

Housing Element

2.1 Introduction

Typically, in many towns, there is a high percentage of single family housing with few other options available. As time moves on the age of the population changes and different housing types will have to be made available. In this element the Town of Trempealeau will make proposals to meet its housing needs until the year 2020.

2.2 Existing Housing Stock Characteristics

Table 2.1 shows that the Town of Trempealeau observed an 18.4% increase in total housing units from 1990 to 2000. A decline in total housing units took place from 1980 to 1990, according to the Census Bureau.

Table 2.1

Trempealeau Town	1980	1990	2000	Estimate 2005	Projected 2010	Projected 2015	Projected 2020
Total Housing Units	599	582	689	748	914	1,016	1,118
Total Occupied Housing Units (Households)	474	478	623	725	897	1,001	1,104
Single Family Units (Owner Occupied Units)	384	399	543	641	813	916	1,018
Renter Occupied Housing Units	90	79	80	84	84	85	86
Seasonal Units	56	77	53	4	6	8	10
Average Household Size	3.17	2.81	2.60	2.46	2.24	2.23	2.43

Source: U.S. Census Bureau, Census Summary File 1, Mississippi River Regional Planning Commission, Trempealeau County Zoning Department Projections.

Owner-Occupied Housing Units

Table 2.1 provides statistics from 1980 through 2000 with projections beyond. The majority of occupied units in the town are owner-occupied. According to the table in 2000 the percentage of owner-occupied units was 78.9% of the total housing units. This is an increase from 1990 of 10%. Projections show that owner-occupied units will be the majority of occupied housing units in the future.

Renter-Occupied Housing Units

In 2000 8.5% of the total occupied housing units were renter-occupied. There was a large decrease in rental units between 1990 and 2000 but projections show that it will raise 5 additional rental units.

Seasonal Homes

The seasonal homes category includes summer homes and hunting cabins. Fifty-three seasonal homes were recorded in 2000. Projections show that the figure will be 10 in 2020. The reason for the significant drop in seasonal homes is the Village of Trempealeau annexed many properties along the river bottom south of the Trempealeau Dam taking with it many of the seasonal homes in 2003. It is difficult to determine how many seasonal homes will be in the Town of Trempealeau. Some areas in Wisconsin see cabins changing into permanent homes as the owners reach retirement age. This is an area that will have to be looked at more closely.

Decline in Inhabitants per Occupied Housing Unit

There has been a decline in persons per housing unit. In 1980 there was an average household size of 3.17 which has declined to 2.60 in 2000. A possible reason for the decline in household size is that families are reproducing less than they had in years prior. Projections show that in the year 2020 the average household size will be 2.43.

Projected Housing Needs

Whether the town is growing or declining the housing units have an effect on the local government. Each unit requires fire protection, E-911 address, ambulance service, etc. Projecting housing units for the Town of Trempealeau will help determine the needs of the future.

Total housing units decreased from 1990 to 2000 by 107 units to have a total of 689 units in 2000. As the cities such as Onalaska, La Crosse and Holmen expand many people are moving to the rural areas. The housing unit projections show a steady increase with 1,118 units by the year 2020.

Structural Characteristics

The table below compares the housing characteristics for the Town of Trempealeau with the surrounding Towns of Arcadia, Caledonia, Dodge, and Gale in Trempealeau County along with Trempealeau County itself. The town had a vacancy rate of 7.8% in 2000. Seasonal, recreational, or occasional use accounted for 7.7% leaving a true vacancy of 0.1%. The Town of Trempealeau's median housing value (\$97,700) is higher than the neighboring towns of Arcadia and Dodge.

Table 2.2

	Town of Trempealeau	Town of Arcadia	Town of Caledonia	Town of Dodge	Town of Gale	Trempealeau County
Total Housing Units	623	608	295	182	592	11,482
% Vacant	7.8%	6.4%	11.2%	12.1%	5.1%	6.4%
*Median Housing Value	\$97,700	\$87,000	\$115,600	\$71,000	\$97,800	\$77,000

Housing Stock

Looking at the age of the housing stock gives the community an understanding of the condition the houses are in. Over 35 % of the homes in the Town of Trempealeau were built before 1960, which may point to the need to repair the houses over the next 20 years.

Table 2.3

Year Structure Built	% of Total Housing Stock
1999 to March 2000	4.2%
1995 to 1998	9.0%
1990 to 1994	3.6%
1980 to 1989	9.6%
1970 to 1979	24.8%
1960 to 1969	10.9%
1940 to 1959	12.9%
1939 or earlier	25.0%
Total	100%

Source: U.S. Census Bureau

Type of Structure

A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. Occupied and vacant housing units are counted to determine the number of units in a structure. Stores and office space are excluded.

1-Unit, Detached- This is a 1-unit structure detached from any other house. Such structures are considered detached even if they have an adjoining shed or garage. A one-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes or trailers to which one or more permanent rooms have been added or built also are included.

1-Unit, Attached- This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In townhouses, double houses, or

houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

Of the total housing units reported in the Census 2000, 84.3% are 1-unit detached, 1.0% is 1-unit attached, and 13.1% are mobile homes.

Heating Fuel

Table 2.4 shows that 251 occupied housing units are categorized as using utility gas as the primary source of heat. One hundred sixty-three homes use bottled, tank, or LP gas. Other heating sources for the Town of Trempealeau are shown in Table 2.4.

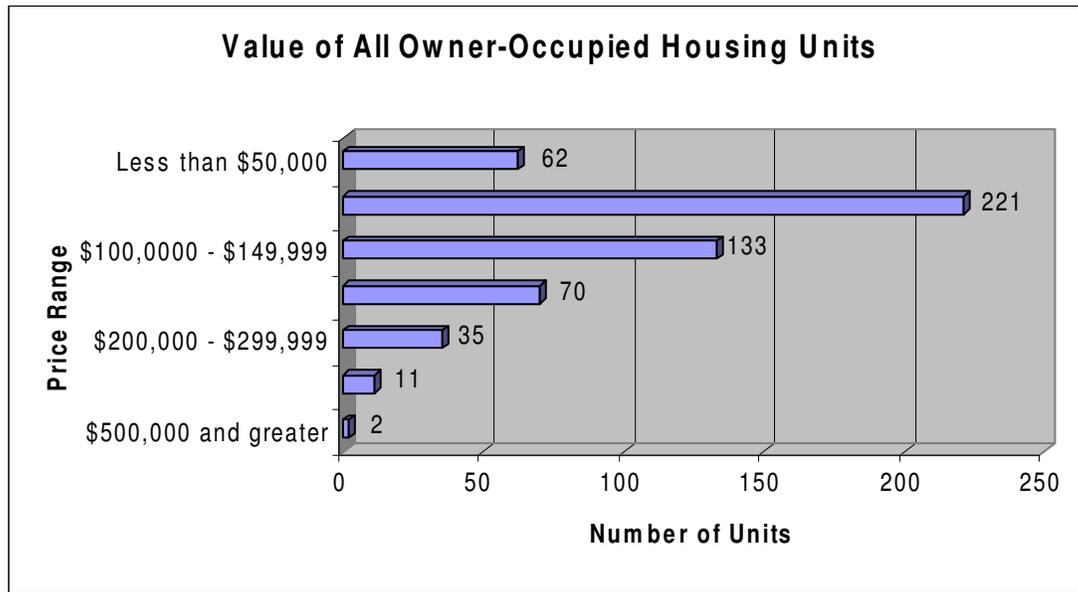
Table 2.4

Heating Fuel	Number
Utility Gas	251
Bottled, tank or LP gas	163
Electricity	22
Fuel oil, kerosene, etc	137
Coal or coke	0
Wood	34
Solar energy	0
Other fuel	6
No fuel used	0

Value of Existing Housing

The 2000 Census Bureau identifies the value of a sample portion of all owner-occupied housing units in the Town of Trempealeau. Two hundred twenty-one of the owner-occupied housing units are valued between \$50,000 and \$99,999. One hundred thirty-three of the owner-occupied homes in the Town of Trempealeau are valued between \$100,000 and \$149,999.

Figure 2.1



Affordability Analysis

The tables below outline how much residents in the Town of Trempealeau spend on home related expenses compared to the neighboring Town of Gale and to Trempealeau County residents. The first table relates to owner occupied units and the second concerns renters in the Town. In the Town, the majority of people who own the unit they live in spend between 15 – 30% of their income on housing. 15.5% of owners pay more than 30% of their income towards housing expenses. Again the majority of people who rent their unit they live in spend between 15-30% of their income on housing.

Percent of Income Spent on Owner Occupied Units, 2000

	Specified owner-occupied units	Less than 15 percent	15 to 30 percent	30 percent or more	Not Computed
Town of Trempealeau	369	38.20%	43.90%	15.50%	2.40%
Town of Gale	237	49.40%	38.80%	11.80%	0.00%
Trempealeau County	5156	44.70%	40.50%	14.20%	0.60%

Percent of Income Spent on Renter Occupied Units, 2000

	Total Occupied Rental Units	Less than 15 percent	15 to 30 percent	30 percent or more	Not Computed
Town of Trempealeau	63	28.60%	42.90%	9.50%	19.00%
Town of Gale	68	35.30%	19.20%	17.60%	27.90%
Trempealeau County	2545	27.50%	39.10%	21.70%	11.70%

2.3 Housing Programs

There are many programs to assist people in finding housing. Some of the programs are administered by the following agencies: Trempealeau County Housing Authority, Wisconsin Housing and Economic Development Authority (WHEDA), USDA- Rural Development, and also Community Development Block Grant (CDBG).

2.4 Housing Goals, Objectives, and Actions

The Town of Trempealeau has created goals and objectives for its housing element to guide the town to meet the needs of those living in the community.

Goal: Housing that meets the needs of existing and future community residents, while maintaining a predominantly rural atmosphere.

Objective 1: Limit housing development according to current Land Use Plan.

Action: Use Land Use Plan for and development.

Objective 2: Encourage high quality construction standards for housing.

Action: Follow the Wisconsin Uniform Dwelling Code.

Objective 3: Encourage siting homes in areas that will not cause in property or environmental damage or impair rural character or agricultural operations in the town.

Action: Consider cluster houses in rural areas or creating subdivisions.