



Picture Credit: Nextdoor

# La Crosse County Site-Specific Market Study



April 6, 2026



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## Introduction & Study Purpose

La Crosse County owns approximately 115 acres of land in West Salem, sometimes referenced as the County Farm site, located north of Interstate 90 and adjacent to an existing industrial park. The County commissioned this analysis to explore how the property could support long-term housing and community growth.

This study builds upon the La Crosse County Housing Needs Assessment and integrates previous planning efforts, including planning and engineering site assessments. It evaluates how the site could contribute to addressing regional housing needs with phased development over many years.

The study includes:

- **Site and market analysis** to evaluate development suitability, accessibility, and proximity to employment and community assets
- **Stakeholder engagement** with local leaders, developers, and community representatives to understand opportunities and constraints

- **Housing market demand analysis** to estimate the rate of absorption of a range of housing types that could be supported at the site
- **Housing typology recommendations**, including examples of housing types that address identified gaps in the local housing market

The resulting report provides a strategic framework for housing development at the County Farm site over the next 10 to 20 years—including considerations related to housing mix, development timelines, and opportunities for the site to contribute to long-term housing supply and economic vitality in West Salem and La Crosse County.



# Background Research

## BACKGROUND RESEARCH

### West Salem TID #2 Project Plan (2022)

The Village created **TID #2** to give this area a **financing engine** for streets, sewer, water, stormwater, rail, and site prep. The TID covers the County Farm area.

#### What the TID is designed to do

- Attract **industrial and commercial employers**
- Support **workforce housing**
- Pay for **infrastructure** needed to unlock development

#### Housing is not optional

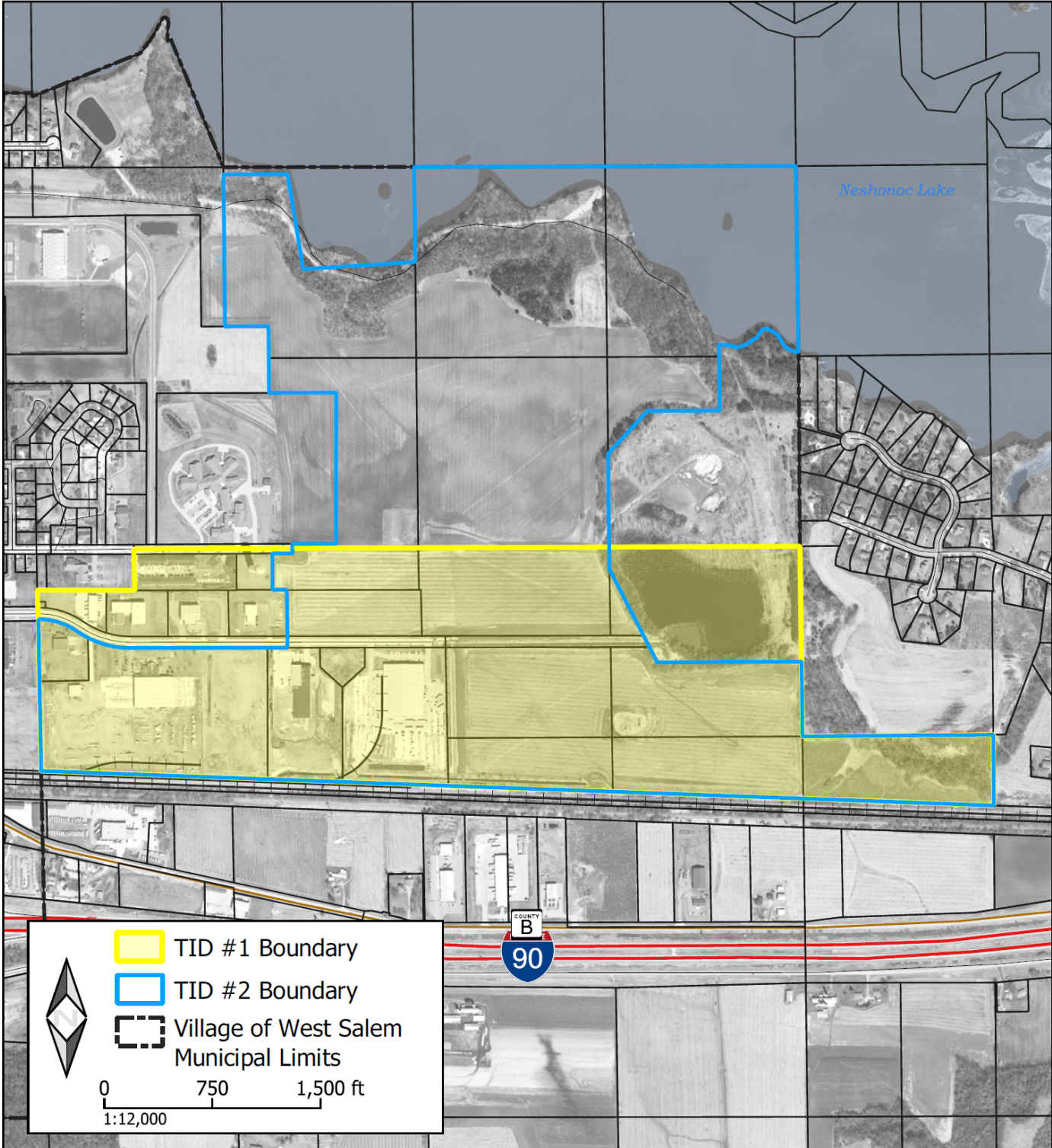
The TID explicitly allows up to **35% residential land use**. Housing is part of the **economic development strategy**, not a conflict with it.

#### What the TID can pay for

- Streets
- Sewer lift stations
- Water mains
- Stormwater ponds
- Rail spurs
- Site grading and utilities

#### Key takeaway for today:

The County Farm site now has a **financial framework** that allows housing and infrastructure to be built with the right development plan in place.



# TIF District #2 Values

Village of West Salem  
La Crosse County, WI

2021 West Salem Total Value:  
\$515,012,500

12% Limit: \$61,801,500

TID1 2021 Value: \$22,198,600





Non-Overlay Proposed Value for TID2:  
\$0

Total TIF Value New TID2:  
\$22,198,600

Proposed TIF Value as a Percentage of  
West Salem's Total Value: 4.31%

Remaining Assessed Value Until 12%  
Cap is Reached: \$39,602,900

Residential Land Use Percentage:  
20.9%


 TID #1 Boundary  
 TID #2 Boundary  
 Village of West Salem  
Municipal Limits  
 0 750 1,500 ft  
 1:12,000



## BACKGROUND RESEARCH

### La Crosse County Farm Master Plan (2009)

The 2009 plan created the **first comprehensive vision** for transforming the County Farm from agricultural land into a **complete neighborhood**, not just a subdivision. It established a **Traditional Neighborhood Development** framework that combined housing, jobs, services, parks, and industry.

#### Key ideas established

- Recommends that the site should function as a **mixed-use community**, not just residential.  
Housing should include:
  - Single-family
  - Townhomes
  - Multifamily
  - Live-work
  - Senior housing
- A **walkable downtown district** anchoring the community.
- A **greenway and trail network** connecting neighborhoods to parks, the lake, schools, and jobs.
- The **southern third** of the site remaining **industrial**, including **rail-served industrial**.

#### Why housing was included

Housing was intended to:

- Support **local employers**
- Provide **downsizing and starter options**
- Strengthen the **tax base**
- Make the industrial park more competitive

The plan:

- **Did not include a market study**
- **Did not identify financing or phasing**

## BACKGROUND RESEARCH

### Engineering Study (2023)

The County Farm can support a **large, meaningful amount of housing**, but only if infrastructure and density are planned intentionally. The study found that the County Farm can realistically support **600–1,100 housing units**.

#### What this study looked at:

- Topography
- Sewer constraints
- Utility capacity
- Real development acreage
- Infrastructure costs

#### How much land is really available

Out of 115 acres:

- **95.4 acres** are realistically developable today
- **83.2 acres** are still being farmed
- **12.2 acres** (Tilson Street area) could develop first

**The biggest constraint** (without this, large-scale housing is impossible)

- A **new sewer lift station**
- A **2,500-foot force main**
- Pumping wastewater uphill to Tilson Street & Mark Street

#### Infrastructure costs

- Options 1–2: ~\$18.5M
- Option 3 (higher density): ~\$23.8M
- Land cost alone ≈ **\$2.9M**

#### How many homes could be built:

Scenario	Units	Population
Lower density (mostly SF + some MF)	~616 (5.4 units per acre)	~1,416
Higher density (SF, missing middle, and MF)	~1,145 (10 units per acre)	~2,633

## BACKGROUND RESEARCH

### Key Takeaways from Prior Studies (2003–2023)

- The County Farm site has long been **planned as a mixed-use**, mixed-density area, not a single-use subdivision or exclusively industrial site. The 2009 Master Plan established a vision for housing, jobs, services, parks, and trails integrated into a complete neighborhood.
- **Multiple development scenarios have already been tested**, showing clear tradeoffs between density, infrastructure cost, and long-term return. Both the 2009 plan and the 2023 engineering study confirm that higher density supports more housing and tax base. It requires greater upfront infrastructure investment but likely shortens the timeline for repayment of TID District financing.
- **Housing was intentionally included to support workforce and economic development**, particularly to strengthen the adjacent industrial park and attract employers. This intent is reinforced by the creation of TID #2 as a mixed-use financing district that explicitly allows residential development.
- **The site’s southern area functions differently than the rest of the land**, due to rail-served industrial infrastructure governed by long-standing agreements. This reinforces the need for thoughtful transitions and buffering between industrial uses and future housing.
- **Infrastructure—not land availability—is the primary constraint to development.** The 2023 Engineering Study confirms that most of the site requires a new sewer lift station and force main before meaningful housing development can occur.
- **Between 600 and 1,100 housing units are realistically feasible over a 20-year period** on the County-owned land, depending on density and housing mix—making the site a meaningful contributor to addressing community housing needs if developed intentionally.
- **What has been missing is a market-grounded housing strategy.** Prior studies established vision, infrastructure feasibility, and financing mechanisms, but did not determine which housing types, price points, and tenure mixes are most appropriate today, creating a clear role for the current Housing Needs Assessment-informed analysis.



# Market Context Research

# Market Context Map

## Regional Market Position

### 20-Minute Drive to La Crosse

→ West Salem offers small-town living with quick access to La Crosse’s employment, healthcare, and higher-education hub.

### Immediate Access to I-90

→ High regional accessibility strengthens the site’s attractiveness for commuters, employers, and residents.

### Primary Local Road Connections

→ Existing street network supports phased development and future neighborhood connectivity.

### One of the Largest Developable Sites

→ Rare opportunity to deliver housing at scale in a coordinated, infrastructure-supported manner.

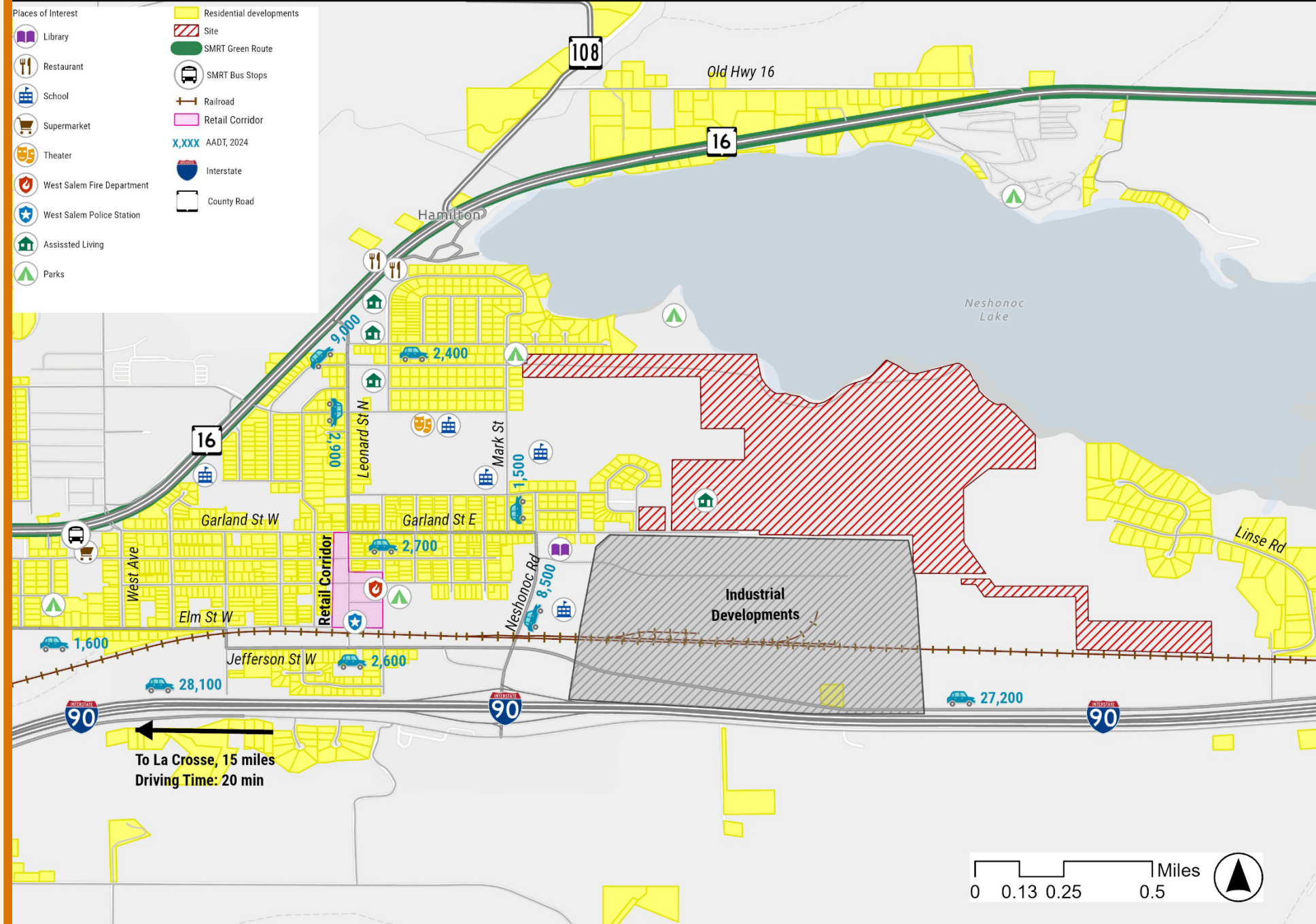
## Community & Institutional Assets

### Proximity to West Salem Schools & Library

→ Multiple schools and the public library are located near the site, supporting family housing demand and long-term neighborhood stability.

### Adjacent Industrial & Employment Uses

→ Nearby industrial development creates demand for workforce housing within close proximity.



Source(s): Stantec

# Market Context Map

## Retail & Walkability

### Walkable Access to Main Street Retail Corridor

→ The site is within walking distance of West Salem’s Main Street-style retail corridor, including restaurants, services, schools, and the library.

## Recreation & Natural Amenities

### Access to Parks, Trails & Lake Neshonoc

→ Nearby parks, trail systems, and proximity to Lake Neshonoc provide year-round recreational opportunities and enhance residential appeal.

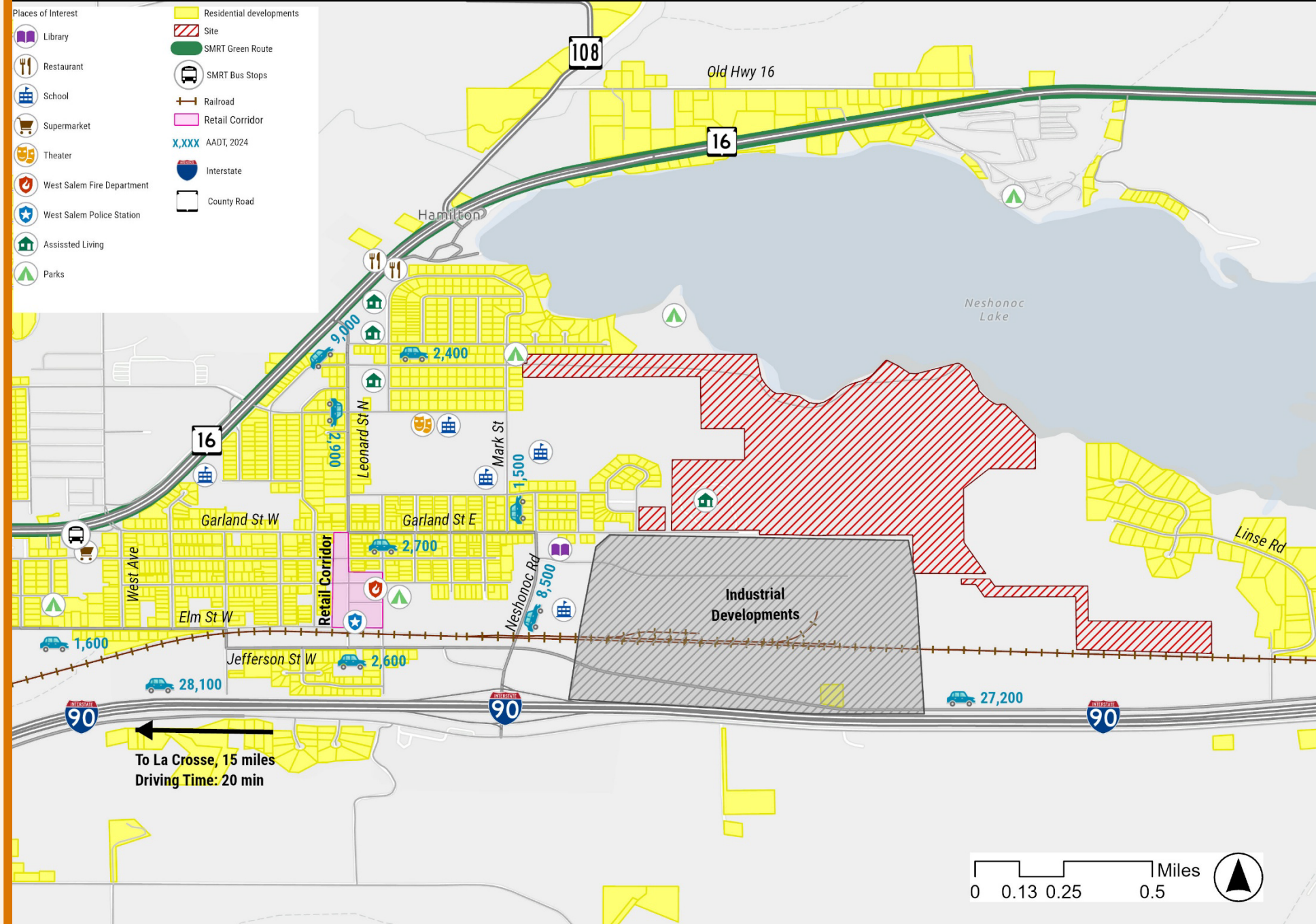
## Housing & Growth Context

### Limited New Housing Supply Nearby

→ Constrained supply in the surrounding market increases pressure for new housing options at multiple price points.

### Opportunity for Missing-Middle & Workforce Housing

→ Site scale and location support townhomes, cottages, plexes, and small multifamily—formats largely absent locally.



Source(s): Stantec

### Developer Interviews to understand market demand and limitations

As part of this study, the project team conducted interviews with a cross-section of local developers, property owners, and industry representatives active in La Crosse County and the Village of West Salem area.

Collectively, these stakeholders have developed and manage thousands of units in La Crosse, Onalaska, Holmen, and surrounding communities. Their perspectives provide an important on-the-ground lens on local market conditions, development barriers, and opportunities to align public policy with housing needs.

#### ***West Salem Is Viewed as One of the County's Stronger Growth Markets***

Across interviews, developers consistently identified **West Salem** as a highly attractive location for future residential development. Key drivers include strong and stable school districts, proximity to La Crosse (roughly a 20-minute commute), and growing appeal among families, downsizing households, and remote or hybrid workers. Compared to the City of La Crosse, West Salem is seen as more predictable, less encumbered by floodplain constraints, and better positioned for greenfield-style

development.

Developers noted that market demand in West Salem appears strong, with the primary considerations being how zoning, infrastructure capacity, and local priorities shape the community's ability to accommodate that demand. Several stakeholders described West Salem as "ready to grow," suggesting that if a range of housing options is supported, absorption is likely to be solid across multiple product types.

#### ***Strong Demand for a Mixed Housing Program—Not a Single Product Type***

Developers consistently cautioned against a single-use or single-product approach for the County Farm site. Instead, they see the site as uniquely positioned to support a **diverse mix of housing types**, including:

- Entry-level and move-up single-family homes
- Duplexes, twin homes, and townhomes
- Workforce-oriented multifamily ("bread-and-butter" apartments)
- Higher-quality multifamily or townhome options for downsizing seniors

This mix is viewed as **essential both to market feasibility and to community acceptance**. Developers noted that duplexes and twin homes, in particular, perform very well in similar suburban markets and are often more politically palatable than larger apartment buildings while still delivering density and affordability.

#### ***Multifamily Demand Is Strong—but Zoning and Community Resistance Are Key Risks***

While developers widely agreed that **multifamily housing would lease quickly** in West Salem, many emphasized that current zoning and community resistance (NIMBYism) present a major barrier. Multifamily is often treated as a conditional use rather than allowed by right, creating uncertainty, extended timelines, and political risk.

Several developers stated that **if multifamily were allowed by right, or at least clearly planned for, on the County Farm site**, it would materially change the feasibility of delivering workforce housing at scale. Without that clarity, developers may default to lower-density products that underdeliver on affordability and overall unit count.

### Developer Interviews to understand market demand and limitations

#### ***Infrastructure Capacity Matters—but Is Viewed as Solvable***

Infrastructure, particularly sewer capacity, was flagged as a real but manageable constraint. Developers noted that while parts of West Salem’s system may be nearing capacity, the **tax base generated by a well-planned development could justify targeted infrastructure investments**. Several emphasized that early, coordinated infrastructure planning by the County or Village would significantly reduce development risk.

Developers were clear that uncertainty around infrastructure timing and cost allocation is more problematic than the cost itself. Predictability, knowing when utilities will be available and who pays for what, was cited as essential.

#### ***County Leadership and a Clear Master Plan Are Seen as Critical***

Developers strongly favored a **County-led master planning approach** for the site. Rather than issuing competitive RFPs that require developers to front design and engineering costs with no guarantee of selection, stakeholders recommended:

- A clear land-use framework and phasing plan
- Zoning in place before development (development-by-right where possible)
- Defined timelines and expectations for infrastructure delivery

**This approach was viewed as the best way to reduce holding costs, encourage participation from multiple local developers, and ensure the site delivers housing types aligned with the Village and County needs rather than just what pencils out most easily.** Close collaboration among local stakeholders, Village administration, and County leadership will be important to successfully move this forward.

#### ***Overall Market Signal***

From a market perspective, developers see the West Salem County Farm site as a **rare opportunity**: a large, well-located parcel capable of addressing multiple housing gaps simultaneously. The consensus view is that **demand is deep and durable**, but success will hinge on whether the County and Village are willing to enable a mix of housing types, particularly missing middle\* and workforce multifamily, through zoning certainty, infrastructure coordination, and political leadership.

*\*Missing Middle Housing is a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood.*

### School district feedback highlights capacity, support for growth, and the need for coordinated, phased development.

#### ***Campus Structure and Current Capacity***

The West Salem School District operates a **centralized campus model**, with elementary, middle, and high school facilities located on a single site. This model supports operational efficiency, particularly for transportation and shared resources, and is a key priority the district aims to maintain. Current enrollment is relatively stable, with projections indicating a **slight decline in younger age cohorts** in the near term. Overall enrollment is estimated at **85–90% of capacity**, with certain grade levels near capacity but **some ability to accommodate additional students in the short term**, supported by recent capital investments.

#### ***Perspective on Housing Growth***

District leadership expressed **support for additional housing development and moderate enrollment growth**, recognizing that new housing is essential to sustaining student population levels, supporting school funding, and maintaining long-term community vitality. At the same

time, there is a strong preference for **phased and predictable growth**, allowing the district to plan effectively for changes in enrollment. The district emphasized the importance of avoiding scenarios that would require **satellite school facilities**, instead preferring to expand or adapt the existing campus over time. As part of this approach, the district has explored potential solutions such as acquiring a portion of the County Farm site to develop a pre-K facility adjacent to the existing campus, allowing them to accommodate future growth while maintaining their centralized campus model.

#### ***Coordination and Planning Considerations***

**Ongoing coordination between the County, Village, and School District** will be important as development progresses. The district is interested in being actively involved in future discussions related to land use, development phasing, and infrastructure planning to ensure alignment with educational capacity and long-term goals.

#### ***Summary***

Overall, the need for **collaboration** was emphasized, with the district open to growth provided that it is **thoughtfully managed and aligned with their operational model**.

A row of white house models is shown in a shallow depth of field, with one teal house model in the foreground. The background is a light, neutral gradient.

# County-Wide Housing Needs Assessment

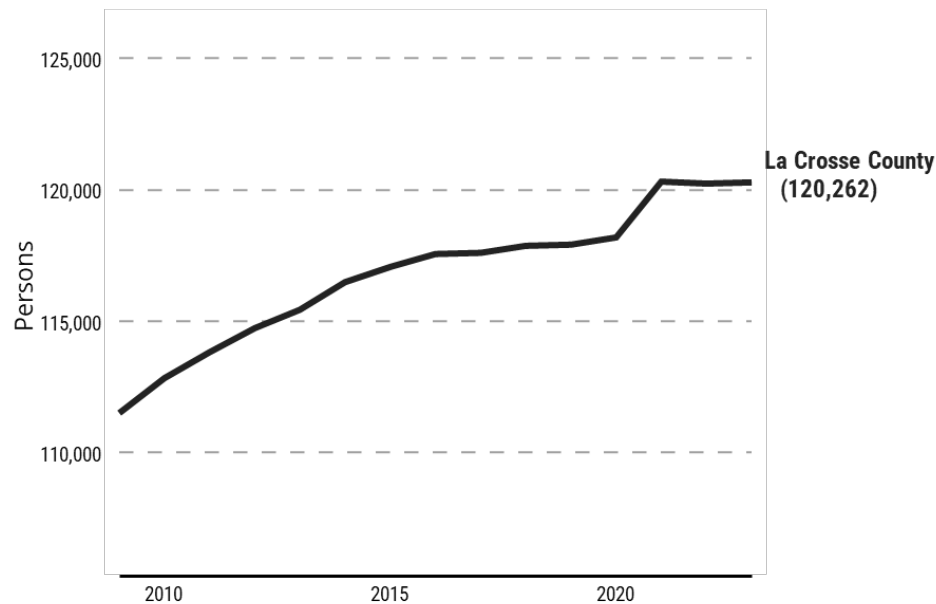
# COUNTY-WIDE HOUSING NEEDS | HOUSEHOLD GROWTH

## Household growth is the primary driver of housing demand

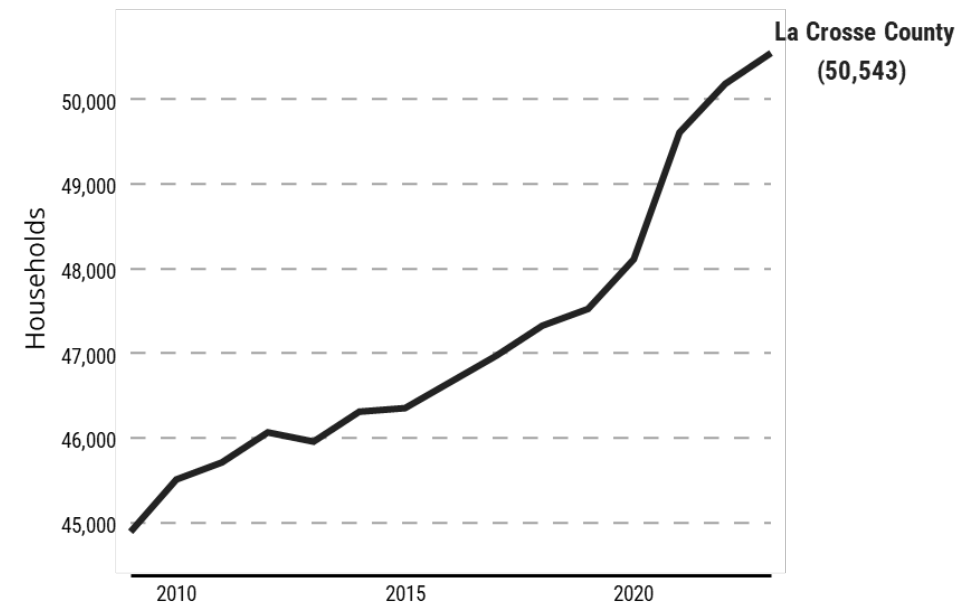
La Crosse County's population growth has moderated since the 2000s and mobility has declined since the Great Recession, yet housing demand remains strong because **household formation has accelerated**. Headship rates rose sharply from 2019 through 2022, creating meaningful new demand even without a comparable population surge. In practical terms, **more people are forming their own households, living alone, pairing up, or living off-campus, rather than consolidating into larger shared households**.

This matters because household growth increases demand across **smaller and mid-sized units**, particularly rentals, and it keeps vacancy low even when population growth looks "muted."

Total Population: La Crosse County



Total Households: La Crosse MSA



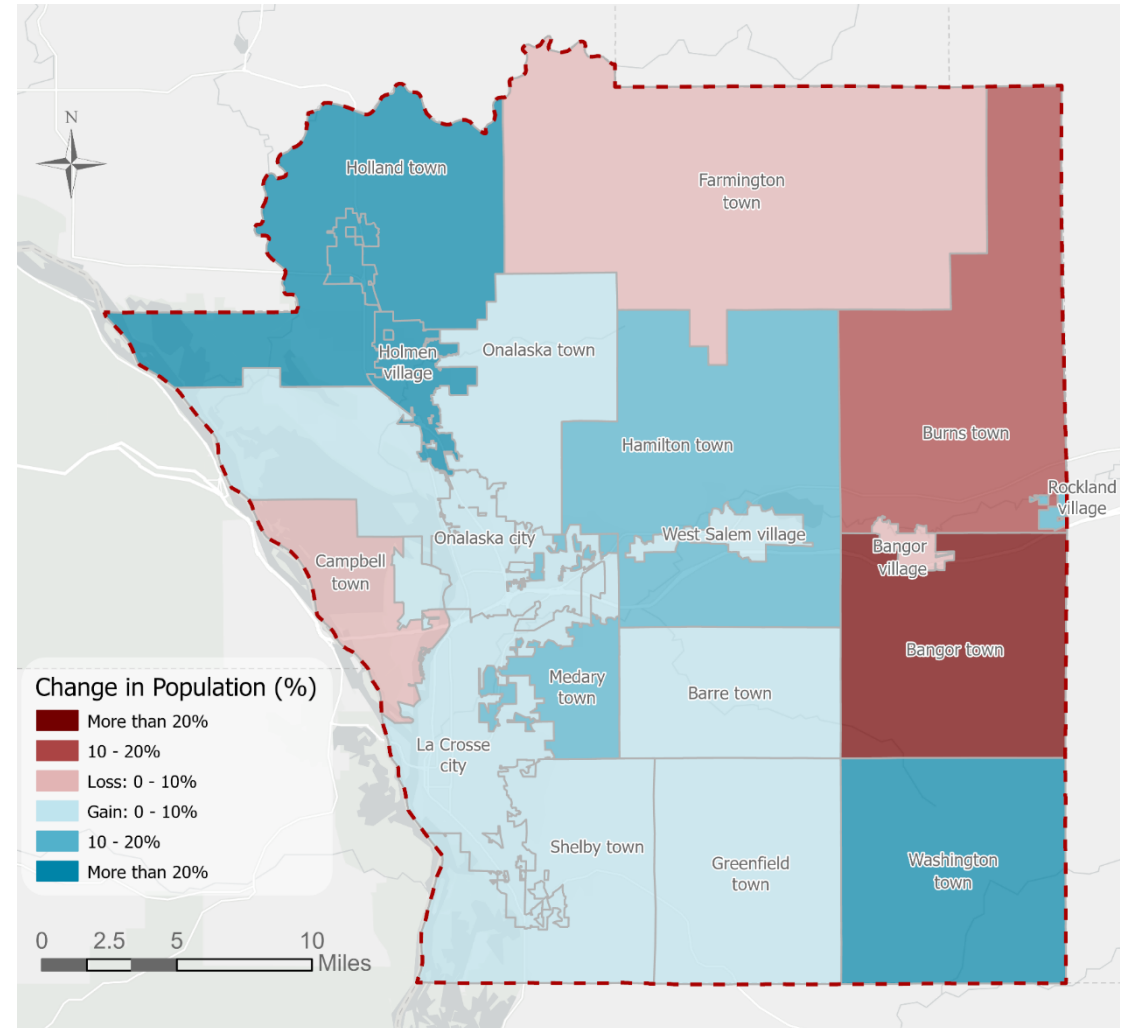
# COUNTY-WIDE HOUSING NEEDS | GROWTH IS SUBURBANIZING

## Growth is suburbanizing and becoming more spatially uneven

Spatially, growth has concentrated in **West Salem, Onalaska, Holmen, Holland, and Washington**, reflecting where new development is occurring and where households perceive strong amenities (including school districts) and accessible sites for construction. At the same time, areas like **Bangor, Burns, and Farmington** are seeing population decline—likely tied to aging populations, limited new housing supply, and outmigration of younger residents.

The result is a widening geographic split: the County's growth is extending north and east; the core city of La Crosse remains the economic anchor but not the region's residential growth center.

This growth pattern has planning implications. Demand for housing, infrastructure, and transportation is increasingly **distributed across jurisdictions**, even though job centers remain highly concentrated in La Crosse. These outlying communities are experiencing new housing pressures, requiring both policy and cultural adaptation. They are experiencing housing demand across the spectrum of housing types, even though their historical development was largely in the form of neighborhoods and subdivisions of lower density, owner-occupied homes.



## COUNTY-WIDE HOUSING NEEDS | AFFORDABILITY IS IMPACTED BY LOCATION

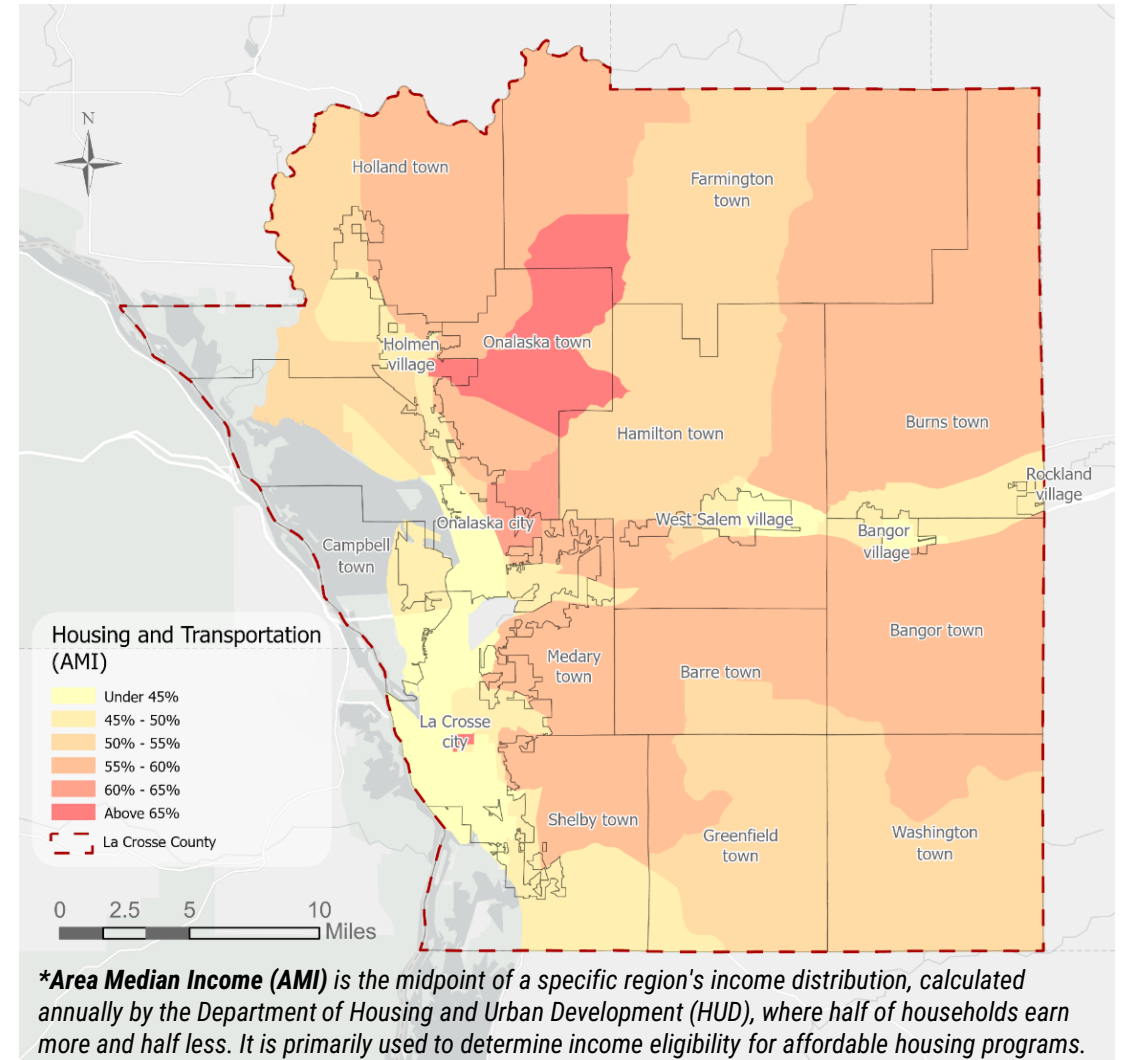
### Affordability gaps are reshaping where workers live and how far they commute.

For many of the County's most common occupations, single-income earners fall below **60% area median income (AMI)\***, placing them in the affordability risk zone where market rents and entry-level home prices are increasingly out of reach.

Commute patterns add a spatial dimension to the affordability challenge. **Lower-wage workers are the most likely to travel longer distances** into La Crosse County for work, signaling that attainable housing near major job centers is insufficient.

La Crosse County's economy generates both strong middle and upper-middle income jobs and a large base of essential lower-wage employment that supports healthcare, education, and services. However, **the housing market is not producing enough units at price points these workers can afford**. As a result, affordability pressures are pushing lower-wage workers farther from job centers, increasing commute distances and transportation costs. Over time, this dynamic risks turning a tight labor market into a self-limiting one, where recruitment is possible, but workforce stability and retention are increasingly constrained by housing access.

This affordability dynamic strengthens the case for **workforce-oriented housing in close-in suburban locations** like West Salem, where proximity to employment centers can reduce both housing and transportation cost burdens for essential workers.



# COUNTY-WIDE HOUSING NEEDS | GROWING RENTAL DEMAND

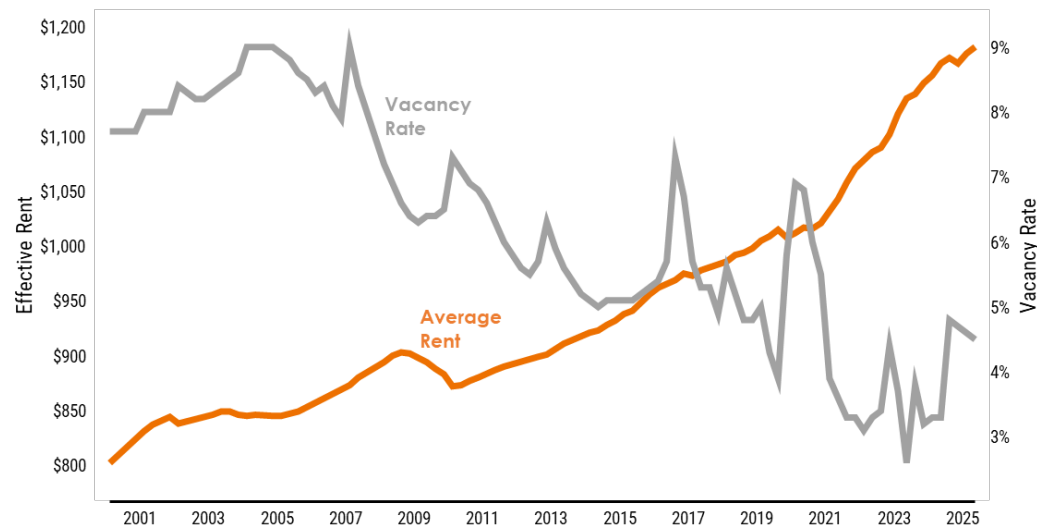
## Rental demand surged after COVID and in the high-rate era—and it’s not going away quickly

**Rental demand in La Crosse County has intensified since 2020 and remains strong.** Rents have grown faster than regional benchmarks while vacancy has stayed low, driven by accelerated household formation during COVID and reduced access to homeownership. These forces have pushed more households into extended rental tenure.

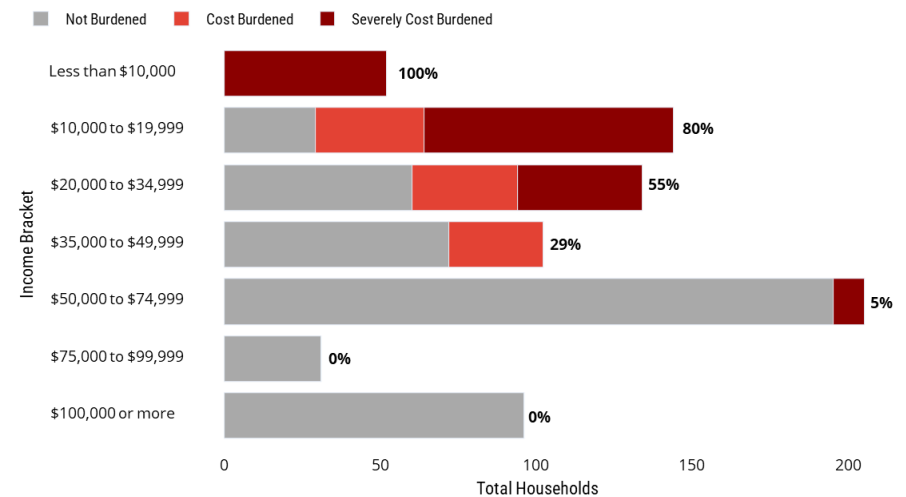
**As demand has increased, affordability pressures have intensified.** Competition for lower-cost and mid-range units has driven rents up faster than incomes, leaving many renters, especially those earning below 60 to 80 percent of AMI, cost-burdened.

In West Salem, this dynamic translates into strong demand for workforce and mid-range rental housing, as households seek more attainable options outside the urban core while remaining within a reasonable commute to the region’s job centers.

Multi-Family Rent vs Vacancy Rate: La Crosse County



Cost Burdened Renter Households by Household Income



# COUNTY-WIDE HOUSING NEEDS | ENTRY-LEVEL OWNERSHIP DEMAND

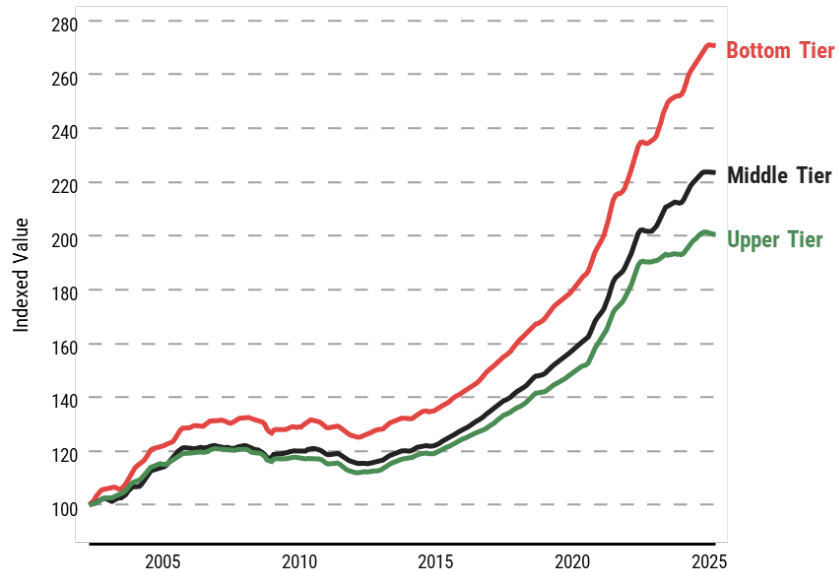
## Entry-Level Ownership Demand Is Strong, but Supply is Dwindling

Home values in La Crosse County have increased most rapidly in the lower-priced segment of the ownership market, where demand from first-time buyers, young families, and moderate-income households is strongest. As entry-level supply has declined, competition for existing homes has intensified, pushing prices up faster than incomes.

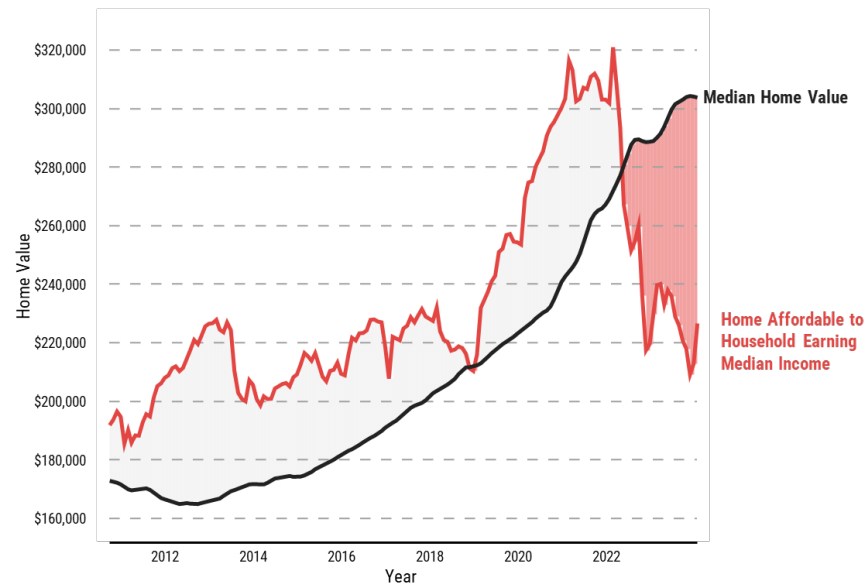
At the same time, nearly all new single-family construction now enters the market above \$400,000 due to rising land, infrastructure, labor, and financing costs. This has effectively eliminated new starter homes from the market, even though demand remains concentrated at lower price points.

The County Farm site in West Salem represents a rare opportunity to reintroduce attainable ownership housing at scale. By supporting smaller-lot homes, twin homes, townhomes, or similar entry-level formats, the site could restore a missing rung in the ownership ladder, and reduce pressure on the rental market, better aligning housing supply with workforce needs.

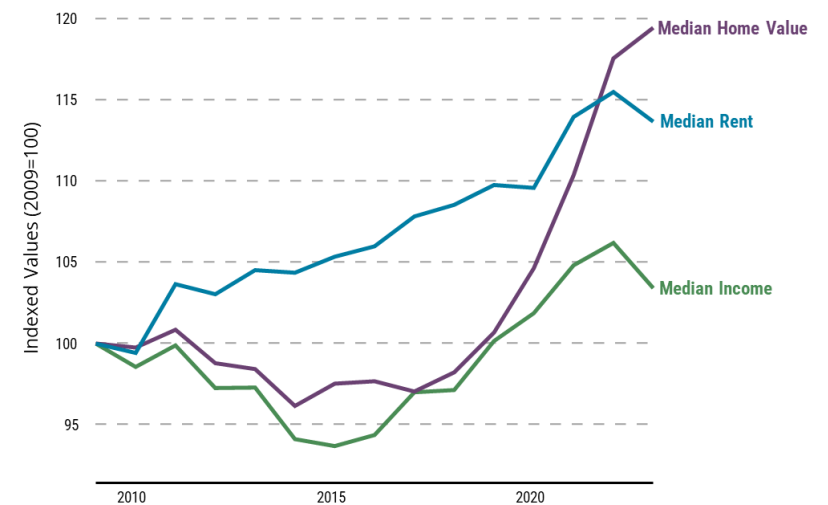
Home Values (Indexed) Based on Tier: La Crosse County



Median Home Value Relative to the Home Affordable to a Household Earning a Median Household Income in La Crosse, WI



Change in Income Relative to Housing Costs Indexed Using Inflation-Adjusted Dollars: La Crosse County



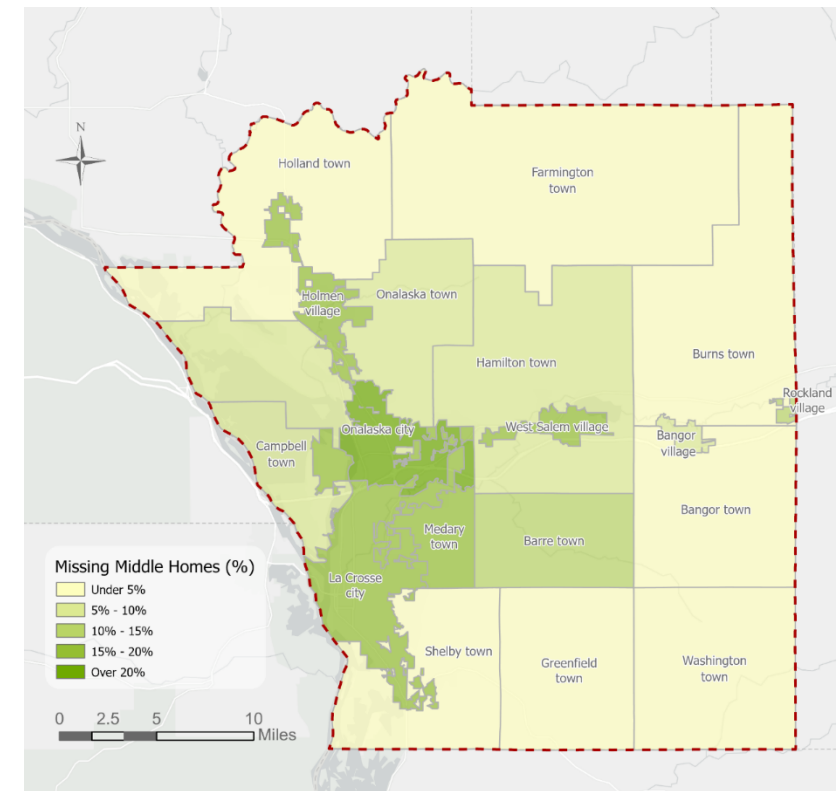
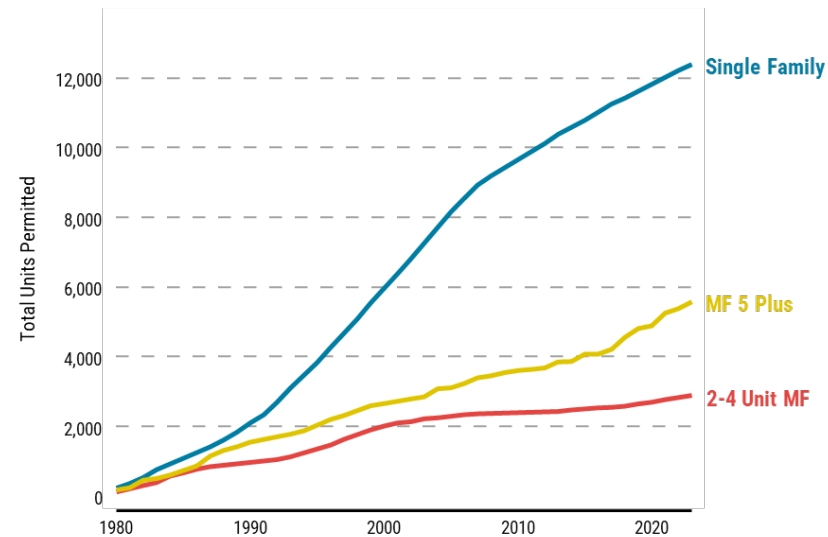
## Village of West Salem Can Help Close the Missing Middle and Relieve Affordability Pressure

**Duplexes, townhomes, twin homes, and non-luxury multifamily buildings are largely absent from recent housing production** in La Crosse County, even though demand for these formats is strong among young families, moderate-income workers, and aging households looking to downsize. New construction has instead concentrated on higher-priced single-family homes and higher end apartment buildings, limiting attainable options in between.

This **gap is driven by feasibility and regulatory barriers** rather than lack of demand. Zoning constraints, parking and design standards, and rising construction and infrastructure costs have made low- to mid-market housing difficult to deliver, particularly in suburban and greenfield locations.

With a master planned site, West Salem offers an opportunity to reverse this trend. By supporting a mix of mid-market housing types at scale, the site can expand attainable ownership and rental options, ease pressure on entry-level single-family homes, and create downsizing opportunities that free up existing housing stock. This added diversity can improve affordability across the market while better aligning housing supply with the needs of both younger families and aging residents.

New Units Permitted in La Crosse County since 1980



## COUNTY-WIDE HOUSING NEEDS | PROJECTED HOUSING GROWTH IN LA CROSSE COUNTY

### Projected household growth will require almost 2,500 additional housing units in the coming decade.

Household formation analysis and observations from how recent movers are making housing choices across the Midwest show that La Crosse County will continue to generate substantial housing demand even without rapid population growth. Rising headship rates, aging millennials forming households, and continued student and workforce in-migration are producing steady demand for new units across a wide range of incomes and household sizes. These forces will require nearly 2,500 additional housing units in the next 10 years, with the largest shares coming from low- to middle-income households.

Most of this projected demand is concentrated in the **30–100% AMI range**, particularly for **2- and 3-bedroom units** that serve working households, young families, and downsizing seniors. Importantly, the model shows that renters dominate this demand—not because households prefer renting long-term, but because the ownership market no longer provides enough attainable entry-level homes. The largest unmet needs are for **workforce rentals, missing-middle ownership formats, and modest single-family homes** that allow households to move up without becoming cost-burdened.

Without targeted intervention, this demand will continue to spill over into higher rents, overcrowding, and longer commutes as households seek housing outside the County. The projected household needs therefore reinforce a central conclusion of this study: **La Crosse County does not have a housing shortage in general—it has a shortage of the right housing, at the right price, in the right locations for the workforce that sustains its economy.**

Income Bracket	Definition	Max Affordable Monthly Housing Cost	Rent				Own				Sum Totals			
			1BR	2BR	3BR	4+ BR	1BR	2BR	3BR	4+BR	Rent	Own	Combined	
Very Low Income	<30% AMI	\$701	30	113	114	61	1	4	22	35	318	63	380	
Low Income	30-60% AMI	\$1,401	30	138	191	105	1	7	59	115	464	182	646	
Lower Middle Income	60-80% AMI	\$1,868	10	50	85	50	1	4	35	96	195	135	330	
Middle Income	80%-120% AMI	\$2,802	4	27	54	38	1	3	26	109	123	139	262	
Upper Middle Income	120%-140% AMI	\$3,269	2	13	31	24	0	2	18	110	70	130	200	
High Income	140-170% AMI	\$3,970	1	6	17	15	0	1	12	87	38	99	138	
Very High Income	>170% AMI	--	3	16	44	41	1	3	36	349	104	3A89	492	
Area Median Income (AMI): \$93,400			sums	80	363	535	333	0	24	208	901	1311	1137	2448

# COUNTY-WIDE HOUSING NEEDS | HOUSING OPPORTUNITY IN LA CROSSE COUNTY

**Housing opportunity (or latent demand) takes into consideration the ways that policy choices can reveal demand through overcoming constraints.**

### Estimated population growth.

The WI Department of Administration’s population growth projection is illustrated below. Based on “business as usual” assumptions, population growth is projected to flatten or modestly decline after 2030.

The analysis on the preceding page is based on the DOA’s population projection.

### Demographically driven household formation.

Generational transitions can result in household formation. The DOA’s short term and long term projections anticipate a reduction in households with children, and an increase in seniors. Both of these broad trends result in reduced household sizes.

### Housing unit replacement.

Housing unit demolition can occur due to obsolescence, disrepair, or redevelopment. Housing demolition creates demand for new housing development. The US Census Bureau has developed estimates for housing demolition rates, based on the age of the housing structure.

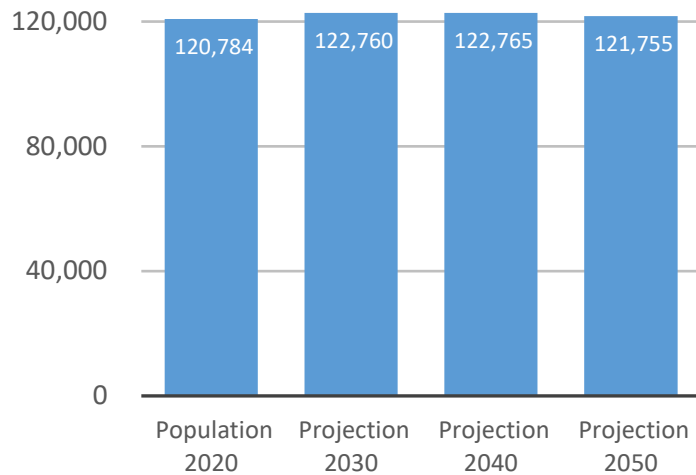
### County workforce recapture.

17,000 more workers commute into La Crosse County than the number of workers who live in La Crosse County and commute to jobs outside of the county. A share of those workers would presumably live in La Crosse County if more housing were available that met their needs.

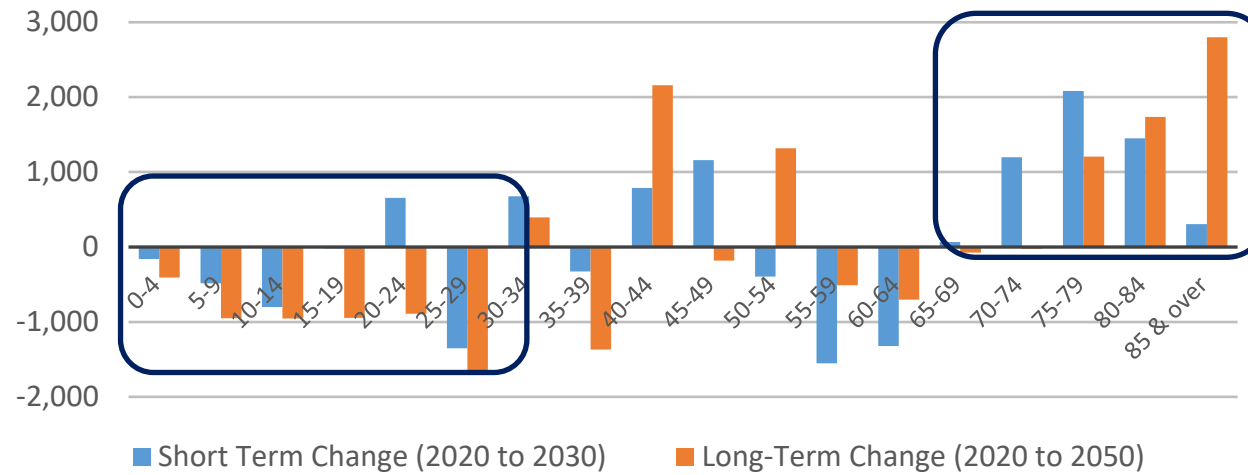
### Achieving housing independence.

Many people who share housing units would prefer to live on their own if the choices were available to them. An example is young adults who are living with their parents because the next best alternative isn’t available at a price they can afford.

Population Projection - La Crosse County (WI Dept of Administration)



Projected Demographic Change by Age Bracket (WI Department of Administration)



Estimated Loss per Thousand Housing Units, Midwest US Census Bureau

10 Years or Less	0
11 to 30 Years	0.37
31 to 59 Years	1.31
60 or More Years	3.68
Mobile Homes	4.08

## COUNTY-WIDE HOUSING NEEDS | HOUSING OPPORTUNITY IN LA CROSSE COUNTY

**Housing opportunity (or latent demand) takes into consideration the ways that local policy choices can reveal demand through overcoming constraints.**

The opportunity to foster housing development isn't limited to accommodating a population projection in a business-as-usual scenario. Policy choices can create new opportunities if there is latent demand.

In La Crosse County, there is latent demand associated with people who commute into the jobs centers in the county for work, and latent demand in terms of people who are responding to the scarcity of housing choices by co-living with others.

The primary barriers to addressing this latent demand have been addressed above, but important among them are land availability, the current cost of construction, and risks associated with development processes.

The table to the right illustrates the distinction between a more deterministic housing projection and the housing opportunity that may be available due to latent demand, if barriers to development can be overcome.

	Methodology	2025 to 2035	2035 to 2045
Forecasted Household Growth	Household growth rate declining to 0% over the period.	2,448	528
Housing Unit Replacement	Estimated .2%, and .24% annual replacement of existing housing stock in upcoming periods.	1,080	1,345
County Workforce Recapture	17,000 net in-commuters = 13,000 in-commuting households. One-third of those households recaptured.	2,167	2,167
Achieving Housing Independence	Achievement from independence (move out) in less than 2% of households.	600	600
<b>Projected Housing Growth from Demographics &amp; Replacement</b>		<b>3,528</b>	<b>1,873</b>
<b>Total Housing Growth Opportunity</b>		<b>6,295</b>	<b>4,640</b>

## COUNTY-WIDE HOUSING NEEDS | HOUSING OPPORTUNITY IN LA CROSSE COUNTY

**Housing opportunity (or latent demand) takes into consideration the ways that local policy choices can reveal demand through overcoming constraints.**

The table on the preceding page shows that there is latent demand to support roughly 2,800 additional housing units over the next decade, and another 2,800 the following decade.

Most of the housing that would attract in-commuters and those seeking an independent living situation are relatively affordable in price or rent—and those are precisely the types of housing that are being built at lower rates in the current market. (The chart to the right illustrates that in the arena of the new construction single family homes that were built over the most recent three-month period.)

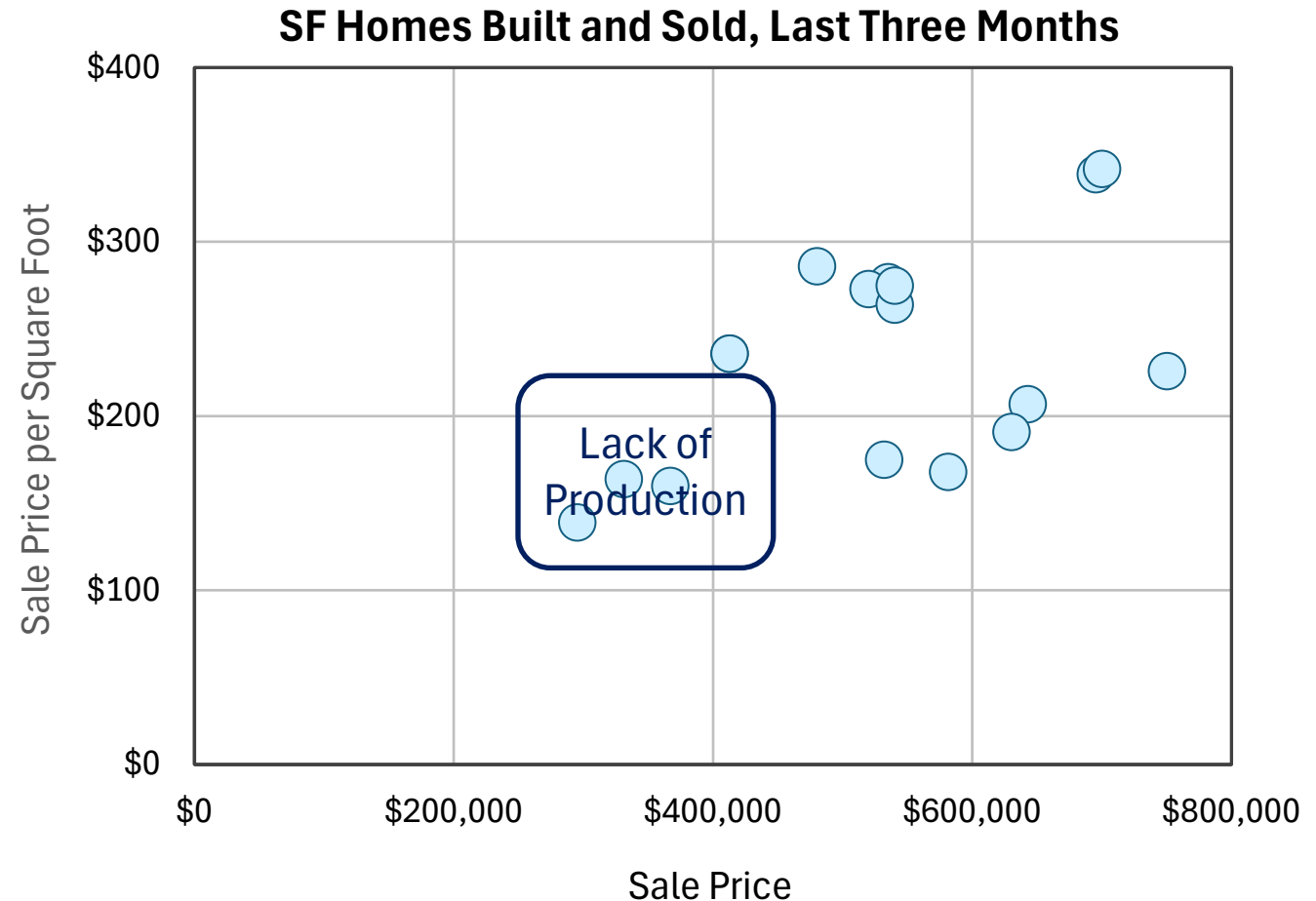
The following proposed housing production targets suggest the capture of all of the business-as-usual housing production, plus half of the housing production for which there is latent demand. It provides production targets relative to two of the housing types that are most needed in La Crosse County, and for which current production volumes fall well short of those needs.

### **Ten-Year Housing Production Targets**

**Total production.** 4,900 housing units, roughly 1,400 of which go beyond the current (business-as-usual) housing growth trajectory.

**Entry level homes, twindos, and townhomes.** 1,000 homes, 600 of which go beyond the current housing growth trajectory.

**Workforce apartments.** 2,100 apartment units, 600 of which go beyond the current housing growth trajectory.





# Housing Typologies

# COUNTY FARM SITE | HOUSING TYPOLOGIES

## Housing typology recommendations based on countywide housing needs and key market drivers

### Single-Family Homes

A mix of **smaller, entry-level single-family homes** are needed alongside **mid- to higher-end single-family homes** to address local housing needs. Smaller homes would help address the **limited supply of attainable starter homes identified in the Housing Needs Assessment**, supporting first-time homebuyers and younger households entering the market. At the same time, moderately larger homes would respond to existing demand from **families seeking to relocate to West Salem**, which continues to be an attractive community due to its schools, amenities, and proximity to La Crosse. This mix would allow the site to support **a range of incomes and life stages and** could include both **build-to-rent homes in addition to ownership homes**, providing additional flexibility in tenure options.



Typology	Address	Developer	Year Built	Bed/Bath	Rents/Sale Price	Floor Area (sf)	Lot Size (acres)	Density (units/acre)
<b>Starter Single Family</b>	2212 Henry Johns Blvd, Bangor, WI 54614	Goehner Developments	2025	4bd/3ba	\$329,000	2,025	0.14	7.09
<b>Step-Up Single Family</b>	164 Heinig Way, Holmen, WI 54636	Coldwell Banker Homes	2024	3bd/2ba	\$560,000	2,097	0.70	1.43

# COUNTY FARM SITE | HOUSING TYPOLOGIES

## Housing typology recommendations based on countywide housing needs and key market drivers

### Twin Homes / Townhomes / Twindos

Townhomes and twinhomes represent an important **“missing middle” housing type** that has been historically underproduced in La Crosse County. We recommend a **mix of ownership and rental townhomes** to provide attainable options for households that may not yet be ready or able to purchase a single-family home. This format allows **younger families and workforce households** to enter the community while building toward future homeownership. In addition, townhomes can provide **downsizing options for seniors and empty nesters** seeking lower-maintenance living while remaining close to community amenities. A mix of **unit sizes and layouts** can help support both entry-level households and older residents looking to transition from larger homes without leaving the community.



Typology	Address	Developer	Year Built	Bed/Bath	Rents/Sale Price	Floor Area (sf)	Lot Size (acres)	Density (units/acre)
Townhouse	1628 Red Clover St, Holmen, WI 54636	KBE Homes LLC	2025	3bd/3ba	\$414,900	2,011	0.12	-
Twindo	475 Coronado Cir., Onalaska, WI 54650	-	2017	4bd/3ba	\$400,000	2,200	0.14	14.29

# COUNTY FARM SITE | HOUSING TYPOLOGIES

## Housing typology recommendations based on countywide housing needs and key market drivers

### Multifamily (Apartments)

Multifamily development should focus on **functional, attractive, non-luxury apartment buildings** that support workforce housing needs. This housing type aligns with the development trends in the county while responding directly to needs identified through the Housing Needs Assessment and stakeholder engagement. Affordable and workforce-oriented housing was consistently identified as **one of the largest housing pressures in the region**, particularly for employees working in nearby industrial areas, schools, healthcare, and service sectors. The County Farm site is well positioned for this type of development due to its **proximity to schools, parks, retail amenities, the West Salem industrial park, and employment centers in La Crosse**, making it attractive for renters seeking convenient access to jobs and services.



Typology	Address	Manager	Year Built	Bed/Bath	Rents/Sale Price	Floor Area (sf)	Lot Size (acres)	Density (units/acre)
Workforce Multifamily	Abbey Courts - 2101 Abbey Rd, Onalaska, WI 54650	3 Amigos Apartments	2019	2bd/2ba	\$1,845	1,162	3.75	67.20
				2bd/2ba	\$1,745	1,059		

# COUNTY FARM SITE | HOUSING TYPOLOGIES

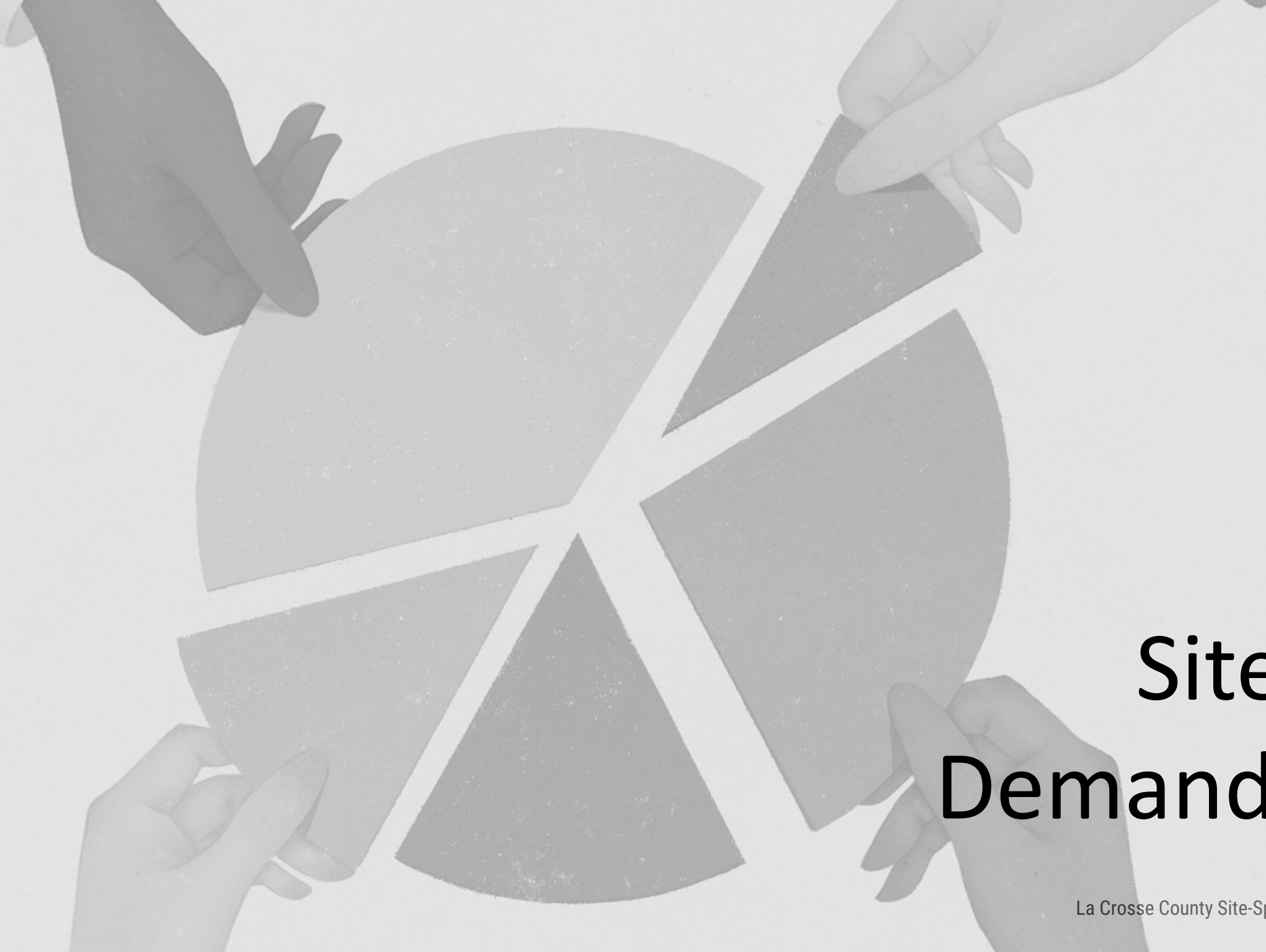
## Housing typology recommendations based on countywide housing needs and key market drivers

### Condominiums

Condominiums can provide an additional **ownership-based multifamily option** that appeals to both downsizing households and residents seeking lower-maintenance living. We recommend **smaller-scale condominium buildings and/or garden-style condominium developments**, offering a range of price points and maintenance levels. These units could serve households looking for **higher-end or move-down housing options**, including seniors and professionals who want to remain close to community amenities while reducing maintenance responsibilities. With proximity to services, recreation, and healthcare facilities in the region, condominiums can help support **aging-in-place opportunities within the West Salem community**.



Typology	Address	Developer	Year Built	Bed/Bath	Rents/Sale Price	Floor Area (sf)	Lot Size (acres)	Density (units/acre)
<b>Luxury Multifamily</b>	The Fields on Sand Lake 1900 Fields Ct, Onalaska, WI 54650	Traditional Trades	2023	2bd/2ba	\$2,350	1,183	2.27	66.08
<b>Garden Style Condominium</b>	1311 Hagar Street, La Crosse, WI 54603	-	2023	2bd/2ba	\$269,000	988	-	-



# Site-Specific Demand Analysis

### Estimating Market Growth, Capture, and Absorption

#### Data Compilation and Integration

To understand recent housing development trends in La Crosse County, we compiled and cleaned parcel-level data from 18 assessor datasets covering cities, towns, and villages across the county. This dataset provided detailed information on residential development at the parcel level, including housing type and construction timing. However, parcel records did not consistently capture detailed information for multifamily development. To address this gap, we supplemented the parcel dataset with CoStar multifamily data, allowing us to better identify apartment and larger multifamily projects.

#### Development Trend Analysis

Using the combined dataset, we filtered development activity that occurred over the past 10 years to understand historical housing absorption trends by housing type and geographic location across the county. To verify the reliability of the compiled dataset, we compared our results with HUD building permit data for the same period. The similar development trends observed across both datasets

provided confidence in the accuracy of the development analysis.

#### Estimating Market Absorption and Capture

Based on these trends, we estimated annual housing absorption rates by unit type across the county. These historic absorption rates served as the basis for estimating potential development at the County Farm site. While this analysis applies county-level development trends to a specific site in the Village of West Salem, we recognize that this is not a perfect comparison. However, given the availability of developable land, market demand for housing in West Salem, proximity to amenities and employment, county ownership, and prior planning efforts, the site has the potential to capture a larger share of the county's future housing development under favorable conditions.

#### Scenario Development

Using these assumptions, we developed **Scenario 1**, which estimates potential annual absorption and

capture rates for the County Farm site by housing type based primarily on historical development patterns.

Building on findings from the Housing Needs Assessment, we also recognize that past development trends may not fully reflect the true housing needs of the community. Factors such as housing replacement needs, workforce housing demand, demographic changes, and regulatory constraints have likely limited the development of certain housing types. Incorporating these broader needs and assuming a more supportive development environment, we developed **Scenario 2**, which reflects higher market demand while maintaining similar capture assumptions for the site.

Both scenarios and their implications for housing development at the County Farm site are presented in the following slides.

## Historical Development Trends

### Past Development Trends

- La Crosse County added **~3,950 housing units between 2016–2025**, averaging **~395 units per year**.
- **Apartments (2,022 units)** and **single-family homes (1,665 units)** accounted for **nearly 95% of new housing development**, while townhomes, duplexes, and small multifamily units remain limited.

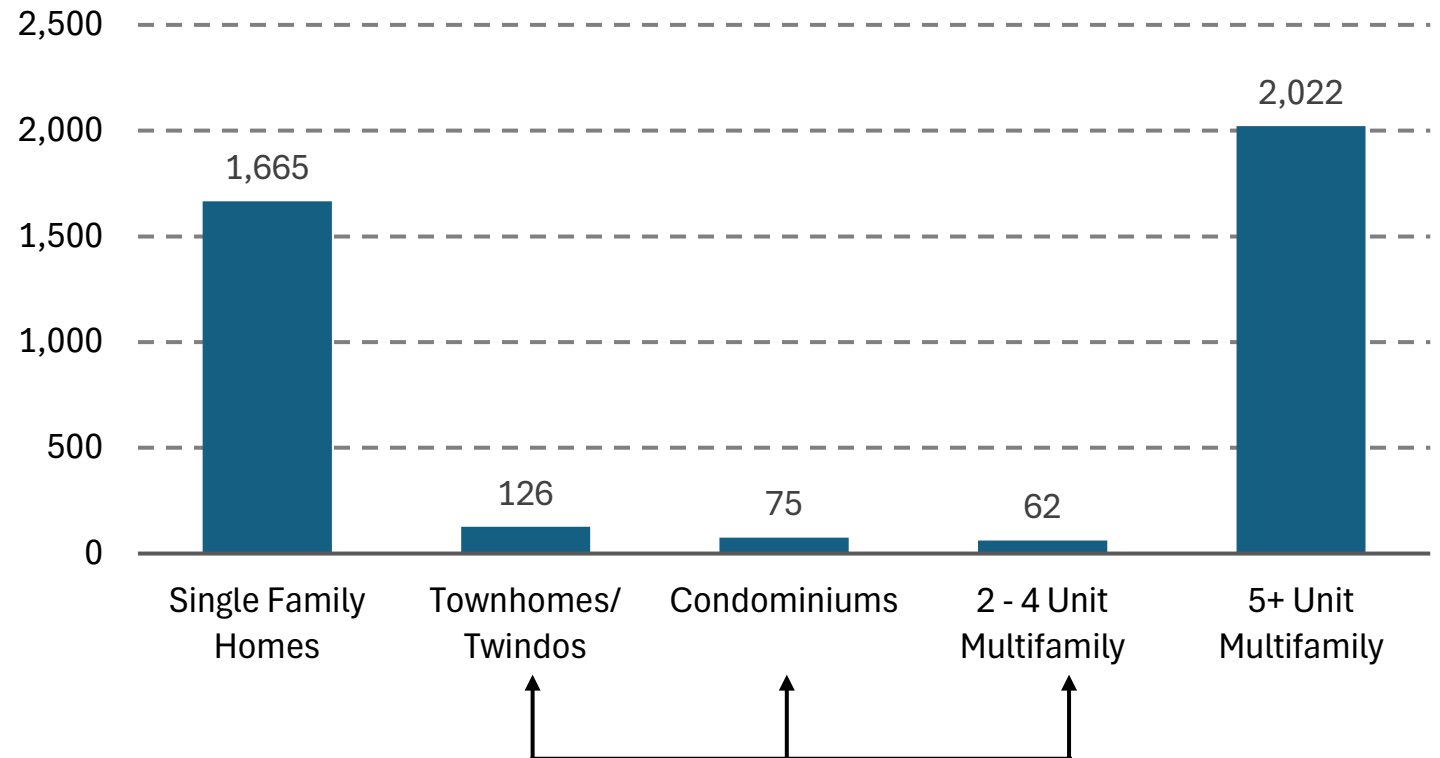
### Projected County Housing Need

- Housing analysis indicates the county will require approximately:
  - **~11,000 total new units by 2045**
- This demand reflects **demographic change, housing replacement, workforce housing needs, and household formation**, not just population growth.

### Potential Contribution of the County Farm Site

- Planning and engineering studies indicate the site *could* support approximately **600–1,145 housing units** depending on development intensity.

2016-2025 Development Trend by Unit Type  
(Based on Parcel and CoStar Data)



Missing Middle housing options that are in high demand across the community; the need for this housing type was also corroborated through stakeholder engagement and gap analysis in the County-wide Housing Needs Assessment.

## COUNTY FARM SITE | ESTIMATED CAPTURE AND ABSORPTION RATE

### Scenario 1 – County Farm Buildout Based on Historic Development Patterns

This scenario estimates potential housing absorption at the County Farm site relying on the **historic development mix and** applies that to the **“business as usual” housing production projection**. Capture rates reflect an estimate of the share of county-wide production that can be captured at the County Farm site. They are estimates that consider factors such as the **size of the site, availability of developable land, proximity to amenities and employment, and the potential to address barriers that have historically limited certain housing types in the county**.

The County Farm site is estimated to capture approximately **20% of county single-family development**, and **15% of most multifamily development**. It estimates a higher capture of **townhome/twindo development**, reflecting the finding that production of this housing type has not fully responded to demand because of regulatory and other market barriers.

Housing Type	County-Wide Annual Absorption	Capture Rate	County Farm Annual Absorption	Buildout (17.1 Years)	School-Age Population/Unit*	Total School-age Population
Single-Family Homes	149	20%	30	507	0.48	243
Townhomes/Twindos	11	75%	8	144	0.2	29
Condominiums	7	15%	1	17	0.44	8
2 – 4 Multifamily Units	6	15%	1	14	0.17	2
5+ Multifamily Units	181	15%	27	462	0.13	60

*\*School-age population/unit – To estimate the school-age population by unit type, we used cross-tabulations from PUMA data. For rental units, we analyzed households by rent level and unit type, and for ownership units, by home value and unit type, to estimate an average number of school-age children associated with each household type.*

## COUNTY FARM SITE | ESTIMATED CAPTURE AND ABSORPTION RATE

### Scenario 2 – County Farm Buildout Based on Recommended Production Targets

This scenario estimates potential housing absorption at the County Farm site also assumes the **historic development mix**, but it applies that mix to the **recommended housing production targets**. Capture rates are unchanged, reflecting an estimate of the share of county-wide production that can be captured at the County Farm site. They are educated estimates that consider factors such as the **size of the site, availability of developable land, proximity to amenities and employment, and the potential to address barriers that have historically limited certain housing types in the county.**

The County Farm site is estimated to capture approximately **20% of county single-family development**, and **15% of most multifamily development**. It estimates a higher capture of **townhome/twindo development**, reflecting the finding that production of this housing type has not fully responded to demand because of regulatory and other market barriers.

Housing Type	County-Wide Annual Absorption	Capture Rate	County Farm Annual Absorption	Buildout (12.3 Years)	School-Age Population/Unit	Total School-age Population
Single-Family Homes	207	20%	41	507	0.48	243
Townhomes/Twindos	16	75%	12	144	0.2	29
Condominiums	9	15%	1	17	0.44	8
2 – 4 Unit Multifamily	8	15%	1	14	0.17	2
5+ Unit Multifamily	251	15%	38	462	0.13	60

# COUNTY FARM SITE | ESTIMATED CAPTURE AND ABSORPTION RATE

## County Farm Development Scenarios and Buildout Timeline

The 2023 engineering study estimates that the County Farm site could support **up to approximately 1,145 housing units** under a full buildout scenario with potential adding a total of 342 school aged children over the 10-20 years of development. Given the assumptions described in the preceding slides, the housing mix would be as shown below.

Potential Housing Mix at Full Buildout		
Housing Type	Units	Share
Single-Family Homes	507	44%
Townhomes/Twindos	144	13%
Condominiums	17	1%
2 – 4 Unit Multifamily	14	1%
5+ Unit Multifamily	462	40%
<b>Total</b>	<b>1,145</b>	<b>100%</b>

### Estimated Development Pace

Two scenarios were developed to estimate how quickly the site could be absorbed based on historic development trends and projected housing needs.

Scenario	Annual Absorption	School-Age Population	Estimated Full Buildout Timeline
<b>Scenario 1 – Historic Trend Based</b>	67 units/year	~20 children/year	17.1 Years
<b>Scenario 2 – Recommended Production Targets</b>	93 units/year	~27 children/year	12.3 Years

### County Farm Development Scenarios and Buildout Timeline

- The engineering study estimates that the County Farm site could support **up to 1,145 housing units**, making it one of the **largest remaining development opportunities in La Crosse County**.
- Based on projected county housing needs of approximately **11,000 units over the next 20 years**, full development of the County Farm site could contribute **about 10.5% of the region's housing demand**.
- Under **Scenario 1 (historic trend-based growth)**, the site would likely build out over **approximately 17 years**, reflecting a pace consistent with recent county development patterns.
- Under **Scenario 2 (needs-based growth)**, assuming a more supportive development environment and stronger housing demand, the site could build out in **approximately 9 years**.
- In both scenarios, the County Farm site represents a **strategic opportunity to deliver housing at scale**, supporting workforce needs while strengthening West Salem's role as a desirable community within the La Crosse regional housing market.
- The final density and unit mix would require a **close planning collaboration** between the Village, the County, and local stakeholders, and **must be approved by the Village leadership**.

Scenario	Annual Absorption	Estimated Full Buildout Timeline
Scenario 1 – Historic Trend Based	66 units/year	~17 years
Scenario 2 – Needs-Based Growth	126 units/year	~9 years

**This market feasibility report will help inform County-Village collaboration as it begins new planning efforts.**

The County Farm site represents a **strategic opportunity to deliver housing at scale**, supporting workforce needs while strengthening West Salem’s role as a desirable community within the La Crosse regional housing market. It is well positioned to attract a share of the regional demand for housing types that are being developed and surmount barriers to housing that is much needed but is not being sufficiently produced. The following are key considerations in making maximum use of the opportunity it presents.

### **Housing Mix**

A broad mix of housing types across the full spectrum of price points, from affordable to high end—as well as a mix of ownership and rental products—will meet critical unmet needs for workforce housing while mitigating community resistance and paying its own way from a fiscal standpoint.

### **Levers to Support Workforce Housing**

The County’s ownership of the property is invaluable for supporting housing at the lower price points because the land sale price can be adjusted as needed to attract production of entry level homes and other desired workforce housing typologies. The ability to adjust lot sale price and infrastructure assessments by housing type will be essential to meeting regional housing needs.

### **Action Research Mindset**

The lack of demonstrated comparables is one of the barriers to fostering economically priced housing and “Missing Middle” housing formats. That leaves developers uncertain about the demand for those typologies, and the prices or rents they can command.

The site presents a unique opportunity for soliciting interest in those typologies and establishing a baseline for demand.

### **Flexible Site Design**

Careful consideration will need to be given to the final form of the site plan so that it a) has the flexibility to support all of the desired housing types, b) lends itself to phasing development, c) establishes sufficient density to cover public sector costs, and d) meets a market acceptability threshold in terms of site plans and housing design.