

2 HOUSING

2.1 Introduction

It is important for a community to provide adequate and safe housing for all its residents, with an emphasis placed on the creation of well-designed, functional neighborhoods. As stages of life, health, family, marital status, and financial circumstances change, so do housing needs. Persons that live and work in the community should not be forced to look outside the community for housing.

Housing is a major land use category and like all land use categories housing generates demand for services. While population and density may determine the aggregate level of demand, the configuration and location of dwelling units will determine how, where, and at what cost services may be delivered. Sewer, water, schools, streets, traffic and noise regulation, and police and fire protection are among the services that typically must be provided to residential areas. Because local governments can regulate land-use, they are able to influence, and to some extent, pattern the effective demand and costs for these services.

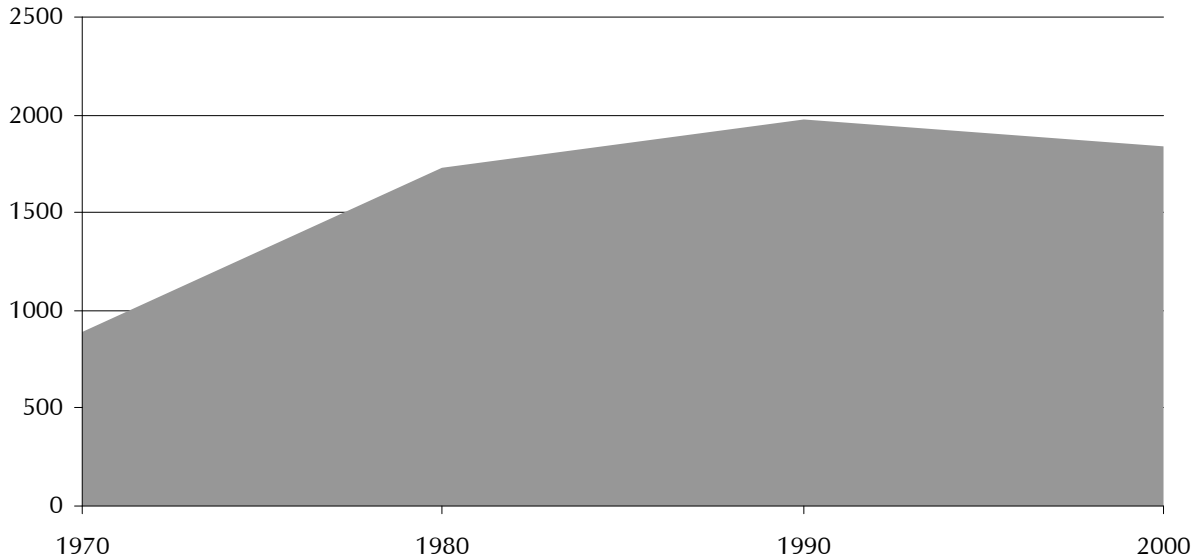
2.2 Housing Conditions

2.2.1 Housing Growth

The rate at which a community is growing is one of the most critical factors to consider when planning for the future of the community. It is important to examine regional as well as growth trends and to not only consider the speed at which growth is occurring within but also the location within a given geographic region where growth is focusing. The location of growth provides insight as to future development, as well as indicating the factors which precipitated the initial growth.

Figure 2.1 illustrates housing growth in the Town of Onalaska over the past 30 years. The Town experienced its most significant housing unit growth rate, 93.5 percent, between 1970 and 1980. The total number of housing units increased 14.3 percent from 1980 to 1990 and then decreased 7.3 percent from 1990 to 2000.

Figure 2.1: Total Housing Units, 1970-2000



Source: Mississippi River Regional Planning Commission

Housing growth in the Town of Onalaska has fluctuated over the past two decades. Unlike the statewide trend for towns to gain population, the town saw a pattern of housing decline in the 1990s—a result of annexations by neighboring incorporated cities and villages rather than migration out of the town. Table 2.1 illustrates this dynamic, note the decline in land area in the Town of Onalaska relative to the City of Onalaska and Village of Holmen. It is clear from Figure 2.2 that regional growth is shifting to the communities located north of the City of La Crosse.

Figure 2.2: Housing Growth: La Crosse County Communities

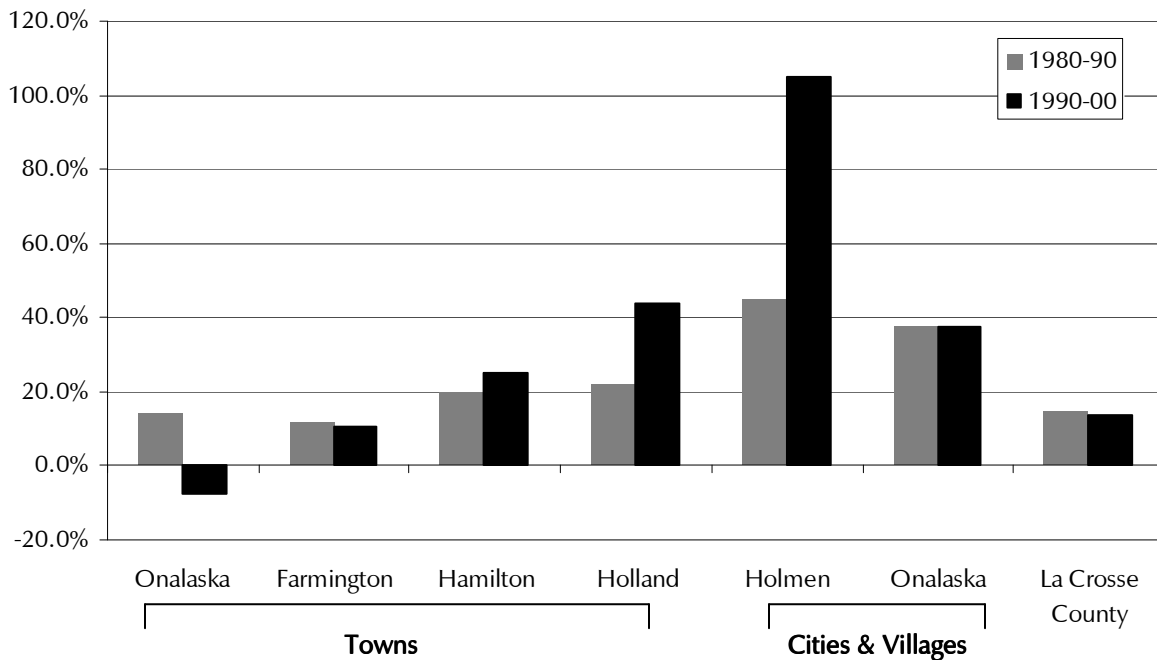


Table 2.1: Change in Geographic Area for La Crosse County Communities

| Municipality | 1990 Area (sq mi) | 2000 Area (sq mi) | Percent Change in Area |
|----------------|-------------------|-------------------|------------------------|
| Barre (T) | 20.7 | 20.7 | 0% |
| Campbell (T) | 12.8 | 12.6 | -1.60% |
| Greenfield (T) | 30.1 | 30.1 | 0% |
| Hamilton (T) | 51.7 | 51.1 | -1.20% |
| Holland (T) | 46.3 | 45.6 | -1.50% |
| Holmen (V) | 1.8 | 3.2 | 77.80% |
| La Crosse (C) | 20.4 | 22.2 | 8.80% |
| Medary (T) | 14.5 | 11.7 | -19.30% |
| Onalaska (C) | 7 | 9.7 | 38.60% |
| Onalaska (T) | 46.7 | 44.9 | -3.90% |
| Shelby (T) | 29.6 | 29.1 | -1.70% |
| West Salem (V) | 1.8 | 2.4 | 33.30% |

Source: MRRPC

2.2.2 Age Characteristics

Over a fifth of the homes in the Town of Onalaska were built between 1990 and March of 2000. The largest build-out in the Town occurred between 1970 and 1979 when nearly 30 percent of the Town’s existing housing units were constructed. Table 2.2 itemizes the housing stock in the Town of Onalaska according to the year the structure was built.

Table 2.2: Housing Stock, 2000

| Year Structure Built | Number | Percent of Total |
|----------------------|--------|------------------|
| 2003 | 49 | 2.7% |
| 2002 | 23 | 1.3% |
| 2000 | 31 | 1.7% |
| 1999 | 39 | 2.15% |
| 1995 to 1998 | 227 | 12.5% |
| 1990 to 1994 | 126 | 6.9% |
| 1980 to 1989 | 239 | 13.9% |
| 1970 to 1979 | 495 | 27.3% |
| 1960 to 1969 | 254 | 14.0% |
| 1940 to 1959 | 165 | 9.1% |
| 1939 or earlier | 165 | 9.1% |
| Total | 1,813 | 100% |

Sources: U.S. Bureau of the Census, 2000; Town of Onalaska, 2004

2.2.3 Occupancy Characteristics

The majority of town residents, 59.8 percent, have moved into their homes since 1990. Table 2.3 shows the number of householders by the year they moved into their home.

Table 2.3: Year Householder Moved into Unit, 2000

| Year | Number | Percent of Total |
|--------------------|--------|------------------|
| 1999 to March 2000 | 167 | 9.9 |
| 1995 to 1998 | 546 | 32.5 |
| 1990 to 1994 | 293 | 17.4 |
| 1980 to 1989 | 346 | 20.6 |
| 1970 to 1979 | 228 | 13.6 |
| 1969 or earlier | 102 | 6.1 |

Source: U.S. Bureau of the Census, 2000

Housing vacancy can help a community determine whether its housing supply is adequate to meet demand. According to HUD, an overall vacancy rate of roughly 3 percent is optimal to allow consumers an adequate choice of housing. When adjusted for seasonal, recreational or occasional use, the Town of Onalaska’s overall vacancy rate in 2000 was 1.6 percent, which is lower than the state average of 4.1 percent and the HUD recommendation of 3 percent.

Table 2.4: Vacancy Characteristics, 2000

| | Town of Onalaska | State of Wisconsin | La Crosse County |
|--|------------------|--------------------|------------------|
| % Vacant | 3.1 | 10.2 | 4.3 |
| % For Seasonal, Recreational or Occasional Use | 1.5 | 6.1 | 0.6 |
| Actual % Vacant | 1.6 | 4.1 | 3.7 |

Source: US Census Bureau, 2000

Housing tenure refers to whether a particular housing unit is owned or rented by the occupant. Table 2.5 indicates that over 90 percent of the housing in the Town is owner-occupied. Owner occupancy has increased since 1990 but not substantially.

Table 2.5: Town of Onalaska Housing Tenure Characteristics, 2000

| | 2000 | Percent | 1990 | Percent |
|-------------------------------|--------------|--------------|--------------|--------------|
| Occupied Housing Units | 1,777 | 100.0 | 1,920 | 100.0 |
| Owner Occupied Housing Units | 1,627 | 91.6 | 1,739 | 90.6 |
| Renter Occupied Housing Units | 150 | 8.4 | 181 | 9.4 |

Source: U.S. Bureau of the Census, 2000

2.2.4 Structural Characteristics

Table 2.6 lists the housing units in the Town of Onalaska by type. Of the 1,709 housing units in the Town, 90.8 percent are single-family detached homes, and another 3.4 percent are 2-unit or duplex homes. Only 2.7 percent of the housing in the Town of Onalaska is in multi-family structures, defined as 3 or more units per structure.

Table 2.6: Housing Units by Type, Town of Onalaska, 2000

| Units per Structure | Structures | Percent |
|---------------------------|--------------|--------------|
| Total: | 1,709 | 100.0 |
| 1-unit, detached | 1,552 | 90.8 |
| 1-unit, attached (twindo) | 20 | 1.2 |
| 2-units | 38 | 2.2 |
| 3 or 4 units | 24 | 1.4 |
| 5 to 9 units | 22 | 1.3 |
| 10 or more units | 0 | 0.0 |
| Mobile home | 53 | 3.1 |

Source: U.S. Bureau of the Census, 2000

2.2.5 Value Characteristics

Table 2.7 lists median home value for the State of Wisconsin, the Town of Onalaska and several neighboring communities. The Town of Onalaska’s median home value is on par with median housing value statewide but lower than most of its neighbors with the exception of the Village of Holmen.

Table 2.7: Housing Value, 2000

| | Town of Onalaska | Town of Holland | Town of Hamilton | Town of Medary | State of Wisconsin | City of Onalaska | Village of Holmen |
|------------------------|------------------|-----------------|------------------|----------------|--------------------|------------------|-------------------|
| Median Home Value (\$) | 111,100 | 123,400 | 123,800 | 128,500 | 109,900 | 114,400 | 106,700 |

Source: US Census Bureau, 2000

2.3 Housing Projections

Tables 2.8 through 2.12 estimate future housing growth for the Town of Onalaska based in part on projections of persons per housing unit. Projections for housing growth were determined by using MRRPC population and housing unit trends (1970-2000) and both MRRPC and DOA population growth projections, and assuming a constant linear trend in population per housing unit.

Tables 2.8 and 2.9 show housing demand if population per housing unit stays constant at 2000 levels. In this scenario, no discount factor was used.

Table 2.8: Housing Projections – Scenario A, with MRRPC Projections

| RPC-A | | Year | Population | Percent Change | Population per H.U. | Housing Units | Percent Change |
|-------------|------|-------|------------|----------------|---------------------|---------------|----------------|
| Census | 1970 | 2,973 | x | 3.33 | 894 | x | |
| | 1980 | 5,386 | 44.8 | 3.11 | 1,730 | 93.5 | |
| | 1990 | 5,803 | 7.2 | 2.93 | 1,978 | 14.3 | |
| | 2000 | 5,210 | -11.4 | 2.84 | 1,834 | -7.3 | |
| Projections | 2010 | 5,956 | 12.5 | 2.84 | 2,097 | 12.5 | |
| | 2020 | 6,701 | 11.1 | 2.84 | 2,360 | 11.1 | |
| | 2025 | 7,074 | 5.3 | 2.84 | 2,491 | 5.3 | |

Table 2.9: Housing Projections – Scenario A, with DOA Projections

| DOA-A | | Year | Population | Percent Change | Population per H.U. | Housing Units | Percent Change |
|-------------|------|-------|------------|----------------|---------------------|---------------|----------------|
| Census | 1970 | 2,973 | x | 3.33 | 894 | x | |
| | 1980 | 5,386 | 44.8 | 3.11 | 1,730 | 93.5 | |
| | 1990 | 5,803 | 7.2 | 2.93 | 1,978 | 14.3 | |
| | 2000 | 5,210 | -11.4 | 2.84 | 1,834 | -7.3 | |
| Projections | 2010 | 5,668 | 8.1 | 2.84 | 1,996 | 8.1 | |
| | 2020 | 6,017 | 5.8 | 2.84 | 2,119 | 5.8 | |
| | 2025 | 6,349 | 5.2 | 2.84 | 2,236 | 5.2 | |

Aside from population growth, a key determinant of the quantity of a community’s housing stock is the average number of residents per housing unit. Around the nation this number, represented here as *population per housing unit*, has been on the decline. This trend has had, and will continue to have, a significant impact on the number of new housing units added annually nationwide. The historical trend information for the Town of Onalaska illustrates a decline in population per housing unit consistent with the national trend. The next two scenarios consider how many new housing units will be required given a continued decline in the level of population per housing unit.

Tables 2.10 and 2.11 use a discount factor derived from the average change in population per housing unit seen in the Town of Onalaska over the past 30 years in 10-year increments. This discount factor was used to determine future estimates for population per housing unit and subsequently the projected housing growth for the Town of Onalaska.

Table 2.10: Housing Projections – Scenario B, with MRRPC Projections

| RPC-B | | Year | Population | Percent Change | Population per H.U. | Housing Units | Percent Change |
|-------------|------|-------|------------|----------------|---------------------|---------------|----------------|
| Census | 1970 | 2,973 | x | 3.33 | 894 | x | |
| | 1980 | 5,386 | 44.8 | 3.11 | 1,730 | 93.50 | |
| | 1990 | 5,803 | 7.2 | 2.93 | 1,978 | 14.30 | |
| | 2000 | 5,210 | -11.4 | 2.84 | 1,834 | -7.30 | |
| Projections | 2010 | 5,956 | 12.5 | 2.70 | 2,208 | 16.9 | |
| | 2020 | 6,701 | 11.1 | 2.57 | 2,607 | 15.3 | |
| | 2025 | 7,074 | 5.3 | 2.44 | 2,899 | 10.1 | |

Table 2.11: Housing Projections – Scenario B, with DOA Projections

| DOA-B | | Year | Population | Percent Change | Population per H.U. | Housing Units | Percent Change |
|-------------|------|-------|------------|----------------|---------------------|---------------|----------------|
| Census | 1970 | 2,973 | x | 3.33 | 894 | x | |
| | 1980 | 5,386 | 44.8 | 3.11 | 1,730 | 93.5 | |
| | 1990 | 5,803 | 7.2 | 2.93 | 1,978 | 14.3 | |
| | 2000 | 5,210 | -11.4 | 2.84 | 1,834 | -7.3 | |
| Projections | 2010 | 5,668 | 8.1 | 2.70 | 2,101 | 12.7 | |
| | 2020 | 6,017 | 5.8 | 2.57 | 2,341 | 10.3 | |
| | 2025 | 6,349 | 5.2 | 2.44 | 2,602 | 10.0 | |

Tables 2.12 and 2.13 use a discount factor derived from the average change in population per housing unit seen throughout La Crosse County over the past 30 years in 10-year increments. This was used to determine future population per housing unit and subsequently the projected household growth for the Town of Onalaska.

Table 2.12: Housing Projections – Scenario C, with MRRPC Projections

| RPC-C | | Year | Population | Percent Change | Population per H.U. | Housing Units | Percent Change |
|-------------|------|-------|------------|----------------|---------------------|---------------|----------------|
| Census | 1970 | 2,973 | x | 3.33 | 894 | x | |
| | 1980 | 5,386 | 44.8 | 3.11 | 1,730 | 93.50 | |
| | 1990 | 5,803 | 7.2 | 2.93 | 1,978 | 14.30 | |
| | 2000 | 5,210 | -11.4 | 2.84 | 1,834 | -7.30 | |
| Projections | 2010 | 5,956 | 12.5 | 2.58 | 2,305 | 20.4 | |
| | 2020 | 6,701 | 11.1 | 2.35 | 2,851 | 19.2 | |
| | 2025 | 7,074 | 5.3 | 2.14 | 3,306 | 13.7 | |

Table 2.13: Housing Projections – Scenario C, with DOA Projections

| DOA-C | | Year | Population | Percent Change | Population per H.U. | Housing Units | Percent Change |
|-------------|--|------|------------|----------------|---------------------|---------------|----------------|
| Census | | 1970 | 2,973 | x | 3.33 | 894 | x |
| | | 1980 | 5,386 | 44.8 | 3.11 | 1,730 | 93.5 |
| | | 1990 | 5,803 | 7.2 | 2.93 | 1,978 | 14.3 |
| | | 2000 | 5,210 | -11.4 | 2.84 | 1,834 | -7.3 |
| Projections | | 2010 | 5,668 | 8.1 | 2.58 | 2,193 | 16.4 |
| | | 2020 | 6,017 | 5.8 | 2.35 | 2,560 | 14.3 |
| | | 2025 | 6,349 | 5.2 | 2.14 | 2,967 | 13.7 |

Regardless of which scenario is applied, the Town of Onalaska is likely to see continued development pressure and will require growth in its housing stock to keep pace with demand.

It should be noted that the population growth projections used in the above analysis were provided by the Mississippi River Regional Planning Commission, and were based on the rate of population growth or decline experienced from 1970 to 2000. According to the MRRPC, this technique may have generated unrealistic figures in some of the cases where it was applied.