We have a sufficient supply and variety of housing accommodating a range of lifestyles, needs, and incomes for our residents.

St. Charles County’s sustained prosperity and its ability to attract new residents are due in a large part to the high quality of life it offers. Residential development in the county can strive to provide housing opportunities for all its citizens in a variety of housing choices and in a range of prices. Such residential development should be accomplished while protecting the natural environment and providing a balance of land use patterns which minimizes land use conflict.

The amount of multiple-family rental units has increased slightly between 2000 and 2006. In 2000, multiple-family units accounted for 18 percent of the total number of occupied units, increasing to 18.9 percent in 2006. (See Chart 7-1).

Chart 7-2 shows the median price increase of new and existing single family detached homes between 2000 and 2007, and the median sale prices of new multiple family residential units for 2007. The median sale prices of multiple family residential units for 2000 is unavailable, because multiple family residential units were not categorized by type of housing unit prior to that. Utilizing raw data from the St. Charles County Assessor’s Office which was reviewed by the planning staff, the median sale price of a new single family detached home increased from 2000 to 2007 by 41.2 percent. Likewise, the median sale price of an existing single family detached home increased by approximately 36.5 percent.
The cost of a new single family home has escalated at a rate of more than two times the percentage increases in median family income between 2000 and 2007. To purchase a new single family detached home with a sale price of $275,074, a family would need an annual income of approximately $82,000. The six major factors which contribute to the rise of new housing costs in St. Charles County are inflation, land acquisition costs, development costs, construction financing, the increase in size of homes, and building costs.

The average occupancy in 2006, as mentioned in the demographics element, is 2.67 persons. The average household size in 2000 of an owner-occupied unit was 2.88 persons, while the average household size of a renter-occupied unit was 2.18. It is anticipated by staff analysis that in a ten year period the average household size for an owner occupied unit will be 2.75, while renter-occupied unit will remain at 2.18. The overall average household size is estimated at 2.66.

A survey conducted by Keith M. Kraemer Associates, Inc., a real estate consulting firm, found increasing occupancy rates in the St. Charles County apartment rental market. Overall occupancy rates increased to 92.5 percent in 2006, up from 89.1 percent the previous year.

However, older and more moderately priced complexes faired better in rental occupancy than newer, more expensive properties. The newest apartment complexes were found to have the majority of vacant units with an occupancy rate of 77.4 percent, up from 61.2 percent in 2005 compared to the current overall 92.5 percent vacancy rates.
The average 2006 rent was found to be $1,076 per month on a three bedroom unit, $816 on a two bedroom unit, and $634 on a one bedroom unit. These rents in 2006 were to have increased an average of 1.34 percent for all type of apartment units when compared to the year before.

The projected population for St. Charles County in 2020 is 457,446 (using the logistical equation method) with an estimated 2.66 persons per household yields 46,604 additional housing units to be developed to accommodate anticipated population growth. The median age of the general population will slightly increase in this time period which will have direct correlation on the types of housing units to be constructed. While single family detached homes were the predominate choice in housing during the period of 2000 – 2006, there may be a shift toward more multi-family housing within the planning period. As more baby boomers near retirement, a move toward downsizing their current housing situation could occur. In place of their present single family detached housing, demand could increase for multiple-family housing. Due to this phenomenon, the ratio of housing developments could change to approximately 70 percent, or 32,623 units for single family detached housing and 30 percent, or 13,981 units for multiple family housing alternatives. Single family detached housing units are anticipated to be developed at a density of 2.7 units per acre, requiring approximately 12,083 acres for the projected land use. Multiple family housing units are anticipated to be developed at a higher density of approximately 8-10 units per acre, requiring 1,748 acres for the projected land use.
### Issues

- The future housing needs of all segments of the county’s population must be addressed.
- The costs of new and existing housing have increased substantially.
- Insufficient stock of workforce housing.
- The demand for rental apartment housing is not being met.
- The preservation of existing housing stock to provide affordable housing and stable neighborhoods.

### Goals & Strategies

#### Goal
Promote affordable, safe, stable, and attractive neighborhoods in various developing areas.

<table>
<thead>
<tr>
<th>STRATEGIES</th>
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<tr>
<td>- Create policies that promote a variety of housing types to serve all socio-economic and age groups while preserving open space.</td>
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<tr>
<td>- Promote the concept of mixed-use development with a diversity of housing types and commercial development.</td>
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#### Goal
Increase the supply of workforce housing in the county.

<table>
<thead>
<tr>
<th>STRATEGIES</th>
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<td>- Support new workforce housing opportunities in growth areas.</td>
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<td>- Encourage in-fill development for new housing opportunities.</td>
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<td>- St. Charles County should collaborate with other entities to receive federal Community Development Block Grant funding to support housing development activities.</td>
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<tr>
<td>- Support the efforts of the St. Charles County Housing Authority in providing housing to low-income residents.</td>
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<tr>
<td>- Educate community leaders, public officials, and the general public relating to the need to develop workforce housing to supply employees to local businesses.</td>
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<tr>
<td>- Create a task force of county and municipalities to develop an effective starter and workforce housing strategy (i.e. certain percentage of housing stock within developments).</td>
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GOALS & STRATEGIES

**GOAL** Promote housing opportunities for senior citizens and special needs segments of the population.

**STRATEGIES**
- Support the development of retirement centers, senior apartment housing, and other types of housing serving the elderly.
- Examine the concept of universal design to make housing more accessible for senior citizens and the disabled.
- Work with not-for-profit organizations and developers to increase the supply of affordable housing for senior citizens, the disabled, and homeless.

**GOAL** Develop a community education program for the general public that generates an awareness of the universal need to accommodate housing for all segments of the population.

**STRATEGIES**
- Provide information on alternative housing markets.
- Provide information on the advantages of smaller, higher density housing developments.
- Implement community education programs to eliminate the stigmas attached to non-traditional housing.
- Provide information on dwelling types, occupancy styles, and construction methods.
**GOAL** Encourage creative solutions to housing needs through quality design which is functional as well as livable.

- Encourage the development of planned communities that provide a broad range of housing opportunities.
- In-fill housing should be designed in harmony with the existing neighborhood.
- Provide open space and recreational facilities associated with residential development.
- Encourage developments which retain natural vegetation, wetlands, and scenic vistas.
- Create walkable neighborhoods.
- Promote the development of quality designed multiple family housing, especially those providing rental units.

**GOAL** Maintain the existing housing stock.

- Maintain the existing supply of housing through aggressive code enforcement activities to maintain and stabilize existing neighborhoods.
- Educate homeowners on how to repair and maintain their homes to enhance livability and prevent deterioration of housing.