4,786,000

In this development, construction of utilities (excavation, roads, water, sewer, sidewalks) contributed to 58.5% of the total development cost. That equates to aboue $48,5000 per unit, or $77,000 per lot within the development.

The cost of infrastructure improvements continue to rise, which in turn impacts development costs of new housing costs. Cedar Corporation, an engineering firm in northwestern Wisconsin, using bid tabs from 1998 to 2018 and removing outlier projects, analyzed the average cost of street and utility construction in Wisconsin.[4] These costs included street, sidewalk, water main, storm sewer, and sanitary sewer construction. The cost estimates did not include stormwater pond construction, rock excavation, street lighting, or other utilities such as electrical, gas, or telecommunications.

[4]*Wisconsin Realtors Association. February 8, 2019. Presentation: Overview of Wisconsin Housing Market. Accessed online at https://www.ehlers-inc.com/wp-content/uploads/2019/02/Hello-Money.pdf.*

Other Factors

Cedar Corporation's analysis showed that the average construction cost per foot of street and utility infrastructure increased by 185% from 1998 to 2018, increasing from $184.52 per foot in 1998 to $525.33 per foot in 2018. Using 330 feet as a typical length of a city block, the total construction cost for these improvements, not including engineering design/construction, was $60,891 in 1998 compared to $173,356 in 2018. To extend this example further, ten quarter-acre lots could be developed in a 330' x 330' city block. To cover these basic infrastructure costs, the sale of each lot in 2018 would have to include $17,335 specifically for the infrastructure. Comparing this analysis to the St. Croix County development scenario in Figure 20 shows how costs have continued to increase.

2023 data from a residential builder in the Chippewa Valley verifies that development costs have continued to increase. The information shared by this builder in 2023 shows the average cost for infrastructure (water, storm, sanitary, sidewalk) on a residential lot to be $825 a linear foot for a 32-foot wide asphalt road. Infrastructure for a 65-foot wide single-family lot would cost $53,625 (if the street is single-loaded, meaning there are developable lots only on one side of the street) or $26,812 (if the street is double loaded with lots on both sides of the street). Important to note is that this does not include any costs for extra site work, stormwater ponds, or the land itself. It also does not include any home building material or labor costs.

Property Taxes

Property tax is an ongoing annual cost that contributes to a homeowner's annual housing costs. Property tax is the primary source of revenue for local governments, including school districts, technical college districts, counties, municipalities (towns, villages, and cities), and any special districts (e.g., sanitary or sewerage districts and lake rehabilitation districts). A homeowner's gross property tax bill collects for all applicable taxing districts. In Wisconsin, real estate property (land and building improvements) and certain types of personal property (primarily for commercial and industrial uses) are subject to property tax. While higher taxes bring in more revenue to fund local government projects and services, they also make housing more expensive.

St. Croix County Property Taxes

A theme often mentioned in housing conversations is the impact of property taxes on both a developer's decision and ability to build in a community and a household's decision to live in a community. As recognized by the Wisconsin Realtors' Association, housing affordability is closely tied to property taxes, which can alleviate or exacebate the financial burden on homeowners. Increase property taxes not only reduce housing affordability for families but also pose barriers to homeownership.

While this assessment does not analyze proeprty taxes, Table 34 provides the 2024 mill rates for cities and villages in St. Croix County. A complete listing of the 2024 municipal mill rates, by school district, for all communities including Towns, is available on the County's website.

Table 34: *2024 Mill Rates, St. Croix County Cities and Villages*

Municipality	School District	2024 Mill Rate	Taxes on $349,700*
City of Glendwood City	Glenwood City	0.015975982	$5,587
City of Hudson	Hudson	0.018055347	$6,314
City of New Richmond	New Richmond	0.015197817	$5,315
City of River Falls	River Falls	0.018807411	$6,577
Village of Baldwin	Baldwin-Woodville	0.01967868	$6,882
Village of Deer Park	Amery	0.014309479	$5,004
Village of Hammond	St. Croix Central	0.022778049	$7,965
Village of North Hudson	Hudson	0.013568254	$4,745
Village of Roberts	St. Croix Central	0.014019825	$4,903
Village of Somerset	Somerset	0.018708891	$6,542
Village of Spring Valley*	Spring Valley	0.013325562	$4,660
Village of Star Prairie	New Richmond	0.014687809	$5,136
Village of Wilson	Glenwood City	0.017764515	$6,212
Village of Wilson	Spring Valley	0.0183192	$6,406
Village of Woodville	Baldwin-Woodville	0.019945973	$6,975

Mill rate data comes from St. Croix County Treasurer via County website
*Median Home Value per 2023 5-Year ACS in St. Croix County is $349,700.

Data from the Wisconsin Department of Revenue provides a breakdown of the gross tax levy for St. Croix County by percent of each taxing jurisdiction. The 2022 data show the breakdown as follows:

- County tax: 20.13%
- K-12 school tax: 56.10%
- Municipal tax: 18.73%
- Technical college tax: 2.12%
- Tax Increment District tax: 2.90%

Attracting new commercial and industrial development in a community could help offset the tax burden and provide relief for residential properties. First, new business growth would generate a new corporate taxpayer. It might also bring additional housing development and other economic growth to the community, which would further increase the tax base and could help lower the tax rate by having more businesses and people to cover the cost of municipal services.

Other Factors Influencing Construction Costs

Beyond development costs, land costs, and property taxes, there are other factors that influence construction costs.

Cost of Materials

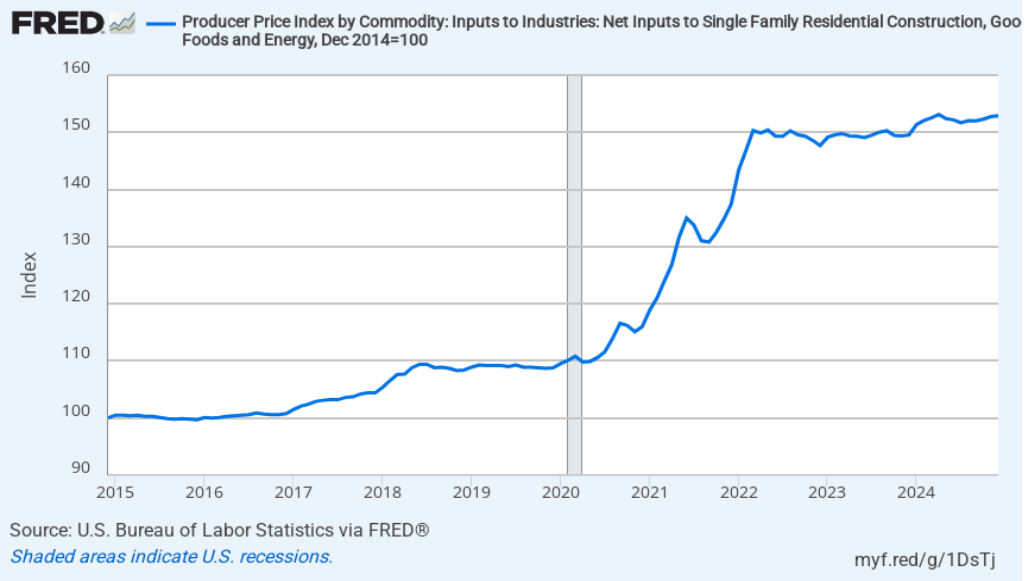
The cost of building materials influences the cost of housing. A January 2025 article from the National Association of Home Builders[5] details the costs of constructing a home in 2024, noting that construction

[5] *NAHB, Eye on Housing, https://eyeonhousing.org/2025/01/cost-of-constructing-a-home-in-2024/*

costs account for 64.4% of the average price of a home; about 3.6 points higher than in 2022. As noted in the article, "The latest finding marks a record high for construction costs since the inception of the series in 1998 and the fifth instance where construction costs represented over 60% of the total sale price".

As shown in Figure 21, single-family construction costs have increased significantly; costs are up 40% from January 2020 to December 2024. Inputs to multi-family construction have also increased, up 41% from January 2020 to December 2024.

Figure 21: *Producer Price Index: Net Inputs to Single-Family Residential Construction*



Source: U.S. Bureau of Labor Statistics

Changes in federal policy will likely impact prices leading to continued increase in building materials and inputs, leading to increased costs in new construction. Homebuilders estimate that the newly imposed tariffs on construction materials will increase a new home price by $10,900 a piece, according to an April 2025 survey by the National Association of Home Builders. Coupled with changing interest rates, and economic uncertainty, it is difficult to predict the implications and market changes.

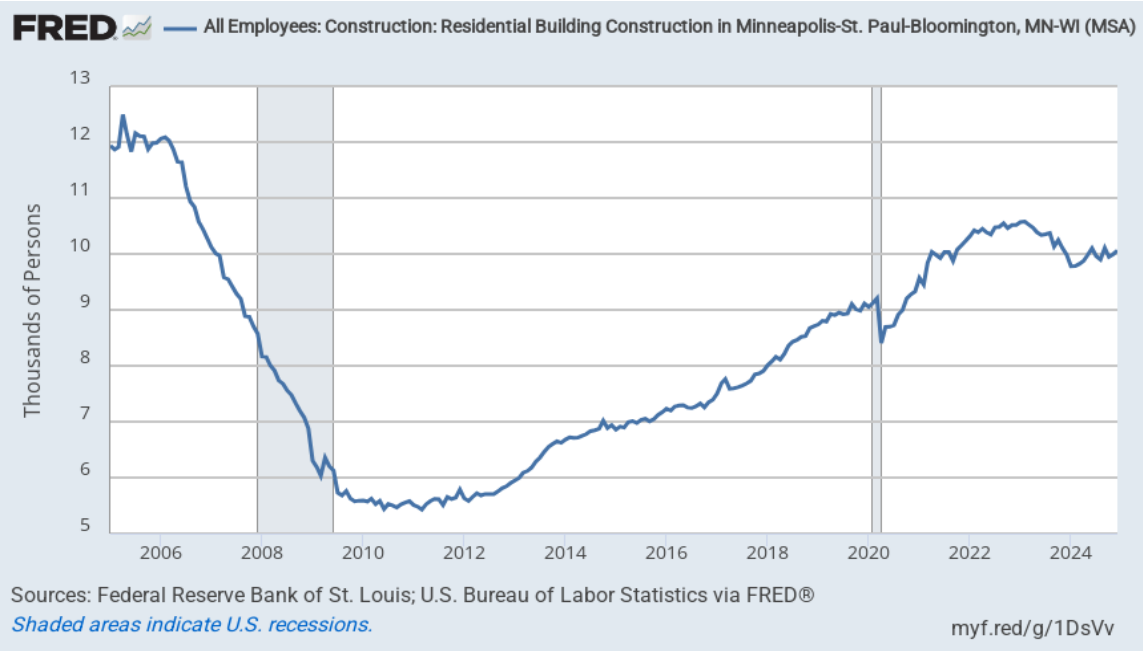
Labor Costs

In addition to the rising cost of building materials, builders are also encountering rising costs for labor due to a shortage of skilled construction tradesmen. This shortage is due in part to changing workforce demographics as older construction workers retire, the 2008 recession when many workers exited the construction trades due to a lack of building activity, and the COVID-19 pandemic.

"Since the end of the Great Recession, the share of construction workers aged 25-54 has dropped 8%, while the share of those 55 and over has risen, according to the Associated Builders and Contractors. Twenty percent of workers are 55 and older, and 61 is the average retirement age - meaning a fifth of the industry is at risk of leaving within the next six years."[6] As a result of the labor shortage and the high demand for construction services, we will likely see quite a bit of wage growth and projects costing more than initially predicted. As shown in Figure 22, residential construction employment in the Minneapolis, St. Paul Metropolitan Statistical Area took a sharp drop in 2008. While the numbers have been growing since 2013, employment is still below the 2005 peak.

[6] *Bisnow National. Sission, Patrick. "The Construction Labor Shortage is Set to Intensify Over Next 6 Months". https://www.bisnow.com/national/news/top-talent/short-materials-now-short-workers-constructions-cost-set-to-rise-amid-new-labor-woes-113573*

Figure 22: *Producer Price Index: All Employees: Residential Building Construction in MSP MSA*



Source: U.S. Bureau of Labor Statistics

Public-private partnerships have formed to address the labor shortage in the construction industry. A March 2025 article in the *River Falls Journal*[7] details how Lund Builders partnered with Chippewa Valley Technical College in River Falls through a "hands-on student-built home project". By working together, students are able to receive hands-on training needed for careers in the construction industry.

Rate of Return

Most private developments are undertaken with the goal of being profitable. Risks, including zoning and development entitlements, current construction trends, and market forces are reviewed carefully to determine whether the project will generate positive cash-flow. A project considered to be feasible will have an expectation of a specific return on investment. A developer builds these costs and its expected profit (often called the developer fee) into the development proforma budget in addition to the infrastructure costs associated with the development.

Financing and Closing Costs

Interest rates play a large role in the overall cost of housing and the cost of construction loans. As interest rates increase, affordability decreases as the interest consumes more of the housing budget. In addition to interest, closing costs can be an additional obstacle to securing an affordable home. According to Zillow[8], typical homebuyers will pay between 2% to 5% of the purchase price of their home in closing fees.

[7] Brown, Allison. March 4, 2025 River Falls Journal. "Business Spotlight: Lund Builders partners with CVTC to train future homebuilders. https://www.riverfallsjournal.com/news/education/lund-builders-partners-with-cvtc-to-train-future-homebuilders/article_c92de072-487b-5c3a-90e7-11c1a4116f2a.html

[8] *Zillow, Inc. What Are Closing Costs and How Much Are They? Accessed online at https://www.zillow.com/mortgage-learning/closing-costs/.*

Other Factors

Local Perspectives on Other Factors

Many of the items discussed in this section were discussed during stakeholder interviews. Key insights gleaned from the interviews are noted below.

- Development inputs (land costs, permit costs, material, and labor) have increased. One developer noted that infrastructure and grading are larger expenses compared to land costs.
- There is a shortage of construction workers; they go where they can make the most money. One builder commented that a contractor had mentioned that more money can be made on the western side of the county than the east, as incomes and housing prices are higher. As discussed previously, fewer homes have been constructed on the eastern side of the County.
- Land availability is a barrier in some communities within the County; the lack of available land for development was the top hurdle identified by St. Croix County municipal survey. One interviewee noted that some communities are open to growth and exploring boundary agreements while others are closed to growth and not considering opportunities for annexations or boundary agreements.
- The municipal process, including impact and inspection fees, is a large contributor to development costs. A local developer noted that the amount of money that can be added to a development project as a result of the municipal process, regulatory requirement and fees, can be substantial. Builders work with the seasons and need to capitalize on good weather - if they are delayed, it adds cost to a project which is ultimately passed along to the consumer. While regulations are necessary, a community shouldn't use regulation to stand in the way, rather focus on making the process transparent and straight-forward to allow for ease of execution.
- Neighborhood sensitivity or opposition can also delay, and subsequently add costs to, a project. In the municipal survey it was noted that despite needs for multi-family housing, community resistance often overpowers the need or demand and strong neighborhood opposition can prohibit a good project from locating in the community.
- Related to the above, one community noted that a desire for rural preservation, and keeping the community feel like a "small town", works against other housing types being developed in the community.

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CHAPTER 5: HOUSING NEEDS ANALYSIS









Lifecycle Housing Stages

Basic housing requirements of an individual, and household, change over time, which is why it is important to analyze housing conditions to ensure that current (and future) supply and demand are balanced. As Kevin McCarthy notes in his 1976 publication *The Household Life Cycle and Housing Choice*, "…housing choices are powerfully conditioned by the demographic configuration of the household, as measured jointly by the marital status and ages of the household heads, the presence of children in the household, and the age of the youngest child. These configurations are denoted here as stages in the household life cycle."[1] Housing preferences and needs change as we move through life and into the next 'cycle'. Mooney[2] describes the cycles or stages as the following:

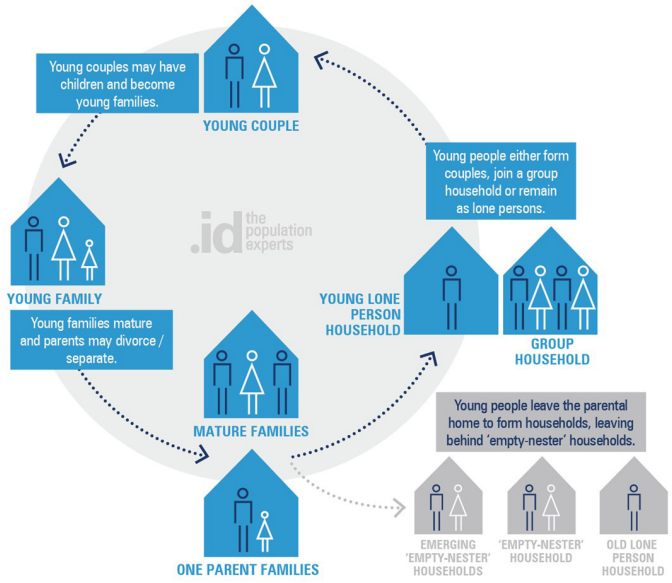
Stage 1: From a child thru [sic] teenage years to adulthood, space needs are growing but relatively small.

Stage 2: As a young person (or couple) now on his/her own; recently entered the workforce; income limited; space needs growing but still not large.

Stage 3: As a person (or couple) of increasingly greater means; perhaps a growing number of children; space needs are steadily growing; demands on income growing rapidly; excess cash flow limited.

Other Stage 3 types becoming increasingly common: Stage 3 without family; income high; affordability high; needs low but choices many. Stage 3 without spouse; single parent; limited income; need great; affordability low; choice

Figure 23: *Lifecycle Housing Needs*



Source: .id - the population experts.

Stage 4: As an empty, or nearly empty nester; career at an earnings peak; demands on income dropping; space needs leveling off or dropping; excess cash flow at an all-time high.

Stage 5: As a retired person; income probably fixed and perhaps well below prime earning years; space requirements dropping; financial and physical ability to maintain large home diminishing.

Stage 6: As a person of advanced years, perhaps with increasing physical limitations; space needs and maintenance capability further reduced; possible requirement to reside near adult children to allow ongoing assistance.

[1] McCarthy, Kevin F. The Rand Corporation. (January 1976). The Household Life Cycle and Housing Choices. https://www.huduser.gov/portal/Publications/pdf/HUD-000590.pdf

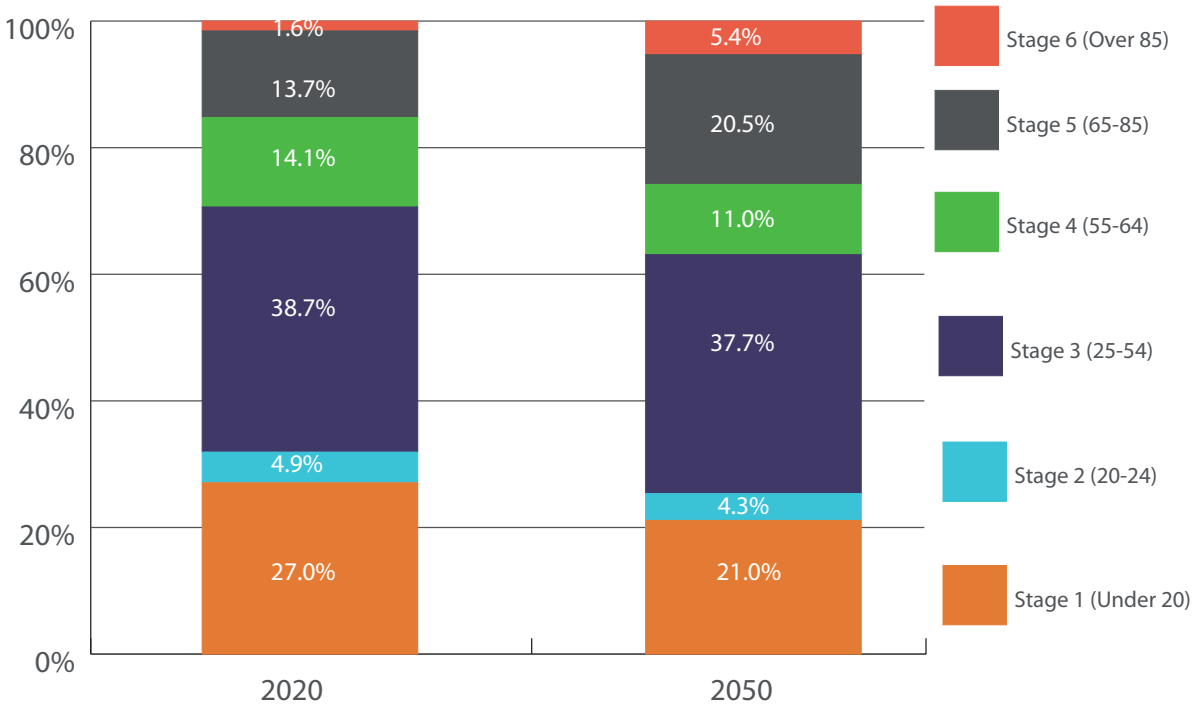
[2] Mooney, J. Michael. Mooney LeSage Group. (October 1991). The Impact of Local Government Regulation on Development of Affordable Housing.

Understanding the lifecycle stages, while recognizing that not all individuals move through every stage, is important when analyzing housing needs. The benefits to having a diverse housing base is that it allows an individual to move through all stages within a community, often called “aging in place” or “aging in community”. This is significant in promoting neighborhood stability, a sense of place and responsibility for the community, and greater community pride.[3]

The Lifecycles of St. Croix County Residents

Age groups can be assigned to the various lifecycle stages to gain a better understanding of the County’s population. Per the 2023 ACS, 27.0% of St. Croix County residents, based on age alone, were within stage 1 of the lifecycle, with 38.7% of residents in stage 3. A similar breakdown was done for the County’s 2050 population using projection data from the Wisconsin Department of Administration.

Figure 24: *St. Croix County Population by Lifecycle Stage, 2020 and 2050*



Source: U.S. Census Bureau, 2019-2023 ACS 5-Year Estimates & Wisconsin Department of Administration, 2024

Note that the percentages in Figure 24 are based on the age of the population, not the age of householders. Members of a household may fall into multiple stages depending on age and age is only one factor that plays a role in determining housing needs and preferences. Many other factors such as income, marital status, presence of children, and personal priorities also influence housing decisions.

The State of Wisconsin projects that the stage 5 and 6 population age groups of 65+ years will become a more significant part of the County’s population. The County and its communities must consider this when planning for the future.

[3] *Mooney, J. Michael. Mooney LeSage Group. (October 1991). The Impact of Local Government Regulation on Development of Affordable Housing.*

Overall Housing Market

Current Rental to Owner Mix

According to the Census definition, a housing unit is a house, an apartment, a mobile home, a group of rooms, a single room occupied as a separate living quarter, or vacant units intended for occupancy as separate living quarters.[4] Table 35 summarizes housing in St. Croix County using the 2020 decennial Census along with the 2023 5-Year ACS Estimates. While the 2023 estimates are more recent data they are based on 5-year sample estimates and can have a large margin of error, as shown in the table. The initial analysis below does not consider market preferences, such as affordability, location, home size, condition, or housing style. For example, while units may be available for sale or rent, the units may not be what the market desires or can afford.

Table 35: *Rental vs. Owner Housing Mix, 2020 & 2023*

St. Croix County	2020 Census	2023 ACS (+/- MOE)
Population	93,536	94,819
Population in Households	92,540	93,313 (25)
Population in Rental Units	17,534	16,672 (1,397)
Population in Owner Units	75,006	77,241 (1,401)
Population in Group Quarters	996	906(25)
Households, excluding group quarters	35,892	36,729 (354)
Avg. Household Size	2.58	2.56 (.02)
Renter Avg. Household Size	2.16	2.15 (.10)
Owner Avg. Household Size	2.70	2.66 (.04)
Housing Units	37,369	38,185 (91)
Rental Units	8,415	7,855 (578)
Owner Units	28,473	29,722 (877)
Other Seasonal & Migrant	481	608 (239)
Occupied Units	35,892	36,729 (354)
Renter-Occupied Units	8,100	7,737 (575
Owner-Occupied Units	27,792	28,992 (654)
Vacant Units for Rent, excludes seasonal	273	113 (61)
Rental Vacancy Rate	3.2%	1.4% (0.8)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	181	13 (15)
Homeowner Vacancy Rate	0.6%	0.0% (0.1)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.9%	112 (67)
%/# of Overcrowded Units – Owner Occup.	0.1%	158 (55)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

Source: U.S. Census Decennial 2020, 2019-2023 ACS 5-Year Estimates, WCWRPC Calculations

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Some key findings based on the housing mix:

- **The overall housing unit mix appears balanced.** The estimated overall ratio of occupied rental units (21%) to occupied owner units (79%) appears to be generally balanced and consistent with what you might expect for a rural Midwest County. For those five Wisconsin counties nearest to St. Croix County (Dunn, Pierce, Polk in Wisconsin and Chisago and Washington in Minnesota), the overall occupied housing unit mix averaged 21% rental units to 79% owner-occupied units per the 2023 ACS estimates. Table 36 shows the percent of owner-occupied housing units for St. Croix County communities.

- **There is a need for more rental units.** Per the 2020 Census the rental vacancy rate for St. Croix County was 3.2%, which was below the 5% to 7% standard that is

[4] *Nursing homes, student housing, transitional shelters, jails, and other group quarters that lack separate living quarters for each household are not included in the housing units by Census definition.*

Table 36: *Percent of Housing Units that are Owner-Occupied*

Municipality	2000	2010	2020	2023	2000 - 2023 Change	2010 - 2023 Change
Wisconsin	68.4%	68.1%	66.3%	67.9%	-0.6%	-0.2%
St. Croix County	76.4%	77.8%	77.4%	78.9%	2.5%	1.1%
Cities						
Glenwood City	68.4%	66.4%	61.5%	57.6%	-10.7%	-8.8%
Hudson	61.9%	65.0%	63.3%	66.0%	4.1%	1.0%
New Richmond	63.4%	61.3%	62.3%	62.8%	-0.6%	1.6%
River Falls*	54.2%	66.1%	66.9%	66.3%	12.1%	0.2%
Villages						
Baldwin	59.8%	64.8%	62.2%	71.7%	11.9%	7.0%
Deer Park	72.7%	69.0%	71.0%	61.3%	-11.4%	-7.7%
Hammond	68.0%	73.3%	73.5%	68.8%	0.8%	-4.5%
North Hudson	76.5%	76.5%	72.8%	86.2%	9.7%	9.7%
Roberts	74.0%	72.6%	68.7%	69.0%	-5.0%	-3.6%
Somerset	51.2%	57.9%	64.0%	58.2%	7.0%	0.3%
Spring Valley*	-	100.0%	100.0%	100.0%	N/A	0.0%
Star Prairie	72.0%	74.3%	71.6%	76.1%	4.1%	1.8%
Wilson	86.4%	88.9%	84.3%	92.0%	5.6%	3.1%
Woodville	68.7%	66.5%	67.9%	63.4%	-5.3%	-3.0%
Towns						
Baldwin	93.3%	90.1%	92.8%	89.4%	-3.8%	-0.7%
Cady	91.9%	89.0%	87.1%	86.4%	-5.5%	-2.6%
Cylon	83.4%	83.5%	82.2%	83.3%	-0.1%	-0.3%
Eau Galle	85.6%	91.8%	92.7%	80.0%	-5.6%	-11.7%
Emerald	94.6%	89.1%	87.1%	97.8%	3.2%	8.6%
Erin Prairie	84.5%	84.5%	89.2%	88.2%	3.7%	3.7%
Forest	90.1%	86.0%	90.3%	89.6%	-0.5%	3.6%
Glenwood	86.9%	90.3%	88.6%	93.8%	6.9%	3.5%
Hammond	91.3%	94.3%	95.7%	95.3%	4.0%	1.0%
Hudson	90.8%	92.8%	93.7%	90.4%	-0.5%	-2.5%
Kinnickinnic	88.7%	91.5%	92.0%	96.2%	7.5%	4.7%
Pleasant Valley	74.5%	79.9%	80.8%	72.3%	-2.1%	-7.6%
Richmond	91.6%	92.5%	92.7%	87.3%	-4.3%	-5.2%
Rush River	94.7%	88.7%	91.5%	97.3%	2.5%	8.6%
St. Joseph	95.7%	92.0%	92.4%	94.3%	-1.4%	2.3%
Somerset	88.1%	93.5%	93.4%	100.0%	11.9%	6.5%
Springfield	89.3%	91.7%	92.9%	93.9%	4.6%	2.2%
Stanton	86.2%	88.5%	87.4%	85.6%	-0.6%	-2.9%
Star Prairie	89.7%	91.7%	90.8%	96.9%	7.2%	5.2%
Troy	90.6%	91.5%	94.5%	96.2%	5.7%	4.8%
Warren	93.6%	90.5%	90.6%	94.3%	0.7%	3.8%

*Data is only for the St. Croix County portion; *source: 2000, 2010, 2020 Decennial Census, 2023 ACS 5-Year Estimates*

generally considered healthy. Based on this standard alone, an additional 148 to 316 units for rent are needed (beyond the 273 vacant rental units for 2020) for a healthy housing market in St. Croix County.

- **There is a very limited supply of housing units available for purchase.** According to the 2020 Census the homeowner vacancy rate was 0.6%, which was consistent with what was heard in interviews and during the housing forums. Similar to the rental rate, the homeowner vacancy rate is well below the 2% to 2.5% rate that is considered to be healthy for the owner housing market. Based on this standard alone, an additional 388 to 531 units for sale are needed to account for the lack of inventory in 2020. Keep in mind that this rate will be higher if the units on the market are not what the market wants or can afford.

- **Seasonal and migrant housing accounts for only 1.6% of the overall housing market.** While there is some seasonal and migrant housing within the County, it is not a significant contributor to the overall housing market. With more companies allowing work from home arrangements, where employees are telecommuting, there may be an opportunity for some of the seasonal units to become year-round occupied housing.

- **It is estimated that 76 renter-occupied units and 25 owner-occupied units in St. Croix County in 2020 met the Federal definition of overcrowded with 1.01 or more persons/room.** Overall, the average household size of rental units (2.16) is smaller than that

Using Vacancy Rate to estimate Current Housing Need

Many housing studies only project future housing demand based on household size and growth trends, but they do not quantify existing needs for units. Estimating the current gap between housing supply and demand is challenging. Overcrowding statistics and housing waiting lists can provide some insights into demand, while considering that, other than those experiencing homelessness (for which reliable data is limited), everyone currently has a place to live. Surveys can be performed, but such insights are not without biases. Interviews can provide only supplemental anecdotal insights.

Due to such challenges, comparing existing vacancy rates to a recognized vacancy rate standard provides an empirical-approach to help quantify existing housing needs.

Vacancy rate standards are frequently used to evaluate the health and efficiency of a community's housing market. For example, an Iowa State University Study (Jerry Knox, Housing Needs Assessment, 1995) uses a 4% vacancy rate standard for the overall market. As explained in this section, this study uses standards for rental and owner housing suggested by Richard Florida (footnoted previously), which WCWRPC adjusted based on interviews and other considerations.

A healthy housing market provides an adequate supply and variety of housing choices, including for residents and those who may want to move to a community. A healthy vacancy rate allows renters and buyers to make housing choices that fit their individual needs and preferences, and a healthy rate can provide flexibility to accommodate other market factors. Vacancy rates are also tied to affordability. For example, a low vacancy rate can contribute to an escalation of housing costs beyond the affordable price point of a household.

of homeowner units (2.7). The County's percentage of overcrowded rental units (0.9%) is less than Wisconsin's rate of 2.9%; the County's percentage of overcrowded owner-occupied units (0.1%) is also lower than the State's average of 1.0%. Given the County's rate of overcrowding is smaller than the State's rate, no additional units are included in the demand model to account for overcrowding.

- **There is a small percentage of the total housing stock that is not currently for sale or rent and is not being used for seasonal housing, but is vacant.** While these units are not available in the market, they are also not being lived in for a variety of reasons, such as the owner is residing elsewhere but does not want to sell, the unit is being used for storage, the unit is being renovated, or the unit is being foreclosed upon or held for the settlement of the estate. Given that they are not currently for sale or rent, these units are not included in the vacancy rates previously discussed.

- **The level of new construction varies geographically throughout St. Croix County.** Per the Wisconsin Department of Revenue's 2024 report, the County had a 2.03% increase in new construction. The City of New Richmond had a 4.12% increase, City of River Falls a 7.6% increase, and Village of Hammond had a 6.0% increase; communities on the eastern side of the County saw substantially lower rates. For example, the City of Glenwood City saw a .20% increase and Village of Wilson saw a .37% increase.

Local Perspectives on Housing in St. Croix County

The 2024 Countywide housing survey provides some insights:

- 82% of survey respondents identified as being a homeowner with many owning a larger single-family home. 87% of survey respondents would like to be a homeowner within the next 5 years.

- 23% of respondents identified a desire to live in a smaller home or apartment in the next five years, indicating a desire by some to downsize.

- The top reasons survey respondents live where they do is quality neighborhood, quality schools, near job, near family and friends, cost of home, and low crime rate.

- 71% of survey respondents identified the cost of buying a home as one of the top housing-related challenges facing their community. Cost of renting was identified by 44% followed by high cost of living (38%) and property taxes (33%).

- An overwhelming majority (75%) of respondents identified smaller single-family homes (less than 2,000 sq ft) or starter homes as the type of housing most needed in the community.

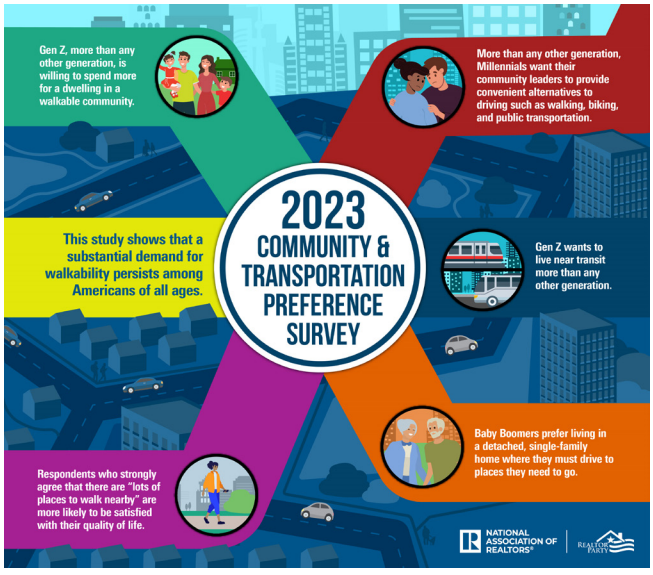
- 29% of respondents identified a need for senior apartments, assisted living, or a retirement community.

Interviews with key stakeholders throughout St. Croix County provided the following insights related to the overall housing market.

- Interest rates have adversely affected the market - people are sitting on homes because of interest rates and people trying to get into the market can't so they end up renting or moving further north where there are lower-priced homes available.
- Many of the starter/entry homes in the County are bought by investors who are buying and then renting them out.
- Current supply/inventory of housing is low - it has been at 2.9 month supply while a balanced market is 6 months.
- There is a lack of housing in the County for downsizing - twin homes that are single-level, low-maintenance with a tiny yard, are a desireable product.
- Nationally, the age of the first time homebuyer is increasing - now around 38 years or older.
- Communities need to be educated on the impacts of not planning for housing growth and not allowing housing variety within the community.

The 2023 National Community and Transportation Preference Survey,[5] prepared by the National Association of Realtors and American Strategies, provides some insights into housing preferences based on national data.

- Sidewalks and being within walking distance to shops and restaurants, a short commute, and proximity to highways and public transit are top priorities.
- People under age 50 are much more likely to prioritize a short commute to work, with nearly half of Millenials describing it as very important in deciding where to live.
- About six-in-ten residents would spend at least a little more for a house in a walkable community - similar to results in previous polls.
- The oldest and youngest generations are the most likely to prefer small yards and walkability.



- Living in a safe community is most important when choosing a place to live.
- About 25% say a large yard is in their top two for home qualities.

[5] *National Association of Realtors. National Community and Transportation Preferences Survey - 2023.*

Rental Market Analysis

Rental Market Supply Trends

It is estimated that there were 7,855 rental units (non-seasonal) in St. Croix County in 2023. Of these, 113 were available for rent, giving the County a 1.4% rental vacancy rate.

- There were 7,737 renter-occupied units in 2023.
- Renter-occupied units are comprised of many different types - it is estimated that 35% are single-family units, 10% two-family units, 11% three-to-four unit structures, 41% containing 5 or more units, and 3% mobile homes.
- Per the 2023 ACS, 4% of rental units in the County are efficiencies with no bedroom, 16% have one-bedroom, 40% have two bedrooms, 31% have three bedrooms, and 9% have 4 or more bedrooms.
- 38% of single-person households in the County rent.
- Renters are represented in all age groups within the County; however, the likelihood of renting changes with lifecycle and financial situation. It is estimated that 54% of renter households fall within the 25 to 54 year-old age groups.
- The median renter-occupied structure was built in 1989.
- Assisted living facility units represent about 10% (797 units) of the County's rental housing stock. With the aging population, demand for such assisted living rental housing will continue to increase.

Local Perspectives on the Rental Market

The following common themes regarding the rental market were expressed during interviews with key contacts as well as the County housing forum:

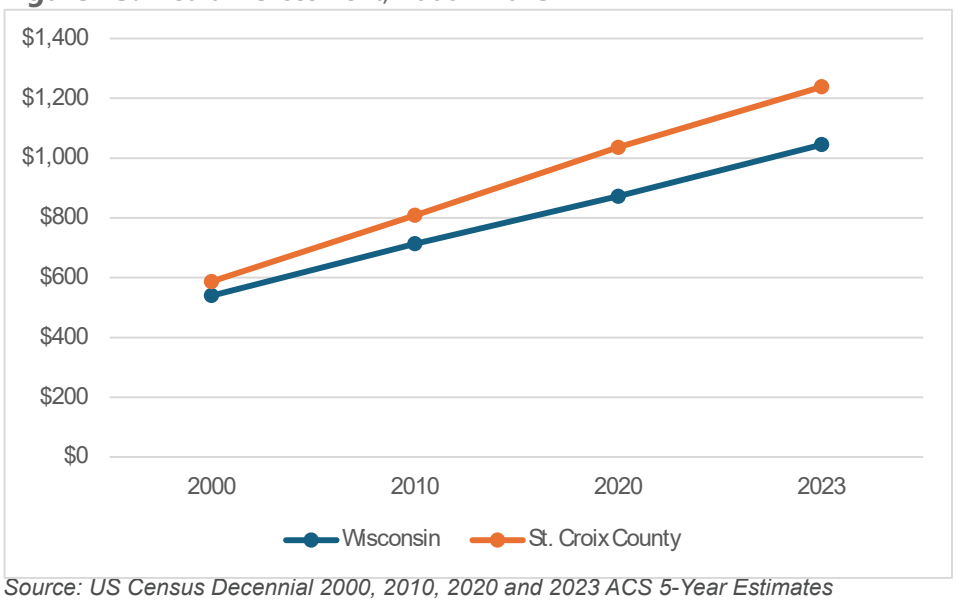
- There is a need for more rental units throughout the County as the vacancy rates have remained low.
- It is difficult for workers within the County to find rental housing that is affordable for the median wage.
- There is a need for affordable rental units for seniors that are not ready for assisted living, but are looking to downsize. Not all want to own their unit - some are looking to rent.

Rental Cost Trends

Census data, rental listings, and community interviews were used to obtain a better understanding of rental costs. As shown in Figure 25, the median gross rent within the County have mirrored the trend line of costs in the State but at a higher cost. Table 36 provides the median gross rent trends for the communities in St. Croix County.

Per the 2023 ACS, 49% of renter households in St. Croix County were paying between $1,000 and $2,000 for monthly contract rent with a median gross rent of $1,238 per month. A May 2025 search on Zillow.com for rental units resulted in 232 rental units for rent throughout the County ranging from a studio senior apartment for $725/month in Hudson to a 6-bedroom, 3-bathroom, house for rent in Houlton for $3,200/month.

Figure 25: *Median Gross Rent, 2000 - 2023*



Source: US Census Decennial 2000, 2010, 2020 and 2023 ACS 5-Year Estimates

It is notable that many of the rental units identified in the May 2025 search were higher rental costs than the ACS Census median rental rate of $1,238 in the County. This is likely due to three primary factors: (1) the Census rate is based on a 5-year average and rental prices have been increasing, (2) the Census rate includes subsidized rental units for income-eligible households, and (3) rental units that are available, or that are advertised online, may be at the high end of the rental price range while the lower cost rentals may be occupied.

According to Rentdata.org, the median rent price in St. Croix County (which lies in the Minneapolis-St. Paul-Bloomington metro area) for a 2-bedroom unit increased 34% from $1,314 in 2020 to $1,756 in 2024. The Fiscal Year 2020 fair market rent[6] for a 2-bedroom apartment in St. Croix County $1,214 in Fiscal Year 2020, increasing to $1,685 in Fiscal Year 2025.

[6] *Fair Market Rent (FMR) is the rent amount, including utilities, to rent privately owned, existing, decent, safe, and sanitary housing of modest (non-luxury) nature with suitable amenities. The FMR is established by the U.S. Department of Housing and Urban Development (HUD) to be used as a basis for paying federal housing assistance programs.*

Table 37: *Median Gross Rent*

Municipality	2000	2010	2020	2023	2000 - 2023 Net Change	2000 - 2023 % Change	2010 - 2023 Net Change	2010 - 2023 % Change
Wisconsin	$540	$713	$872	$1,045	$505	93.5%	$332	46.6%
St. Croix County	$587	$808	$1,036	$1,238	$651	110.9%	$430	53.2%
Cities								
Glenwood City	$495	$633	$871	$1,194	$699	141.2%	$561	88.6%
Hudson	$630	$846	$1,267	$1,377	$747	118.6%	$531	62.8%
New Richmond	$538	$752	$895	$1,070	$532	98.9%	$318	42.3%
River Falls*	$574	$782	$1,146	$1,243	$669	116.6%	$461	59.0%
Villages								
Baldwin	$579	$780	$947	$1,212	$633	109.3%	$432	55.4%
Deer Park	$458	$450	$397	$650	$192	41.9%	$200	44.4%
Hammond	$488	$809	$793	$935	$447	91.6%	$126	15.6%
North Hudson	$628	$921	$1,143	$1,569	$941	149.8%	$648	70.4%
Roberts	$609	$764	$1,293	$1,661	$1,052	172.7%	$897	117.4%
Somerset	$612	$721	$960	$1,127	$515	84.2%	$406	56.3%
Spring Valley*	$0	-	-	-	N/A	N/A	N/A	N/A
Star Prairie	$528	$733	$721	$988	$460	87.1%	$255	34.8%
Wilson	$550	$675	$1,250	-	N/A	N/A	N/A	N/A
Woodville	$416	$643	$819	$1,008	$592	142.3%	$365	56.8%
Towns								
Baldwin	$506	$542	$800	$975	$469	92.7%	$433	79.9%
Cady	$425	-	$888	$1,292	$867	204.0%	N/A	N/A
Cylon	$525	$536	$795	$1,086	$561	106.9%	$550	102.6%
Eau Galle	$469	$744	$436	$494	$25	5.3%	-$250	-33.6%
Emerald	$425	$875	$1,167	-	N/A	N/A	N/A	N/A
Erin Prairie	$518	$1,000	$1,063	$1,472	$954	184.2%	$472	47.2%
Forest	$425	$650	$694	$786	$361	84.9%	$136	20.9%
Glenwood	$529	$661	$920	$745	$216	40.8%	$84	12.7%
Hammond	$675	$1,150	$2,147	-	N/A	N/A	N/A	N/A
Hudson	$741	$1,403	$1,552	$1,645	$904	122.0%	$242	17.2%
Kinnickinnic	$621	$586	$729	-	N/A	N/A	N/A	N/A
Pleasant Valley	$592	$684	$800	$1,000	$408	68.9%	$316	46.2%
Richmond	$546	$923	$1,368	$1,608	$1,062	194.5%	$685	74.2%
Rush River	$475	$1,018	-	-	N/A	N/A	N/A	N/A
St. Joseph	$614	$959	$1,067	$3,178	$2,564	417.6%	$2,219	231.4%
Somerset	$525	$908	-	-	N/A	N/A	N/A	N/A
Springfield	$431	$923	$1,075	$936	$505	117.2%	$13	1.4%
Stanton	$528	$990	$967	$1,050	$522	98.9%	$60	6.1%
Star Prairie	$596	$1,182	$1,421	-	N/A	N/A	N/A	N/A
Troy	$583	$875	$739	-	N/A	N/A	N/A	N/A
Warren	$575	$1,602	$1,620	$1,111	$536	93.2%	-$491	-30.6%

*Data is only for the St. Croix County portion; *source: 2000 Decennial Census, 2010, 2020 and 2023 ACS 5-Year Estimates*

Rental Affordability Analysis

While the individual financial situation of each household varies, this study uses the Federal affordability standard that households should not pay more than 30% of their income (before taxes) on housing costs, regardless of income. In other words, a household that is paying more than 30% of its income on housing costs is considered to be housing cost-burdened and may have difficulty affording necessities such as food, clothing, transportation, childcare, and medical care. Cost-burdened households also have less discretionary income to help support the overall local economy.

To explore the current supply of rental housing relative to affordability, Table 38 shows the estimated households by income range and the number of rental housing units that falls within the corresponding affordable renter range, per the 2023 ACS. This approach assumes that a healthy rental market mix will have a supply of rental units at certain affordable price points that are near or equal to the number of households within the respective household income ranges.

Table 38: *Renter-Occupied Housing Affordability by Monthly Contract Rent, 2023 (St. Croix County)*

Household Income Ranges	# of Renter Households	% of Renter Households	Affordable Renter Range (price point)	Number of Rental 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	-1,035
$150,000 or more	650	8%	$3,000 to $3,499	32	-618

Source: US Census 2019-2023 ACS 5-Year Estimates

Methodology Notes:
i. The above price points are calculated based on affordable contract rent at 25% of household income, which is different than the 30% standard for gross rent discussed previously. The additional 5% in the Federal standards allows for the payment of all other housing costs.
ii. The above includes some rental units with zero cash rent.
iii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Renter Range," the household income was divided by 12 (months) and multiplied by .25. This result did not yield household income ranges that aligned perfectly with the contract rent value ranges; these ranges were matched up as closely as possible.

When considering Table 38, it is important to understand that the balance does not necessarily represent a rental market surplus or deficit for each price point. The balance is simply the difference between the number of households and number of rental units for each income range or price point. The balance suggests how the existing rental units in the County might be better distributed based on household income and monthly contract rent price points; the total number of units does not change. A negative balance suggests that households are paying more or less than their price point for their housing. These households may be interested in housing at their price point should it be available.

Given the County's low vacancy rate, a positive balance suggests that households from other income ranges are moving up or down from the corresponding affordable price point for renters.

Table 38 provides the following insights:

- There was likely a deficiency for the lowest-income households. While there were 863 (11%) renter households with a household income less than $15,000, there were only 508 rental units at the affordable range for these households. The balance of 355 (4.5% of renter households) suggests that many of these lower-income households were cost-burdened and were paying more than they could afford for rental housing. As previously noted, housing costs have continued to rise and are outpacing household incomes.

- St. Croix County's primary pool of rental housing, per the 2023 ACS was at the $750 to $2,000 price point and was being relied upon by many renters from other income ranges. 22% of the rental units within the County were within the $750 to $1,000 price point, 27% in the $1,000 to $1,500 range and 19% in the $1,500 to $2,000 price range. Given the low rental vacancy rate in the County, this further reinforces that a significant number of lower-income households were likely spending more on housing costs than they can afford. The data also show that there were some households in the upper income ranges that could potentially afford to be paying more for their housing; these households might also be saving to purchase a home in the future. Actual market rates are not solely based on income and numerous factors influence rental rates and what an individual household can afford. These factors include location, quality and characteristics, local cost of living, property maintenance costs, and unit demand.

- The balance was negative for households income ranges of $100,000 and over. While 2,026 (26%) of all renter households fell into the $100,000+ income ranges, only 5% of the rental units (or 373 units) fell within those affordability ranges. Many of these "higher-income" households may be interested in purchasing a home as they have income ranges whereby they could possibly afford to purchase a house; however, there may be a lack of houses in their affordability range or lack of homes for sale with the characteristics and condition that they desire. In the interim, some of these households may be residing in rental housing below their price point as a cost-saving measure in anticipation of buying a home. 70% of the 102 renters who responded to the 2024 St. Croix County Housing Survey responded that they hope to be homeowners within the next 5 years.

It is important to keep in mind there are many factors that influence what people can afford for housing, including household size, number of income earners, other expenses, etc. For example, a single-income earner household with 3 children will likely have a different level of affordability than a single-income earner without children, depending on other costs of living.

This study identified subsidized housing (rental) units for low-income households managed by a mix of private, non-profit, and municipal organizations; 691 of these units are located in tax credit projects and are monitored by the Wisconsin Housing and Economic Development Administration (WHEDA). As previously noted, in exchange for tax credits the owner must preserve the affordability of these units for a term of 30 years. In reviewing the WHEDA active project listing for St. Croix County, 218 of these units are in projects where the 30-year term will expire this decade. It is possible that some of these

units will be put back to market rate rents when the program obligations expire, which may make some of these units unaffordable for current renters.

The goal for a community should be to provide a variety of housing options that are "affordable" for different income ranges. Market-rate units, while not viewed as "affordable," may be affordable to those with higher incomes. The term "affordable" is subjective and is different for each household; providing a mix of units that meets the needs of a variety of households will ultimately make the county more inclusive.

Renter Cost-Burden Analysis

Per the 2023 ACS estimates, about 36% of renter households in the County were cost burdened and paid 30% or more of their household income on housing costs. The degree of cost-burden varies depending on household income and age. Table 39 provides the percentage of household income spent on gross rent for each income category in St. Croix County while Table 40 provides a breakdown of estimated cost-burden renters, by income group, for the communities within St. Croix County.

Table 39: *St. Croix County - Percentage of Income Spent on Gross Rent by Income Bracket, 2023*

Household Income Bracket	Gross Rent as a Percentage of Household Income	Number of Households	Percent of Households in Income Bracket
Less than $20,000	Less than 20 percent	7	1%
	20 to 29.9 percent	182	18%
	30 percent or more	**838**	**82%**
$20,000 to $34,999	Less than 20 percent	17	2%
	20 to 29.9 percent	241	22%
	30 percent or more	**856**	**77%**
$35,000 to $49,999	Less than 20 percent	8	1%
	20 to 29.9 percent	320	38%
	30 percent or more	**505**	**61%**
$50,000 to $74,999	Less than 20 percent	507	33%
	20 to 29.9 percent	562	36%
	30 percent or more	**491**	**31%**
$75,000 or more	Less than 20 percent	**2,143**	**74%**
	20 to 29.9 percent	**727**	**25%**
	30 percent or more	**11**	**0%**
Zero or negative income	----	322	---
Total renterhouseholds	----	7,737	100%
source: 2023 5-year ACS Estimates			

As to be expected, the higher the household income, the lower the percentage of cost-burden households. Nearly 74% of renter households with income of less than $50,000 were cost-burdened while only 11% of renter households with household incomes greater than $50,000 were cost-burdened.

Table 40: *Percent of Renters With Monthly Housing Costs Exceeding 30 Percent of Income by Income Group, 2023*

Municipality	Less than $10,000	$10,000 - $19,999	$20,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 - $99,999	$100,000 or more
Wisconsin	97.7%	86.6%	81.7%	48.8%	17.6%	4.5%	1.5%
St. Croix County	99.7%	74.2%	76.8%	60.6%	31.5%	1.2%	0.0%
Cities							
Glenwood City	100.0%	87.1%	90.0%	0.0%	7.1%	0.0%	0.0%
Hudson	98.0%	97.8%	74.9%	64.8%	66.8%	0.0%	0.0%
New Richmond	100.0%	72.9%	72.6%	36.6%	1.9%	4.7%	0.0%
River Falls*	100.0%	42.4%	39.1%	100.0%	42.5%	0.0%	0.0%
Villages							
Baldwin	100.0%	16.4%	100.0%	78.0%	38.8%	0.0%	0.0%
Deer Park	100.0%	100.0%	60.0%	0.0%	0.0%	0.0%	0.0%
Hammond	100.0%	95.0%	95.7%	65.5%	7.7%	0.0%	0.0%
North Hudson	100.0%	0.0%	100.0%	100.0%	100.0%	0.0%	0.0%
Roberts	0.0%	50.0%	77.8%	100.0%	72.0%	0.0%	0.0%
Somerset	100.0%	100.0%	100.0%	21.6%	42.1%	0.0%	0.0%
Spring Valley*	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Star Prairie	0.0%	100.0%	100.0%	80.0%	0.0%	0.0%	0.0%
Wilson	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Woodville	100.0%	72.7%	72.4%	0.0%	0.0%	0.0%	0.0%
Towns							
Baldwin	0.0%	0.0%	22.2%	0.0%	0.0%	0.0%	0.0%
Cady	0.0%	0.0%	33.3%	0.0%	0.0%	0.0%	0.0%
Cylon	0.0%	100.0%	100.0%	100.0%	0.0%	0.0%	0.0%
Eau Galle	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%
Emerald	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Erin Prairie	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%
Forest	0.0%	0.0%	0.0%	22.2%	0.0%	0.0%	0.0%
Glenwood	100.0%	100.0%	100.0%	0.0%	0.0%	0.0%	0.0%
Hammond	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hudson	100.0%	100.0%	100.0%	100.0%	47.6%	0.0%	0.0%
Kinnickinnic	100.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pleasant Valley	100.0%	0.0%	0.0%	75.0%	0.0%	0.0%	0.0%
Richmond	0.0%	0.0%	100.0%	0.0%	100.0%	0.0%	0.0%
Rush River	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
St. Joseph	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%
Somerset	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Springfield	100.0%	100.0%	0.0%	100.0%	0.0%	0.0%	0.0%
Stanton	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Star Prairie	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Troy	100.0%	0.0%	0.0%	0.0%	66.1%	0.0%	0.0%
Warren	0.0%	100.0%	100.0%	100.0%	0.0%	0.0%	0.0%

*Data is only for the St. Croix County portion; *source: 2023 ACS 5-Year Estimates*

Table 41 provides the percentage of income spent on gross rent by households age group for St. Croix County. 54% of renter households age 65 years and older are spending more than 30% of their income on gross rent and are therefore housing cost-burden.

Table 41: *St. Croix County - Percentage of Income Spent on Gross Rent by Age Group, 2023*

Householder Age Group	Gross Rent as a Percentage of Household Income	Number of Households	Percent of Householder Age Group
15 to 24 years	Less than 20 percent	225	27%
	20 to 29.9 percent	255	31%
	30 percent or more	**347**	**42%**
25 to 34 years	Less than 20 percent	739	42%
	20 to 29.9 percent	497	28%
	30 percent or more	**518**	**30%**
35 to 64 years	Less than 20 percent	1,351	42%
	20 to 29.9 percent	899	28%
	30 percent or more	**960**	**30%**
65 years and over	Less than 20 percent	367	23%
	20 to 29.9 percent	381	23%
	30 percent or more	**876**	**54%**
Not computed	----	322	---
Total renter households	----	7,737	100%
source: 2023 5-year ACS Estimates			

Rental Market Preferences

While renters account for 35% of households nationally, in St. Croix County they make up 21% of households. Renters vary widely in age, relationship status, race, and income levels. These differences lead to some variability in rental housing preferences. In national studies, renters are more likely to be unmarried, younger, and have lower income than homeowners.[7]

Nationally, renters tend to be more mobile than homeowners. A 2024 renter preferences report[8] from National Multifamily Housing Council and Grace Hill shows some of the items that renters are most interested in when considering a rental unit. Regarding rental-specific amenities, the 2024 renter preference report offers the following key findings:

- The national survey found that, by and large, renters enjoy living in their rental communities and feel valued by their housing providers.
- Renters are looking for an experience where the rules are followed. They also want to feel welcomed in the community and many want access to amenities and services.
- While there is a push to return to the office in some industries, there are still a number of people who work remotely. As such, internet speed and reliability is essential.

[7] *Belden Russonello Strategists, Inc. 2013. American's views on their communities, housing, and transportation: analysis of a national survey of 1,202 adults. Urban Land Institute.*
[8] *Thayer & Associates, Inc. January 11, 2024. What Renters Want in 2024.*

In a survey of renters conducted by MRI Software[9], two-thirds of renters name sustainability as an important consideration in choosing their apartment. Features such as lighting with sensors, low-flow plumbing fixtures or solar panels are not only green practices but can also save on utility costs. Renters also expect speedy internet access - 86% said high-speed internet was either very important or essential to them. Other desired features include smart home devices as well as electric vehicle chargers. The ability to have a pet and have outdoor spaces for them also matters to renters.

Though these features and amenities are popular, those looking for more affordable units likely do not prioritize high-end finishes, so these findings only provide a snapshot of which amenities or features could be provided for market rate rentals. These results are also from national surveys and preferences may be different in St. Croix County.

The results from the 2024 St. Croix County Housing Survey provide some additional insights into likely renter preferences for the County[10]:

- Housing costs, being near their job, and quality neighborhood were the top reasons survey respondents chose to live where they do. Compared to homeowners, renters were less influenced by appearance of homes, property taxes, aesthetics/beauty, quality of the neighborhood, and quality of schools.

- 33% of renter respondents live where they do because they cannot find desired housing elsewhere; this compared to only 8% of owner respondents.

- 79% of renter respondents agree or strongly agree that they have not been able to find their preferred housing at an affordable price with 87% of renters identifying they would move if their preferred housing was available at an affordable price. Many of these respondents are looking to own a single-family home.

- Among renter respondents, 70% (71 respondents) hope to own their own home within five years, with the following preferred housing types:

    - Smaller (less than 2,000 sq ft) starter home: 48%
    - Larger single-family home: 37%
    - Townhome or condominium: 3%

- There were 25 survey respondents who, at the time of the survey, were currently seeking housing to rent in St. Croix County. When asked what style of housing they were struggling to find, 44% identified small structures like duplexes and townhomes, 28% identified mid-size apartments, 36% were looking for single-family homes and 52% were struggling to find housing where rent is less than 30% of their income.

[9] *Myers, Roberts. "What Renters Really Want in 2025". MCS. https://blog.mcs360.com/what-renters-really-want*

[10] *It must be kept in mind that this survey was voluntary and is not statistically valid. Renters were slightly underrepresented (15% of respondents) compared to the County's renter households (23%).*

- 10 of the 25 respondents looking for housing to rent in the County could only spend up to $750 of housing costs.

In summary, affordability appears to be a key housing factor for renters in St. Croix County. As noted, the survey results show that a strong majority of renters would prefer to own their own homes, with a preference for starter homes and larger single-family homes. In order to achieve their individual housing goals, however, renters are more likely to require financial assistance.

Owner Market Analysis

Owner Market Supply Trends

It is estimated that there were 29,722 owner housing units (non-rental, non-seasonal) in St. Croix County in 2023. Of these, only 13 units are were available for sale, giving the County close to a 0% homeowner vacancy rate. A healthy housing market will have closer to 2% to 2.5% of its housing units for sale.

- There were 28,922 owner-occupied units in 2023.
- 96% of owner-occupied units were single-family detached units while 3% were mobile homes.
- 16% of owner-occupied units had 2 or less bedrooms, 41% had 3 bedrooms, and 43% had 4 or more bedrooms.
- 12% of the County's owner-occupied housing stock was built in 1939 or earlier.
- 92% of married-couple family households in the County were homeowners, while 62% of single-person households owned a home.
- It is estimated that 60% of households with a householder under the age of 35 in St. Croix County owned their home in 2023; this is a much higher rate that the State of Wisconsin (38%).
- Not surprisingly, the estimated 2023 median household income for owner-occupied households was $115,756, which is significantly above the County median of $102,482.

Local Perspectives on the Owner Market

Census data trends were confirmed through key stakeholder interviews of St. Croix County realtors, developers, government officials, housing providers, and others. These interviews provided the following additional insights into the home ownership market in St. Croix County.

- There is a lack of for-sale inventory countywide; homes that are available for sale are likely undesirable or over-priced.
- Given the interest in owner-occupied housing by renters who responded to the St. Croix County Housing Survey, there is likely a market for smaller entry-level starter homes. Many of the interviews confirmed the need for additional starter homes within the County.
- There is a demand for single-level, low maintenance (twinhome) owner housing for couples entering the market and also for seniors looking to 'downsize' out of their larger single-family home.
- A need for owner/for-sale housing in the $250,000 - $300,000 price range was specifically mentioned during interviews. Realtors mentioned that housing at this price point is nonexistent on the western side of the County.

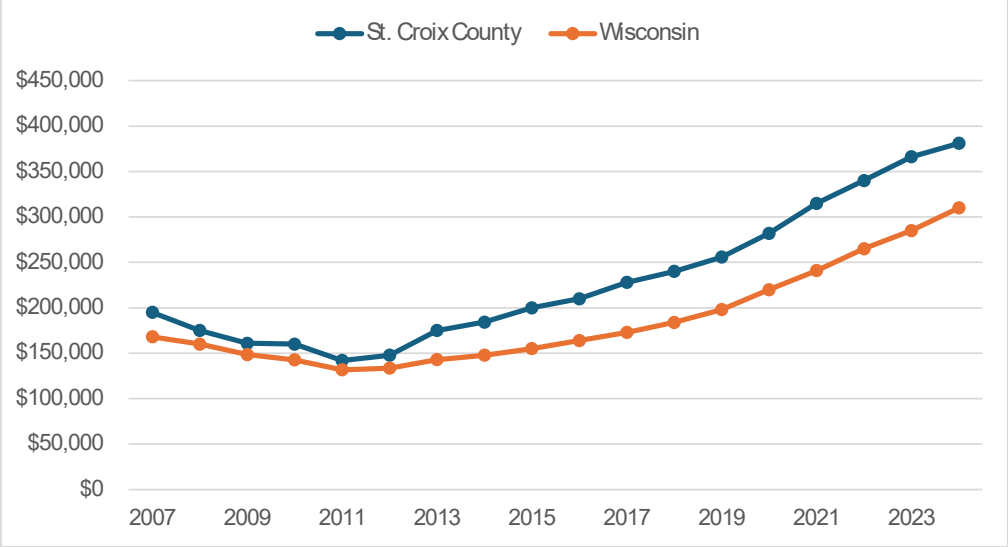
Owner Cost Trends

Table 42 on the following page shows the median value of homes from 2000 to 2023. St. Croix County and its communities have seen an increase in housing value and many of the median housing values are higher than that of the state.

As shown in Figure 26, the median sale price in St. Croix County and State of Wisconsin have gone up significantly. **From 2000 to 2024, the median sale price in St. Croix County increased 35%, from $282,000 in 2020 to $381,000 in 2024.**

A May 28, 2025, search of Realtor.com identified 271 housing units for sale (not pending or contingent) in St. Croix County. On the lowest end of the cost spectrum was a 3-bedroom, 2-bathroom mobile/manufactured home in Houlton, WI for $108,900. On the high end was a 6,800+ sq ft, 5-bedroom, 5.5-bathroom, home on 321 acres for $5,500,000. There were a total of 14 homes listed under $250,000.

Figure 26: *Median Sale Price, 2007-2024*



Source: Wisconsin Realtors Association

Owner Affordability Analysis

While the individual financial situation of each household varies, the analysis in this study is based on the Federal affordability standard that households should not pay more than 30% of their income (before taxes) on housing costs, regardless of income. In other words, a household that is paying more than 30% of its income on housing costs is considered cost-burdened and may have difficulty affording necessities.

Consider the following:

- At a wage of $15 - $20/hour for a single-income family, a household could afford $780 - $1,040 in monthly housing costs without being cost-burdened.

- Median home values and sale prices have increased significantly over the last 20 years while median incomes have increased at a much lower rate. The average household cannot afford the same level of housing that they did two decades ago.

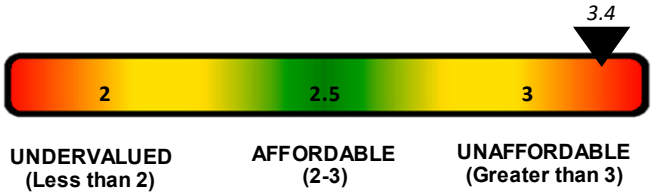
One quick way to assess housing affordability within the owner market is to compare the median value of owner-occupied homes to the median household income. Housing is considered affordable if this ratio is between 2 and 3. If the ratio is 2 or less, the housing is considered to be undervalued

Table 42: *Median Home Value, 2000 - 2023*

Municipality	2000	2010	2020	2023	2000 - 2023 Net Change	2000 - 2023 % Change	2010 - 2023 Net Change	2010 - 2023 % Change
Wisconsin	$109,900	$169,000	$189,200	$247,400	$137,500	125.1%	$78,400	46.4%
St. Croix County	$141,800	$225,700	$264,100	$349,700	$207,900	146.6%	$124,000	54.9%
Cities								
Glenwood City	$77,900	$126,600	$123,600	$159,900	$82,000	105.3%	$33,300	26.3%
Hudson	$139,400	$216,300	$255,100	$355,000	$215,600	154.7%	$138,700	64.1%
New Richmond	$107,100	$171,400	$199,800	$269,000	$161,900	151.2%	$97,600	56.9%
River Falls*	$123,500	$172,100	$226,000	$275,700	$152,200	123.2%	$103,600	60.2%
Villages								
Baldwin	$109,000	$166,100	$172,500	$252,000	$143,000	131.2%	$85,900	51.7%
Deer Park	$85,400	$134,800	$158,300	$164,800	$79,400	93.0%	$30,000	22.3%
Hammond	$98,600	$160,600	$163,300	$232,700	$134,100	136.0%	$72,100	44.9%
North Hudson	$145,000	$259,100	$313,600	$372,900	$227,900	157.2%	$113,800	43.9%
Roberts	$80,400	$175,400	$181,500	$270,300	$189,900	236.2%	$94,900	54.1%
Somerset	$105,000	$164,700	$187,300	$271,200	$166,200	158.3%	$106,500	64.7%
Spring Valley*	$0	-	-	-	N/A	N/A	N/A	N/A
Star Prairie	$110,600	$164,400	$171,600	$269,800	$159,200	143.9%	$105,400	64.1%
Wilson	$91,300	$156,900	$164,900	$192,400	$101,100	110.7%	$35,500	22.6%
Woodville	$88,700	$135,900	$140,200	$213,000	$124,300	140.1%	$77,100	56.7%
Towns								
Baldwin	$142,900	$214,200	$263,700	$332,300	$189,400	132.5%	$118,100	55.1%
Cady	$146,900	$213,400	$262,500	$355,200	$208,300	141.8%	$141,800	66.4%
Cylon	$117,900	$206,500	$191,500	$292,900	$175,000	148.4%	$86,400	41.8%
Eau Galle	$154,500	$231,800	$294,300	$403,300	$248,800	161.0%	$171,500	74.0%
Emerald	$145,400	$218,600	$211,700	$272,100	$126,700	87.1%	$53,500	24.5%
Erin Prairie	$157,100	$220,200	$238,700	$352,700	$195,600	124.5%	$132,500	60.2%
Forest	$107,200	$209,100	$217,200	$354,200	$247,000	230.4%	$145,100	69.4%
Glenwood	$119,900	$214,100	$261,400	$304,400	$184,500	153.9%	$90,300	42.2%
Hammond	$148,100	$243,200	$290,600	$375,900	$227,800	153.8%	$132,700	54.6%
Hudson	$187,800	$310,800	$365,600	$478,200	$290,400	154.6%	$167,400	53.9%
Kinnickinnic	$182,900	$308,500	$327,000	$427,700	$244,800	133.8%	$119,200	38.6%
Pleasant Valley	$177,500	$279,200	$322,900	$394,000	$216,500	122.0%	$114,800	41.1%
Richmond	$155,300	$233,900	$280,100	$362,800	$207,500	133.6%	$128,900	55.1%
Rush River	$151,900	$295,800	$294,100	$393,800	$241,900	159.2%	$98,000	33.1%
St. Joseph	$193,400	$329,400	$363,200	$492,500	$299,100	154.7%	$163,100	49.5%
Somerset	$162,700	$290,800	$328,100	$457,600	$294,900	181.3%	$166,800	57.4%
Springfield	$114,900	$222,100	$243,600	$290,600	$175,700	152.9%	$68,500	30.8%
Stanton	$131,100	$206,400	$226,400	$327,000	$195,900	149.4%	$120,600	58.4%
Star Prairie	$135,700	$213,600	$245,100	$328,700	$193,000	142.2%	$115,100	53.9%
Troy	$196,900	$364,500	$432,700	$547,000	$350,100	177.8%	$182,500	50.1%
Warren	$158,300	$270,800	$332,900	$433,100	$274,800	173.6%	$162,300	59.9%

*Data is only for the St. Croix County portion; *source: 2000 Decennial Census, 2010, 2020 and 2023 ACS 5-Year Estimates*

(i.e., homes are valued at less than what the average household can afford). If the ratio is 3 or greater, the housing stock is considered to be unaffordable. In 2023, St. Croix County's ratio was 3.4, indicating that the median house is unaffordable for the median household income, based on the 2023 ACS. This number has likely continued to rise over the past two years given the continued rise in home prices.



To more fully explore the current supply of owner-occupied housing relative to affordability, Table 43 shows St. Croix County's owner households by income range and the number of owner housing units within that range. This approach assumes that a healthy homeownership market mix will have a supply of owner units at certain affordable cost ranges (or price points) that are near, or equal to, the number of households within the respective household income ranges.

Table 43: *Owner-Occupied Housing Affordability by Cost, 2023 (St. Croix County)*

Household Income Ranges	# of Owner Households	% of Owner Households	Affordable Owner Range (price point)	Number of Owner Units	Balance
Less than $24,999	1,489	5%	Less than $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	-1,723
$75,000 to $99,999	4,186	14%	$200,000-$249,999	3,112	-1,074
$100,000 to $149,999	7,507	26%	$250,000-$399,999	10,256	2,749
$150,000 or more	9,326	32%	$400,000 +	11,421	2,095

Source: US Census 2019-2023 5-Year Estimates

Methodology Notes:
i. The above affordable price points are calculated based on 2.5 times the annual household income, which accounts for the financing of the home purchase over time at about 25% of the household income. This is less than the 30% affordability standard discussed previously. The additional 5% in the Federal standard allows for the payment of all other housing costs, such as real estate taxes, insurance, and utilities.
ii. The U.S. Census Bureau provides data for household incomes and house values in ranges. To calculate the "Affordable Owner Range," the household income was multiplied by 2.5, to allow for the home purchase as discussed under item i. The result did not yield household income ranges that aligned perfectly with the house value ranges; these ranges were matched up as closely as possible.

Similar to the rental affordability analysis, the balance in Table 43 does not necessarily represent a homes sales market surplus or deficit for each price point. The balance is simply the difference between the number of households and number of owner units for each income range and affordable price point range. The balance suggests how the County's existing owner units might be better distributed based on household income and the price points; the total number of units does not change. A negative balance suggests that households are paying more or less than their price point for their housing. These households may be interested in housing at their price point should it become available. Given the County's low vacancy rate, a positive balance suggests that households from other income ranges are moving up or down from outside the corresponding price point.

Table 43 provides the following insights:

- Most of the lowest-income households either have their home paid off or are paying more than their affordable price point for housing. It is estimated that 5% of owner households have an income less than $24,999. However, there are 1,114 fewer units than households at this price point, suggesting that many of these lower-income owner households are cost-burdened. It's important to recognize that not everyone can afford to purchase a house; the goal is to have housing, whether rental or owner, that is affordable for a community.

- The largest concentration of owner housing in the County is valued above $250,000 per the 2019-2023 ACS 5-Year Estimates. While 58% of owner households have a household income of $100,000 or more, 75% of owner-units are valued in the corresponding affordability range. As shown in Table 43, there are more owner units in the higher end of the spectrum than the lower end.

Owner Cost-Burden Analysis

In 2023, it was estimated that 23% of homeowners with a mortgage in the County spent more than 30% of their income on housing costs and were considered housing cost-burdened. Table 44 shows the breakdown of owner households, by income group, and the percentage of monthly housing costs as a percentage of household income. Table 45 shows the percent of cost-burden owner households, regardless of mortgage status, by income group for communities within St. Croix County.

Table 44: *St. Croix County - Monthly Housing Costs for Owners with Mortgage by Income Group, 2023*

Household Income Bracket	Montly Housing Costs as a Percentage of Household Income for Owners with Mortgage	Number of Households	Percent of Households in Income Bracket
Less than $20,000	Less than 20 percent	11	2%
	20 to 29.9 percent	0	0%
	30 percent or more	**530**	**98%**
$20,000 to $34,999	Less than 20 percent	0	0%
	20 to 29.9 percent	48	8%
	30 percent or more	**590**	**92%**
$35,000 to $49,999	Less than 20 percent	18	2%
	20 to 29.9 percent	153	20%
	30 percent or more	**595**	**78%**
$50,000 to $74,999	Less than 20 percent	280	11%
	20 to 29.9 percent	752	30%
	30 percent or more	**1,511**	**59%**
$75,000 or more	Less than 20 percent	**10,667**	**66%**
	20 to 29.9 percent	**4,130**	**25%**
	30 percent or more	**1,484**	**9%**
Zero or negative income	----	188	----
Total owner households	----	20,957	100%
source: 2023 5-year ACS Estimates			

Table 45: *Percent of Owners With Monthly Housing Costs Exceeding 30 Percent of Income, by Income Group, 2023*

Municipality	Less than $20,000	$20,000 - $34,999	$35,000 - $49,999	$50,000 - $74,999	$75,000 or more
Wisconsin	89.8%	55.3%	37.7%	22.5%	4.4%
St. Croix County	92.9%	65.7%	42.7%	39.3%	7.2%
Cities					
Glenwood City	100.0%	33.3%	18.2%	25.0%	0.0%
Hudson	100.0%	68.3%	40.8%	49.7%	8.0%
New Richmond	74.1%	36.6%	41.6%	19.2%	5.1%
River Falls*	100.0%	0.0%	34.3%	21.9%	0.9%
Villages					
Baldwin	100.0%	62.9%	20.0%	24.9%	5.8%
Deer Park	50.0%	50.0%	0.0%	20.0%	0.0%
Hammond	100.0%	88.9%	27.3%	23.7%	0.7%
North Hudson	100.0%	100.0%	45.2%	56.7%	7.0%
Roberts	83.3%	40.0%	44.4%	20.0%	3.2%
Somerset	100.0%	83.9%	63.1%	44.9%	3.0%
Spring Valley*	0.0%	0.0%	0.0%	0.0%	0.0%
Star Prairie	100.0%	35.0%	57.1%	45.6%	0.0%
Wilson	90.9%	66.7%	92.3%	28.6%	0.0%
Woodville	63.2%	77.3%	24.0%	20.7%	4.8%
Towns					
Baldwin	91.3%	20.8%	52.6%	26.1%	7.6%
Cady	100.0%	64.7%	58.3%	30.0%	2.3%
Cylon	100.0%	100.0%	33.3%	55.6%	9.3%
Eau Galle	100.0%	0.0%	55.2%	22.9%	5.4%
Emerald	63.6%	33.3%	31.6%	28.1%	5.1%
Erin Prairie	100.0%	100.0%	72.7%	33.3%	6.7%
Forest	0.0%	33.3%	16.7%	28.6%	2.4%
Glenwood	53.8%	97.8%	20.0%	9.9%	7.3%
Hammond	100.0%	76.0%	48.5%	37.8%	13.1%
Hudson	70.3%	100.0%	72.4%	78.2%	6.7%
Kinnickinnic	100.0%	86.7%	57.7%	27.1%	9.1%
Pleasant Valley	100.0%	50.0%	50.0%	15.0%	9.5%
Richmond	100.0%	100.0%	69.0%	26.6%	5.6%
Rush River	87.5%	28.6%	57.1%	38.5%	2.9%
St. Joseph	0.0%	100.0%	29.6%	69.3%	11.6%
Somerset	100.0%	26.8%	100.0%	89.6%	9.4%
Springfield	100.0%	90.0%	4.7%	5.4%	3.1%
Stanton	100.0%	71.4%	13.3%	5.3%	3.1%
Star Prairie	100.0%	33.1%	22.4%	0.0%	7.6%
Troy	100.0%	46.8%	65.8%	52.5%	13.4%
Warren	100.0%	70.6%	77.8%	24.6%	4.5%

*Data is only for the St. Croix County portion; *source: 2023 ACS 5-Year Estimates*

Table 46: *St. Croix County - Monthly Housing Costs for Owners with Mortgage by Householder Age, 2023*

Householder Age Group	Owner Costs as a Percentage of Household Income	Number of Households	Percent of Householder Age Group
15 to 24 years	Less than 20 percent	69	45%
	20 to 29.9 percent	29	19%
	30 percent or more	**54**	**36%**
25 to 34 years	Less than 20 percent	1,750	57%
	20 to 29.9 percent	866	28%
	30 percent or more	**429**	**14%**
35 to 64 years	Less than 20 percent	11,863	64%
	20 to 29.9 percent	3,723	20%
	30 percent or more	**3,078**	**16%**
65 years and over	Less than 20 percent	3,862	56%
	20 to 29.9 percent	1,173	17%
	30 percent or more	**1,890**	**27%**
Not computed	----	206	----
Total owner households	----	28,992	----
source: 2023 5-year ACS Estimates			

Table 46 provides the monthly housing costs for owners with a mortgage in St. Croix County. As shown by the data, the percentage of cost-burden households is higher in the younger and older households age groups.

Owner Market Preferences

There is a lack of reliable data regarding owner market preferences and trends regarding housing types, styles, neighborhood, etc., for the Midwest. Research conducted in July 2021 by Pew Research Center[11] shows some of the impacts and shifts in preferences that occurred during the Coronavirus outbreak and accompanying period of telework, remote schooling, and other closures. According to the research, six in ten US adults said they would prefer to live in a community with larger homes and with greater distances to retail stores and schools (up from 7 percentage points from 2019).

The National Association of Home Builders 2024 home buyer preferences survey revealed that buyers want smaller homes than they did 20 years ago.[12] According to the study, in 2003, the typical home buyers wanted 2,260 square feet of finished area; in 2023, that number was down to 2,067 square feet. The study findings revealed a permanent downward shift in buyer preferences for home size.

The 2024 St. Croix County Housing Survey provides some insights into preferences for the St. Croix County owner housing market.

- Quality neighborhood, quality schools, near job, cost of home, near family and friends, and low crime rate were the top reasons that homeowner respondents choose to live where they do.

[11] Gomen, Vianney. "More Americans now say they prefer a community with big houses, even if local amenities are farther away." Pew Research Center. August 26, 2021.
[12] Rose Quint. NAHB Eye on Housing. March 20, 2024. "NAHB Releases What Home Buyers Really Want, Study Shows Buyers Want Smaller Homes."

- An overwhelming majority of homeowner respondents identified the cost of buying a home as the biggest housing challenge facing their community with 72% identified this as a top challenge. Cost of renting was the second top challenge (identified by 38%) with 36% identifying property taxes and 35% selecting the high cost of living.

- 75% of homeowner respondents identified smaller starter homes as the housing that is most needed in their community.

- 45% (187) of the homeowner respondents agreed that they would move if their preferred housing was available at an affordable price. This indicates that there is a desire for folks to sell their home, but limited housing options in the housing market, together with high interest rates and perhaps other factors, are keeping them in their current home.

- The majority of homeowner respondents want to remain a homeowner in five years with the preference being a single-family home.

- 120 homeowner survey respondents indicated they want to live in a smaller home or apartment in the next five years. Again, this indicates there is a desire for movement in the housing cycle but it's possible they can't find what they are looking for or find it at a price they can afford or are willing to pay.

- Some respondents prefer a large lot or being in the country with land. It is important to realize that there are added costs associated with acquiring acreage.

- There were 127 survey respondents who, at the time of the survey, were currently seeking housing to own in St. Croix County. Of these respondents, 47 were renting, 72 were homeowners, and the remaining 8 were either residing with family while trying to buy a house or had a different living arrangement. 82% of those looking for housing to own were age 25-54. 23% reported a household income of less than $75,000, 16% had a household income of $75,000 - $100,000 with 61% having a household income of more than $100,000.

  86% (108) of these respondents were searching for a single-family home while 10% (13) were searching for a twinhome unit. The majority were searching for 3-bedroom houses while 17% (21) were searching for a two-bedroom house. Close to 50% of the respondents indicated they would spend $250,000 - $400,000 on a home, assuming a 10% downpayment.

  Of these respondents, 66 identified they would consider moving to the community in which they work if the housing they need or desire was available in that community. Of these 66 - 16 work in the City of Hudson, nine in the City of River Falls, eight in the Village of Baldwin, seven in the City of New Richmond, six in the Village of Somerset, and the others spread out amongst the other communities.

Low- to Moderate-Income (LMI) Housing Analysis

As previously noted, Low-to-Moderate Income (LMI) is typically defined as a household income less than 80% of the county median income; moderate income is 50-80% of the median while low income generally defined as less than 50% of the median income. The 2023 median Income for St. Croix County was estimated to be $102,482; households with an income of less than $82,000 would be considered to be LMI (those making less than $51,000 would be considered low income).

LMI Household Profile

The 2023 ACS estimates that 35% of households in St. Croix County had a household income of less than $75,000; 20% of all households had an income of less than $50,000. Many of these households, which may include some singles, working families, and senior households, likely required financial assistance for housing.

Data from the Department of Housing and Urban Development (HUD), as detailed in Table 47, shows the breakdown by tenure of household incomes by Area Median Income (AMI) per the 2021 5-year ACS. HUD estimates that 44% of renter households, and 12% of owner households, in the County have a household income that is less than 50% of the County's AMI. These households are likely struggling to find housing in the County that is within their housing affordability budget.

Table 47: *Households Income by AMI Category by Tenure, 2017-2021*

	Renter #	Renter %	Owner #	Owner %
At or above 100% of AMI	1,420	19.4%	16,120	57.5%
Between 80% - 100% of AMI	785	10.7%	3,715	13.3%
Between 50% - 80% of AMI	1,905	25.8%	4,695	16.8%
Between 30% - 50% of AMI	1,665	22.5%	2,005	7.2%
Below 30% of AMI	1,595	21.6%	1,485	5.3%

Source: HUD

LMI Affordability Analysis

According to the 2023 ACS, 22% of all County households were spending more than 30% of their household income on monthly housing costs. Of these 8,152 cost-burdened households, 6,637 (81%) were low-to-moderate income households with an income of less than $75,000.

Of the 2,701 renter households paying more than 30% of their household income for housing, 838 (31%) have an income of less than $20,000 and 856 (32%) between $20,000 and $34,999. These renters should be paying lower rents, based on their wage rate and incomes, which indicates a potential need for additional housing assistance programs and/or income-qualified rental units in St. Croix County. Specific market conditions would require a more detailed analysis, but this indicates that there is a significant need in housing assistance for the close to 1,700 rental households earning less than $35,000 a year.

In 2023, 23% of owner households with a mortgage in the County spent more than 30% of their income on housing costs. Of these 4,710 households, 36% (1,715 households) had an income of less than $50,000.

While the data show cost-burdened households in all income brackets within St. Croix County, there are substantially higher rates in the lower income categories, as shown in Table 48. Within the County, 87% of households with a household income of less than $20,000 were housing cost-burdened. As discussed in previous sections, many of these lower-income cost-burdened households are renters. In 2023, a total of 1,220 renter households in the County were severely cost-burdened, meaning they spend 50 percent or more of their household income on housing costs.

Table 48: *St. Croix County Housing Costs as a Percentage of Household Income*

Household Income Bracket	Housing Costs as a Percentage of Household Income	Number of Households	Percent of Households in Income Bracket
Less than $20,000	Less than 20 percent	28	1%
	20 to 29.9 percent	226	12%
	30 percent or more	**1,687**	**87%**
$20,000 to $34,999	Less than 20 percent	170	7%
	20 to 29.9 percent	538	22%
	30 percent or more	**1,719**	**71%**
$35,000 to $49,999	Less than 20 percent	578	23%
	20 to 29.9 percent	688	28%
	30 percent or more	**1,205**	**49%**
$50,000 to $74,999	Less than 20 percent	1,964	36%
	20 to 29.9 percent	1,472	27%
	30 percent or more	**2,026**	**37%**
$75,000 or more	Less than 20 percent	17,486	73%
	20 to 29.9 percent	4,899	20%
	30 percent or more	**1,515**	**6%**
Zero or negative income for Owners with Mortgage		206	N/A
Not computed		322	N/A

Source: U.S. Census, 2019-2023 ACS 5-Year Estimates

Housing Units for LMI Households

There is a recognized need for additional housing opportunities for LMI households throughout the County, including subsidized or income-qualified housing units. Interviews indicated a need for additional income-qualified family units along with moderate income units for those who may be just above the income required to qualify for a subsidized housing unit but are unable to pay market rate.

It is also important that existing subsidized units be preserved within the County and not revert back to market rate rentals after the preservation period of 30-years, as previously mentioned. There are a few subsidized properties (through the Low Income Housing Tax Credit program) throughout the County with their 30-year affordable preservation term ending within the next five years.

Housing Needs Analysis

Table 49 once again provides the income limits set by the Department of Housing and Urban Development (HUD) in order to qualify for a state or federal subsidized housing unit, for example, units that are income-restricted in exchange for tax credits under the Low-Income Housing Tax Credit (LIHTC) housing program. Table 50 shows the rent limits, by bedroom size, for the corresponding low-and-moderate income ranges.

The data show that there are many LMI households that are cost-burdened based on the 30% standard. With the 2024 median rent (per Rentdata.org) in the County for a 2-bedroom unit was $1,756, it is likely that many of these lower-income households are struggling. While the study identified housing units in the County that are subsidized and reserved for lower-income households, these existing units are filled with lengthy waiting lists, and point to a need for additional rental units at price points that are within the ranges shown in Table 50.

Table 49: *Fiscal Year 2024 Income Limits for St. Croix County*

	1-Person Household		2-Person Household		4-Person Household	
Income Level	**Annual Income**	**Max. AMHC***	**Annual Income**	**Max. AMHC***	**Annual Income**	**Max. AMHC***
80% AMI	$68,500	$1,712	$78,250	$1,956	$97,800	$2,445
50% AMI	$43,500	$1,087	$49,700	$1,242	$62,100	$1,552
30% AMI	$26,100	$652	$29,800	$745	$37,250	$931

*AMHC is Affordable Monthly Housing Costs or 30% of income
Source: U.S. Department of Housing and Urban Development

Table 50: *Wisconsin Standard Multi-Family Tax Subsidy Project - 2024 Maximum Rent Limits for St. Croix County*

	Bedroom Size				
	Efficiency	**One**	**Two**	**Three**	**Four**
Income Level					
80% AMI - Moderate Income	$1,712	$1,834	$2,201	$2,543	$2,836
50% AMI - Low Income	$1,087	$1,165	$1,397	$1,615	$1,801
30% AMI - Very Low Income	$652	$699	$838	$969	$1,080

Source: Wisconsin Housing and Economic Development Authority

Local Perspectives on Housing Needs for LMI Households

The 2024 St. Croix County Housing Survey results can help describe some of the LMI households (for ease of analysis they have been generalized to be households with incomes below $75,000).

- There were 153 survey respondents who identified having a household income of less than $75,000. 37% (56) were renters while 59% (91) were homeowners and the other 4% (6) were living with family.

- Cost of home, proximity to family & friends, and proximity to work, are the top reasons these respondents live where they do. For 34 respondents, their currenty location is due to an inability to find their desired housing elsewhere.

- 59 respondents indicated that their current housing is not affordable and 60 respondents agreed or strongly agreed that they need access to housing financial assistance, such as rental subsidies or low-interest loans.

- A strong majority (67%) would move if their preferred housing was available at an affordable price.

- Of the 153 LMI respondents, 69% desired to own a home in 5 years with many wanting a smaller single-family home.

- 15 respondents were actively looking for a place to rent with the common struggle was finding housing where rent is less than 30% of income. Ten of the 15 looking for a place to rent needed housing less than $1,000 a month.

- 28 were looking for a place to own; with the biggest struggle finding a single-family home or twin home. The ability to spend on a home, assuming 10% downpayment, was mainly between $125,000 and $400,000.

Interviews with local experts provided insight into some of the housing needs for low-to-moderate income households. For some households, whether it's a single individual exiting the correctional facility or a single-parent with two children that struggles to pay rent and childcare, and was evicted from their apartment, the question of where they will live is a huge stressor. Housing has a significant on mental health, stability and well-being; we can't expect people to thrive when faced with housing insecurity.

While it's clear that more housing is needed for low- and moderate-income households, representatives from WestCAP - an organization that has developed housing in St. Croix County through the Low-Income Housing Tax Credit (LIHTC) program - noted that "developing housing that is affordable for low-and-moderate income households is very complicated and difficult. It requires creativity to get the numbers to work as many funding sources are needed to make the math work - that's a challenge."

Workforce Housing Analysis

As previously discussed, housing is essential to having a thriving, quality workforce. Affordable and accessible housing enables workers to live near their jobs, reducing commute times, reducing community times, and encouraging a more engaged and productive workforce. Having housing opportunities that meet the needs of the workforce plays a crucial role in attracting and retaining talent, and ensures that businesses have a steady pool of employees. As the population of the County ages, it is critical that the County and its communities create and maintain an environment that welcomes younger populations to live and work.

Resident Workforce Profile

As of 2023, 58% of St. Croix County's population was of workforce age (between the ages of 20-64). 74% of households in the County had a householder aged 25-64. Based on the State's population projections prepared in 2024, the 24-54 age group of St. Croix County is projected to increase 7.3% by 2050 while the 55-64 age group is expected to decrease by 13.7%.

The majority of the workforce aged population in St. Croix County owns their home. The 2023 ACS estimates that 81% of households with householders aged 25-64 were homeowners while the remaining 19% were renters. This is generally consistent with the lifecycle housing stages previously discussed.

Table 51 shows the distribution of household income ranges for St. Croix County households with a householder aged 25-64 years old. It is important to remember that 65% of the working residents of the County leave the County for work each day. Per the 2023 ACS, 30% of St. Croix County renter householders age 25-64 years were spending more than 30% on gross rent and are considered to be cost-burdened while 16% of owner households with householders in this age group were cost-burdened. 5.7% (1,591) of this workforce aged population group had a household income of less than $25,000.

Table 51: *Income Distribution, Householder Aged 25-64*

Household Income Range	% of St. Croix Co Householder age 25-64	Affordable Monthly Housing Costs
Less than $10,000	2.3%	$0 - $250
$10,000 - $24,999	3.4%	$250 - $625
$25,000 - $34,999	3.3%	$625 - $875
$35,000 - $49,999	5.6%	$875 - $1,250
$50,000 - $74,999	13.2%	$1,250 - $1,875
$75,000 - $99,999	13.7%	$1,875 - $2,500
$100,000 - $149,999	26.9%	$2,500 - $3,750
$150,000 or more	31.7%	$3,750+

Source: US Census, 2019-2023 ACS 5-Year Estimates

St. Croix County Occupations & Median Earnings

There are many jobs that make up the workforce in St. Croix County. A thriving workforce contributes to the overall quality of life of a community. Without police, teachers, nurses, plumbers, salespersons, cashiers, childcare workers, janitors, and many others, the services and quality of our communities would be negatively impacted. While Table 52 shows the top ten occupations, by job count, reported in 2024 in the County, Table 53 shares data on additional select occupations. While the data represents the number of covered workers who worked during, or received pay for, the pay period that included the 12th day of the month, including part-time workers, it provides a good baseline for jobs and wages.

The wages shown in the tables below generally align with those shared by employers during interviews.

- School District: entry level teacher $45,000 (average probably closer to $65,000)
- Entry level warehouse - $25/hour ($52,000/year)
- Manufacturing - $20/hour plus bonus program ($50,000-$55,000) starting

Table 52: *St. Croix County Median Earnings for Top 10 Occupations, 2024*

Occupation	2024 Jobs (#)	2024 Median Hourly Earnings	2024 Median Annual Earnings	Monthly Affordable Housing Costs (at 30% income)
Fast Food and Counter Workers	1,170	$14.23	$29,595.05	$739.88
Cashiers	1,166	$16.03	$33,333.21	$833.33
Retail Salespersons	1,103	$15.75	$32,754.09	$818.85
Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	1,004	$41.52	$86,357.99	$2,158.95
Home Health and Personal Care Aides	849	$15.72	$32,705.88	$817.65
Customer Service Representatives	807	$21.88	$45,512.99	$1,137.82
Registered Nurses	807	$49.77	$103,528.39	$2,588.21
Waiters and Waitresses	765	$10.94	$22,757.82	$568.95
Miscellaneous Assemblers and Fabricators	711	$25.81	$53,694.56	$1,342.36
Managers, All Other	685	$61.51	$127,934.88	$3,198.37

Source: Lightcast Complete Employment (Quarterly Census of Employment & Wages, Q2 2025 Data Set)

Table 53: *St. Croix County Median Earnings for Select Occupations, 2024*

Occupation	2024 Jobs (#)	2024 Median Hourly Earnings	2024 Median Annual Earnings	Monthly Affordable Housing Costs (at 30% income)
Elementary School Teachers, Except Special Education	464	$33.83	$70,375.69	$1,759.39
Carpenters	249	$29.36	$61,078.94	$1,526.97
Welders, Cutters, Solderers, and Brazers	232	$25.44	$52,914.00	$1,322.85
Production Workers, All Other	39	$17.87	$37,166.06	$929.15
Automotive Service Technicians and Mechanics	185	$23.54	$48,955.29	$1,223.88
Hairdressers, Hairstylists, and Cosmetologists	136	$17.25	$35,880.22	$897.01
Childcare Workers	163	$12.21	$25,389.54	$634.74
Accountants and Auditors	174	$36.56	$76,043.02	$1,901.08
Machinists	150	$24.66	$51,293.02	$1,282.33
Police and Sheriff's Patrol Officers	72	$39.92	$83,039.25	$2,075.98
Electricians	110	$38.24	$79,542.51	$1,988.56
Firefighters	115	$24.62	$51,200.67	$1,280.02
Plumber, Pipefitters, and Steamfitters	52	$33.72	$70,145.13	$1,753.63

Source: Lightcast Complete Employment (Quarterly Census of Employment & Wages, Q2 2025 Data Set)

2024 Portraits of St. Croix County Workforce Housing

Portraits of various working households have been developed using occupation data from Tables 52 and 53 to help illustrate the range of incomes and affordability challenges within the County.

Family of One



Job: Elementary School Teacher

2024 Median Earnings in St. Croix Co: $70,376

Makes up 1.1% of jobs in St. Croix Co.

81% of HUD Area Median Income (AMI)

Monthly housing costs should not exceed $1,759

Family of Two

(one income earner with one dependent)



Job: Hairstylist

2024 Median Earnings in St. Croix Co: $35,880

Makes up .33% of jobs in St. Croix Co.

36% of HUD Area Median Income (AMI)

Monthly housing costs should not exceed $897

Family of Two

(two income earner household)





Jobs: Childcare worker & Plumber

2024 Median Earnings in St. Croix Co: $25,390 and $70,145

Makes up 2.8% and .12% of jobs in St. Croix Co.

96% of HUD Area Median Income (AMI)

Monthly housing costs should not exceed $2,388

Family of Three

(one income earner household with two dependents)



Job: Registered Nurse

2024 Median Earnings in St. Croix Co: $103,528

Makes up 2% of jobs in St. Croix Co.

93% of HUD Area Median Income (AMI)

Monthly housing costs should not exceed $2,600

Family of Four

(two income earner household & two dependents)



Jobs: Firefighter & Home Health Aide

2024 Median Earnings in St. Croix Co: $51,201 & $32,706

Makes up .28% and 2% of jobs in St. Croix Co.

68% of HUD Area Median Income (AMI)

Monthly housing costs should not exceed $2,098

Family of Five

(two income earner household & three dependents)



Jobs: Electrician and Carpenter

2024 Median Earnings in St. Croix Co: $79,543 & $61,079

Makes up .27% and .60% of jobs in St. Croix Co.

105% of HUD Area Median Income (AMI)

Monthly housing costs should not exceed $3,516

Workforce Affordability Analysis

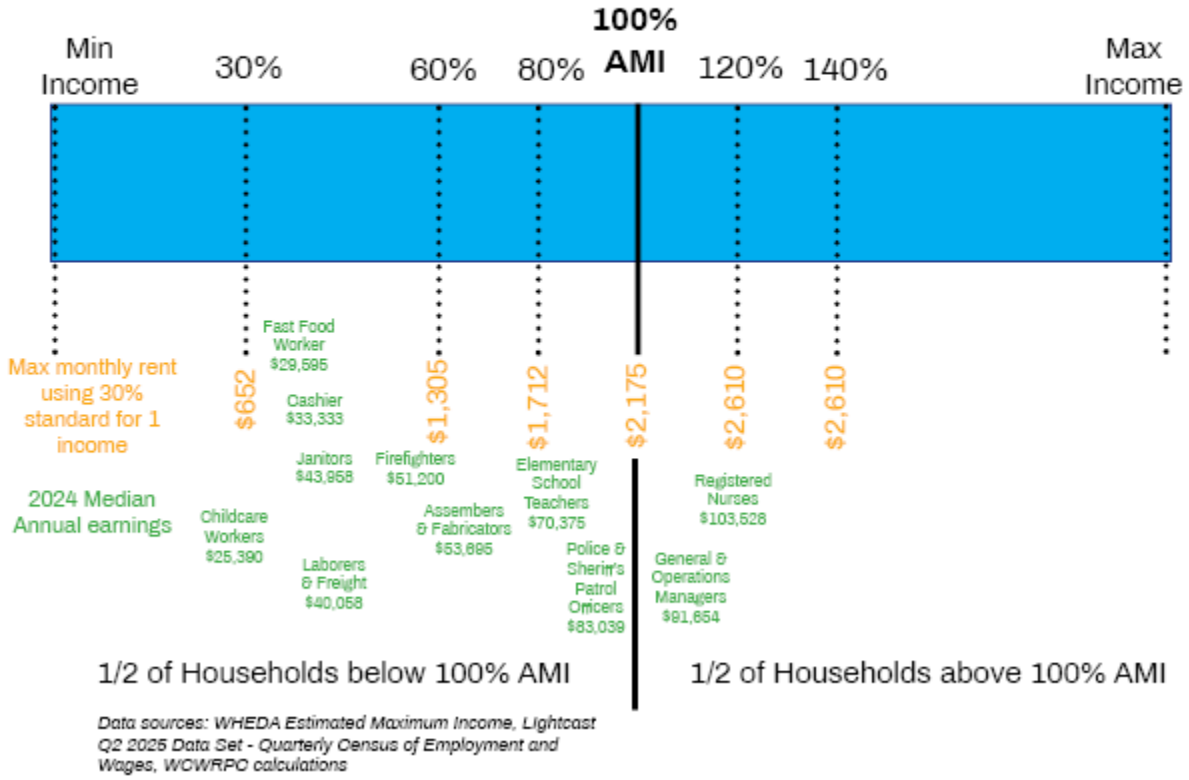
As previously noted, workforce housing is often referred to as housing for households with incomes of 80-120% AMI. However, given that many of the County's residents are leaving the County for work and many of the households moving into the County are higher-income earner households, it's important to look at the wages of jobs within the County to truly understand what workforce housing means for St. Croix County.

Figure 27 shows many of the County's top occupations and corresponding median wages along the HUD AMI spectrum of a 1-person family size to identify where wages fall.

Figure 27: *St. Croix County 1-Person Income AMI Analysis*

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 Q2 2025 Data Set - Quarterly Census of Employment and Wages, WCWRPC calculations

Income & Housing Cost Data:

2023 5 yr ACS Median HH Income for 1-person households in St. Croix County: $50,564

2024 median rent for 2-bedroom unit:$1,756 (source: rentdata.org)

2024 median rent for 1-bedroom unit: $1,436 (source: rentdata.org)

2024 median rent for studio: $1,271 (source: rentdata.org)

As shown in Figure 27, many of the median annual earnings of occupations displayed (which includes many of the top occupations along with other critical jobs such as firefighters) fall below 100% AMI of a 1-person family in the Minneapolis-St.Paul-Bloomington area.

Local Perspectives on Housing Needs for the Workforce Population

Interviews with employers throughout St. Croix County indicate a need for additional housing that meets the needs of the workforce. The key insights from employer interviews are summarized below.

- Businesses are in support of adding more housing to the community; if we want to grow businesses, we need employees. And to attract employeers, we need more housing options available that working individuals and families can afford.
- In communities such as Hudson, where there are few lots remaining, the cost of a new build does not lend itself well to young families or the average teacher salary.
- Many of the communities in the County lack a variety of housing options; there is a need for housing that isn't single-family. Other housing types such as duplexes, fourplexes, and others are important products that help launch people into single-family homes.
- School district representatives on the western side of the County noted that it is difficult for teachers to find housing that is affordable for the average teacher salary. And in many cases, it's difficult to recruit teachers given the lack of housing options. If they are recruited and live elsewhere, they often develop roots in another community and eventually leave once a job opens that is closer to where they are living.
- Many of the employers located in the City of Hudson commented that the bulk of their workforce cannot afford to live in the City of Hudson. In fact one employer said that "no one under six figures working here lives in Hudson". Nurses in the County, who make a decent wage (see Table 54), still can't afford to live in the City of Hudson. All of the employers indicated a desire for more housing options available in the City as it's a great community and people want to live there.
- Employers are not only struggling to attract employees but some employers have lost employees due to rising housing costs.
- Community and economic development representatives agree that the closer to where someone can work, the better - it provides a tie to the community, integrates the workforce into the community, saves on communitng costs and expense and provides connectedness and stability.
- There is a stigma associated with "workforce housing"; we need to better educate local officials and the community about who our workforce is and the impacts of not having them in our community.

One interviewee commented that they often hear neighboring residents respond to housing proposals unlike their housing saying "we don't want these people in the community"...but from an economic development perspective, communities need to respond with saying "we can't afford to not have these people in our community - they contribute to the workforce."

The St. Croix EDC survey results can also provide information on housing trends for workers in the County. The survey had 428 respondents who identified as working in St. Croix County; this did not include any work from home repsondents. Of these worker respondents, 87% identified as currently living in St. Croix County and 83% were currently homeowners.

A few key observations from these St. Croix County worker respondents:

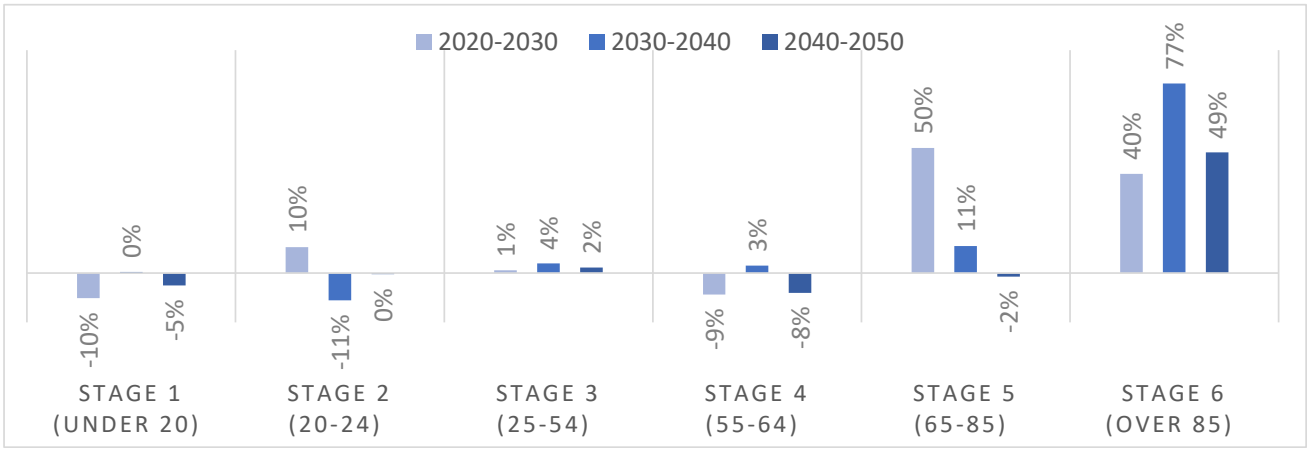
- Cost of buying a home, cost of renting, and the high cost of living were the top three housing-related challenges identified by these respondents.
- 78% of these respondents idenified smaller starter homes as the housing most needed in their community.
- The top reason worker respondents live where they do is to be near their job.
- Close to 25% of worker respondents indicated that their current housing is not affordable. The majority of these respondents currently spend $1,000 - $1,499 on housing monthly.
- 56% (239 respondents) agreed or strongly agreed that they would move if their preferred housing was available at an affordable price.
- 21% (90 respondents) want to live in a smaller home or apartment in the next five years, indicating a desire to downsize, but most want to become or remain a homeowner.
- 16% identified access to financial assistance for housing costs as very important, while 23% identified it as being important.
- 3% of worker respondents were currently seeking a place to rent while 20% were seeking a place to own in St. Croix County.
- For those looking to rent, 67% were struggling to find housing where rent is less than 30% of their income along with smaller rental structures such as a single-family home or a 2-4 unit structure.
- 84% of those looking for a place to own were looking for a single-family home, 14% were looking for a twinhome, while others were looking for larger acreage in the country.

Senior Housing Analysis

Senior Household Profile

Due to the aging Baby Boomer generation, seniors are the fastest-growing demographic and will continue to be so until beyond 2040. Comparatively, other age groups in the County will see little to no growth, with some age groups experiencing a net loss, during the next 30 years. Figure 28 shows the life stage population distribution projections for St. Croix County from 2020 to 2050 based on the State of Wisconsin's 2024 population projections. The rate of growth for the Stage 5 and 6 growth is expected to continue to increase through 2040.

Figure 28: *Life State Population Percent Increase Over Previous Period (St. Croix County)*



Source: Wisconsin Department of Administration

The majority of the 65-85 population group in St. Croix County continues to own their home while the majority (60%) of the over 85 group rent their housing unit. These rental households include assisted living units; nursing homes are considered group quarters and are not included in the rental or owner numbers.

There are many factors that contribute to an individual's housing decision. For the senior age groups, some of the factors include:

- Lack of alternative housing options in their community.
- Owning the home without a mortgage, which is an incentive to stay in the current house.
- Proximity of family and friends.
- Proximity to healthcare and other desired services and amenities.
- The physical and mental health of the household, which can influence factors such as the size and design of the home and property, preferred location, need for assistance/care, and maintenance decisions.

Senior Affordability Analysis

Given that many people in this population group are retired and may live alone (as of 2023 it is estimated that 40% of householders aged 65+ lived alone), they are often on a fixed-income and constrained

as to how much of their income can be allocated towards monthly housing costs. In 2023, the median household income for St. Croix County households with a householder age 65 years and over was $66,554. Per the 2023 ACS, 54% of St. Croix County renter householders age 65 years and over were spending more than 30% on gross rent and considered cost-burdened. It is estimated that 27% of St. Croix County owner householders age 65+ were cost-burdened (of the 6,939 owner households in the County with a householder 65 years and over, 42% held a mortgage).

Table 54 shows the distribution of household income ranges for the St. Croix County 65+ population per the 2023 ACS. It is estimated that 15.3% (1,333) of the senior households in the County had an income of less than $25,000. It is likely that some of the individuals in these income groups may need some type of subsidy or assistance for housing.

Table 54: *Income Distribution, Householder Aged 65+*

Household Income Range	% of St. Croix Co Householder age 65+	Affordable Monthly Housing Costs
Less than $10,000	3.2%	$0 - $250
$10,000 - $24,999	12.1%	$250 - $625
$25,000 - $34,999	9.8%	$625 - $875
$35,000 - $49,999	11.1%	$875 - $1,250
$50,000 - $74,999	21.4%	$1,250 - $1,875
$75,000 - $99,999	14.5%	$1,875 - $2,500
$100,000 - $149,999	15.4%	$2,500 - $3,750
$150,000 or more	12.5%	$3,750+

Source: US Census, 2019-2023 ACS 5-Year Estimates

Trends in Senior Housing

Despite the lower space requirements of seniors, many are choosing to stay in their family homes longer in life.[13,14] There is some thought that the trend of staying in the family home rather than downsizing may contribute to hardship for first time homebuyers who are competing with seniors and other empty-nesters for single-level, low-maintenance homes.

According to the 2024 Home and Community Preferences Survey conducted by AARP:[15]

- Most adults feel their communities meet their needs now but won't as they age. 64% of adults age 18+ are currently happy with their community resources, but 50% don't think it will continue to meet their needs as they age. Cost of living is the main driver for older adults looking for a new community. 65% of adults age 50+ would leave their community for one with a lower cost of living. Cost of rent or mortgage, costs of housing and maintenance and cost of property taxes are all reasons for considering a move.

- Desire for neighborhood / social connections and services are critical to adults as they age. Per the survey findings, the top five social features adults want access to include a variety of restaurants and retail shops, affordable activities, conveniently located public libraries and community centers, accessible entertainment, and a varitey of cultural activities and events.

- About two-thirds of all adults would consider downsizing, but the kind of housing they prefer varies. Ideally, most still want a single-family home, but there are some interested in an active adult community or neighborhood or a continuing care community.

[13] *Lee, A., 2018. Late boomers: how seniors are affecting the housing market. Trulia.*
[14] *Knapp, Dale. "A Housing Hurdle - Demographics Drive Need for More Homes". Forward Analytics. January 2023.*
[15] *Lohmeyer, Suzette. "Older Adults Want to Age-in-Place, but Many Don't Expect They'll Be Able To". AARP, December 2024.*

- There continues to be interest in accessory dwelling units (ADUs), which are small, residential dwellings located on the same lot as, but independent of, a primary dwelling unit. The AARP survey found that one in four older adults who are current homeowners have or would consider building an ADU on their property to provide space for a loved one who needed care or a place to live or a place for family and friends.

Local Perspectives on Housing Needs for Seniors

Interviews with various stakeholders throughout the County, as well as comments from the housing forums, point to a need to provide more housing options designed for seniors, with single-level, low maintenance living being the most attractive and in demand for the aging population. A local realtor stressed the need to educate seniors and help them with aging in place assessments. The realtor noted that 78% of baby boomers are aging in place but have no clue as to whether they will be able to continue living in their home given health and finances. It was also noted that there is a need for housing options that seniors can downsize into, noting that many active seniors are looking to keep a sense of community. While some prefer to downsize into a smaller single-family home, others prefer to reside in an active 55+ community with amenities, and as noted during the seniors focus group, others prefer simple no-frills senior apartments.

There were 93 respondents to the countywide survey who reported their age as being 65 or over . The majority (93%) of these senior respondents are homeowners living in larger single-family and smaller single-family homes. Most seniors agree or strongly agree that they are satisfied with the current location and size of their house.

- Quality neighborhood, low crime rate, cost of the home, and being near family and friends are the most important reasons that senior respondents live where they do.

- 67% of senior respondents identified the cost of buying a home as being one of the top issues facing their community. 27 senior respondents identified lack of senior housing as a top issue facing their community.

- In 5 years, the majority of homeowner seniors want to continue owning, however, there are some senior homeowners (12) that would like to rent in the future. The preferred type of rental expressed by these respondents include senior apartments and duplexes or twinhomes.

- 43% of the respondents agreed or strongly agreed that they want to live in a smaller home or apartment in the next five years.

- 54% of senior respondents identified the need for senior apartments and assisted living in their community.

- According to the senior respondents, having a home that is not a fixer-upeer and a home with low property maintenance are the most important factors when making a housing decision.

- Of those age 65+ who responded to the survey, 87% are 1- or 2-person households.

Housing for Individuals with Disabilities

People with disabilities often encounter many barriers to securing safe and stable housing. The Census Bureau identified the following six categories of disabilities:

- Hearing: deaf or had serious hearing difficulty
- Vision: blind or had serious difficulty seeing even when wearing glasses.
- Cognitive: serious difficulty concentrating, remembering, or making decisions.
- Ambulatory: having serious difficulty walking or climbing stairs.
- Self-Care: difficulty dressing or bathing
- Independent Living: having difficulty doing errands alone such as visiting a doctor's office or shopping due to a physical, mental, or emotional condition.

Table 55 summarizes the six census-defined disabiliies by age groups. According to the Census Bureau, 4% of St. Croix County residents have a cognitive disability and 4% have an ambulatory disability (it is possible that an individual has both types of disability).

Table 55: *Disability Characteristics by Age Groups, 2023*

Disability	Under 18	18-64	65 and Older	Total Population with Disabilities	% of County Population with Disabilities
Hearing	18	1,075	2,059	3,152	3.3%
Vision	76	679	549	1,304	1.4%
Cognitive	575	2,397	614	3,586	4.0%
Ambulatory	43	1,663	1,836	3,542	4.0%
Self-Care	98	862	708	1,668	1.9%
Independent Living	-	1,531	1,129	2,660	3.7%

Source: US Census, 2019-2023 ACS 5-Year Estimates

Universal design (which accommodates disabilities) may appeal to residents with these disabilities. According to the National Association of Home Builders[16], more common universal design features include:

- **No-step entry:** No one needs to use stairs to get into a universal home or into the home's main rooms.
- **One-story living:** Places to eat, use the bathroom, and sleep are all located on one level, which is barrier-free.
- **Wide doorways:** Doorways that are 32-36 inches wide let wheelchairs pass through. They also make it easy to move big things in and out.
- **Wide hallways:** Hallways should be 36-42 inches wide. That way, everyone and everything moves more easily from room to room.
- **Extra floor space:** Everyone feels less cramped. And people in wheelchairs have more space to turn.

[16] *National Association of Home Builders. "What is Universal Design?" https://www.nahb.org/other/consumer-resources/what-is-universal-design*

Additional considerations that should be considered including:

- Floors and bathtubs with non-slip surfaces.
- Thresholds that are flush with the floor.
- Good lighting.
- Lever door handles and rocker light switches.

Data are limited regarding special needs housing so this assessment does not attempt to quantify estimates of special needs housing units. That said, as the County's population continues to age, the need for housing units with universal design features, accommodations for individuals with disabilities, and pricing that individuals with disabilities can afford is expected to increase.

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CHAPTER 6: HOUSING DEMAND



Housing Demand Projections

The need for new housing is generated from population growth, new household creation, and housing replacement needs. Population growth creates demand for new homes and apartments unless there is suitable vacant housing to absorb the demand. Employment generally supports growth in new households; however, changes in demographics, economics, and personal preferences are also factors. Declining household size in St. Croix County also increases the number of households and the need for more housing units. As shown earlier in Table 27 on page 56, both rental and owner vacancy rates, that is housing availble for rent or sale, in the County and many of the communities is well below the healthy standard. Households have been created faster than new housing units.

Current and projected demand discussed in this section provides guidance based on recent trends and the best information available. No estimate, model, or projection is perfect. Area communities and partners have the ability to influence these projections based on other programming and policy decisions. Moreover, the housing market does not stop at county boundaries. A county's housing supply and demand is influenced by what is occurring around it. Further, unanticipated social, economic, and policy factors in the larger region or nation can also influence local growth, housing costs, and market demand.

Methodology

This assessment used a 3-part approach to estimate housing demand within St. Croix County.

1. 2020 "pent up" demand, largely driven by vacancy rates from the 2020 Decennial Census
2. 2025 projected demand, largely driven by household projections, minus net residential permits
3. 2030-2050 projected demand, largely driven by household projections

The projections utilize the population projections prepared by the State of Wisconsin Department of Administration in 2024. Important to remember is that the County and its communities have the ability to influence these projections through policies and actions.

2020 Housing Unit Demand

The following data for the 2020 housing unit demand are based on the findings and data shared in previous sections of this report. As described previously, estimating additional unit demand based on a healthy vacancy rate accommodates needed market flexibility (e.g., unit sizes, types/styles, location, settings, price ranges) so that households can find housing that fits their lifestyle and budget. The current demand for seasonal or recreational housing and group quarters was not estimated given the lack of reliable vacancy data for such housing.

2020 Renter Housing Demand:

- There were 273 vacant units available for rent in St. Croix County in 2020. In order to project demand, these vacant units must be considered since they are part of the overall supply and can contribute towards achieving a healthy vacancy rate.

- An additional 148-316 units for rent are needed in order to achieve the 5-7% vacancy rate standard that is indicative of a healthy housing market.

- This estimate does not include: (i) rental for seasonal, recreational, or occasional use, or (ii) rental related to group homes, assisting living, or nursing care. This estimate also does not account for the influences of other renter preferences, such as unit size, style, condition, and location.

2020 Homeowner Housing Demand:

- There were 181 vacant homes for sale in St. Croix County in 2020. For projecting demand, these vacant units must be considered since they are part of the overall supply and can contribute towards achieving a healthy vacancy rate.

- An additional 388-531 units for sale are needed for a healthy housing market based on the 0.6% homeowner vacancy rate compared to the higher owner healthy vacancy rate standard of 2-2.5%.

- This estimate does not include seasonal, recreational, or occasional use homes. This estimate also does not account for the influences of other homeowner preference, such as unit size, style, condition, lot size, and location.

THE FOLLOWING DEMAND PROJECTIONS DO NOT INCLUDE ALL RECENT UNIT CHANGES

Housing units are continually entering and leaving the market and changing the net supply. At a county or community scale, there is no single-source for building permit data and it is even more difficult to estimate when units leave the market (e.g., converted to other uses, vacant but not on the market, razed).

The 2025 housing unit demand based on projected household growth since 2020 was decreased by 659 rental units and 1,381 owner units as that was estimated, based on data provided by the County and communities, to be the net increase in units from 2020 to 2024 when the data was collected. However, this estimate is likely not a complete accounting of all unit changes since 2020. The above numbers should only be used as inputs into the demand model as an allowance for recent growth so that the 2020 demand is not significantly overstated.

Housing Demand Projections - 2025 to 2050

The following demand projections build upon the 2020 housing unit demand estimates to project demand, using the following additional assumptions:

- The population projections are the official State of Wisconsin projections prepared by the Wisconsin Department of Administration (WDOA) in 2024.

- WCWRPC prepared household size projections based on trends since 2010 with the assumption that the household size will continue to decrease from 2.58 in 2020 to 2.44 in 2050.

- WCWRPC also projected the household population (total population less the group quarters population) out to 2050. It is projected that the Group Quarters population will continue to increase as the population ages.

- The rental units needed were increased by 6% to provide for market flexibility, to account for assisted living units, and to maintain a healthy vacancy rate. Similarly, the additional owner units were increased in these same years by 2.2% given the continued increase in households.

- With the aging population, it is projected that the group quarters population in the County will continue to increase over the next 20 years.

- The projected units were not modified to reflect the physical condition of the existing housing stock. The unit demand can be met through new construction that replaces existing homes that are beyond repair as well as rehabilitation and/or reuse of vacant structures. Further, seasonal, recreational, and occasional housing units are not included in the projections

Table 56: *Housing Unit Demand Projections (St. Croix County)*

	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% Own)	--	718	873	1,009	1,019	280	285	4,183
Additional Rental Units Needed*	148-316	0	58	319	323	89	90	1,027 - 1,195
Additional Owner Units Needed**	388-531	0	245	1,032	1,042	286	291	3,284 - 3,427
Total Additional Housing Units Needed	536-847	0	303	1,351	1,365	375	381	4,311 - 4,622
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).

Key findings from the housing unit projections, utilizing WDOA 2024 population projections, are:

- The projections suggest that between 4,311 - 4,622 total housing units will be needed in the County by 2050.

- Overall, the projections reflect St. County's aging population. Much of the projected housing unit growth will be accounted for by seniors. This does not mean that all additional housing units should be renovated or built to only serve seniors. The majority of households in Lifecycles 3-6 already own their home and many prefer to age in their existing home. A recent report[1] from *Forward Analytics* notes that "...while the vast majority of baby boomers will exit the workforce as they age past 65, they will not be leaving their homes. Like generations before them, they will continue to live in their current home or maybe move to a smaller one for another 15 years or more. Effectively, they will be reducing the housing stock available for those in their prime working years."

- The countywide housing survey suggests that a substantial percentage of renters want to own a home if they can find the desired home that they can afford. If affordable starter homes are made available to allow renters to become homeowners, the total projected units in the table

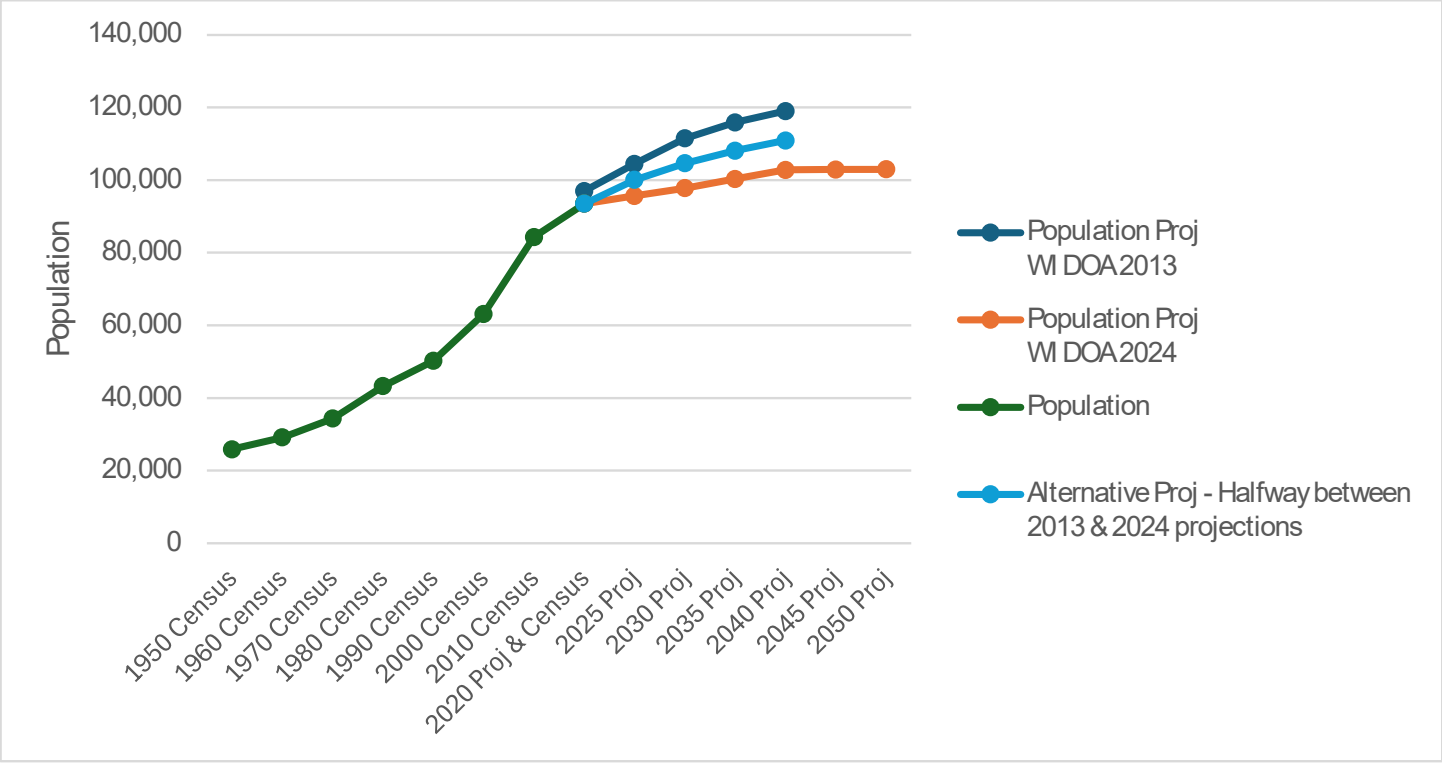
[1] *Knapp, Dale. "A Housing Hurdle - Demographics Drive Need for More Homes". Forward Analytics. January 2023.*

would remain the same, but the mix of rental vs. owner would need to be adjusted (i.e., more owner units would be needed and less rental units).

- It is possible that St. Croix County's population and households will begin to decrease after 2040. Many factors, both within and outside the County, can influence these projections and there are external factors that can't be predicted, including the housing and development policies in local communities. It is important that the County's population and household trends be monitored carefully over the next decade as the potential exists to over-build the housing supply resulting in vacancy rates above the healthy rate standard. As noted in the Forward Analytics report *A Housing Hurdle - Demographics Drive Need for More Homes,* "This urgent need for housing in the short and medium term may also create a very different challenge longer term. Wisconsin's youth population has been shrinking for two decades. Fewer children today means fewer younger workers in the future and a shrinking demand for housing by 2040 and beyond. That is about the same time that many of the baby boomers homes will begin coming back on the market, possibly leading to an excess of housing."[2]

It will be important to continue monitoring population and households moving forward to avoid a surplus of vacant units in the future.

Figure 29: *Population Projections for St. Croix County*



Source: U.S. Census Decennial, WI DOA 2013 & 2024, WCWRPC

[2] *Knapp, Dale. "A Housing Hurdle - Demographics Drive Need for More Homes". Forward Analytics. January 2023.*

Alternative Housing Demand Projections

As outlined in the methodology, the housing demand projections detailed in the previous pages are based on the State's 2024 population projections which project the County's population to grow by 10% from 2020 to 2050. This is a much lower growth rate than was projected by the State for the County in 2013 (41% growth in population from 2010 to 2040). As such, it was requested by the County Administrator that alternative housing demand projections be produced for population numbers halfway between the projections prepared by the State in 2013 and 2024. Figure 29 shows the DOA projections along with an alternative projection that is halfway between the 2013 and 2024 projections from 2020-2040.

The alternative housing demand model assumes the same percentage of group quarters population as well as the same household sizes as those used in the original demand model. Table 57 shows the alternative housing demand projections based off these assumptions.

Table 57: *Alternative Housing Unit Demand Projections (St. Croix County)*

	2020 Census	2025	2030	2035	2040	Net Change
Total Population	93,536	100,053	104,623	108,099	110,915	17,379
Total Households, excluding group quarters	35,892	38,728	40,832	42,540	44,005	8,113
Change in Total Households		2,836	2,104	1,708	1,465	--
Change in Rental Households (23% Rent)	---	807	484	393	337	2,021
Change in Owner Households (77% Own)	--	2,028	1,620	1,315	1,128	6,091
Additional Rental Units Needed*	148-316	197	295	416	357	1,413-1,581
Additional Owner Units Needed**	388-531	693	1,657	1,345	1,153	5,236-5,379
Total Additional Housing Units Needed	536-847	890	1,952	1,761	1,510	6,649-6,960
Population in Group Quarters	996	1,137	1,319	1,537	1,784	788

* 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).

As shown when comparing Table 56 with Table 57, more housing units will be needed to accommodate more people. However, given the aging population along with lower birth rates (not as many people being born to replace those exiting the population), it will be important that the County and its communities monitor population changes and adjust housing strategies accordingly. If migration into the County remains strong, it is possible that the County could see population levels closer to those in Table 57; however, housing is needed in order to accommodate an increased population.

Additional Growth Opportunities

As of 2022, there were 16,613 people with a primary job in St. Croix County who reside outside of the County. As previously noted, these commuters are coming from Pierce, Washington (MN), Polk, Dunn, Ramsey (MN), Barron, Dakota (MN), Eau Claire, and Chippewa counties. While some of these employees might work remotely, many commute into the County for work. The housing demand projections in the previous section do not include any potential new growth in households that could occur if the County and its communities attract and capture new residents from outside of the County. Providing housing opportunities for a variety of life stages and income ranges opens additional growth opportunities.

CHAPTER 7:
EXISTING PLANS, PROGRAMS & INITIATIVES



Existing Plans & Programs

St. Croix County Comprehensive Plan

The County's Comprehensive Plan, recently updated in 2024, provides goals, objectives, and policies for housing throughout the County. The County's Housing Vision, as detailed in the plan, is as follows:

"St. Croix County, has a stock of affordable and moderate income housing for its residents. In particular, the County has paid attention to the need for affordable and appropriate housing for its aging population. The County accepts innovation and critical analysis of the advancement of design for affordability both in structure and land use. The County has aimed to control sprawling residential development. When and where possible, the County encourages development into cities and villages or in conservation subdivisions in rural areas where shared septic systems are allowed. In addition, homeowners and developers use best building practices to develop and rehabilitate energy efficient habitable structures."

The County's Plan encourages a mix of housing types and affordability options, including rental, multi-family, and manufactured housing, which eliminates barriers to fair housing choices. Local comprehensive plans throughout the County also encourage planning and action for housing housing choice throughout the community.

The various local comprehensive plans also establish goals, objectives, policies and strategies for individual communities. It is important that these plans be referenced and utilized when reviewing development proposals or considering actions.

Housing Authorities

While there is no County housing authority in St. Croix County, local housing authorities are instrumental in owning and operating units reserved for income-restricted households. As detailed earlier, there is a Housing Authority in Hudson, River Falls, New Richmond and Woodville. Each of these organizations owns and operates housing units for the benefit of the community by providing affordable housing options for low-income individuals, families, and those with disabilities.

Section 8 Rental Assistance Vouchers

The West Central Wisconsin Community Action Agency, Inc. (West CAP), administers the Section 8 Housing Voucher Choice Program for St. Croix County. The program is funded through the U.S. Department of Housing and Urban Development (HUD). Per West CAP, there are 223 vouchers allocated to the County.

Regional Community Development Block Grant (CDBG) Housing Program

The Regional CDBG Housing Program for West Central Wisconsin (inclusive of St. Croix County) is administered by the Chippewa County Housing Authority. The funds are used to assist low-and-moderate income (LMI) homeowners with home repairs through the provision of no-interest deferred payment loans. Funds are available for necessary home repairs such as plumbing, electrical, heating, insulation, doors and windows, roofing, siding, and other improvements.

Current Housing Initiatives

While housing inventory and costs continue to be a challenge for St. Croix County, there are several efforts and initiatives that have been completed or are in progress.

Municipal Policies & Programs

A survey of local communities in the County was conducted to collect data on new housing construction as well as local housing policies and programs.

- **Housing Revolving Loan programs** provide no or low interest loans to qualifying income-eligible homeowners for the rehabilitation of housing units. Typical projects include heating, doors, windows, roofing, siding, electrical, plumbing, insulation, foundation, handicap accessible improvements, hot water heaters, well/septic systems, etc.
  - » Four communities indicated that they have a housing revolving loan fund program. These include the City of River Falls, City of New Richmond, Village of Spring Valley and the Village of Woodville
- **Multi-use Tax Increment Financing (TIF) District / TIF Affordable Housing Extension** provide a financing tool for development of housing within a City or Village (use of TIF is limited in Towns).
  - » Five communities identified that they use TIF for housing and/or utilize the TIF affordable housing extension. These include the City of New Richmond, City of River Falls, Village of Hammond, Village of Roberts, and Village of Woodville. The City of New Richmond, using the TIF affordable housing extension that allowed them to capture one additional year of increment from a TID(s) that was closing, has a $1.3 million affordable housing fund to use towards affordable housing in the future. The City is currently having conversations as to how to best allocate those funds.
- **Municipal ordinance adjustments** can be made to provide flexibility in the development standards (for example reduced setbacks, parking requirements, lot sizes, etc.) and to clarify and streamline the development process. While it is understood that regulations are needed, as the purpose of zoning is to protect the health, safety, and general welfare of the public, having a clear and transparent process is beneficial to the public, stakeholders and staff.
  - » Three communities (City of Glenwood City, City of Hudson & Town of St. Joseph) identified that their local ordinances allow for accessory dwelling units (ADUs). An ADU is a smaller, independent residential dwelling unit located on the same lot as a stand-alone (detached) single-family home. Sometimes referred to as a granny-flat, or in-law suite, the second unit provides and opportunity for two households to reside, in separate units, on the lot. Whether stand alone or above a garage, an ADU provides a smaller, alternative housing option.
  - » The City of River Falls identified that its ordinance allows for setback averaging when constructing lots in existing neighborhoods. This allows lots in areas that have legal nonconforming setbacks to construct to the neighborhood standard instead of meeting modern code requirements, allowing for easier plot planning and more efficient use of existing lots.
  - » The City of Hudson noted that it is working on a zoning code rewrite that will help streamline development processes and better support multi-family housing.

Modular Housing

Modular housing involves building homes in sections or modules within a factory setting, then transporting and assembling the housing unit on-site. Building home sections indoors allows for greater efficiency, faster build times, cost savings, and increased quality control.



Source: St. Croix Valley Habitat for Humanity

St. Croix Valley Habitat for Humanity (SCV Habitat) has embraced the use of modular housing as a way to expedite construction and reduce costs; SCV Habitat has built single-family, modular homes throughout the St. Croix Valley, including in New Richmond and River Falls, and are using modular twin-homes in other developments.

West Central WI Housing Partnership

The Western Wisconsin Housing Partnership was an effort in 2024 to bring together municipal leaders, builders, lenders, and other community organizations to create sustainable housing initiatives. The group's focus was on identifying options to expand housing opportunities for households earning approximately 80% of the Area Median Income (using a family of 4), of approximately $99,000 for St. Croix County. Based on this median income, the goal is to develop homes priced at $300,000 wto ensure that more individuals and families can access quality housing and achieve home ownership in the region.



The *Western Wisconsin Housing Partnership Toolkit* was produced as a result of the group's efforts. The Toolkit (available online at https://tinyurl.com/2c55vby6) offers a variety of guidance and actionable

Momentum West Housing Toolkit

Building on a variety of housing work in the region, Momentum West, the regional economic development organization, created an online "Housing Toolkit" designed to make it easier to buy and build homes throughout the region. The toolkit provides individual county-specific toolkits, resources for homeowners, resources for developers as well as community resources.



Existing Plans, Programs & Initiatives

The Starter Home Project

Recognizing the housing challenges of the region, St. Croix Valley Habitat, working with many partners, created "The Starter Home Project". As described on the project website (starterhomeproject.org), this is a shared effort to reintroduce a smaller footprint home that is affordable for everyday, hardworking neighbors who are ready for homeownership. The project is designed to get a household started on the journey to homeownership. Because the modular home is sold at the cost to build, the price to purchase is often much less than most new homes entering the market. A 31-year deed restriction is placed on the property and the homeowner agrees to resale price restrictions that will retain the original subsidy in the home and ensure that the home remains affordable to subsequent income-eligible homebuyers, not just the initial household served. Objectives of the program focus on the development of new, modular homes in the range of $200,000 - $300,000.

A groundbreaking for the first home to be constructed under this program took place in the City of New Richmond in June 2025. The first home built under the project is a modular three-bedroom, two-bathroom, 1,456 square foot model, built on an egressed, unfinished basement, with a detached one-car garage.

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CHAPTER 8: WORKFORCE HOUSING STRATEGIES



As the Urban Institute notes, "building affordable housing is not particularly affordable."[1] There is often a large gap between the cost of land development and building construction compared to the housing costs that people can afford based on household incomes. The Urban Institute notes that "the gap between the amount a building is expected to produce from rents and the amount the developers will need to pay lenders and investors can stop affordable housing development before it even begins, leaving few options..."[2] As quoted in a September 2022 article from the New York Times, ' "It's not that I don't want to build entry-level homes', said Mr. Konter, 'the chairman of the National Association of Home Builders, it's that I can't produce one that I can make a profit on and sell to that potential purchaser'."[3]

It will be important that the County and its communities consider and use a variety of strategies in its action plan, as no single strategy will successfully accomplish providing housing for all. Some specific suggestions that were mentioned during stakeholder interviews include:

- Communities should take the opportunity to revise land development regulations (setbacks, lot sizes, types of housing allowed) and also look for infill development opportunities to minimize infrastructure costs.
- There is a need to identify and act on opportunities for downtown redevelopment and adaptive reuse.
- Education and engagement of local officials and community members is critical.
- Placemaking and planning is important - it's not just about putting up houses but intentional community design.
- People should be open to and accepting of other types of housing (modular, manufacturing, think small).

There is no single strategy or action that will successfully solve a communities housing situation or accomplish providing housing for all, rather a variety of programs and actions will need to be used. This chapter provides examples programs and strategies being used in other counties and communities to advance housing efforts. These serve as a useful reference and could potentially be considered for use in St. Croix County and its communities.

The housing strategies and programs shared in this chapter generally fall into the following categories:

- Planning & Regulation
- Financial Incentives & Development Participation
- Education, Collaboration & Advocacy

1 "The Cost of Affordable Housing: Does it pencil out?" The Urban Institute in partnership with the National Housing Conference. https://apps.urban.org/features/cost-of-affordable-housing/. Accessed September 4, 2019
2 Ibid.
3 Badger, Emily. "Whatever Happened to the Starter Home?". The New York Times. September 25, 2022.

Planning & Regulation

Review, and update (if needed), the local comprehensive plan to ensure that the plan identifies sufficient land for residential development. Use the comprehensive plan as a tool to identify target growth areas for new residential development. The Plan can also be used to:

- Promote compact and contiguous development that provides for a variety of housing options - type, size, and price point.
- Plan for a variety of housing types to provide "housing for all" and allow an individual to move through all lifecycles within the community.

A current, data-driven comprehensive plan strengthens a community's ability to guide local development, attract investments, and implement housing solutions. When followed, a comprehensive plan can help minimize uncertainty and delays in the development process, leading to efficiencies and cost savings for the developer. It also positions the community for greater success in accessing state and federal housing resources, as some programs require a community to have an updated comprehensive plan.

Promote and prioritize the development of projects that support healthy neighborhoods, those which provide a variety and balance of jobs and housing and have quality of life amenities including parks and sopen space, community gathering places, and other social and recreational opportunities. Promote and incentivize the development of healthy neighborhoods that attract people to live, work, play, and stay in the community. Healthy neighborhoods have a balance of jobs, housing, and quality of life amenities and allow a resident to navigate through the various stages of the housing lifecycle.

Identify and promote lands or buildings for residential development.

- **Identify public lands or buildings suitable for residential development.** Conduct an inventory and assessment of publicly owned lands and underutilized buildings to identify properties that may be suitable for residential development, with a focus on workforce and affordable housing. Publicly owned properties - such as vacant parcels, surplus public buildings, and underused institutional land - represent a strategic opportunity to expand local housing supply without requiring new land acquisition.

- **Identify opportunities to convert unused buildings into housing (also known as Adaptive Reuse).** Identify existing buildings - such as an old school, factory, church, or office - and give it a new purpose instead of tearing it down. Not only does this preserve character and save resources, but it also creates new housing opportunities within the community.

  Strategy example: Sunset Place Apartments in the City of Neillsville opened in a former hospital building. The project reused an empty building and provided much needed housing in the community.

The City of Ladysmith, WI sold a former elementary school, which has sat empty for years, to a developer for $1 with plans to convert classrooms into 40 units of workforce housing.

- **Identify opportunities to add value and residential density to existing developed parcels.** Underutilized developed sites, while not vacant, can be prime redevelopment opportunities. The Identify underutilized sites (think sites with deteriorating buildings, etc.) that have potential for housing development. These sites should be identified and prioritized in a comprehensive plan.

- **Identify and promote the available land for infill development. Explore the creation of a purchase fund to acquire vacant residential lots.** Encourage new housing development on existing vacant residential properties where infrastructure is in place and services are accessible. These lots are 'development ready' and benefit the community through increased tax value. Local governments should identify specific priority infill development areas and offer incentives, such as density bonuses, for developing infill locations. Explore the creation of a fund dedicated to acquiring vacant residential lots, which could be used for new housing.

  Strategy example: The City of Beloit, Wisconsin owns vacant residential parcels and has submitted a Request For Proposals from residential developers to purchase and develop residential dwellings on the undeveloped lots.

  The City of Stevens Point's Residential Infill Program is designed to promote residential development in neighborhoods with older homes and vacant parcels. The program provides financial incentives to residents planning to build new homes or replace old homes in the City. Up to $20,000 may be awarded for demolition, and up to $25,000 may be awarded for new construction or acquisition of a vacant lot for new construction.

Minimize regulatory barriers & streamline the development process.

Undertake a detailed analysis of the local zoning and land division ordinances to identify how many new housing units can be created under the current regulations. Review and update municipal land use regulations with consideration given to the following:

- Adjust lot sizes, lot widths, and minimum setback requirements to allow for variety within a residential neighborhood.
- Adjust minimum required floor areas for principal buildings.
- Enable Accessory Dwelling Units (ADUs).
- Reduce parking requirements.
- Allow and encourage the development of starter homes on smaller lots.
- Enable "missing middle" housing types, which fall between single-family detached homes and mid-rise multi-family buildings, to be located in residential zoning districts.
- Promote residential development above commercial spaces in downtown or main street areas, especially where walkability and services are present.
- Consider allowing co-operative housing options.

Workforce Housing Strategies

A longer and more uncertain development review process increases the cost of development. Review the land development process and work to make it simpler, shorter, and more transparent, while maintaining requirements that are necessary to achieve the community's goals. A transparent review process, clear to all parties involved (developer, residents, officials, neighbors, and others), removes uncertainty and minimizes risk. Review the current development review processes and identify opportunities for efficiencies. Create a development guide to help the public and developers understand the required approvals and process.

Strategy example: Tiny Timbers Agrihood - City of St. Croix Falls, WI. In 2022, the City of St. Croix Falls amended the City's zoning ordinance to allow for movable tiny homes, with certain requirement including minimum parcel size, maximum number of homes, dimensions for site placement and separation as well as a storm shelter requirement. The City pursued this amendment at the request for a landowner who was looking to create a tiny home neighborhood; prior to the zoning code amendment the tiny home development would not have been allowed.

A variety of communities have prepared development guides to help the public and developers understand the required approvals and process. The *City of River Falls Development Review Packet* is one example that could be looked at as a model for other communities.

Preserve existing housing stock by encouraging home repair and rehabilitation.
Preserving the existing housing stock is a cost-effective and sustainable strategy to maintain affordable housing options for local residents. Many older homes provide naturally occurring affordable housing (NOAH), but may be at risk of deterioration, vacancy, or code noncompliance due to deferred maintenance. Supporting home repair and rehabilitation helps keeps these units safe, livable, and affordable.

Financial Incentives & Development Participation

Install the necessary infrastructure (streets, utilities, etc.) or provide land for development.
Installation of utilities and land cost make up a significant portion of the development cost of a residential lot. By utilizing a variety of funding sources, most commonly Tax Increment Financing (TIF), communities can install the streets and utilities necessary for development and/or provide land to a developer.

Utilize the Tax Increment District (TID) affordable housing extension to create an affordable housing fund. The affordable housing extension allows municipalities to extend the life of a successful Tax Increment District by one year if the final increment is used for affordable housing. At least 75% of the final increment must benefit affordable housing in the municipality. Communities should evaluate their TIDs and identify opportunities to use this extension to fund need-based loan or grant programs. Examples of such programs would include home improvement loans for low-income residents, or home-based childcare providers. These programs could help keep costs, including childcare costs, down for low-income residents.

Strategy example: The City of New Richmond extended a Tax Increment District for one year and captured increment dollars for an affordable housing fund. The City is currently exploring options for how to best use these funds.

Review and adjust permit and impact fees to support workforce housing.
More predictable and affordable development costs can lead to increased housing supply. Conduct a comprehensive review of local permit fees, impact fees, and development charges and evaluate the financial impact of these fees on different types of housing. Identify opportunities to reduce or waive costs for housing projects that serve low-and-moderate income households and the local workforce.

Explore the potential to leverage *New Markets Tax Credit* designations to generate affordable housing and investment. As discussed in Chapter 2, there are two Census Tracts within the County that have been designated as distressed and are identified as a New Market Tax Credit area. Being located in these areas can provide additional funding opportunities to encourage economic development. While traditionally this development has been commercial or industrial in nature, there are some examples of residential development that has happened as a result of the financial programs offered in these areas.

Strategy example: some example residential developments utilizing New Markets Tax Credits:

- Housing Partnership Network - "Since 2017, Housing Partnership Network has employed New Markets Tax Credits to advance our members' work in the field of single-family homeownership. In that time we have deployed $10M to 12 HPN Member organizations and supported the development of a projected 550+ for-sale homes."[4]

- St. Louis, Missouri - Smith NMTC Associates, LLC worked with Habitat for Humanity International to collaborate on an application for New Markets Tax Credits. "The application, and subsequent ones, successfully garnered $108 million in NMTCs to be used exclusively for Habitat affiliates' projects throughout the U.S. - all of which develop affordable for-sale housing and sell to low-income households."[5]

Establish a Housing Fund. Implementation of many components of the recommendations in this chapter would benefit from dedicated housing funds. The County, working with local employers, developers, municipalities, other community partners, could establish a fund with specific housing allocation goals. Housing funds could be used to:

- Incentivize municipalities to undertake specific housing initiatives.
- Assist in the creation of new housing affordable for the workforce.
- Preserve existing affordable housing through acquisition and housing rehab programs.

A housing fund is often structured as a revolving loan program with low interest rates, in which repayments replenish the pool of available funds.

4 Housing Partnership Network. https://housingpartnership.net/growing-homeownership-with-new-markets-tax-credits
5 East Liberty Development, Inc. - https://www.eastliberty.org/spotlight-using-new-markets-tax-credits-as-a-tool-to-build-affordable-for-sale-housing/

Strategy examples: These are several examples of housing funds throughout Wisconsin. Jefferson County's Live Local Development Fund, a collaborative efforts by local banks, health foundations, community foundations, healthcare systems, and the County, is designed to promote housing of all types in Jefferson County. The program offers up to $25,000 per unit of new construction; while initially focused on multi-family construction it is planned to eventually expand into single-family development. As of early 2025, there is $9.5 million available for the program.

Green County brought investors together to support a revolving loan fund to incentivize developers to begin building single and multi-family attainable homes in the Count. The fund has $2.8 million and provides gap funding to support local buildings in getting projects started.

The Forward Fund in Sheboygan County was created to combat a severe shortage of affordable housing in the County. The $10 million fund, created by four family-owned Sheboygan County businesses and Sheboygan County Economic Development Corp, was established with a goal of building 400 to 500 single-family homes in the next several years.

Create a Community Land Trust (CLT). A CLT is a nonprofit, community-based organization that removes land from the speculative real estate market in an effort to preserve long-term housing affordability. In a CLT, a homebuyer purchases a home but the land under it is retained by the CLT and is leased to the homeowner. In exchange for buying a home at an affordable price, the homeowner agrees to sell the home at an affordable price in the future.

Strategy examples: The Madison Area CLT has over 60 permanently-affordable homes in the land trust, which remain affordable for low-income and first-time homebuyers.

The Chequamegon Bay United Impact Land Trust (CheqBUILT) is an emerging CLT in the Chequamegon Bay Region of Lake Superior.

Education, Collaboration & Advocacy

Form a Countywide Housing Task Force. Despite the need to address housing issues, municipalities often do not have the necessary time or resources to address the issue in a meaningful way. A county-level housing task force would support municipal housing efforts and facilitate the development of housing in a variety of ways.

- Monitoring demographics & associated housing needs
- Educate residents, employers, and other community partners on workforce housing needs and advocate for projects that advance workforce housing
- Assist in site selection for housing projects
- Market the various housing needs

Market housing needs and opportunities to developers. Be a "Housing-Ready" County that entices developers to make an investment in St. Croix County. Proactively and intentionally engage developers in a clear, simple, and creative manner. Share the County's needs with strong evidence of market demand and support for the project. Be a partner and share the risks, especially during the earlier phases of a project. Given the limited number of developers available, competition for development time and investment is high; your outreach and enticements may need to be a bit more assertive to capture attention.

Advocate for state facilitation, or funding for a regional facilitator, to assist communities and developers in financing and packaging affordable housing projects. Packaging an affordable housing project is very complicated and takes time, sometimes 2-3 years if using funding sources such as Low-Income Housing Tax Credits. Added time to the project increases the project expenses. The County and communities should advocate for the state to facilitate, or provide funding for a regional facilitator/housing navigator, to help developers package and navigate the process.

Smaller communities often lack the dedicated staff capacity, technical expertise, or institutional knowledge needed to pursue complex housing solutions. A shared Housing Navigator would serve as a countywide resource to help local governments:

- Identify and apply for housing programs and grants
- Market housing needs throughout the County
- Coordinate partnerships with developers, nonprofits, and housing authorities
- Support planning and zoning updates
- Navigate the various funding tools for housing development
- Promote rehabilitation programs to preserve existing housing stock

Educate residents about wage and income levels in the county and address misconceptions related to "affordable" housing and higher-density development. A community must ensure it is addressing all housing needs within its boundaries. Given the County's trends of lower incomes, aging population, and workforce needs, communities must improve the mix of housing types and allow for residential infill.

The key to overcoming NIMBY ("Not In My Backyard") opposition to housing projects is to educate and communicate with people as to what affordable housing is and why it is important. When people hear the term "affordable housing", they tend to think of the worst-looking and poorly managed housing project they have encountered. Perceptions and stigmas often act as a barrier. Efforts to break through this barrier include:

- Educating the community on critical housing needs. Show them the demand numbers and the urgent need for additional housing units.
- Clarifying what "Low and Moderate Income" really means, recognizing that the majority of the top 10 occupations in the County fall below 80% of the County median income.

- Using inclusive language by moving away from using housing classifications and instead move towards a “housing for all” approach.
- Involving community members early in the planning process so that they have a seat at the table and are part of the process. Listen to their concerns and address any legitimate items that could help improve a project.
- Engaging community members and developers in creating tools and standards to ensure compatibility of development within the community and solutions to maintain property values.

Advocate for the creation of new federal and state programs to assist developers and individual households in housing and development cost reductions and to address other housing needs within the County. Support efforts to balance regulations with local housing needs. Accessing capital through state and/or federal financing programs can be a challenge, especially in rural communities. In 2023, Wisconsin state lawmakers created bipartisan workforce housing programs intended to help boost house construction around the state. As of April 2025, out of a total allocation of $475 million, only $16.4 million had been deployed to development projects. One of the limitations is that the loans cannot be combined with tax-increment financing (TIF) or historical tax credits. The inability to stack funding programs is a hurdle to using these funds and likely has driven down interest from developers. As of August 2025 legislators are currently working to address the problems - community partners should advocate for legislative improvements to make these funds more accessible and usable.

Use a common message / voice to advocate for top housing priorities. Use examples and scenarios to demonstrate and educate legislators and elected officials on the County’s housing needs and challenges. Other ways to advocate for local housing needs include local legislative day, town hall meetings, comment periods, and letters/phone calls to legislators.

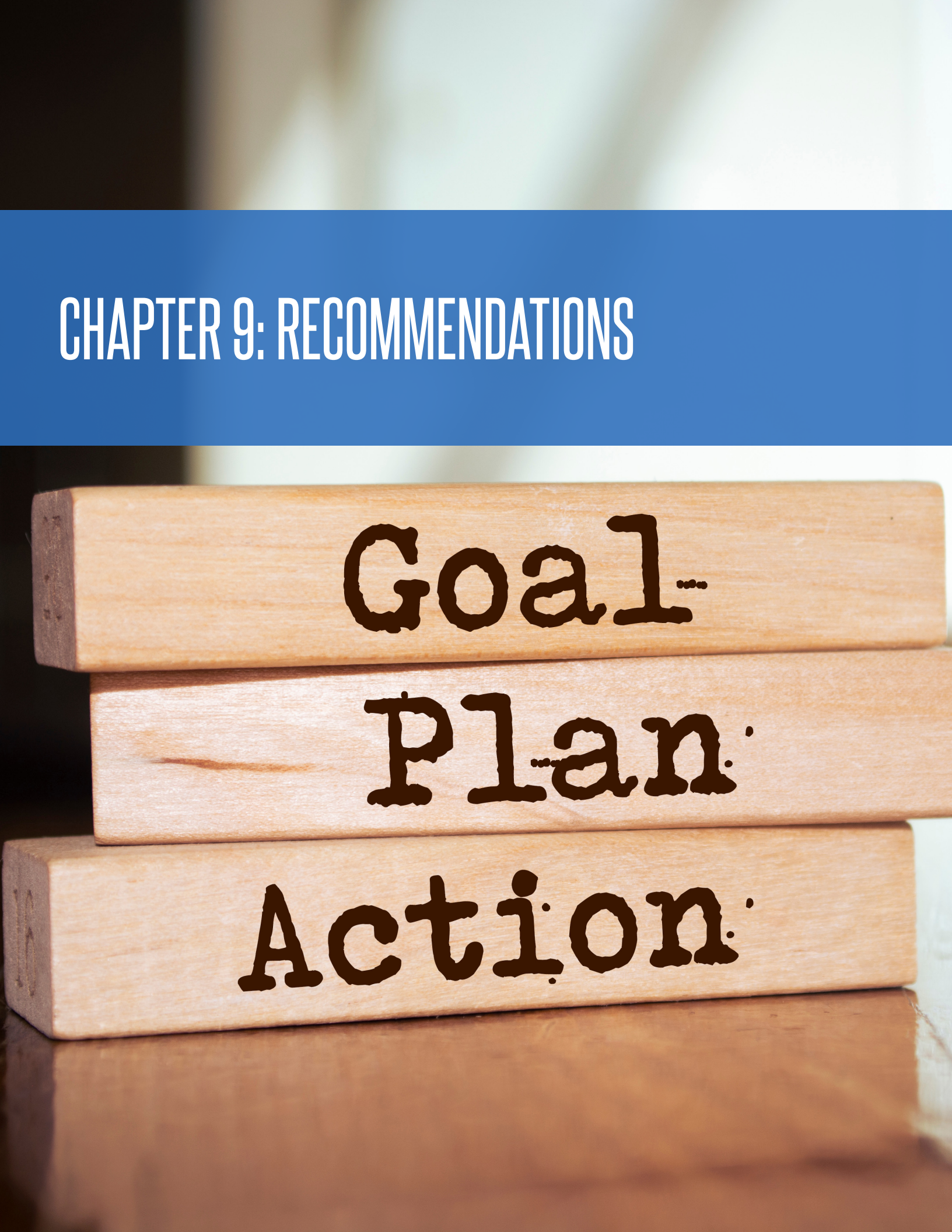
Promote corporate participation (business assisted housing) programs. Invite and encourage corporate participation in the implementation of housing strategies and solutions. Many employers expressed a need and interest in housing.

Strategy examples: Home Sweet Menomonie in the City of Menomonie, WI, was established by local employers, the City of Menomonie, and the Community Foundation of Dunn County. The downpayment assistance program provides a 0% loan of up to $10,000 for employees of participating employers.

Abbyland Foods, a full line meat processor, has constructed multi-family buildings in Abbotsford and Curtiss, WI; the rental units are available to workers of the company. These units have filled a desperate housing need within the community and have allowed the company to continue to attract and retain employees.

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CHAPTER 9: RECOMMENDATIONS



A key goal for the study and the broader, county-wide focus on housing is to ensure we can help and support communities, developers, businesses, and residents to help them make the best possible decisions about housing.

The study helps us understand what's happening now, how much has changed, and what could happen next.

This is just the start of what we want to be an ongoing conversation that brings people, ideas, and resources together. Our approach is to do this collaboratively in a way that reflects what can work in each community, makes sense for a builder or a project, becomes a resource for a company looking to grow, and, most importantly, creates viable places for people of all ages and incomes to live in St. Croix County.

Different partners and stakeholders at different levels can impact and are impacted by housing issues.

The SCEDC's goal is to be a resource to keep this moving that engages people and stakeholders at all levels.

County-Level initiatives

Establish a St. Croix County Housing Task Force.

The housing, economic, and demographic data detailed in this assessment identify a need for housing solutions in St. Croix County. Despite the need, municipalities often do not have the necessary time or resources to address the issue in a meaningful way. A county-level housing task force would support municipal housing efforts and facilitate the development of housing in a variety of ways.

- Monitoring demographics & associated housing needs
- Educate residents, employers, and other community partners on workforce housing needs and advocate for projects that advance workforce housing
- Assist in site selection for housing projects
- Market the various housing needs of St. Croix County

Municipal-Level Initiatives

Identify and share information about public lands suitable for residential development.

Conduct an inventory and assessment of publicly owned lands and underutilized buildings to identify properties that may be suitable for residential development, with a focus on workforce and affordable housing. Publicly owned properties - such as vacant parcels, surplus public buildings, and underused institutional land - represent a strategic opportunity to expand local housing supply without requiring new land acquisition.

Identify and share information about residential infill sites within the community.
Identify existing vacant residential properties where infrastructure is in place and services are accessible and encourage new residential development on these sites. These lots are 'development ready' and benefit the community through increased tax value. Identify specific priority infill development areas and offer incentives, such as density bonuses, for developing infill locations. Explore the creation of a fund dedicated to acquiring vacant residential lots, which could be used for new housing. The City of Beloit, Wisconsin owns vacant residential parcels and has submitted a Request For Proposals from residential developers to purchase and develop residential dwellings on the undeveloped lots.

Where applicable, utilize Tax Increment Financing (TIF) to create mixed-use development and utilize the Tax Increment District (TID) affordable housing extension to create an affordable housing fund.
Where applicable and allowed under WI Statute, strategically use Tax Increment Financing to facilitate the creation of mixed-use developments that include housing affordable for the community's workforce.

Of the 28 active TIDs in St. Croix County, seven have a maximum life that will expire within the next ten years, by 2035. Communities should be proactive and think about how the TIF Affordable Housing Extension (AHE) can be utilized to benefit and advance housing in the community. Under current WI law, the AHE provision of Tax Increment Financing allows municipalities to extend the life of a successful Tax Increment District by one year if the final increment is used for affordable housing. At least 75% of the final increment must benefit affordable housing in the municipality.

Employer & Community Partner Initiatives

Establish a revolving housing fund for St. Croix County.
Implementation of many components of the recommendations in this Chapter would benefit from dedicated housing funds. The County, working with local employers, developers, municipalities, other community partners, should consider setting up a fund with specific housing allocation goals. Examples of the types of efforts these funds could go towards include:

- Incentives to municipalities for initiatives described above.
- Assist in the creation of new housing affordable for the workforce.
- Preservation of existing affordable housing through acquisition and housing rehab programs.

Educate residents about wage and income levels in the county.
A community must ensure it addresses all housing needs within its boundaries. Given the County's trends of and aging population and workforce needs, communities should improve the mix of housing types and allow a variety of housing sizes and types.

Overcoming NIMBY ("Not In My Backyard") opposition to housing projects involves educating and communicating with people as to what housing affordability means and why it is important. When people hear the term "affordable housing", they tend to think of the worst-looking and poorly managed housing

project they have encountered. Perceptions and stigmas often act as a barrier. Efforts to break through this barrier include:

- Educating the community on critical housing needs. Show them the demand numbers and the urgent need for additional housing units.
- Clarifying what "Low and Moderate Income" really means, recognizing that the majority of the top 10 occupations in the County fall below 80% of the County median income.
- Involving community members early in the planning process so that they have a seat at the table and are part of the process. Listen to their concerns and address any legitimate items that could help improve a project.
- Engaging community members and developers in creating tools and standards to ensure compatibility of development within the community and solutions to maintain property values.

Builder & Development Initiatives

Pursue public-private partnerships and other assistance programs.
There are a number of financial assistance programs (e.g., loans, grants) to help reduce the cost of development for affordable housing projects. Collaborate with local governments, housing authorities, and employers to identify land, infrastructure support, or financial incentives (e.g., reduced permit fees, TIF assistance, gap financing).

Explore alternative construction methods.
Alternative construction methods, including modular construction, can help reduce labor and material costs and improve build timelines. Incorporate these methods into your business model to help meet the community's housing needs.

Priority Initiatives

St. Croix EDC identified the following initiatives as priority actions to be taken in St. Croix County.

- Establish a St. Croix County Housing Task Force
- Identify residential infill sites in each community
- Where applicable, raise awareness of Tax Increment Financing (TIF) and how it can assist in development
- Educate people on wage and income levels

APPENDIX A: HOUSING SURVEY RESULTS



Survey Overview

An online survey was conducted as a means of gathering feedback from the public on housing issues and preferences throughout the County. The survey was conducted using SurveyMonkey. The survey was widely promoted on social media platforms, through a press release, and by word-of-mouth. The pages that follow in this Appendix provide a summary of the overall survey results.

Notes

The survey was designed to be qualitative and exploratory. It was a voluntary survey using an opt-in methodology. The results are not statistically valid and cannot be used to infer from the sample to the general population in statistical terms. The survey is one of several engagement efforts undertaken for the purposes of gathering feedback from residents.

Not all respondents answered every question, so the total number of responses for each question did not always equal the total number of participants. The percentages provided in this report are based on those who responded to the individual questions, which varied throughout the survey.

Q1 I live in St. Croix County.

Answered: 850 Skipped: 4

ANSWER CHOICES	RESPONSES	
Yes	87.29%	742
No	12.71%	108
TOTAL		850

Q2 What is the 5-digit zip code of your primary residence?

Answered: 108 Skipped: 746

#	RESPONSES	DATE
1	54020	11/3/2024 1:24 PM
2	54022	11/1/2024 7:01 PM
3	54022	11/1/2024 2:03 PM
4	55125	11/1/2024 10:20 AM
5	54022	11/1/2024 9:39 AM
6	54022	11/1/2024 9:30 AM
7	55125	11/1/2024 9:06 AM
8	54022	11/1/2024 8:46 AM
9	54022	11/1/2024 8:34 AM
10	54022	11/1/2024 7:55 AM
11	54022	11/1/2024 7:43 AM
12	54022	11/1/2024 7:39 AM
13	54022	11/1/2024 7:39 AM
14	54740	10/31/2024 12:53 PM
15	55116	10/31/2024 11:10 AM
16	55129	10/31/2024 11:09 AM
17	54740	10/31/2024 10:08 AM
18	54005	10/31/2024 9:10 AM
19	55118	10/31/2024 9:09 AM
20	54011	10/31/2024 8:35 AM
21	54022	10/31/2024 8:34 AM
22	54022	10/30/2024 4:36 PM
23	54001	10/29/2024 8:33 AM
24	54022	10/28/2024 4:44 PM
25	54858	10/28/2024 3:30 PM
26	55025	10/28/2024 2:37 PM
27	54893	10/28/2024 2:15 PM
28	55904	10/28/2024 2:02 PM
29	54020	10/28/2024 1:24 PM
30	54024	10/28/2024 1:03 PM
31	54022	10/27/2024 1:58 PM
32	54022	10/27/2024 8:36 AM
33	54028	10/27/2024 4:13 AM

34	54767	10/26/2024 12:49 AM
35	54767	10/25/2024 10:30 AM
36	54022	10/25/2024 9:58 AM
37	54022	10/24/2024 4:44 PM
38	54004	10/24/2024 1:13 PM
39	53705	10/24/2024 12:11 PM
40	55075	10/24/2024 6:06 AM
41	55043	10/23/2024 10:44 PM
42	54751	10/23/2024 4:10 PM
43	55128	10/23/2024 3:11 PM
44	54858	10/23/2024 11:11 AM
45	54022	10/23/2024 10:52 AM
46	55013	10/23/2024 9:41 AM
47	54840	10/23/2024 8:42 AM
48	55042	10/23/2024 8:35 AM
49	54022	10/23/2024 8:33 AM
50	54767	10/23/2024 8:31 AM
51	54024	10/23/2024 8:29 AM
52	54701	10/23/2024 8:29 AM
53	54016	10/22/2024 10:16 PM
54	54020	10/22/2024 7:41 PM
55	54868	10/22/2024 8:20 AM
56	55128	10/22/2024 6:23 AM
57	55129	10/22/2024 6:02 AM
58	55947	10/21/2024 8:16 PM
59	55119	10/21/2024 6:46 PM
60	54853	10/21/2024 12:02 PM
61	54022	10/21/2024 8:54 AM
62	54022	10/20/2024 3:19 PM
63	54740	10/18/2024 11:04 PM
64	54022	10/18/2024 5:15 PM
65	55066	10/18/2024 9:54 AM
66	54016	10/18/2024 7:30 AM
67	54751	10/17/2024 9:04 PM
68	55016	10/17/2024 12:55 PM
69	54022	10/17/2024 11:49 AM
70	54005	10/17/2024 10:56 AM
71	54005	10/17/2024 10:49 AM

72	54701	10/17/2024 10:23 AM
73	54725	10/17/2024 8:53 AM
74	54767	10/16/2024 6:36 PM
75	54022	10/16/2024 3:28 PM
76	54009	10/16/2024 1:56 PM
77	54020	10/16/2024 11:17 AM
78	54011	10/16/2024 10:29 AM
79	56531	10/16/2024 9:21 AM
80	55101	10/16/2024 8:15 AM
81	55082	10/15/2024 9:34 PM
82	54751	10/15/2024 4:52 PM
83	54751	10/15/2024 3:38 PM
84	55129	10/15/2024 3:16 PM
85	54751	10/15/2024 3:06 PM
86	54840	10/15/2024 2:39 PM
87	54001	10/15/2024 2:32 PM
88	55047	10/15/2024 10:14 AM
89	54011	10/15/2024 9:41 AM
90	54022	10/14/2024 2:45 PM
91	54022	10/14/2024 1:07 PM
92	54022	10/14/2024 12:11 PM
93	54022	10/14/2024 12:05 PM
94	54022	10/14/2024 11:55 AM
95	54022	10/14/2024 11:45 AM
96	54891	10/14/2024 11:41 AM
97	54022	10/14/2024 11:22 AM
98	54022	10/14/2024 11:16 AM
99	55106	10/14/2024 8:15 AM
100	54011	10/14/2024 7:08 AM
101	54022	10/10/2024 1:41 PM
102	54001	10/9/2024 11:41 AM
103	54011	10/9/2024 10:46 AM
104	54767	10/9/2024 10:38 AM
105	54703	10/9/2024 9:18 AM
106	55082	10/9/2024 8:52 AM
107	33606	10/9/2024 8:43 AM
108	54767	10/9/2024 8:25 AM

Q3 I live in the following community:

Answered: 733 Skipped: 121

ANSWER CHOICES	RESPONSES	
City of Glenwood City	1.09%	8
City of Hudson	11.19%	82
City of New Richmond	7.91%	58
City of River Falls	3.55%	26
Village of Baldwin	8.32%	61
Village of Deer Park	0.41%	3
Village of Hammond	5.73%	42
Village of North Hudson	3.55%	26
Village of Roberts	2.32%	17
Village of Somerset	7.78%	57
Village of Star Prairie	0.55%	4
Village of Wilson	0.27%	2
Village of Woodville	2.46%	18
Town of Baldwin	2.05%	15
Town of Cady	0.68%	5
Town of Cylon	0.41%	3
Town of Eau Galle	1.23%	9
Town of Emerald	1.09%	8
Town of Erin Prairie	0.68%	5
Town of Glenwood	0.14%	1
Town of Hammond	5.59%	41
Town of Hudson	8.59%	63
Town of Kinnickinnic	0.41%	3
Town of Pleasant Valley	0.68%	5
Town of Richmond	3.00%	22
Town of Rush River	1.64%	12
Town of St. Joseph	2.18%	16
Town of Somerset	6.41%	47
Town of Springfield	1.09%	8
Town of Stanton	0.68%	5
Town of Star Prairie	2.18%	16
Town of Troy	3.55%	26
Town of Warren	2.32%	17
Unsure	0.27%	2
TOTAL		733

Q4 What do you think are the top three housing-related challenges facing your community? (choose up to 3)

Answered: 776 Skipped: 78

ANSWER CHOICES	RESPONSES	
Cost of Buying a Home	71.26%	553
Cost of Renting	43.94%	341
Cost of Land	17.27%	134
Availability of Lands / Lots	7.99%	62
Property Taxes	32.73%	254
High Cost of Living	38.27%	297
Cost of Home Maintenance	7.09%	55
Lack of Senior Housing	8.63%	67
Lack of Quality Rental Housing	16.88%	131
Lack of Variety of Housing Choices	8.89%	69
Lack of Smaller, Starter Homes	27.06%	210
Deteriorating Housing Conditions	2.96%	23
Unsure	1.42%	11
Other (please specify)	5.80%	45
Total Respondents: 776		

#	OTHER (PLEASE SPECIFY)	DATE
1	lack of smaller, good quality homes (not starter, but for seniors)	11/1/2024 8:02 AM
2	Need more rental options for young families to locate here and have enough time to purchase a home to be long term residents and aid in getting more kids in our schools. These families will buy 2-3 homes as their income grows and make our communities their home forever	10/31/2024 9:44 AM
3	The housing situation is just fine!	10/30/2024 5:00 PM
4	Financing	10/28/2024 4:27 PM
5	Cost and availability of one-level senior housing. They would sell family home if they could find these homes freeing up homes for families. .	10/28/2024 9:39 AM
6	none	10/25/2024 2:57 PM
7	Lack of active senior living communities.	10/24/2024 12:28 PM
8	Lack of one bedroom homes (less than 800 sq. ft.) and the restrictions in newer develeing areas allowing someone to build such a home!	10/24/2024 11:58 AM
9	Over priced homes- a 3 bedroom in Somerset is 350,000 the same house in Hudson is 450+; there are no homes in the 250-300 price range that do no involve extensive renovation	10/24/2024 6:51 AM
10	Water Bill	10/23/2024 3:44 PM

11	Lack of accessible, senior & disability based low-cost housing	10/23/2024 3:14 PM
12	housing for low-income families	10/23/2024 8:49 AM
13	Lack of Housing Availability	10/23/2024 8:31 AM
14	Some seniors may not be aware of senior housing options OR senior housing options may not match preferences of seniors.	10/21/2024 2:32 PM
15	WAY too many $350K+ Larger Homes in St Croix County. They are unaffordable to young families and set them up for failure.	10/21/2024 11:14 AM
16	We need moderate, quality Townhomes and Twin homes. It's either subpar or million dollar. Not much in the middle - up.	10/18/2024 9:10 AM
17	Criminal backgrounds-causing some clients not to be approved for housing by the landlord	10/17/2024 9:06 PM
18	Lack of emergency housing for homeless population	10/17/2024 9:50 AM
19	Things to do	10/16/2024 9:22 AM
20	COST of even buying a smaller home, due to lack of	10/16/2024 8:05 AM
21	Cost of building a new house	10/15/2024 4:44 PM
22	cost of buying a home/land and cost of living really go hand in hand at this time.	10/15/2024 3:36 PM
23	Cost of Building a Home	10/15/2024 3:23 PM
24	Lack of Accessible housing	10/15/2024 3:22 PM
25	Lack of planning, including bike paths and alternative transportation	10/15/2024 3:19 PM
26	Interest rates	10/15/2024 3:14 PM
27	Interest Rates	10/15/2024 3:12 PM
28	Zoning / outdated thinking on community development	10/15/2024 10:06 AM
29	Extremely high property tax rate	10/14/2024 2:43 PM
30	We need to keep crime out of our communities in Western WI.	10/14/2024 11:47 AM
31	Inflation leading to the cost of housing.	10/13/2024 5:18 PM
32	Run down homes, unkept yards	10/13/2024 4:22 PM
33	None	10/10/2024 1:32 PM
34	The township rules for building	10/9/2024 2:16 PM
35	Cost of water/sewer usage	10/9/2024 1:52 PM
36	No consideration for increasing housing density other than luxury condos. Five or six story affordable housing to allow entry to mid-level trade and professionals to move in and support growth.	10/9/2024 1:39 PM
37	With Land and Lots, size of lots with available houses is too small, you need more 1+ acre housing developements. They have better long term resale values. In 30 years these cheaply built duplexes and homes packed onto 1/10th acre lots and built poorly will turn into blight. It's bad long term city/county planning.	10/9/2024 11:16 AM
38	Lack of Low income housing	10/9/2024 11:01 AM
39	Lack of single storey single family homes	10/9/2024 11:00 AM
40	Keeping our farmland	10/9/2024 10:42 AM
41	Village attitude to workforce/multi tenant housing	10/9/2024 10:40 AM
42	High cost of utility	10/9/2024 10:36 AM
43	Low income housing in MISSING	10/9/2024 9:52 AM
44	All opportunities are available and current laws are working if followed.	10/9/2024 8:52 AM
45	Need affordable housing for employees to make hiring easier	10/9/2024 8:44 AM

Q5 What types of housing do you feel are most needed in your community? (pick your top 3)

Answered: 776 Skipped: 78

ANSWER CHOICES	RESPONSES	
Smaller (less than 2,000 sq ft) single-family or "starter" home (1 home on 1 lot)	75.00%	582
Mobile home or manufactured home	4.77%	37
Tiny home (typically defined as a small house sized under 400 square feet)	9.79%	76
Larger (more than 2,000 sq ft) single-family home (1 home on 1 lot)	29.51%	229
Duplex or twin home (2 homes, usually attached)	21.65%	168
Townhome or condominium (3+ homes/units attached)	18.94%	147
Multi-family apartments (4+ rental units in same building)	24.48%	190
Senior apartments, assisting living facility, or retirement community	28.74%	223
Accessory Dwelling Unit (An ADU is defined as a smaller, second dwelling unit located on the same lot as a stand-alone single-family home. It can be attached, in a basement, above a garage, or a standalone structure and is sometimes referred to as granny flat or in-law suite.)	7.86%	61
Campus student housing / dormitories	2.58%	20
Transitional / supportive housing (often provides people temporary housing and support after a crisis)	16.37%	127
Other (please describe)	8.38%	65
Total Respondents: 776		

#	OTHER (PLEASE DESCRIBE)	DATE
1	affordable rent	11/3/2024 1:26 PM
2	rentals that are geared toward families rather than college students, thus resulting in increased rental rates	11/1/2024 12:29 PM
3	Affordable multi-bedroom family units (3-4 bedrooms), homes that are affordable on a single income with children	11/1/2024 7:59 AM
4	Low income housing	11/1/2024 7:41 AM
5	Homes affordable with a little larger land	11/1/2024 7:26 AM
6	I'm not really sure? We have a good variety. Everything is just expensive. Don't really know how people find rentals.	10/31/2024 11:58 AM
7	Neighborhoods designed for 55+ with smaller lots, yet detached and one level with bigger garages, not 20x20	10/31/2024 10:49 AM
8	Studio and 1 bedroom homes for under $1,500 per month	10/31/2024 8:42 AM
9	We do not need low income housing	10/30/2024 5:00 PM
10	Don't really need any additional housing	10/28/2024 10:41 AM
11	Cost and availability of one-level senior housing. They would sell family home if they could find these homes freeing up homes for families.	10/28/2024 9:39 AM
12	Rural farm homes on acreage	10/25/2024 7:33 PM

13	senior apartments/assisted living with more than 1 bedroom. If not 2 bedrooms, at least a bonus room of some sort. Many of us want/need space for an office, guest bedroom or space for hobby supplies and I have found that there are lots of 1 bedroom units around here, but very few with 2.	10/25/2024 4:13 PM
14	Preservation of natural resources/rural landscape	10/25/2024 7:13 AM
15	No Additional Housing Developments - Moved here to get away from Woodbury type living!	10/24/2024 7:39 PM
16	Affordable housing and utilities. No electric heat.	10/24/2024 6:00 PM
17	reduction of property taxes and reduction of interest rates and most of all, elimination of INCOME tax would make more people actually be able to afford to LIVE anywhere rent/or/buy	10/24/2024 5:51 PM
18	Normal sized housing. No smaller, duplexes, apartments, mobile homes, transitional, campus, tiny, or senior living homes.	10/24/2024 3:10 PM
19	Housing and/or rental communities for active seniors.	10/24/2024 12:28 PM
20	Smaler, one bedroom homes (less than 800 sq. ft.)!	10/24/2024 11:58 AM
21	Starter homes on 5-10 acres	10/24/2024 10:21 AM
22	affordable housing	10/23/2024 4:13 PM
23	Low-income house	10/23/2024 1:10 PM
24	More affordable apartments for non-seniors	10/23/2024 10:57 AM
25	Plannned, mixed income communities. This gives everyone the opportunity to grow and learn in their neighborhoods and contribute equitably to the civic and economic opportunities that create successful living spaces.	10/23/2024 8:38 AM
26	One level living with basement as option for seniors / people who want the added space of a basement but all necessary amenities on one level if unable to do steps regularly.	10/21/2024 8:20 PM
27	Affordable (NOT Low Income) Housing $350K or LESS	10/21/2024 11:14 AM
28	Unsure	10/19/2024 2:00 PM
29	Single story	10/19/2024 12:41 PM
30	More housing with a yard. Quit packing homes on top of each other and give these kids a yard to play in. These prices are disgusting for a tiny city lot where you can touch your neighbors house. Find developers who care about quality and community over quantity and profit.	10/18/2024 8:39 AM
31	Smaller homes on 3+acre lots	10/18/2024 8:05 AM
32	More affordable rentals	10/17/2024 9:09 AM
33	Affordable housing for young, single people. ex. someone moves here out of college to teach. There aren't any/many reasonable, under 800$, single person places to rent.	10/17/2024 8:35 AM
34	Most rentals are for those that qualify as low income. There aren't enough rentals for others.	10/17/2024 7:29 AM
35	Section 8 housing	10/16/2024 8:05 PM
36	Affordable housing	10/16/2024 6:42 PM
37	Lots with 4 acres	10/16/2024 6:15 PM
38	Single person, non-pet, low income, rental unit	10/16/2024 5:43 PM
39	Subsidized housing for single people	10/16/2024 1:51 PM
40	Nice Quality Apartments	10/16/2024 10:28 AM
41	Moderately priced apartments	10/16/2024 9:27 AM
42	affordable and safe townhomes	10/15/2024 4:02 PM
43	Affordable land	10/15/2024 4:02 PM

44	Apartments	10/15/2024 3:58 PM
45	not sure	10/15/2024 3:53 PM
46	ada accessible	10/15/2024 3:22 PM
47	Non-“luxury” dwellings	10/15/2024 2:32 PM
48	None, leave the Town the way it should be.	10/15/2024 5:20 AM
49	None we are full!	10/14/2024 6:29 PM
50	Inexpensive rental homes that aren't falling apart. Short-term homes for families or pet-friendly rentals	10/14/2024 12:08 PM
51	multi-family buildings with affordable rents	10/12/2024 3:08 PM
52	Many homes are in need of repair and many homes look like salvage lots with garbage/old cars, engines, etc. scattered around the properties	10/10/2024 8:59 AM
53	affordable rental houses/apartments that are fit for human life	10/10/2024 7:54 AM
54	Affordable homes	10/9/2024 9:03 PM
55	I don't know	10/9/2024 7:02 PM
56	Homes 900 to 1200 sf	10/9/2024 7:01 PM
57	Low income housing. Section 8 houses	10/9/2024 3:42 PM
58	Detached small home aimed for 65+, similar to a starter home, but not aimed at that.	10/9/2024 3:17 PM
59	Entry level rentals at affordable rates for young people to enter the workforce locally. Awareness of VRBO impact on cost of housing for those that work neccesary entry level jobs.	10/9/2024 1:39 PM
60	Smaller homes on bigger lots, space for garages and accessory buildings is important for people in this community.	10/9/2024 11:16 AM
61	Low income/income based housing	10/9/2024 11:01 AM
62	Affordable single family home	10/9/2024 10:36 AM
63	Low income housing in MISSING	10/9/2024 9:52 AM
64	We don't need any more housing in our township. We like it to remain rural, if you want more housing do it in the bigger cities!!	10/9/2024 9:50 AM
65	Single home rentals	10/9/2024 8:13 AM

Q6 What best describes your current housing situation?

Answered: 734 Skipped: 120

ANSWER CHOICES	RESPONSES	
Renter	14.17%	104
Homeowner	82.70%	607
Other (please specify)	3.13%	23
TOTAL		734

#	OTHER (PLEASE SPECIFY)	DATE
1	I am answering with family in mind. They rent.	11/3/2024 1:31 PM
2	Living with in-laws while trying to buy a house	11/1/2024 2:07 PM
3	Living with family	11/1/2024 8:05 AM
4	renting in transition of divorce; so still currently a homeowner too	10/30/2024 3:40 AM
5	Live with parents	10/28/2024 12:20 PM
6	Live with family	10/25/2024 4:18 PM
7	Living with family member	10/24/2024 5:19 PM
8	Live with my parents	10/23/2024 10:10 PM
9	Homeowner & Landlord	10/23/2024 6:52 PM
10	Residing with family trying to buy a home	10/23/2024 1:14 PM
11	I'm a renter closing on a home.	10/21/2024 12:06 PM
12	Live with boyfriend	10/21/2024 12:27 AM
13	Live with patents	10/18/2024 6:34 PM
14	Boarder	10/18/2024 6:26 PM
15	Living with parents	10/16/2024 5:47 PM
16	Forced to rent because nothing is available to buy in our price range	10/16/2024 9:23 AM
17	Husband owns	10/15/2024 4:13 PM
18	living with parents	10/15/2024 3:19 PM
19	Own mobile home, rent the lot it's on	10/15/2024 3:18 PM
20	Living with Mother in Law, until we can afford to build a house	10/15/2024 2:35 PM
21	Renter & landowner	10/14/2024 1:58 PM
22	Living with my parents at home but also renting an apartment for college	10/11/2024 9:10 PM
23	Living with elderly parent	10/9/2024 7:39 PM

Q7 What best describes your current type of housing?

Answered: 733 Skipped: 121

ANSWER CHOICES	RESPONSES	
Smaller (less than 2,000 sq ft) single-family or "starter" home (1 home on 1 lot)	28.38%	208
Mobile home	0.95%	7
Larger (more than 2,000 sq ft) single-family home (1 home on 1 lot)	53.62%	393
Duplex or twin home (2 homes, usually attached)	4.64%	34
Larger home that has been divided into multiple dwelling units / apartments	1.09%	8
Townhome or condominium (3+ homes/units attached)	4.77%	35
Traditional multi-family apartment building (4+ rental units in the same building)	3.14%	23
Senior apartments, assisted living, or retirement community	0.55%	4
Other group quarters (larger building or home with individual bedrooms but shared common areas)	0.14%	1
Other (please specify)	2.73%	20
TOTAL		733

#	OTHER (PLEASE SPECIFY)	DATE
1	over priced apartment. family member.	11/3/2024 1:31 PM
2	Living with family	11/1/2024 8:05 AM
3	Apartment	10/31/2024 8:38 AM
4	Larger home on acreage	10/30/2024 3:33 PM
5	Farm home	10/28/2024 4:29 PM
6	smaller home with land	10/28/2024 1:20 PM
7	1 bedroom apartment	10/27/2024 2:04 PM
8	Small, one bedroom rental.	10/24/2024 12:31 PM
9	One bedroom rental approximately 700 square. ft. in size.	10/24/2024 12:04 PM
10	2000 sq feet single family home on 10 acres	10/24/2024 10:24 AM
11	one-bedroom apartment	10/23/2024 10:59 AM
12	Manufacturer homr	10/18/2024 6:08 PM
13	hobby farm	10/17/2024 2:14 PM
14	Mother father in law apartment	10/16/2024 5:41 PM
15	Farm 5 acres	10/16/2024 9:08 AM
16	older farm house on acreage	10/16/2024 8:44 AM
17	600 sq ft apt senior apt TOO SMALL cannot afford other options	10/15/2024 5:14 PM
18	2,000 sq ft single family home on 5 acres	10/15/2024 2:38 PM
19	Guest cottage	10/9/2024 12:51 PM
20	Farmstead with house over 2k sqf	10/9/2024 9:53 AM

Q8 What are the three most important reasons you and your family choose to live where you do? (choose up to 3)

Answered: 735 Skipped: 119

ANSWER CHOICES	RESPONSES	
Appearance of Homes	8.44%	62
Community Services	2.72%	20
Cost of Home	35.37%	260
Near Shopping	3.54%	26
Property Taxes	4.76%	35
Near Technical College or University	1.22%	9
Low Crime Rate	29.93%	220
Aesthetics & Beauty	11.97%	88
Near Family & Friends	33.20%	244
Near Job	39.32%	289
Job Availability	2.99%	22
Cost of Living	7.62%	56
Quality Neighborhood	37.96%	279
Quality Schools	35.92%	264
Recreational Opportunities	7.89%	58
Welcoming Community & Social Activities	8.30%	61
Cannot Find Desired Housing Elsewhere	11.70%	86
Total Respondents: 735		

Q9 Please indicate your level of agreement with the following:

Answered: 734 Skipped: 120

	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	UNSURE OR NOT APPLICABLE	TOTAL
My current housing is affordable.	15.87% 116	57.32% 419	18.88% 138	5.47% 40	2.46% 18	731
I am satisfied with the location of my current housing.	42.84% 314	45.84% 336	8.05% 59	2.32% 17	0.95% 7	733
I am satisfied with the size of my current housing.	30.59% 223	51.71% 377	11.80% 86	4.94% 36	0.96% 7	729
I am satisfied with the condition of my current housing; no major repairs are needed.	31.74% 233	49.73% 365	13.76% 101	3.95% 29	0.82% 6	734
I have not been able to find my preferred housing at an affordable price.	22.88% 167	16.99% 124	14.25% 104	10.96% 80	34.93% 255	730
I would move if my preferred housing was available at an affordable price.	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
I need access to housing financial assistance, such as rental subsidies or low-interest loans.	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
I want to live in a smaller home or apartment in the next five years.	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
I would be willing to pay more in housing costs to live in a house that looks nice.	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
I would be willing to pay more in housing costs to live in a neighborhood with parks and open space.	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
I want a home designed to be accessible and to allow my household to "age in place".	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0

Q10 Please indicate your level of agreement with the following:

Answered: 734 Skipped: 120

	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	UNSURE OR NOT APPLICABLE	TOTAL
I would move if my preferred housing was available at an affordable price.	29.47% 216	24.83% 182	16.37% 120	11.05% 81	18.28% 134	733
I need access to housing financial assistance, such as rental subsidies or low-interest loans.	7.65% 56	8.20% 60	23.50% 172	32.51% 238	28.14% 206	732
I want to live in a smaller home or apartment in the next five years.	7.64% 56	15.14% 111	26.06% 191	36.02% 264	15.14% 111	733
I would be willing to pay more in housing costs to live in a house that looks nice.	7.78% 57	37.52% 275	27.01% 198	12.14% 89	15.55% 114	733
I would be willing to pay more in housing costs to live in a neighborhood with parks and open space.	12.69% 93	42.02% 308	21.42% 157	9.55% 70	14.32% 105	733
I want a home designed to be accessible and to allow my household to "age in place".	24.42% 179	47.20% 346	9.00% 66	3.14% 23	16.23% 119	733

St. Croix County Housing Survey

Q11 In 5 years, I would like to be a:

Answered: 713 Skipped: 141

ANSWER CHOICES	RESPONSES	
Renter	4.63%	33
Homeowner	86.96%	620
Unsure	8.42%	60
TOTAL		713

Q12 In 5 years, my preferred type of housing is:

Answered: 713 Skipped: 141

ANSWER CHOICES	RESPONSES	
Smaller (less than 2,000 sq ft) single-family or "starter" home (1 home on 1 lot)	29.03%	207
Mobile home or manufactured home	0.56%	4
Tiny home (typically defined as a small house sized under 400 square feet)	1.26%	9
Larger (more than 2,000 sq ft) single-family home (1 home on 1 lot)	46.42%	331
Duplex or twin home (2 homes, usually attached)	1.82%	13
Townhome or condominium (3+ homes/units attached)	2.10%	15
Multi-family apartment (4+ rental units in same building)	0.14%	1
Senior apartments, assisting living facility, or retirement community	4.21%	30
Accessory Dwelling Unit (sometimes referred to as granny flat, or in-law unit and defined as a smaller, independent dwelling unit located on the same lot as a stand-alone single-family home)	0.84%	6
Unsure	6.59%	47
Other (please describe)	7.01%	50
TOTAL		713

#	OTHER (PLEASE DESCRIBE)	DATE
1	Single level home	11/1/2024 11:27 PM
2	smaller home, still in the country	11/1/2024 8:52 AM
3	Something I can afford on a single income with children that has a min of three bedrooms. Town home or small home.	11/1/2024 8:06 AM
4	I like what I have - perfect size, perfect location.	10/31/2024 6:03 PM
5	same as current	10/31/2024 1:01 PM
6	1,800-2,000 sq ft one level on a slab with 3+ car garage & shed on 2+ acres	10/31/2024 10:55 AM
7	Where I'm at	10/31/2024 8:41 AM
8	NA	10/28/2024 4:31 PM
9	Im happy with what I have.	10/28/2024 1:22 PM
10	Decent house in the country with 3-5 acres at affordable price in St. Croix County.	10/28/2024 1:17 PM
11	Smaller and single level	10/27/2024 7:33 AM
12	What I have now	10/25/2024 8:46 AM
13	Apartment rentals	10/24/2024 5:20 PM
14	N/A	10/24/2024 3:22 PM
15	Small, one bedroom home in an active senior community would be ideal.	10/24/2024 12:33 PM
16	Small, one bedroom home less than 800 square. ft.	10/24/2024 12:07 PM
17	My current home	10/24/2024 6:08 AM

18	Small house but with some land and a workshop	10/23/2024 12:04 PM
19	Same house I am in	10/22/2024 10:09 AM
20	Homestead acreage	10/21/2024 10:45 AM
21	Accessible senior apartment or town home.	10/21/2024 10:05 AM
22	Smaller home out in the country	10/21/2024 8:43 AM
23	Done with remodel	10/21/2024 12:28 AM
24	I intend to stay in my current home	10/20/2024 7:47 PM
25	would love to see some cooperative community housing	10/20/2024 7:01 PM
26	Hobby farm	10/17/2024 2:15 PM
27	I'm staying put	10/17/2024 11:21 AM
28	On a lake somewhere	10/17/2024 7:43 AM
29	Country home	10/16/2024 6:41 PM
30	Smaller home with a few acres of land	10/16/2024 6:30 PM
31	staying in my farm	10/16/2024 9:08 AM
32	own a hobby farm or my current location	10/16/2024 8:45 AM
33	Small Home on large acreage	10/15/2024 5:09 PM
34	Large amount of land 10+ acres with a home	10/15/2024 4:05 PM
35	larger home (2,000 sq ft single family home on 1 acre or more at an affordable price	10/15/2024 3:39 PM
36	smaller single family ACCESSIBLE	10/15/2024 3:25 PM
37	Same house I am in now.	10/15/2024 3:12 PM
38	2,000 sq ft home on 5+ acres	10/15/2024 2:39 PM
39	2,000+ square foot house with land over 2 acres	10/14/2024 8:02 PM
40	just built my long term home	10/14/2024 3:50 PM
41	Still at my current place	10/13/2024 6:00 PM
42	Different community due to noise	10/13/2024 4:25 PM
43	I want to stay in my current home but maintenance and improvements are needed	10/10/2024 9:02 AM
44	Owner of multifamily home (all units) to house my family & my sister's family.	10/10/2024 7:42 AM
45	Stay in current home	10/9/2024 7:28 PM
46	Less neighbors	10/9/2024 6:32 PM
47	I would like small single-unit housing for my 66 year old mom to move near me.	10/9/2024 3:21 PM
48	sell one of my 2 houses and move into the other large house with my aging mother.	10/9/2024 2:57 PM
49	I love my home, we built 40 years ago, staying.	10/9/2024 10:10 AM
50	Smaller home with land	10/9/2024 9:48 AM

Q13 How important to you are the following when making a housing decision?

Answered: 715 Skipped: 139

	VERY IMPORTANT	IMPORTANT	NOT IMPORTANT	UNSURE	TOTAL
Live within walking or biking distance to work, downtown, school, parks, clinic, etc.	13.46% 96	28.33% 202	55.96% 399	2.24% 16	713
Live within a more traditional neighborhood with smaller lots, sidewalks, front porches, etc.	9.15% 65	29.72% 211	55.49% 394	5.63% 40	710
Live in the country or less developed area, not a traditional neighborhood.	36.06% 256	28.59% 203	30.42% 216	4.93% 35	710
Live on a larger lot or property.	33.99% 242	29.63% 211	32.58% 232	3.79% 27	712
A home with low property maintenance.	24.23% 172	50.28% 357	22.25% 158	3.24% 23	710
A home that is not a fixer-upper.	40.31% 287	41.43% 295	13.62% 97	4.63% 33	712
Access to financial assistance for housing costs, such as rental subsidies or low-interest loans.	13.62% 97	21.77% 155	51.40% 366	13.20% 94	712

St. Croix County Housing Survey

Q14 Are you currently seeking housing in St. Croix County?

Answered: 717 Skipped: 137

ANSWER CHOICES	RESPONSES	
Yes, to rent	3.49%	25
Yes, to own	17.71%	127
No, I am not looking for a new place to live	78.80%	565
TOTAL		717

Q15 Is there a style of housing (for rent) you are struggling to find?

Answered: 25 Skipped: 829

ANSWER CHOICES	RESPONSES	
Small structures with 2-4 attached units, like duplexes or townhomes.	44.00%	11
Mid-size apartment complex with more amenities and units (1-2 stories)	28.00%	7
Large apartment complex (3 or more stories) mixed with businesses	8.00%	2
Single-family homes	36.00%	9
Housing where rent is less than 30% of your income	52.00%	13
Housing that accommodates disabilities	12.00%	3
Other (please specify)	12.00%	3
Total Respondents: 25		

#	OTHER (PLEASE SPECIFY)	DATE
1	affordable rent, two bedrooms.	11/3/2024 1:35 PM
2	I need to be able to find a house/apartment/townhome with enough space for a family of four children on a single income (1adult, 3 children)	11/1/2024 8:08 AM
3	55+ affordable community	10/9/2024 10:30 PM

Q16 How much would you spend (for rent for a home that fits your needs), not including utilities?

Answered: 25 Skipped: 829

ANSWER CHOICES	RESPONSES	
Up to $299/mo.	4.00%	1
$300 to $549/mo.	24.00%	6
$550 - $749/mo.	12.00%	3
$750 - $999/mo.	24.00%	6
$1,000 - $1,499/mo.	28.00%	7
$1,500 - $1,999/mo.	4.00%	1
Over $2,000/mo.	4.00%	1
TOTAL		25

Q17 How much do you currently spend on your housing?

Answered: 23 Skipped: 831

ANSWER CHOICES	RESPONSES	
Up to $299/mo.	13.04%	3
$300 to $549/mo.	8.70%	2
$550 - $749/mo.	13.04%	3
$750 - $999/mo.	17.39%	4
$1,000 - $1,499/mo.	30.43%	7
$1,500 - $1,999/mo.	8.70%	2
Over $2,000/mo.	8.70%	2
TOTAL		23

Q18 Is there a style of housing (to own) that you are struggling to find?

Answered: 148 Skipped: 706

ANSWER CHOICES	RESPONSES	
Condominiums and/or Townhomes (There are like apartments, but you own them)	8.11%	12
Twin Homes (This is like a duplex, but you own one side)	13.51%	20
Single-family homes	78.38%	116
Housing that accommodates disabilities (ramps, one story, etc.)	6.76%	10
Other (please specify)	15.54%	23
Total Respondents: 148		

#	OTHER (PLEASE SPECIFY)	DATE
1	unsure, struggling with the cost of decent housing.	11/3/2024 1:35 PM
2	Elder housing complex	10/28/2024 8:30 PM
3	Home with land	10/25/2024 10:33 AM
4	Don’t want to own	10/24/2024 5:21 PM
5	Sma, one bedroom home in an active senior community.	10/24/2024 12:34 PM
6	Small, one bedroom home less than 800 sq. ft. in size!	10/24/2024 12:08 PM
7	All necessary amenities on main level, with a basement for additional space.	10/21/2024 8:26 PM
8	Farmland	10/21/2024 10:45 AM
9	Affordable vacant lots	10/18/2024 9:50 AM
10	NOT LOOKING TO BUY	10/18/2024 8:17 AM
11	Any rentals with reasonable cost	10/18/2024 7:49 AM
12	Country Living	10/16/2024 7:38 PM
13	Country	10/16/2024 6:41 PM
14	Looking to build a house, cannot do so with the high prices	10/16/2024 10:37 AM
15	I want an affordable home on a lot thats 4-10 acres.	10/15/2024 3:21 PM
16	Land	10/15/2024 2:43 PM
17	affordable housing on larger lot/acreage	10/14/2024 8:02 PM
18	Land	10/14/2024 6:35 PM
19	Mobile Home	10/14/2024 8:36 AM
20	Multifamily but own all units	10/10/2024 7:43 AM
21	Elevator if multi floor	10/9/2024 10:32 PM
22	Single family home on 1+ acre lots	10/9/2024 11:19 AM
23	3 bedroom apt that is income based	10/9/2024 11:07 AM

Q19 How much would you spend on a home that fits your needs, assuming 10% downpayment?

Answered: 143 Skipped: 711

ANSWER CHOICES	RESPONSES	
Up to $90,000	4.90%	7
$90,000 - $124,999	5.59%	8
$125,000 - $199,999	16.08%	23
$200,000 - $249,999	17.48%	25
$250,000 - $399,999	41.26%	59
$400,000 and over	14.69%	21
TOTAL		143

Q20 Please identify the ideal number of bedrooms and bathrooms.

Answered: 148 Skipped: 706

	ONE (1)	TWO (2)	THREE (3)	FOUR (4)	FIVE (5) OR MORE	TOTAL
Ideal number of bedrooms	2.70% 4	20.95% 31	45.27% 67	26.35% 39	4.73% 7	148
Ideal number of bathrooms	7.53% 11	62.33% 91	28.77% 42	1.37% 2	0.00% 0	146

Q21 What amenities are you looking for in your housing unit?

Answered: 146 Skipped: 708

ANSWER CHOICES	RESPONSES	
Garage	96.58%	141
Energy efficiency	52.74%	77
In-unit laundry room	63.01%	92
Main floor laundry	43.15%	63
Office	26.03%	38
Open floor plan	48.63%	71
Low maintenance finishes	37.67%	55
High-end finishes	11.64%	17
Pool	4.79%	7
Pet-friendly policy	42.47%	62
Dishwasher	69.86%	102
Other (please specify)	14.38%	21
Total Respondents: 146		

#	OTHER (PLEASE SPECIFY)	DATE
1	garden/outdoor space	11/1/2024 12:38 PM
2	air conditioning	11/1/2024 9:33 AM
3	A/C	11/1/2024 8:10 AM
4	Age in place medical services	10/28/2024 8:31 PM
5	Less than 800 sq. ft. in size.	10/24/2024 12:09 PM
6	Unfinished/finished basement	10/23/2024 5:47 PM
7	Fenced yard	10/22/2024 6:08 AM
8	Farm friendly (chickens, bees, livestock)	10/21/2024 10:46 AM
9	Large amount of acreage	10/19/2024 2:03 PM
10	Heated garage floor that includes at least 3 stalls	10/17/2024 7:58 AM
11	BASEMENT	10/17/2024 7:33 AM
12	Central air	10/16/2024 6:42 PM
13	walk in closets	10/16/2024 3:35 PM
14	Accessible-wide doorways, one level, etc.	10/15/2024 3:26 PM
15	Shady yard	10/15/2024 2:45 PM
16	Land	10/14/2024 6:35 PM
17	air conditioning	10/14/2024 4:34 PM
18	Not a split level - too many of those and the layout isn't great	10/10/2024 8:30 AM
19	Central Air/Forced Heating	10/10/2024 7:50 AM
20	1+ acre lot	10/9/2024 11:20 AM
21	Ample Storage	10/9/2024 7:56 AM

Q22 What is the location of your primary job?

Answered: 707 Skipped: 147

ANSWER CHOICES	RESPONSES	
N/A - Not Working	12.45%	88
Work from Home	9.48%	67
City of Glenwood City	0.57%	4
City of Hudson	11.60%	82
City of New Richmond	9.05%	64
City of River Falls	7.21%	51
Village of Baldwin	11.74%	83
Village of Hammond	7.07%	50
Village of North Hudson	0.42%	3
Village of Roberts	2.69%	19
Village of Somerset	7.64%	54
Village of Woodville	2.26%	16
Unincorporated Town in St. Croix County	0.42%	3
Outside of St. Croix County but in Wisconsin	4.53%	32
Outside of Wisconsin	12.87%	91
TOTAL		707

Q23 If the housing I need or desire was available in the community in which I work, I would consider moving to that community

Answered: 710 Skipped: 144

ANSWER CHOICES	RESPONSES	
Yes, I would consider moving.	24.51%	174
No, I would not consider moving.	33.38%	237
I already live in the community in which I work.	28.87%	205
Not applicable / I do not work.	13.24%	94
TOTAL		710

Q24 What is your age?

Answered: 708 Skipped: 146

ANSWER CHOICES	RESPONSES	
18-24	2.40%	17
25-34	14.83%	105
35-44	26.84%	190
45-54	23.59%	167
55-64	18.93%	134
65+	13.42%	95
TOTAL		708

Q25 Number of people in your household, including yourself:

Answered: 709 Skipped: 145

ANSWER CHOICES	RESPONSES	
1	9.17%	65
2	34.41%	244
3	16.08%	114
4	25.11%	178
5	11.14%	79
6	3.24%	23
7	0.71%	5
8	0.14%	1
TOTAL		709

Q26 Number of bedrooms in your home or apartment:

Answered: 708 Skipped: 146

ANSWER CHOICES	RESPONSES	
0	0.14%	1
1	2.82%	20
2	13.14%	93
3	40.68%	288
4	33.62%	238
5	9.04%	64
6	0.56%	4
TOTAL		708

Q27 The travel time, one way, from my home to work is:

Answered: 708 Skipped: 146

ANSWER CHOICES	RESPONSES	
NA - Not Working	12.71%	90
Work from Home	9.32%	66
Less than 10 Minutes	24.72%	175
10 - 14 Minutes	14.83%	105
15 - 24 Minutes	17.80%	126
25 - 34 Minutes	11.44%	81
35+ Minutes	9.18%	65
TOTAL		708

Q28 What is your estimated total annual household income?

Answered: 680 Skipped: 174

ANSWER CHOICES	RESPONSES	
Less than $25,000	3.24%	22
Between $25,000 and $50,000	7.35%	50
Between $50,001 and $75,000	11.91%	81
Between $75,001 and $100,000	15.88%	108
Between $100,001 and $125,000	16.62%	113
Between $125,001 and $150,000	15.15%	103
Between $150,001 and $200,000	17.35%	118
More than $200,000	12.50%	85
TOTAL		680

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APPENDIX B. HOUSING SNAPSHOTS



A housing snapshot was prepared for St. Croix County along with the following communities:

- City of Glenwood City
- City of Hudson
- City of New Richmond
- City of River Falls
- Village of Baldwin
- Village of Deer Park
- Village of Hammond
- Village of North Hudson
- Village of Roberts
- Village of Somerset
- Village of Star Prairie
- Village of Wilson
- Village of Woodville
- Town of Baldwin
- Town of Cylon
- Town of Hudson
- Town of Richmond
- Town of Somerset
- Town of St. Joseph
- Town of Star Prairie
- Town of Troy

St. Croix County Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the County is 23% Rental and 77% Owner. This mix has remained stable since 2000.
- There is a need for additional renter units with a rental vacancy rate of 3.2%.
- There is a need for additional owner units with an owner vacancy rate of 0.6%.
- Only 1.3% of the County's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *35% of St. Croix County residents who are employed have a primary job inside St. Croix County while 65% leave the County for work.*
- *10% of the St. Croix County workforce commutes in from Pierce County; 6% from Polk County and 6% from Washington County, MN.*

source: Longitudinal Employer-Household Dynamics

St. Croix County	2020 Census	2023 ACS (+/- MOE)
Population	93,536	94,819
Population in Households	92,540	93,313 (25)
Population in Rental Units	17,534	16,672 (1,397)
Population in Owner Units	75,006	77,241 (1,401)
Population in Group Quarters	996	906(25)
Households, excluding group quarters	35,892	36,729 (354)
Avg. Household Size	2.58	2.56 (.02)
Renter Avg. Household Size	2.16	2.15 (.10)
Owner Avg. Household Size	2.70	2.66 (.04)
Housing Units	37,369	38,185 (91)
Rental Units	8,415	7,855 (578)
Owner Units	28,473	29,722 (877)
Other Seasonal & Migrant	481	608 (239)
Occupied Units	35,892	36,729 (354)
Renter-Occupied Units	8,100	7,737 (575
Owner-Occupied Units	27,792	28,992 (654)
Vacant Units for Rent, excludes seasonal	273	113 (61)
2020 Rental Vacancy Rate	3.2%	1.4% (0.8)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	181	13 (15)
2020 Homeowner Vacancy Rate	0.6%	0.0% (0.1)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.9%	112 (67)
%/# of Overcrowded Units – Owner Occup.	0.1%	158 (55)

Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC

St. Croix County Housing Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419
2013 - 2023 Avg. # Home Sales: 1,321

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

St. Croix County Median Rent (2 bedroom):

2023 Median Rent: $1,520
2016 Median Rent: $1,093

sources: Wisconsin Realtors Association, rentdata.org

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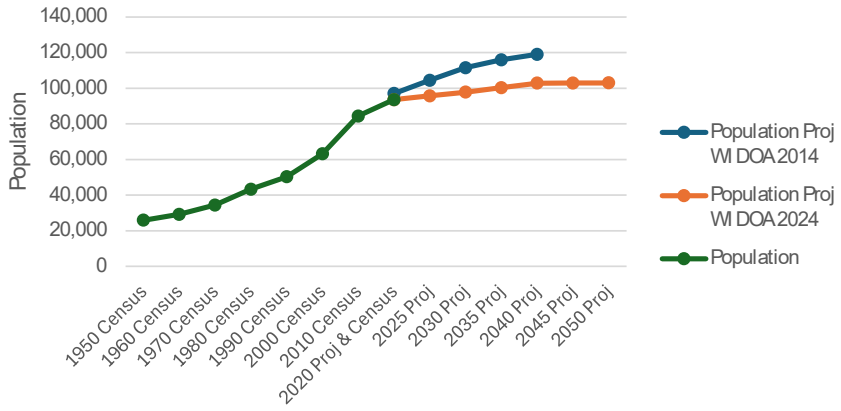
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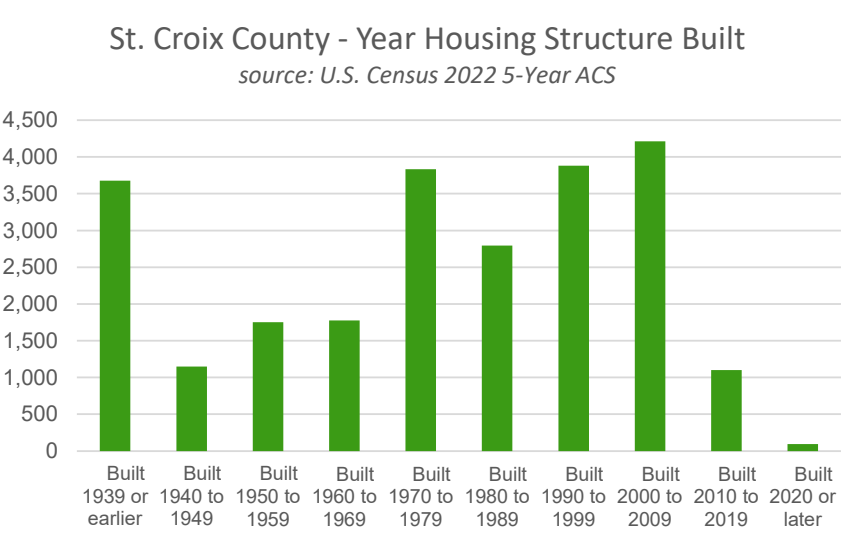
[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	63,155	93,536	30,381	48.11%
Median Age	35	39.9	5	14.00%
# of Households	23,410	35,892	12,482	53.32%
Average Household Size	2.66	2.58	-0.08	-3.01%
% of One Person Households	21.18%	22.94%	3,274	66.03%
% of Households with Individuals Under 18 Years	39.58%	33.18%	2,644	28.54%
Owner Vacancy Rate	0.8%	0.6%	-0.20%	-
Renter Vacancy Rate	2.9%	3.2%	0.30%	-
Seasonal Units	281	481	200	71.17%
Vacant Units	855	1,477	622	72.75%
	2000 Census	2018-2022 ACS	# Change	% Change
Median # of Rooms	6.1	6.5	0.4	6.56%
Units 50 Years or Older (pre 1950 & 1970)	5,534	8,398	2,864	51.75%
% of Units 50 Years or Older	28.39%	22.31%	-6.08%	-
Single Family Units	18,610	31,156	12,546	67.42%
Multi-Family Units (2+ units)	4,519	5,415	896	19.83%
Mobile Homes	1,131	1,069	-62	-5.48%

- Total population has increased about 48% over the last 20 years.
- The County's population is aging. The median age increased 4.9 years from 2000 to 2020.
- There is a growing number of smaller households in the County. In 2000, 21% of households were comprised of one person while in 2020 this percentage increased to 23%.
- Owner and rental vacancy rates remain low.
- Single-family units increased by 67% in the County from 2000 to 2020.





Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084
↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000
↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569
↑ 24%

source: Wisconsin Realtors Association, U.S. Census 2010 & 2020 5-Year ACS

Active St. Croix County For Sale Listings

July 2016: 522	July 2020: 469
July 2017: 432	July 2021: 306
July 2018: 442	July 2022: 217
July 2019: 599	July 2023: 197
	July 2024: 208

source: Realtor.com

Projected Housing Demand (see Chapter 6 for methodology & details)

Housing demand projections were prepared out to 2050. To accommodate the household growth projected using the State's population projections prepared in 2024 and WCWRPC household size projections, it is projected that St. Croix County will need 4,300 - 4,600 new housing units by 2050.

	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% Own)	--	718	873	1,009	1,019	280	285	4,183
Additional Rental Units Needed*	148-316	0	58	319	323	89	90	1,027 - 1,195
Additional Owner Units Needed**	388-531	0	245	1,032	1,042	286	291	3,284 - 3,427
Total Additional Housing Units Needed	536-847	0	303	1,351	1,365	375	381	4,311 - 4,622
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).

It is important to keep in mind that no estimate, model, or projection is perfect. Area communities and partners have the ability to influence projections based on programming and policy decisions. Moreover, the housing market does not stop at county boundaries. A county's housing supply and demand is influenced by what is occurring around it. Further, unanticipated social, economic, and policy factors in the larger region or nation can also influence local growth, housing costs, and market demand. The County's population and household trends should be monitored carefully into the future and projections be adjusted accordingly.

Rental Demand:

- It is estimated that there were 273 vacant units available for rent in St. Croix County in 2020.
- 148-316 additional units for sale are needed to address the low vacancy rate in 2020.

Additional Rental Units Needed*	2020 est.	2025	2030	2035	2040	2045	2050	Net
Based on WDOA Population Proj.	148-316	0	58	319	323	89	90	1,027-1,195

*Adjusts in 2025 to account for new estimated residential construction & demolition since 2020.

Owner Demand:

- It is estimated that there were 181 vacant units for sale in St. Croix County in 2020.
- 388-531 additional units for sale are needed to address the low vacancy rate in 2020.

Additional Rental Units Needed*	2020 est.	2025	2030	2035	2040	2045	2050	Net
Based on WDOA Population Proj.	388-531	0	245	1,032	1,042	286	291	3,284-3,427

*Adjusts in 2025 to account for new estimated residential construction & demolition since 2020.

Recommendations (see Chapter 9 for detailed recommendations)

Our approach is to tackle housing issues collaboratively in a way that reflects what can work in each community, makes sense for a builder or a project, becomes a resource for a company looking to grow, and, most importantly, creates viable places for people of all ages and incomes to live in St. Croix County. Different partners and stakeholders at different levels can impact and are impacted by housing issues.

County-Level initiatives

- Establish a St. Croix County Housing Task Force.

Municipal-Level Initiatives

- Identify and share information about public lands suitable for residential development.
- Identify and share information about residential infill sites within the community.
- Where applicable, utilize Tax Increment Financing (TIF) to create mixed-use development and utilize the Tax Increment District (TID) affordable housing extension (AHE) to create an affordable housing fund.

Employer & Community Partner Initiatives

- Establish a revolving housing fund for St. Croix County.
- Educate residents about wage and income levels in the county.

Builder & Development Initiatives

- Pursue public-private partnerships and other assistance programs.
- Explore alternative construction methods.

Priority Initiatives

The following initiatives have been identified as priority actions to be taken in St. Croix County.

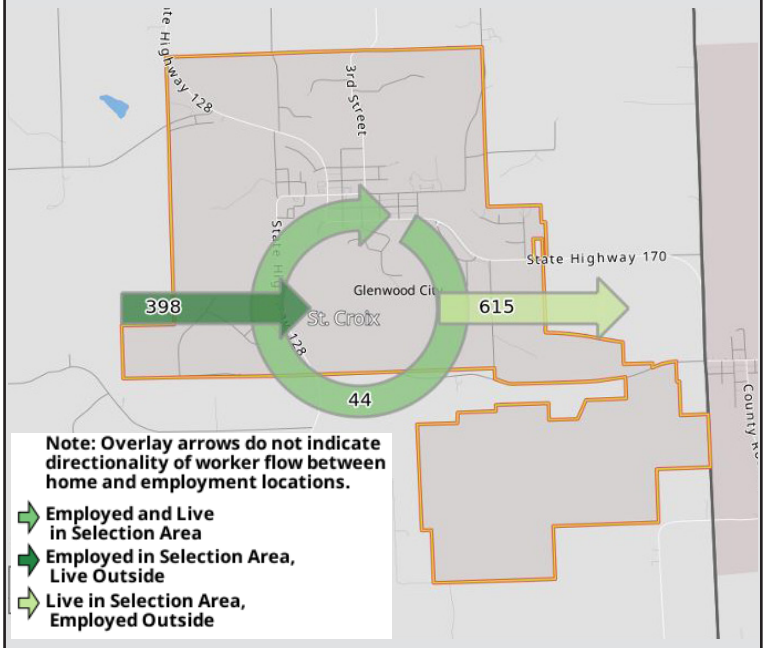
- Establish a St. Croix County Housing Task Force
- Identify residential infill sites in each community
- Where applicable, raise awareness of Tax Increment Financing (TIF) and how it can assist in development
- Educate people on wage and income levels

City of Glenwood City Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in Glenwood City is 39% Rental / 61% Owner.
- There is a need for additional renter units in the City with a rental vacancy rate of 1.0%.
- There is a slight need for additional owner units in the City with an owner vacancy rate of 1.9%.
- Approximately 0.6% of the City's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *7% of Glenwood City residents who are employed have a primary job inside the City while 93% leave the City for work.*
- *50% of Glenwood City's workforce lives in St. Croix County, 20% in Dunn County, 3% each in Pierce and Polk Counties, with the remainder in other counties.*

source: Longitudinal Employer-Household Dynamics

City of Glenwood City	2020 Census	2023 ACS (+/- MOE)
Population	1,306	1,218 (163)
Population in Households	1,233	1,169 (163)
Population in Rental Units	482	363 (109)
Population in Owner Units	751	806 (128)
Population in Group Quarters	73	49 (6)
Households, excluding group quarters	509	536 (104)
Avg. Household Size	2.4	2.18 (.28)
Renter Avg. Household Size	2.5	1.60 (.36)
Owner Avg. Household Size	2.4	2.61 (.26)
Housing Units	536	587 (121)
Rental Units	199	227 (94)
Owner Units	334	352 (78)
Other Seasonal & Migrant	3	8 (13)
Occupied Units	509	536 (104)
Renter-Occupied Units	196	227 (93)
Owner-Occupied Units	313	309 (44)
Vacant Units for Rent, excludes seasonal	2	0 (10)
2020 Rental Vacancy Rate	1.0%	0.0% (9.4)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	6	0 (10)
2020 Homeowner Vacancy Rate	1.9%	0.0% (7.0)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	1.5%	3 (15)
%/# of Overcrowded Units – Owner Occup.	2.2%	8 (16)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

Additional Local Housing Information:

- The City reported two new housing units, both single-family homes, constructed from 2020 to June 2024.
- Land availability has been identified as a barrier to meeting the community's housing needs.
- The median sale price for housing in the Glenwood City School District increased 14.8% between 2022 and 2024, from $209,000 in 2022 to $240,000 in 2024.

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July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

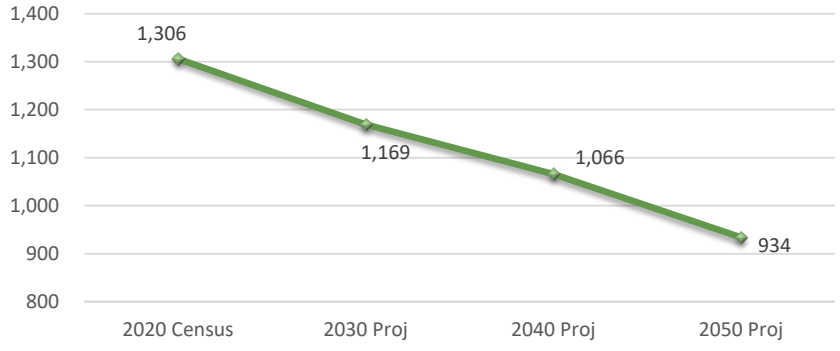
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	1,183	1,306	123	10.40%
Median Age	35.7	38.8	3	8.68%
# of Households	460	509	49	10.65%
Average Household Size	2.48	2.42	-0.06	-2.42%
% of One Person Households	29.30%	31.00%	23	17.04%
% of Households with Individuals Under 18 Years	37.80%	31.40%	-14	-8.05%
Owner Vacancy Rate	2.50%	1.90%	-0.60%	-
Renter Vacancy Rate	5.80%	1.00%	-4.80%	-
Seasonal Units	2	3	1	50.00%
Vacant Units	31	27	-4	-12.90%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	5.4	5.2	-0.2	-3.70%
Units 50 Years or Older (pre 1950 & 1970)	208	236	28	13.46%
% of Units 50 Years or Older	42.10%	40.20%	-1.90%	-
Single Family Units	348	396	48	13.79%
Multi-Family Units (2+ units)	98	157	59	60.20%
Mobile Homes	48	41	-7	-14.58%

- Total population in the City has increased about 10% over the last 20 years.
- Median age in the City has increased 3 years from 2000 to 2020.
- There is slight growth in the number of smaller households in the City. In 2000, 29.3% of households were comprised of one person while in 2020 this percentage increased to 31%.
- Owner vacancy rate remains below the healthy range of 2-2.5%.
- Growth in single-family and significant increase in multi-family units within the City from 2000 to 2020.

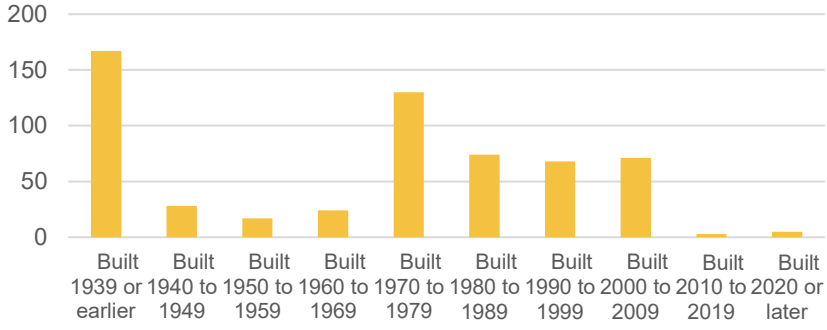
City of Glenwood City, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



City of Glenwood City
Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036 ↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084 ↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000 ↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569 ↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

St. Croix County Home Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

sources: Wisconsin Realtors Association

City of Glenwood City Housing Snapshot

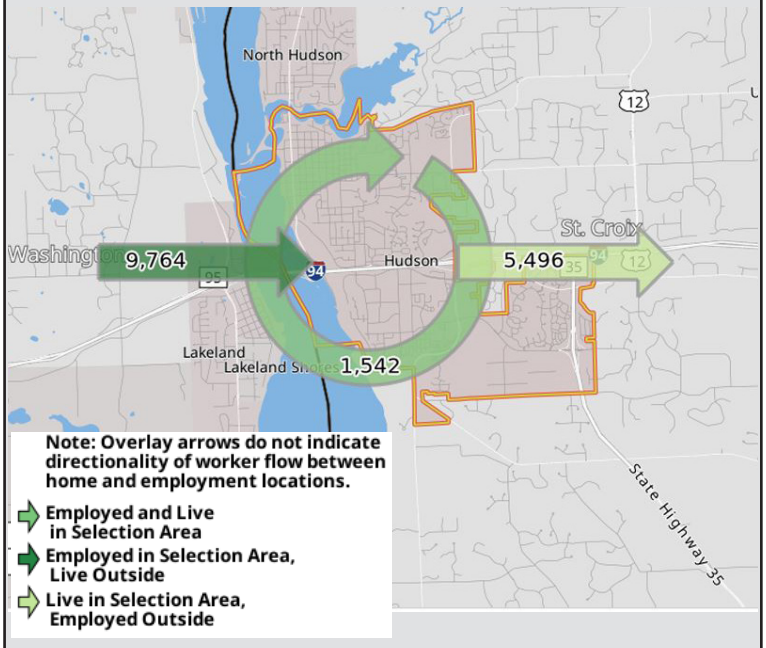
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

City of Hudson Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the City of Hudson is 37% Rental / 63% Owner.
- There is a strong need for additional renter units in the City with a rental vacancy rate of 2.4%.
- There is significant need for additional owner units in the City with an owner vacancy rate of 0.5%.
- Approximately 1% of the City's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *21.9% of City of Hudson residents who are employed have a primary job inside the City while 78.1% leave the City for work.*
- *49% of the City of Hudson's workforce lives in St. Croix County, 9% each in Washington (MN) and Ramsey (MN) Counties, with the remainder in other counties.*

source: Longitudinal Employer-Household Dynamics

City of Hudson	2020 Census	2023 ACS (+/- MOE)
Population	14,755	15,004 (38)
Population in Households	14,524	14,773 (36)
Population in Rental Units	5,031	4,590 (810)
Population in Owner Units	9,493	10,183 (815)
Population in Group Quarters	231	231 (10
Households, excluding group quarters	6,264	6,518 (319)
Avg. Household Size	2.32	2.27 (.11)
Renter Avg. Household Size	2.19	2.07 (.22)
Owner Avg. Household Size	2.40	2.37 (.17)
Housing Units	6,510	6,696 (295)
Rental Units	2,366	2,237 (373)
Owner Units	4,060	4,349 (364)
Other Seasonal & Migrant	84	110 (114)
Occupied Units	6,264	6,518 (319
Renter-Occupied Units	2,301	2,216 (372)
Owner-Occupied Units	3,963	4,302 (359)
Vacant Units for Rent, excludes seasonal	56	21 (29)
2020 Rental Vacancy Rate	2.4%	0.9% (1.3)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	22	0 (16)
2020 Homeowner Vacancy Rate	0.5%	0.0% (0.5)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	1.1%	18 (47)
%/# of Overcrowded Units – Owner Occup.	0.0%	0 (28)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

Additional Local Housing Information:

- The City reported 62 single-family units, 32 duplex units, and 317 multi-family units, constructed from 2020 to June 2024.
- The City reports that its municipal ordinances allow for Accessory Dwelling Units (ADUs) and that the City is working on a zoning code rewrite that will help streamline the development process and better support multi-family housing.
- Land availability and resident resistance have been identified as barriers to meeting the community's housing needs.

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

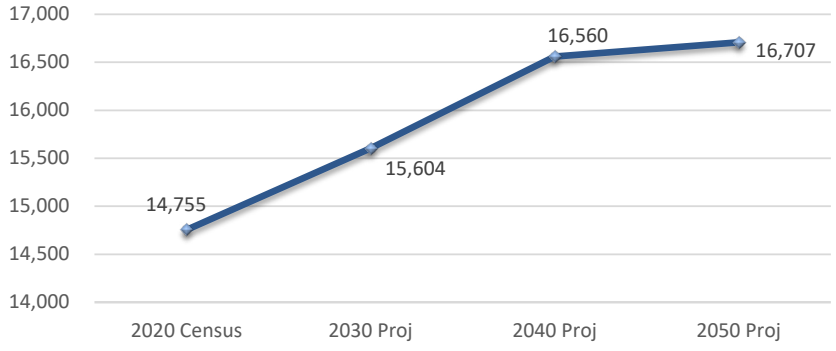
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	**2020 Census**	**# Change**	**% Change**
Population	8,775	14,755	5,980	68.15%
Median Age	33.3	40.4	7	21.32%
# of Households	3,687	6,264	2,577	69.89%
Average Household Size	2.35	2.32	-0.03	-1.28%
% of One Person Households	29.10%	32.20%	946	88.25%
% of Households with Individuals Under 18 Years	32.50%	29.10%	625	52.21%
Owner Vacancy Rate	1.90%	0.50%	-1.40%	-
Renter Vacancy Rate	2.60%	2.40%	-0.20%	-
Seasonal Units	22	84	62	281.82%
Vacant Units	144	246	102	70.83%
	2000 Census	**2019-2023 ACS**	**# Change**	**% Change**
Median # of Rooms	5.6	6.2	0.6	10.71%
Units 50 Years or Older (pre 1950 & 1970)	866	1,680	814	94.00%
% of Units 50 Years or Older	22.60%	25.10%	2.50%	-
Single Family Units	2,368	4,735	2,367	99.96%
Multi-Family Units (2+ units)	1,443	1,867	424	29.38%
Mobile Homes	18	0	-18	-100.00%

- Total population in the City has increased about 68% over the last 20 years.
- Median age in the City has increased 7 years from 2000 to 2020.
- There is slight growth in the number of smaller households in the City. In 2000, 29% of households were comprised of one person while in 2020 this percentage increased to 32%.
- Owner vacancy rate remains below the healthy range of 2-2.5%.
- The City experienced nearly a 100% increase in single-family homes from 2000 to 2020.

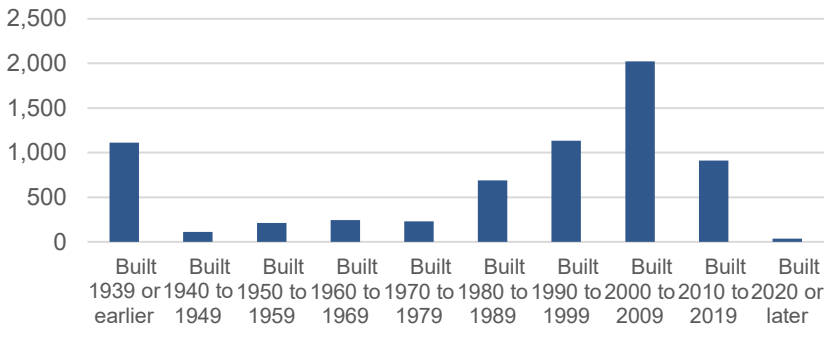
City of Hudson, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



City of Hudson
Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036 ↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084 ↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000 ↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569 ↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

St. Croix County Home Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419

sources: Wisconsin Realtors Association

- The median sale price for housing in the Hudson School District increased 8.2% between 2022 and 2024, from $425,000 in 2022 to $460,000 in 2024.

City of Hudson Housing Snapshot

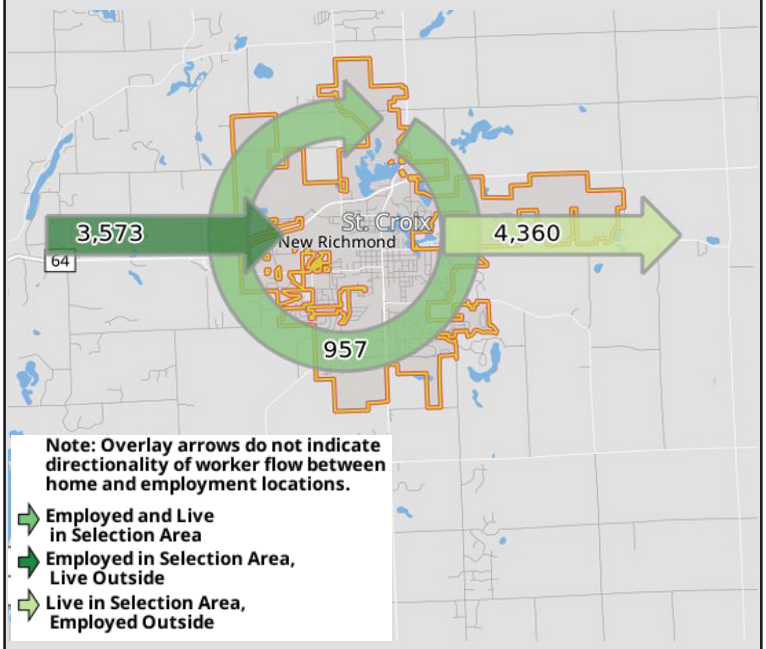
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

City of New Richmond Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the City of New Richmond is 38% Rental / 62% Owner.
- There is a need for additional renter units in the City with a rental vacancy rate of 2.7%.
- There is a significant need for additional owner units in the City with an owner vacancy rate of 0.7%.
- Less than 0.5% of the City's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *18% of City of New Richmond's residents who are employed have a primary job inside the City while 82% leave the City for work.*
- *57% of the City of New Richmond's workforce lives in St. Croix County, 13% in Polk County, with the remainder in other counties.*

source: Longitudinal Employer-Household Dynamics

City of New Richmond	2020 Census	2023 ACS (+/- MOE)
Population	10,079	10,334 (55)
Population in Households	9,781	10,039 (74)
Population in Rental Units	2,967	2,999 (561)
Population in Owner Units	6,814	7,040 (571)
Population in Group Quarters	298	295 (25)
Households, excluding group quarters	4,129	4,290 (265)
Avg. Household Size	2.37	2.34 (.14)
Renter Avg. Household Size	1.91	1.88 (.26)
Owner Avg. Household Size	2.65	2.61 (.15)
Housing Units	4,280	4,405 (183)
Rental Units	1,607	1,594 (339)
Owner Units	2,654	2,771 (264)
Other Seasonal & Migrant	19	40 (59)
Occupied Units	4,129	4,290 (265)
Renter-Occupied Units	1,555	1,594 (338)
Owner-Occupied Units	2,574	2,696 (245)
Vacant Units for Rent, excludes seasonal	44	0 (16)
2020 Rental Vacancy Rate	2.7%	0.0% (1.4)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	17	0 (16)
2020 Homeowner Vacancy Rate	0.7%	0.0% (0.8)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.0%	0 (28)
%/# of Overcrowded Units – Owner Occup.	0.0%	0 (28)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

Additional Local Housing Information:

- The New Richmond Housing and Market Needs Analysis was updated in July 2024.
- The City has a Housing Revolving Loan Fund, an Affordable Housing Fund, and has made land or buildings available at a discounted cost for residential development.
- The City reported 468 single-family units, 36 duplex units, and 224 multi-family units, constructed from 2020 to June 2024.

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

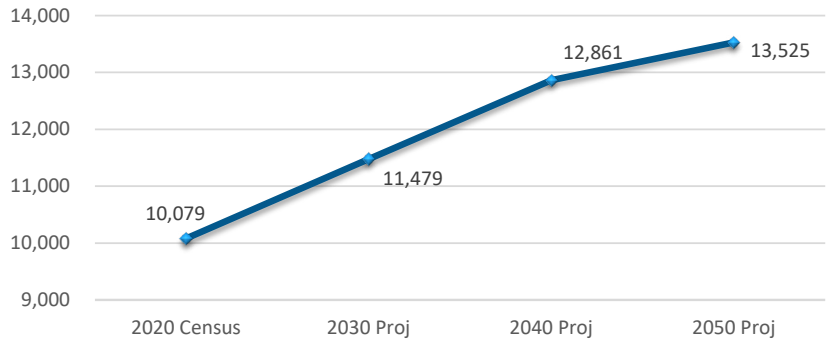
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	6,310	10,079	3,769	59.73%
Median Age	34.5	36.8	2	6.67%
# of Households	2,561	4,129	1,568	61.23%
Average Household Size	2.38	2.37	-0.01	-0.42%
% of One Person Households	31.50%	31.30%	484	59.98%
% of Households with Individuals Under 18 Years	34.90%	31.00%	386	43.18%
Owner Vacancy Rate	0.60%	0.70%	0.10%	-
Renter Vacancy Rate	5.10%	2.70%	-2.40%	-
Seasonal Units	5	19	14	280.00%
Vacant Units	96	151	55	57.29%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	5.1	5.8	0.7	13.73%
Units 50 Years or Older (pre 1950 & 1970)	616	1,309	693	112.50%
% of Units 50 Years or Older	23.30%	29.70%	6.40%	-
Single Family Units	1,674	2,984	1,310	78.26%
Multi-Family Units (2+ units)	934	1,387	453	48.50%
Mobile Homes	35	15	-20	-57.14%

- Total population in the City has increased nearly 60% over the last 20 years.
- Median age in the City has increased 2 years from 2000 to 2020.
- The percentage of one person households and households with individuals under the age of 18 slightly decreased in the City from 2000 to 2020.
- Owner vacancy rate remains significantly below the healthy range of 2-2.5%.
- The City experienced growth in both single-family and multi-family units from 2000 to 2020.

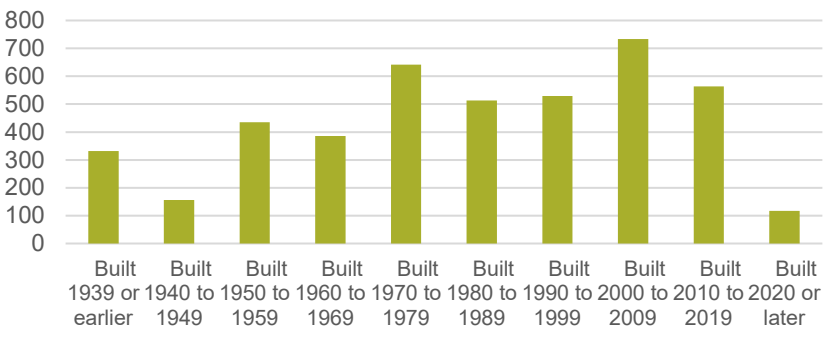
City of New Richmond, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



City of New Richmond
Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036 ↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084 ↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000 ↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569 ↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

St. Croix County Home Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419

sources: Wisconsin Realtors Association

- The median sale price for housing in the New Richmond School District increased 10.4% between 2022 and 2024, from $323,250 in 2022 to $357,000 in 2024.

City of New Richmond Housing Snapshot

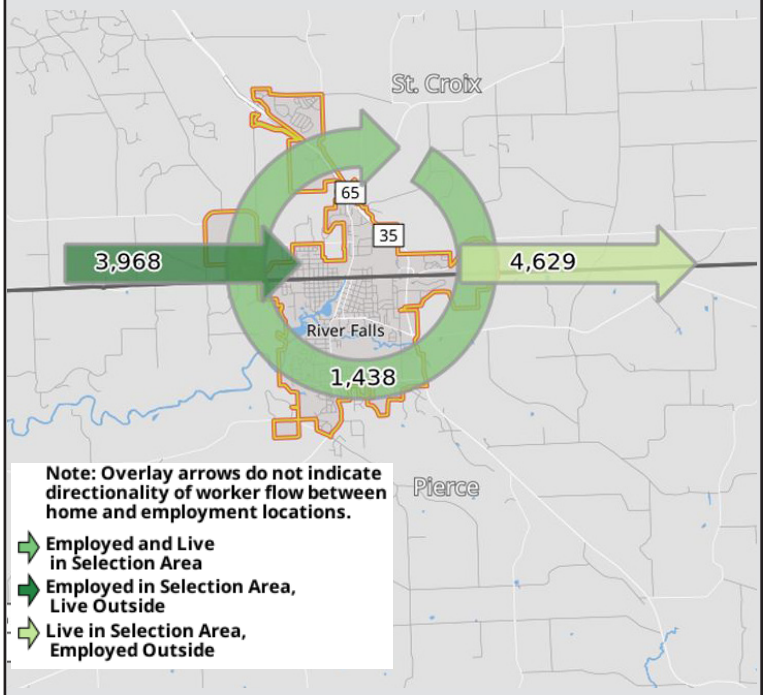
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

City of River Falls Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the City of River Falls is 43% Rental / 57% Owner.
- There is a need for additional renter units in the City with a rental vacancy rate of 2.3%.
- There is significant need for additional owner units in the City with an owner vacancy rate of 0.6%.
- Less than 0.2% of the City's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *24% of City of River Falls residents who are employed have a primary job inside the City while 76% leave the City for work.*
- *37% of the City of River Falls' workforce lives in Pierce County, 30% in St. Croix County, 6% in Washington County (MN), with the remainder in other counties.*

source: Longitudinal Employer-Household Dynamics

City of River Falls	2020 Census	2023 ACS (+/- MOE)
Population	16,182	16,349 (44)
Population in Households	13,539	13,979 (64)
Population in Rental Units	5,376	5,469 (684)
Population in Owner Units	8,163	8,510 (682)
Population in Group Quarters	2643	2,370 (38)
Households, excluding group quarters	5,719	5,519 (308)
Avg. Household Size	2.37	2.53 (.14)
Renter Avg. Household Size	2.17	2.40 (.26)
Owner Avg. Household Size	2.52	2.62 (.16)
Housing Units	5,931	5,877 (286)
Rental Units	2,545	2,377 (295)
Owner Units	3,375	3,469 (339)
Other Seasonal & Migrant	11	31 (48)
Occupied Units	5,719	5,519 (308)
Renter-Occupied Units	2,482	2,277 (283)
Owner-Occupied Units	3,237	3,242 (310)
Vacant Units for Rent, excludes seasonal	59	100 (82)
2020 Rental Vacancy Rate	2.3%	4.2% (3.4)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	19	0 (16)
2020 Homeowner Vacancy Rate	0.6%	0.0% (0.7)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	1.0%	16 (24)
%/# of Overcrowded Units – Owner Occup.	1.2%	0 (28)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

- The City of River Falls Housing Needs Analysis was updated in 2022.
- The City has a Housing Revolving Loan Fund, a multi-use Tax Increment District, is actively working to create new housing opportunities within the City.
- The City's zoning ordinance encourages residential infill by allowing for setback averaging when constructing on lots within existing neighborhoods.
- The City reported 231 single-family units, 112 duplex units, and 296 multi-family units, constructed from 2020 to June 2024.

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

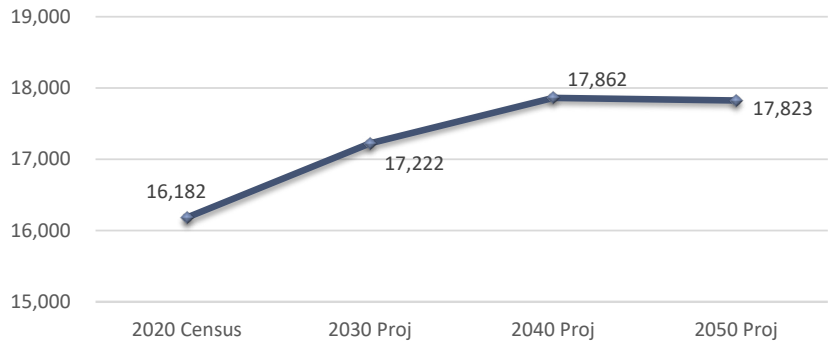
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	12,560	16,182	3,622	28.84%
Median Age	23.6	27.6	4	16.95%
# of Households	4,269	5,719	1,450	33.97%
Average Household Size	2.44	2.37	-0.07	-2.87%
% of One Person Households	27.70%	30.30%	547	46.20%
% of Households with Individuals Under 18 Years	30.20%	27.80%	303	23.52%
Owner Vacancy Rate	0.50%	0.60%	0.10%	-
Renter Vacancy Rate	0.90%	2.30%	1.40%	-
Seasonal Units	19	11	-8	-42.11%
Vacant Units	76	212	136	178.95%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	5.1	5.7	0.6	11.76%
Units 50 Years or Older (pre 1950 & 1970)	854	1,505	651	76.23%
% of Units 50 Years or Older	34.60%	25.60%	-9.00%	-
Single Family Units	2,361	3,593	1,232	52.18%
Multi-Family Units (2+ units)	1,837	1,919	82	4.46%
Mobile Homes	151	82	-69	-45.70%

- Total population in the City has increased nearly 29% over the last 20 years.
- Median age in the City has increased 4 years from 2000 to 2020.
- From 2000 to 2020, the City experienced a slight increase in one person households and slight decrease in households with individuals under 18.
- Owner vacancy rate remains well below the healthy range of 2-2.5%.
- The City experienced a 52% increase in single-family homes from 2000 to 2020.

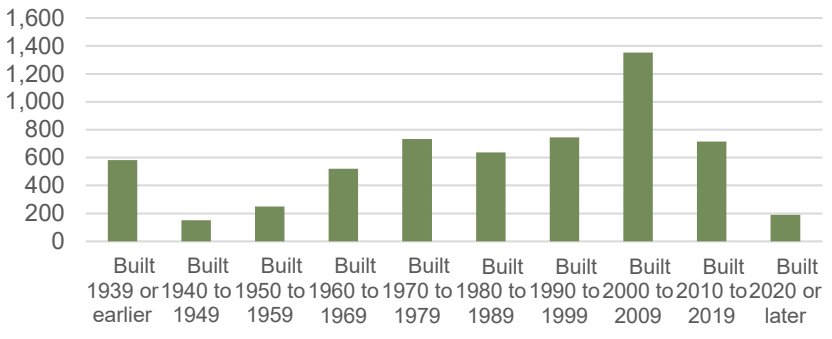
City of River Falls, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



City of River Falls
Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084
↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000
↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569
↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

St. Croix County Home Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419

sources: Wisconsin Realtors Association

- The median sale price for housing in the River Falls School District increased 13.8% between 2022 and 2024, from $367,000 in 2022 to $417,500 in 2024.

City of River Falls Housing Snapshot

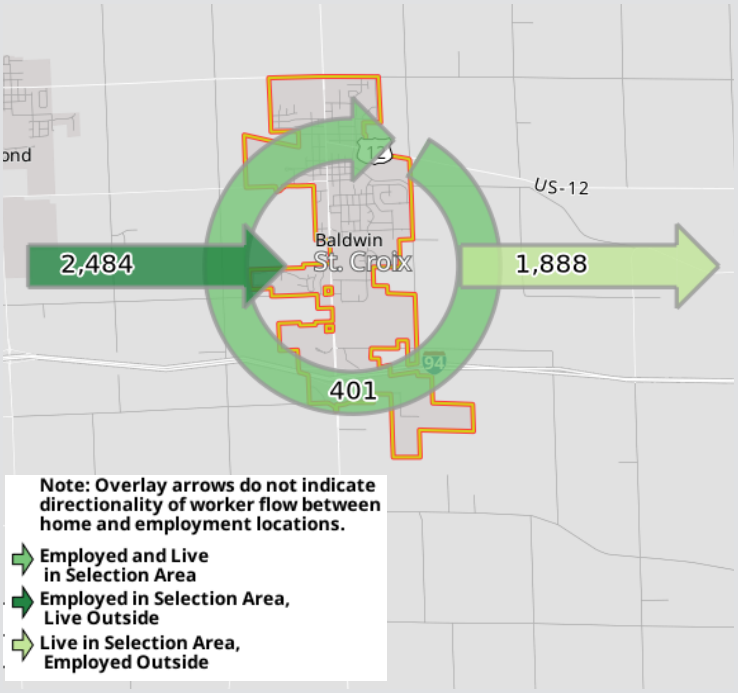
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Village of Baldwin Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Village of Baldwin is 38% Rental / 62% Owner.
- The Village's rental vacancy rate of 5.1% is at the low end of the healthy standard range.
- There is a strong need for additional owner units in the Village with an owner vacancy rate of 0.4%.
- None of the Village's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *18% of Village of Baldwin residents who are employed have a primary job inside the Village while 82% leave the Village for work.*
- *57% of the Village's workforce lives in St. Croix County, 11% in Pierce County, 8% in Dunn County, 4% in Polk County, and the remainder in other counties.*

source: Longitudinal Employer-Household Dynamics

Village of Baldwin	2020 Census	2023 ACS (+/- MOE)
Population	4,291	4,313 (22)
Population in Households	4,165	4,245 (34)
Population in Rental Units	820	914 (351)
Population in Owner Units	3,345	3,331 (353)
Population in Group Quarters	126	68 (16)
Households, excluding group quarters	1,727	1,663 (165)
Avg. Household Size	2.41	2.55 (.25)
Renter Avg. Household Size	1.26	1.94 (.49)
Owner Avg. Household Size	3.11	2.79 (.28)
Housing Units	1,787	1,663 (165)
Rental Units	690	470 (159)
Owner Units	1,097	1,193 (179)
Other Seasonal & Migrant	0	0 (10)
Occupied Units	1,727	1,663 (165)
Renter-Occupied Units	653	470 (158)
Owner-Occupied Units	1,074	1,193 (178)
Vacant Units for Rent, excludes seasonal	35	0 (10)
Rental Vacancy Rate	5.1%	0.0% (4.7)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	4	0 (10)
Homeowner Vacancy Rate	0.4%	0.0% (1.9)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# Overcrowded Units – Renter Occup.	0.0%	32 (50)
%/# Overcrowded Units – Owner Occup.	0.0%	0 (17)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

St. Croix County Housing Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419
2013 - 2023 Avg. # Home Sales: 1,321

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

St. Croix County Median Rent (2 bedroom):

2023 Median Rent: $1,520
2016 Median Rent: $1,093

sources: Wisconsin Realtors Association, rentdata.org

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

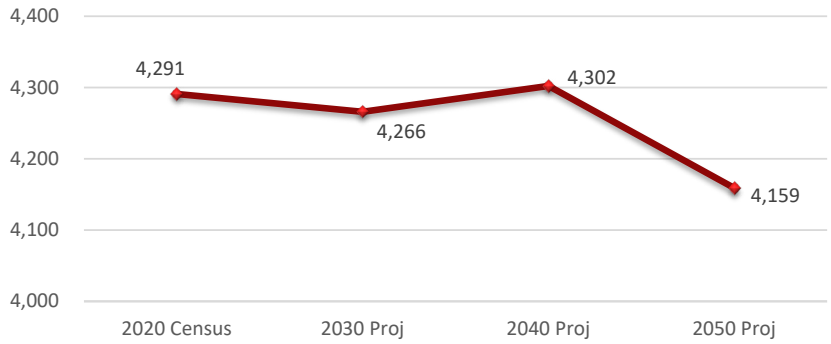
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	2,667	4,291	1,624	60.89%
Median Age	35.4	36.4	1	2.82%
# of Households	1,115	1,727	612	54.89%
Average Household Size	2.33	2.41	0.08	3.43%
% of One Person Households	30.10%	28.80%	161	47.92%
% of Households with Individuals Under 18 Years	32.40%	35.40%	250	69.25%
Owner Vacancy Rate	0.90%	0.40%	-0.50%	-
Renter Vacancy Rate	3.00%	5.10%	2.10%	-
Seasonal Units	2	0	-2	-100.00%
Vacant Units	29	60	31	106.90%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	5	5.9	0.9	18.00%
Units 50 Years or Older (pre 1950 & 1970)	328	474	146	44.51%
% of Units 50 Years or Older	28.80%	28.50%	-0.30%	-
Single Family Units	655	1,226	571	87.18%
Multi-Family Units (2+ units)	420	344	-76	-18.10%
Mobile Homes	65	57	-8	-12.31%

- Total population has increased about 60% over the last 20 years.
- The median age in the Village increased about one year from 2000 to 2020.
- The Village experienced a slight decrease in one person households and an increase in households with individuals under 18.
- The owner vacancy rates remain well below the healthy ranges in the Village.
- The Village experienced an 87% growth in single-family units and an 18% decline in 2+ units from 2000 to 2020.

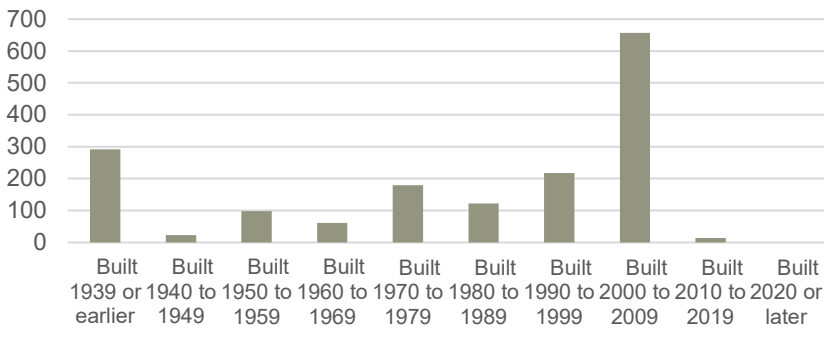
Village of Baldwin, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Village of Baldwin - Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084
↑ 55%

source:U.S. Census 2000 & 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000
↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569
↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

Housing in St. Croix County

The 2024 median sale price in St. Croix County was $381,000, a 35% increase from 2020 when the median sale price was $282,000.

According to rentdata.org, the median rent for a 2-bedroom unit in St. Croix County was $1,756, a 34% increase since 2020 ($1,314).

Village of Baldwin Housing Snapshot

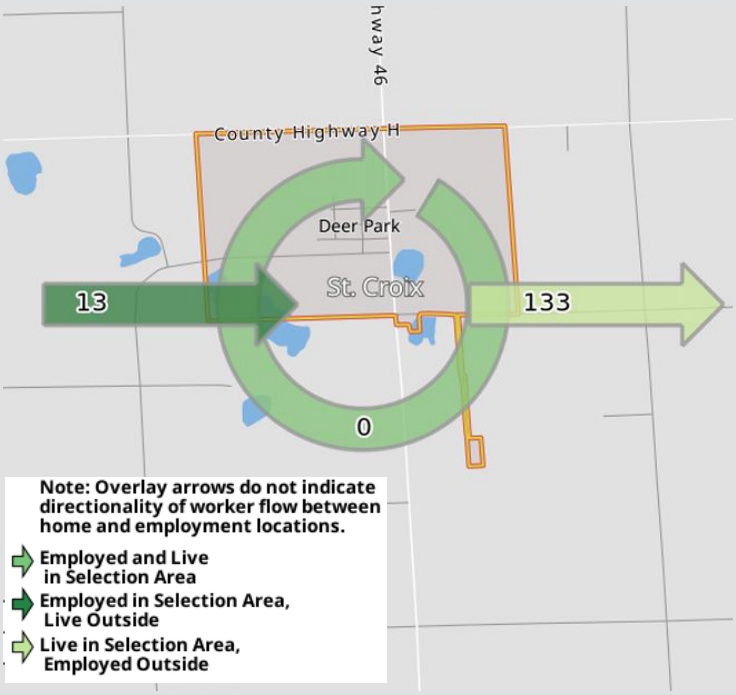
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Village of Deer Park Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Village of Deer Park is 29% Rental / 71% Owner.
- The Village's rental vacancy rate of 13.9% is well above the healthy vacancy range.
- There is a significant need for additional owner units in the Village with an owner vacancy rate of 0.0%.
- Less than 2% of the Village's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *100% of Village of Deer Park residents who are employed have a primary job outside the Village.*
- *76.9% of the Village's workforce lives in St. Croix County, with 7.7% each in Crawford, Polk, and Washburn Counties.*

source: Longitudinal Employer-Household Dynamics

Village of Deer Park	2020 Census	2023 ACS (+/- MOE)
Population	249	210 (65)
Population in Households	249	210 (65)
Population in Rental Units	44	70 (47)
Population in Owner Units	205	140 (49)
Population in Group Quarters	0	0 (10)
Households, excluding group quarters	107	93 (26)
Avg. Household Size	2.33	2.26 (.49)
Renter Avg. Household Size	1.43	1.94 (.74)
Owner Avg. Household Size	2.69	2.46 (.74)
Housing Units	120	107 (29)
Rental Units	36	43 (25)
Owner Units	82	64 (30)
Other Seasonal & Migrant	2	0 (10)
Occupied Units	107	93 (26)
Renter-Occupied Units	31	36 (20)
Owner-Occupied Units	76	57 (23)
Vacant Units for Rent, excludes seasonal	5	7 (11)
2020 Rental Vacancy Rate	13.9%	16.3% (22.8)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	0	0 (10)
2020 Homeowner Vacancy Rate	0.0%	0.0% (31.4)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.0%	0 (17)
%/# of Overcrowded Units – Owner Occup.	0.0%	0 (17)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

St. Croix County Housing Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419
2013 - 2023 Avg. # Home Sales: 1,321

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

St. Croix County Median Rent (2 bedroom):

2023 Median Rent: $1,520
2016 Median Rent: $1,093

sources: Wisconsin Realtors Association, rentdata.org

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

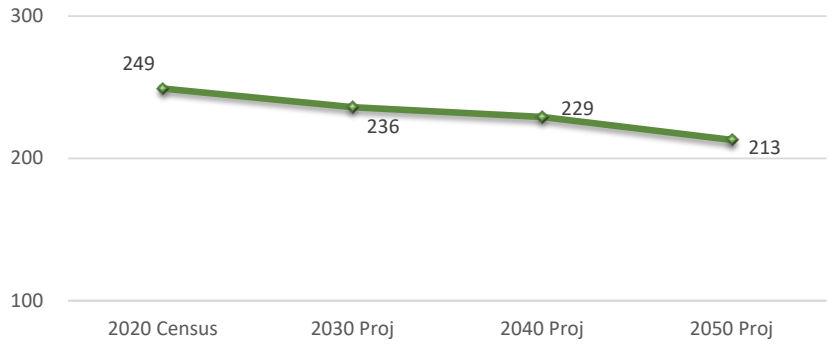
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	227	249	22	9.69%
Median Age	35.8	36.7	1	2.51%
# of Households	91	107	16	17.58%
Average Household Size	2.49	2.33	-0.16	-6.43%
% of One Person Households	25.30%	40.20%	20	86.96%
% of Households with Individuals Under 18 Years	29.70%	28.00%	3	11.11%
Owner Vacancy Rate	N/A	0.00%	-	-
Renter Vacancy Rate	7.70%	13.90%	6.20%	-
Seasonal Units	0	2	2	0.00%
Vacant Units	3	13	10	333.33%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	5.7	5.1	-0.6	-10.53%
Units 50 Years or Older (pre 1950 & 1970)	58	72	14	24.14%
% of Units 50 Years or Older	55.8%	67.3%	11.5%	-
Single Family Units	82	77	-5	-6.10%
Multi-Family Units (2+ units)	20	34	14	70.00%
Mobile Homes	2	2	0	0.00%

- Total population has increased just under 10% over the last 20 years.
- The median age in the Village increased 1 year from 2000 to 2020.
- There is a growing number of smaller households in the Village. In 2000, 25% of households were comprised of one person while in 2020 this percentage increased to 40%.
- The owner vacancy rate is far below the healthy range, while the renter vacancy rate is well above the healthy ranges in the Village.
- The Village experienced a 70% growth in single-family units from 2000 to 2020.

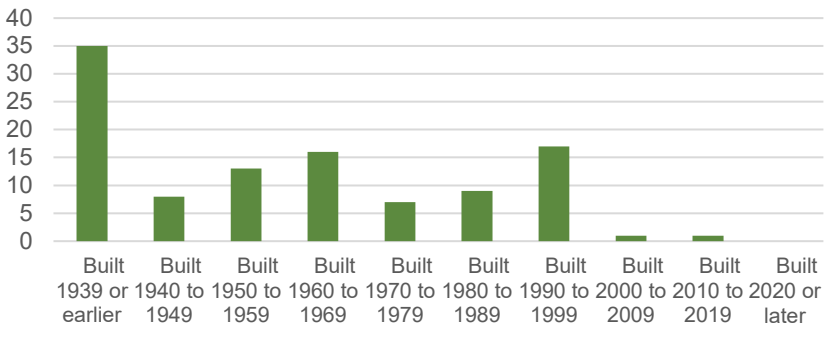
Village of Deer Park, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Village of Deer Park
Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084
↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000
↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569
↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

Housing in St. Croix County

The 2024 median sale price in St. Croix County was $381,000, a 35% increase from 2020 when the median sale price was $282,000.

According to rentdata.org, the median rent for a 2-bedroom unit in St. Croix County was $1,756, a 34% increase since 2020 ($1,314).

Village of Deer Park Housing Snapshot

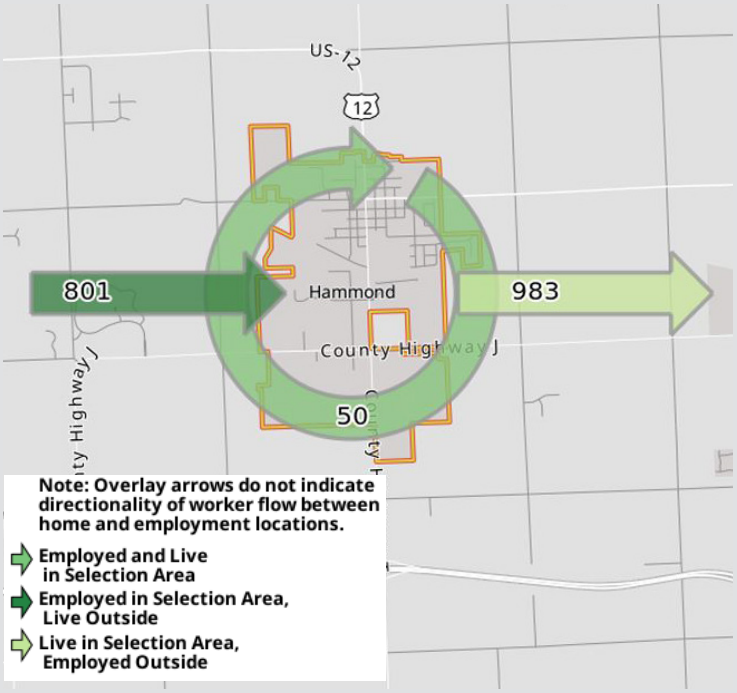
WCWRPC West Central Wisconsin Regional Planning Commission

Village of Hammond Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Village of Hammond is 26% Rental / 74% Owner.
- There is a need for additional rental units in the Village with a rental vacancy rate of 3.4%.
- There is a need for additional owner units in the Village with an owner vacancy rate of 0.5%.
- Less than 0.3% of the Village's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *5% of Village of Hammond's residents who are employed have a primary job inside the Village while 95% leave the Village for work.*
- *62% of the Village's workforce lives in St. Croix County, with 9% in Pierce County, 4% in Dunn County, with the remainder in other counties.*

source: Longitudinal Employer-Household Dynamics

Village of Hammond	2020 Census	2023 ACS (+/- MOE)
Population	1,873	2,071 (255)
Population in Households	1,862	2,049 (255)
Population in Rental Units	639	687 (195)
Population in Owner Units	1,223	1,362 (181)
Population in Group Quarters	11	22 (16)
Households, excluding group quarters	748	814 (120)
Avg. Household Size	2.49	2.52 (.24)
Renter Avg. Household Size	3.23	2.70 (.50)
Owner Avg. Household Size	2.22	2.43 (.28)
Housing Units	767	853 (120)
Rental Units	208	266 (86)
Owner Units	557	587 (101)
Other Seasonal & Migrant	2	0 (10)
Occupied Units	748	814 (120)
Renter-Occupied Units	198	254 (84)
Owner-Occupied Units	550	560 (96)
Vacant Units for Rent, excludes seasonal	7	12 (16)
2020 Rental Vacancy Rate	3.4%	4.5% (6.3)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	3	0 (10)
2020 Homeowner Vacancy Rate	0.5%	0.0% (3.8)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.0%	3 (15)
%/# of Overcrowded Units – Owner Occup.	1.3%	13 (18)

Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC

Additional Local Housing Information:

- The Village reported 5 single-family units, constructed from 2020 to June 2024.
- The Village has a multi-use Tax Increment District that includes residential development.
- The median sale price for housing in the St. Croix Central School District increased 14% between 2022 and 2024, from $335,500 in 2022 to $382,500 in 2024.

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

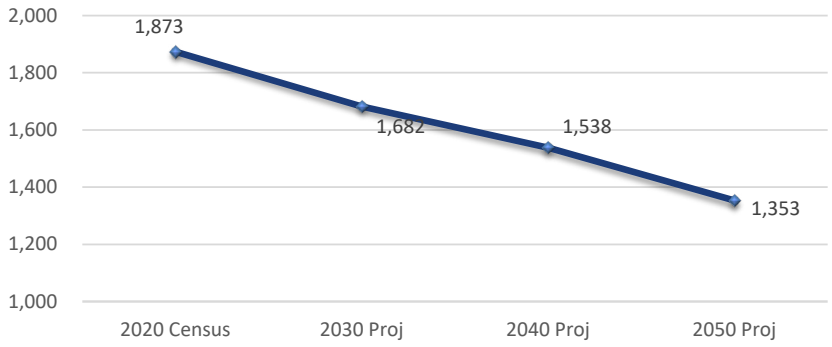
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020

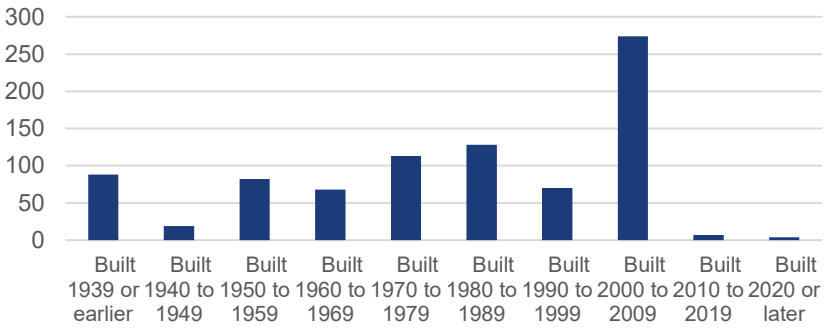
	2000 Census	2020 Census	# Change	% Change
Population	1,153	1,873	720	62.45%
Median Age	33.9	35.9	2	5.90%
# of Households	433	748	315	72.75%
Average Household Size	2.55	2.49	-0.06	-2.35%
% of One Person Households	20.60%	25.90%	105	117.98%
% of Households with Individuals Under 18 Years	42.50%	35.00%	78	42.39%
Owner Vacancy Rate	N/A	0.50%	-	-
Renter Vacancy Rate	2.10%	3.40%	1.30%	-
Seasonal Units	0	2	2	0.00%
Vacant Units	5	19	14	280.00%
	2000 Census	**2019-2023 ACS**	**# Change**	**% Change**
Median # of Rooms	5.5	5.8	0.3	5.45%
Units 50 Years or Older (pre 1950 & 1970)	145	257	112	77.24%
% of Units 50 Years or Older	33.00%	30.10%	-2.90%	-
Single Family Units	298	594	296	99.33%
Multi-Family Units (2+ units)	106	149	43	40.57%
Mobile Homes	35	112	77	220.00%

- Total population has increased about 62% over the last 20 years.
- The median age in the Village increased 2 years from 2000 to 2020.
- There is a growing number of smaller households in the Village. In 2000, 31% of households were comprised of one person while in 2020 this percentage increased to 38%.
- The owner and renter vacancy rates within the Village are below the healthy ranges.
- The Village experienced a 99% growth in single-family units and a 220% increase in mobile homes from 2000 to 2020.

Village of Hammond, WI
Population Projections (2020-2050)
source: WI Department of Administration, 2024



Village of Hammond
Year Housing Structure Built
source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084
↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000
↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569
↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

St. Croix County Home Sales

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

sources: Wisconsin Realtors Association

Village of Hammond Housing Snapshot

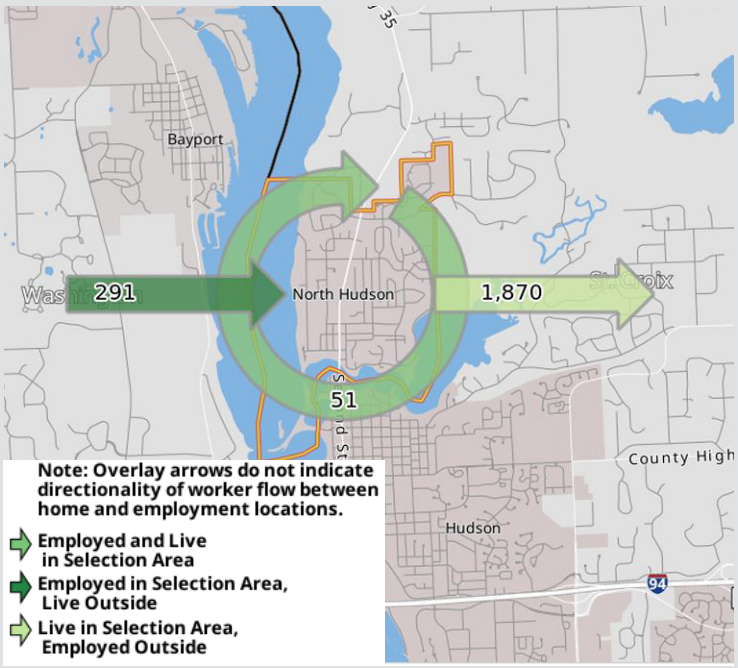
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Village of North Hudson Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Village of North Hudson is 27% Rental / 73% Owner.
- There is a strong need for additional rental units in the Village with a rental vacancy rate of 1.6%.
- There is a significant need for additional owner units in the Village with an owner vacancy rate of 0.8%.
- Less than 0.7% of the Village's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *3% of Village of North Hudson residents who are employed have a primary job inside the Village while 97% leave the Village for work.*
- *60% of the Village's workforce lives in St. Croix County, with 12% in Washington County (MN), 8% in Pierce County, with the remainder in other counties.*

source: Longitudinal Employer-Household Dynamics

Village of North Hudson	2020 Census	2023 ACS (+/- MOE)
Population	3,803	3,848 (15)
Population in Households	3,803	3,848 (15)
Population in Rental Units	658	603 (288)
Population in Owner Units	3,145	3,245 (290)
Population in Group Quarters	0	0 (10)
Households, excluding group quarters	1,591	1,529 (175)
Avg. Household Size	2.39	2.52 (.28)
Renter Avg. Household Size	1.52	2.86 (.89)
Owner Avg. Household Size	2.71	2.46 (.31)
Housing Units	1,624	1,657 (213)
Rental Units	440	211 (97)
Owner Units	1,173	1,357 (202)
Other Seasonal & Migrant	11	89 (98)
Occupied Units	1,591	1,529 (175)
Renter-Occupied Units	432	211 (96)
Owner-Occupied Units	1,159	1,318 (190)
Vacant Units for Rent, excludes seasonal	7	0 (10)
2020 Rental Vacancy Rate	1.6%	0.0% (10.1)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	9	0 (10)
2020 Homeowner Vacancy Rate	0.8%	0.0% (1.6)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.0%	10 (24)
%/# of Overcrowded Units – Owner Occup.	0.0%	0 (17)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

Additional Local Housing Information:

- The Village reported 83 single-family units constructed from 2020 to June 2024.
- Land availability has been identified as a barrier to meeting the community's housing needs.
- The median sale price for housing in the Hudson School District increased 8.2% between 2022 and 2024, from $425,000 in 2022 to $460,000 in 2024.

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION
July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

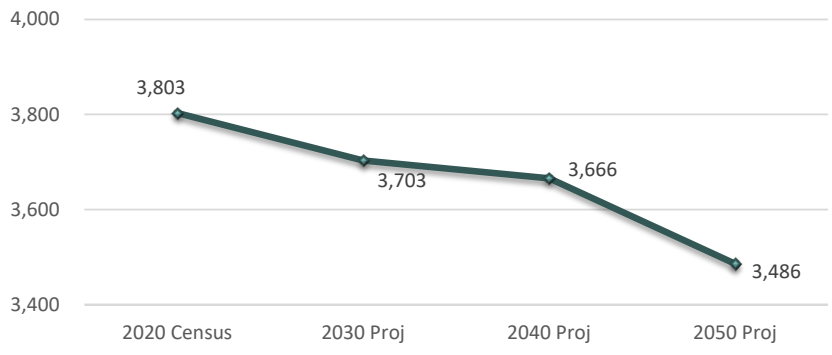
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	3,463	3,803	340	9.82%
Median Age	34.6	41.8	7	20.81%
# of Households	1,315	1,591	276	20.99%
Average Household Size	2.63	2.39	-0.24	-9.13%
% of One Person Households	19.60%	25.60%	149	57.75%
% of Households with Individuals Under 18 Years	39.20%	28.50%	-62	-12.02%
Owner Vacancy Rate	1.10%	0.80%	-0.30%	-
Renter Vacancy Rate	1.00%	1.60%	0.60%	-
Seasonal Units	15	11	-4	-26.67%
Vacant Units	43	33	-10	-23.26%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	5.9	6.7	0.8	13.56%
Units 50 Years or Older (pre 1950 & 1970)	221	456	235	106.33%
% of Units 50 Years or Older	16.20%	27.50%	11.30%	-
Single Family Units	1,080	1,532	452	41.85%
Multi-Family Units (2+ units)	273	125	-148	-54.21%
Mobile Homes	12	0	-12	-100.00%

- Total population has increased nearly 10% over the last 20 years.
- The median age in the Village increased 7 years from 2000 to 2020.
- From 2000 to 2020, the Village experienced an increase in the number of single person households and decrease in households with individuals under 18.
- The owner and renter vacancy rates within the Village are both well below the healthy ranges.
- The Village experienced a 42% growth in single-family units and a 54% decrease in 2+ units from 2000 to 2020.

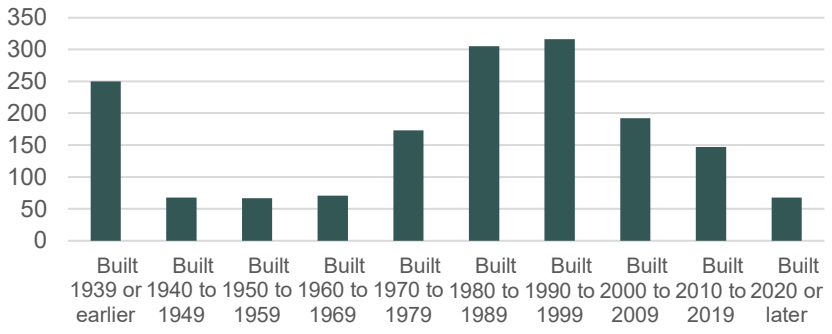
Village of North Hudson, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Village of North Hudson
Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084
↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000
↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569
↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

St. Croix County Home Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

sources: Wisconsin Realtors Association

Village of North Hudson Housing Snapshot

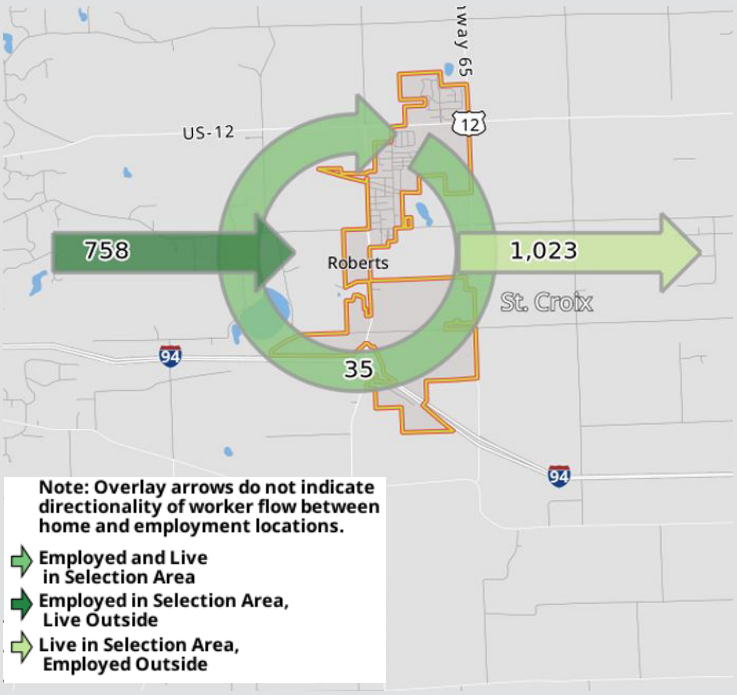
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Village of Roberts Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Village of Roberts is 31% Rental / 69% Owner.
- There is a slight need for additional rental units in the Village with a rental vacancy rate of 4.1%.
- There is a need for additional owner units in the Village with an owner vacancy rate of 1.3%.
- None of the Village's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *3% of Village of Roberts' residents who are employed have a primary job inside the Village while 97% leave the Village for work.*
- *60% of the Village's workforce lives in St. Croix County, with 9% in Pierce County, 6% in Polk County, with the remainder in other counties.*

source: Longitudinal Employer-Household Dynamics

Village of Roberts	2020 Census	2023 ACS (+/- MOE)
Population	1,919	1,981 (269)
Population in Households	1,919	1,981 (269)
Population in Rental Units	511	485 (141)
Population in Owner Units	1,408	1,496 (245)
Population in Group Quarters	0	0 (10)
Households, excluding group quarters	747	746 (118)
Avg. Household Size	2.57	2.66 (.23)
Renter Avg. Household Size	2.18	2.10 (.47)
Owner Avg. Household Size	2.75	2.90 (.24)
Housing Units	775	777 (120)
Rental Units	244	242 (89)
Owner Units	531	535 (81)
Other Seasonal & Migrant	0	0 (10)
Occupied Units	747	746 (118)
Renter-Occupied Units	234	231 (87)
Owner-Occupied Units	513	515 (76)
Vacant Units for Rent, excludes seasonal	10	11 (17)
2020 Rental Vacancy Rate	4.1%	4.5% (6.6)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	7	0 (10)
2020 Homeowner Vacancy Rate	1.3%	0.0% (4.2)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.0%	0 (17)
%/# of Overcrowded Units – Owner Occup.	3.5%	4 (16)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

Additional Local Housing Information:

- The Village reported 86 single-family units and 94 duplex units constructed from 2020 to June 2024.
- The Village has a residential lending committee as well as multi-use Tax Increment District that includes residential development.
- The median sale price for housing in the St. Croix Central School District increased 14% between 2022 and 2024, from $335,500 in 2022 to $382,500 in 2024.

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

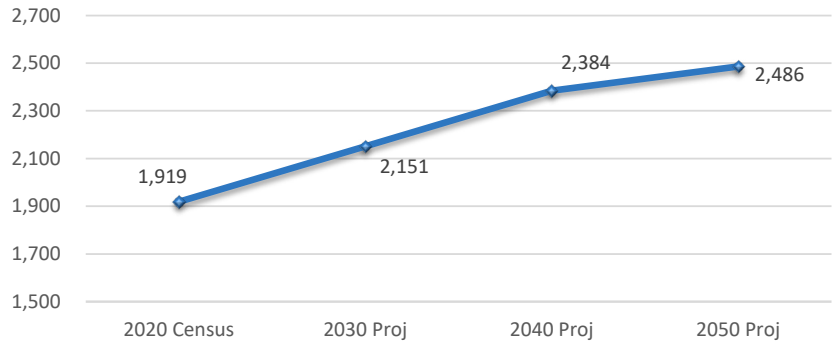
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	969	1,919	950	98.04%
Median Age	31.8	33.6	2	5.66%
# of Households	392	747	355	90.56%
Average Household Size	2.47	2.57	0.10	4.05%
% of One Person Households	25.80%	21.30%	58	57.43%
% of Households with Individuals Under 18 Years	35.20%	39.00%	153	110.87%
Owner Vacancy Rate	N/A	1.30%	-	-
Renter Vacancy Rate	2.80%	4.10%	1.30%	-
Seasonal Units	2	0	-2	-100.00%
Vacant Units	10	28	18	180.00%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	5.2	6.2	1	19.23%
Units 50 Years or Older (pre 1950 & 1970)	81	83	2	2.47%
% of Units 50 Years or Older	19.90%	10.70%	-9.20%	-
Single Family Units	188	569	381	202.66%
Multi-Family Units (2+ units)	74	88	14	18.92%
Mobile Homes	145	134	-11	-7.59%

- Total population has increased about 98% over the last 20 years.
- The median age in the Village increased 2 years from 2000 to 2020.
- There is a slight decline in the number of smaller households in the Village. In 2000, 26% of households were comprised of one person while in 2020 this percentage increased to 21%.
- The owner and renter vacancy rates are below the healthy ranges within the Village.
- The Village experienced a 203% growth in single-family units and a 19% increase in 2+ units from 2000 to 2020.

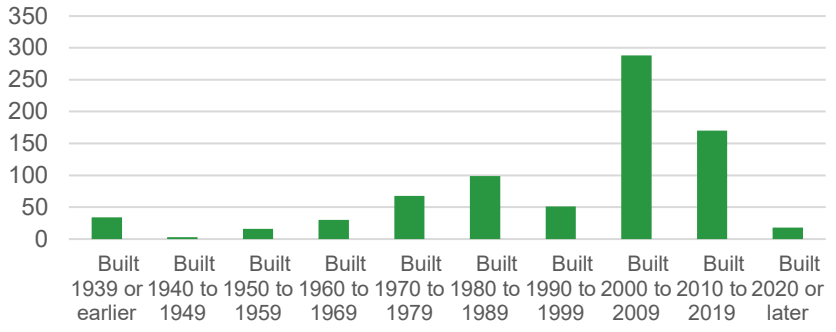
Village of Roberts, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Village of Roberts
Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036 ↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084 ↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000 ↑ 76%

Median owner inc., 2010: $79,192
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source: U.S. Census 2010 & 2020 5-Year ACS

St. Croix County Home Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

sources: Wisconsin Realtors Association

Village of Roberts Housing Snapshot

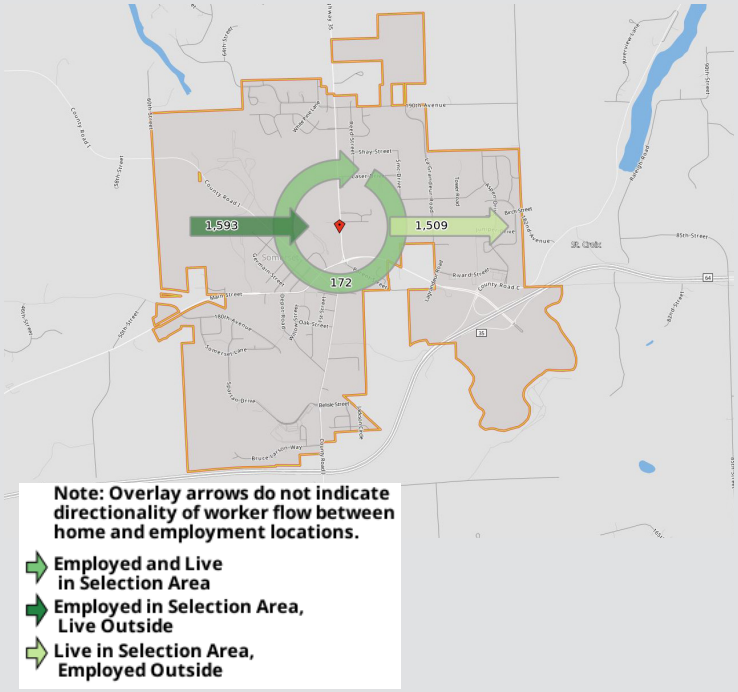
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Village of Somerset Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Village of Somerset is 36% Rental / 64% Owner.
- There is a need for additional rental units in the Village with a rental vacancy rate of 2%.
- There is a strong need for additional owner units in the Village with an owner vacancy rate of 0.9%.
- About 0.2% of the Village's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *10% of Village of Somerset's residents who are employed have a primary job inside the Village while 90% leave the Village for work.*
- *57% of the Village's workforce lives in St. Croix County, with 15% in Polk County, 8% in Washington County (MN), with the remainder in other counties.*

source: Longitudinal Employer-Household Dynamics

Village of Somerset	2020 Census	2023 ACS (+/- MOE)
Population	3,019	3,084 (21)
Population in Households	3,019	3,066 (21)
Population in Rental Units	1,278	1,204 (323)
Population in Owner Units	1,741	1,862 (322)
Population in Group Quarters	0	18 (3)
Households, excluding group quarters	1,216	1,158 (132)
Avg. Household Size	2.48	2.65 (.30)
Renter Avg. Household Size	2.92	2.49 (.54)
Owner Avg. Household Size	2.24	2.76 (.34)
Housing Units	1,255	1,289 (176)
Rental Units	451	484 (132)
Owner Units	801	752 (172)
Other Seasonal & Migrant	3	53 (60)
Occupied Units	1,216	1,158 (132)
Renter-Occupied Units	438	484 (131)
Owner-Occupied Units	778	674 (138)
Vacant Units for Rent, excludes seasonal	9	0 (10)
2020 Rental Vacancy Rate	2.0%	0.0% (4.5)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	7	0 (10)
2020 Homeowner Vacancy Rate	0.9%	0.0% (3.3)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	2.7%	24 (32)
%/# of Overcrowded Units – Owner Occup.	0.0%	0 (17)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

Additional Local Housing Information:

- The Village reported 158 single-family units and 4 duplex units constructed from 2020 to June 2024.
- The Village has made land or buildings available at a discounted cost for residential development.
- The median sale price for housing in the Somerset School District increased 4% between 2022 and 2024, from $380,000 in 2022 to $395,050 in 2024.

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

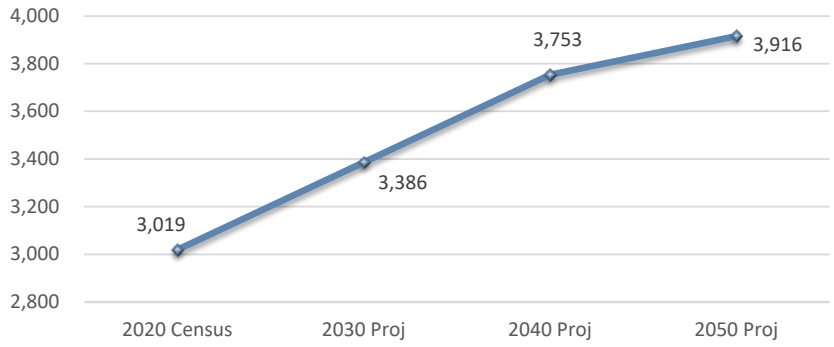
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	1,556	3,019	1,463	94.02%
Median Age	27.4	31.9	5	16.42%
# of Households	635	1,216	581	91.50%
Average Household Size	2.45	2.48	0.03	1.22%
% of One Person Households	26.80%	27.50%	164	96.47%
% of Households with Individuals Under 18 Years	41.40%	36.60%	182	69.20%
Owner Vacancy Rate	0.90%	0.90%	0.00%	-
Renter Vacancy Rate	1.90%	2.00%	0.10%	-
Seasonal Units	5	3	-2	-40.00%
Vacant Units	24	39	15	62.50%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	4.8	5.4	0.6	12.50%
Units 50 Years or Older (pre 1950 & 1970)	119	229	110	92.44%
% of Units 50 Years or Older	18.70%	17.80%	-0.90%	-
Single Family Units	350	778	428	122.29%
Multi-Family Units (2+ units)	285	433	148	51.93%
Mobile Homes	2	0	-2	-100.00%

- Total population has increased about 94% over the last 20 years.
- The median age in the Village increased 5 years from 2000 to 2020.
- There is a slight decline in the number of households with indviduals under 18 in the Village. In 2000, 41% of households were had at least one individual under 18, while in 2020 this percentage decreased to 37%.
- Both the owner and renter vacancy rates within the Village are well below the healthy ranges.
- The Village experienced a 122% growth in single-family units and a 52% increase in 2+ units from 2000 to 2020.

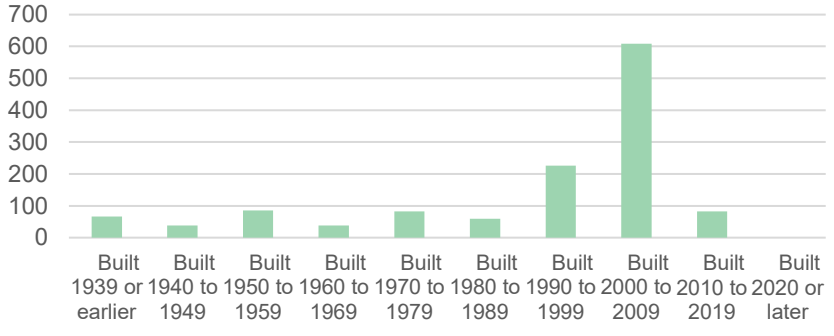
Village of Somerset, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Village of Somerset
Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036 ↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084 ↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000 ↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569 ↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

St. Croix County Home Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

sources: Wisconsin Realtors Association

Village of Somerset Housing Snapshot

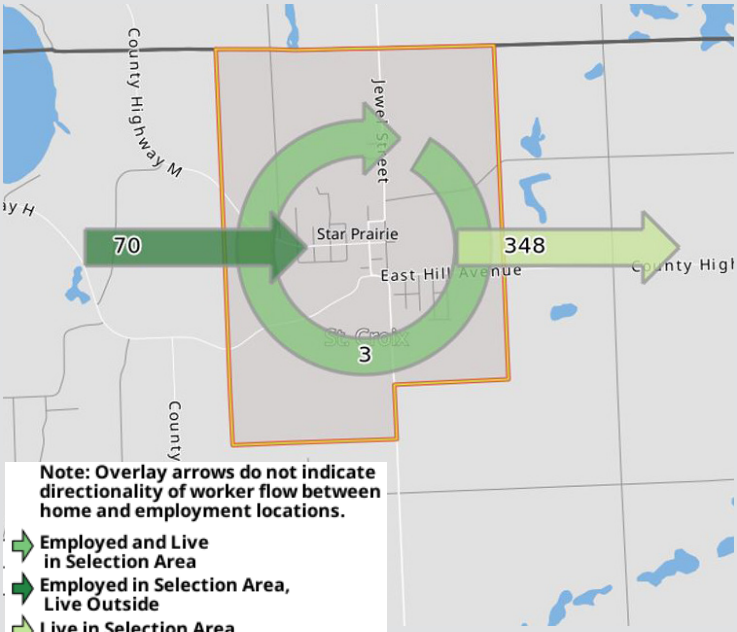
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Village of Star Prairie Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Village of Star Prairie is 28% Rental / 72% Owner.
- There is a slight need for additional rental units in the Village with a rental vacancy rate of 4.8%.
- There is a strong need for additional owner units in the Village with an owner vacancy rate of 0.0%.
- About 0.3% of the Village's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *1% of Village of Star Prairie's residents who are employed have a primary job inside the Village while 99% leave the Village for work.*
- *66% of the Village's workforce lives in St. Croix County, with 12% in Polk County, 6% in Washington County (MN), with the remainder in other counties.*

source: Longitudinal Employer-Household Dynamics

Village of Star Prairie	2020 Census	2023 ACS (+/- MOE)
Population	678	579 (153)
Population in Households	678	579 (153)
Population in Rental Units	216	154 (86)
Population in Owner Units	462	425 (126)
Population in Group Quarters	0	0 (1)
Households, excluding group quarters	278	268 (75)
Avg. Household Size	2.44	2.16 (.28)
Renter Avg. Household Size	2.73	2.41 (.55)
Owner Avg. Household Size	2.32	2.08 (.34)
Housing Units	289	287 (75)
Rental Units	84	75 (39)
Owner Units	204	212 (69)
Other Seasonal & Migrant	1	0 (10)
Occupied Units	278	268 (75)
Renter-Occupied Units	79	64 (34)
Owner-Occupied Units	199	204 (67)
Vacant Units for Rent, excludes seasonal	4	11 (17)
2020 Rental Vacancy Rate	4.8%	14.7% (21.2)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	0	4 (6)
2020 Homeowner Vacancy Rate	0.0%	1.9% (3.1)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.0%	3 (15)
%/# of Overcrowded Units – Owner Occup.	0.0%	2 (14)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

St. Croix County Housing Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419
2013 - 2023 Avg. # Home Sales: 1,321

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

St. Croix County Median Rent (2 bedroom):

2023 Median Rent: $1,520
2016 Median Rent: $1,093

sources: Wisconsin Realtors Association, rentdata.org

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

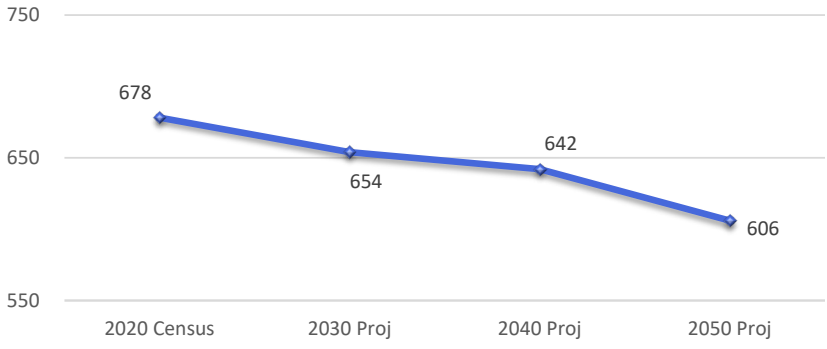
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	574	678	104	18.12%
Median Age	32.1	37.9	6	18.07%
# of Households	212	278	66	31.13%
Average Household Size	2.71	2.44	-0.27	-9.96%
% of One Person Households	23.60%	25.90%	22	44.00%
% of Households with Individuals Under 18 Years	39.60%	31.30%	3	3.57%
Owner Vacancy Rate	0.60%	0.00%	-0.60%	-
Renter Vacancy Rate	N/A	4.80%	-	-
Seasonal Units	0	1	1	0.00%
Vacant Units	3	11	8	266.67%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	6	5.4	-0.6	-10.00%
Units 50 Years or Older (pre 1950 & 1970)	64	83	19	29.69%
% of Units 50 Years or Older	32.80%	28.90%	-3.90%	-
Single Family Units	159	239	80	50.31%
Multi-Family Units (2+ units)	33	64	31	93.94%
Mobile Homes	3	0	-3	-100.00%

- Total population has increased about 18% over the last 20 years.
- The median age in the Village increased 6 years from 2000 to 2020.
- There is a decline in the number of households with individuals under 18 in the Village. In 2000, nearly 40% of households had at least one individual under 18, while in 2020 this percentage decreased to 31%.
- The owner vacancy rate is significantly below the healthy range, while the renter vacancy rate is 0.2% below the healthy range.
- The Village experienced a 50% growth in single-family units and a 94% increase in 2+ units from 2000 to 2020.

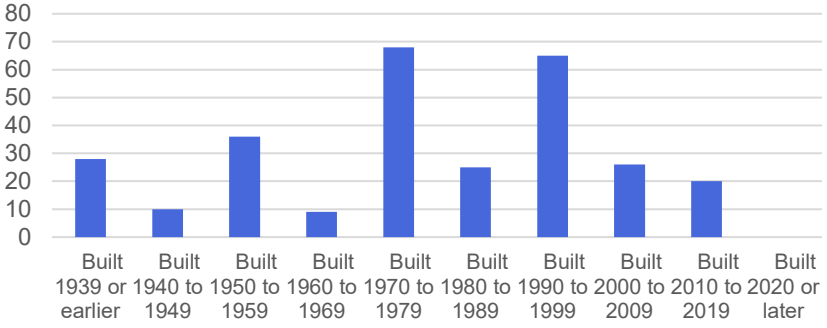
Village of Star Prairie, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Village of Star Prairie
Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084
↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000
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Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569
↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

Active St. Croix County For Sale Listings

July 2016: 522
July 2017: 432
July 2018: 442
July 2019: 599
July 2020: 469
July 2021: 306
July 2022: 217
July 2023: 197
July 2024: 208

source: Realtor.com

Village of Star Prairie Housing Snapshot

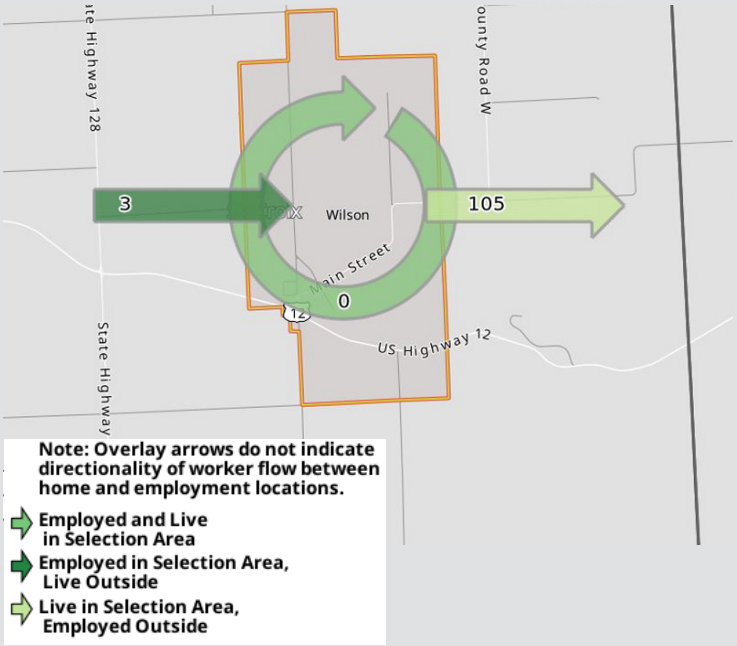
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Village of Wilson Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Village of Wilson is 16% Rental / 84% Owner.
- There is a strong need for additional rental units in the Village with a rental vacancy rate of 0.0%.
- There is a strong need for additional owner units in the Village with an owner vacancy rate of 0.0%.
- None of the Village's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *None of the Village of Wilson's residents who are employed have a primary job inside the Village, resulting in 100% leaving the Village for work.*
- *67% of the Village's workforce lives in St. Croix County, with 33% in Dunn County.*

source: Longitudinal Employer-Household Dynamics

Village of Wilson	2020 Census	2023 ACS (+/- MOE)
Population	209	195 (47)
Population in Households	209	195 (47)
Population in Rental Units	23	27 (26)
Population in Owner Units	186	168 (48)
Population in Group Quarters	0	0 (10)
Households, excluding group quarters	83	75 (28)
Avg. Household Size	2.52	2.60 (.66)
Renter Avg. Household Size	1.74	4.50 (2.06)
Owner Avg. Household Size	2.66	2.43 (.62)
Housing Units	83	79 (29)
Rental Units	13	6 (15)
Owner Units	70	69 (34)
Other Seasonal & Migrant	0	4 (7)
Occupied Units	83	75 (28)
Renter-Occupied Units	13	6 (6)
Owner-Occupied Units	70	69 (27)
Vacant Units for Rent, excludes seasonal	0	0 (10)
2020 Rental Vacancy Rate	0.0%	0.0% (100)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	0	0 (10)
2020 Homeowner Vacancy Rate	0.0%	0.0% (27.2)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.0%	0 (17)
%/# of Overcrowded Units – Owner Occup.	0.0%	3 (11)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

St. Croix County Housing Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419
2013 - 2023 Avg. # Home Sales: 1,321

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

St. Croix County Median Rent (2 bedroom):

2023 Median Rent: $1,520
2016 Median Rent: $1,093

sources: Wisconsin Realtors Association, rentdata.org

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

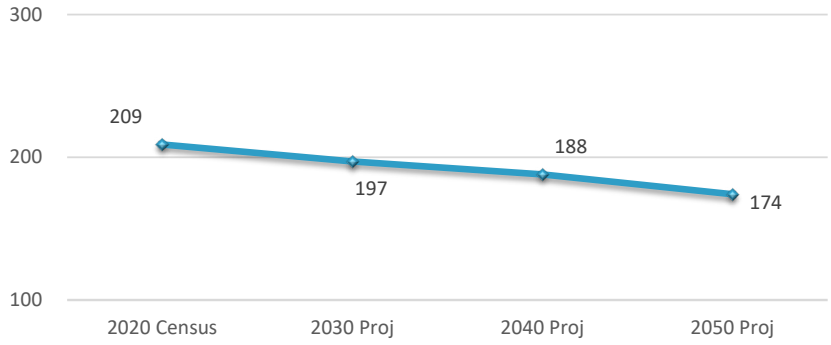
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	176	209	33	18.75%
Median Age	36.5	39.1	3	7.12%
# of Households	66	83	17	25.76%
Average Household Size	2.67	2.52	-0.15	-5.62%
% of One Person Households	18.20%	30.10%	13	108.33%
% of Households with Individuals Under 18 Years	36.40%	37.30%	7	29.17%
Owner Vacancy Rate	1.70%	0.00%	-1.70%	-
Renter Vacancy Rate	12.50%	0.00%	-12.50%	-
Seasonal Units	0	0	0	0.00%
Vacant Units	3	0	-3	-100.00%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	6.6	6.5	-0.1	-1.52%
Units 50 Years or Older (pre 1950 & 1970)	34	38	4	11.76%
% of Units 50 Years or Older	51.50%	48.10%	-3.40%	-
Single Family Units	58	86	28	48.28%
Multi-Family Units (2+ units)	4	3	-1	-25.00%
Mobile Homes	4	1	-3	-75.00%

- Total population has increased about 19% over the last 20 years.
- The median age in the Village increased 3 years from 2000 to 2020.
- There is a growing number of smaller households in the Village. In 2000, 18% of households were comprised of one person, while in 2020 this percentage increased to 30%.
- Both the owner and renter vacancy rates within the Village are well below the healthy ranges.
- The Village experienced a 42% growth in single-family units and a 25% decrease in 2+ units from 2000 to 2020.

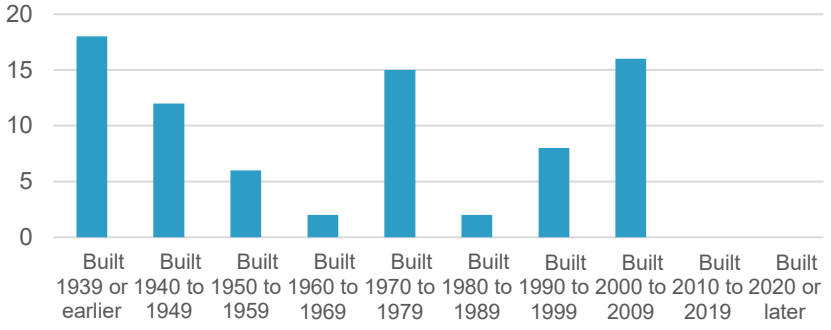
Village of Wilson, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Village of Wilson - Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084
↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
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source: U.S. Census 2010 & 2020 5-Year ACS

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Village of Wilson Housing Snapshot

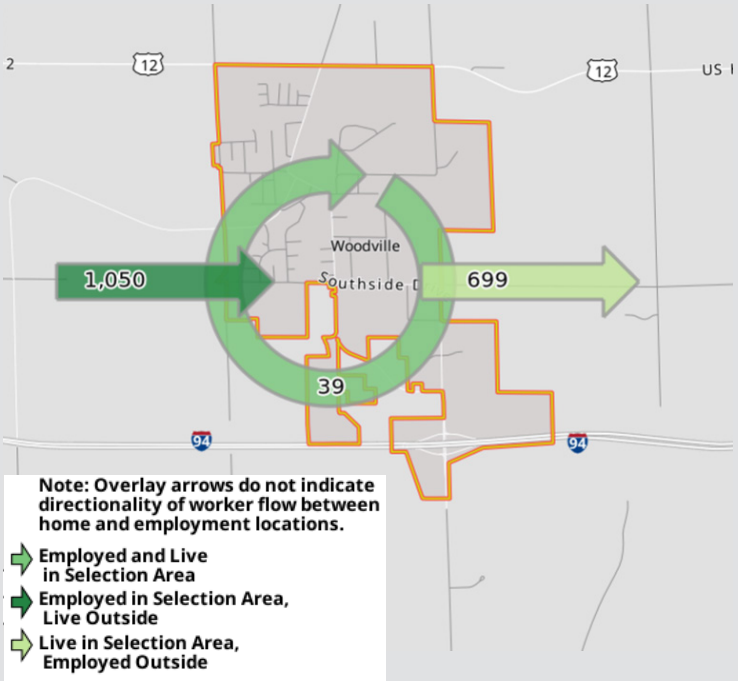
WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Village of Woodville Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Village of Woodville is 32% Rental / 68% Owner.
- There rental vacancy rate in the Village is within the healthy range with a rate of 12.7%.
- There is a need for additional owner units in the Village with an owner vacancy rate of 1.8%.
- Less than 0.7% of the Village's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *5% of Village of Woodville's residents who are employed have a primary job inside the Village while 95% leave the Village for work.*
- *48% of the Village's workforce lives in St. Croix County, with 14% in Dunn County, 12% in Pierce County, 6% in Polk County, with the remainder in other counties.*

source: Longitudinal Employer-Household Dynamics

Village of Woodville	2020 Census	2023 ACS (+/- MOE)
Population	1,386	1,497 (213)
Population in Households	1,341	1,458 (213)
Population in Rental Units	506	419 (180)
Population in Owner Units	835	1,039 (166)
Population in Group Quarters	45	39 (4)
Households, excluding group quarters	558	528 (70)
Avg. Household Size	2.40	2.76 (.26)
Renter Avg. Household Size	2.83	2.17 (.51)
Owner Avg. Household Size	2.20	3.10 (.30)
Housing Units	595	551 (73)
Rental Units	205	205 (67)
Owner Units	386	343 (54)
Other Seasonal & Migrant	4	3 (4)
Occupied Units	558	528 (70)
Renter-Occupied Units	179	193 (63)
Owner-Occupied Units	379	335 (49)
Vacant Units for Rent, excludes seasonal	26	12 (19)
2020 Rental Vacancy Rate	12.7%	5.9% (8.9)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	7	0 (10)
2020 Homeowner Vacancy Rate	1.8%	0.0% (6.5)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	4.5%	3 (15)
%/# of Overcrowded Units – Owner Occup.	0.0%	0 (17)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

Additional Local Housing Information:

- The Village reported 10 single-family units and 10 duplex units constructed from 2020 to June 2024.
- Land availability has been identified as a barrier to meeting the community's housing needs.
- The median sale price for housing in the Baldwin-Woodville School District increased 6.3% between 2022 and 2024, from $284,950 in 2022 to $303,000 in 2024.

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION
July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

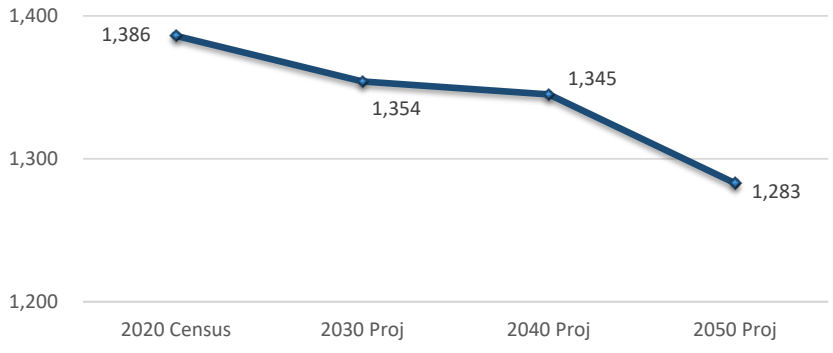
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	1,104	1,386	282	25.54%
Median Age	33.7	38.3	5	13.65%
# of Households	446	558	112	25.11%
Average Household Size	2.37	2.40	3.0%	1.27%
% of One Person Households	30.90%	32.60%	44	31.88%
% of Households with Individuals Under 18 Years	36.50%	31.00%	10	6.13%
Owner Vacancy Rate	0.70%	1.80%	1.10%	-
Renter Vacancy Rate	4.70%	12.70%	8.00%	-
Seasonal Units	2	4	2	100.00%
Vacant Units	14	37	23	164.29%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	4.9	5.4	0.5	10.20%
Units 50 Years or Older (pre 1950 & 1970)	121	135	14	11.57%
% of Units 50 Years or Older	26.00%	24.50%	-1.50%	-
Single Family Units	250	354	104	41.60%
Multi-Family Units (2+ units)	133	184	51	38.35%
Mobile Homes	80	49	-31	-38.75%

- Total population has increased about 25% over the last 20 years.
- The median age in the Village increased 5 years from 2000 to 2020.
- There is a slight increase in the number of smaller households in the Village. In 2000, 31% of households were comprised of one person while in 2020 this percentage increased to about 33%.
- The renter vacancy rate in the Village is within the healthy range, while the owner vacancy rate is below the healthy range.
- The Village experienced a 42% growth in single-family units and a 38% increase in 2+ units from 2000 to 2020.

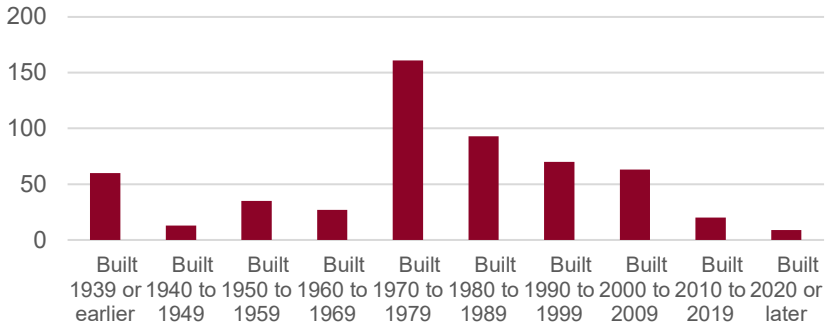
Village of Woodville, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Village of Woodville
Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
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Village of Woodville Housing Snapshot

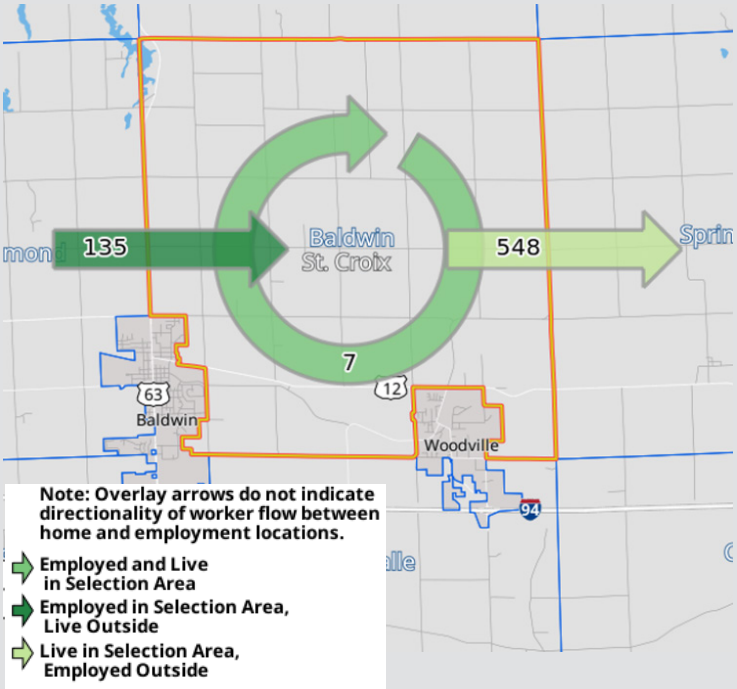
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Town of Baldwin Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Town of Baldwin is 7% Rental / 93% Owner.
- There is a need for additional rental units in the Town with a rental vacancy rate of 3.4%.
- There is a strong need for additional owner units in the Town with an owner vacancy rate of 0.9%.
- Only 1% of the Town's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *1% of the Town of Baldwin's residents that are employed have a primary job inside the Town while 99% leave the Village for work.*
- *47% of the Town's workforce lives in St. Croix County, 15% in Pierce County, 11% in Dunn County, 6% in Polk County, with the remainder in others.*

source: Longitudinal Employer-Household Dynamics

Town of Baldwin	2020 Census	2023 ACS (+/- MOE)
Population	1,047	1,172 (236)
Population in Households	1,047	1,172 (236)
Population in Rental Units	88	128 (56)
Population in Owner Units	959	1,044 (230)
Population in Group Quarters	0	0 (10)
Households, excluding group quarters	359	417 (82)
Avg. Household Size	2.92	2.81 (.36)
Renter Avg. Household Size	3.38	2.91 (.63)
Owner Avg. Household Size	2.88	2.80 (.40)
Housing Units	378	419 (82)
Rental Units	29	44 (25)
Owner Units	344	375 (81)
Other Seasonal & Migrant	5	0 (10)
Occupied Units	359	417 (82)
Renter-Occupied Units	26	44 (21)
Owner-Occupied Units	333	373 (79)
Vacant Units for Rent, excludes seasonal	1	0 (10)
2020 Rental Vacancy Rate	3.4%	0.0% (37.1)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	3	0 (10)
2020 Homeowner Vacancy Rate	0.9%	0.0% (5.9)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.0%	0 (17)
%/# of Overcrowded Units – Owner Occup.	0.9%	10 (15)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

St. Croix County Housing Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419
2013 - 2023 Avg. # Home Sales: 1,321

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

St. Croix County Median Rent (2 bedroom):

2023 Median Rent: $1,520
2016 Median Rent: $1,093

sources: Wisconsin Realtors Association, rentdata.org

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

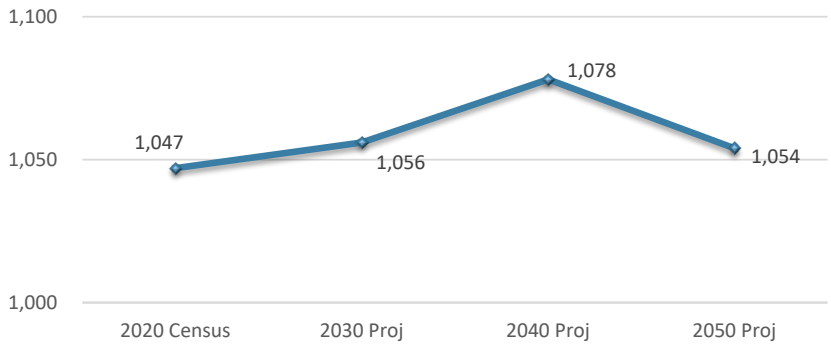
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	903	1,047	144	15.95%
Median Age	39	40.2	1	3.08%
# of Households	307	359	52	16.94%
Average Household Size	2.94	2.92	-0.02	-0.68%
% of One Person Households	8.80%	17.00%	34	125.93%
% of Households with Individuals Under 18 Years	42.00%	32.30%	-13	-10.08%
Owner Vacancy Rate	1.00%	0.90%	-0.10%	-
Renter Vacancy Rate	N/A	3.40%	-	-
Seasonal Units	3	5	2	66.67%
Vacant Units	8	19	11	137.50%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	6.6	6.2	-0.4	-6.06%
Units 50 Years or Older (pre 1950 & 1970)	156	158	2	1.28%
% of Units 50 Years or Older	51.30%	37.70%	-13.60%	-
Single Family Units	296	392	96	32.43%
Multi-Family Units (2+ units)	0	0	0	0.00%
Mobile Homes	8	4	-4	-50.00%

- Total population has increased about 16% over the last 20 years.
- The median age in the Town increased 1 year from 2000 to 2020.
- There is a growing number of smaller households in the Town. In 2000, about 9% of households were comprised of one person while in 2020 this percentage increased to 17%.
- The owner and renter vacancy rates within the Town are both below the healthy ranges.
- The Town experienced an 32% growth in single-family units and no growth in 2+ units from 2000 to 2020.

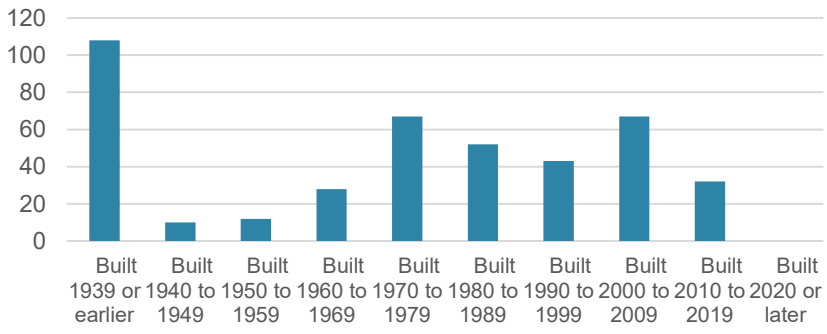
Town of Baldwin, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Town of Baldwin - Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036 ↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084 ↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000 ↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569 ↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

Active St. Croix County For Sale Listings

July 2016: 522	July 2021: 306
July 2017: 432	July 2022: 217
July 2018: 442	July 2023: 197
July 2019: 599	July 2024: 208
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source: Realtor.com

Town of Baldwin Housing Snapshot

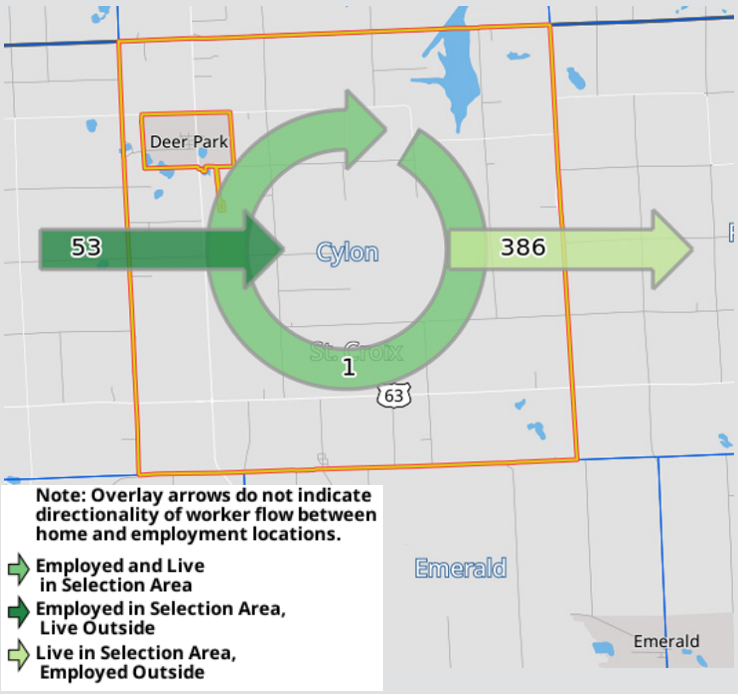
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Town of Cylon Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Town of Cylon is 18% Rental / 82% Owner.
- There is a need for additional rental units in the Town with a rental vacancy rate of 2.1%.
- There is a strong need for additional owner units in the Town with an owner vacancy rate of 0%.
- Less than 2% of the Town's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *None of the Town of Cylon's residents that are employed have a primary job inside the Town, resulting in 100% of Town residents leaving for work.*
- *50% of the Town's workforce lives in St. Croix County, 11% in Polk County, 7% in Washington County (MN), 6% in Pierce County, with the remainder in others.*

source: Longitudinal Employer-Household Dynamics

Town of Cylon	2020 Census	2023 ACS (+/- MOE)
Population	708	659 (126)
Population in Households	708	659 (126)
Population in Rental Units	108	90 (44)
Population in Owner Units	600	569 (123)
Population in Group Quarters	0	0 (10)
Households, excluding group quarters	259	257 (47)
Avg. Household Size	2.73	2.65 (.32)
Renter Avg. Household Size	2.34	2.09 (1.01)
Owner Avg. Household Size	2.82	2.66 (.35)
Housing Units	272	257 (47)
Rental Units	47	43 (30)
Owner Units	220	214 (45)
Other Seasonal & Migrant	5	0 (10)
Occupied Units	259	257 (47)
Renter-Occupied Units	46	43 (27)
Owner-Occupied Units	213	214 (40)
Vacant Units for Rent, excludes seasonal	1	0 (10)
2020 Rental Vacancy Rate	2.1%	0.0% (37.6)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	0	0 (10)
2020 Homeowner Vacancy Rate	0.0%	0.0% (10)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	6.5%	5 (15)
%/# of Overcrowded Units – Owner Occup.	0.9%	0 (17)

Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC

St. Croix County Housing Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419
2013 - 2023 Avg. # Home Sales: 1,321

2023 Median Sale Price: $366,000
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St. Croix County Median Rent (2 bedroom):

2023 Median Rent: $1,520
2016 Median Rent: $1,093

sources: Wisconsin Realtors Association, rentdata.org

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION
July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

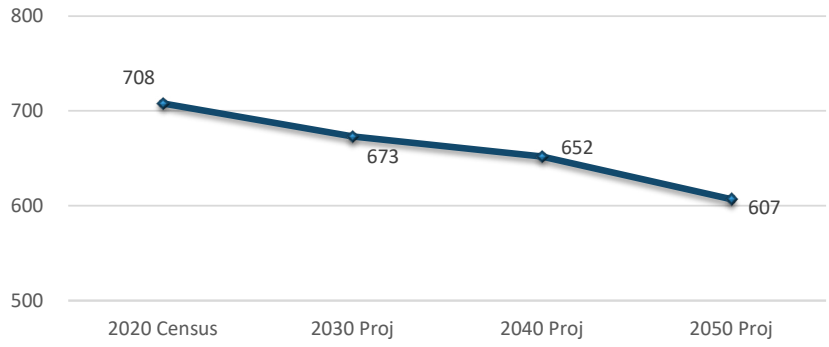
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	629	708	79	12.56%
Median Age	37.3	41	4	9.92%
# of Households	227	259	32	14.10%
Average Household Size	2.77	2.73	-0.04	-1.44%
% of One Person Households	16.30%	18.90%	4	5.06%
% of Households with Individuals Under 18 Years	34.80%	32.00%	0	0.00%
Owner Vacancy Rate	0.50%	0.00%	-0.50%	-
Renter Vacancy Rate	N/A	2.10%	-	-
Seasonal Units	1	5	4	400.00%
Vacant Units	5	13	8	160.00%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	6.4	6.5	0.1	1.56%
Units 50 Years or Older (pre 1950 & 1970)	96	115	19	19.79%
% of Units 50 Years or Older	41.60%	44.70%	3.10%	-
Single Family Units	218	238	20	9.17%
Multi-Family Units (2+ units)	3	5	2	66.67%
Mobile Homes	10	7	-3	-30.00%

- Total population has increased about 13% over the last 20 years.
- The median age in the Town increased 4 years from 2000 to 2020.
- From 2000 to 2020, the Town experienced a slight increase in single person households and a small decrease in households with individuals under 18.
- The owner and renter vacancy rates within the Town are below the healthy ranges.
- The Town experienced a 9% growth in single-family units and gained two additional multi-family units from 2000 to 2020.

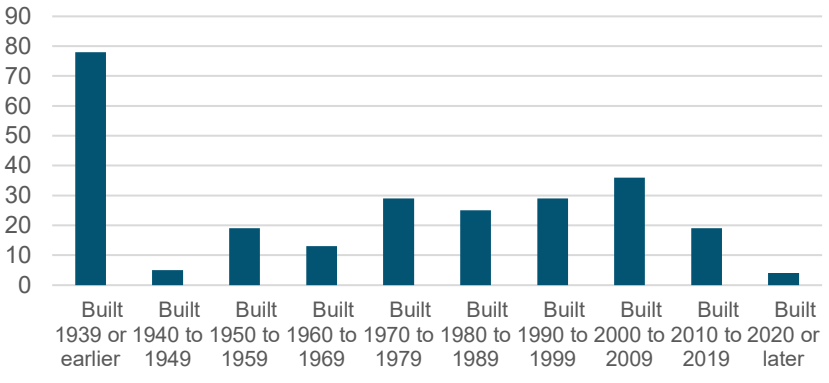
Town of Cylon, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Town of Cylon - Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
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source:U.S. Census 2000 Decennial, 2020 5-Year ACS

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source: U.S. Census 2010 & 2020 5-Year ACS

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FOR SALE

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Town of Cylon Housing Snapshot

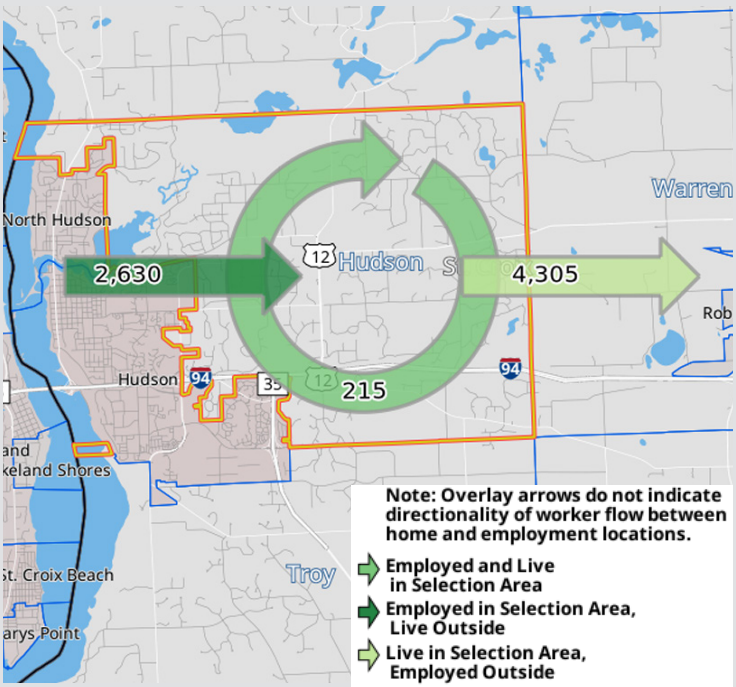
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Town of Hudson Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Town of Hudson is 6% Rental / 94% Owner.
- There is a strong need for additional rental units in the Town with a rental vacancy rate of 0.0%.
- There is a strong need for additional owner units in the Town with an owner vacancy rate of 0.4%.
- Only 0.6% of the Town's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *5% of the Town of Hudson's residents that are employed have a primary job inside the Town, while 95% of residents leave the Town for work.*
- *48% of the Town's workforce lives in St. Croix County, 10% in Pierce County, 9% in Washington County (MN), 5% in Polk County, with the remainder in others.*

source: Longitudinal Employer-Household Dynamics

Town of Hudson	2020 Census	2023 ACS (+/- MOE)
Population	8,671	8,735 (28)
Population in Households	8,642	8,701 (29)
Population in Rental Units	795	780 (378)
Population in Owner Units	7,847	7,291 (379)
Population in Group Quarters	29	34 (5)
Households, excluding group quarters	2,901	2,947 (157)
Avg. Household Size	2.98	2.95 (.16)
Renter Avg. Household Size	4.37	2.75 (.85)
Owner Avg. Household Size	2.89	2.97 (.15)
Housing Units	2,950	3,015 (151)
Rental Units	182	284 (117)
Owner Units	2,750	2,731 (195)
Other Seasonal & Migrant	18	0 (14)
Occupied Units	2,901	2,947 (157)
Renter-Occupied Units	182	284 (115)
Owner-Occupied Units	2,719	1,663 (185)
Vacant Units for Rent, excludes seasonal	0	0 (14)
2020 Rental Vacancy Rate	0.0%	0.0% (7.6)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	11	8 (13)
2020 Homeowner Vacancy Rate	0.4%	0.3% (0.5)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	4.9%	9 (24)
%/# of Overcrowded Units – Owner Occup.	0.0%	0 (24)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

St. Croix County Housing Sales:

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sources: Wisconsin Realtors Association, rentdata.org

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

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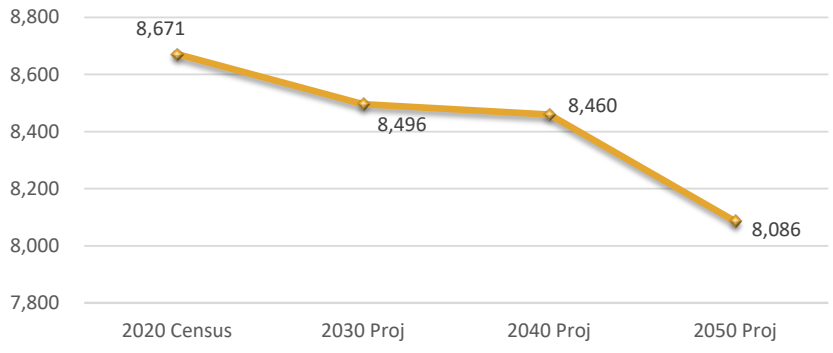
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	6,213	8,671	2,458	39.56%
Median Age	34.2	42.6	8	24.56%
# of Households	1,925	2,901	976	50.70%
Average Household Size	3.17	2.98	-0.19	-5.99%
% of One Person Households	7.50%	9.00%	118	81.94%
% of Households with Individuals Under 18 Years	54.10%	39.40%	101	9.70%
Owner Vacancy Rate	0.60%	0.40%	-0.20%	-
Renter Vacancy Rate	4.90%	0.00%	-4.90%	-
Seasonal Units	6	18	12	200.00%
Vacant Units	37	49	12	32.43%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	7.7	7.9	0.2	2.60%
Units 50 Years or Older (pre 1950 & 1970)	102	213	111	108.82%
% of Units 50 Years or Older	5.10%	7.10%	2.00%	-
Single Family Units	1,929	2,870	941	48.78%
Multi-Family Units (2+ units)	71	28	-43	-60.56%
Mobile Homes	9	0	-9	-100.00%

- Total population has increased nearly 40% over the last 20 years.
- The median age in the Town increased 8 years from 2000 to 2020.
- There is a decrease in the number households with individuals under 18 in the Town. In 2000, 54% of households had an individual under 18, while in 2020 this percentage dropped to 40%.
- The owner and renter vacancy rates within the Town are both well below the healthy ranges.
- The Town experienced a 49% growth in single-family units and a 61% decrease in 2+ units from 2000 to 2020.

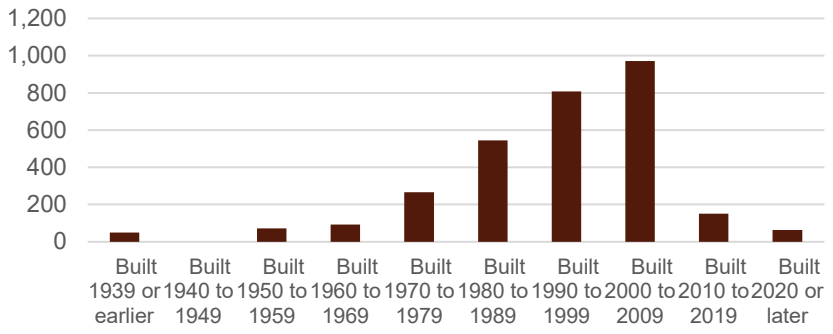
Town of Hudson, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Town of Hudson - Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084
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source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000
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source: U.S. Census 2010 & 2020 5-Year ACS

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Town of Hudson Housing Snapshot

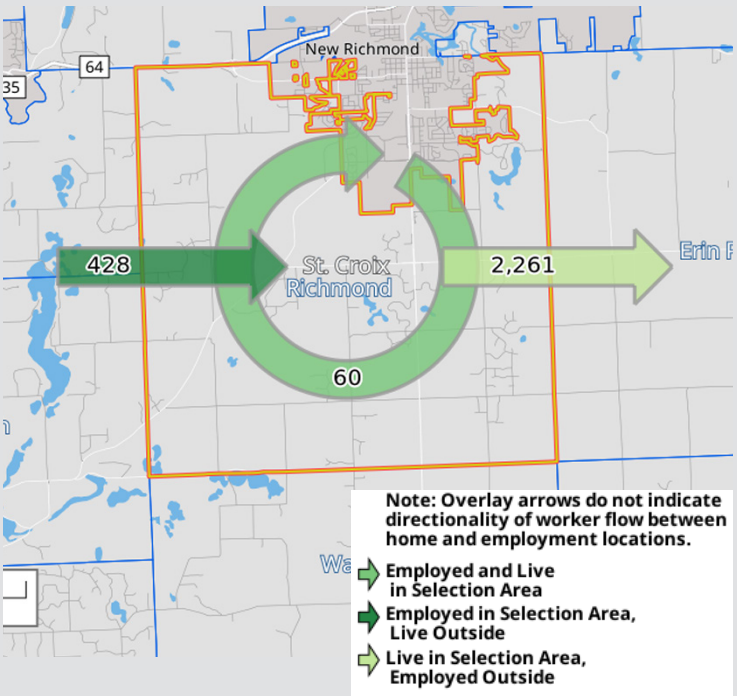
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Town of Richmond Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Town of Richmond is 7% Rental / 93% Owner.
- There is a strong need for additional rental units in the Town with a rental vacancy rate of 0.0%.
- There is a strong need for additional owner units in the Town with an owner vacancy rate of 0.1%.
- Less than 1% of the Town's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *3% of the Town of Richmond's residents that are employed have a primary job inside the Town, while 97% of residents leave the Town for work.*
- *56% of the Town's workforce lives in St. Croix County, 14% in Polk County, 4% each in Pierce and Dunn County, with the remainder in others.*

source: Longitudinal Employer-Household Dynamics

Town of Richmond	2020 Census	2023 ACS (+/- MOE)
Population	4,074	4,167 (17)
Population in Households	4,069	4,164 (24)
Population in Rental Units	507	656 (380)
Population in Owner Units	3,562	3,508 (276)
Population in Group Quarters	5	3 (14)
Households, excluding group quarters	1,346	1,305 (116)
Avg. Household Size	3.02	3.19 (.28)
Renter Avg. Household Size	5.18	3.95 (1.11)
Owner Avg. Household Size	2.85	3.08 (.27)
Housing Units	1,373	1,355 (125)
Rental Units	98	166 (96)
Owner Units	1,264	1,149 (165)
Other Seasonal & Migrant	11	40 (62)
Occupied Units	1,346	1,305 (116)
Renter-Occupied Units	98	166 (95)
Owner-Occupied Units	1,248	1,139 (163)
Vacant Units for Rent, excludes seasonal	0	0 (10)
2020 Rental Vacancy Rate	0.0%	0.0% (12.7)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	1	0 (10)
2020 Homeowner Vacancy Rate	0.1%	0.0% (2.0)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.0%	0 (17)
%/# of Overcrowded Units – Owner Occup.	0.0%	22 (30)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

Additional Local Housing Information:

- The Town reported 113 single-family units constructed from 2020 to June 2024.
- The median sale price for housing in the New Richmond School District increased 10.4% between 2022 and 2024, from $323,250 in 2022 to $357,000 in 2024.

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

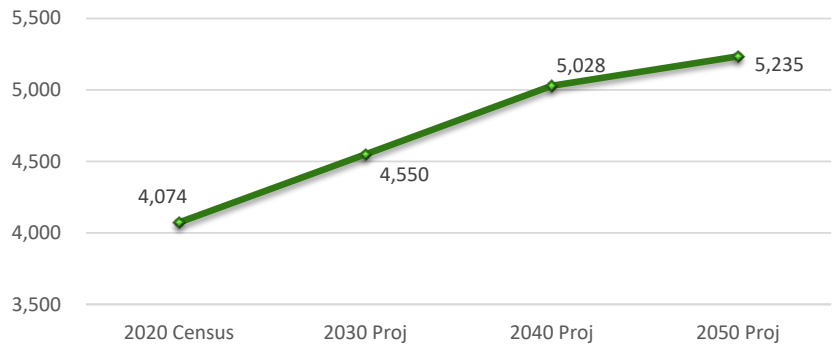
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Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	1,556	4,074	2,518	161.83%
Median Age	35.1	36.4	1	3.70%
# of Households	524	1,346	822	156.87%
Average Household Size	2.95	3.02	0.07	2.37%
% of One Person Households	14.70%	13.10%	99	128.57%
% of Households with Individuals Under 18 Years	47.50%	43.80%	340	136.55%
Owner Vacancy Rate	0.20%	0.10%	-0.10%	-
Renter Vacancy Rate	1.60%	0.00%	-1.60%	-
Seasonal Units	0	11	11	0.00%
Vacant Units	6	27	21	350.00%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	6.9	6.2	-0.7	-10.14%
Units 50 Years or Older (pre 1950 & 1970)	90	187	97	107.78%
% of Units 50 Years or Older	17.30%	13.80%	-3.50%	-
Single Family Units	468	1,240	772	164.96%
Multi-Family Units (2+ units)	18	0	-18	-100.00%
Mobile Homes	35	50	15	42.86%

- Total population has increased about 162% over the last 20 years.
- The median age in the Town increased 1 year from 2000 to 2020.
- There is a slight decrease in the number of households with an individual under 18 in the Town. In 2000, 48% of households were comprised of one person while in 2020 this percentage increased to 44%.
- The owner and renter vacancy rates within the Town are well below the healthy ranges.
- The Town experienced an 165% growth in single-family units and a 45% increase in mobile homes from 2000 to 2020.

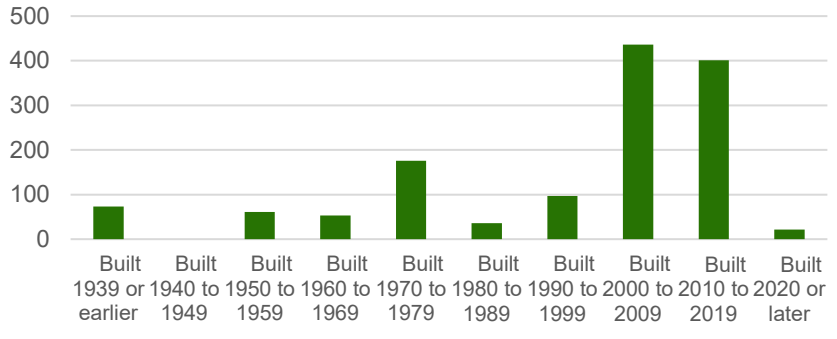
Town of Richmond, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Town of Richmond
Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
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Median Sale Price, 2010: $160,000
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Town of Richmond Housing Snapshot

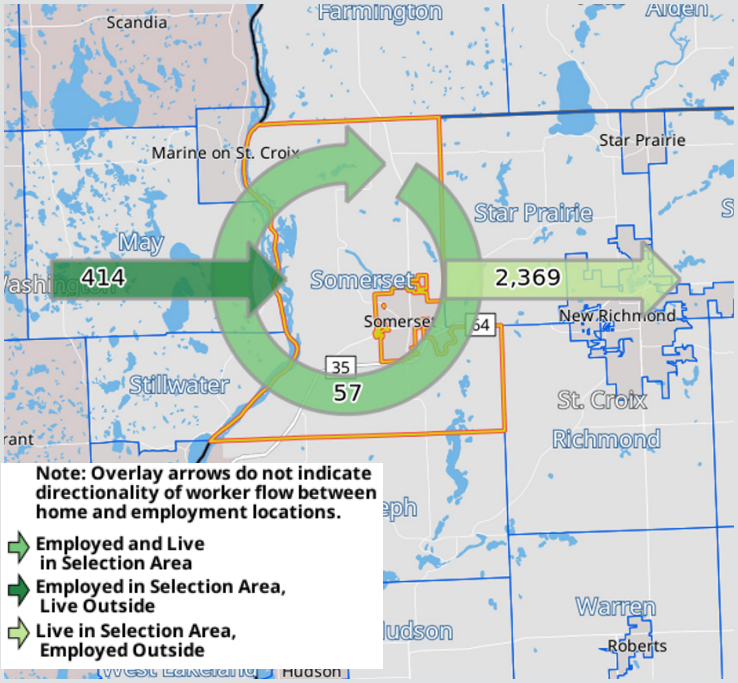
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Town of Somerset Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Town of Somerset is 7% Rental / 93% Owner.
- There is a need for additional rental units in the Town with a rental vacancy rate of 3.8%.
- There is a strong need for additional owner units in the Town with an owner vacancy rate of 0.1%.
- Only 2% of the Town's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *2% of the Town of Somerset's residents that are employed have a primary job inside the Town, while 98% of residents leave the Town for work.*
- *49% of the Town's workforce lives in St. Croix County, 13% in Polk County, 7% in Washington County (MN), 4% in Pierce County, with the remainder in others.*

source: Longitudinal Employer-Household Dynamics

Town of Somerset	2020 Census	2023 ACS (+/- MOE)
Population	4,291	4,347 (18)
Population in Households	4,291	4,347 (18)
Population in Rental Units	272	0 (10)
Population in Owner Units	4,019	4,347 (18)
Population in Group Quarters	0	0 (10)
Households, excluding group quarters	1,548	1,572 (145)
Avg. Household Size	2.77	2.77 (.25)
Renter Avg. Household Size	2.67	N/A
Owner Avg. Household Size	2.78	2.77 (.25)
Housing Units	1,608	1,733 (171)
Rental Units	106	0 (17)
Owner Units	1,471	1,646 (185)
Other Seasonal & Migrant	31	87 (121)
Occupied Units	1,548	1,572 (145)
Renter-Occupied Units	102	0 (10)
Owner-Occupied Units	1,446	1,572 (145)
Vacant Units for Rent, excludes seasonal	4	0 (10)
2020 Rental Vacancy Rate	3.8%	N/A
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	2	0 (10)
2020 Homeowner Vacancy Rate	0.1%	0.0% (1.4)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.0%	0 (17)
%/# of Overcrowded Units – Owner Occup.	0.0%	0 (17)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

St. Croix County Housing Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419
2013 - 2023 Avg. # Home Sales: 1,321

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

St. Croix County Median Rent (2 bedroom):

2023 Median Rent: $1,520
2016 Median Rent: $1,093

sources: Wisconsin Realtors Association, rentdata.org

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION
July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

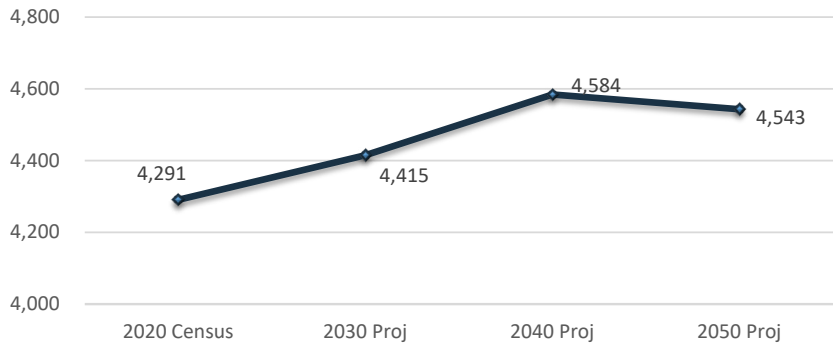
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	2,644	4,291	1,647	62.29%
Median Age	36	42.8	7	18.89%
# of Households	927	1,548	621	66.99%
Average Household Size	2.85	2.77	-0.08	-2.81%
% of One Person Households	15.20%	16.50%	114	80.85%
% of Households with Individuals Under 18 Years	41.40%	33.50%	134	34.90%
Owner Vacancy Rate	0.60%	0.10%	-0.50%	-
Renter Vacancy Rate	1.30%	3.80%	2.50%	-
Seasonal Units	15	31	16	106.67%
Vacant Units	36	60	24	66.67%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	6.8	7.4	0.6	8.82%
Units 50 Years or Older (pre 1950 & 1970)	154	171	17	11.04%
% of Units 50 Years or Older	15.40%	9.90%	-5.50%	-
Single Family Units	899	1,530	631	70.19%
Multi-Family Units (2+ units)	40	0	-40	-100.00%
Mobile Homes	60	103	43	71.67%

- Total population has increased about 62% over the last 20 years.
- The median age in the Town increased 7 years from 2000 to 2020.
- There is a decline in the number of households with individuals under 18 in the Town. In 2000, 41% of households had an individual under 18, while in 2020 this percentage decreased to 34%.
- The owner and renter vacancy rates within the Town are below the healthy ranges.
- The Town experienced a 70% growth in single-family units and a 100% decrease in 2+ units from 2000 to 2020.

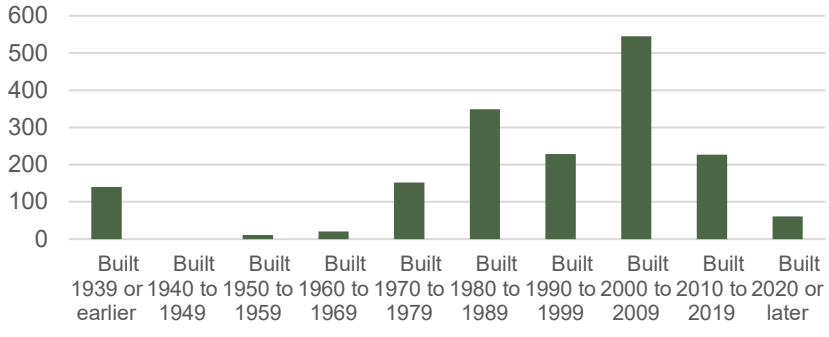
Town of Somerset, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Town of Somerset
Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084
↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000
↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569
↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

Active St. Croix County For Sale Listings

FOR SALE

July 2016: 522	July 2021: 306
July 2017: 432	July 2022: 217
July 2018: 442	July 2023: 197
July 2019: 599	July 2024: 208
July 2020: 469	

source: Realtor.com

Town of Somerset Housing Snapshot

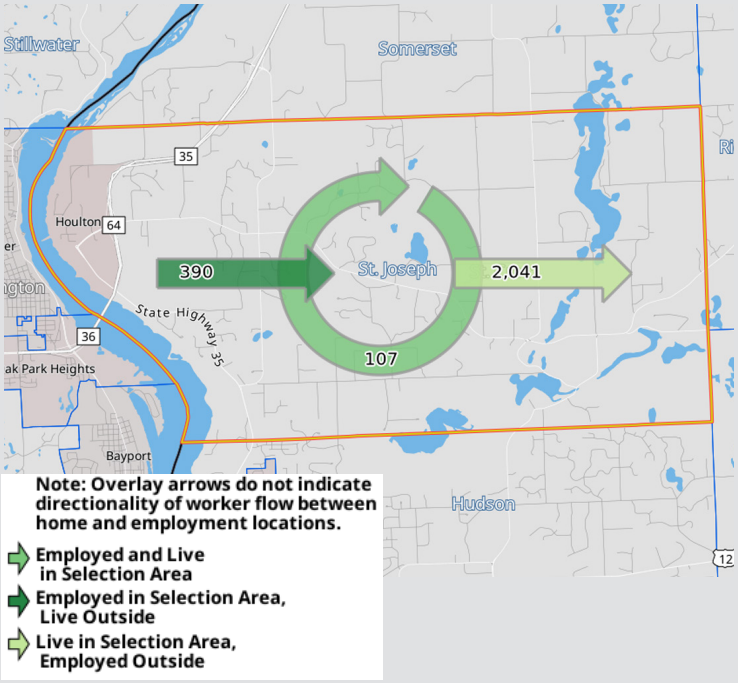
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Town of St. Joseph Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Town of St. Joseph is 8% Rental / 92% Owner.
- There is a slight need for additional rental units in the Town with a rental vacancy rate of 4.8%.
- There is a significant need for additional owner units in the Town with an owner vacancy rate of 0.2%.
- Only 4% of the Town's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *5% of the Town of St. Joseph's residents that are employed have a primary job inside the Town, while 95% of residents leave the Town for work.*
- *62% of the Town's workforce lives in St. Croix County, 7% in Polk County, 6% in Washington County (MN), 6% in Pierce County, with the remainder in others.*

source: Longitudinal Employer-Household Dynamics

Town of St. Joseph	2020 Census	2023 ACS (+/- MOE)
Population	4,178	4,251 (15)
Population in Households	4,173	4,236 (15)
Population in Rental Units	111	115 (107)
Population in Owner Units	4,062	4,121 (107)
Population in Group Quarters	5	15 (6)
Households, excluding group quarters	1,546	1,770 (156)
Avg. Household Size	2.70	2.39 (.21)
Renter Avg. Household Size	0.94	1.14 (.26)
Owner Avg. Household Size	2.84	2.47 (.19)
Housing Units	1,644	1,808 (157)
Rental Units	124	101 (101)
Owner Units	1,450	1,694 (130)
Other Seasonal & Migrant	70	13 (20)
Occupied Units	1,546	1,770 (156)
Renter-Occupied Units	118	101 (100)
Owner-Occupied Units	1,428	1,669 (125)
Vacant Units for Rent, excludes seasonal	6	0 (10)
2020 Rental Vacancy Rate	4.8%	0.0% (19.8)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	3	0 (10)
2020 Homeowner Vacancy Rate	0.2%	0.0% (1.3)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.0%	0 (17)
%/# of Overcrowded Units – Owner Occup.	1.0%	0 (17)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

Additional Local Housing Information:

- The Town reported 134 single-family units constructed from 2020 to June 2024.
- The median sale price for housing in the Hudson School District increased 8.2% between 2022 and 2024, from $425,000 in 2022 to $460,000 in 2024.
- The median sale price for housing in the New Richmond School District increased 10.4% between 2022 and 2024, from $323,250 in 2022 to $357,000 in 2024.

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

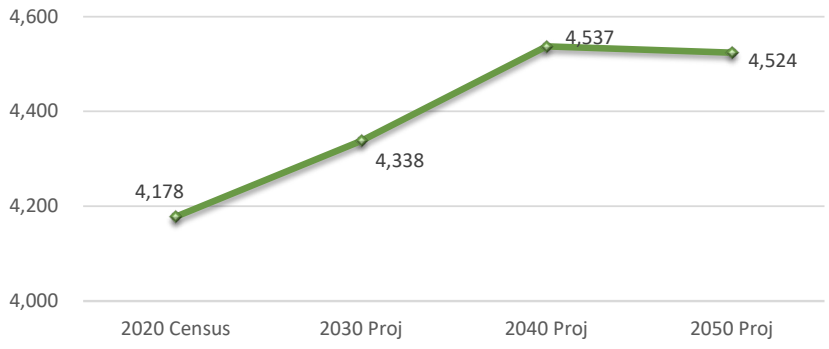
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	3,436	4,178	742	21.59%
Median Age	37.4	45.2	8	20.86%
# of Households	1,193	1,546	353	29.59%
Average Household Size	2.86	2.7	-0.16	-5.59%
% of One Person Households	13.40%	14.20%	60	37.50%
% of Households with Individuals Under 18 Years	42.80%	31.50%	-24	-4.70%
Owner Vacancy Rate	0.40%	0.20%	-0.20%	-
Renter Vacancy Rate	1.20%	4.80%	3.60%	-
Seasonal Units	45	70	25	55.56%
Vacant Units	66	98	32	48.48%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	7.4	7.8	0.4	5.41%
Units 50 Years or Older (pre 1950 & 1970)	192	274	82	42.71%
% of Units 50 Years or Older	15.40%	15.20%	-0.20%	-
Single Family Units	1,163	1,861	698	60.02%
Multi-Family Units (2+ units)	31	23	-8	-25.81%
Mobile Homes	51	0	-51	-100.00%

- Total population has increased about 22% over the last 20 years.
- The median age in the Town increased 8 years from 2000 to 2020.
- There is a decline in the number of households in the Town with individuals under 18. In 2000, 43% of households had an individual under 18, while in 2020 this percentage decreased to 32%.
- The owner vacancy rate is well below the healthy range, while the renter vacancy rate is just below within the Town.
- The Town experienced a 60% growth in single-family units and a 26% decline in 2+ units from 2000 to 2020.

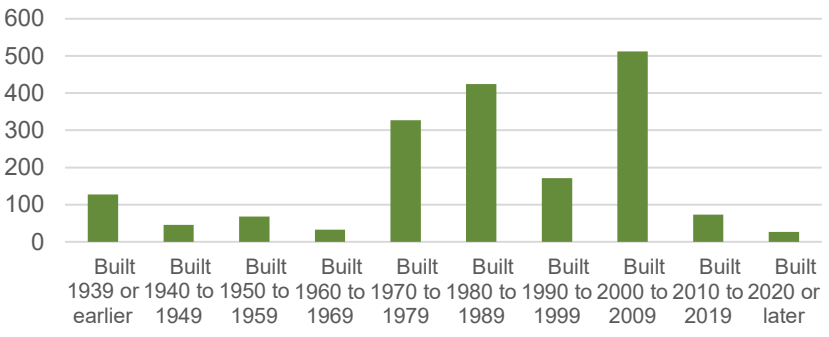
Town of St. Joseph, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Town of St. Joseph - Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084
↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000
↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569
↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

St. Croix County Home Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

sources: Wisconsin Realtors Association

Town of St. Joseph Housing Snapshot

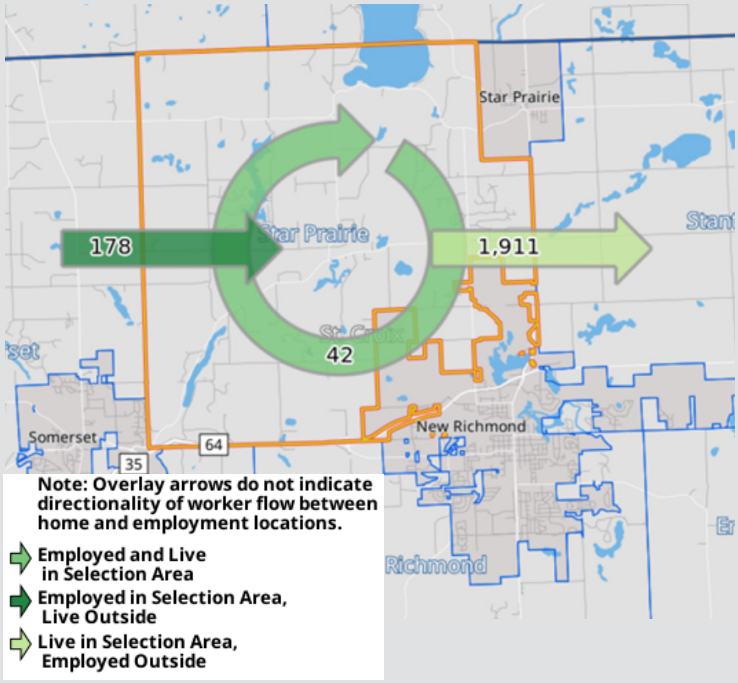
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Town of Star Prairie Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Town of Star Prairie is 9% Rental / 91% Owner.
- There is a need for additional rental units in the Town with a rental vacancy rate of 3.8%.
- There is a strong need for additional owner units in the Town with an owner vacancy rate of 0.5%.
- Only 3% of the Town's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *2% of the Town of St. Joseph's residents that are employed have a primary job inside the Town, while 98% of residents leave the Town for work.*
- *67% of the Town's workforce lives in St. Croix County, 11% in Polk County, 4% in Washington County (MN), 3% in Dunn County, with the remainder in others.*

source: Longitudinal Employer-Household Dynamics

Town of Star Prairie	2020 Census	2023 ACS (+/- MOE)
Population	3,733	3,747 (23)
Population in Households	3,726	3,732 (17)
Population in Rental Units	226	189 (169)
Population in Owner Units	3,500	3,543 (172)
Population in Group Quarters	7	15 (9)
Households, excluding group quarters	1,386	1,482 (129)
Avg. Household Size	2.69	2.52 (.22)
Renter Avg. Household Size	1.76	4.11 (1.74)
Owner Avg. Household Size	2.78	2.47 (.21)
Housing Units	1,465	1,524 (138)
Rental Units	133	46 (37)
Owner Units	1,283	1,436 (146)
Other Seasonal & Migrant	49	42 (64)
Occupied Units	1,386	1,482 (129)
Renter-Occupied Units	128	46 (34)
Owner-Occupied Units	1,258	1,436 (145)
Vacant Units for Rent, excludes seasonal	5	0 (10)
2020 Rental Vacancy Rate	3.8%	0.0% (36.2)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	6	0 (10)
2020 Homeowner Vacancy Rate	0.5%	0.0% (1.6)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	0.0%	0 (17)
%/# of Overcrowded Units – Owner Occup.	0.0%	0 (17)

Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC

Additional Local Housing Information:

- The Town reported 62 single-family units constructed from 2020 to June 2024.
- The median sale price for housing in the New Richmond School District increased 10.4% between 2022 and 2024, from $323,250 in 2022 to $357,000 in 2024.
- The median sale price for housing in the Somerset School District increased 4% between 2022 and 2024, from $380,000 in 2022 to $395,050 in 2024.

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

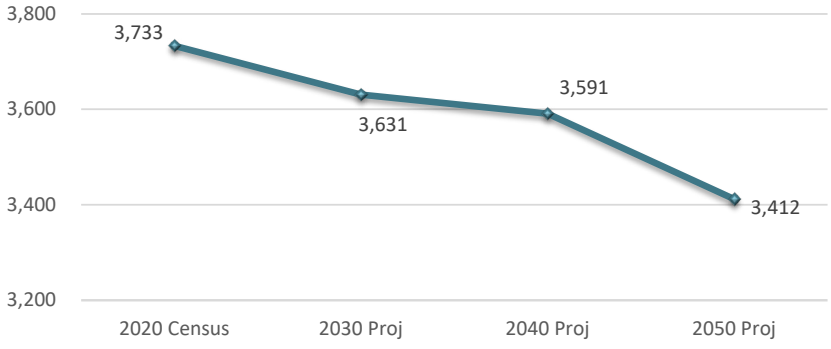
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	2,944	3,733	789	26.80%
Median Age	31.9	41.6	10	30.41%
# of Households	1,006	1,386	380	37.77%
Average Household Size	2.82	2.69	-0.13	-4.61%
% of One Person Households	17.60%	18.80%	84	0.00%
% of Households with Individuals Under 18 Years	44.60%	34.50%	29	6.46%
Owner Vacancy Rate	0.20%	0.50%	0.30%	-
Renter Vacancy Rate	3.90%	3.80%	-0.10%	-
Seasonal Units	58	49	-9	-15.52%
Vacant Units	73	79	6	8.22%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	6	6.5	0.5	8.33%
Units 50 Years or Older (pre 1950 & 1970)	147	187	40	27.21%
% of Units 50 Years or Older	13.70%	12.30%	-1.40%	-
Single Family Units	899	1,328	429	47.72%
Multi-Family Units (2+ units)	10	0	-10	-100.00%
Mobile Homes	165	159	-6	-3.64%

- Total population has increased about 27% over the last 20 years.
- The median age in the Town increased a decade from 2000 to 2020.
- There is a decline in the number of households with individuals under 18 in the Town. In 2000, 45% of households had an individual under 18, while in 2020 this percentage decreased to 35%.
- The owner and renter vacancy rates within the Town are below the healthy ranges.
- The Town experienced a 48% growth in single-family units and a 100% decrease in 2+ units from 2000 to 2020.

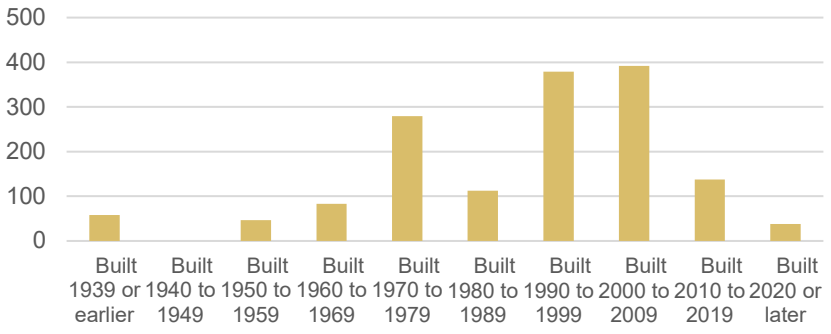
Town of Star Prairie, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Town of Star Prairie - Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036 ↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084 ↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000 ↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569 ↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

St. Croix County Home Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

sources: Wisconsin Realtors Association

Town of Star Prairie Housing Snapshot

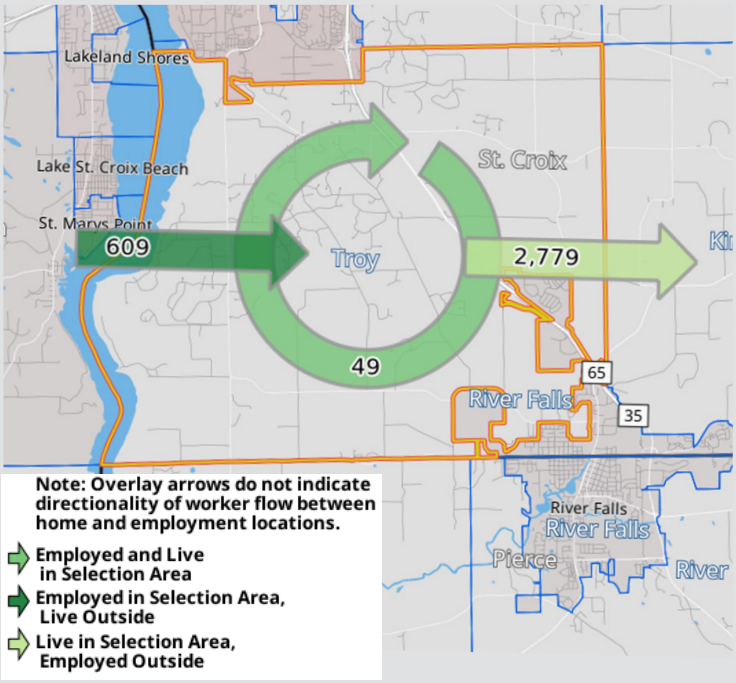
WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

Town of Troy Housing Snapshot

Housing Summary (2020 U.S. Census):

- The mix of occupied housing units in the Town of Troy is 6% Rental / 94% Owner.
- The Town's rental vacancy rate is within the healthy range with a rate of 11.2%.
- There is a need for additional owner units in the Town with an owner vacancy rate of 1.1%.
- Less than 1% of the Town's housing stock is for seasonal, recreational, or occasional use.

Inflow/Outflow Job Counts, 2022 Primary Job



- *2% of the Town of Troy's residents that are employed have a primary job inside the Town, while 98% of residents leave the Town for work.*
- *42% of the Town's workforce lives in St. Croix County, 17% in Pierce County, 10% in Washington County (MN), with the remainder in others.*

source: Longitudinal Employer-Household Dynamics

Town of Troy	2020 Census	2023 ACS (+/- MOE)
Population	5,518	5,508 (62)
Population in Households	5,518	5,508 (62)
Population in Rental Units	99	75 (61)
Population in Owner Units	5,419	5,433 (87)
Population in Group Quarters	0	0 (14)
Households, excluding group quarters	1,959	1,998 (165)
Avg. Household Size	2.82	2.76 (.22)
Renter Avg. Household Size	0.92	N/A
Owner Avg. Household Size	2.93	2.83 (.24)
Housing Units	2,094	2,122 (174)
Rental Units	125	99 (74)
Owner Units	1,888	1,986 (192)
Other Seasonal & Migrant	14	37 (45)
Occupied Units	1,959	1,998 (165)
Renter-Occupied Units	108	75 (61)
Owner-Occupied Units	1,851	1,923 (171)
Vacant Units for Rent, excludes seasonal	14	24 (39)
2020 Rental Vacancy Rate	11.2%	24.2% (34.5)
Rental Vacancy Rate Standard[1]	5-7%	5-7%
Vacant Units for Sale, excludes seasonal	21	0 (14)
2020 Homeowner Vacancy Rate	1.1%	0.0% (1.2)
Homeowner Vacancy Rate Standard[2]	2-2.5%	2-2.5%
%/# of Overcrowded Units – Renter Occup.	14.8%	0 (24)
%/# of Overcrowded Units – Owner Occup.	0.4%	0 (24)
Source: U.S. Census Decennial 2020, 2023 5-Year ACS, WCWRPC		

Additional Local Housing Information:

- The Town reported 80 single-family units constructed from 2020 to June 2024.
- The median sale price for housing in the Hudson School District increased 8.2% between 2022 and 2024, from $425,000 in 2022 to $460,000 in 2024.
- The median sale price for housing in the River Falls School District increased 13.8% between 2022 and 2024, from $367,000 in 2022 to $417,500 in 2024.

WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION

July 2025

[1] Florida, Richard. 2018 July. Vacancy: America's Other Housing Crisis. Accessed at: https://www.citylab.com/equity/2018/07/vacancy-americas-other-housing-crisis/565901/

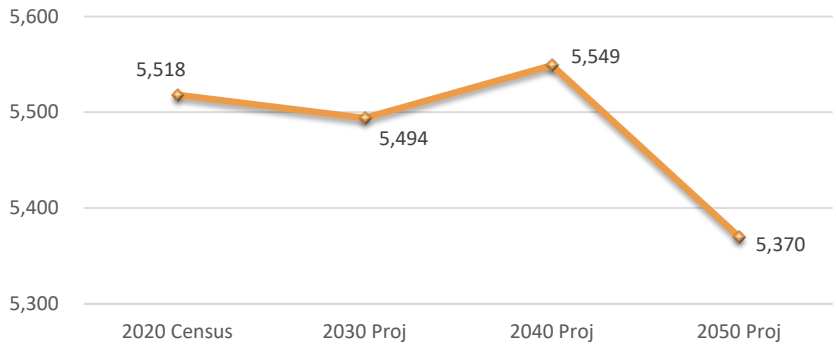
[2] Ibid. For owner housing, Florida's vacancy rate standard was expanded by WCWRPC from 2% to 2%-2.5% in order to accommodate additional market flexibility given the County's relatively small population size.

Population & Housing Characteristics, 2000 to 2020				
	2000 Census	2020 Census	# Change	% Change
Population	3,661	5,518	1,857	50.72%
Median Age	36.5	44	8	20.55%
# of Households	1,250	1,959	709	56.72%
Average Household Size	2.93	2.82	-0.11	-3.75%
% of One Person Households	12.10%	12.80%	99	65.56%
% of Households with Individuals Under 18 Years	45.00%	35.30%	128	22.74%
Owner Vacancy Rate	0.30%	1.10%	0.80%	-
Renter Vacancy Rate	2.60%	11.20%	8.60%	-
Seasonal Units	53	81	28	52.83%
Vacant Units	78	135	57	73.08%
	2000 Census	2019-2023 ACS	# Change	% Change
Median # of Rooms	7.2	8	0.8	11.11%
Units 50 Years or Older (pre 1950 & 1970)	135	157	22	16.30%
% of Units 50 Years or Older	10.50%	7.40%	-3.10%	-
Single Family Units	1,130	1,898	768	67.96%
Multi-Family Units (2+ units)	70	9	-61	-87.14%
Mobile Homes	83	136	53	63.86%

- Total population has increased about 51% over the last 20 years.
- The median age in the Town increased 8 years from 2000 to 2020.
- There is a decline in the number of households with individuals under 18 in the Town. In 2000, 45% of households had an individual under 18, while in 2020 this percentage decreased to 35%.
- The owner vacancy rate in the Town is below the healthy range, while the renter rate is above the healthy range.
- The Town experienced a 68% growth in single-family units and a 87% decrease in 2+ units from 2000 to 2020.

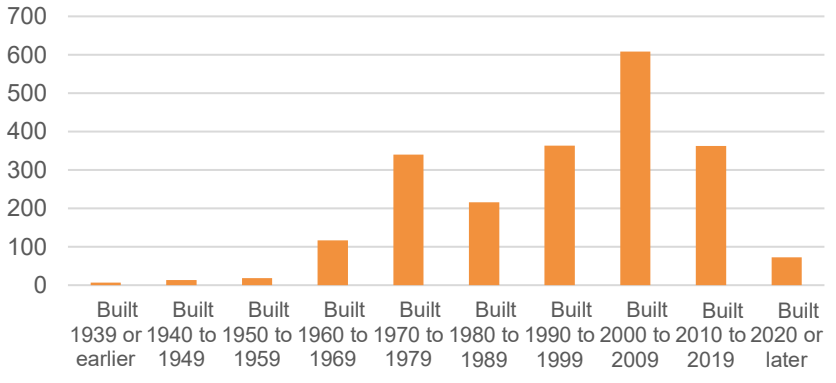
Town of Troy, WI
Population Projections (2020-2050)

source: WI Department of Administration, 2024



Town of Troy - Year Housing Structure Built

source: U.S. Census 2023 5-Year ACS



County Renter Households

Median gross rent, 2000: $587
Median gross rent, 2020: $1,036
↑ 76%

Median renter inc., 2000: $31,088
Median renter inc., 2020: $48,084
↑ 55%

source:U.S. Census 2000 Decennial, 2020 5-Year ACS

County Owner Households

Median Sale Price, 2010: $160,000
Median Sale Price, 2020: $282,000
↑ 76%

Median owner inc., 2010: $79,192
Median owner inc., 2020: $98,569
↑ 24%

source: U.S. Census 2010 & 2020 5-Year ACS

St. Croix County Home Sales:

2023 # of Home Sales: 767
2013 # of Home Sales: 1,419

2023 Median Sale Price: $366,000
2013 Median Sale Price: $175,000

sources: Wisconsin Realtors Association

Town of Troy Housing Snapshot

WCWRPC WEST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION