

2 Housing

This element provides a baseline assessment of Shelby's current housing stock. Following these conditions analyses are a series of goals, objectives, and recommendations which have been developed to increase, enhance, or sustain the housing stock in the town.

Existing Conditions

Housing Units

Table 2.1 depicts the number of housing units within the Town of Shelby as tabulated by the U.S. Census in 2000. The table also outlines the percentage of housing units that are occupied by the home owner, the percentage of units that are rented, and the percentage of units that are vacant. In the Town, there are 1,646 housing units that are owner occupied, 125 units that are rental occupied, and 46 that are vacant. The Town of Shelby estimates that in 2006 there were 1,970 units.

Table 2.1: Housing Occupancy, 2000

	Total Housing Units*	Owner Occupied		Renter Occupied		Vacant Units	
		Number	Percent	Number	Percent	Number	Percent
Town of Shelby	1,817	1,646	92.9%	125	7.1%	46	2.5%
Town of Medary	553	476	89.2%	57	10.8%	23	4.2%
City of La Crosse	22,233	10,746	50.9%	10,364	49.1%	1,123	5.1%
La Crosse County	43,479	27,067	65.1%	14,532	34.9%	1,880	4.3%

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

* Housing Unit - A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters.

Age of Housing Structures

Table 2.2 provides a detailed analysis of when housing units were constructed within the Towns of Shelby, Campbell, and Medary as well as La Crosse County. It is important to note that a large majority (72.4%) of the housing within the Town of Shelby was constructed prior to 1980.

Table 2.2: Age of Housing Structures, 2000

		Town of Shelby	Town of Medary	City of La Crosse	La Crosse County
Total Occupied Units*		1,752	556	21,048	41,599
1939 or Earlier	Number	77	49	6,331	8,634
	Percent	4.4%	8.8%	30.1%	20.8%
1940-1959	Number	389	91	5,662	8,061
	Percent	22.2%	16.4%	26.9%	19.4%
1960-1969	Number	330	74	2,292	4,581
	Percent	18.8%	13.3%	10.9%	11.0%
1970-1979	Number	473	172	2,745	7,739
	Percent	27.0%	30.9%	13.0%	18.6%

1980-1989	Number	211	90	2,035	5,345
	Percent	12.0%	16.2%	9.7%	12.8%
1990-2000	Number	272	80	1,983	7,239
	Percent	15.5%	14.5%	9.4%	17.4%

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

* Occupied housing unit - A housing unit is classified as occupied if it is the usual place of residence of the person or group of people living in it at the time of enumeration.

Types of Housing Units

Table 2.3 outlines the various number of units that are available within a housing structure. According to the 2000 U.S. Census, in the Town of Shelby, single family detached homes are the most common type of housing. Mobile homes in Shelby are the second highest type of unit, with 6.4% of all units falling into this category, which is comparable to the Town of Medary (6.7%) and La Crosse County (6.1%) overall. More recent estimates by the Town indicate Shelby has 1,970 housing units, of which 277 (14%) are classified as mobile homes.

Table 2.3: Type of Unit in Structure 2000

		Town of Shelby	Town of Medary	City of La Crosse	La Crosse County
Total Occupied Units		1,752	556	21,048	41,599
1-Unit, Detached	Number	1,543	479	10,581	25,332
	Percent	88.1%	85.6%	50.3%	60.9%
1-Unit, Attached	Number	17	7	717	1,285
	Percent	1%	1.3%	3.4%	3.1%
2 Units	Number	44	29	2,694	3,939
	Percent	2.5%	5.2%	12.8%	9.5%
3 or 4 Units	Number	8	5	1,460	1,829
	Percent	0.5%	0.9%	6.9%	4.4%
5 to 9 Units	Number	0	0	1,287	2,083
	Percent	0.0%	0.0%	6.1%	5.0%
10 or More Units	Number	28	2	3,780	4,601
	Percent	1.6%	0.4%	18.0%	11.0%
Mobile Home	Number	112	37	529	2,524
	Percent	6.4%	6.7%	2.5%	6.1%

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

Housing Values

Table 2.4 outlines the values of owner occupied housing units within the Town of Shelby in 2000. During the time of enumeration, the median home value in the Town was \$129,500. The Town's housing unit median value was \$33,500 higher than the County median home value. These data show greater than 60% of the housing units in the Town of Shelby are valued between \$50,000 and \$150,000.

Table 2.4: Median Value and Value of Owner Occupied Units, 2000

		Town of Shelby	Town of Campbell	City of La Crosse	La Crosse County
Total Owner Occupied Units*		1,415	1,313	9,198	21,881
Median Value		\$129,500	\$94,600	\$85,100	\$96,000
Less than \$50,000	Number	12	91	751	1,107
	Percent	0.8%	6.9%	8.2%	5.1%
\$50,000 to \$99,999	Number	416	654	5,686	10,724
	Percent	29.4%	49.8%	61.8%	49.0%
\$100,000 to \$149,999	Number	450	367	1,838	6,161
	Percent	31.8%	28.0%	20.0%	28.2%
\$150,000 to \$199,999	Number	276	113	585	2,365
	Percent	19.5%	8.6%	6.4%	10.8%
\$200,000 to \$299,999	Number	183	51	233	1,149
	Percent	12.9%	3.9%	2.5%	5.3%
\$300,000 or More	Number	78	37	105	375
	Percent	5.5%	2.8%	1.2%	1.7%

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

* **Owner-occupied housing unit** - A housing unit is owner occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.

Affordability of Housing

The following tables depict how much residents in the Town of Shelby spend on housing. The Department of Housing and Urban Development (HUD) generally recommends that a person/family should spend no more than 30% of their income on housing costs, such as a mortgage or rent.

Nearly 50% of Shelby's homeowners spend less than 15% of their income on home related expenses. Approximately 11% of owners pay more than 30% of their income towards housing expenses. Renters in the Town of Shelby tend to pay a higher percentage of their income on housing, as 23.6% of renters pay more than 30% of their income towards their housing costs.

Table 2.5: Percent of Income Spent on Owner Occupied Units, 2000

	Total Owner Occupied Units	Less than 15 percent		15 to 30 percent		30 percent or more		Not computed	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
Town of Shelby	1,415	684	48.3%	571	40.3%	151	10.7%	9	0.6%
Town of Medary	396	182	46.2%	141	35.6%	70	17.7%	2	0.5%
City of La Crosse	9,198	3,554	38.6%	3,932	42.7%	1,657	18.0%	55	0.6%
La Crosse County	21,881	8,200	37.5%	9,905	45.3%	3,671	16.8%	105	0.5%

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

Table 2.6: 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	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
Town of Shelby	89	16	17.9%	44	49.4%	21	23.6%	8	9.0%
Town of Medary	53	23	43.4%	22	41.5%	5	9.4%	3	5.7%
City of La Crosse	10,380	1,997	19.2%	4,342	41.8%	3,755	36.2%	286	2.8%
La Crosse County	14,358	3,026	21.1%	6,053	42.2%	4,821	33.6%	458	3.2%

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

* **Renter-occupied housing unit** - All occupied units which are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied.

Household Characteristics

A “household” is defined as an occupied housing unit. Table 7.7, below, outlines the average size of both households and families within the Town. It also identifies the percentage of households that consist of family (related by birth or marriage) versus non-family households. The average household in the Town of Shelby consists of 2.65 people, while the average family in the Town consists of 3 people. The majority, 96.8%, of households in the Town consist of related families.

Table 2.7: Household Characteristics, 2000

	Average Household* Size	Average Family* * Size	Family Households	Non-family Households
Town of Shelby	2.65	3.0	96.8%	3.2%
Town of Medary	2.76	3.14	94.0%	6.0%
City of La Crosse	2.23	2.93	85.4%	14.6%
La Crosse County	2.45	3.02	89.9%	10.1%

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

* Household - A household includes all the people who occupy a housing unit as their usual place of residence.

** Family - A group of two or more people who reside together and who are related by birth, marriage, or adoption.

Household Growth Projections

The following household growth projections have been used to generate one set of future land use scenarios. These projections, prepared by the State Department of Administration are generally considered conservative growth projections. These figures are often lower than other growth projections as they are based, in part, on historical growth dating back several decades.

Table 2.8: Town of Shelby Housing Projections

	Total households	Projected Households				
	2000	2005	2010	2015	2020	2025
Town of Shelby	1,771	1,799	1,821	1,827	1,837	1,856
Town of Medary	530	551	570	584	599	618
City of La Crosse	21,110	21,365	21,568	21,709	21,854	21,968
La Crosse County	41,599	43,452	45,215	46,713	48,286	49,958

Source: Wisconsin Department of Administration Population and Housing Estimates
(http://www.doa.state.wi.us/pagesubtext_detail.asp?linksubcatid=96)

Special Needs Housing

The State of Wisconsin’s Department of Health & Family Services keeps an inventory of assisted living facilities. While there are none listed for the Town of Shelby, nearby facilities in the City of La Crosse are numerous. Specifically, there exist two Adult Day Care programs for the advanced aged and developmentally disabled, 25 Adult Family Homes that provide habitation for the developmentally disabled, physically disabled, and emotionally disturbed or mentally ill, 19 Community Based Residential Facilities for the advanced aged, or alcohol/drug dependent, and four Residential Care Apartment complexes.

Goals, Objectives, and Recommendations

Goals and objectives identify what the plan should accomplish. Goals are statements that describe a desired future condition, often in general terms. Objectives are statements that describe a specific future condition to be attained, to reach the established goals.

Recommendations identify the action necessary to achieve goals and objectives. For this reason, recommendations should be actionable, attainable, and specific. Not all recommendations can be achieved in the short-term, so they should be specific enough so that any individual or group wishing to achieve a stated goal can take action.

The following goals, objectives, and recommendations were jointly developed by the Town of Shelby Land Use Planning Committee and its consultants.

Housing and Neighborhoods Goal: Allow for a range of housing choices and lot sizes that are consistent with the character and services available in the distinct urban, suburban, and rural portions of the Town.

Objectives:

- a. Determine general locations where clustered housing is desired and update ordinances to allow for such a program.
- b. Retail commercial uses, which primarily serve residential properties, such as “convenience stores”, grocery stores, and small retail stores will be considered based on their compatibility with the neighborhood character and acceptance by residents.
- c. Consider local and regional strategies for housing the aging population, including facilities that would provide a continuum of care.

Recommendations:

1. Encourage/require the use of conservation design principles. Conservation neighborhoods are those that meet the following guidelines:
 - i. “Shield” development from main roads through natural vegetation & topography.
 - ii. Provide vegetative buffers between building sites and sensitive environmental areas.
 - iii. Preserve mature trees, vegetation, and other attributes that relate to the site’s history or natural character.
 - iv. Prohibit or limit the placement of homes and buildings on exposed bluffs or ridgelines.
 - v. Create an interconnected network of streets and trails with connections to the larger community.
 - vi. Integrate natural resources into the subdivision design as aesthetic and conservation landscape elements.
 - vii. Restore degraded environmental areas within the subdivisions, such as streams and wetlands.
 - viii. Encourage Best Management Practices (BMPs) for storm water management as opposed to conventional engineering strategies. Typical BMPs include overland transfer, natural landscaping to increase infiltration and reduce runoff, bio-infiltration systems, and residential roof runoff directed to pervious yard areas, and minimize impervious surface ratios for development sites.
 - ix. Provide wide area for public access to parks and common open spaces.
 - x. Maximize areas of common open space in the neighborhood through public dedication and/or private management of open space.
2. Require the use of bluff design guidelines for all development within Shelby’s bluffs (as defined by the Shelby Planning Commission). Bluff design guidelines as follows:

- i. Land use patterns and site designs shall preserve the hillsides, scenic vistas, woodlands, wildlife habitat, and associated rare features found in the Coulee Region.
 - ii. Minimize exotic landscaping including the size of building footprints, and the amount of impervious surface devoted to roadways to the extent feasible. Allow the natural landscape to dominate.
 - iii. Nestle structures in valleys or below ridgelines and within the folds of the hills.
 - iv. Prohibit ridge top “Sky lining” that alters the natural land profiles with built structures. Limit the visual impact of any new development that can legally be constructed. Discourage clear cutting or extensive removal of trees.
 - v. Cluster development in a manner so as to maximize visually significant, unfragmented woodlands and open spaces.
 - vi. Design buildings on hillsides to follow the natural terrain in a manner that minimizes earth disturbance.
 - vii. Construct fences that are wildlife-friendly including efforts to minimize the areas fenced and the length of fences, using fence designs which exclude or discourage only certain types of wildlife, and providing exits and corridors for wildlife.
 - viii. Place all utilities underground.
 - ix. Restrict or shield lighting so as to restrict horizontal and vertical light spillover, thereby preserving the dark night sky.
3. No structure shall be built on a slope of greater than 30%. Limit development on slopes greater than 20%. Prior to construction, site plans shall be developed to provide for drainage on and off the site to protect subject site and neighboring properties.
 4. Limit new industrial development.
 5. Support the existing La Crosse County Shoreland Zoning Ordinance, which prohibits new structures within 75 ft of the ordinary high water mark and regulates development within the 300 ft zoning area along creeks and other waterways.
 6. Restrict development in floodplains.
 7. Support redevelopment of vacant, blighted or underused lands.
 8. Create a site development process that requires a public hearing pertaining to development of bluffs, conservation neighborhoods, and traditional neighborhood developments.
 9. Reject expansion of existing mobile home courts and require new mobile homes to have permanent foundations and pitched roofs except for instances of multi-story development.
 10. Determine the adequacy of the impact fees currently in place in the Town’s subdivision ordinance.