Stantec

La Crosse County Housing Needs Assessment

March 6, 2026

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01 INTRODUCTION

Conducted between mid-2025 and early 2026, the La Crosse County Housing Needs Assessment was undertaken to understand the current state of the housing market in the county, to identify housing gaps and needs, and to propose strategies for meeting those needs. The study draws on data related to underlying economic drivers, population and household demographics, market performance and dynamics, and the nature of the housing inventory.

Focus groups were utilized to elicit perspectives from stakeholders and the public.

Report Outline

Chapter 2 is an executive summary of the County's housing conditions, and the report's findings.

Chapter 3 examines major drivers of housing demand that impact La Crosses County's housing market. Economic growth drives job creation, which draws households into the region. The industrial and occupational composition of an economy shapes the distribution of households by income, structuring the demand profile for different housing types at different price points. Observed population trends also influence the nature of housing demand.

Chapter 4 examines the demographic character of La Crosse County and communities within it. The demographics represent the nature of demand for housing. Is the community aging? Is it adding younger households with children? How large is the average household? The demographic character of a community changes more quickly than its housing stock, resulting in unmet housing needs.

Chapter 5 dives into market indicators, examining changes in home prices, rents, housing supply, development patterns, occupancy levels, and vacancy by different property types. Prices and vacancy rates are key indicators of demand and can show supply imbalances.

Chapter 6 examines transportation access and availability across La Crosse County in relation to housing patterns. Using data from the Center for Neighborhood Technology's Housing + Transportation Index, the chapter evaluates affordability in a more holistic way by considering both housing and transportation costs.

Chapter 7 summarizes the findings of research interviews and focus group discussions held with stakeholders including developers, policymakers, realtors, housing providers, and businesses, supplementing the study's data-based analyses.

Chapter 8 is a detailed housing inventory that described the existing housing supply in terms of its subtypes, price points/rent levels, and spatial distribution. Recent development is examined to understand the development types that are viable under current market conditions and policy/regulatory context.

Chapter 9 identifies housing gaps and needs. It directly juxtaposes the County's housing demand profile against the existing housing inventory. Quantitative and qualitative measures are included to estimated and project household growth by income levels. Housing growth is projected under current conditions and latent housing demand is estimated, setting a foundation for recommended housing production targets.

Chapter 10 offers a menu of housing strategies to meet identified needs. This includes a mix of regulatory, financial, and policy approaches.

Appendix includes zoomed in housing inventory maps for all Census County Subdivisions (cities, towns, and villages within La Crosse County) for single family homes by assessed value and year built and housing diversity maps.

Disclaimer

The objective of the report is to gather, analyze, and present local housing market conditions with as much detail and insight possible within the study's time constraints and budget. The conclusions contained in this report are based on the best judgment of the analysts. Stantec makes no guarantees or assurances that report findings and projections will be realized as stated. Stantec's responsibility is to provide our best effort in data collection, analysis and interpretation, and to express expert opinions based on these inputs.

02
EXECUTIVE SUMMARY

Overview

La Crosse County is the core of an attractive, economically diverse region with close transportation connections to Madison, Rochester, and the Twin Cities. It has a diverse but constrained housing supply that provides options across a range of housing types, unit sizes, and tenure (ownership vs rental).

Constraints on the housing supply have, however, put upward pressure on home prices, and resulted in rent levels that increase faster than household incomes. Some workers in La Crosse County have had to look outside the County to find housing that meets their needs at prices they can afford.

This housing needs assessment has involved a rigorous, data intensive program of analysis and information gathering to understand and characterize:

- The county's population and economic foundation (which represents housing demand)
- The behavior of the housing market (by housing type)
- The existing housing inventory (by type and location)
- The intersection between jobs, housing, and transportation options and its impact on overall livability and affordability.
- The alignment of existing housing with the county's housing needs
- The trends and patterns of new housing development
- The expected trajectory of housing development under current policy, programmatic and market conditions
- The latent demand for housing development that could potentially be captured given the pursuit of strategic housing initiatives

The insights gained through these stages of research and analysis set a foundation for a set of core findings and strategic recommendations, summarized here and described in more detail in the body of this report.

The analysis supports the establishment of ten-year housing production targets:

- 4,900 total housing units
- 1,000 entry level homes
- 2,100 workforce apartment units

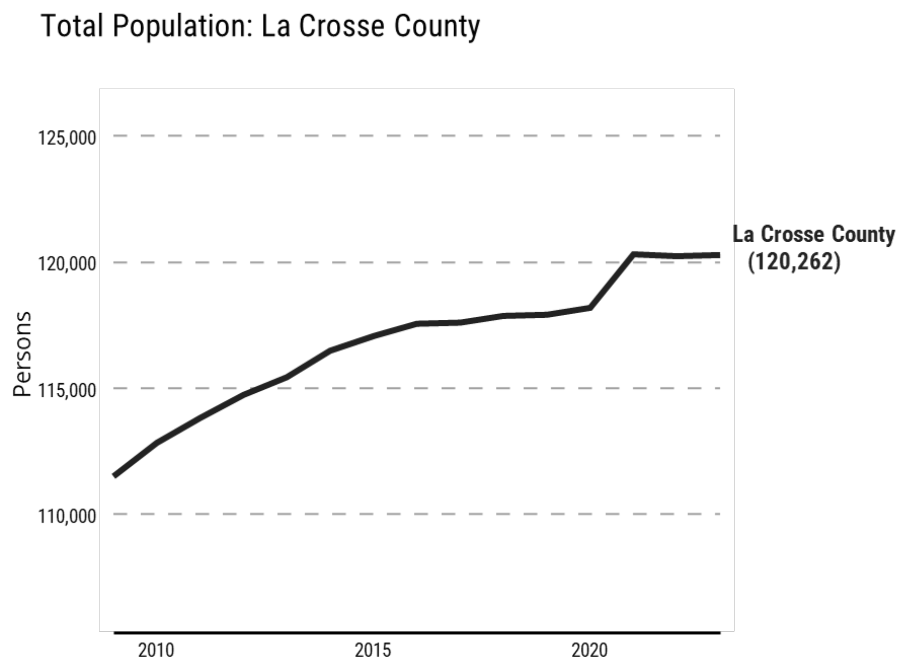
To advance these housing goals, meet local housing needs, and surmount barriers to housing growth, the final section of the report advances a broad range of housing strategies that can be undertaken by La Crosse Counties or the municipalities within the county.

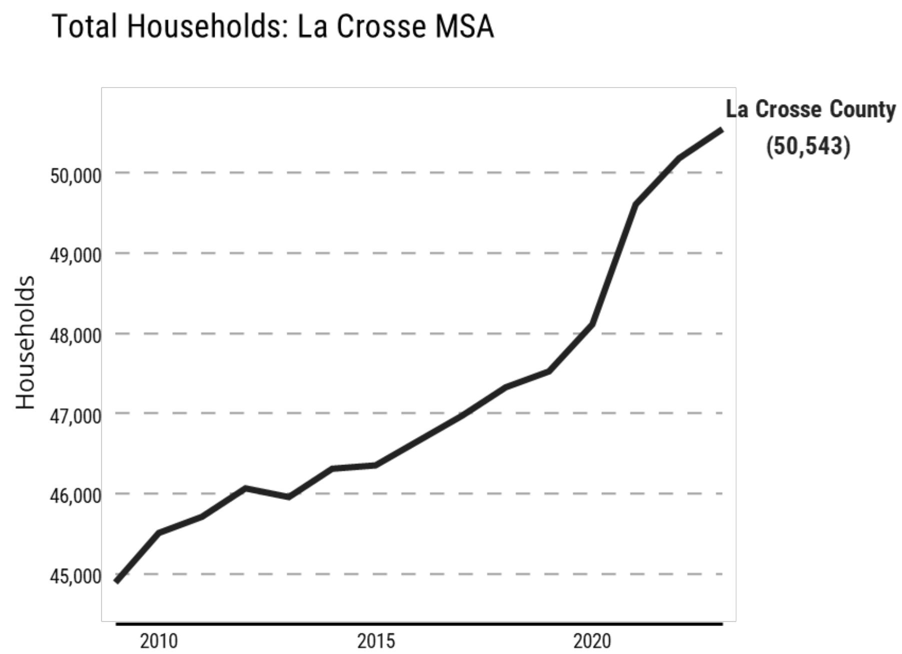
Additional takeaways from this study can be found in the following pages.

Key Takeaways 1: Household growth, not population 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 (total households divided by total population) 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, resulting in more households for a given population.

This matters because it increases housing demand across **smaller and mid-sized units**, particularly rentals, and it keeps vacancy rates low even when population growth looks muted. A **4.3% increase in headship produced roughly 3,000 additional households** That is an important factor in explaining why the housing market continues to be tight. Demand has increased due to household formation.



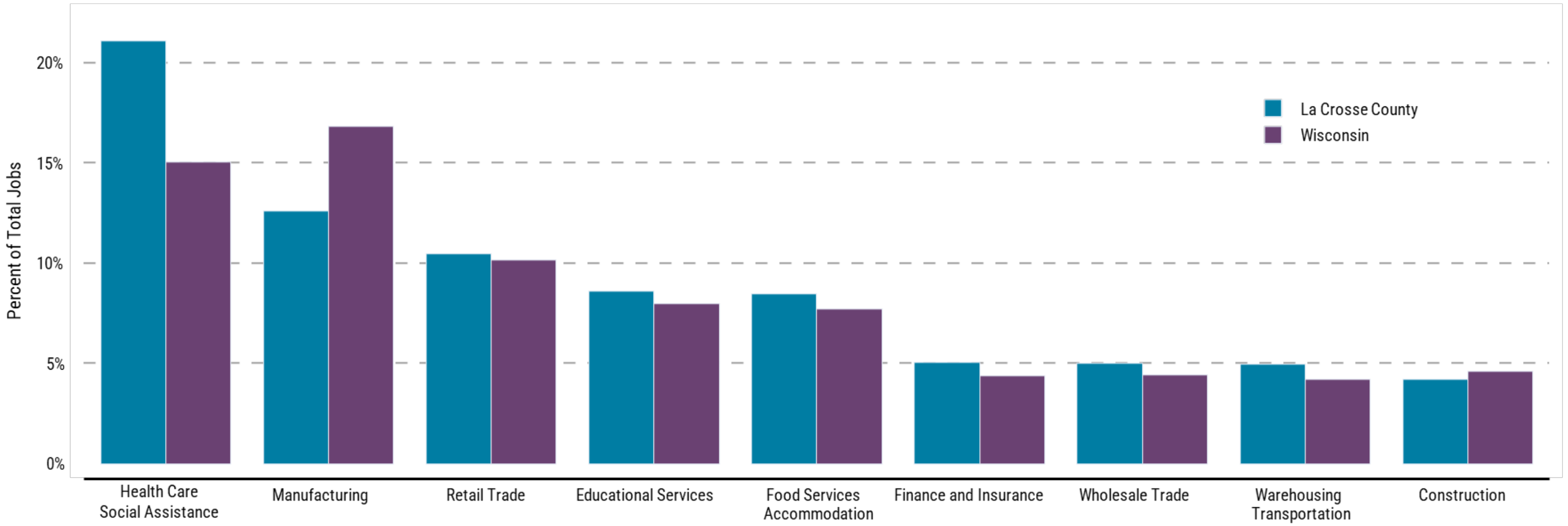


Key Takeaways 2: La Crosse is an economic anchor with a mature, service-centered economy—but job growth is limited

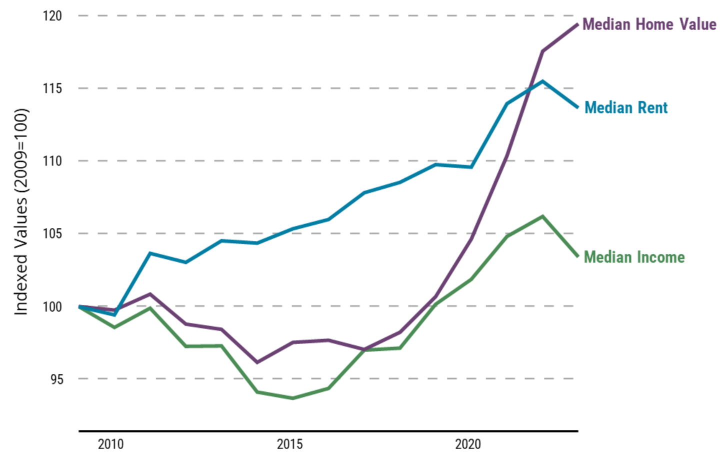
The County's economy is diverse and stable, anchored by **healthcare and education**, which helped La Crosse weather the Great Recession and maintain long-term resilience. Healthcare stands out as both a major contributor to GDP output and a sector with strong regional concentration. Manufacturing remains an important economic base as well, producing solid middle-income jobs and showing localized strength.

At the same time, the economy is mature. Output has grown but **employment growth has been muted** over the past decade. This combination—steady services-driven output and a tight labor market—creates consistent housing demand, but it does not automatically generate the wage growth needed to keep housing affordable as prices and rents accelerate.

Industry Employment Comparison: La Crosse County to Wisconsin (2022)



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

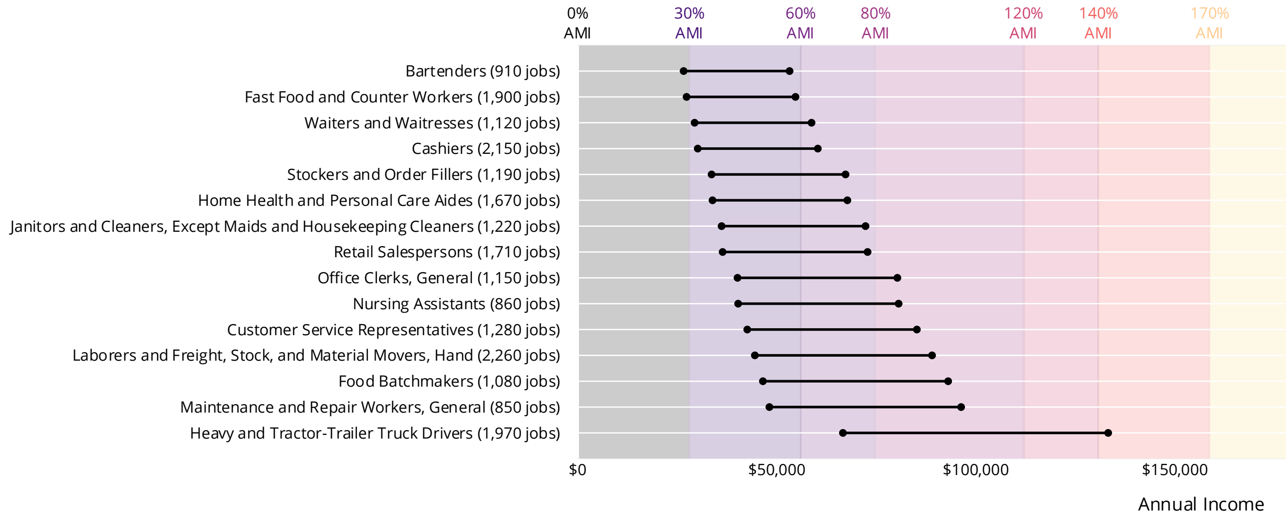


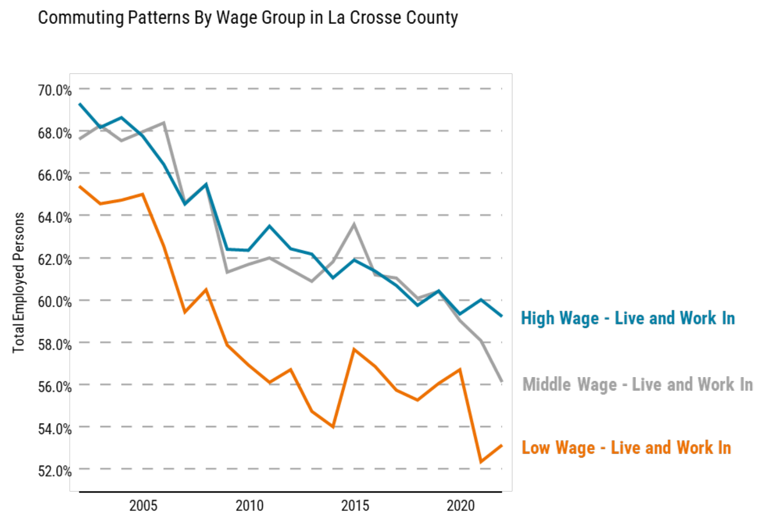
Key Takeaways 3: Housing affordability is a workforce constraint

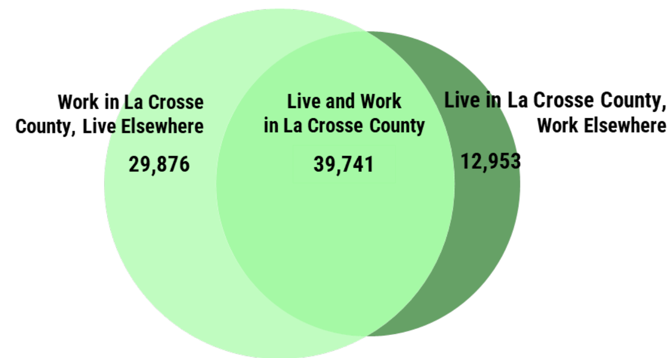
Unemployment hovering near 2% and workforce participation above 65% indicate a healthy labor market, but they also signal workforce scarcity. In this environment, the importance of the region's "Eds, Meds, and Gov" economy leads to strong demand for the lower-wage service jobs that support hospitals, campuses, and the broader visitor/service economy. Those roles are essential—but often do not earn enough to comfortably afford today's rents or entry-level ownership options.

For many of the County's most common occupations, single-income households earn incomes below 60% of the area median income, placing them squarely in the affordability risk zone. Commute patterns add an important spatial dimension to this challenge. **Lower-wage workers are the most likely to travel longer distances into La Crosse County for work**, meaning the region is increasingly relying on in-commuting labor for essential jobs—in part because many of those workers cannot find attainable housing near major job centers.

In short, La Crosse's economy produces both strong middle/upper-middle income jobs and a large base of essential lower-wage jobs, but the housing market is not producing enough housing units that align with what these workers can pay. The result is a tight labor market that becomes self-limiting. Employers can recruit, but retention and workforce stability are increasingly shaped by whether workers can afford to live within a reasonable commute.





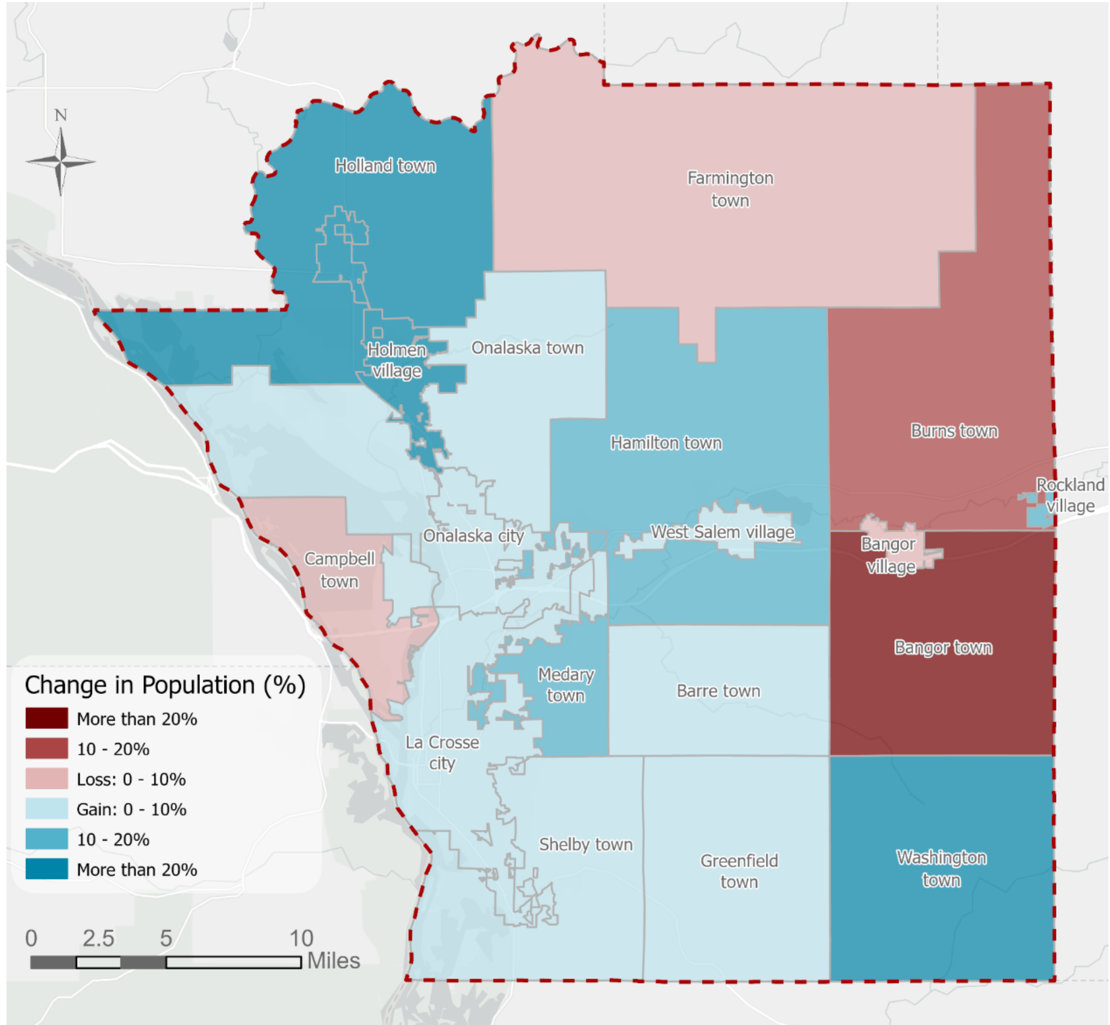


Key Takeaways 4: Growth is suburbanizing and becoming more spatially uneven

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.



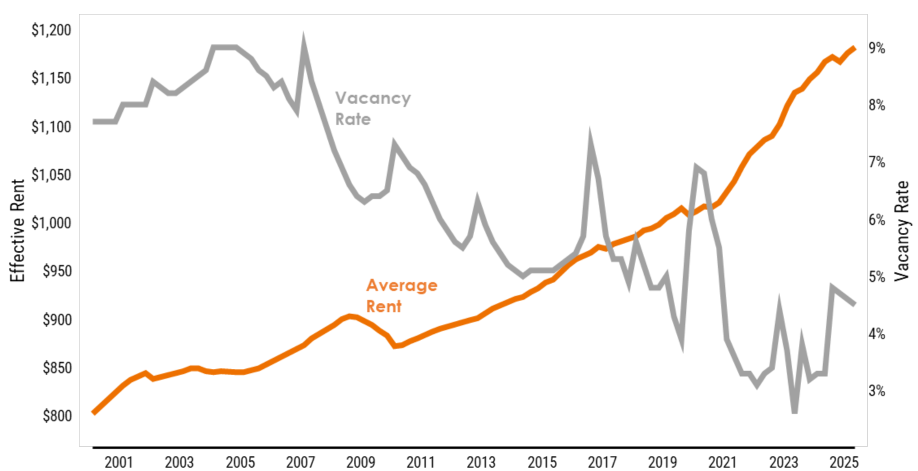
Key Takeaways 5: Rental demand surged after COVID and in the high-rate era—and it's not going away quickly

La Crosse has experienced **faster rent growth since 2020** alongside **persistently low rental vacancy**. COVID and rising interest rates acted as watershed moments: accelerated headship increased the number of households seeking their own units, while higher mortgage rates and rising home prices made ownership less attainable. Together, these forces pushed more households into the rental market and kept them there longer.

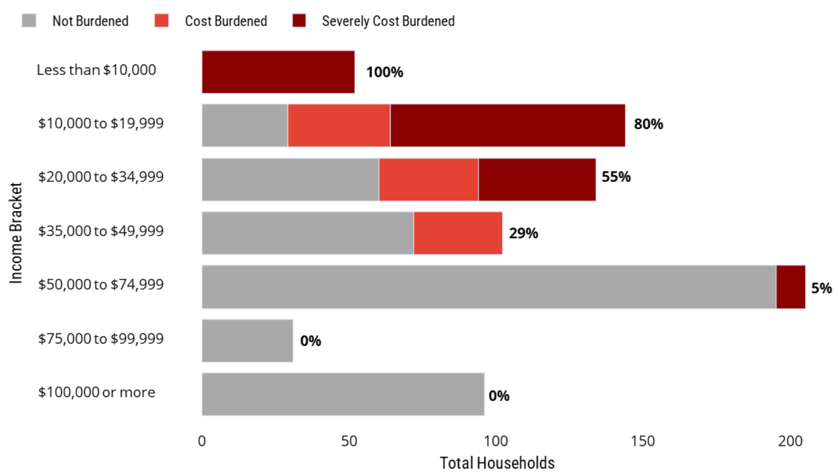
This surge in demand has had a direct affordability impact. As more moderate-income households remain renters, competition for existing units has intensified—particularly for lower-cost and mid-range apartments. This has driven rents up faster than incomes, contributing to **high levels of rent burden**, especially among households earning below 60–80% of AMI. Many renters are now paying well over 30% of income for housing, and a significant share are **severely cost-burdened**, spending more than 50% of their income on housing costs.

Although new inventory is beginning to slow rent growth, the market remains extremely tight, and the post-COVID rent baseline is far higher than before 2020. This means cost burdens are likely to persist even as construction continues, because demand is being fueled in part by a **structural inability of renters to transition into ownership**. Given these factors, the production of rental housing is one of the areas of highest need in La Crosse County.

Multi-Family Rent vs Vacancy Rate: La Crosse County



Cost Burdened Renter Households by Household Income



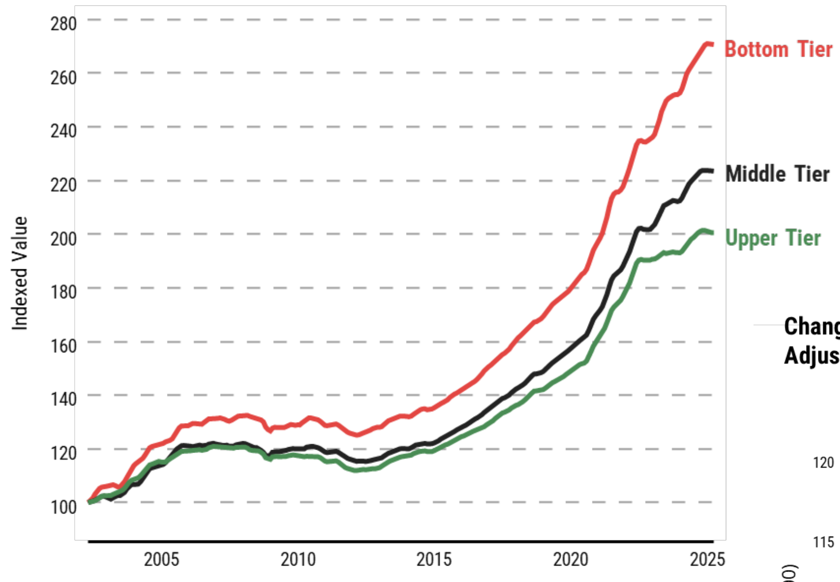
Key Takeaways 6: Entry-Level Housing Is No Longer Attainable

Home values in La Crosse County have risen sharply since 2009, with the fastest appreciation occurring in the **lower-priced segment of the ownership market**. This is where demand from first-time buyers, young families, and moderate-income households is most concentrated. When entry-level supply is limited, competition intensifies in this tier, pushing prices up faster than the rest of the market and steadily eroding the availability of attainable starter homes.

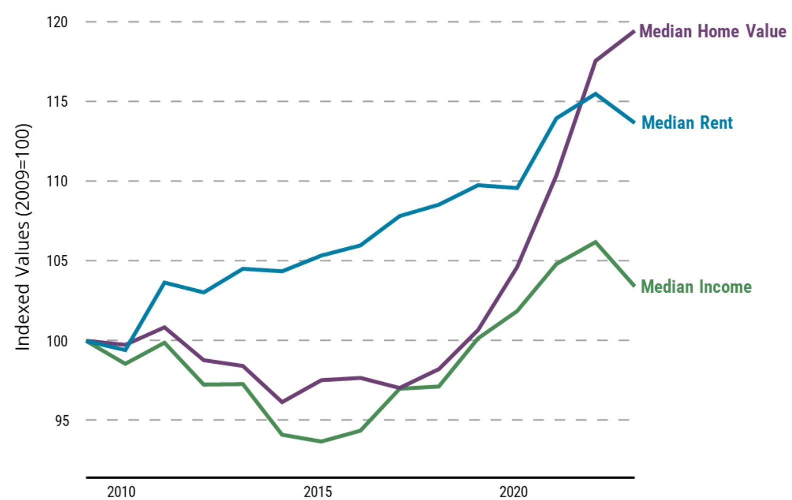
At the same time, real incomes have not kept pace with rent and home price growth. Households earning around the median income are facing a widening gap between what they can afford and what homes actually cost—especially in today's higher-interest-rate environment. Compounding this, **nearly all new single-family construction in the County is now priced above $400,000**, driven by rising land prices, infrastructure costs, labor shortages, and higher financing costs. As a result, the market is no longer producing new homes at the lower end of the price spectrum, even though that is where demand is strongest.

This combination—rapid appreciation of older entry-level homes and the absence of new attainable single-family supply—has created a structural affordability gap. Households that would traditionally move into starter homes are instead remaining renters, bidding up rent levels in lower-cost rental apartment buildings, and intensifying affordability pressures across the entire housing system.

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



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



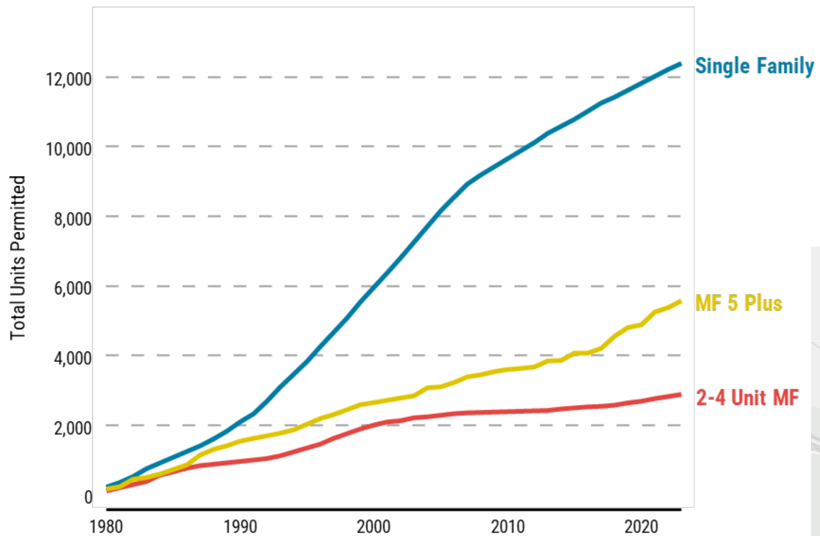
Key Takeaways 7: The missing middle not absent because of low demand — it is absent because of structural barriers

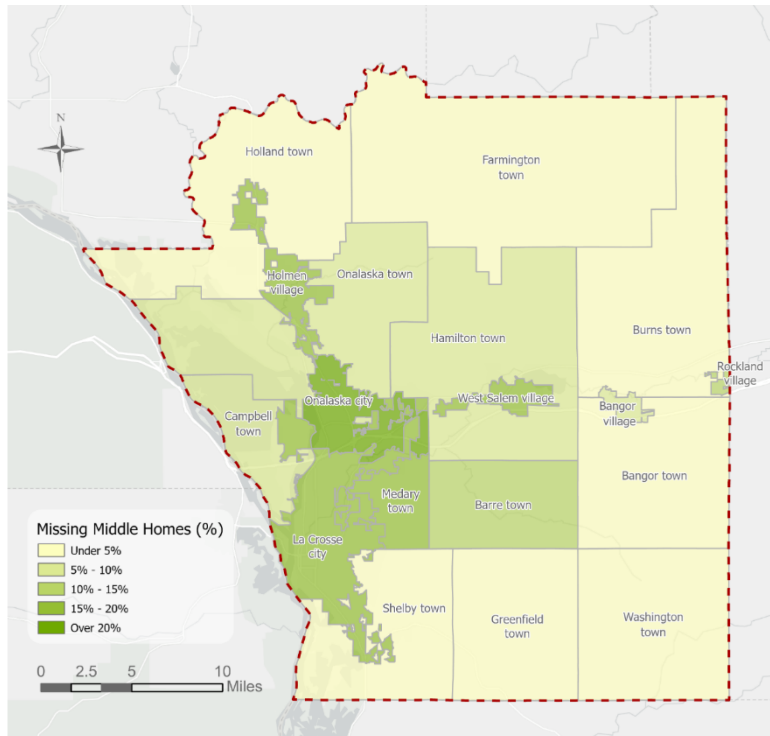
Duplexes, townhomes, twin homes, and small multifamily buildings once played a critical role in La Crosse County's housing ecosystem, providing attainable ownership, flexible rental options, and downsizing opportunities. **Today, these "missing middle" formats are largely absent from new construction**—even though developers, employers, and residents consistently identify them as some of the most in-demand housing types, especially for seniors, young families, and moderate-income workers.

This gap shows up clearly in the data. **Since 2010, the housing cycle has shifted toward large multifamily buildings and higher-priced single-family homes**, while small-scale multi-unit and attached housing stalled. Zoning restrictions, financing hurdles, parking and design standards, and rising construction costs have dampened production, pushing households into larger apartments or expensive detached homes that do not match their needs or budgets.

This is a structural mismatch. La Crosse County is producing housing at the high and low ends of density—but not in the middle, where affordability, flexibility, and household needs most closely align. Restoring the missing middle requires removing the barriers that prevent the market from delivering the housing types that people are already seeking.

New Units Permitted in La Crosse County since 1980



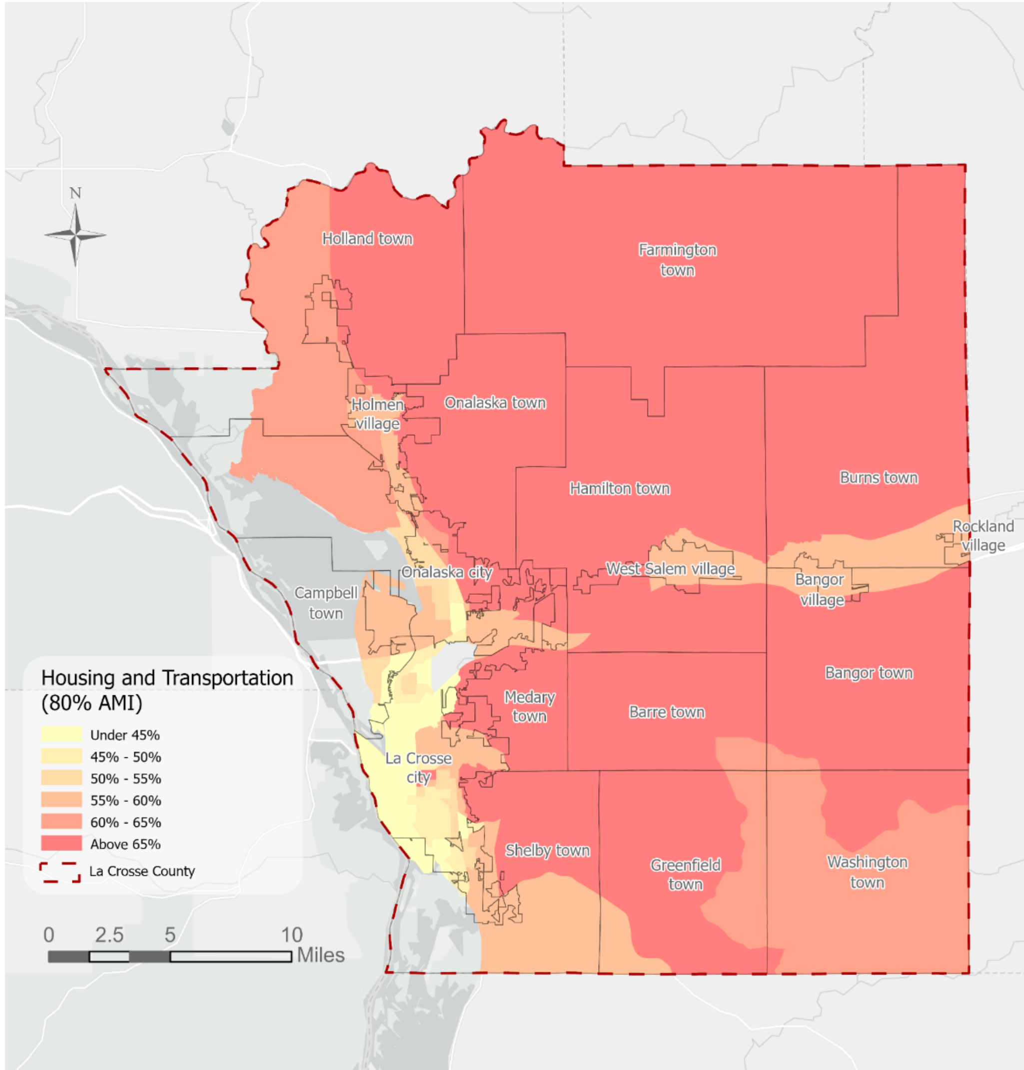


Key Takeaways 8: Affordability is a countywide issue and must include transportation

Affordability is not confined to the urban core. In many suburban and rural block groups, transportation costs are elevated by distance to jobs, and the combined housing + transportation costs exceed the 45% affordability threshold, especially for households earning **80% or less of area median income**. Even where housing prices appear lower in outlying areas, transportation costs can erase that advantage.

Commuting patterns reinforce this spatial mismatch. Lower-wage workers are the most likely to travel long distances into La Crosse County for work, and a growing share of workers are employed in the County but live outside it. This reflects the limited availability of housing that is affordable near major job centers, pushing essential workers into longer, more expensive commutes. The result is a dual cost burden—higher transportation costs layered on top of already stretched housing budgets.

Together, these patterns show that affordability in La Crosse County is not just about rent or home prices—it is about **total cost of living**. Workforce housing strategy therefore must be paired with a location and mobility strategy, conscious of both where housing is built, and how well it connects to jobs and services. These factors determine whether households remain cost-burdened or can attain a financially sustainable living situation.



Key Takeaways 9: Projected household growth will continue to generate strong demand—especially for workforce and moderate-income housing

The analysis shows 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 workforce in-migration produce demand for new units across a wide range of incomes and household sizes. These forces generate a projected demand for nearly 2,500 housing units over the next 10 years, with highest demand from low- to middle-income households.

Most of the 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. Renter households dominate this demand because the ownership market no longer provides enough attainable entry-level homes. By housing type, the largest unmet needs are for **workforce rentals, missing-middle ownership formats, and modest single-family homes.**

Without targeted intervention, this demand will continue to result into higher rents, overcrowding, and longer commutes as workers find less expensive housing further from their jobs. This reinforces a central conclusion of this study: **La Crosse County does not have a general housing shortage. It has a shortage of specific housing types (next 10-year demand listed below in table), at attainable prices and rents, in well connected locations for the majority of its workforce that sustains its economy.**

There is latent demand for additional housing, which could be captured if strategic actions are taken to produce more housing in the most needed housing categories. The study recommends setting a growth target of 4,900 housing units in the next decade, including 1,000 entry level homes and 2,100 workforce apartments.

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*

Key Takeaways 10: Housing Strategies

The housing needs of La Crosse County can be addressed, and housing production targets achieved, but the trajectory of housing production will not change by itself. That requires taking a set of intentional strategic actions that can meaningfully impact the existing housing market context.

This study proposes a menu of strategies for consideration that have the potential to modify the existing housing development context in ways that can unlock additional housing production flows.

The recommended strategies that are offered include those that can be led by La Crosse County, the municipalities within La Crosse County, and/or collaborations of public, private and nonprofit organizations. They include financial incentives, regulatory improvements, communication strategies, and mechanisms for increasing regional financial and organizational capacity.

A combination of these strategies can result in increased housing diversity, and more housing at the price points, rent levels and locations that address community needs—including those of the local workforce, aging residents and young singles and families.

These strategies are described in more detail in the pages below.

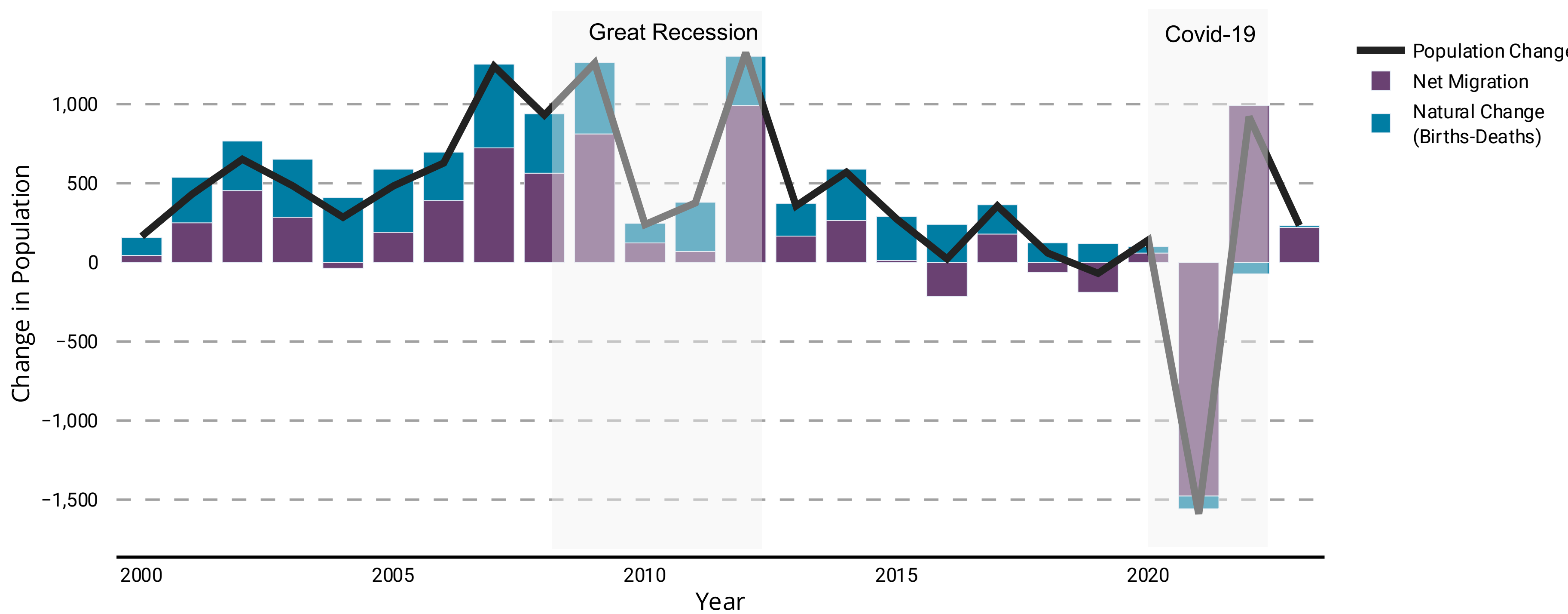
Production Strategies	**Regulatory Strategies**	**Capacity Building Strategies** (Financial)
Infrastructure Program for Entry Level Homes	Code Revisions, Streamlining Development Review	Housing Trust Fund
Revolving Land Acquisition Fund	Pre-approved Home Designs	Multi-Sector Regional Workforce Housing Fund
Workforce Apartment Development	**Communication Strategies**	**Capacity Building Strategies** (Industry)
LIHTC-funded affordable housing	A Broad Range of Approaches	Training for Emerging Builders
Cooperatively Owned Manufactured Home Parks	**Household Strategies**	Panelized or Modular Construction Facility
	Homeowner downpayment, first time homebuyer	

03
DEVELOPMENT DRIVERS

Population growth has remained more muted than in the 2000s, with mobility decreasing since the Recession.

Birth rates remain slightly above death rates except during the Covid-19 pandemic. The pandemic also impacted migration – more than 1,500 people migrated out of the County during the peak of the pandemic, only for an additional 1,000 to move back in.

Net Population Change in La Crosse County: 2000-2023

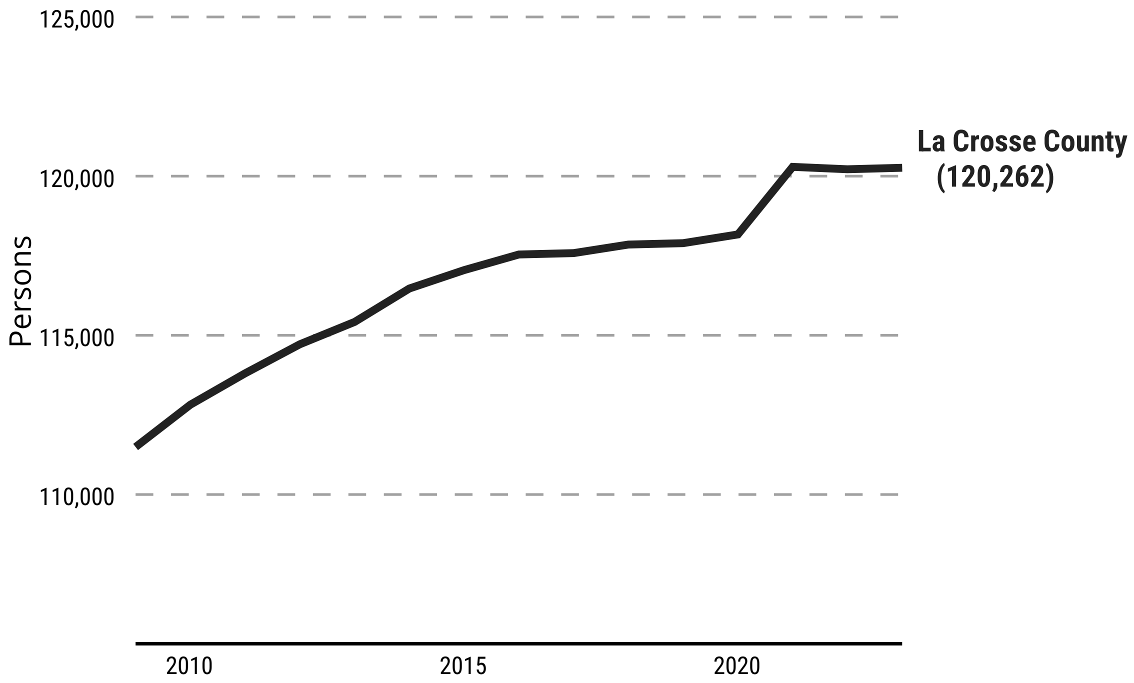


Source(s): US Census

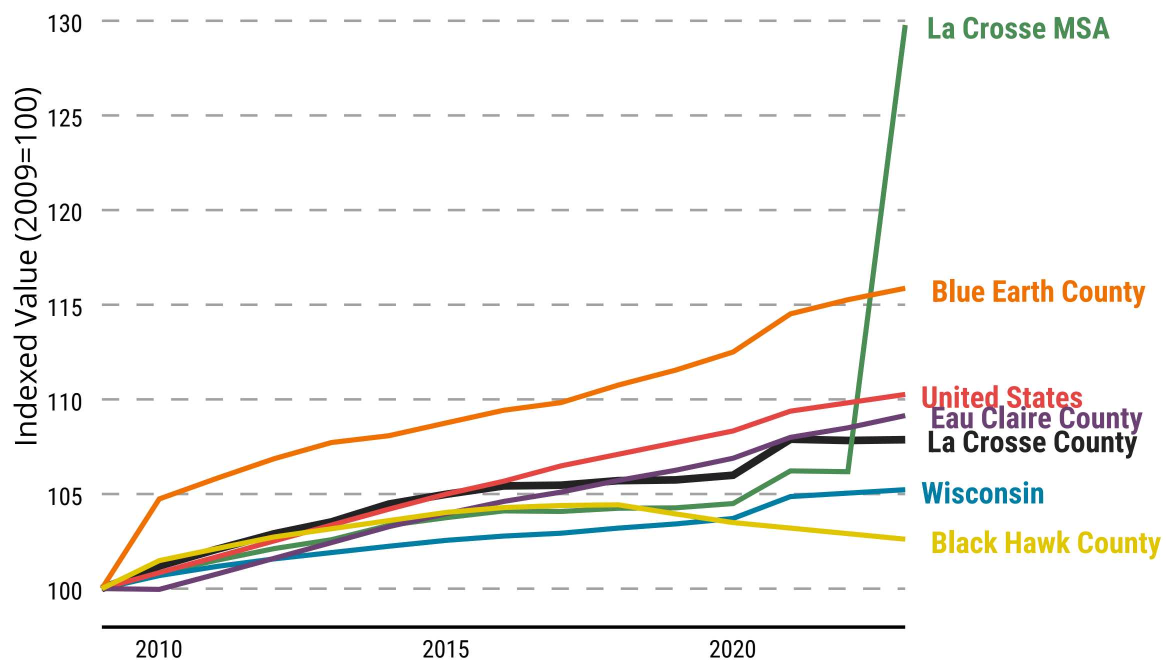
Western Wisconsin outpaces the state in terms of population growth rates

8% growth in the County is below the 10% growth of the US and other mid-size metros such as Mankato, but is outpacing Wisconsin as a whole.

Total Population: La Crosse County

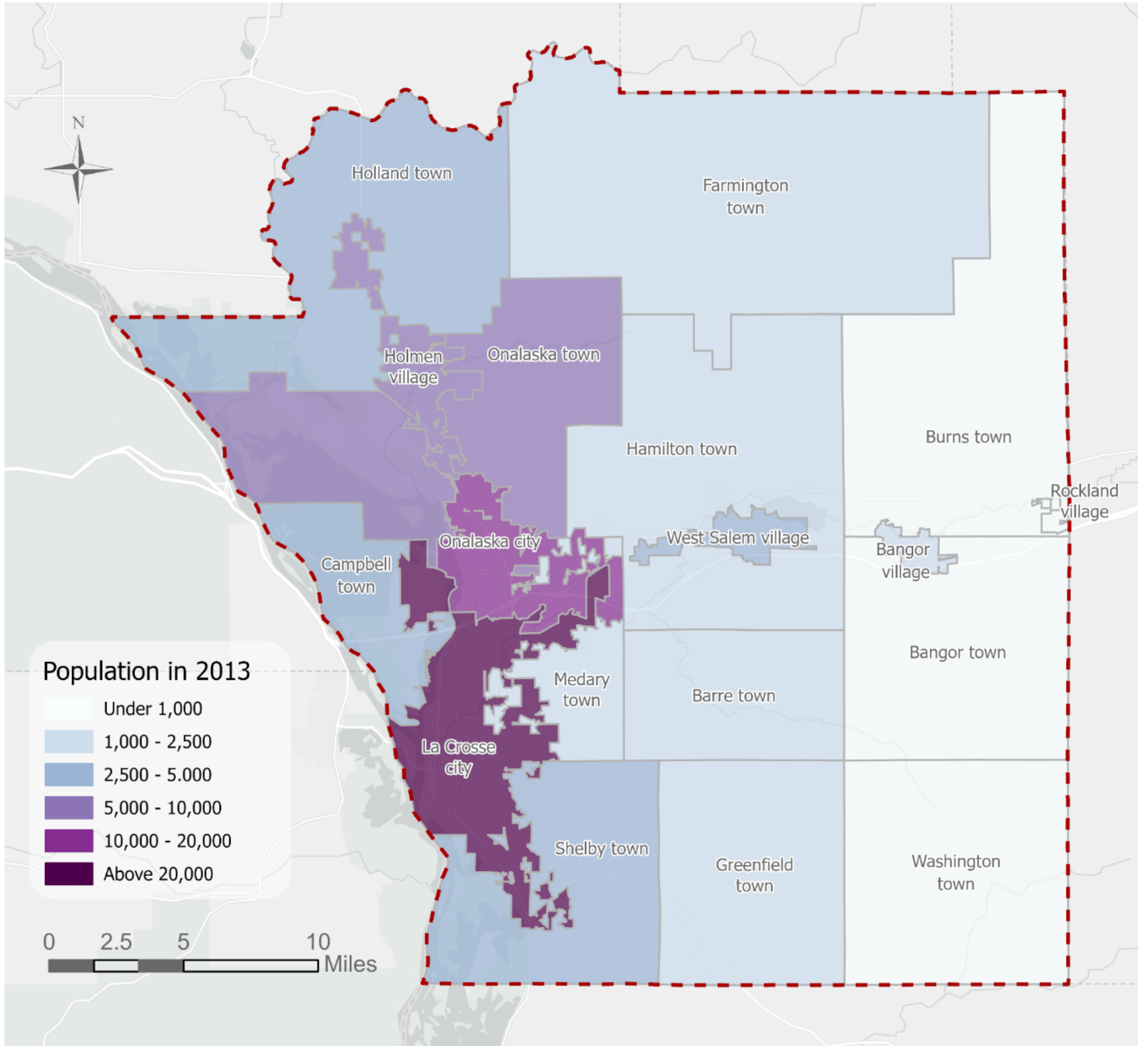


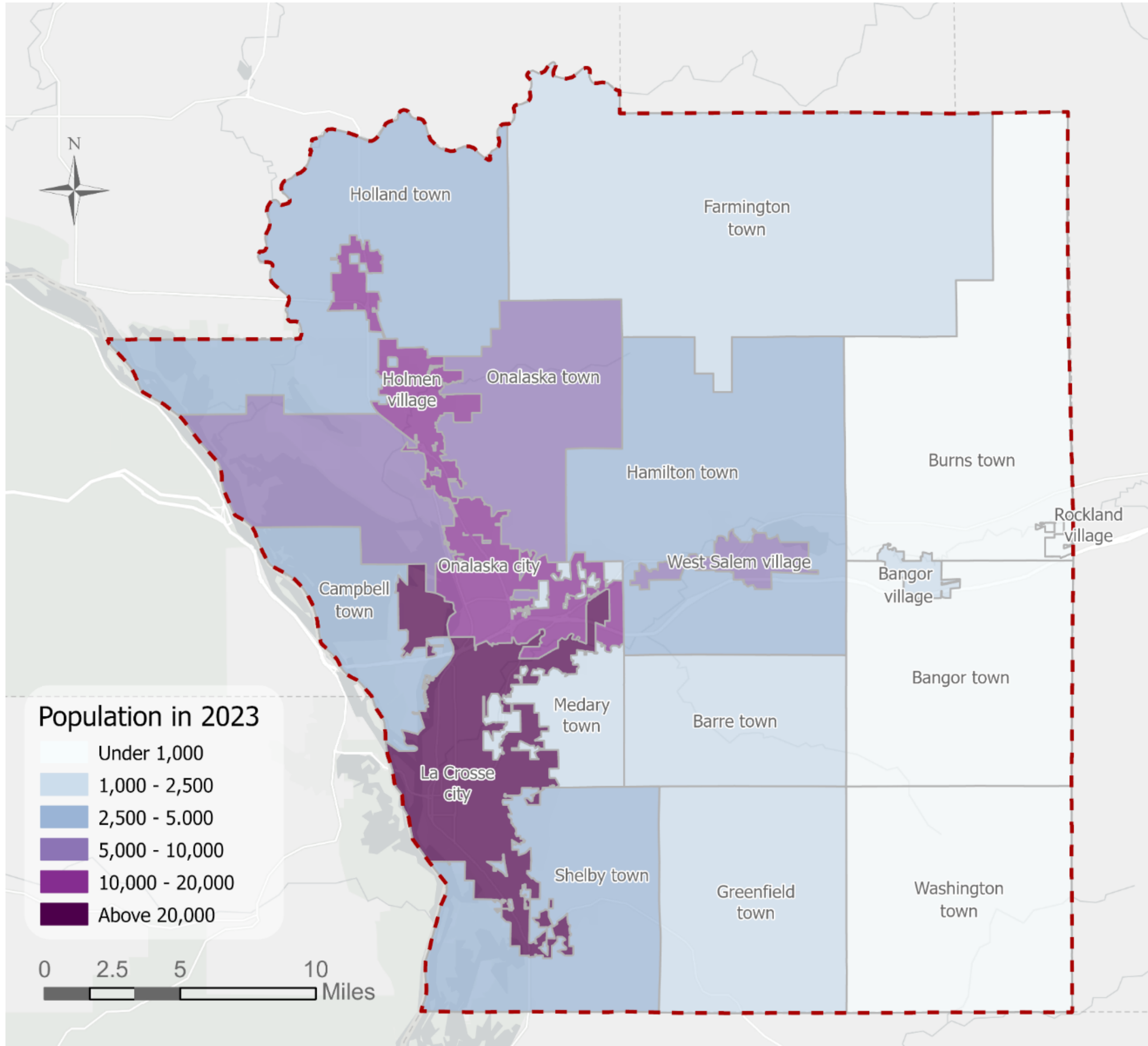
Total Population: Indexed



Source(s): ACS 5-Year Estimates, 2009-2023

Growth is extending north in Holmem and east into West Salem.





Change in Population

When viewed spatially, growth has been concentrated in the suburban and exurban parts of the county, particularly:

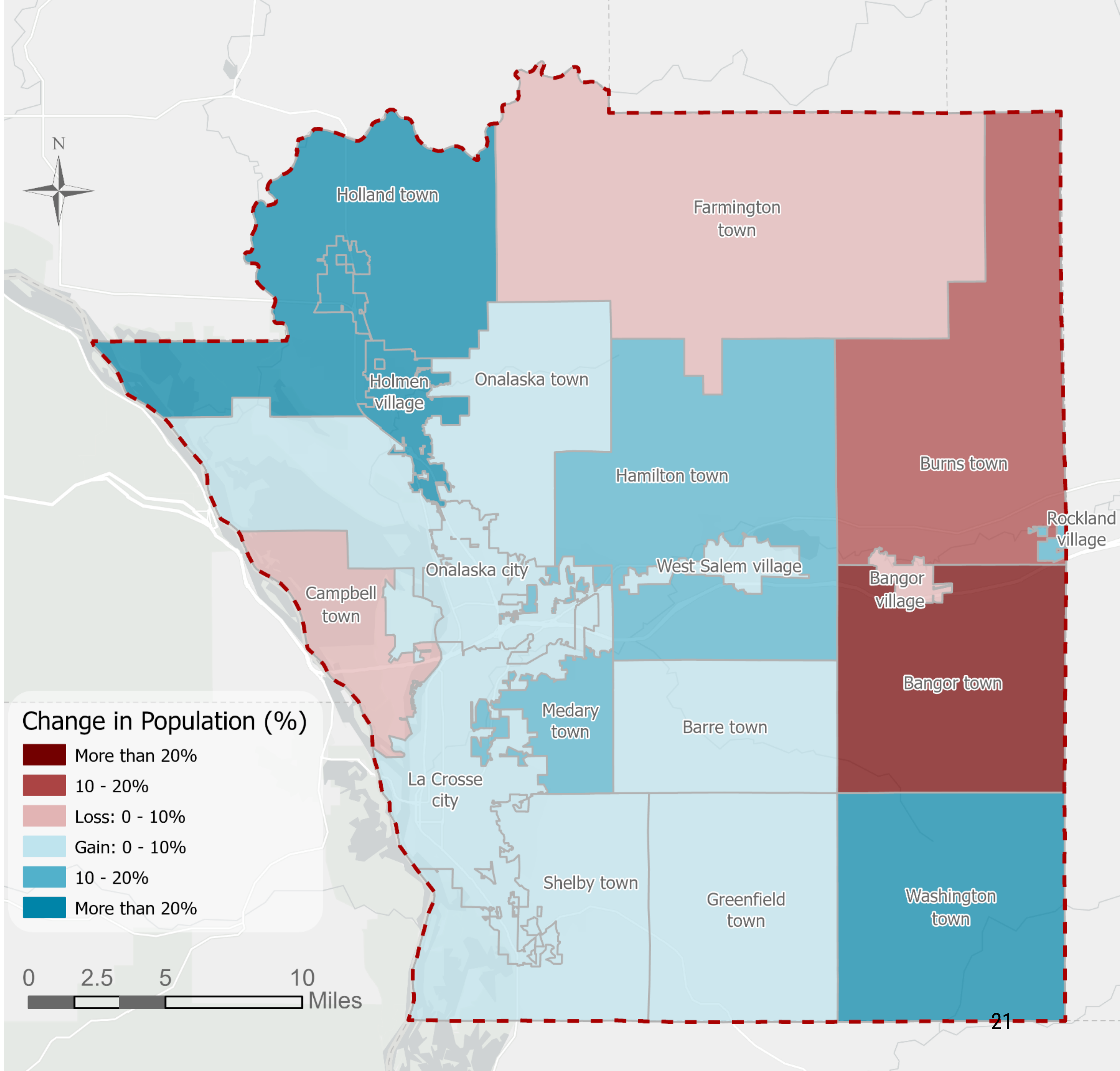
- Village of West Salem
- City of Onalaska
- Village of Holmen
- Town of Holland
- Town of Washington

These could reflect new housing developments, job access, and strong school districts.

At the same time, some parts of the County have experienced population decline, most notably in:

- Town of Bangor
- Town of Burns
- Town of Farmington

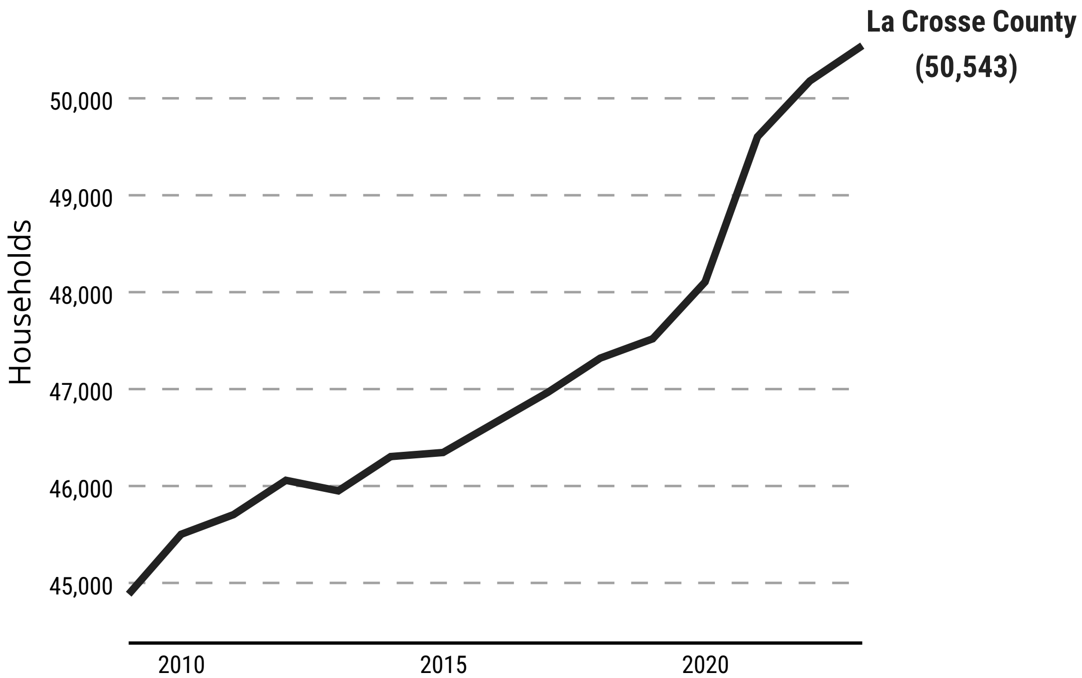
These areas may be facing demographic shifts such as aging population, limited new housing development, or outmigration of younger residents.



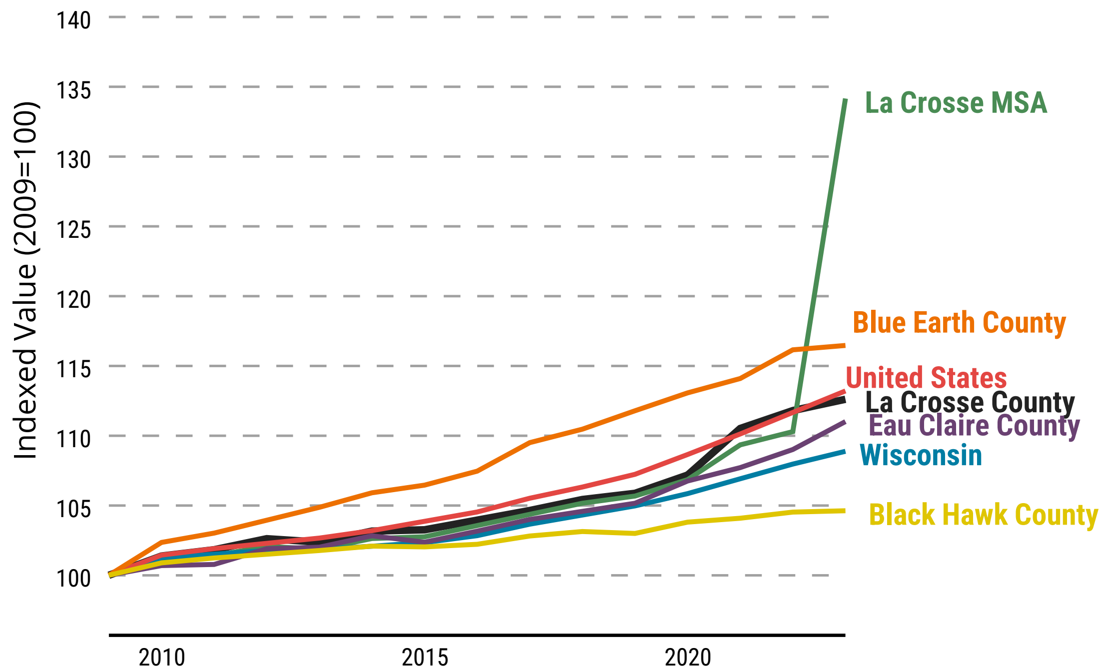
Household growth, however, has been stronger

Headship rates accelerated during the pandemic at a rate faster in the County than elsewhere. In La Crosse and elsewhere, the pandemic accelerated a trend towards higher headship rates. Headship rates remained lower during the recession years, however rising real incomes, increased economic stability, and aging millennials all helped drive a spike in new household formation in 2019 into 2022.

Total Households: La Crosse MSA



Total Households: Indexed

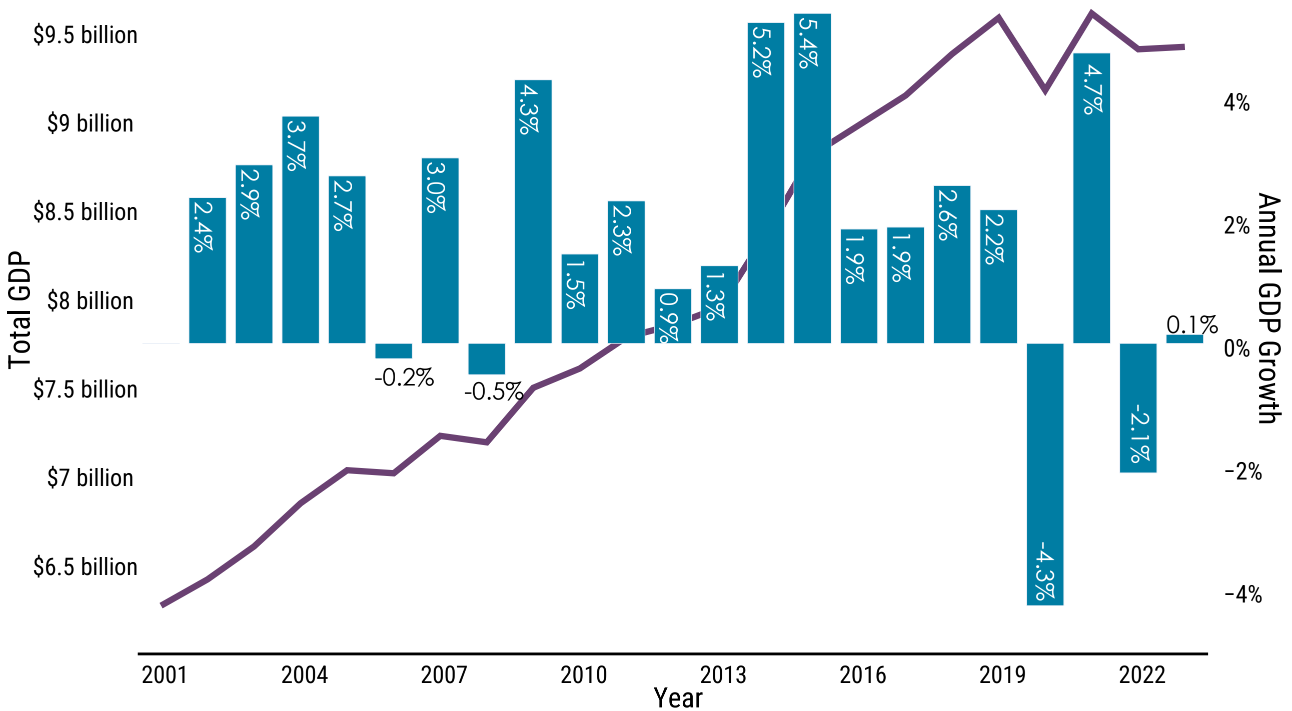


Source(s): ACS 5-Year Estimates, 2009-2023

A diverse economy – grounded in Healthcare and Education – drives growth, with services the main growth driver

Growth at UW-La Crosse and the healthcare sector helped buoy La Crosse through the recession. However, growth as a whole remains slightly below national averages, with that growth slowing since the Great Recession.

Total GDP Growth and Growth Rate: La Crosse County



GDP is generally driven by tradeable goods. Tradeable goods include durable manufactured goods and 'knowledge' based services such as corporate management, financial activities, or professional services.

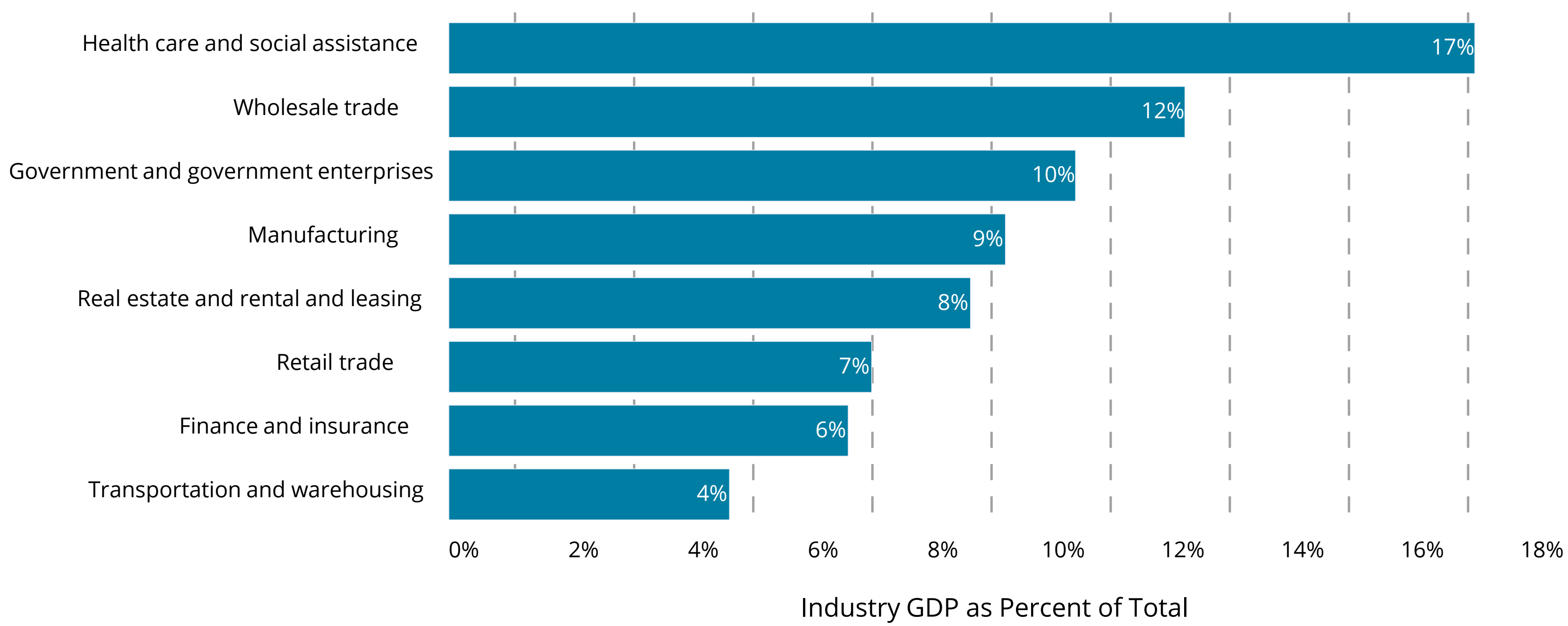
GDP in the La Crosse-Onalaska area is primarily driven by the city operating as a regional center for services, including the home of UW-La Crosse and Mayo and Gunderson Healthcare systems. La Crosse is also home to corporate headquarters such as Kwik Trip Inc, with an estimated 3,500 employees in the area.

Source(s): Bureau of Economic Analysis

Healthcare remains the major driver of growth

While UW-La Crosse is a major employer, the Health Care industry is responsible for 17% of total GDP output. Wholesale trade and government services round out the top 3. As a generator of tradeable goods, manufacturing remains an important economic base.

La Crosse County GDP Output by Sector in 2023



GDP data can be omitted to avoid identification with specific companies or government services. In 2023, industries omitted include:

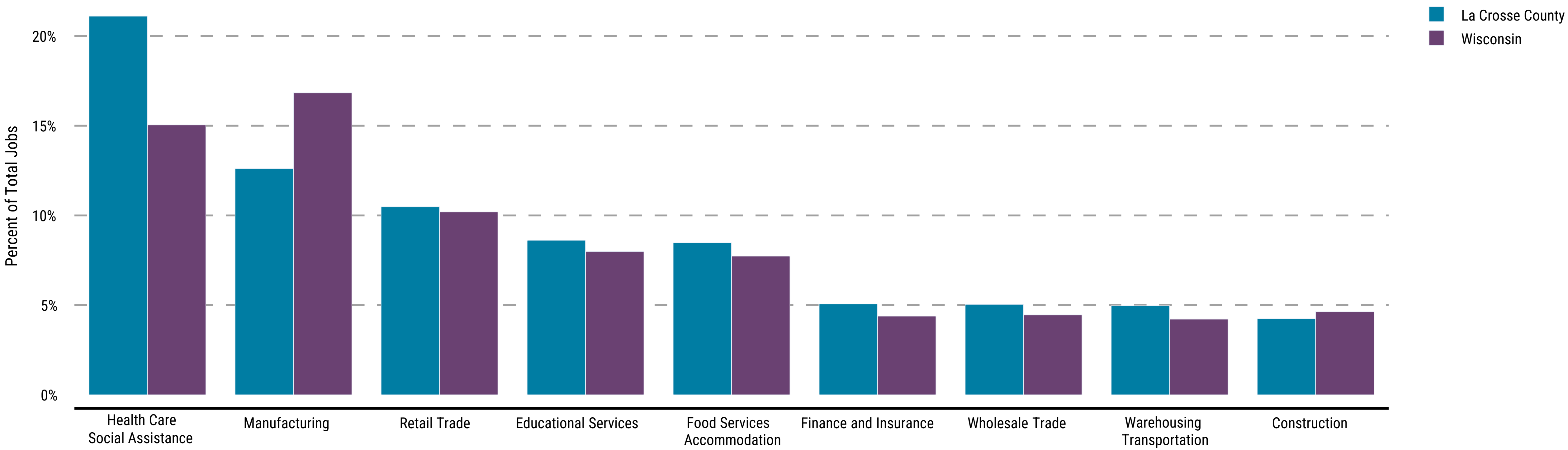
- Mining, quarrying, and oil and gas extraction
- Real Estate and rental and leasing
- Arts, Entertainment and Recreation

Source(s): Bureau of Economic Analysis

Healthcare is a leader in both economic output and employment, with strong regional concentration

In comparison ratios of employment statewide, healthcare and social assistance is heavily concentrated in La Crosse County. Manufacturing, however, remains less concentrated.

Industry Employment Comparison: La Crosse County to Wisconsin (2022)

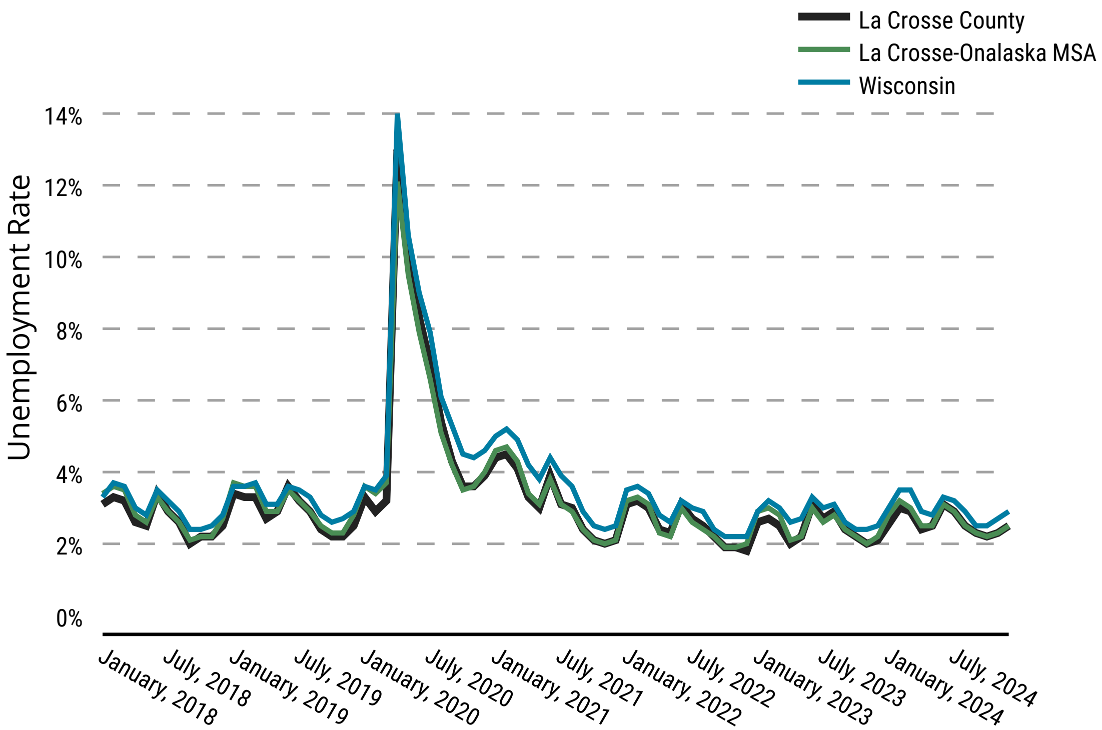


Source(s): LEHD, 2022

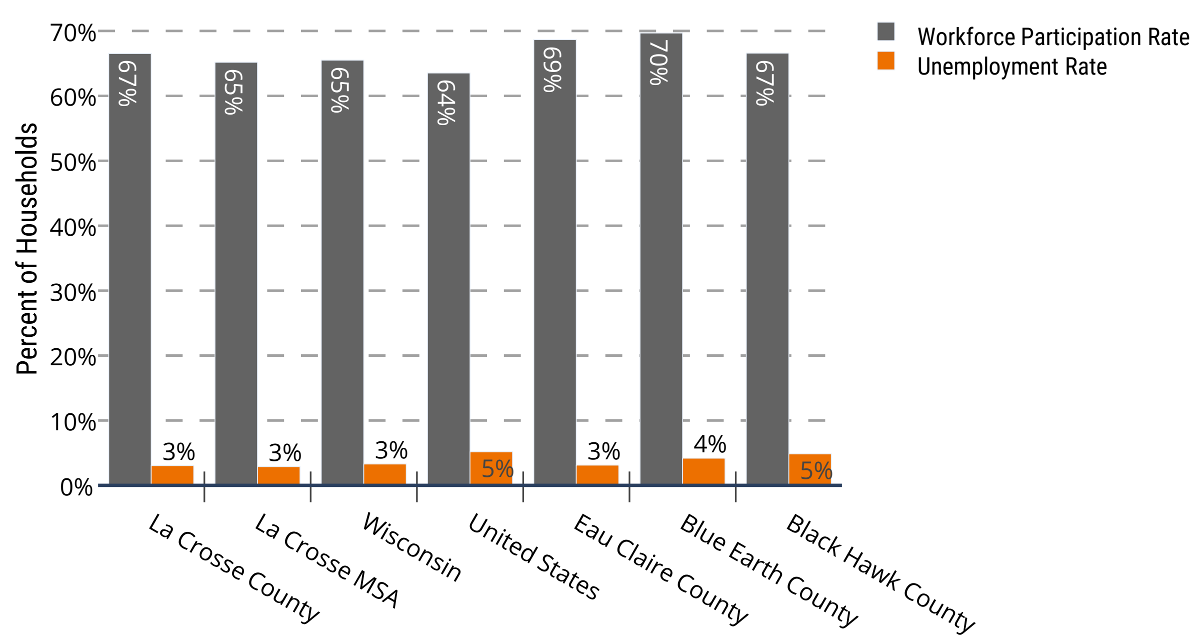
The labor market remains tight, recovering since the pandemic and hovering just over 2%

Low unemployment rates are complemented by high workforce participation rates. Workforce participation refers to the working-age population that is either employed or actively seeking employment, with above 65% considered moderately high and representative of a healthy employment market and ratio of employment to population. This is high in spite of higher proportions of educational enrollment.

Unemployment Rate: Comparison



Labor Force Participation and Unemployment Rates



Source(s): BLS Local Area Unemployment Statistics (LAUS), and on the right, ACS 5-Year Estimate, 2023

Situating the New Economy

The New Economy refers to transitions in the North American industrial structure post-globalization and the central drivers of regional economic development.

New Economy High Wage sectors are knowledge-based jobs that remain concentrated in urban centers and are historically less prone to geographical relocation. These industries remain the main catalyst for agglomeration – or spatial concentration – of industries. Knowledge production is a tradeable good that often drives urban development. Wages in these sectors drive effective demand for other service-based industries, medical services, and education.

Blue Collar sectors contain industries historically central to a manufacturing-based economy and contain tradeable goods that benefit from economies of scale. Manufacturing – in particular – is less geographically sticky in an era of globalization. These jobs often have lower educational requirements, but due to higher productivity, skill demands, and union density, wages remain higher than service sector work. They, likewise, are major drivers of regional economic development.

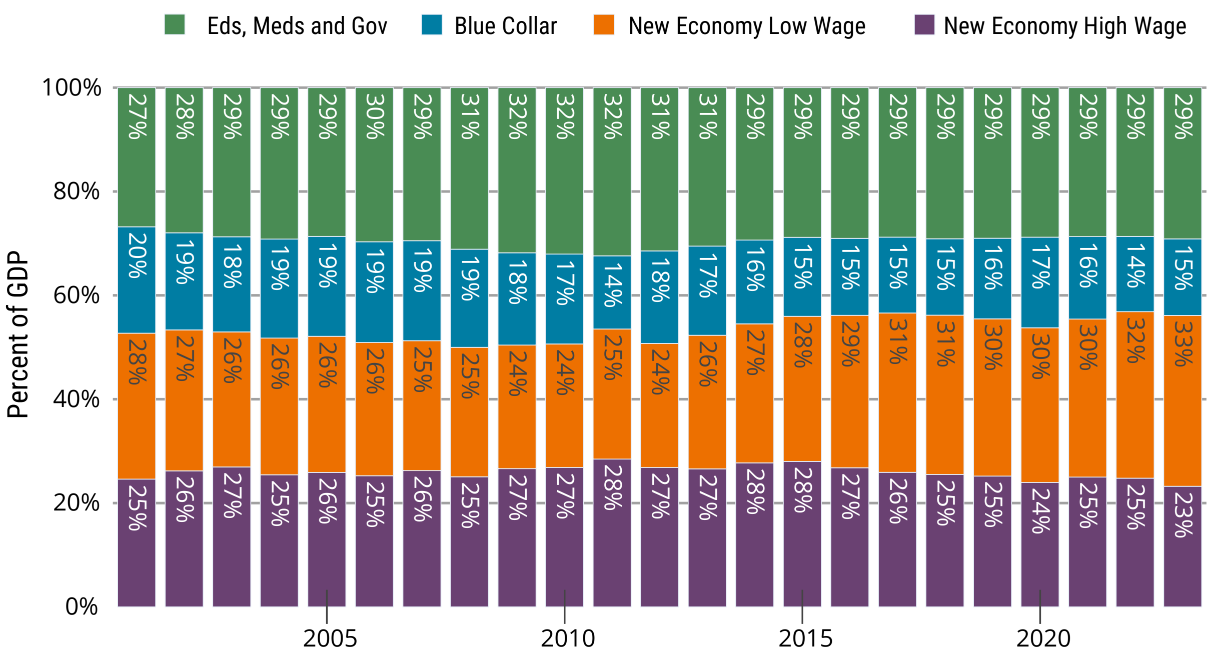
New Economy Low Wage sectors grow in proportion to other regional economic drivers. They are non-tradeable sectors and are ‘geographically sticky.’ Due to lower labor productivity, growth in demand is met with increased labor. Wages remain low, although exceptions exist (such as Wholesale Trade). These are generally non-tradeable goods, but often a sizeable sector in a regional economy.

Eds, Meds and Gov contain industries have higher proportions of middle-income wage earners due to educational requirements. These jobs concentrate both in regional hubs driven by New Economy High Wage jobs and in historic regional centers. They are non-tradeable goods and place-bound, but in the case of higher education institutions or sizeable public sector installations (Army Bases or State governance), can drive regional economic development.

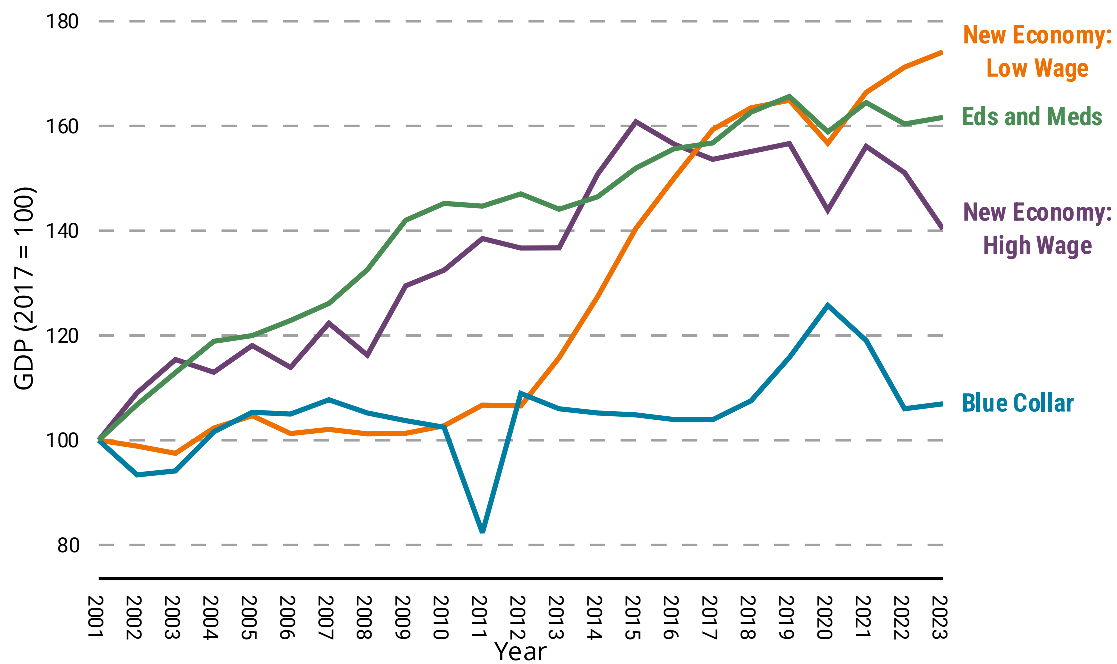
Eds, Meds and Gov continue to provide 'effective demand' for lower wage service sector jobs

This economic structure produces a mix of higher-paying professional jobs that generates demand for lower wage service-sector jobs. Manufacturing – which historically has a more balanced wage structure – is declining in its overall share of the regional economy.

La Crosse County, GDP by Category Over Time



La Crosse County Indexed Growth by Category

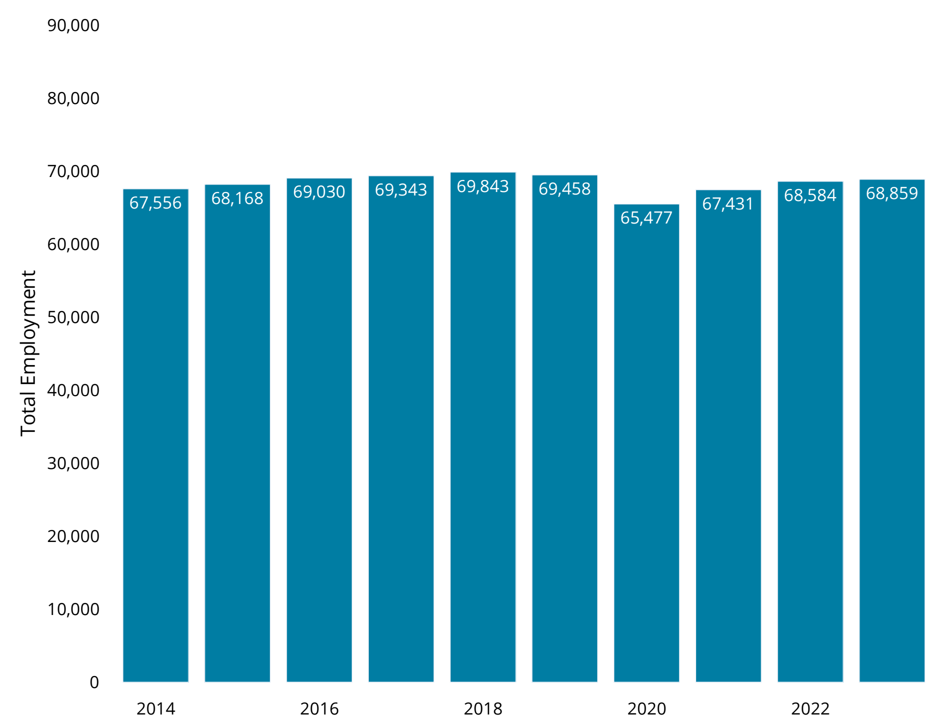


Source(s): BEA, 2000-2023

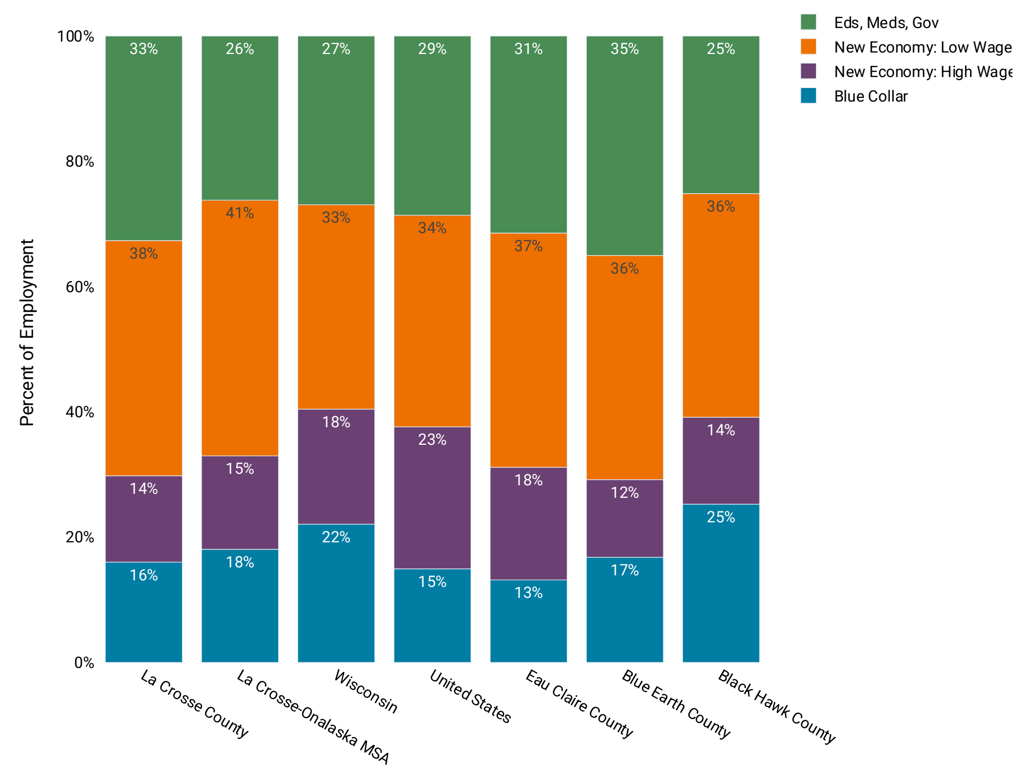
Even as output has increased, employment growth has remained muted

The region gained 1,303 total jobs, or only 1.9% employment growth from 2014 to 2023. Similar to the comparison geographies selected, La Crosse's economy is rooted in regional services – Health Care, Education, and Service Sector jobs – rather than higher wage professional services (that tends to concentrate more in larger cities), or manufacturing.

La Crosse County: Total Employment



Jobs by New Economy Sector

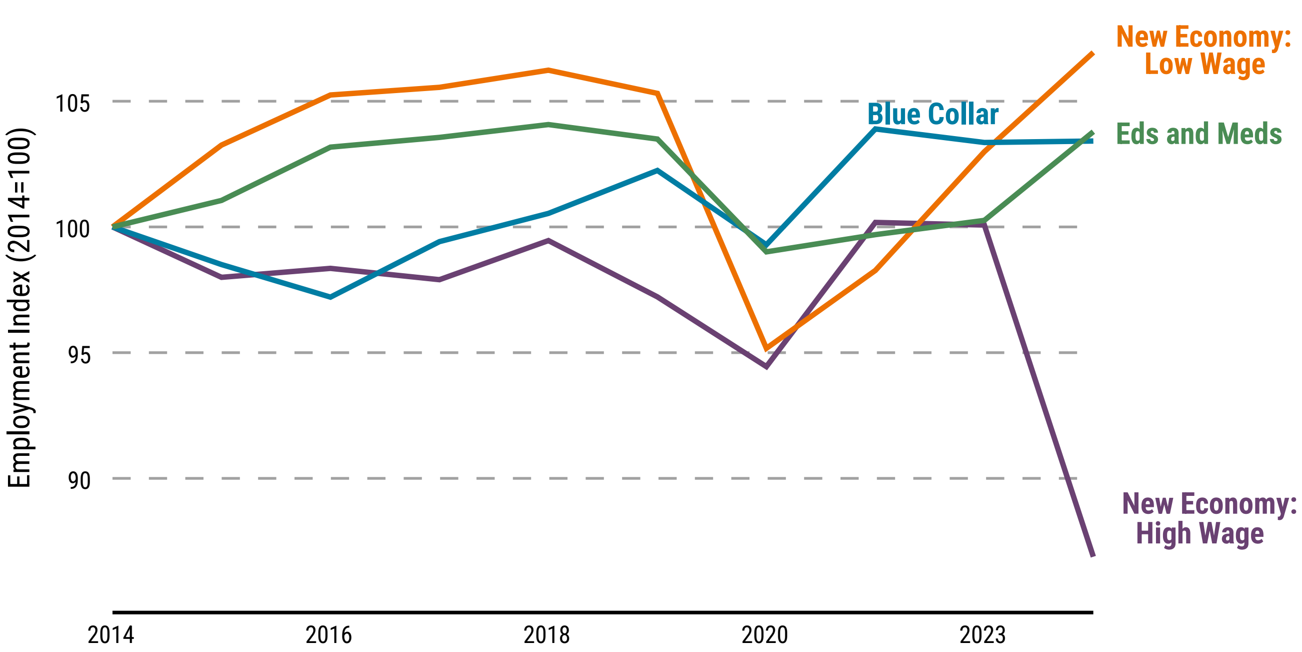


Source(s):

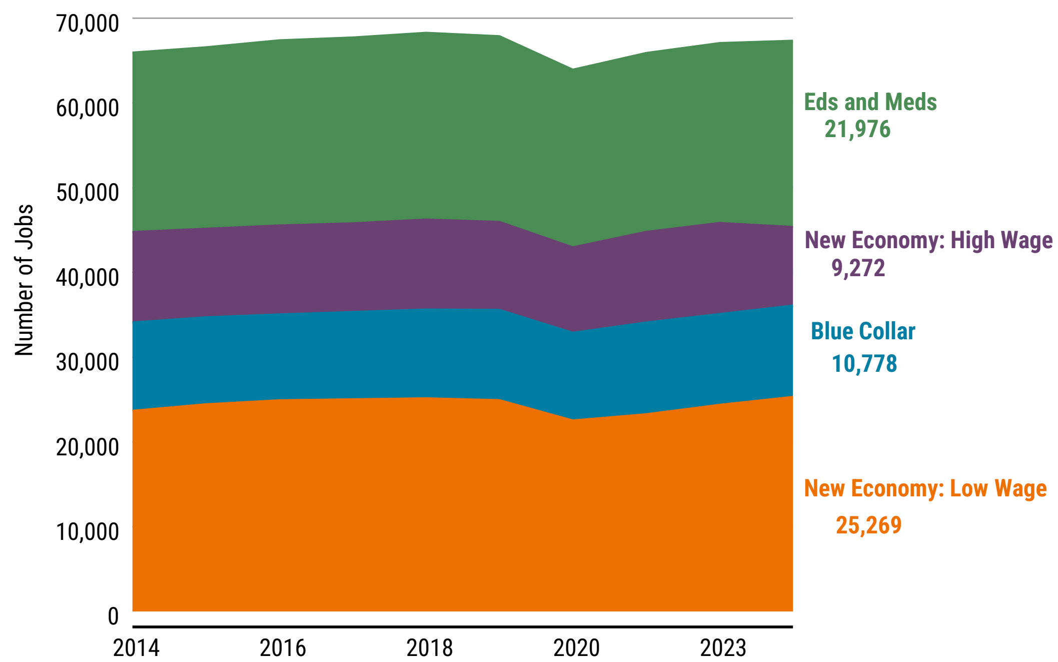
Job growth remains muted in the higher wage services jobs

Even as output increases, job growth remains relatively muted. Losses in the service sector during Covid-19 have recovered to levels similar to pre-pandemic. It is worth noting that there was a significant drop in New Economy: High Wage jobs, potentially signifying recent relocation, lay-offs, or shut-down.

La Crosse County Indexed Job Growth by Category



Industrial Composition in La Crosse County

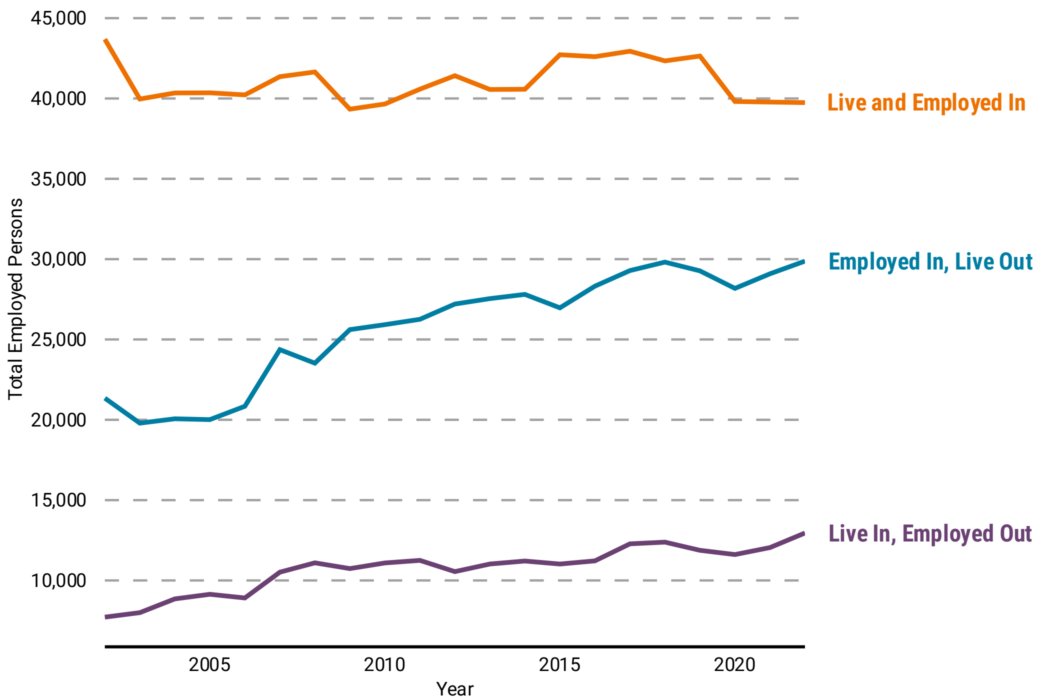


Source(s): QCEW, 2014-2024

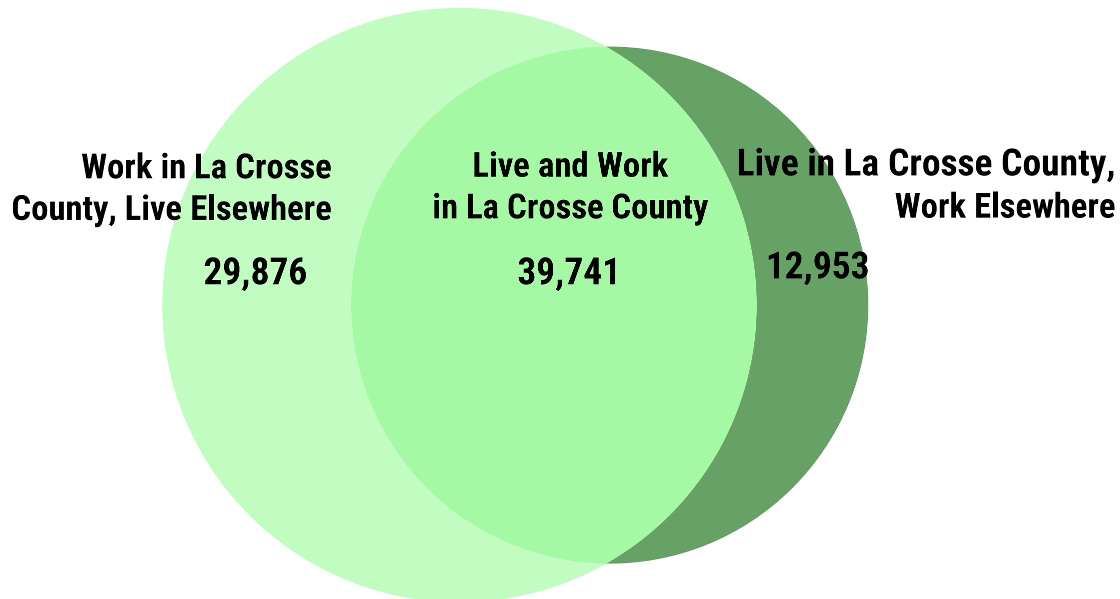
More people are employed in into the County and living outside, but in general people work and live in the county

Jobs for the La Crosse-Onalaska metro area are heavily concentrated in La Crosse County. Of the employment market, a substantial portion work and live locally. However, 10,000 more people now work in the county and live outside than in 2002.

Commuting Patterns Over Time in La Crosse County



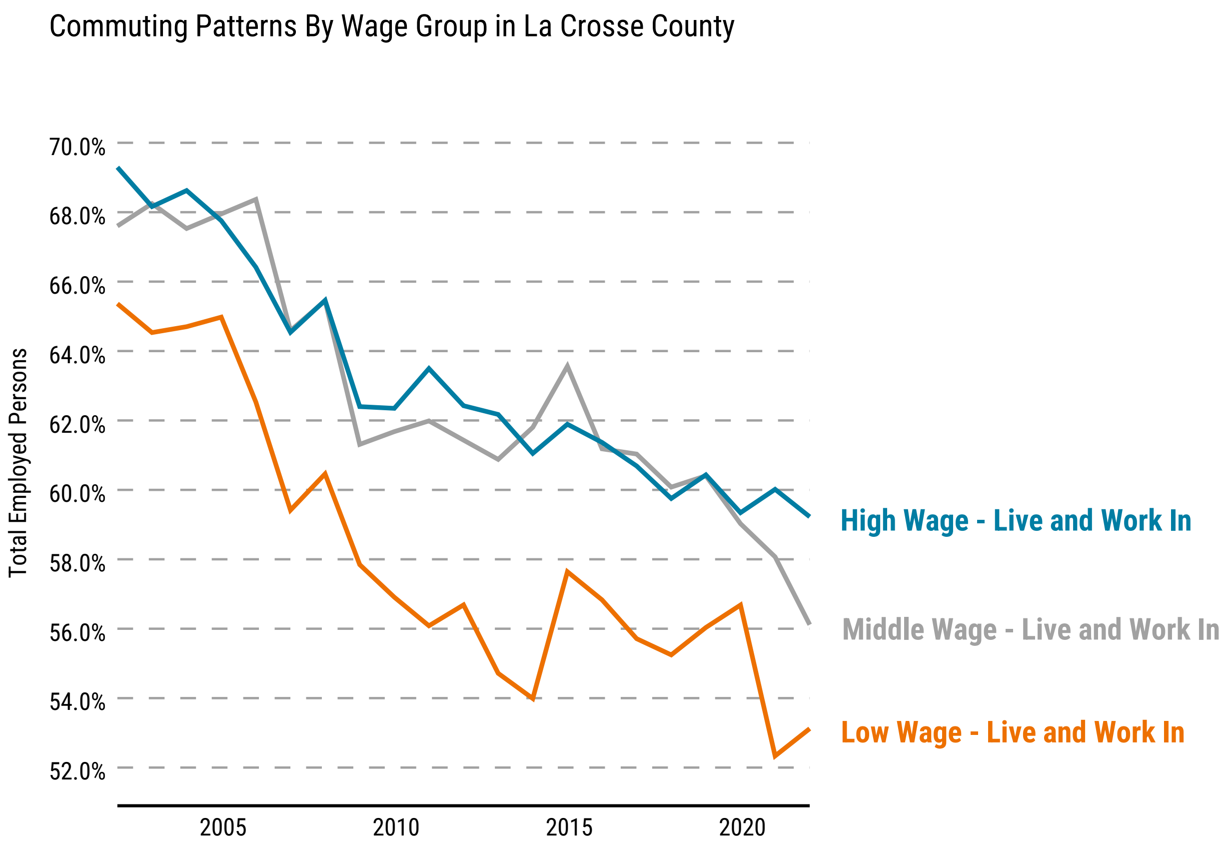
Inflow/Outflow

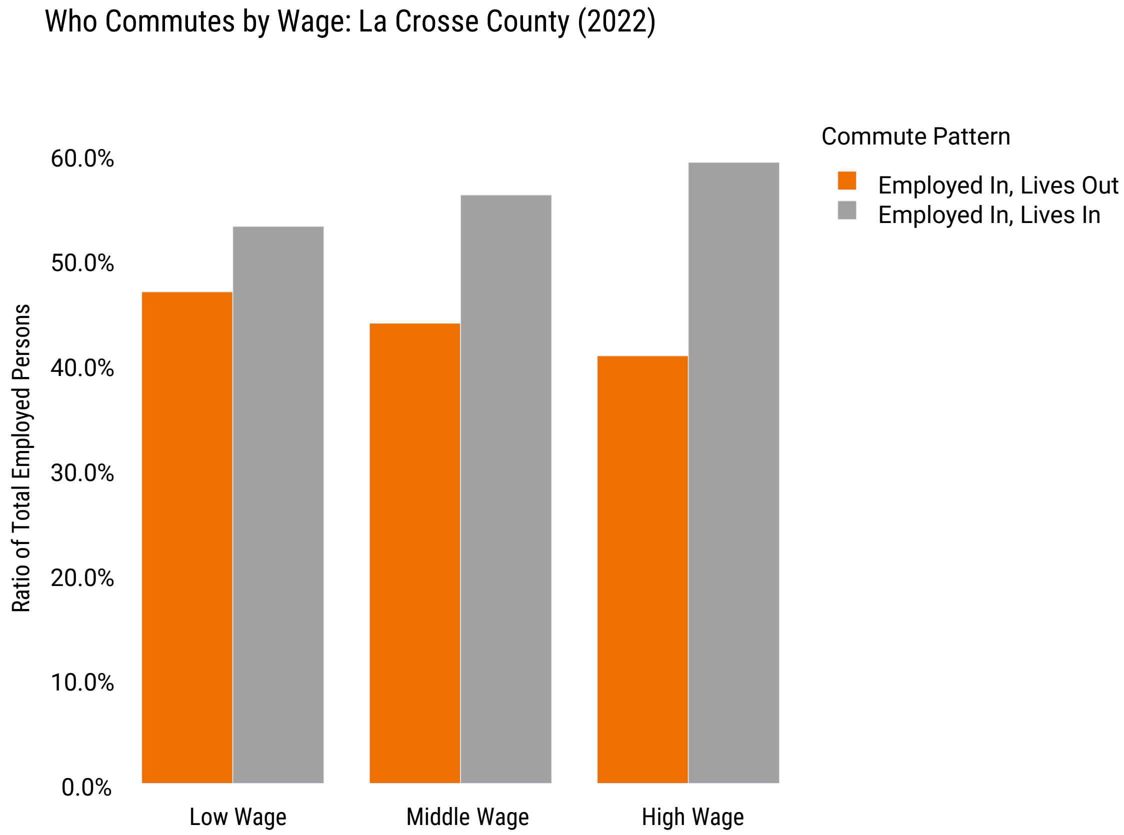


Source(s): OnTheMap 2002-2022

The trend of working in, living out is general, but more acute among lower wage workers

Lower wage workers are more likely to live outside the county and commute in. New single-family housing constructed in the 2000's accelerated migration out – however – lessening affordability seems to also impact the ability to live closer to where one works, with this especially marked since 2020.





Source(s): OnTheMap 2002-2022

Shift-Share for La Crosse County

The top 20 industrial subsectors are included here, with the total number of jobs mapped by circle size.

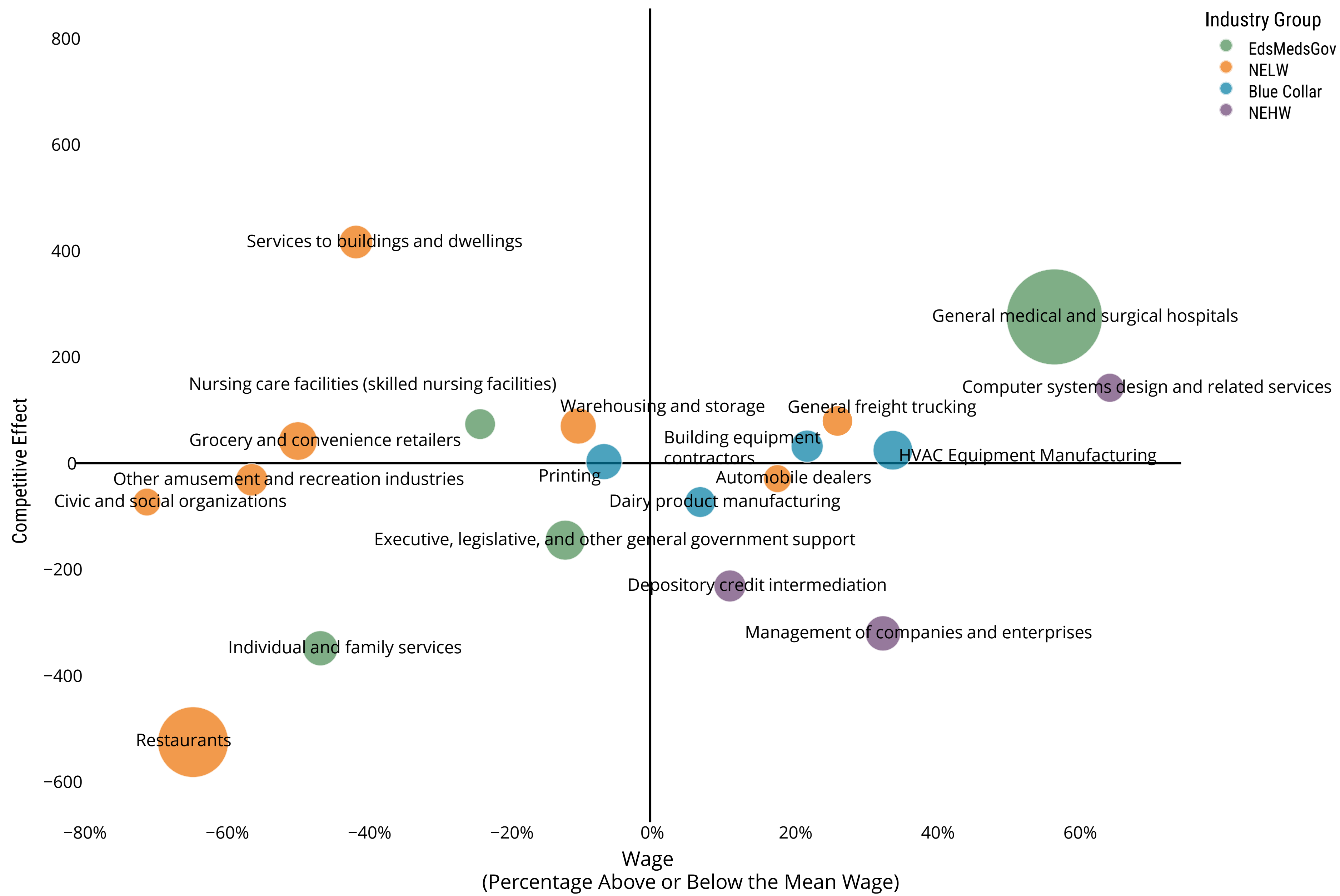
The y-axis maps the competitive effect, or the number of jobs above what would be expected based on national growth trends.

The x-axis maps the average wage in that industry sector relative to the region's median wage.

Viewed together, the top right quadrant would include faster growing, high-paying spatial clusters, whereas lower right quadrant includes shrinking segments.

The county's strongest competitive advantage is in the healthcare segment and some strength in building and HVAC equipment manufacturing. Despite being an important segment, higher wage services are not growing at the same rate as they are in other places. Restaurant employment is also lagging, potentially as a result of a tight labor market.

Top 20 Employment Sectors: Shift-Share Analysis, 2018-2024

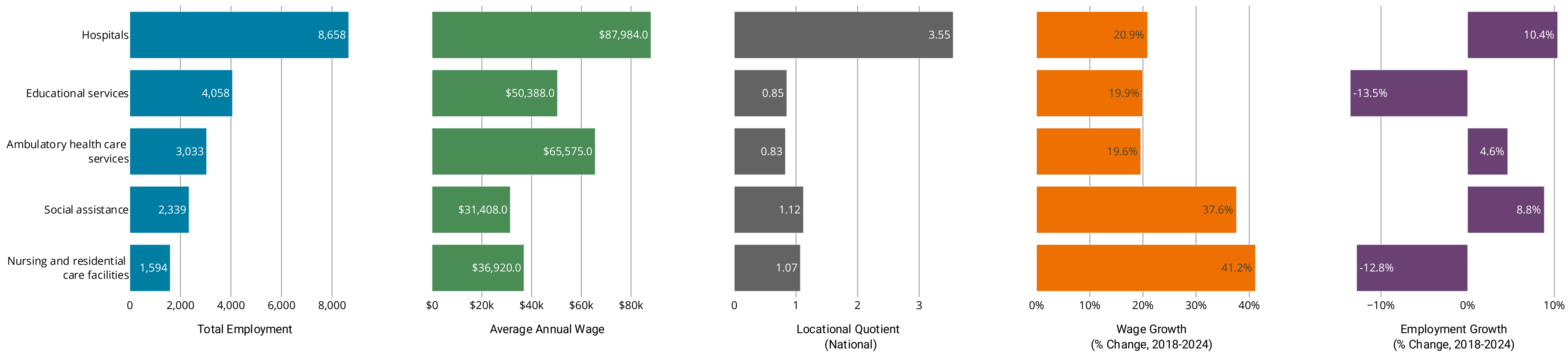


Source(s): BLS QCEW 2018-2024, Q1

La Crosse County's Health Care specialization continues to drive good middle to upper-middle income jobs

This concentration continues to provide a major competitive advantage, and is helping drive growth. Meanwhile education, nursing, and social assistance – jobs that tend to be on the lower/lower-middle end of the employment spectrum, have seen low growth in employment, despite strong output and wage growth. Again, this is a sign of a tighter labor market.

Top 5 Eds, Meds and Gov Jobs: La Crosse County

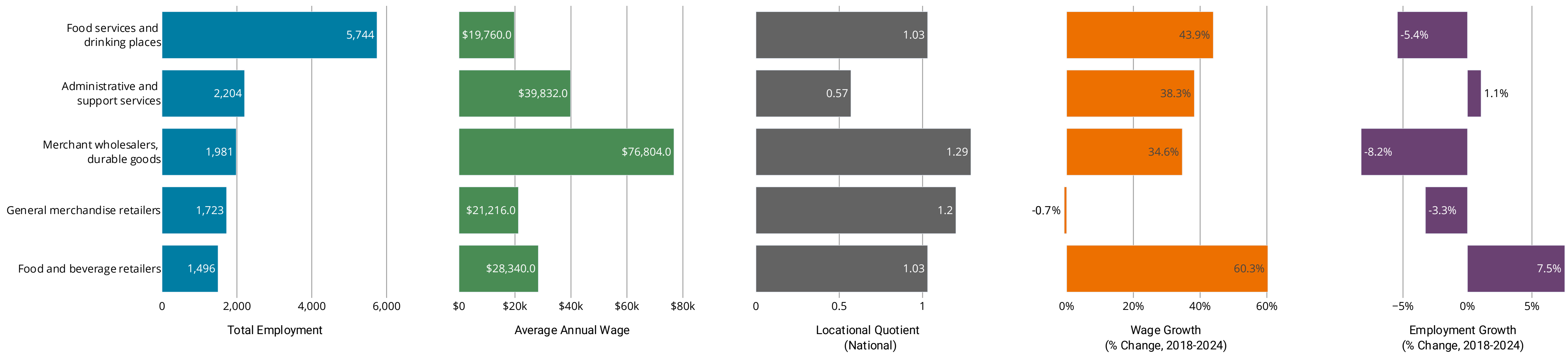


Source(s): BLS QCEW 2018-2023, Q1

Services generate high employment, but lower wages

Outside of the wholesale industry, lower wage service sector jobs are abundant. Job growth, however, remains a bit muted, especially in a tight labor market. This has induced strong real wage growth.

Top 5 New Economy Low Wage Jobs: La Crosse County

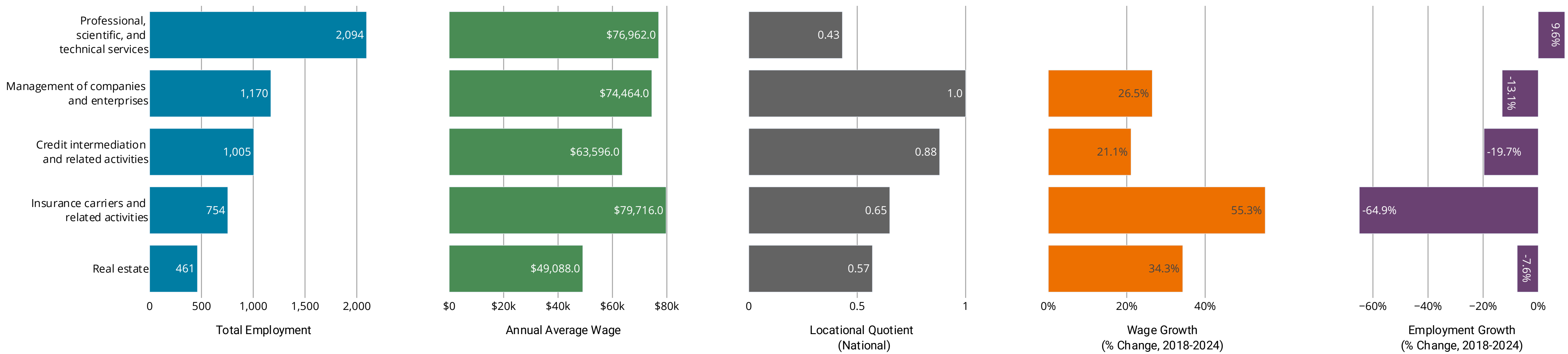


Source(s): BLS QCEW 2018-2023, Q1

Professional services are slightly under-represented, but local headquarter jobs help diversify the economy

High wage services can be a major driver of regional development. La Crosse contains a slight under-representation in competitive services jobs, and the sector is relatively low/slow growth.

Top 5 New Economy High Wage Jobs: La Crosse County

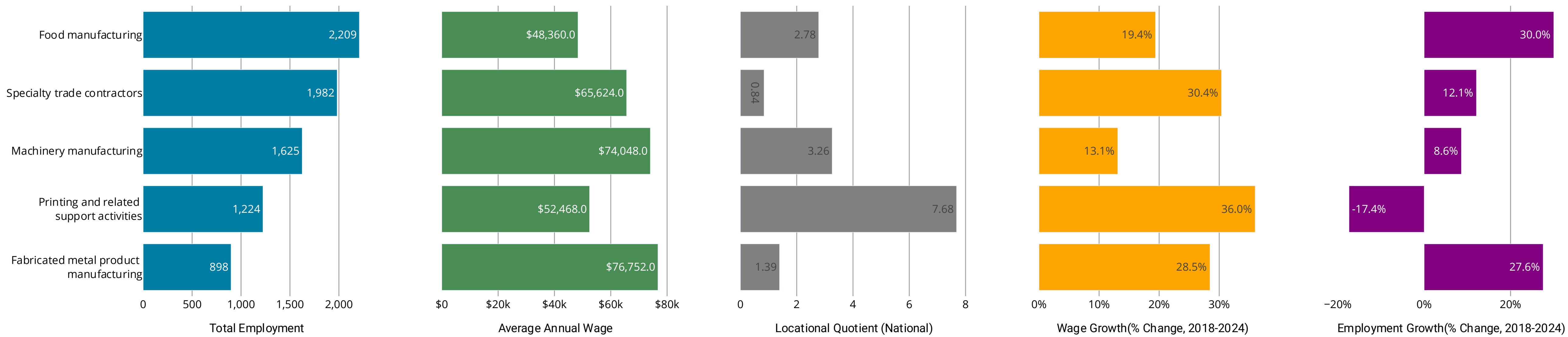


Source(s): BLS QCEW 2018-2023, Q1

Manufacturing jobs are growing and produce good middle-income jobs

Manufacturing is a growing strength, both statewide and locally. The manufacturing sector in La Crosse County is specialized and continues to experience strong wage and employment growth.

Top 5 Blue Collar Jobs: La Crosse County



Source(s): BLS QCEW 2018-2023, Q1

Of the top 15 occupations, the majority of single-income earners would fall under 60% AMI

For single-income earners, finding affordable housing may be a challenge. Households earning 60% AMI or below qualify for subsidized housing. Affordable housing, therefore, remains essential to recruit and retain a range of essential occupations in the community.

Source(s): Occupational Employment and Wage Statistics (OEWS) , La Crosse County, 2023. AMI from ACS 5-year estimate, 2023. Stantec Analysis.

La Crosse's economy is diverse and mature, but job growth is limited.

Key Trends		Housing Market Impacts
The La Crosse economy is mature and diverse, but relatively low growth.	→	Low growth in the market points to less rapid growth in demand for housing across types. Growing industries are in health care and manufacturing, each paying strong middle-income wages.
The labor market is tight. Growth is lower than expected in lower-wage industries and occupations, which still make up a large portion of total households. Lower wage households are less likely to be living in the metro.	→	The lack of available affordable housing can impact the ability for lower wage workers to live in the area. Strong wage growth on the lower end of the labor market indicates a tight labor market. Increasing affordable and workforce housing can help drive employment gains in service-related industries.
Economic growth is strongest in the manufacturing sector – a sector that may face more tailwinds due to macroeconomic factors.	→	To help drive economic growth, housing should accommodate households across the industry and occupational spectrum, ensuring competitive wages for regional industries.

04
DEMOGRAPHIC TRENDS

Comparison geographies

La Crosse County's demographic and housing market trends are contextualized two ways. The first is via the 'nestled' geographies that contain La Crosse County. These include La Crosse MSA (which includes La Crosse, Vernon and Houston Counties), the state of Wisconsin, and the United States. La Crosse is also contextualized by 'comparison' locations. At times, comparisons are made to upper Midwest metro areas, but more detailed comparisons include:

1) Eau Claire County– Located to the north of La Crosse, Eau Claire County contains 110,137 persons, slightly less than La Crosse. Similar to La Crosse, it contains a diversified economy rooted in higher education and health care sectors, with a slightly higher ratio of New Economy High Wage jobs. It is the primary county of the Eau Claire MSA area.

2) Blue Earth County, MN – Blue Earth County is the largest county within the Mankato MSA in central Minnesota, with a population of 70,812 people. Its economy is similarly rooted in higher education and health care.

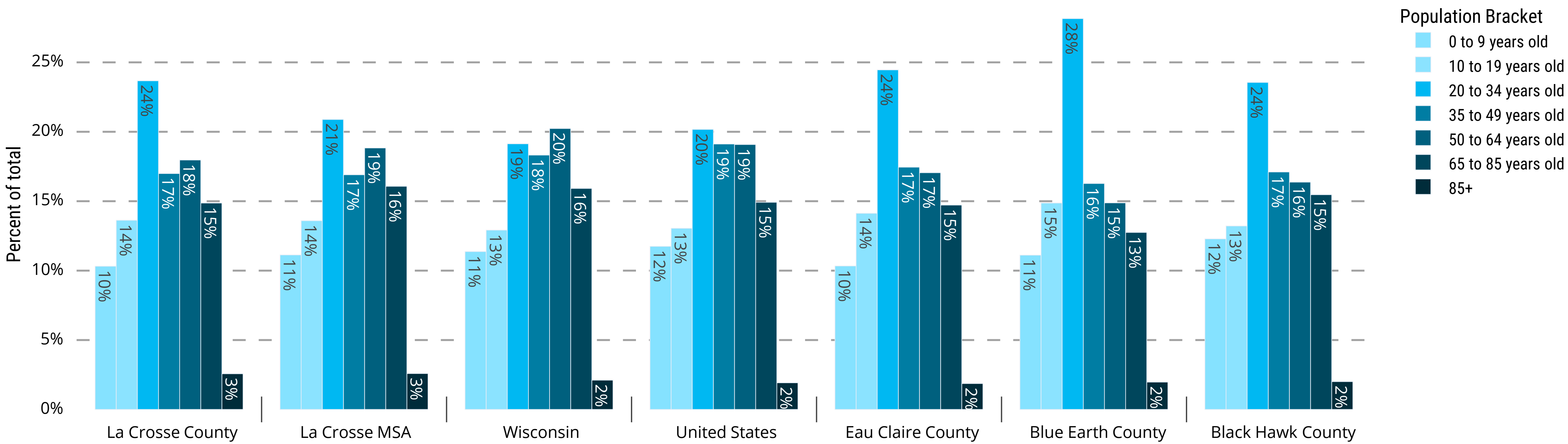
3) Black Hawk County – Black Hawk County is the primary county in the Waterloo-Cedar Falls MSA, with a population of 131,309. Home to both higher education and regional health care services, Black Hawk County leans more towards a manufacturing base rather than higher wage professional and managerial services than Eau Claire, Blue Earth or La Crosse.

Likewise, La Crosse County's unique cities and places are explored spatially using maps to understand differences within and between places in the County.

La Crosse County's population is reflective of a University Town. It also leans slightly older.

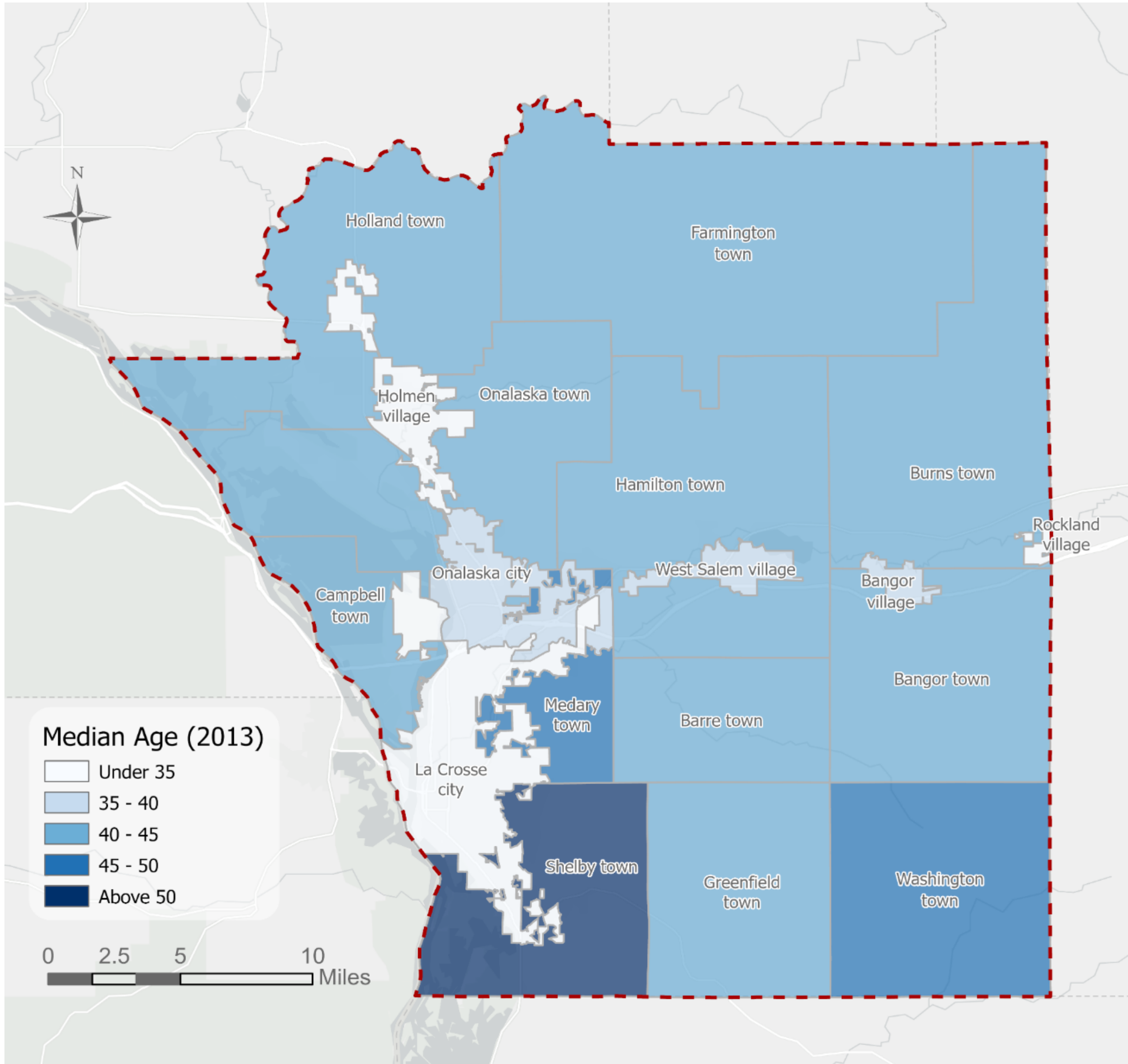
La Crosse County's age profile skews heavier towards students in the 20-34 age bracket, but also has a higher proportion of households than some comparison geographies in the 50+ bracket, but not dramatically so.

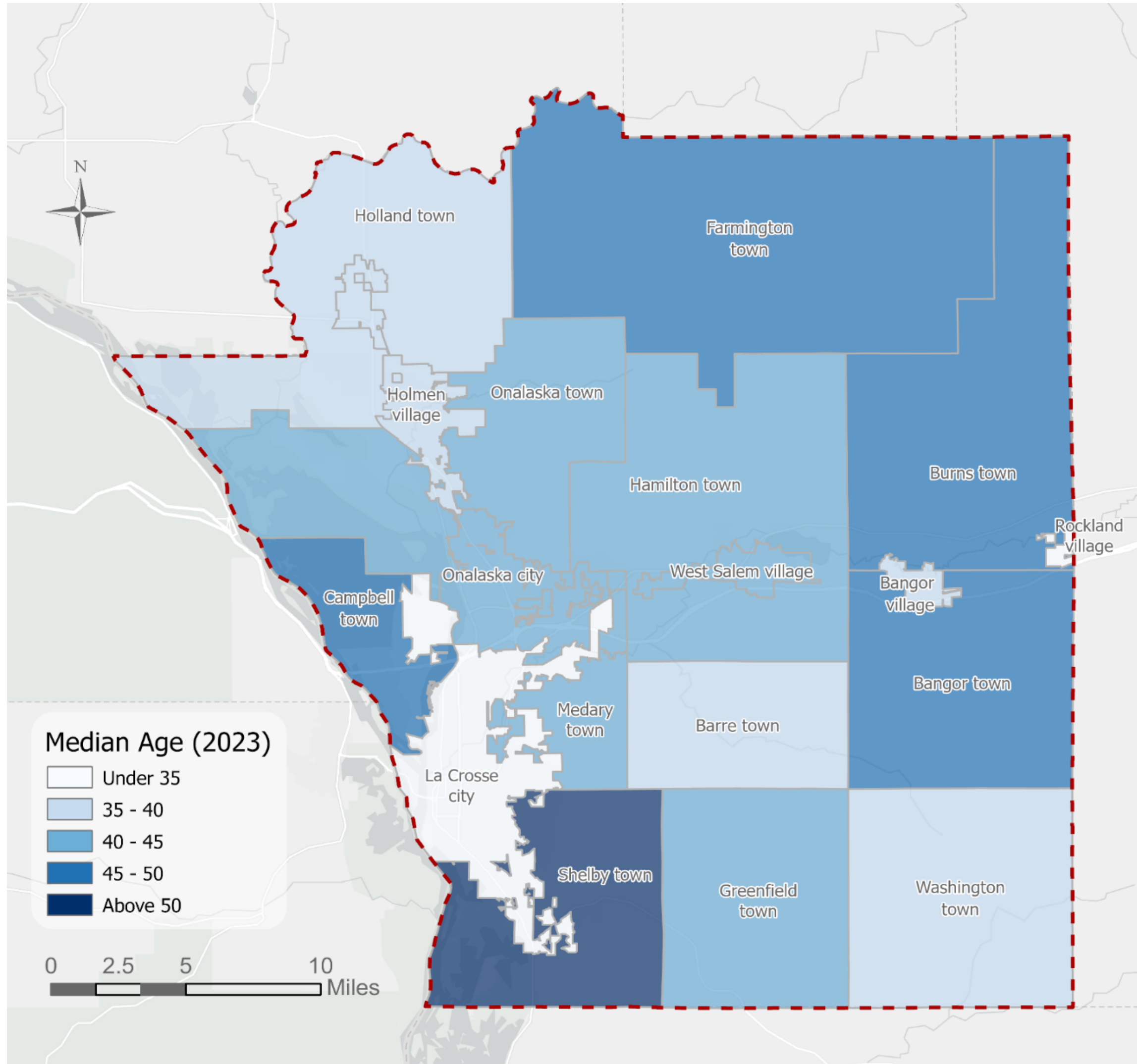
Percent of Population by Age Bracket



Source(s): ACS, 5-year estimates, 2023

Shelby and Campbell are aging suburban communities. More urban areas and areas experiencing new housing development, are getting younger.

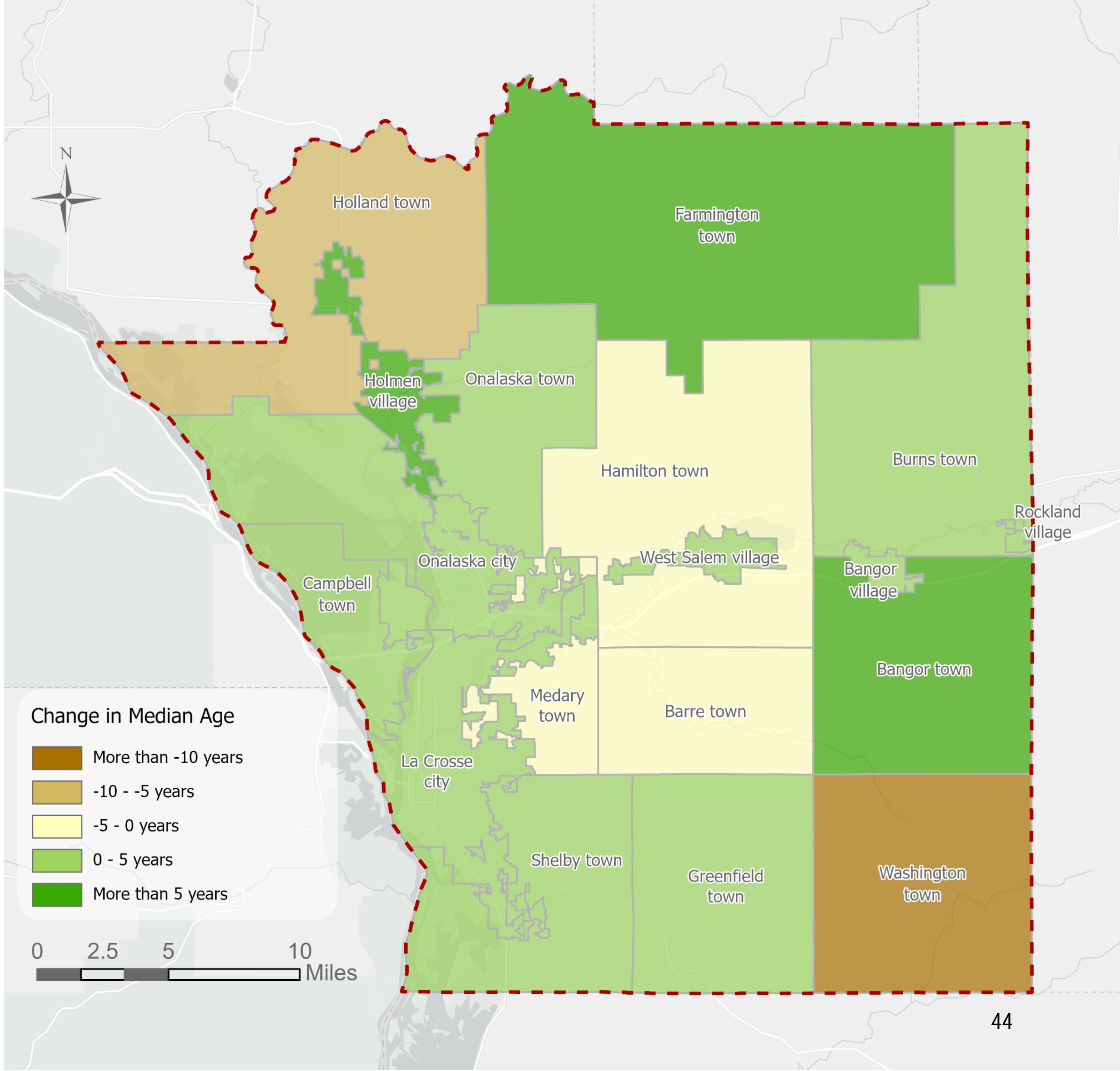




New Housing is attracting younger families

The towns of Barre, Medary, Hamilton and Holland are adding younger workforce aged households through new single-family and twin-home style developments. Many older households tend to own their home outright, leading to lower rates of mobility *within* the housing market. Younger families find new housing through additional supply.

The drastic change in median age for Town of Washinton could be a result of a small change (handful of new younger residents/children) getting magnified because of its small population.



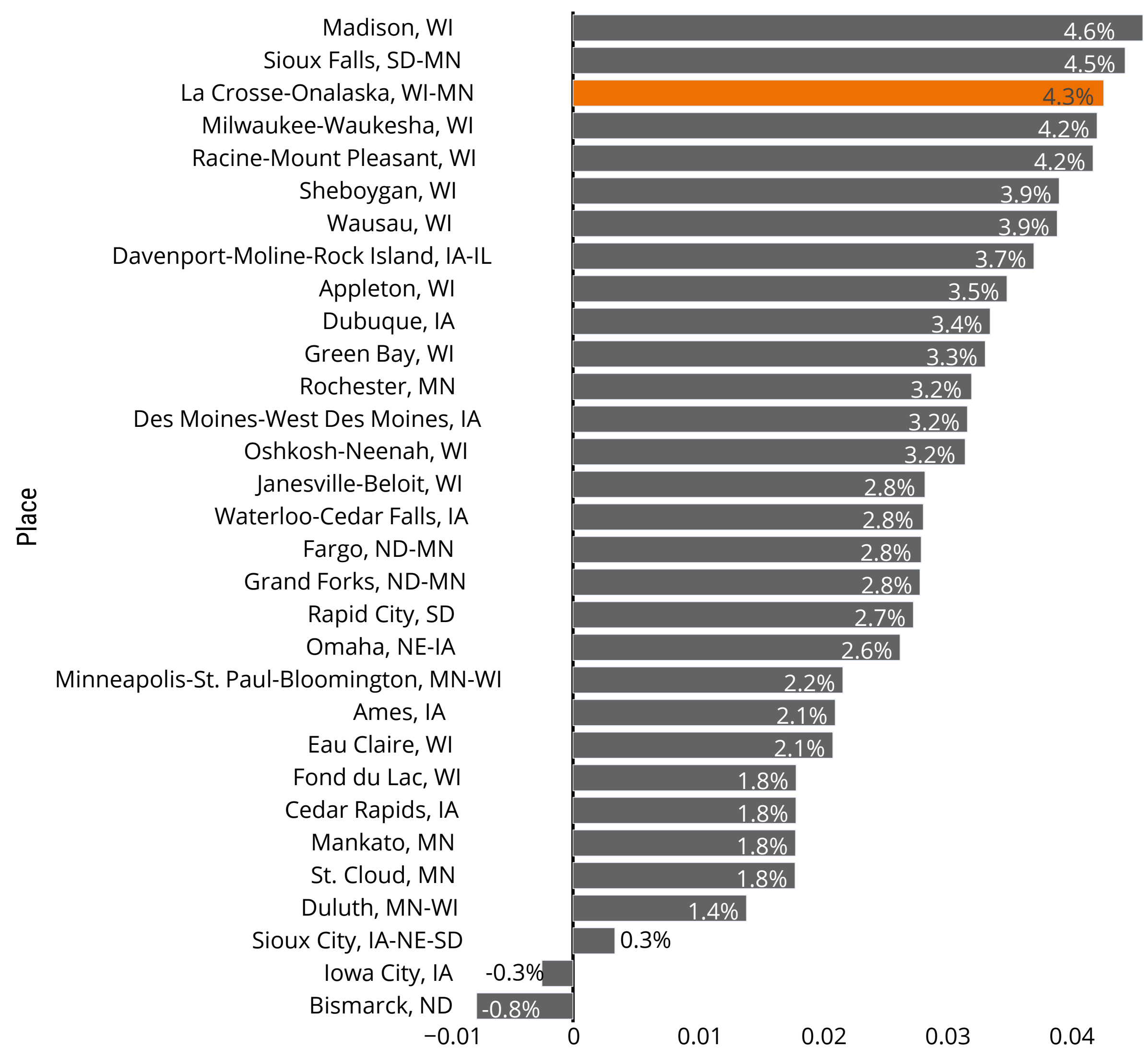
Headship Rates

Headship rates are calculated by dividing total households by population. The headship rate is a measure of new household formation – higher headship rates mean that more households are formed per-capita. Headship rates show strong positive correlation with economic growth – employment and income growth allow more people to form their own households. Conversely, they are negatively related to home values and less so to rents – as housing prices increase, more individuals are likely to cohabitate within family or non-family households.

During the 2010s, headship rates fell, especially among younger adults, as economic opportunity remained constrained. However, economic expansion toward the tail end of the decade helped reverse declining headship rates. Millennials, likewise, moved toward more independent living, especially renting their own units. A second major tailwind increasing total households was Covid-19, as more individuals sought to live alone amidst the pandemic and could do so with rent and economic support.

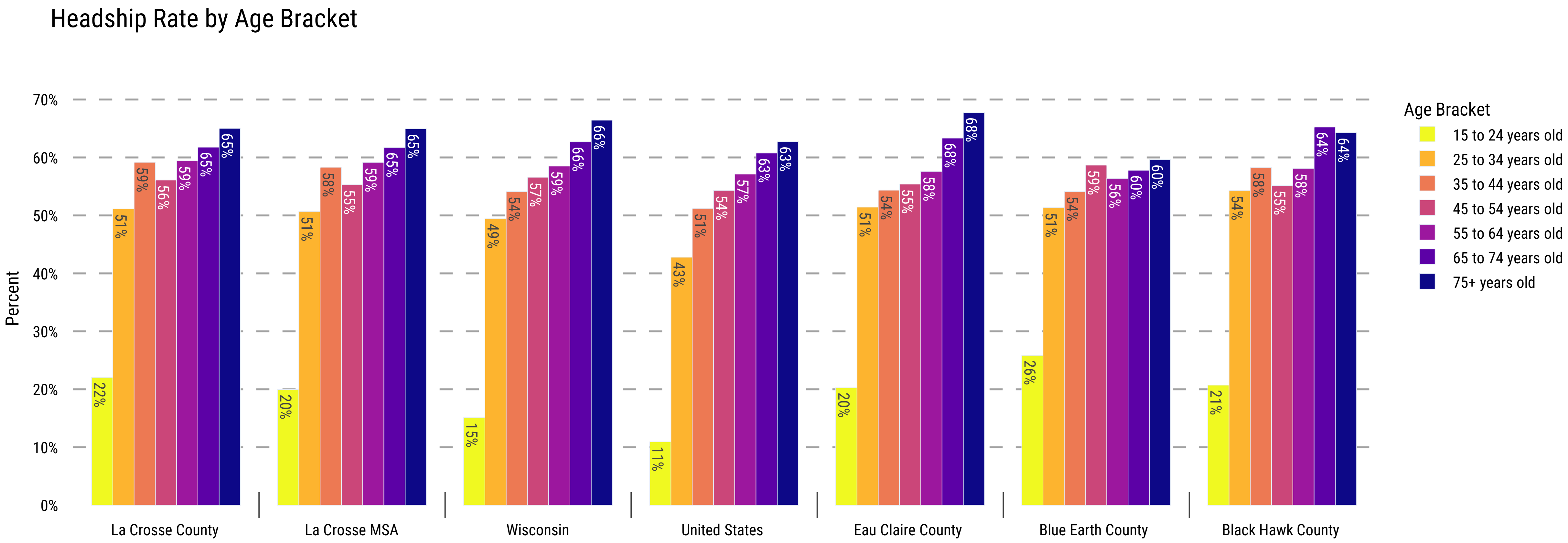
A higher change in headship rate – such as that witnessed in La Crosse-Onalaska, can induce housing demand without substantial population growth. For example, the 4.3% increase in headship rate created an additional 3,000 households in 2023 than if 2014 headship rates persisted.

Percent Change in Headship Rates – 2014-2023



Headship rates are high for college age individuals, but also across the board for households below 44 years old

Higher headship rates for these age groups can be a function of two things. First, for college-age households, the movement from on-campus living to general market rentals can increase head rates. Second, as millennials age into their thirties, they are more likely to start their own households, but may be more likely to rent rather than own given high home values.

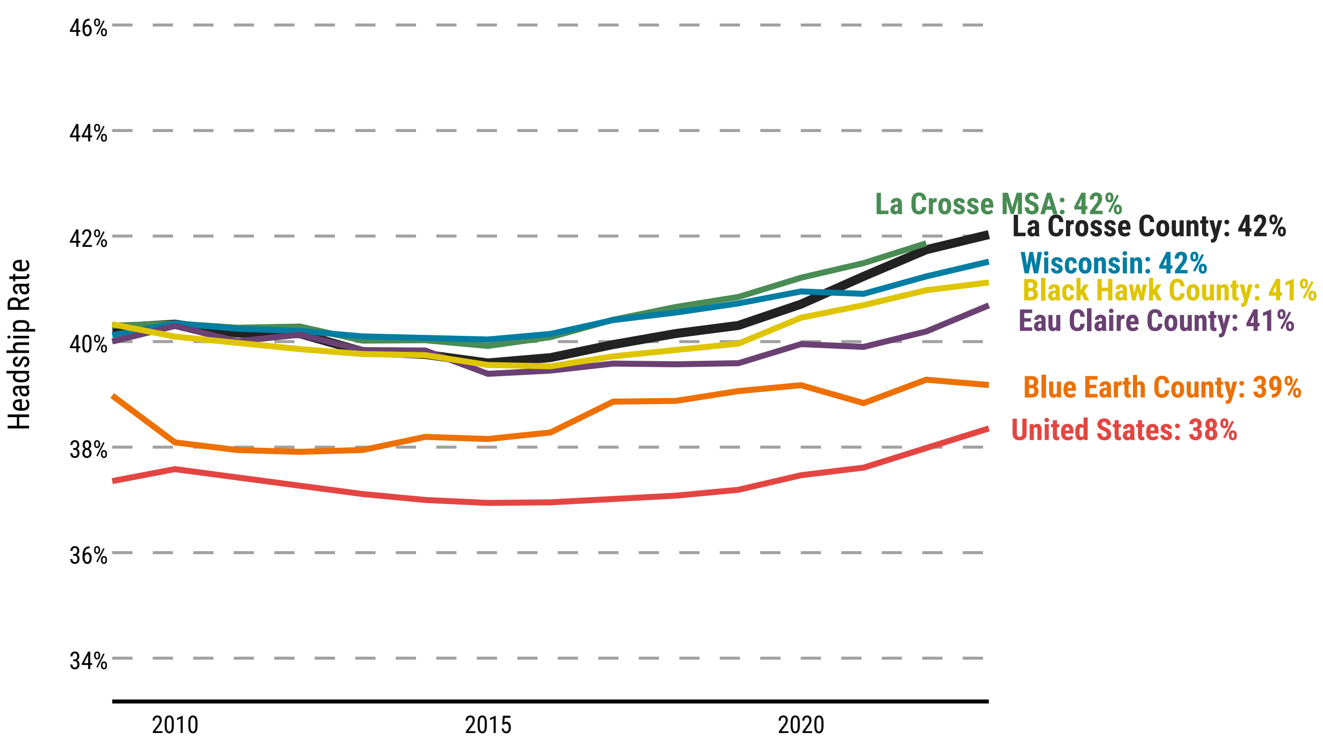


Source(s): ACS 5-Year Survey 2023

La Crosse County has high headship rates in general, with growth concentrated among younger households

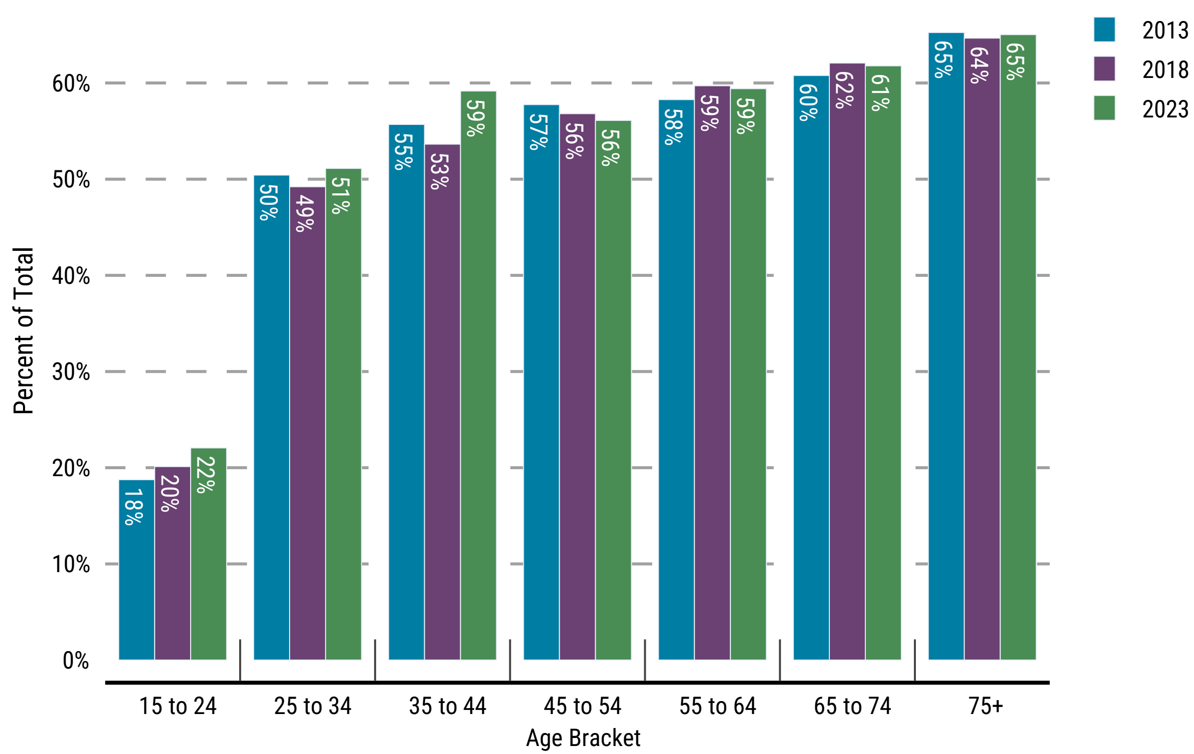
Growth has been highest among those in the 15-24 age range with nearly 4% change in the past decade, as well as in the 35-44 range. A variety of causes contribute to the increase in headship rates among age groups, including: more affordable housing relative to income, more students living off-campus, and an increased preference to live alone or with a partner for those in their 30s-40s.

Headship Rate



Source(s): ACS, 5-Year Estimates, 2009-2023

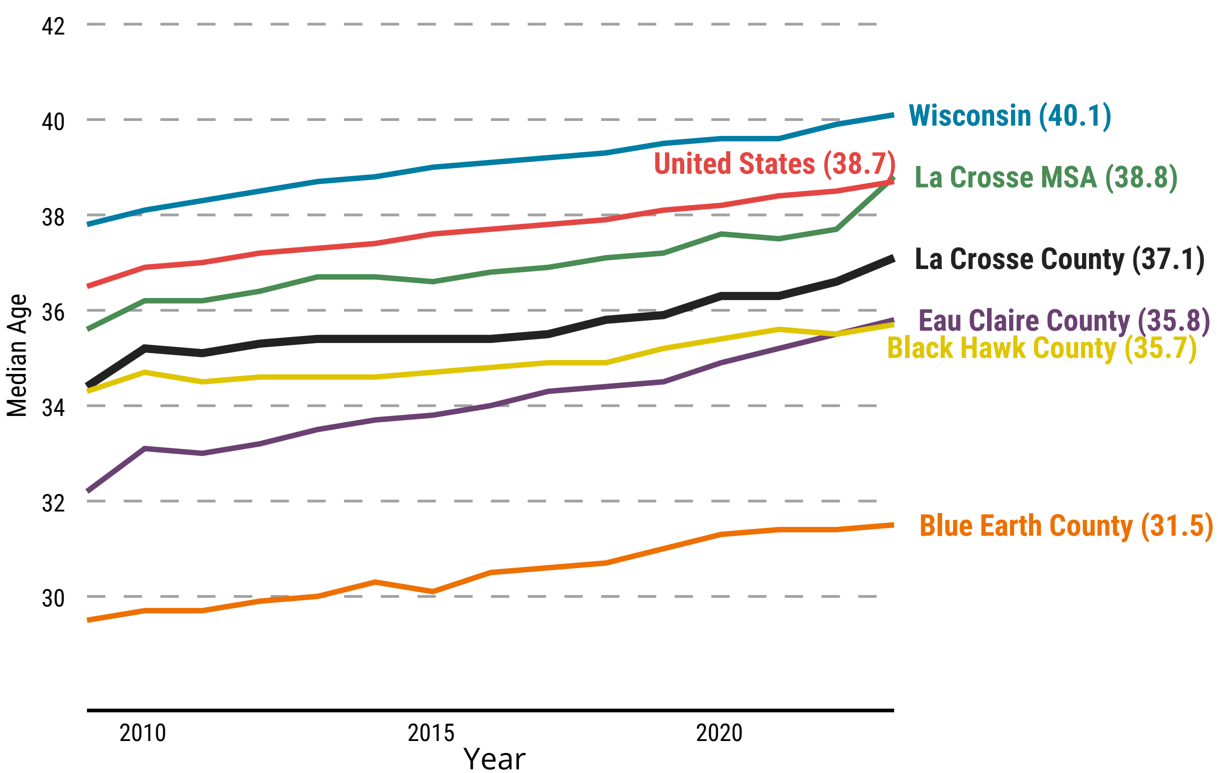
Headship Rate by Age in La Crosse County: Net Change



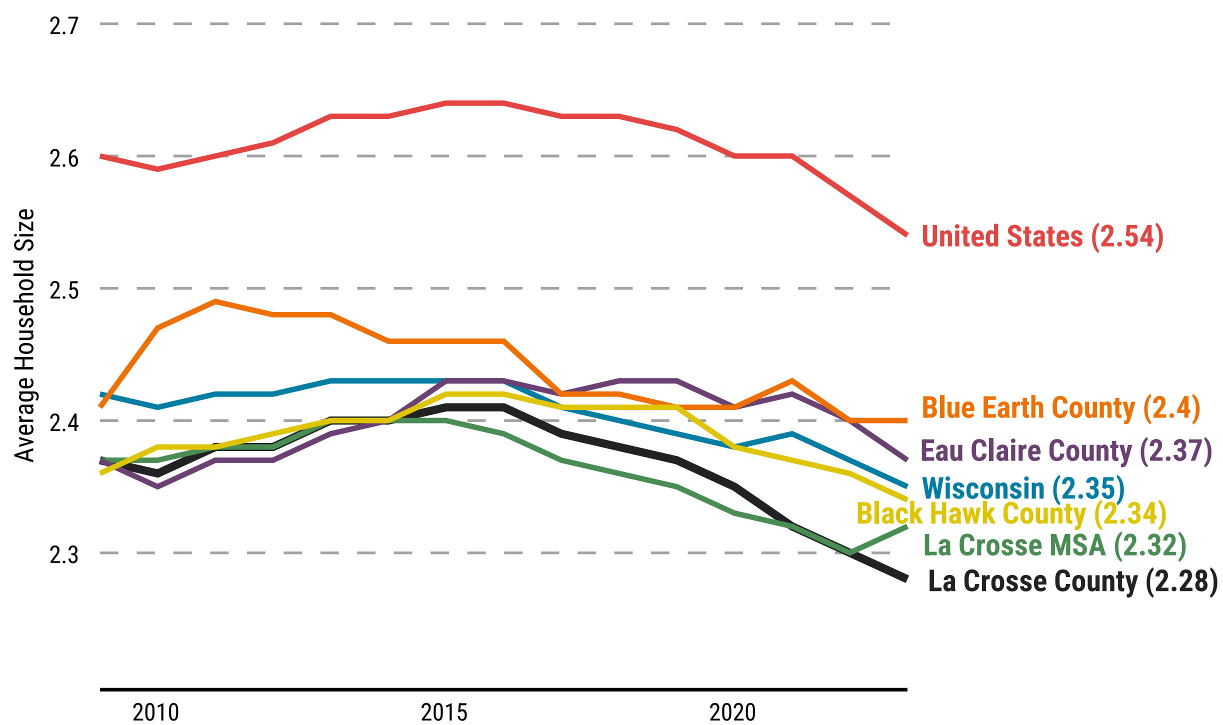
La Crosse County's is aging at a similar rate to comparison locations, with shrinking household sizes

Due to being college towns, the median age and household size across comparison geographies are lower than the US and Wisconsin on average. La Crosse County's household sizes tends to be smaller, with higher 'headship' rates – or people living in stand-alone households relative to population – than comparison locations.

Median Age Trends



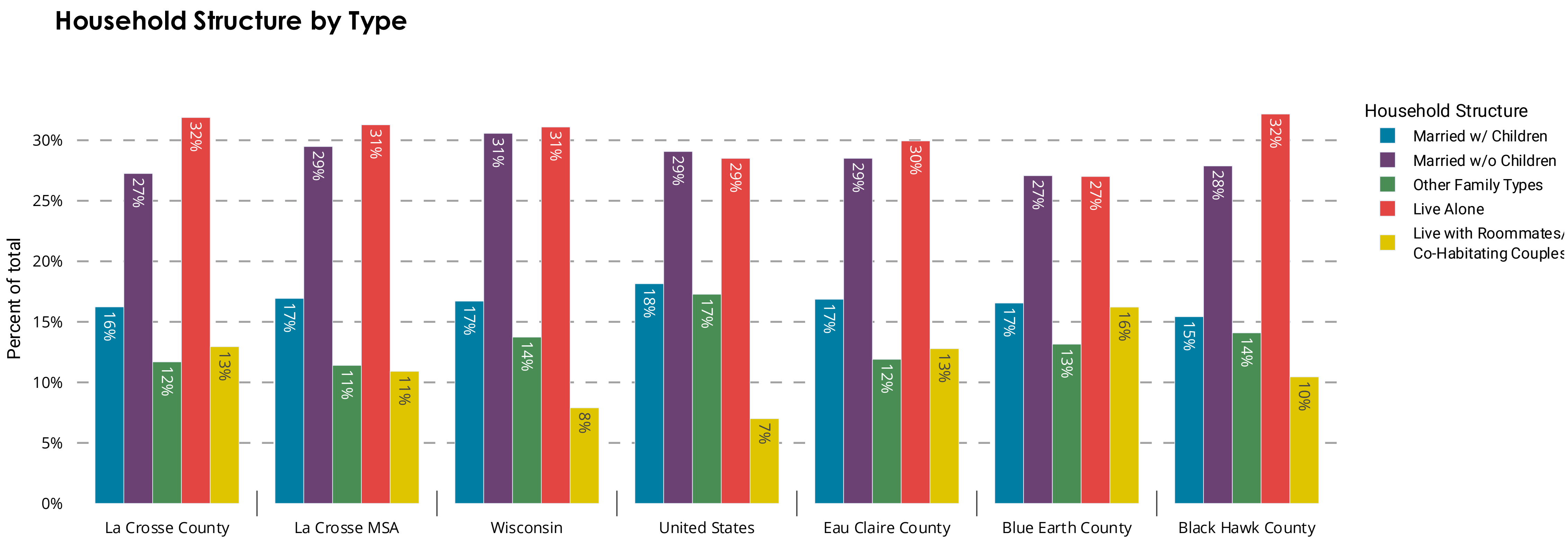
Average Household Size Trends



Source(s): ACS, 5 year estimates, 2009-2023

Headship rates correspond here to those living alone or with roommates

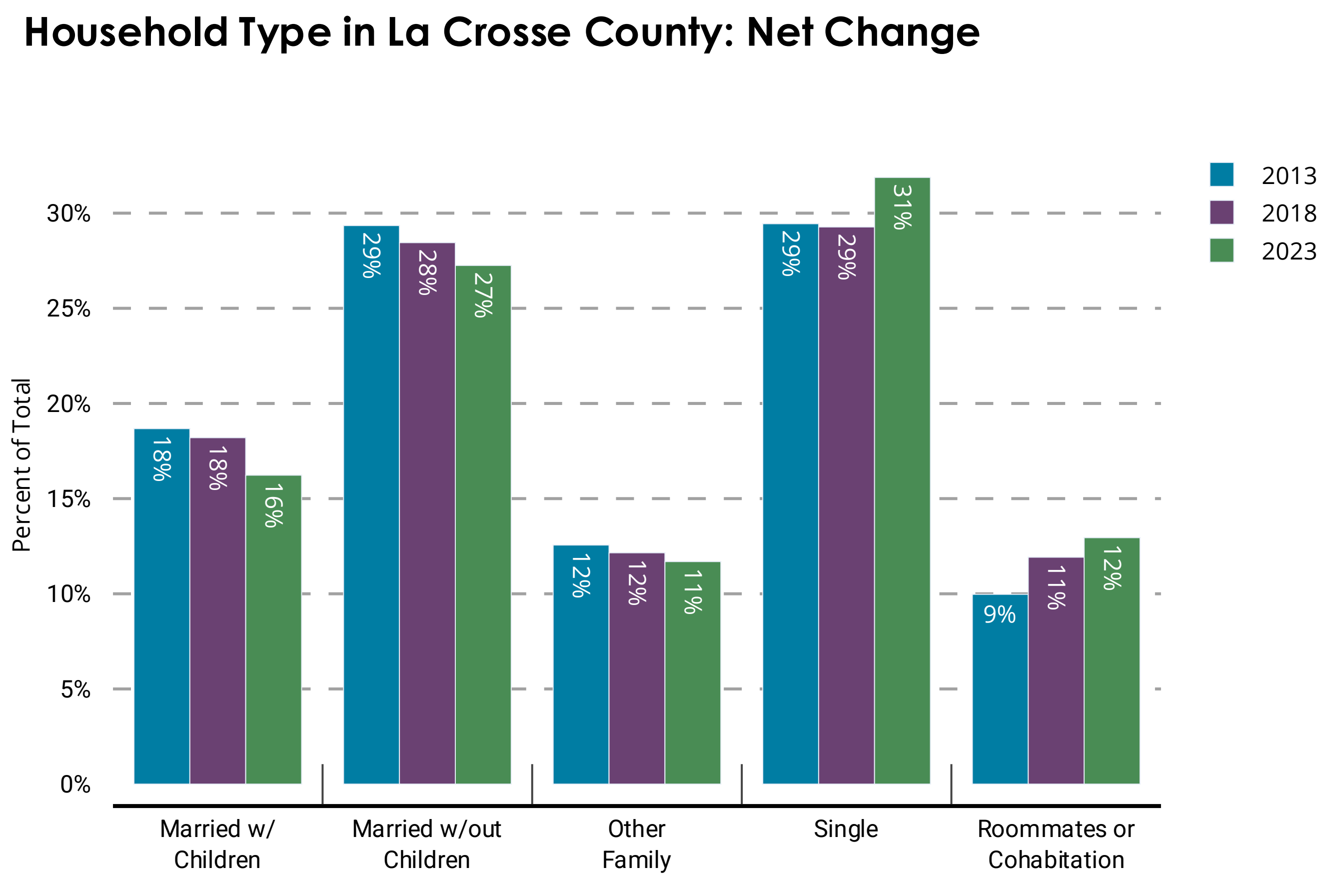
A higher proportion of La Crosse County households live alone or with roommates. Conversely, other family types, single-parent households for example, tend to be less common. A higher proportion of people living alone aligns with higher headship rates and persists despite housing affordability challenges.



Source(s): ACS, 5-year estimates, 2023

Growth in single-occupancy households and living with roommates is common

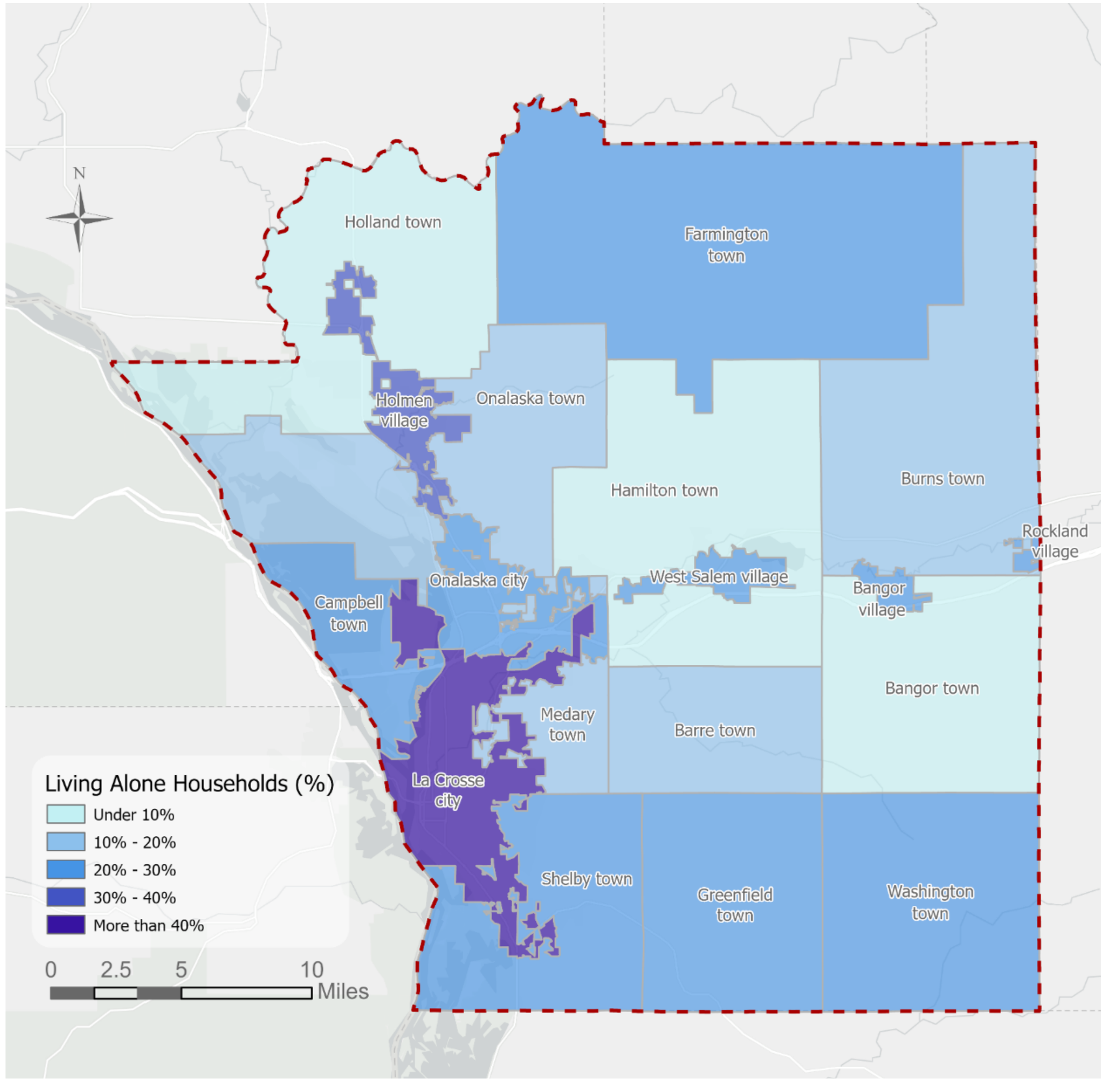
Growing college enrollment alongside aging households could account for the increased proportion of single-occupancy households, or households that live with roommates/cohabitate.



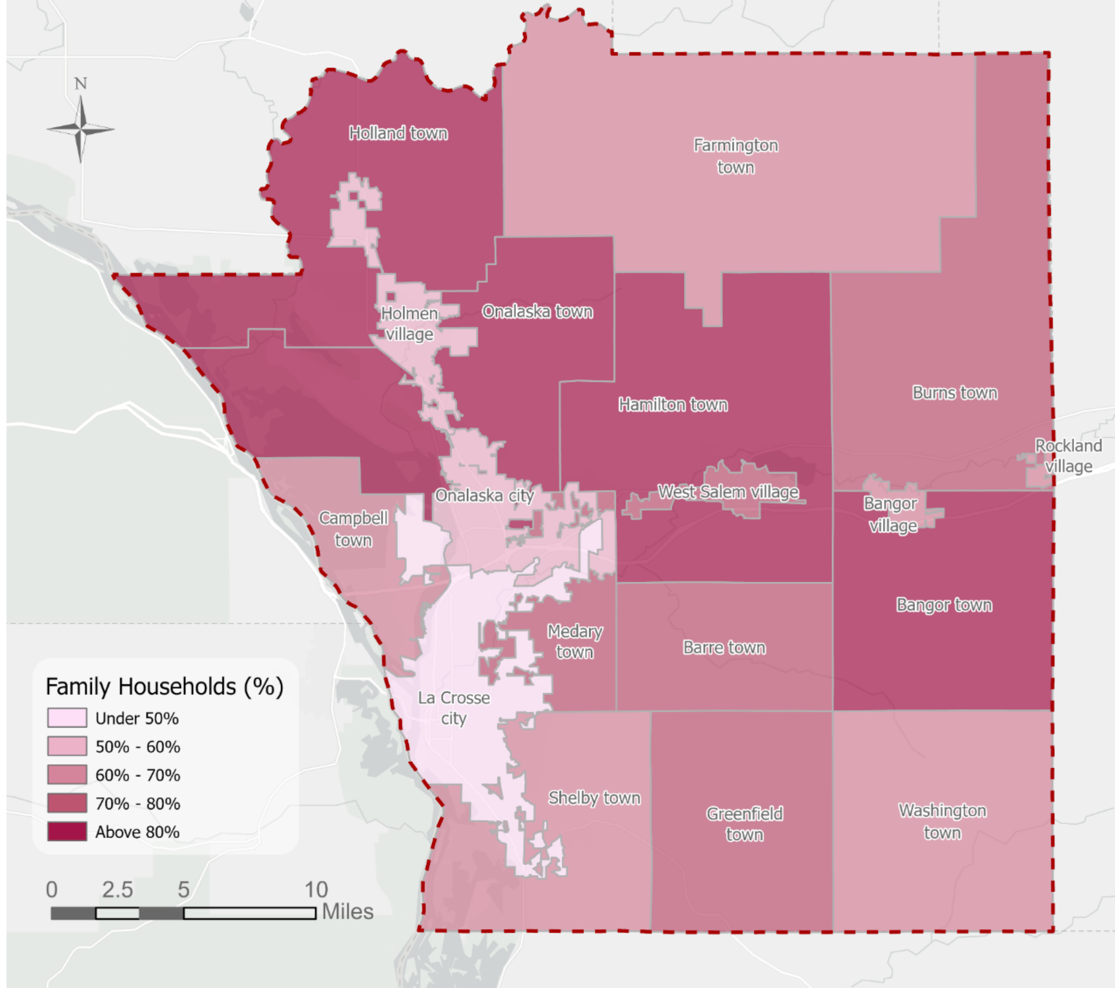
Source(s): *ACS, 5-year estimates, 2023*

Suburban and rural areas where single-family homes are more likely to be family-households*.

Unsurprisingly, City of La Crosse has a higher proportion of single-person households.

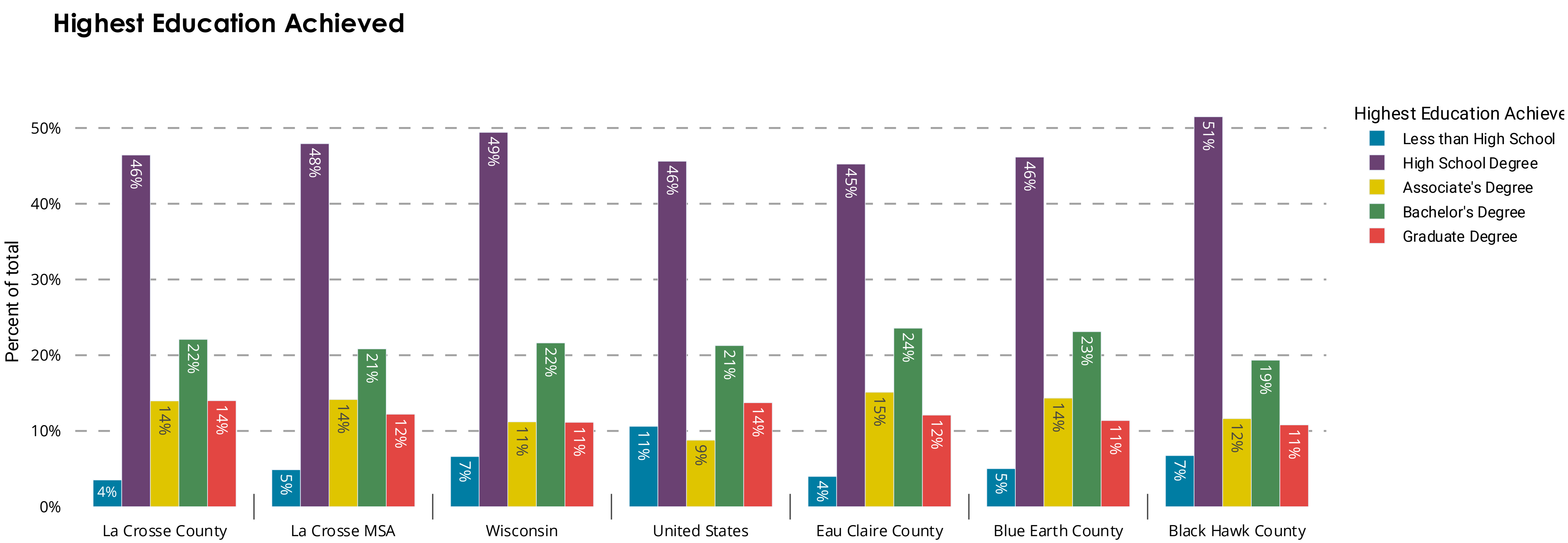


*A family household consists of a householder and one or more other people living in the same housing unit who are related to the householder by birth, marriage, or adoption.



La Crosse County's Economy is driven by a highly educated population

With 36% of residents earning at least a bachelor's degree or higher, the County continues to attract those with college degrees.

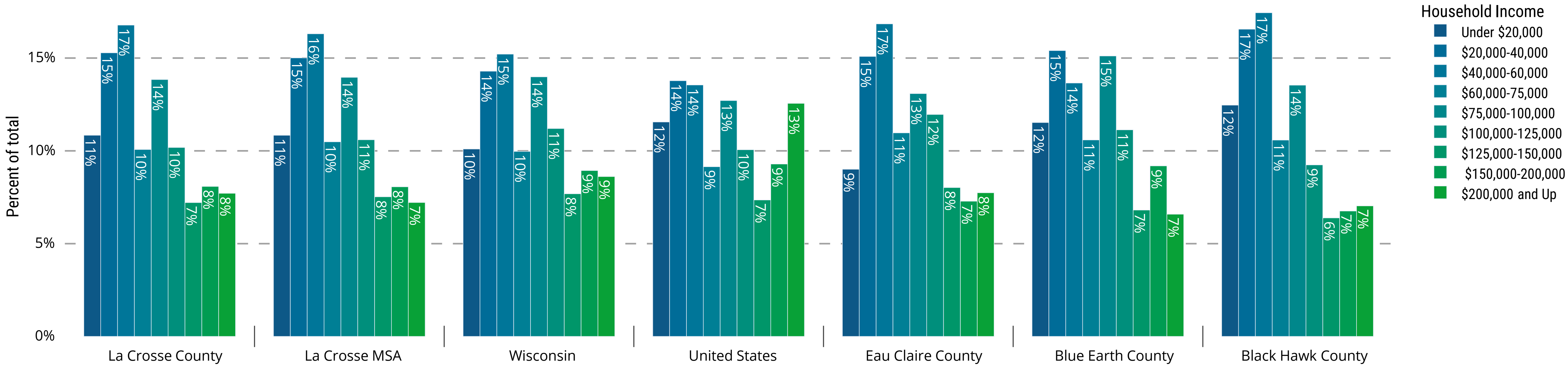


Source(s): ACS 5-Year Survey, 2018-2023

The La Crosse County household income spectrum contains a slightly higher proportion of lower income residents

Smaller household sizes combined with a relatively high number of lower wage service sector jobs and a high student population weights La Crosse's income spectrum slightly heavier towards lower and lower-middle income households. This is not atypical, given comparisons.

Percent of Households by Household Income Bracket



Source(s): ACS, 5-year estimates, 2023

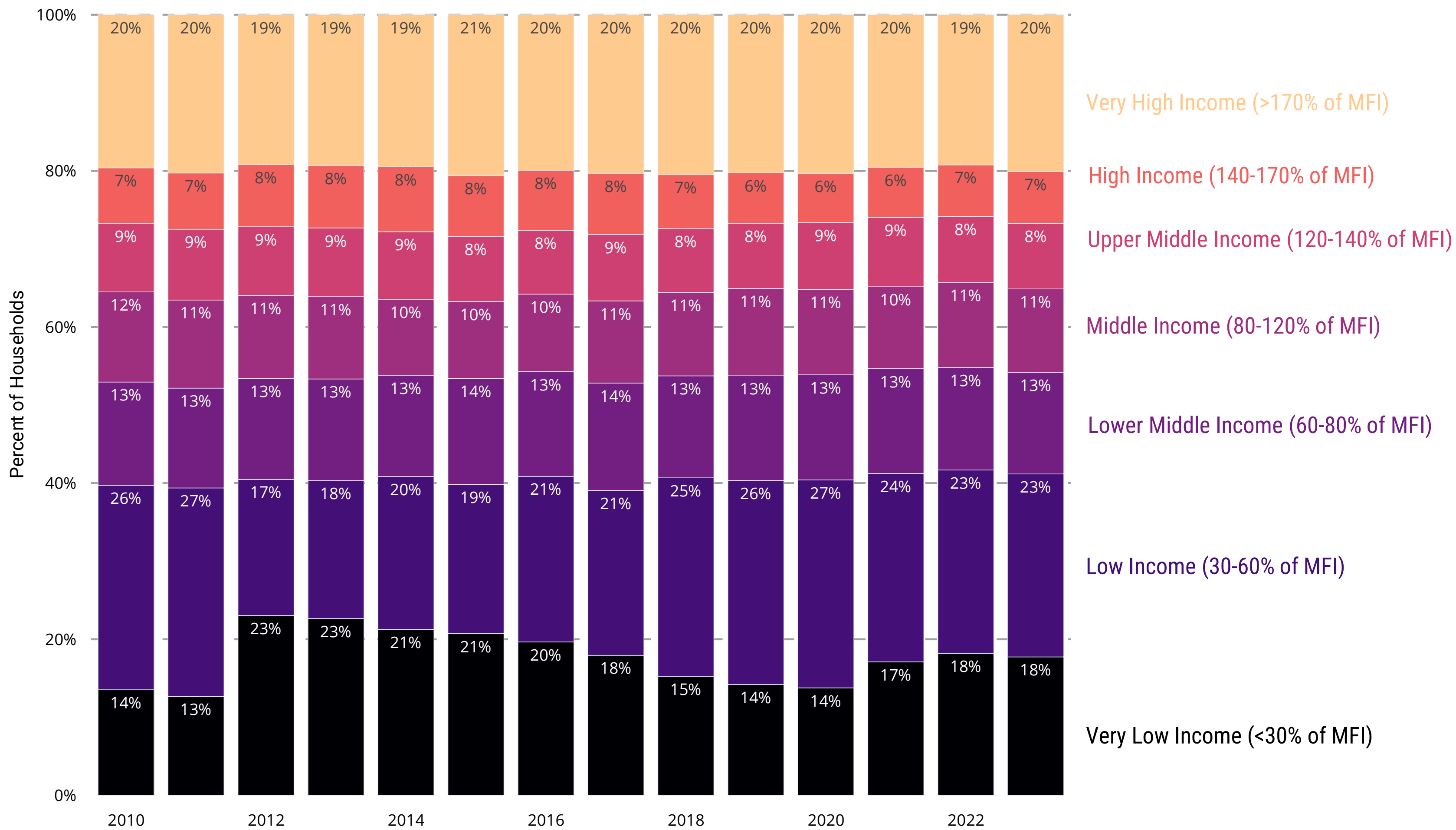
Income Composition

Median Family Income, or at times called the Area Median Income by housing specialists, is derived from the median income earned by family-based households. This tends to skew higher than median household incomes, especially in college towns. Accordingly, La Crosse County tends to skew towards a higher proportion of households earning 60% of AMI or below. While the total number of low-wage households declined throughout the 2010s and hit a low point in 2020, much of that change reflects households moving from the very low-income category into the low-income category rather than exiting the lower-income brackets altogether.

Proportions in other categories have remained more constant. This makes sense given that La Crosse County is the major population seat for the MSA, meaning that its income spectrum can be largely representative of the MSA.

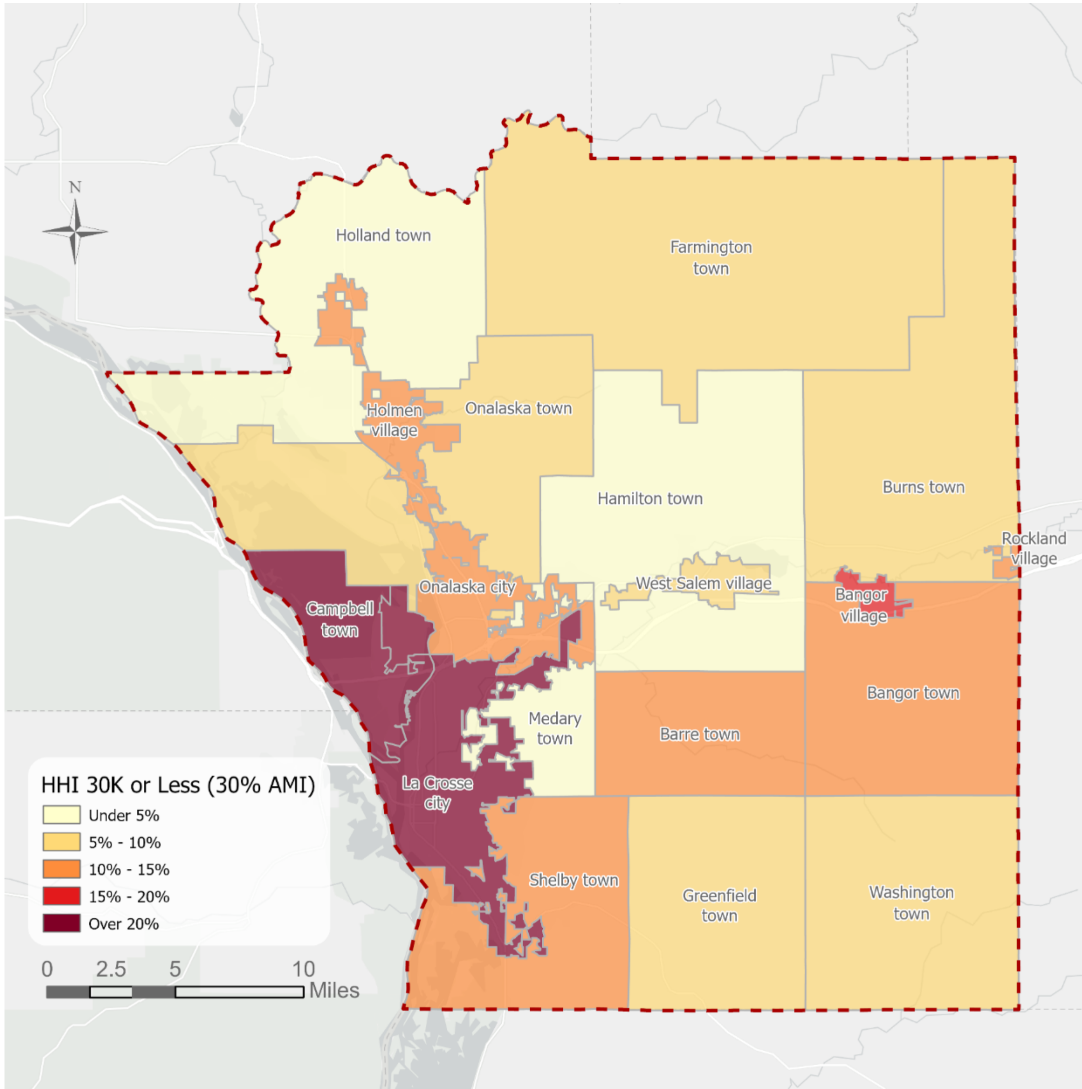
Ratio of Households by Income Composition: La Crosse County

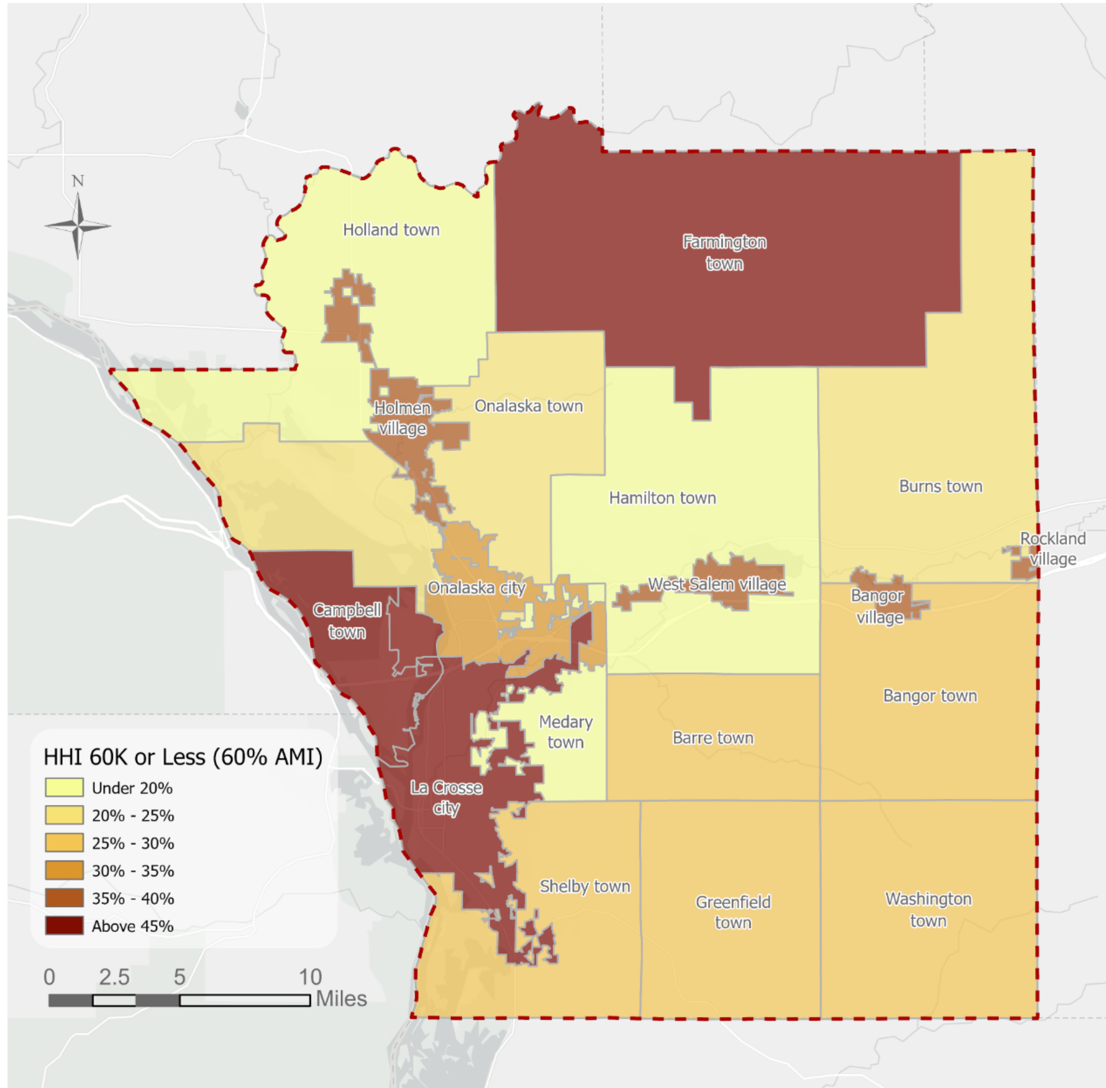
La Crosse-Onalaska MSA MFI in 2023: $93,400



ACS 5-Year Survey, 2010-2023

Affordability challenges extend beyond the urban core into growing suburban and rural areas.

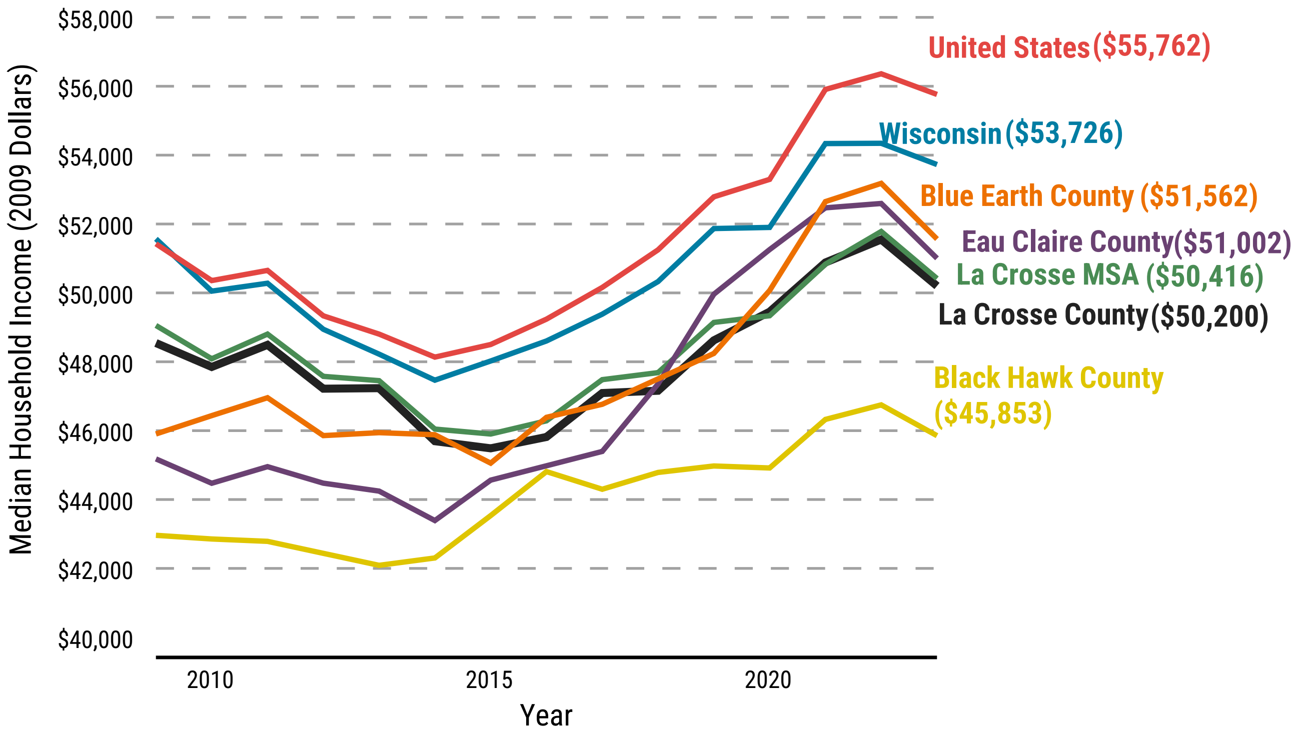




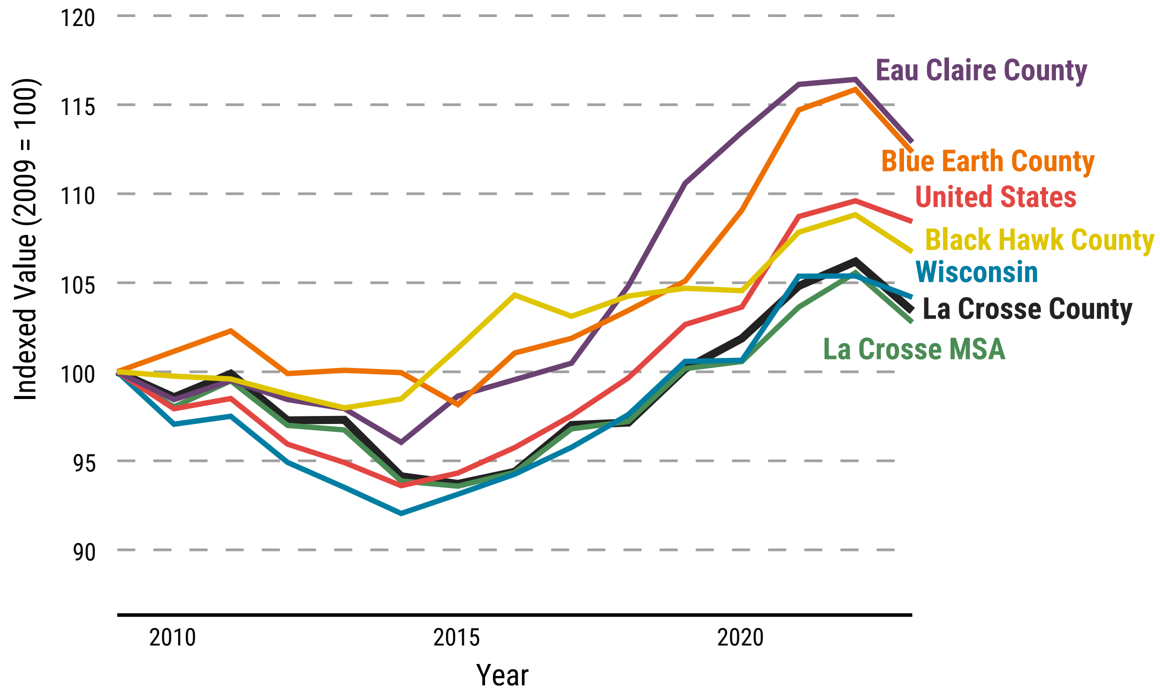
Wage growth has been muted in La Crosse County

Real wage growth declined in the first part of the 2010s during the recession, but rebounded in the tail end of the decade. Inflation has dampened real wage growth since 2020. La Crosse's relatively low growth environment has not driven higher rates of wage growth. It may be further dampened by smaller household sizes.

Median Household Income: Inflation Adjusted



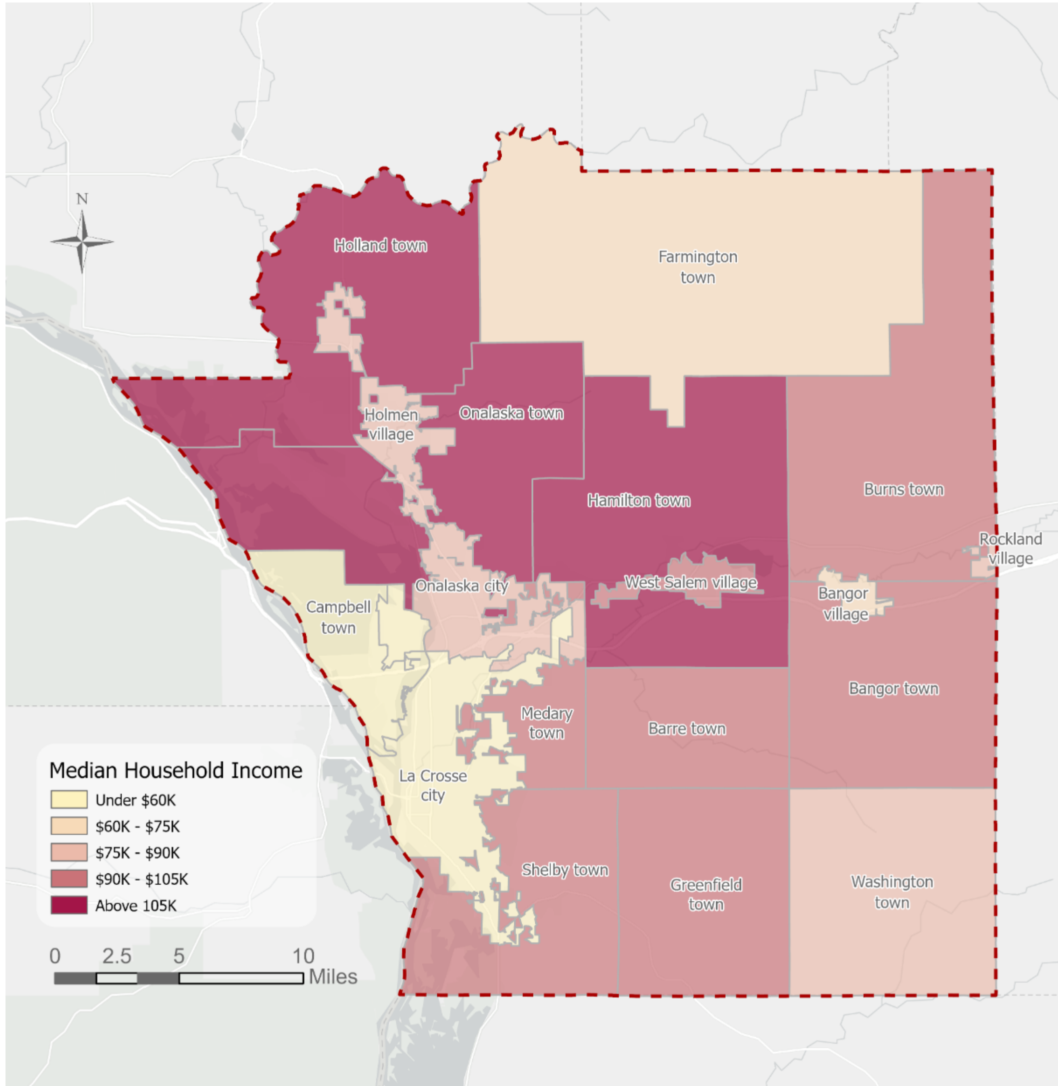
Median Household Income - Real Dollars: Indexed

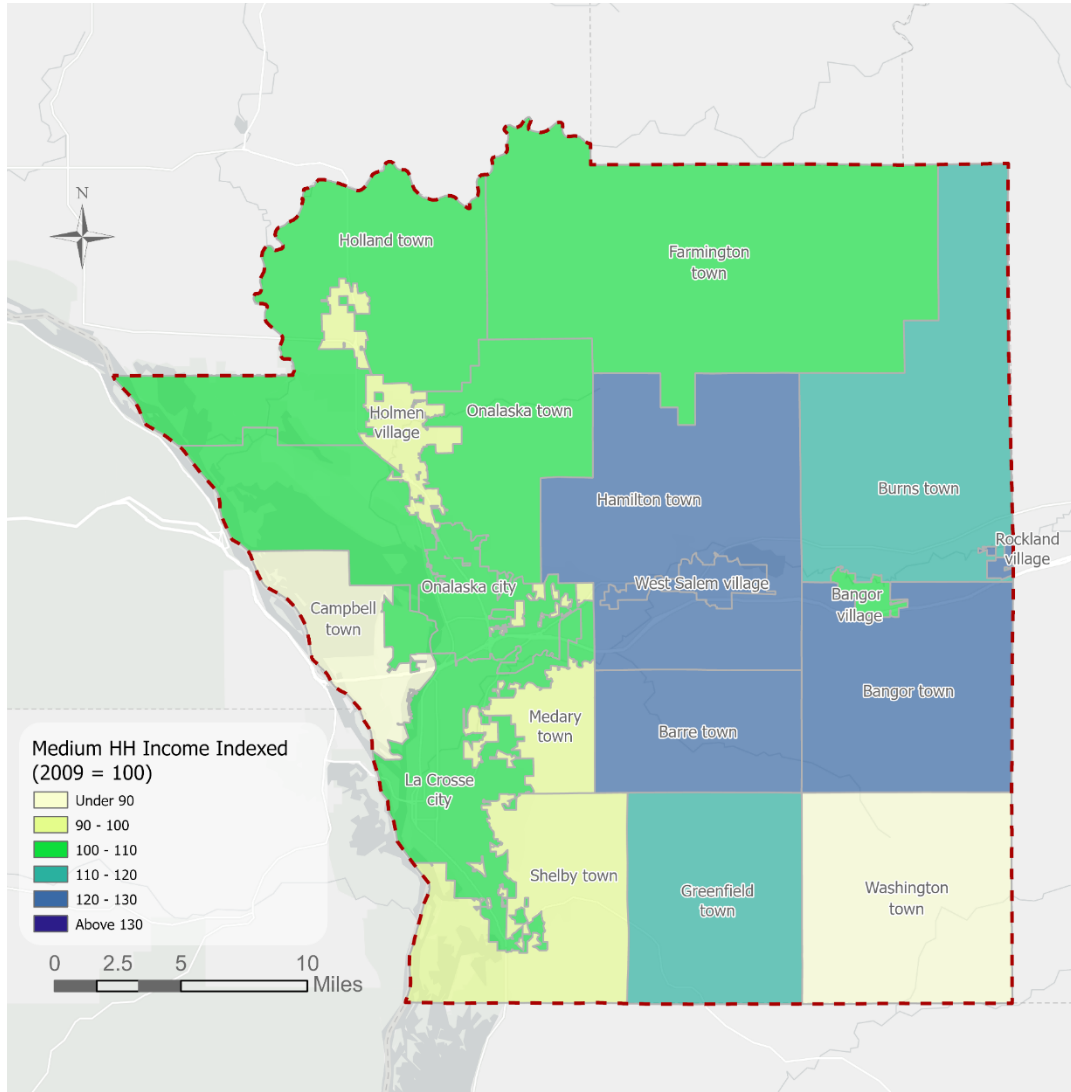


Source(s): ACS, 5 year estimates, 2009-2023

While some areas remain high-income, others are experiencing notable upward income mobility over time.

The lower median incomes in Campbell and Washington, along with under 90 indexed values, suggest growing economic vulnerability.

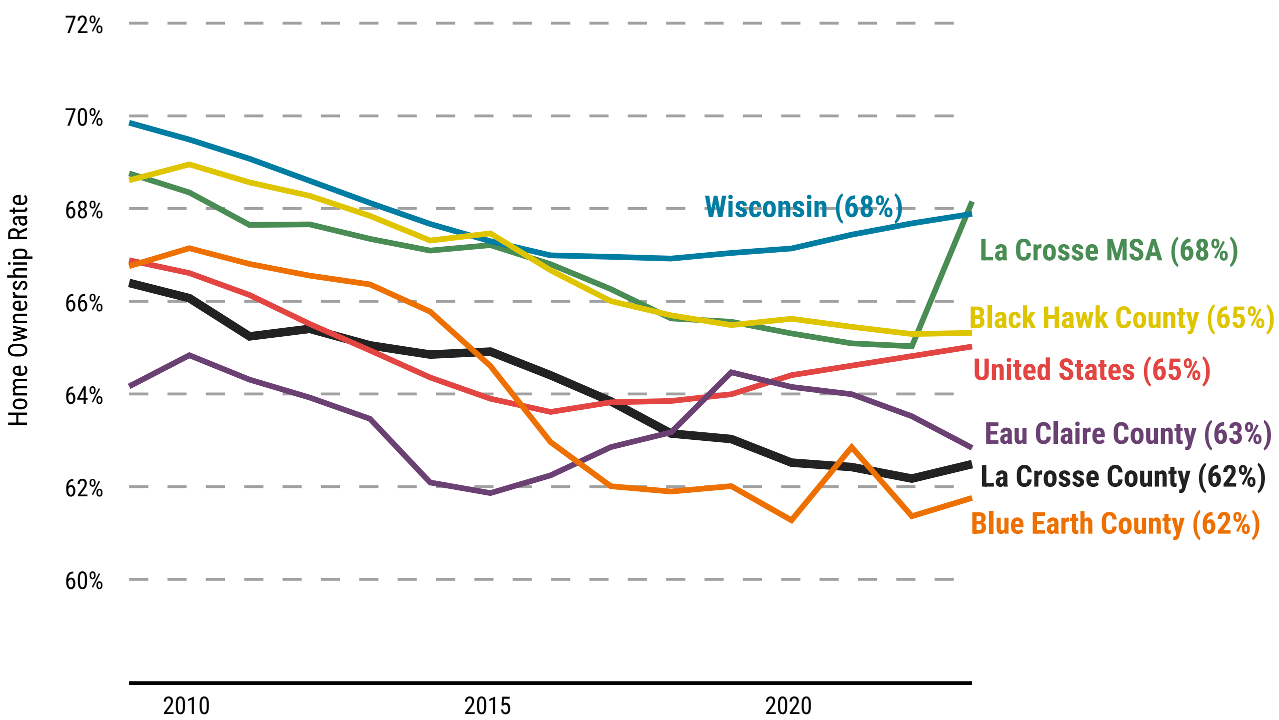




Homeownership rates are falling across the board, with La Crosse's settling at 62%

Lower homeownership rates are typical in college towns, but the broader macroeconomic factors driving an increase in renters is also at play in college towns. A shift toward more renters is unlikely to change dramatically absent changes in the macroeconomy or federal policy environment.

Home Ownership Rate Trends



Source(s): ACS, 5 year estimates, 2009-2023

So why more renters?

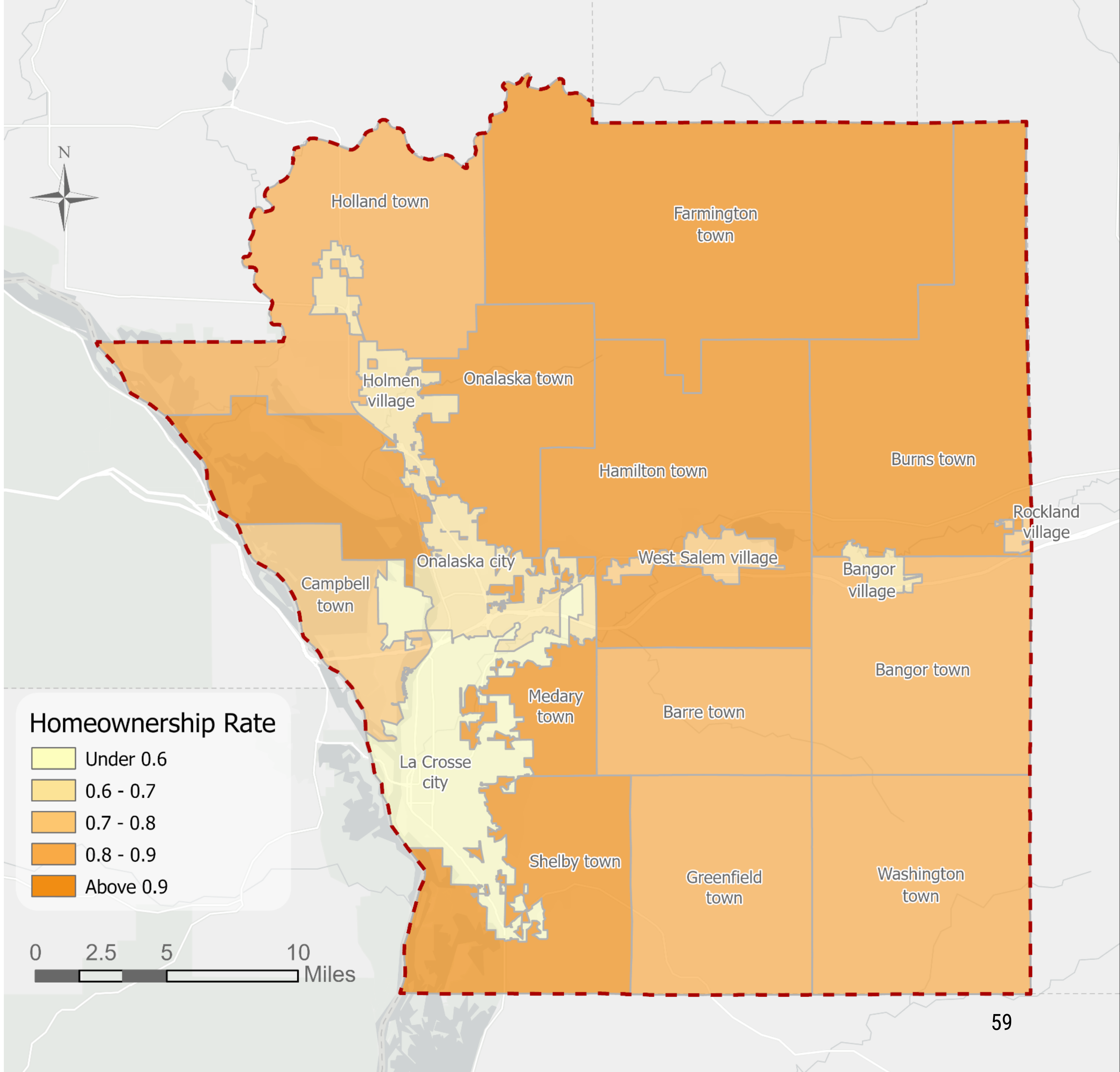
The decline in homeownership is driven by both structural and demographic changes. Since the Great Recession, tighter lending standards to households, higher levels of household debt due to student loans, and rising costs helped limit demand for home ownership. On the supply side, many homebuilders went out of business during the Housing Crisis and structural changes in housing finance put guardrails on speculative construction, lowering the rate of new construction. Multi-family homebuilders also had easier access to low-interest rate capital, helping fuel construction of multi-family housing. New supply, however, has hardly kept up with new demand, driving up rents. Meanwhile, the lack of single-family housing supply has also driven up competition for existing homes, making many homes unaffordable for lower to middle income households, especially those earning single-incomes. Changes in insurance for condominiums in cooperatives have also made insuring HOA's and new condo's expensive, effectively capping all growth at the lower end of the multi-family ownership market.

Second, demographic forces are also at play. Many aging baby boomers prefer less home maintenance and are helping drive demand for multi-family housing. Similarly, millennials, the children of the boomers and the current largest generation, were largely in their twenties during the last decade and therefore were earlier in their career. Slower rates of family formation have meant more millennial households choosing to live in and rent smaller units. However, millennials are now entering peak career and family formation periods of life, and again driving demand for larger units, with the generation preferring suburban homes at the same rate as previous generations.

Higher Ownership rates outside of the Urban Core

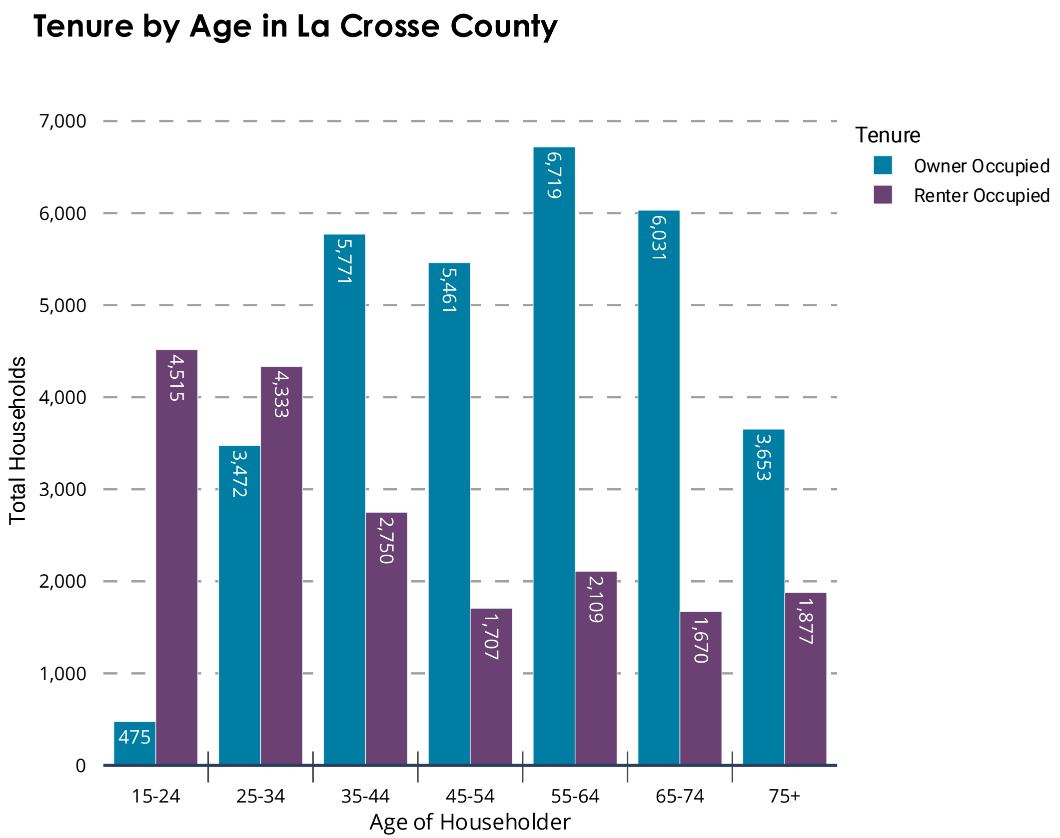
Spatially, homeownership rates are lowest in the City of La Crosse, with somewhat low rates also observed in City of Onalaska and City of Holmen. In contrast, most suburban and rural areas across the county have ownership rates exceeding 90%, reflecting a strong owner-occupied housing pattern outside the urban core. Areas with newer single-family detached and twin-homes also have higher rental rates than strictly more rural areas.

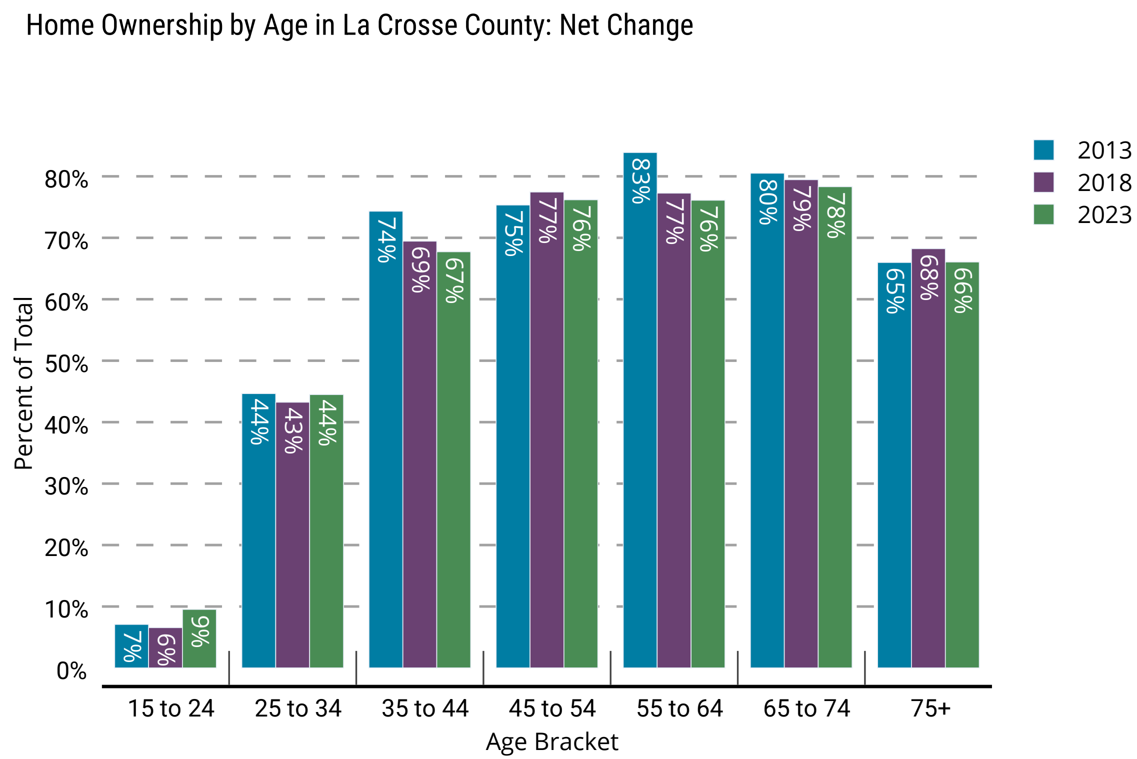
This divide highlights differences in housing tenure, with rental housing concentrated in urbanized areas.



Homeownership rates have been falling gradually across age-brackets in the past decade

It is most pronounced, however, among households aged 35 to 44, as more millennials are less likely to own homes than previous generations. Still, the majority do own homes outside of college aged households.



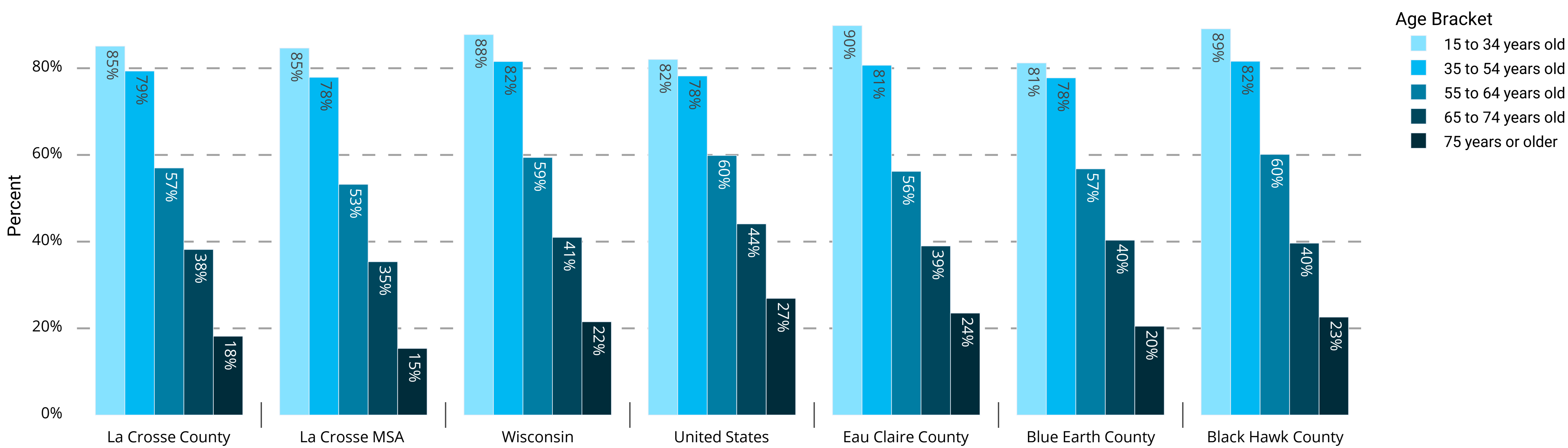


Source(s): ACS, 5-year estimates, 2023

Many older home-owners own their home outright

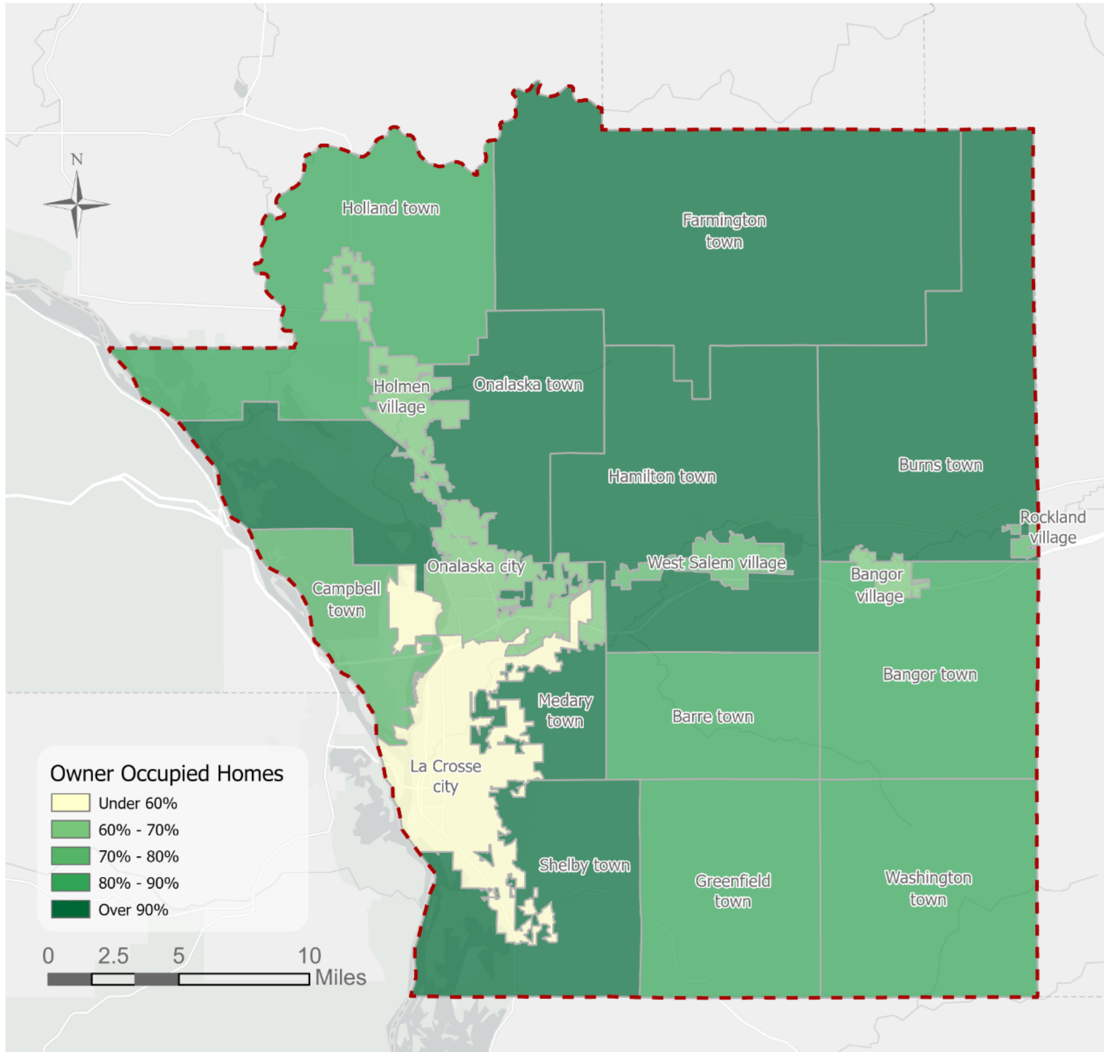
There is lower internal 'churn' in the housing market. Younger families are more likely to be moving into new housing stock. Areas without new additional housing are also likely to have an aging population. La Crosse County has substantially more elderly homeowners without a mortgage compared to peer geographies.

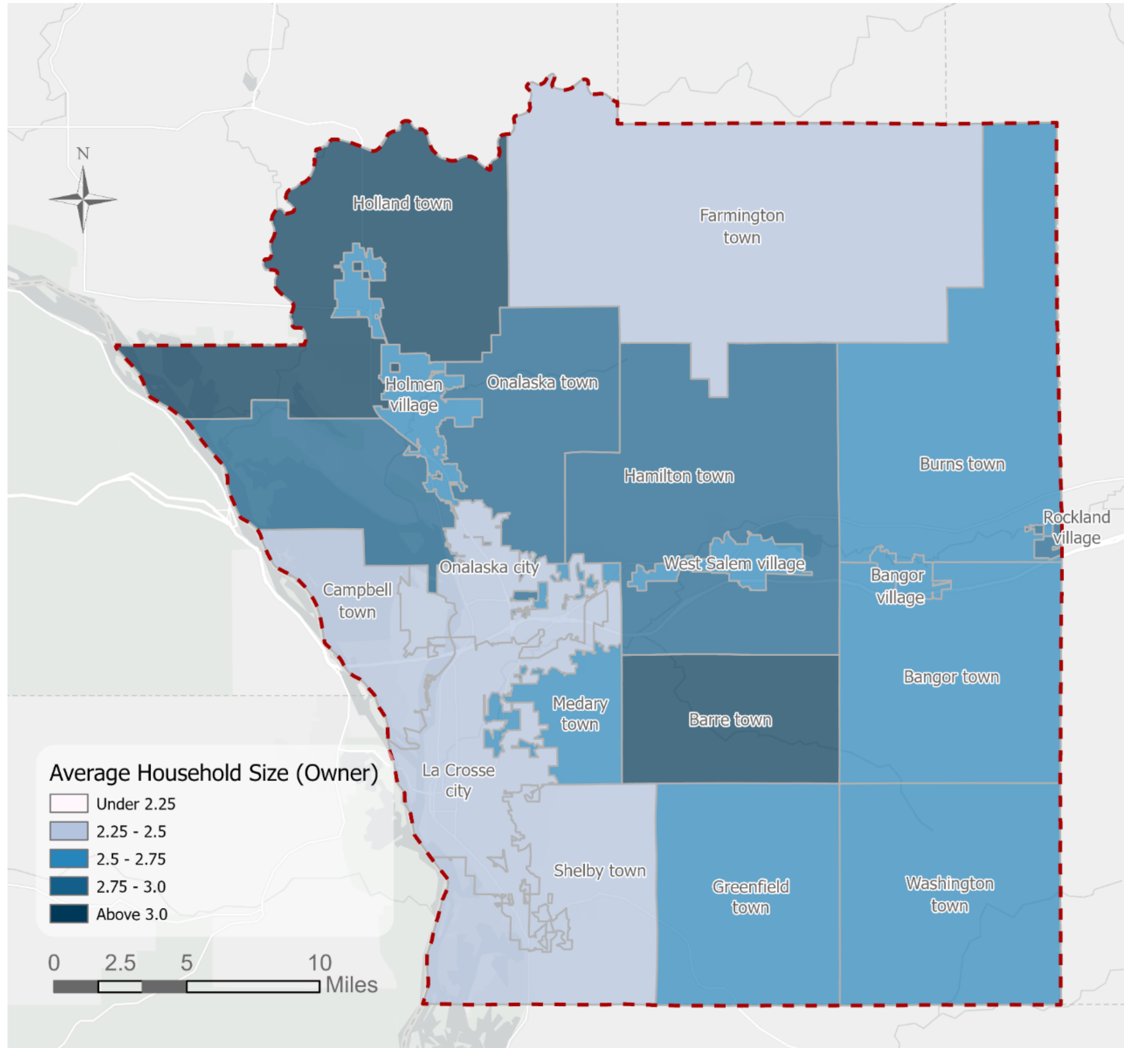
Percent of Homeowners with a Mortgage By Age Bracket



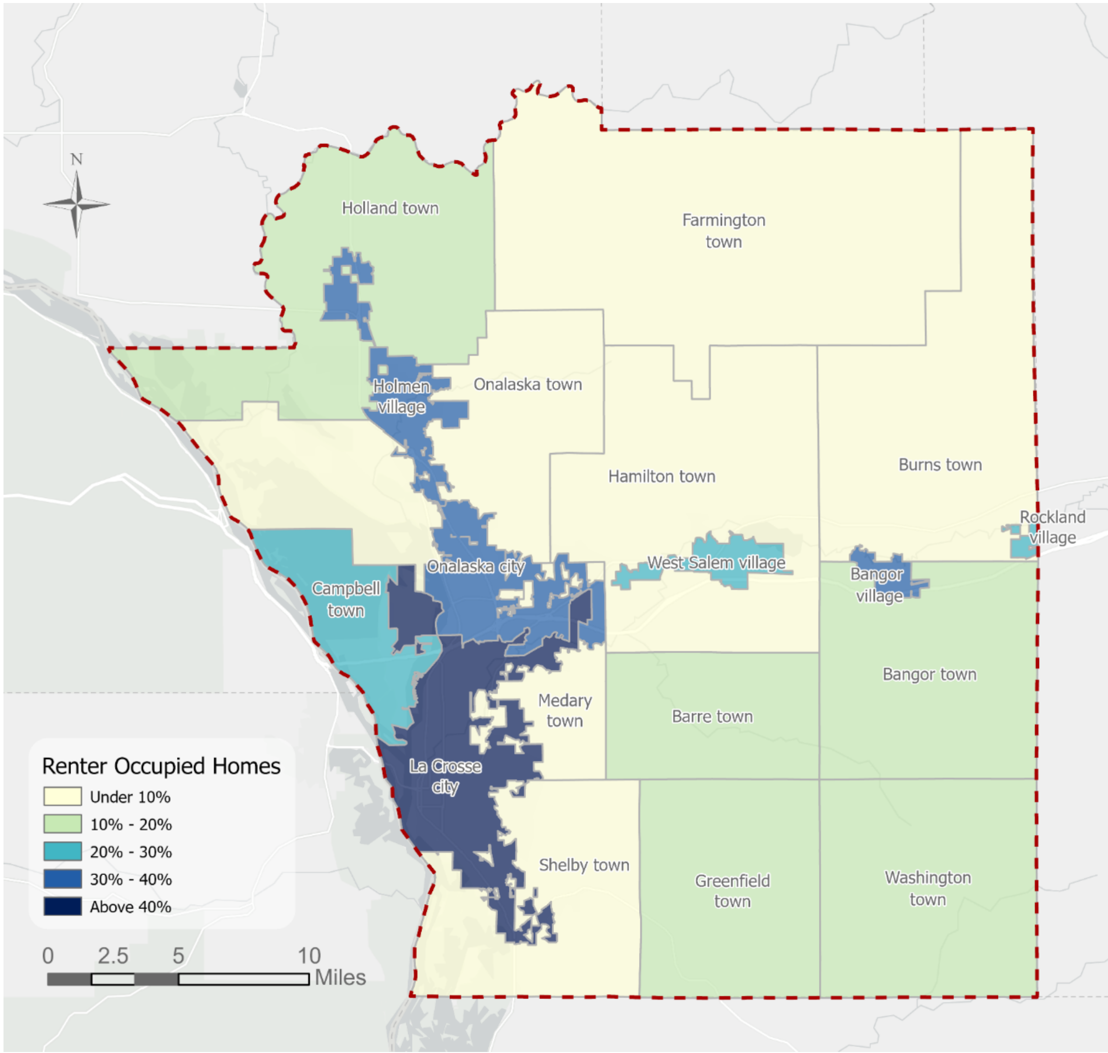
Source(s): ACS 5-Year Estimates, 2023

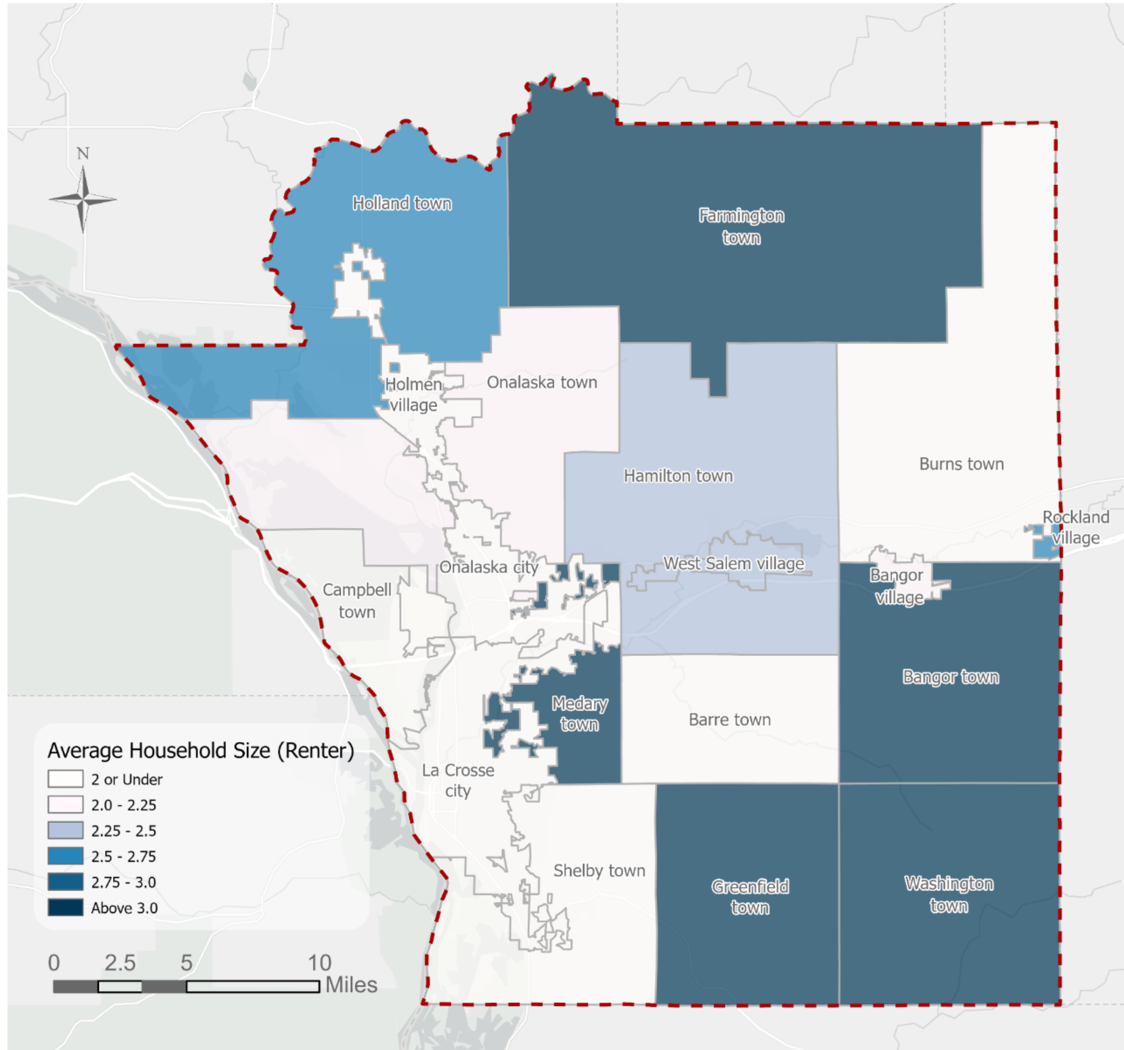
Suburban areas tend to attract larger, family-oriented households, while rural communities—despite high ownership rates—often have smaller or aging households.





Renter-occupied homes in the urban core tend to have smaller households, some suburban and rural areas like Town of Holland have more renter-occupied households despite low overall rental rates.





Key Trends		Housing Market Impacts
Higher headship rates are a major source of housing unit demand. Headship rates are tied to housing affordability – especially in the ownership market.	→	Housing demand from headship rates can be unstable, but it does drive demand for increased rental housing units. Increased affordability allows for better realization of housing preference.
There is a higher proportion of households earning 60% AMI or below – and this is coupled to both smaller household sizes (single income earners) and being a college town.	→	There is need for additional housing units that are affordable to those earning on the lower end of workforce incomes. Demand exists for smaller units.
There is a growing 55+ population in the community – many of whom own homes outright.	→	Demand for a range of senior housing typologies ranging from smaller ownership and rental units to age-restricted communities will continue to grow over the next decade.

05

MARKET INDICATORS

La Crosse County's Housing Market In Context – Housing Since the Financial Crisis

Federal Housing Policy since the Great Recession:
During the 2000-2007 housing cycle, Federal fiscal and monetary policy sought to induce macro-economic growth through the housing market. To do so, the Federal Government enabled new financial instruments that enabled lenders to bundle mortgages into mortgage-backed securities, creating incentives for lenders to engage in higher risk lending, including granting loans to households with lower incomes or debt ratios that were unsustainable. This juiced demand for ownership housing, in particular single-family housing. Prices responded to increased demand by rising precipitously, inducing new construction.

As the underlying economy collapsed, these mortgages defaulted and required a Federal bailout and conservatorship of Fannie Mae and Freddie Mac. A generation of home builders – many of whom built new subdivisions on spec and borrowed capital, went bankrupt. Smaller and mid-size developers were wiped from the market, eroding the capacity of some markets to respond to housing demand a decade later.

Changes were substantial in financing. Under conservatorship, lending standards tightened significantly as Fannie Mae and Freddie Mac required stronger loan fundamentals to warrant and bundle mortgages from lenders. For good reason, this significantly curtailed demand for ownership housing, instead driving more lower and middle income housers into the rental market. As home prices stabilized, home construction continued but remained concentrated in the upper-middle to upper-end of the single-family market where demand for ownership housing was more squarely concentrated. Lenders, burned by speculative home building at the tail end of the 2000s boom, required far more equity (80% Loan to Value became common instead of 100%) that slowed new home building, especially for small and midsized builders. The new equity requirements almost entirely killed condominium projects for all but the highest end of the market, as selling ~20% of the condos on difficult to warrant mortgages to finance the project became too risky of a project.

As rents stabilized more quickly than home values, multi-family housing developers quickly stepped into a primary role. Drawing on cheap capital from larger financial institutions that survived and/or consolidated during the recession, multi-family rental housing construction accelerated to meet new housing demand in high-growth areas. Low Income Housing Tax Credits (LIHTC) emerged as the primary mechanism to provide affordable rental housing. In each, developers sought to achieve economies of scale by maximizing density within zoning rules, with most projects adding more than 20+ units. Middle density rentals was often not worth the time-value of assembling the capital stack from the large lenders operating in the multi-family space.

New supply was met by a wave of demand as millennials – many encumbered by high levels of college debt – emerged as prime renters in redeveloping, transit friendly downtowns. These largely located in areas where NIMBY activism was less pronounced – areas historically lower income and predominantly renter – whereas NIMBY's in higher income, primarily home-owner markets restricted new development. Gentrification of low income neighborhoods was the result.

The regulatory environment thus has had a major impact on new housing development. First – single family homes and multi-family rentals dominate new supply. Second, the rate of construction of each is constricted by regulatory hurdles – NIMBYism for more dense housing, and tighter lending standards for homeowners and builders in single-family markets. Third, there are few developers who work in more complex markets like 'middle density' housing, smaller multi-family, or condominiums, making the supply of rhat market challenging. Fourth, America is structurally tending towards more renters than homeowners, but bias remains against renters that prevents new rental housing.

La Crosse County's Housing Market In Context – Shocks In the Past 5 Years Have Impacted Housing Everywhere

Interest Rates:

Interest rates in the tail-end of the 2010s remained low as the Federal Reserve maintained a monetary policy of Quantitative Easing and sought to induce investment by keeping interest rates low. Lax monetary policy combined with strong economic and wage growth in the tail end of the decade. As real wages increased relative to home prices, several things started to shift:

1. Demand for rental housing accelerated as more millennials started their own household, mostly moving into the rental market which stimulated rental demand.
2. Demand for ownership housing increased, with low rates stimulating demand for home prices. Prices stopped their decline from the peak in 2007 to the nadir in the early 2010s, and started to accelerate thereafter.

During Covid-19, the logic of low rates, strong demand, and limited new supply drove a boom in home prices. Prices remained in the envelope of affordability for median household incomes due to low rates.

The inflationary pricing environment, however, drove rates upward as monetary policy tightened. This dampened demand for ownership housing, while further buttressing rental demand. Rents skyrocketed. Meanwhile, the supply of housing cratered as many households held on to their homes and their existing mortgages, often refusing to move as the price of the *next house* remained out of reach. The precipitous fall in inventory often exceeded the drop in demand, keeping prices high. With prices and interest rates high, ownership housing became increasingly out of reach for median household incomes, putting further stress on the rental market, keeping rental prices elevated. The result is a rather unsustainable combination of low real wage growth, very high rents in a tight rental market, and a large affordability gap for those entering into home ownership.

Supply: High interest rates also bleed into new construction. Construction accelerated for new units as land and building developers could draw on cheap capital to fund production. As access to cheap capital dwindled and production prices moved higher than achievable market rents, new development correspondingly stalled. With high interest rates, the cost of capital also increases as the risk relative to potential yield ratio declines – it is easier to invest in cash or treasuries earning 4.5-5% than take on riskier projects that may yield less return on capital.

Production Costs:

A key driver of unaffordability in the housing market are increased production costs. Skilled labor remains sparse – driving up wages and increasing construction time. Inputs such as lumber, steel, and concrete have also dramatically increased, and are unlikely to decrease in cost due to the Federal policy environment (tariffs and deportations). A consequence is that it is difficult to deliver units that are priced competitively for where demand is most heavily concentrated (in the lower-middle end of the market). If homes and apartments cannot be constructed at prices that yield a standard rate of profit for developers, development stalls.

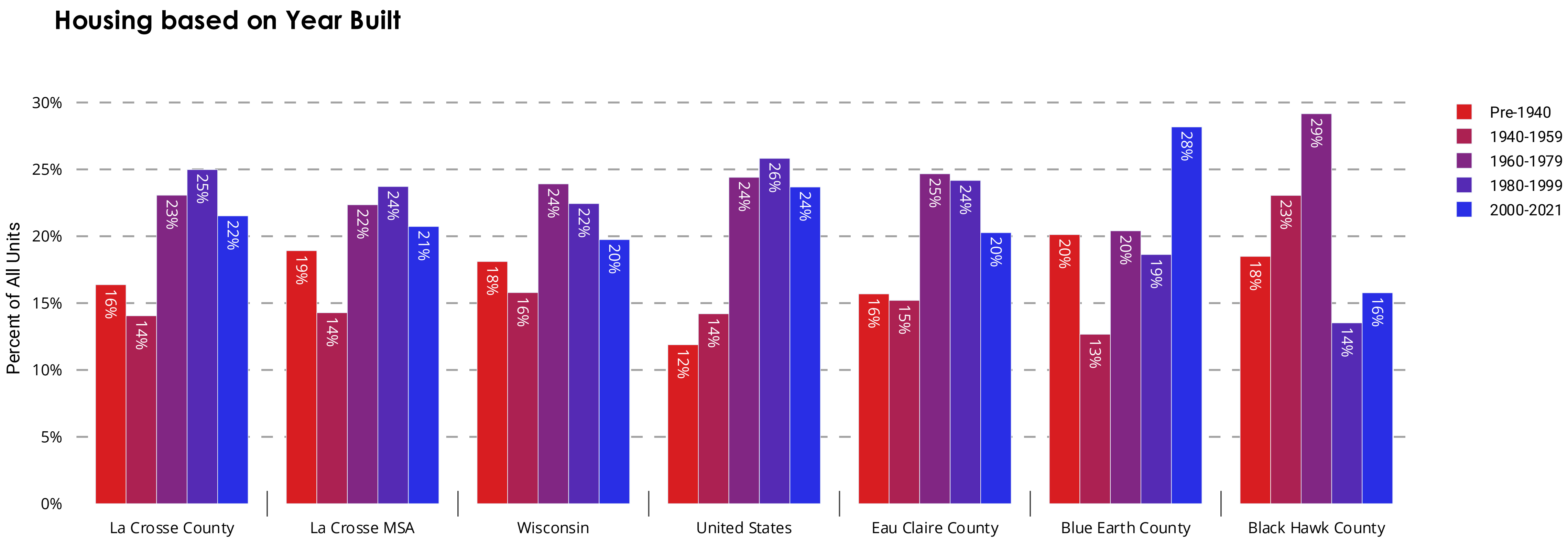
Covid 19:

The Covid 19 pandemic produced a unique shock in the housing market – one that is still rippling today. First, demand for rental housing skyrocketed as people sought their own living space. Second, demand accelerated in more suburban markets as Work From Home change the employment relationship – many employees sought more space for home offices in exchange for longer, but less frequent, commutes. Third, the immediate response of renter subsidy and low interest rates drove immense demand for housing driving up prices, but the subsequent fiscal and monetary response drove up inflation, driving up rates. Fourth, housing insecurity and homelessness accelerated as housing supply failed to keep up with new demand, with those already on the bottom of the housing market fell out entirely. Fifth, disruptions to the supply chain pushed up costs for input construction goods – those costs have not yet returned to pre-pandemic levels, with the inflationary environment further pushing up prices.

Housing markets have not yet fully balanced to profound macro-economic shocks, leading to a persistent housing affordability crisis.

More than a fifth of La Crosse County's housing supply has been built since 2000

Strong economic growth helped drive demand, and supply, of new housing.

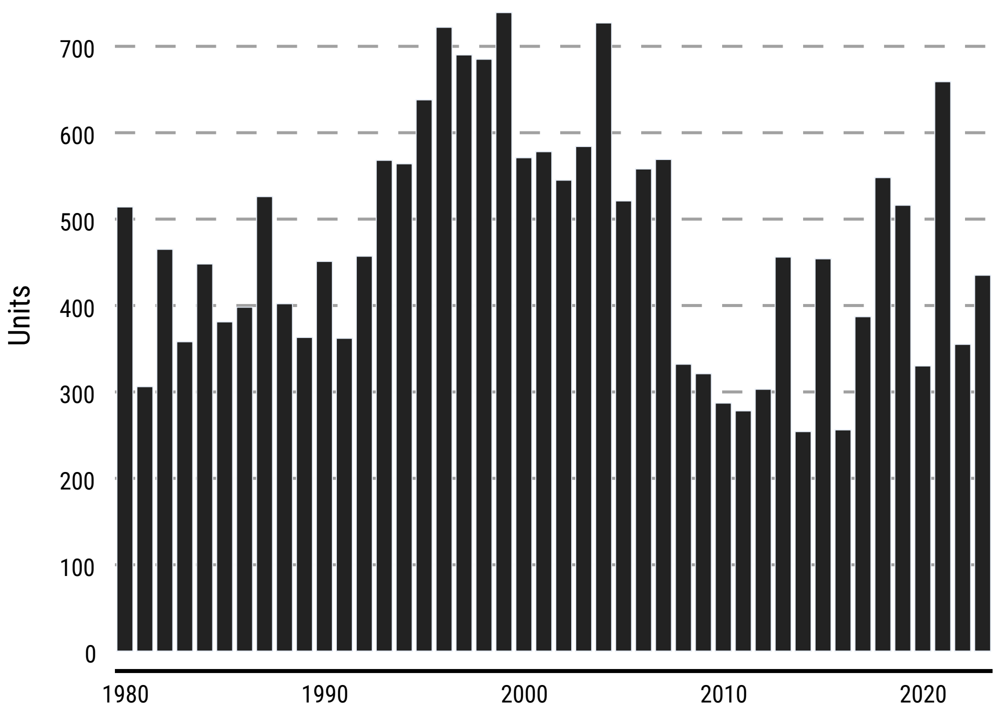


Source(s): ACS, 5-year estimates, 2009-2023

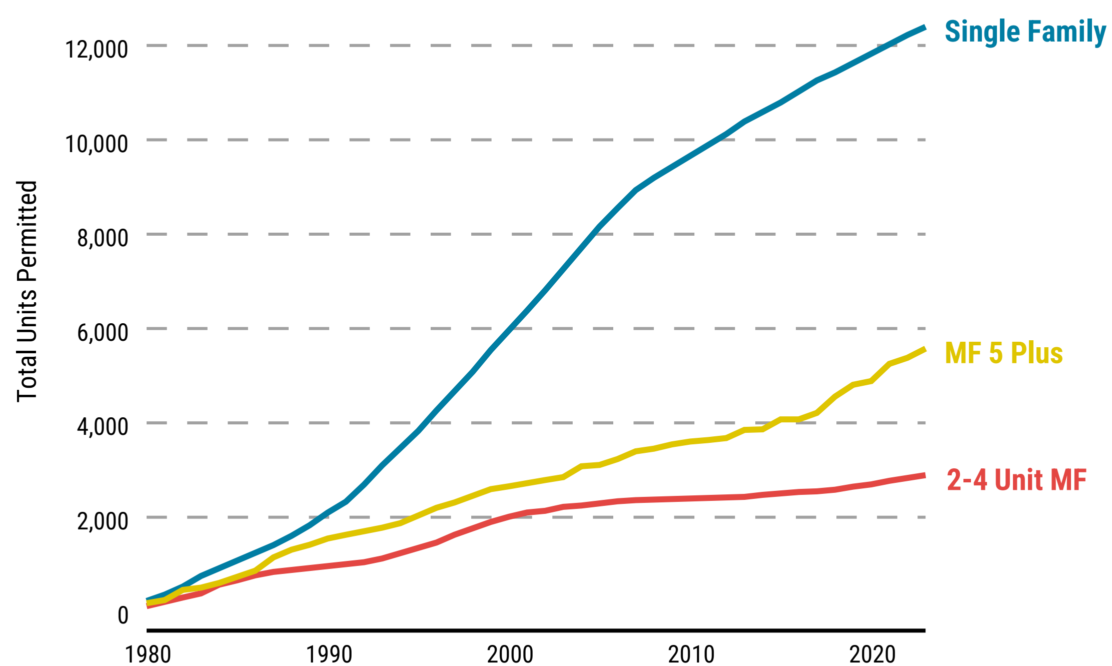
Housing unit production remained strong from the 1990s until the 2007 housing crisis

The macro-economic environment supported single-family housing development, in particular easier access to home mortgage loans. This drove sustained demand for single-family housing. Since 2010, the new housing cycle has instead shifted toward larger multi-family units. Middle density housing, while an important part of the housing stock, started to stall in 2000 as single-family housing exploded.

Annual Permitted Housing Units in La Crosse County

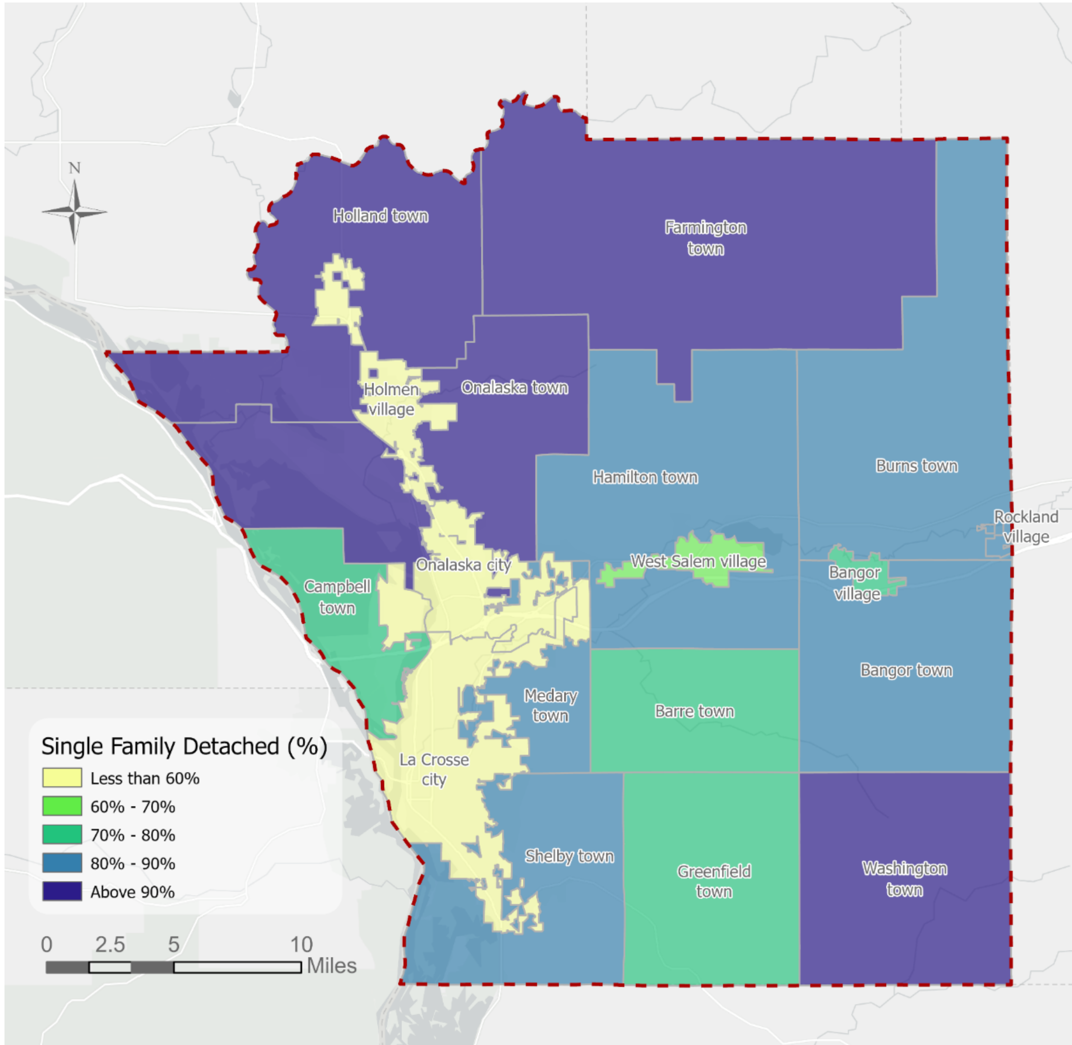


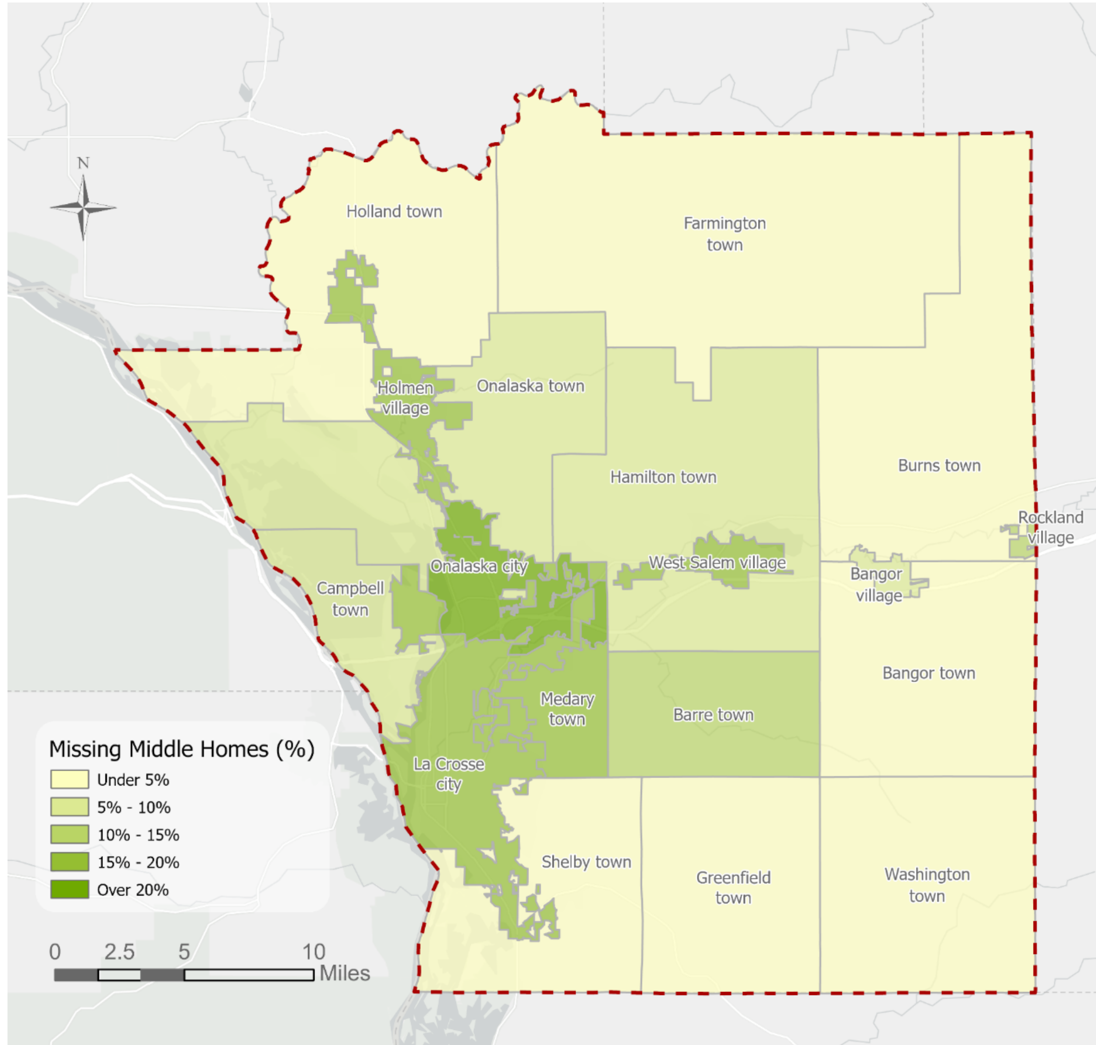
New Units Permitted in La Crosse County since 1980



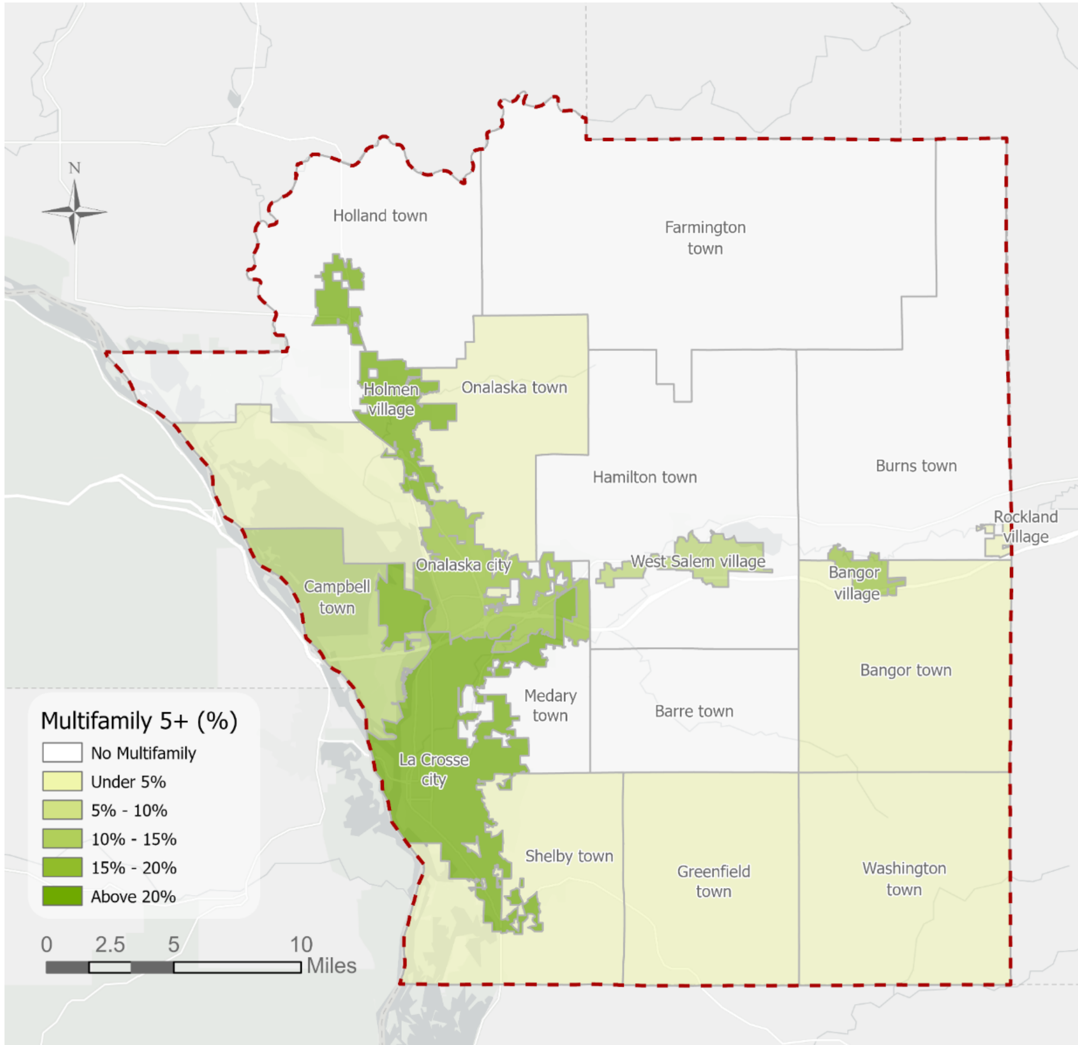
Source(s): SOCDS Building Permits Database (HUD)

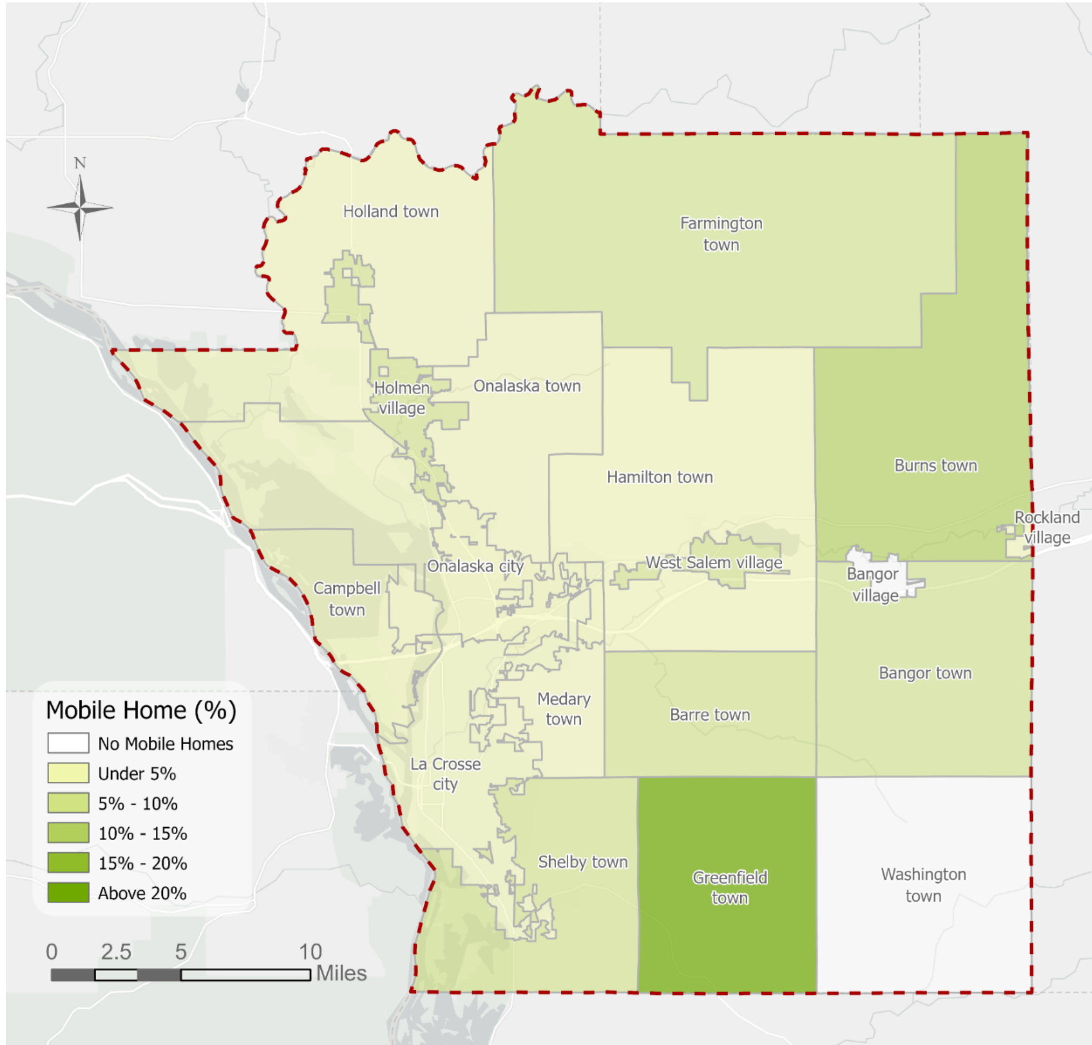
Housing diversity increases in more dense urban areas, with Onalaska containing a higher mix of middle density housing





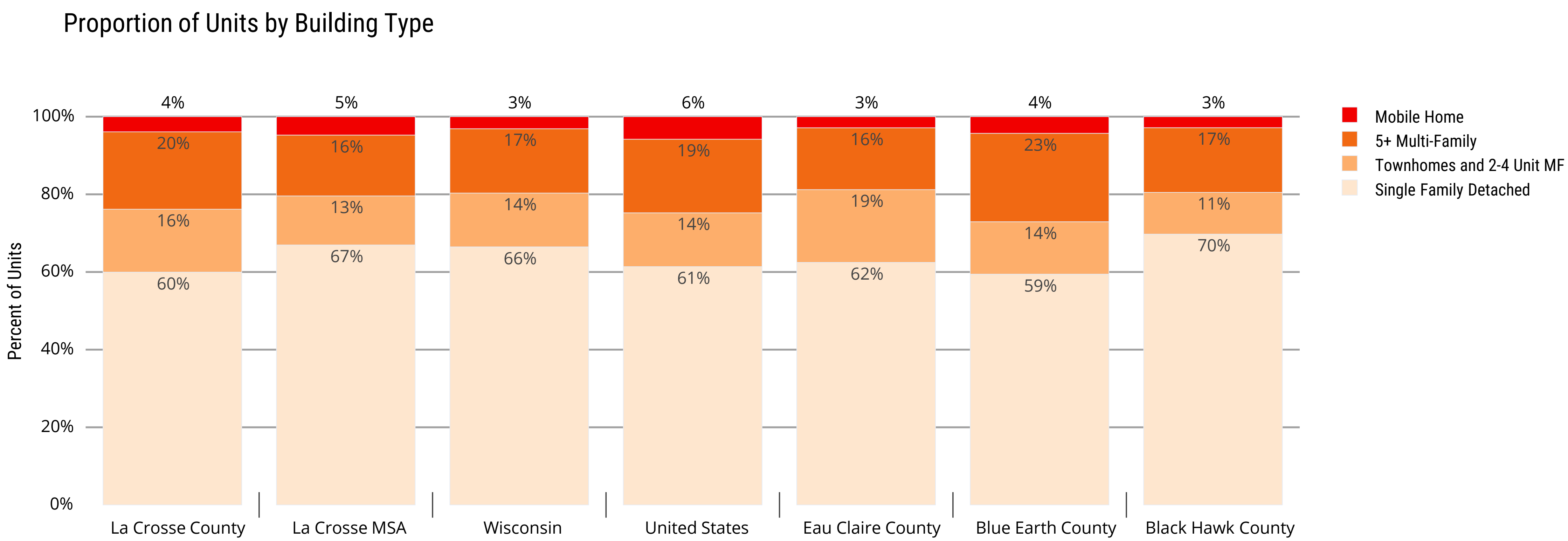
Apartments are concentrated in urban areas, mobile homes are more common in Greenfield





La Crosse County has a high proportion of middle density and multi-family housing

La Crosse has a higher proportion of smaller multi-family and attached single-family townhomes and multi-family units than comparison geographies – although this is not uncommon among comparable towns with a large university student population.

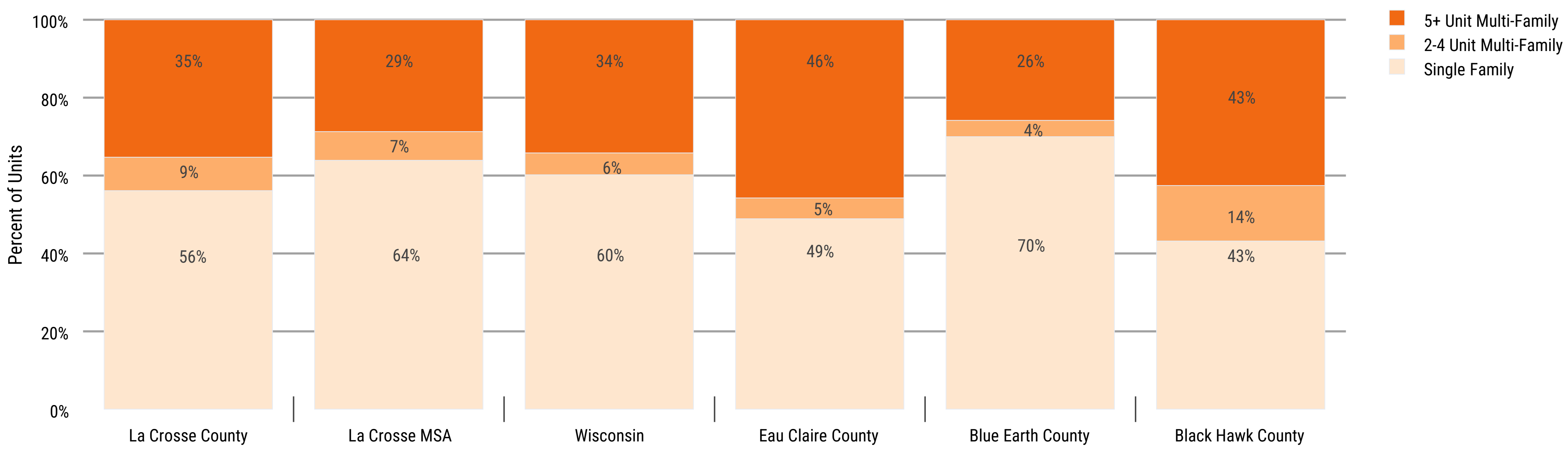


Source(s): ACS 5-year estimates, 2018-2023

The last housing cycle prioritized multi-family housing, with middle density housing lagging behind

The single-family housing boom gave way to a more pronounced shift towards multi-family housing. The shift to multi-family housing – while significant – is even less pronounced than Eau Claire and Black Hawk Counties. While middle density housing has been built, it's at a smaller proportion.

Proportion of Permitted Units by Building Type Since 2008

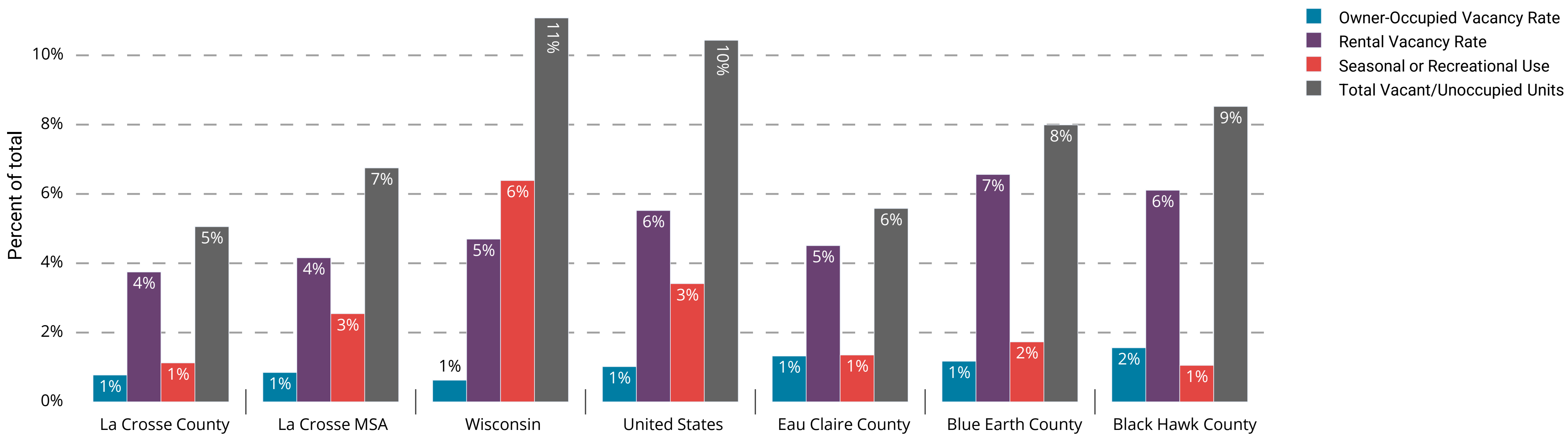


Source(s): SCODS Building Permits Database

Vacancy rates are low across the board – indicating a tight market and high rates of property utilization

The general vacancy rate indicates that housing utilization is high, as does a low rental and ownership vacancy rate. The tight market puts an upward pressure on prices, while high utilization indicates demand for new supply.

Vacancy Rates by Type



Source(s): ACS, 5-year estimates, 2018-2023

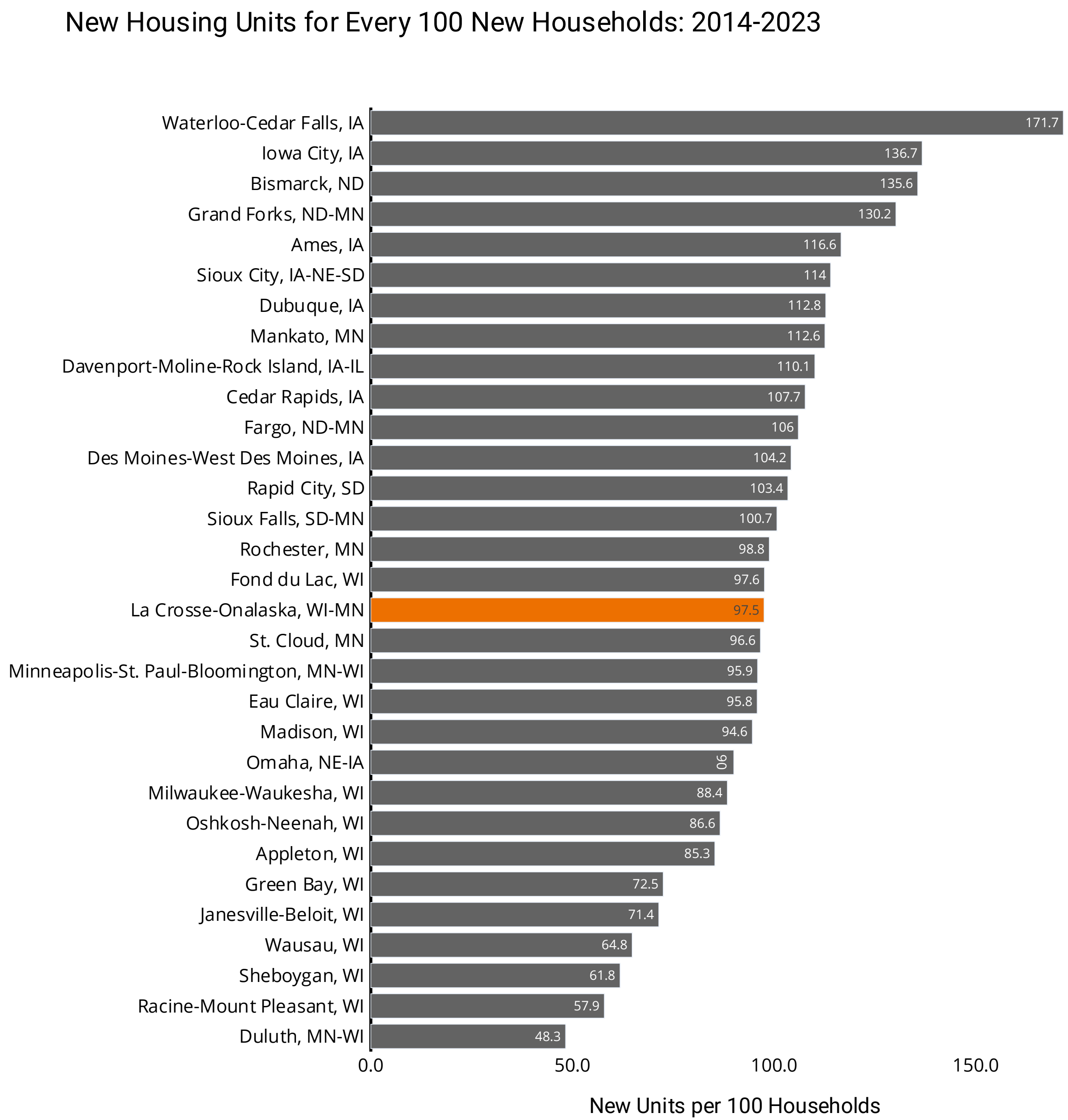
MARKET INDICATORS |

HOUSING PRODUCTION

Household growth is generating new housing production

A supply side indicator of the responsiveness to demand-side pressure, numbers above 100 are typically building supply at a rate outpacing household growth.

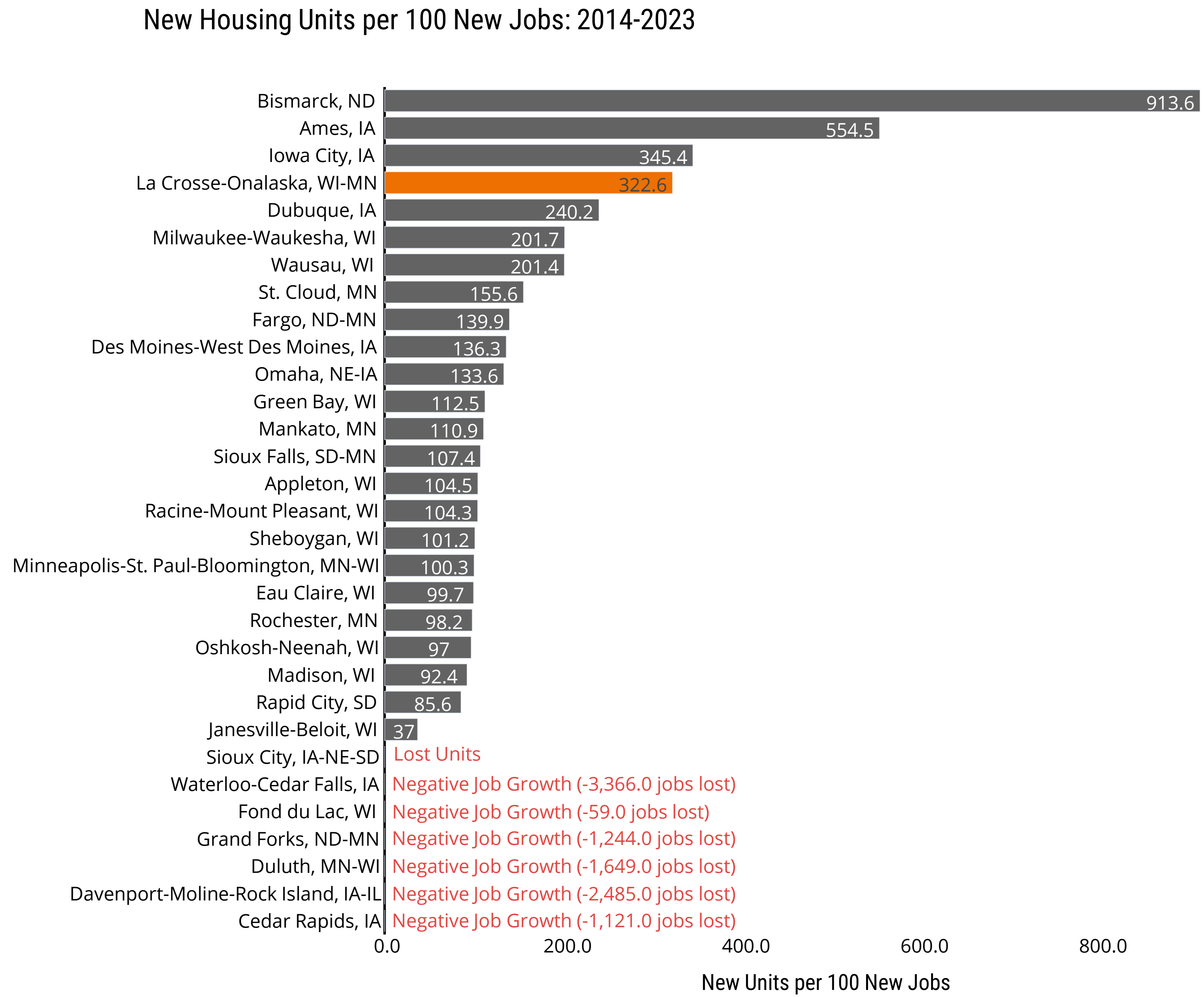
La Crosse has been slightly lagging in housing production relative to household growth, however it sits right near the average.



HOUSING PRODUCTION

Job growth has not been the major demand driver

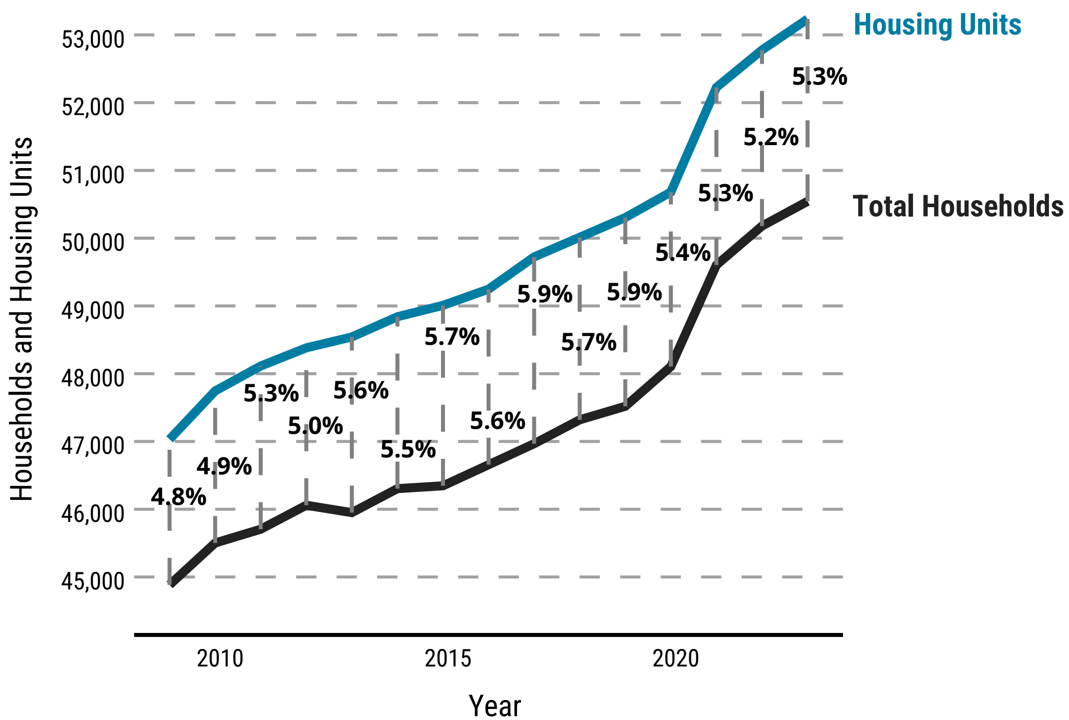
La Crosse ranks near the top in terms of adding substantially more housing units relative to new jobs created. Demand for housing has been driven by two main sources in the past decade – increased college enrollment, and increased headship rates. These sources of new demand, therefore, are slightly disconnected from job growth.



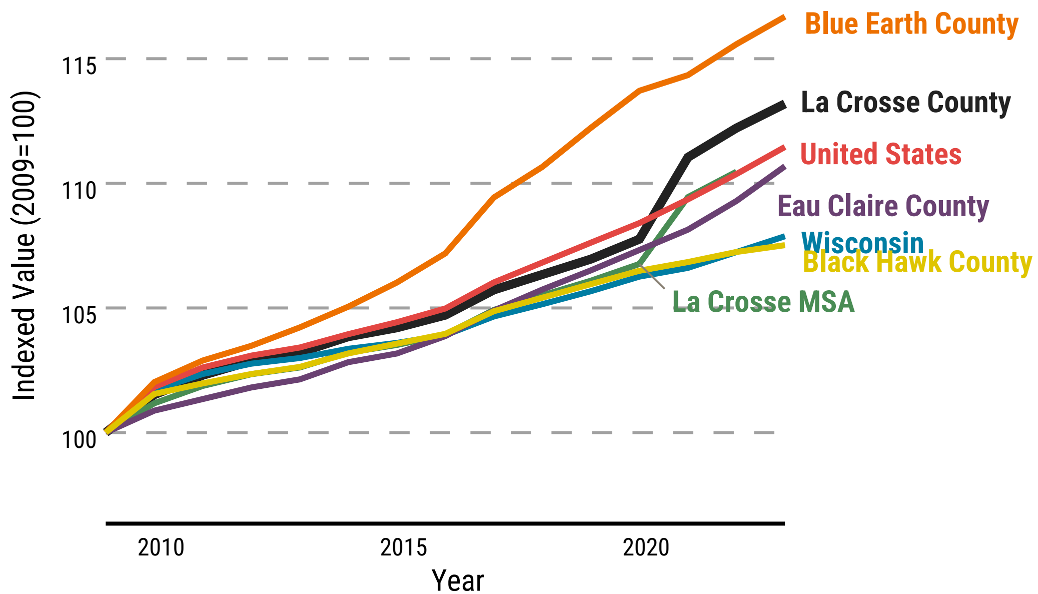
Housing unit production is keeping pace with household growth

La Crosse County has had strong growth in housing unit production – a healthy response to household growth. A 5%-8% gap between housing units and households indicates a healthy market with high occupancy. It may be running a little tight – but not overwhelmingly so.

Households to Housing Units: La Crosse County



Change in Units Built Since 2009: Indexed

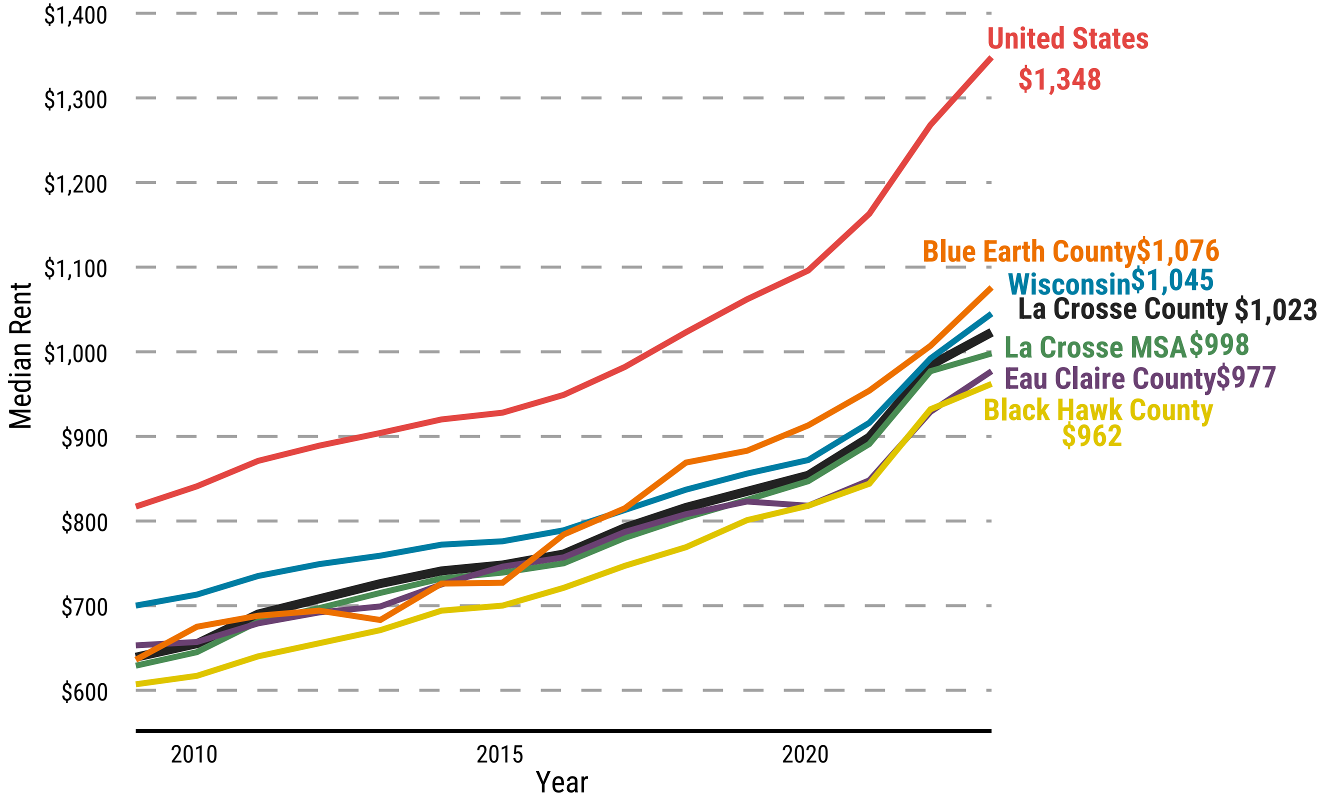


Source(s): ACS 5-year Survey, 2009-2023, and HUD SOCDS Housing Permits Database

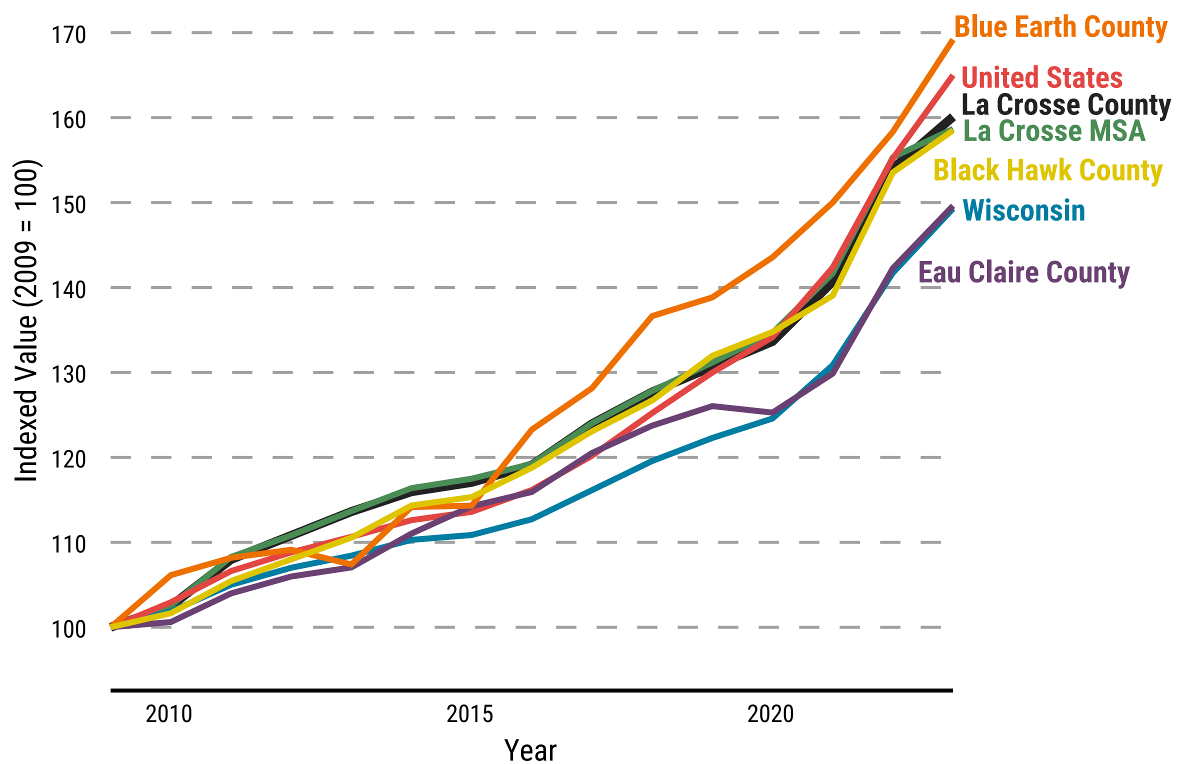
Median rents everywhere are responding to increased demand – with the pace accelerated in La Crosse

La Crosse County's median rent currently, and historically, aligns with regional averages, all of which sit lower than median rent in the country. Since 2020, that growth has been more significant in La Crosse County than some regional Wisconsin comparisons, with rent growth 10% higher. In current dollars, rent growth since 2009 is nearly 60%.

Median Rent: Current Dollars



Median Rent - Current Dollars: Indexed

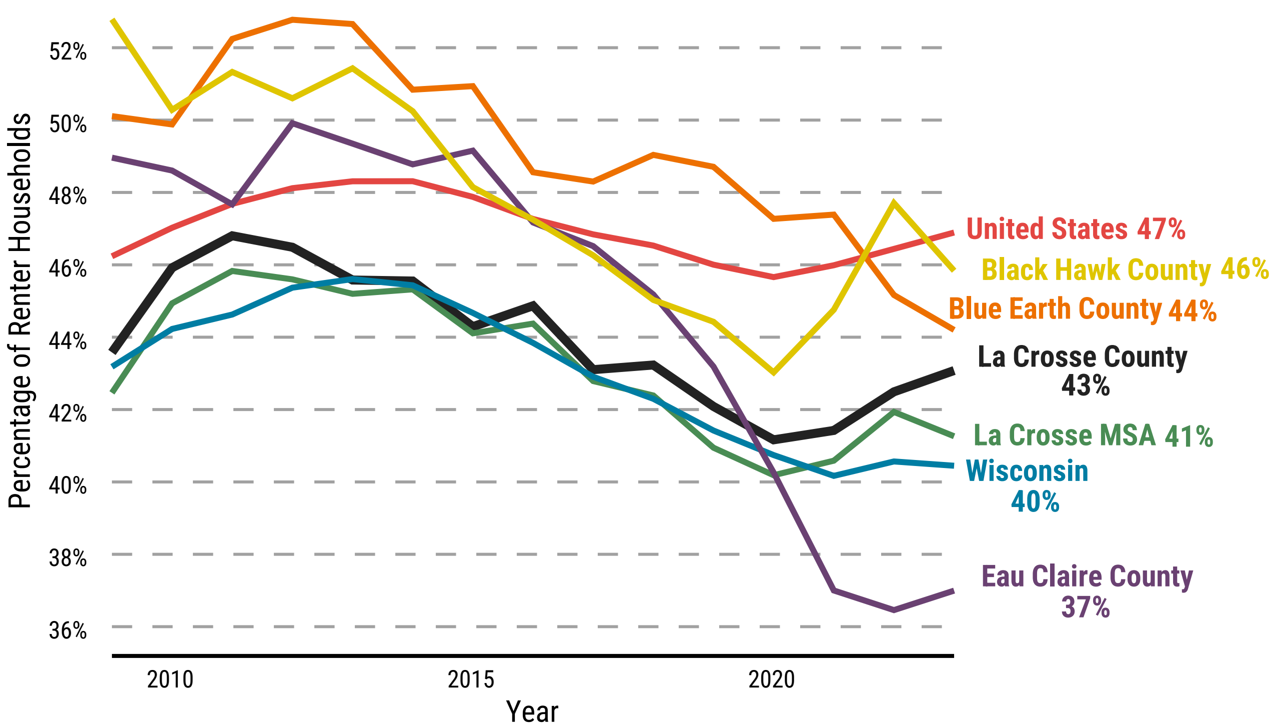


Source(s): ACS, 5-year estimates, 2009-2023

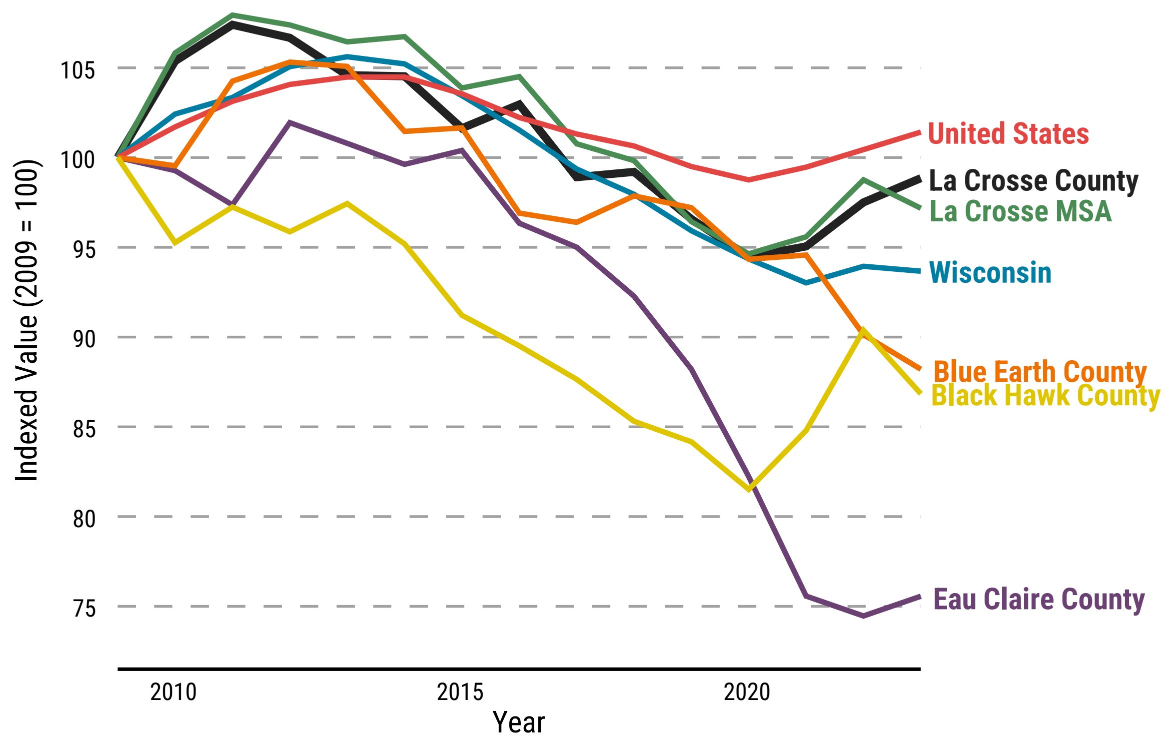
The rate of rent burdened households closely tracks real wages

As real wages increased in the 2010s, especially toward the tail end of the decade, the number of rent burdened houses fell. However as inflation impacted real wages whereas rents exceeded inflation, the consequence is lower rent affordability since Covid. La Crosse wages – or slower wage and job growth – seems to be impact rent burdens more significantly.

Percent of Renters Cost Burdened: Trends



Rent Burdened Households: Indexed

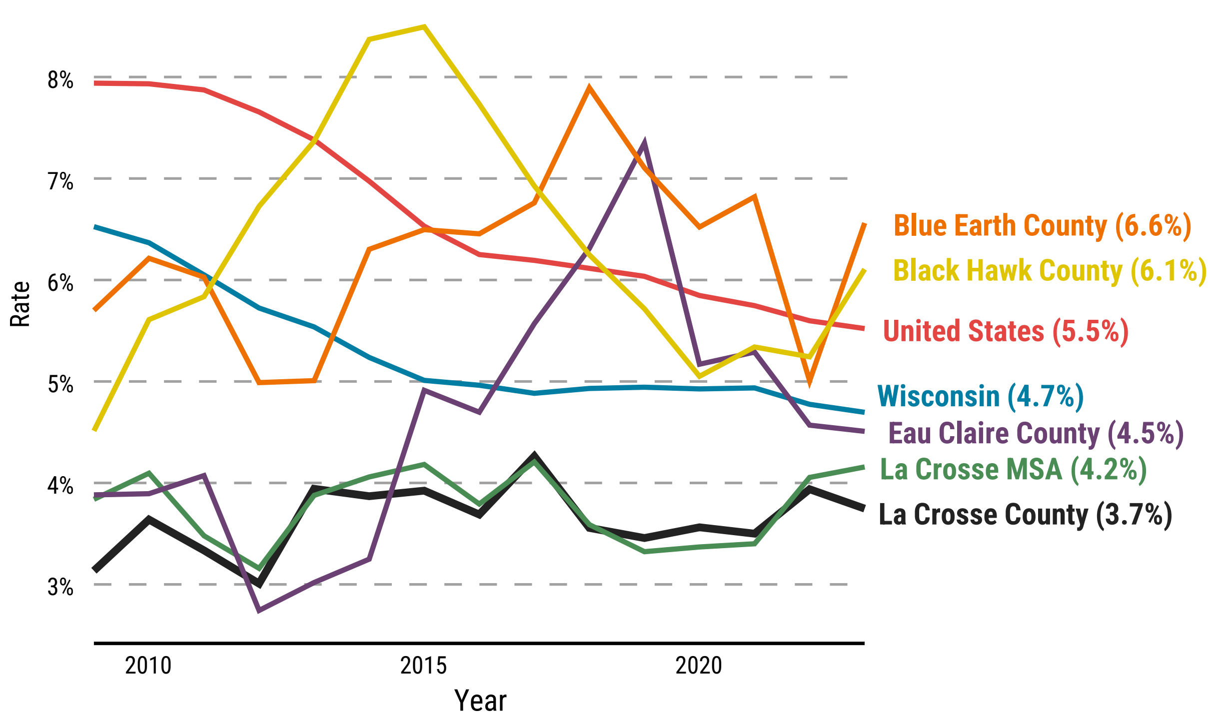


Source(s): ACS, 5-year estimates, 2009-2023

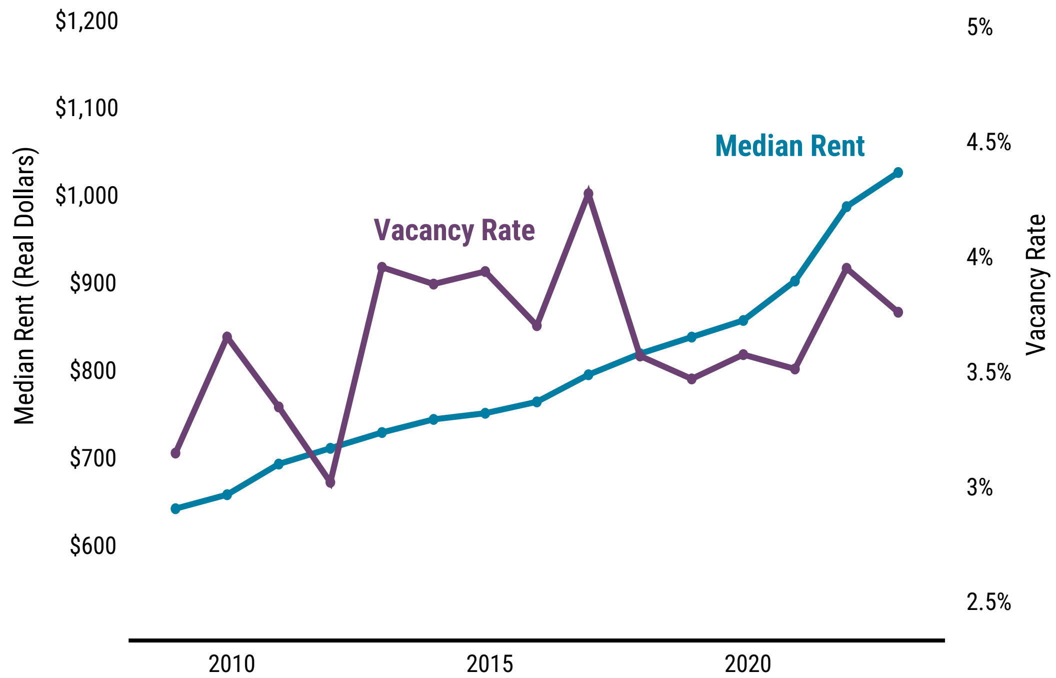
Rental vacancies remain low in La Crosse County – more so than competing locations.

A low rental vacancy rate puts upwards pressure on rents. As new supply has consistently come on the market, absorption of those units is rapid, leading to sustained upward pricing pressure. Rental demand continues to increase.

Rental Vacancy Rate



Vacancy Rate Relative to Median Rent

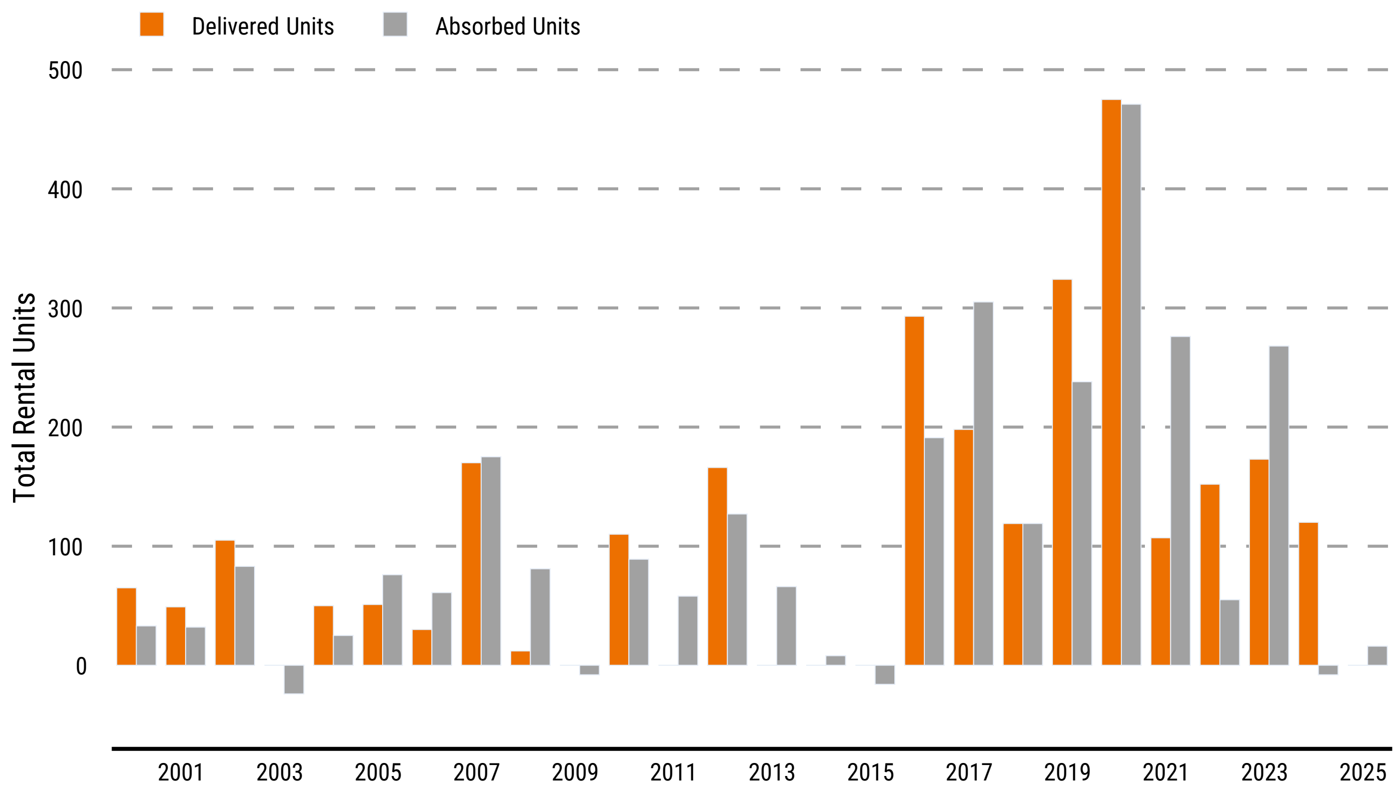


Source(s): ACS, 5-year estimates, 2009-2023

Multi-Family development remains a major source of unit growth and is being rapidly absorbed

In the commercial market, it remains true that new inventory – in particular in the great wave of multi-family investment that occurred from 2016-2022, has been rapidly absorbed in the market. Strong unit absorption – in particular post Covid-19 – has outpaced new unit creation, keeping vacancy rates low.

Delivered Multi-Family Units and Absorption in La Crosse County



Source(s): Costar (June, 2025)

MARKET INDICATORS |

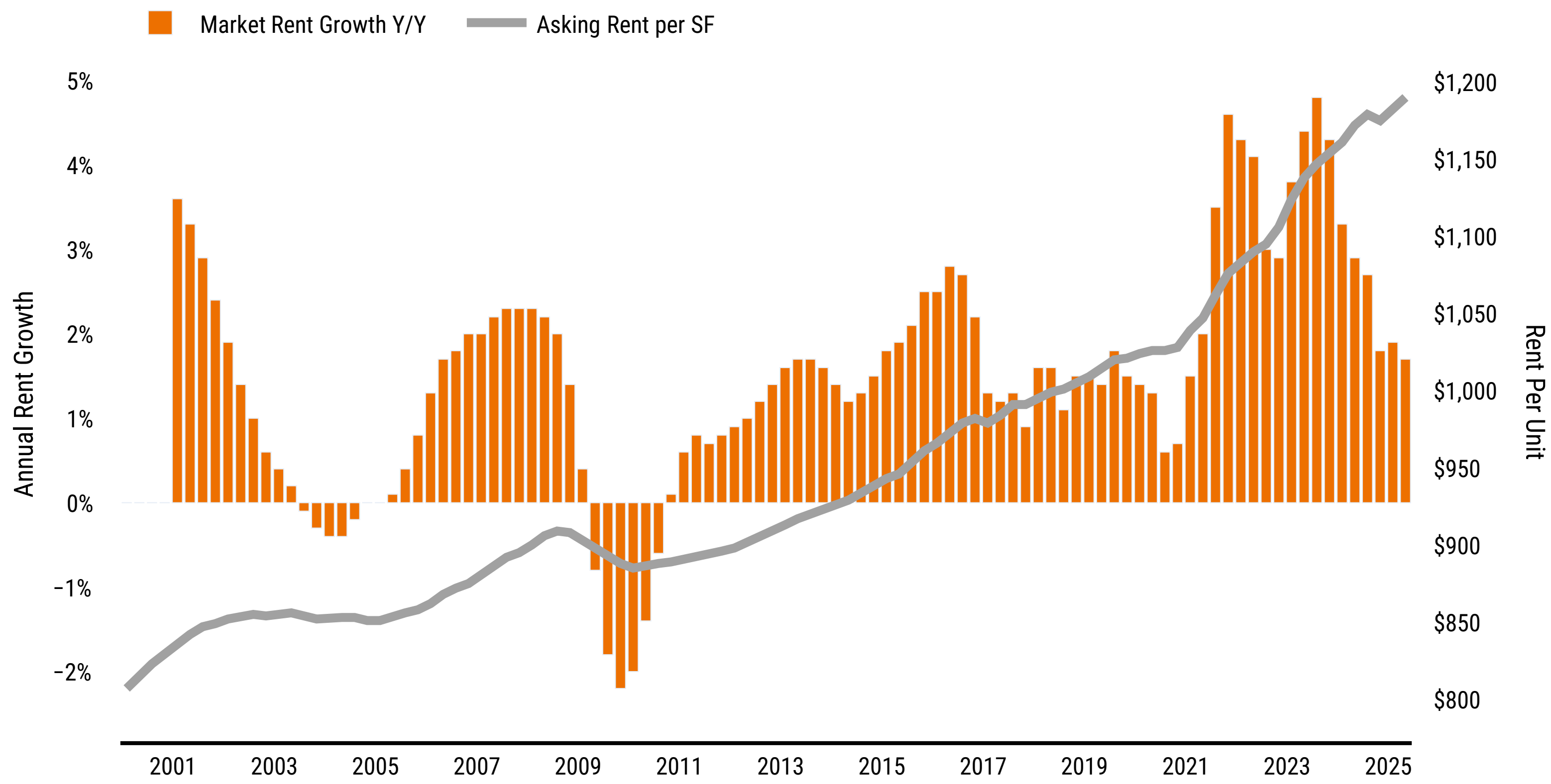
MULTI-FAMILY RENTALS

Covid-19, and a high-rate environment, are watershed moments for rental demand

Rental Demand – reflected in the absorption numbers previously and in increased headship rates – responded strongly to both higher interest rates and Covid-19 disruptions. The result is persistent rental demand.

Significant portions of this increased demand – and the desire to start one's own household – may be driven by groups who historically may be entering home ownership, but are delaying ownership in a high rate – high price environment where starter-homes are pricey. Rent growth is slowly stabilizing as new inventory hits the market, but remains elevated from the 2015-2020 baseline.

Market Rate Multi-Family Rent Growth: La Crosse County



Source: Costar

A note on data triangulation:

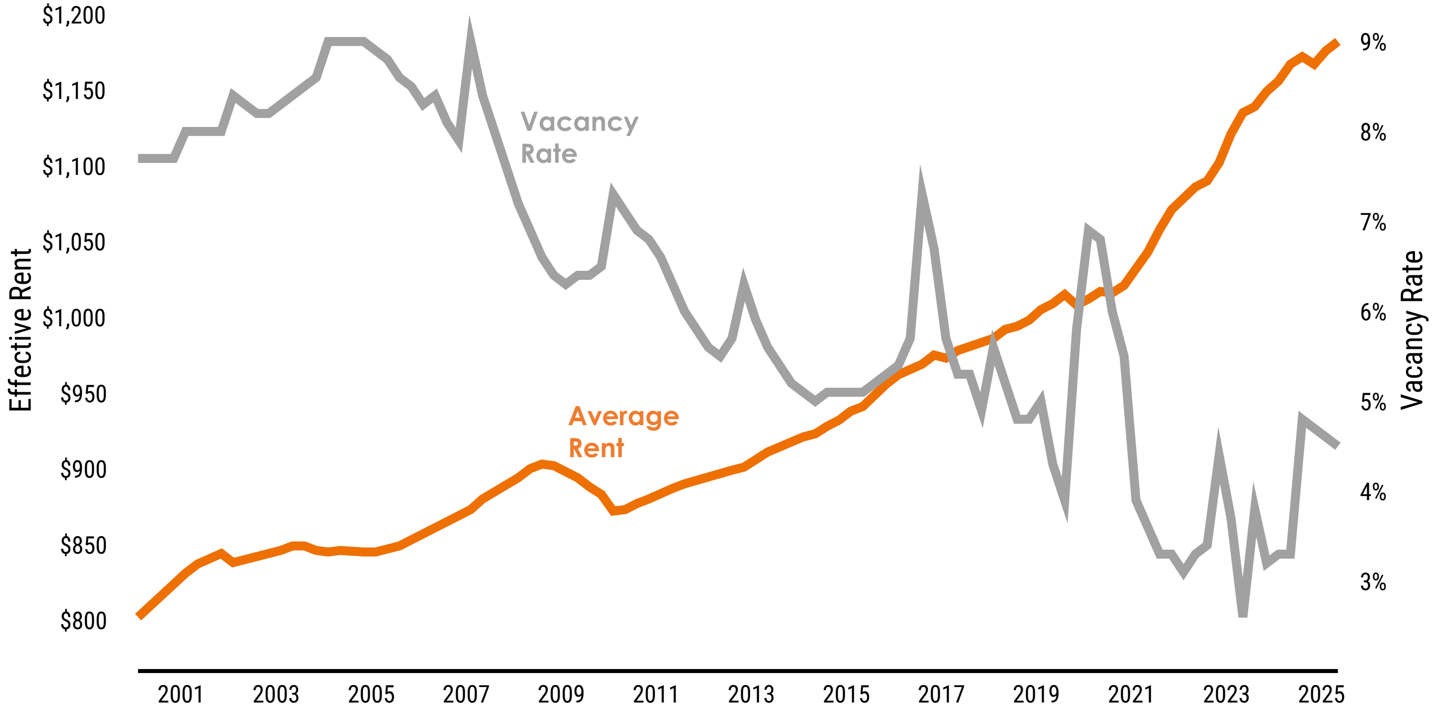
Costar is a comprehensive database of commercial properties. It tracks a range of housing market metrics and commercial descriptors. In the housing market, it is strongest at tracking larger multi-family, market rate rental buildings. It does not track single-family homes for rent, duplexes, triplexes, or smaller/older multi-family complexes. In La Crosse County, it fails to capture single-family homes, condominiums, or single-family homes for rent.

It is useful to triangulate data from Costar with other data sources to get a more comprehensive understanding of the market.

Vacancy rates have been on the decline with new rental demand, more so since 2020

The relationship between vacancy and rents are clear – rents increase when vacancy is low, giving landlords additional pricing power on the market. A tight market driven by increased demand continues to favor landlords, and induce new development of needed rental housing.

Multi-Family Rent vs Vacancy Rate: La Crosse County

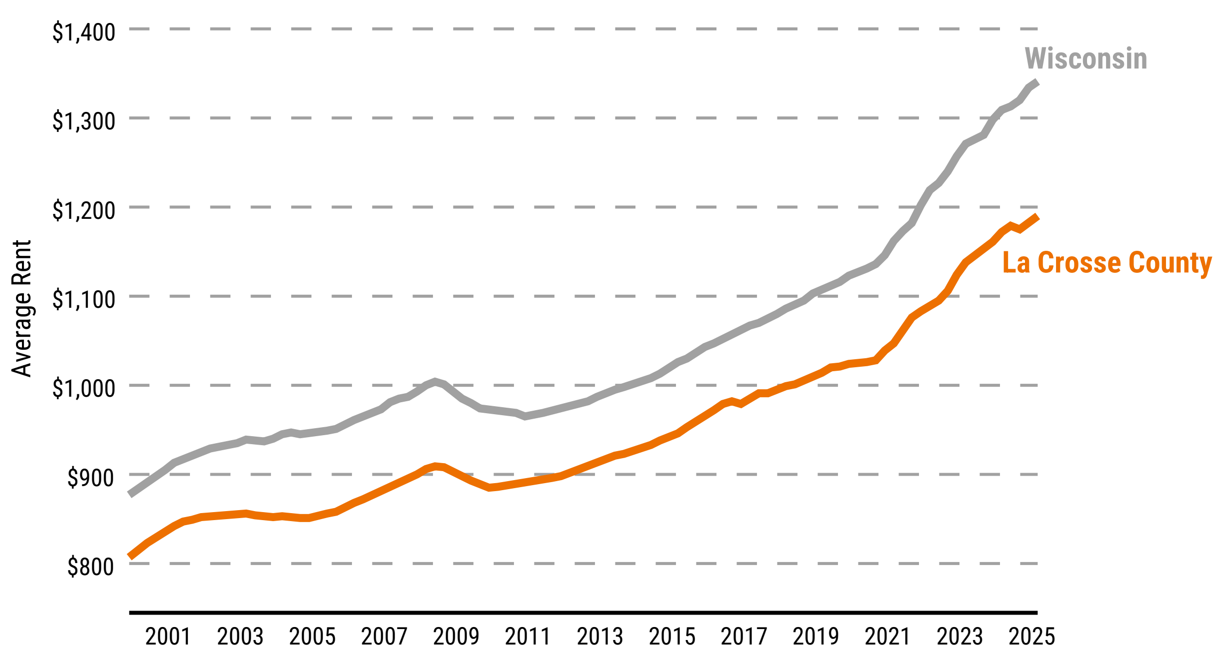


Source(s): Costar

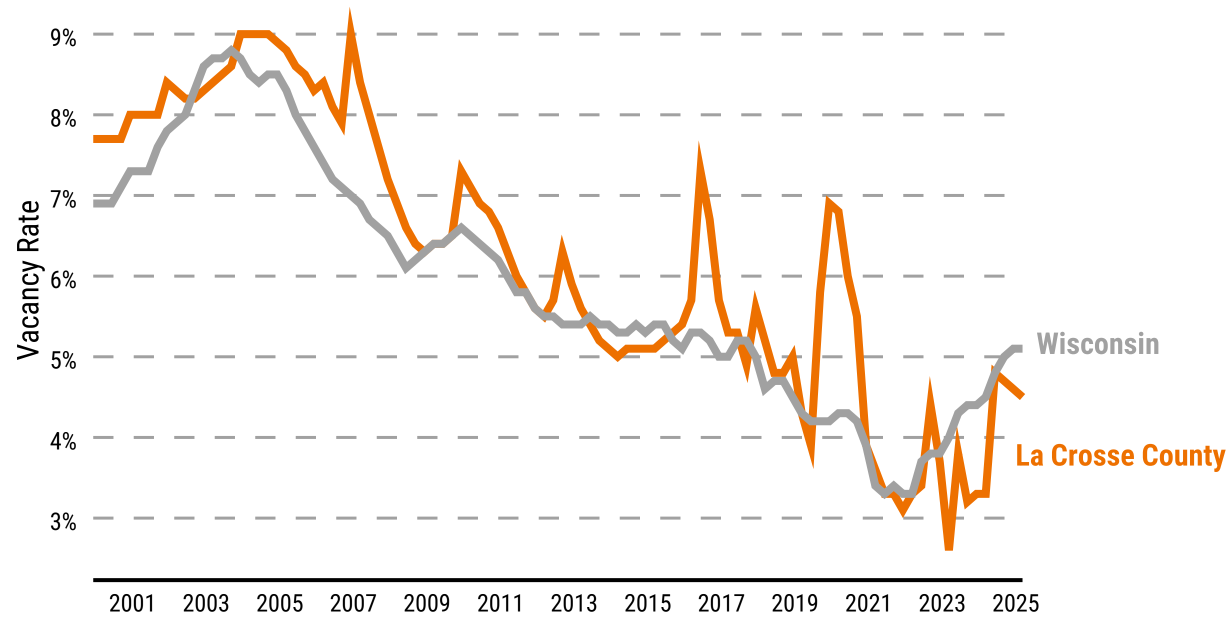
La Crosse County's vacancy and rent rate trends closely parallel the state

The factors driving rental demand and increased rents are heavily driven by macro-economic factors, albeit with some unique characteristics in the La Crosse market regarding increased unit demand from headship rates.

Multi-Family Rent in La Crosse County Compared to Wisconsin



Multi-Family Vacancy in La Crosse County Compared to Wisconsin

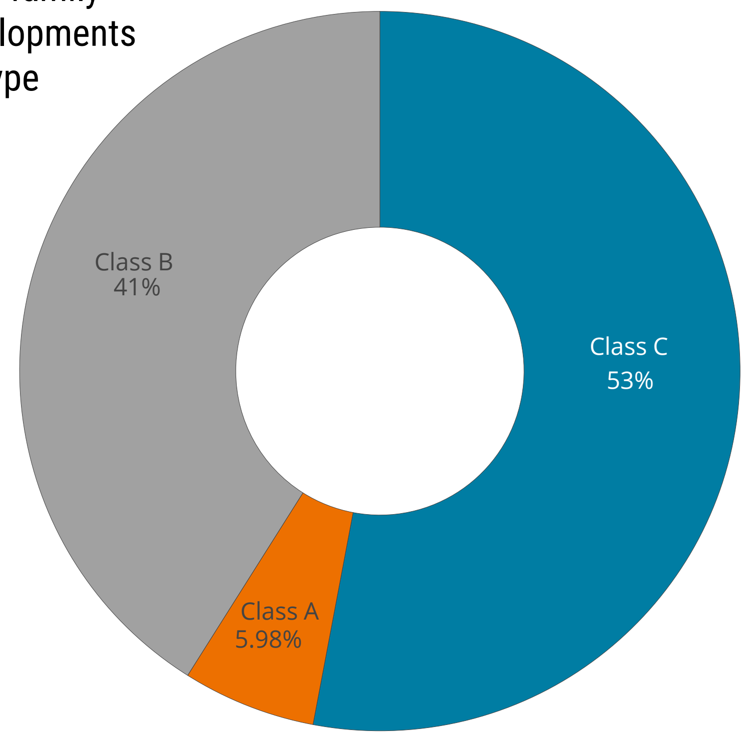


Source(s): CoStar

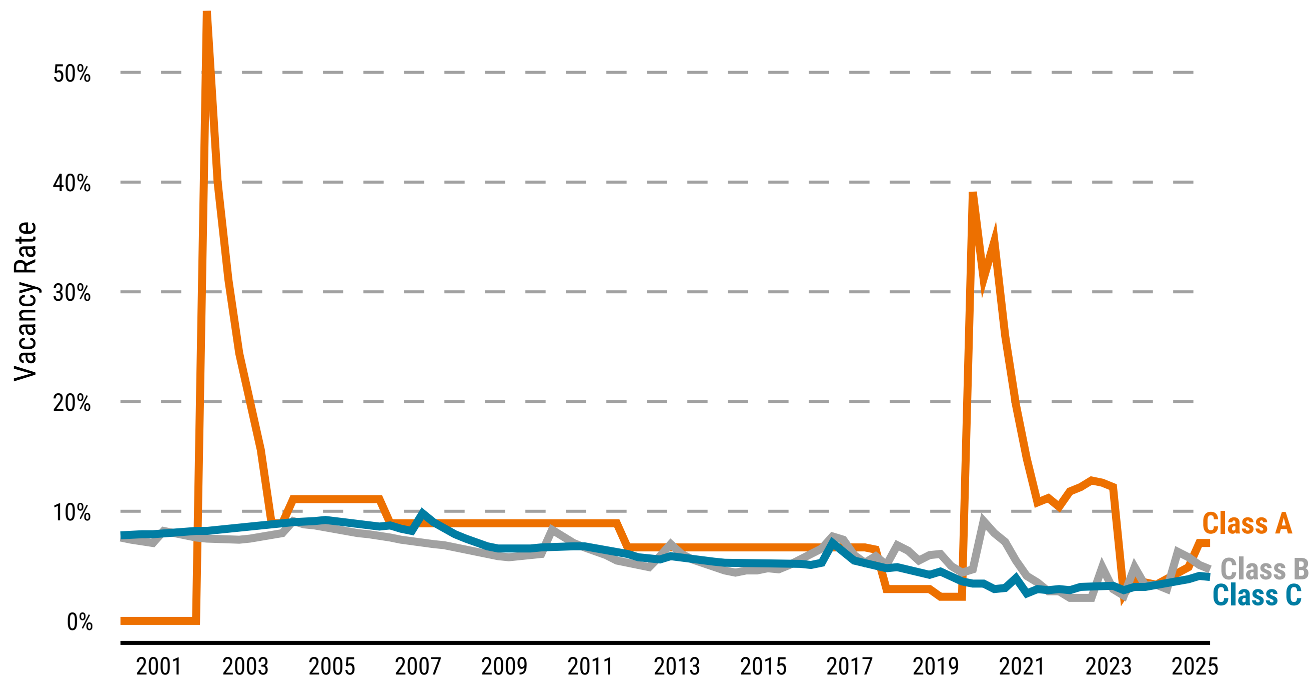
La Crosse's market contains a mix of rental property types - Class A refers to newer market rate development

The 'naturally occurring' affordable housing – typical for older Class C buildings – continues to have slightly higher occupancy than Class A or B buildings, indicating strong demand for affordable rental housing. Absorption across the board is high, providing a strong environment for growth.

Multi-family Developments by Type



Multi-Family Vacancy By Building Class: La Crosse County

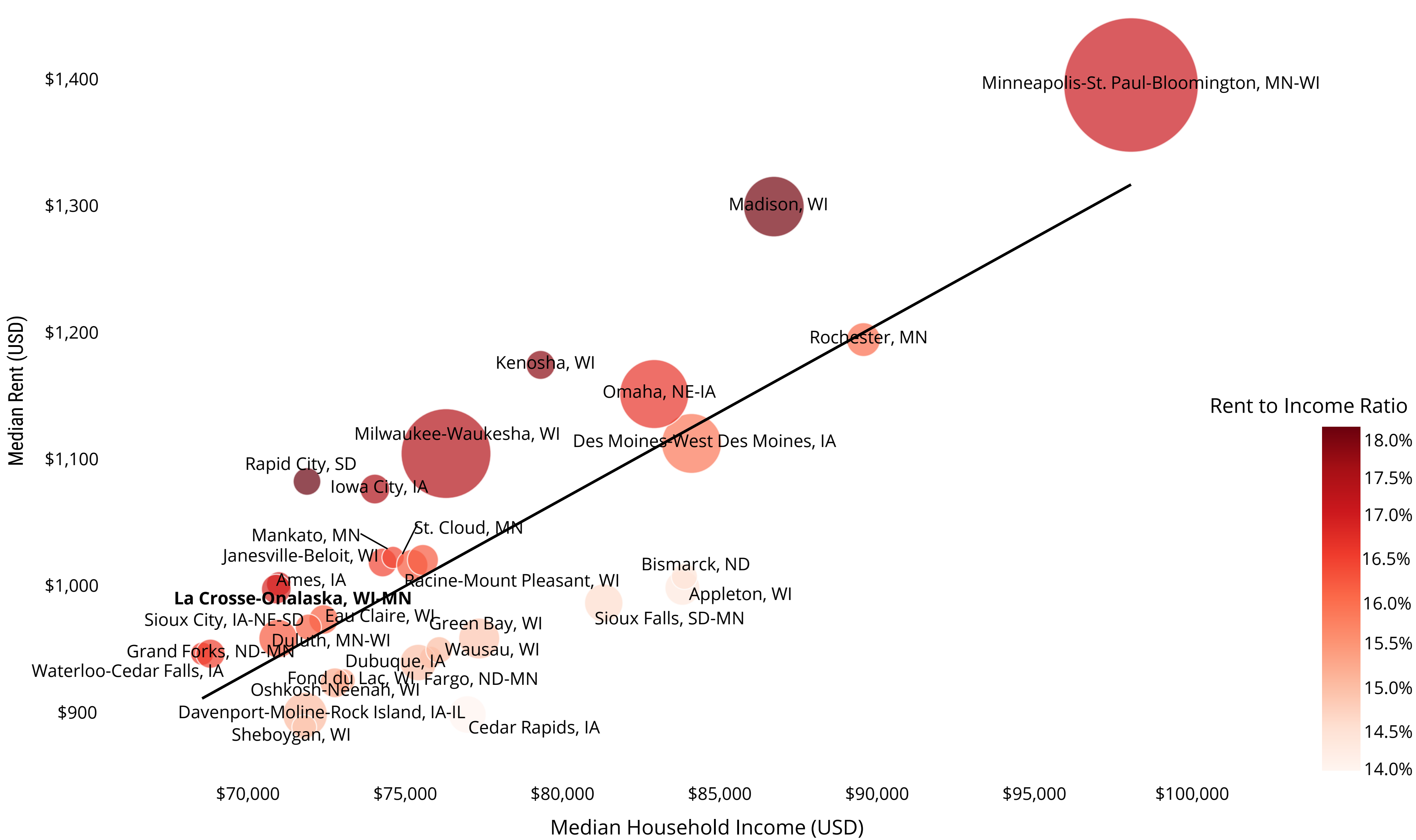


Source(s): CoStar

La Crosse's market leans more unaffordable

As a lower income community, La Crosse rents are high relative to those incomes. College towns lean significantly more so in that direction that non-college towns, as do towns with higher rates of job and economic growth relative to new supply.

Relationship between Median Household Income and Median Rent

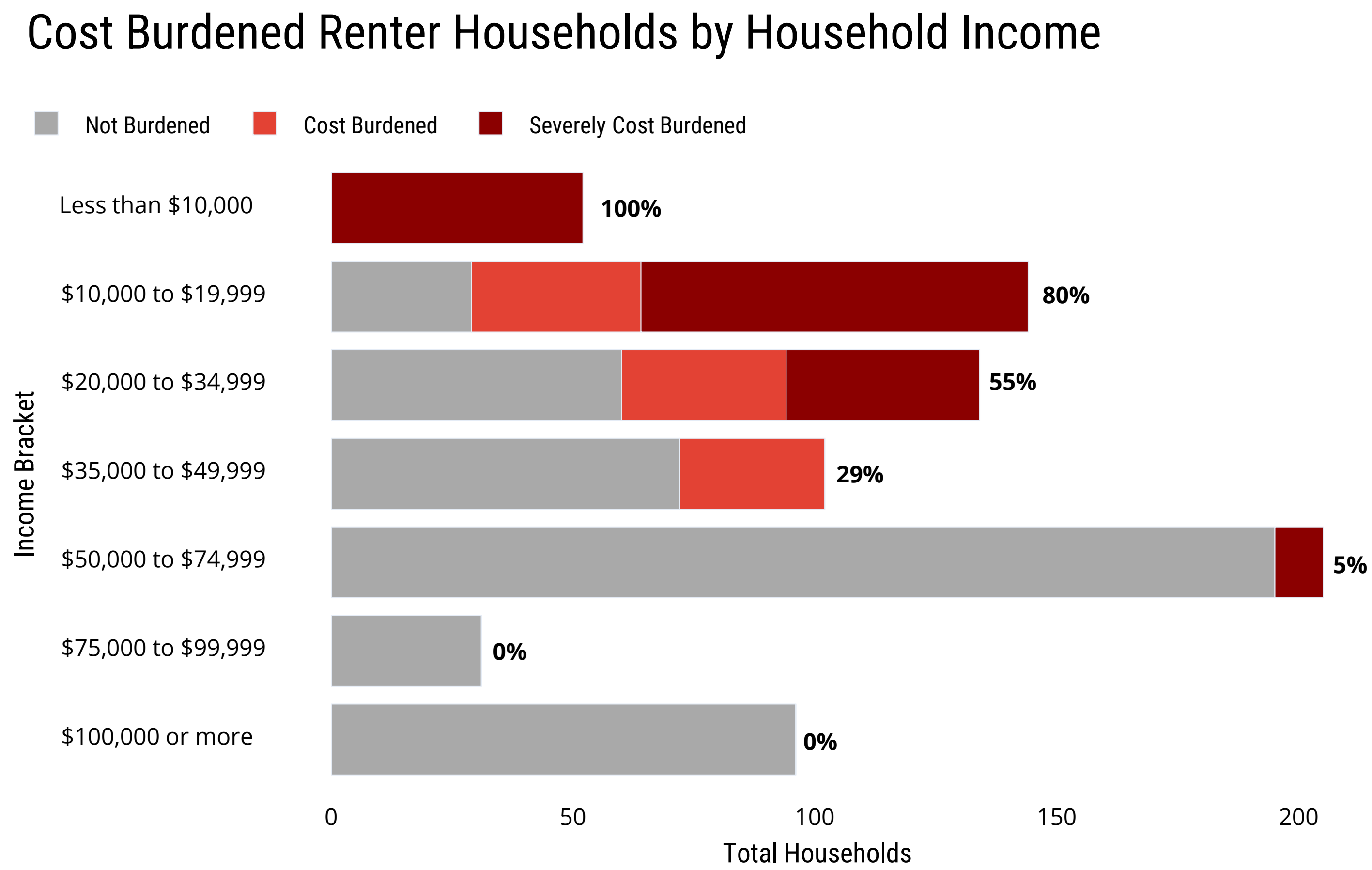


RENTER COST BURDENED

Cost-Burdens are substantial for households earning less than $35,000

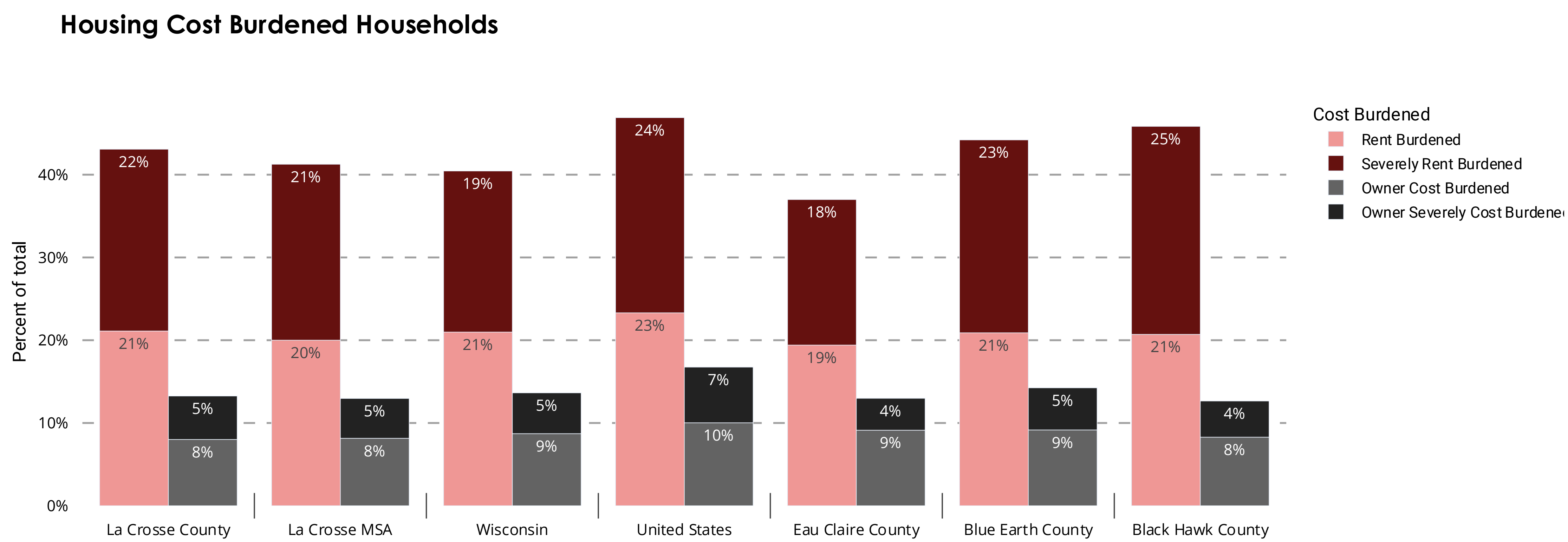
Rent burdens are high for those who work in lower wage industries and are single-income earners. It is very difficult to find an affordable place to rent, and many are severely rent burdened – or paying more than 50% of their income in rent.

At the higher end, households earning more than $50,000K are likely to able to find affordable housing, however top-of-the-market rentals are still likely to encroach on affordability.



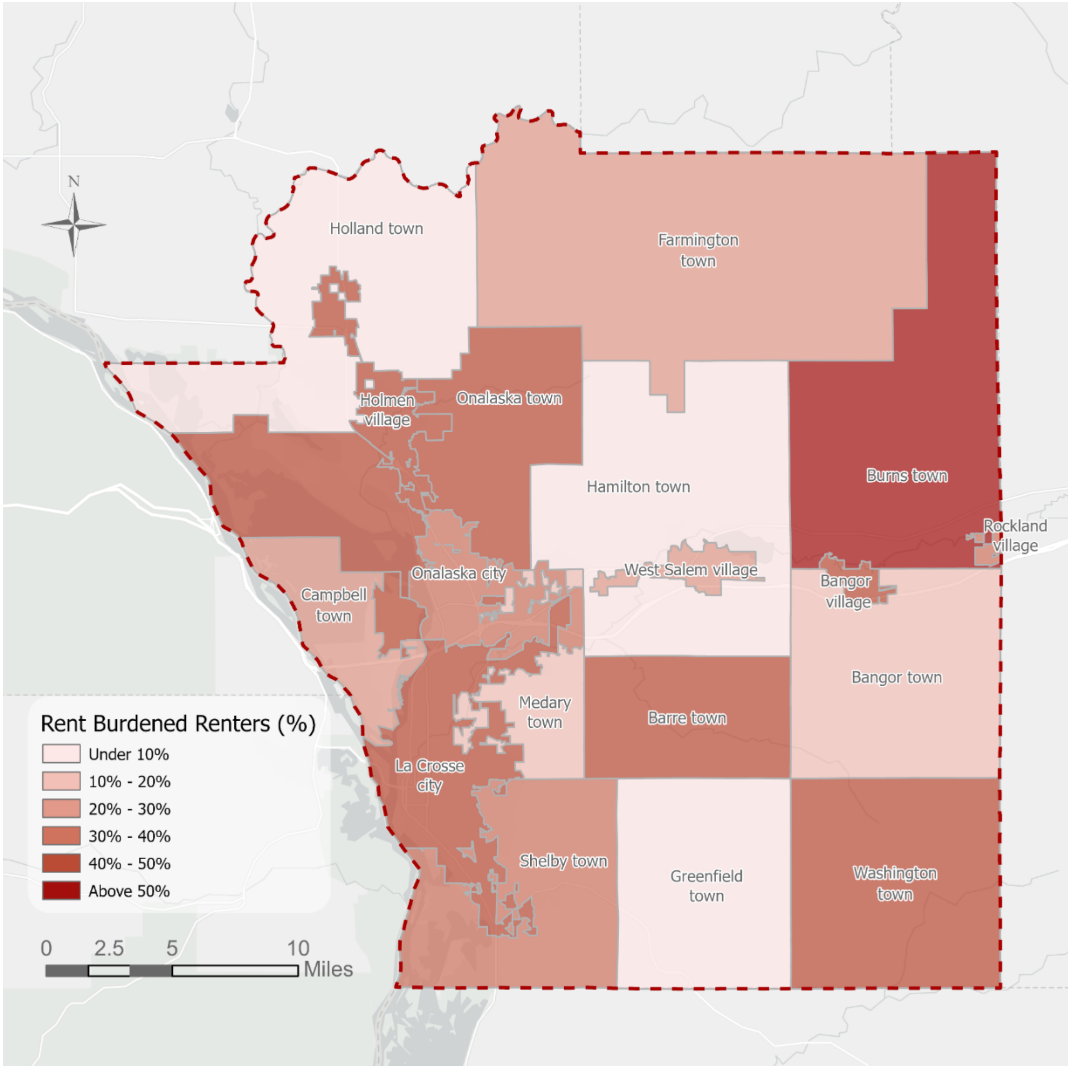
The number of housing cost burdened households is consistent with other places, but still sits above 40% of renters

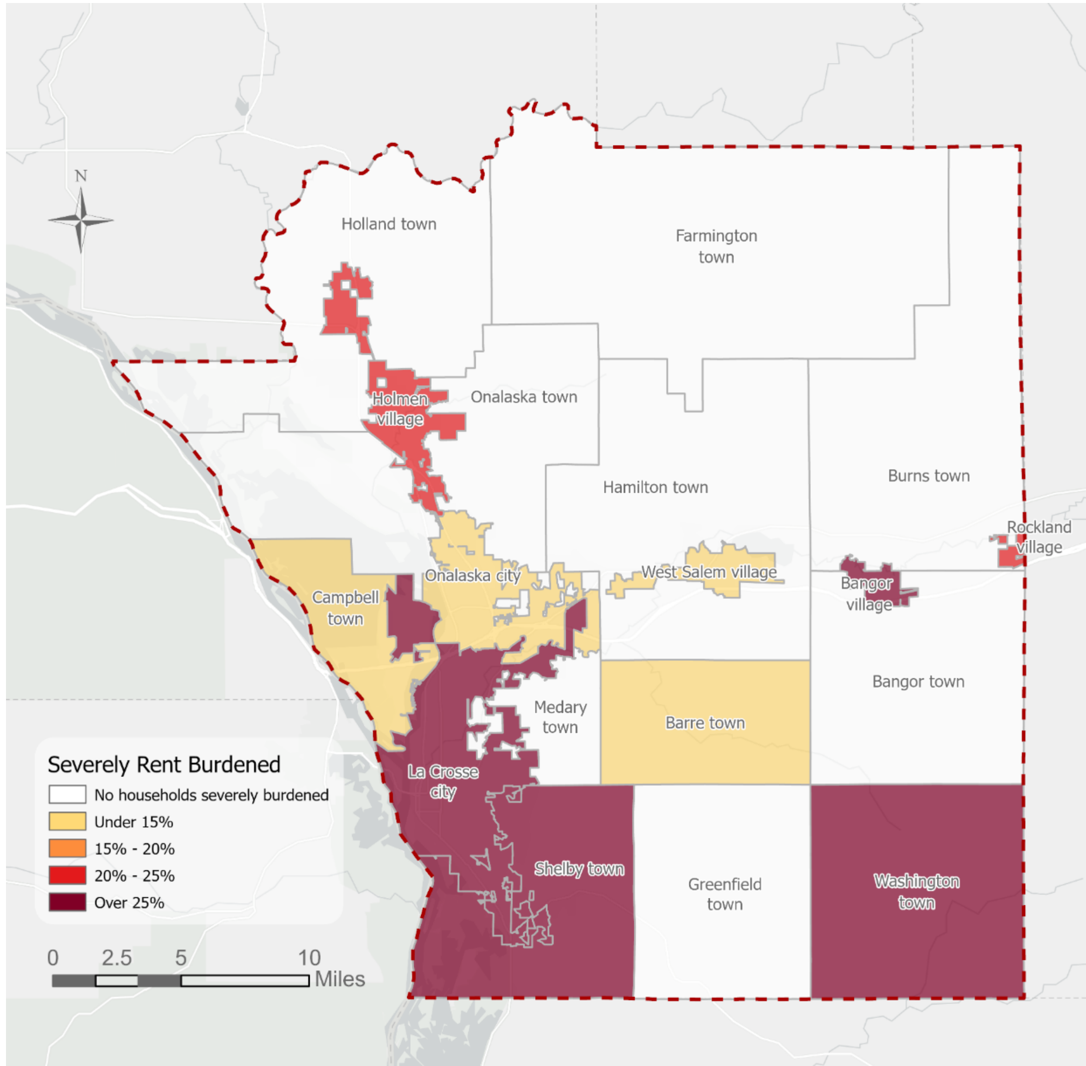
22% of total renters are severely burdened – a number above Wisconsin averages but below national and regional comparison cities. Eau Claire – a region with strong income growth – is an exception, with the number of rent burdened households dropping significantly in recent years. Due to tighter lending standards, fewer ownership households are highly leveraged, although fixed income households may experience cost burden.



Source(s): ACS 5-year estimates, 2018-2023

Rent burdens are high throughout, but concentration of severely burdened in City of La Crosse, Town of Shelby, and Village of Bangor.

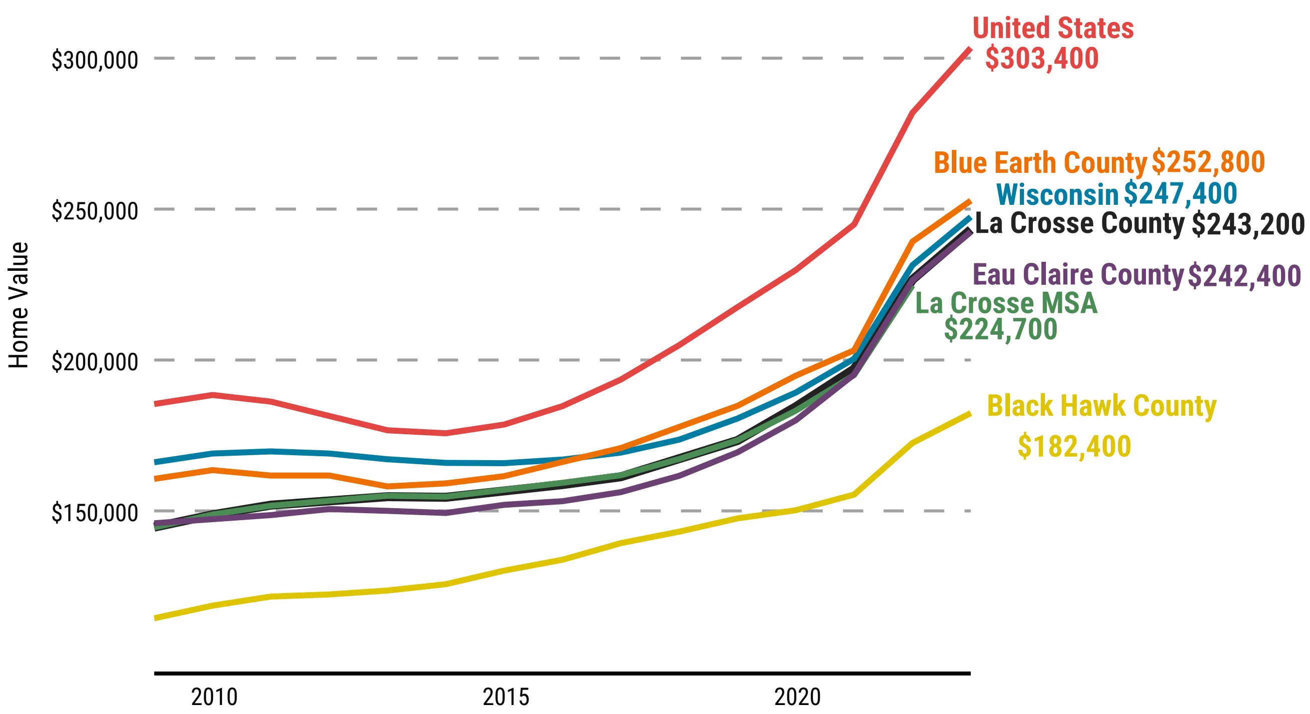




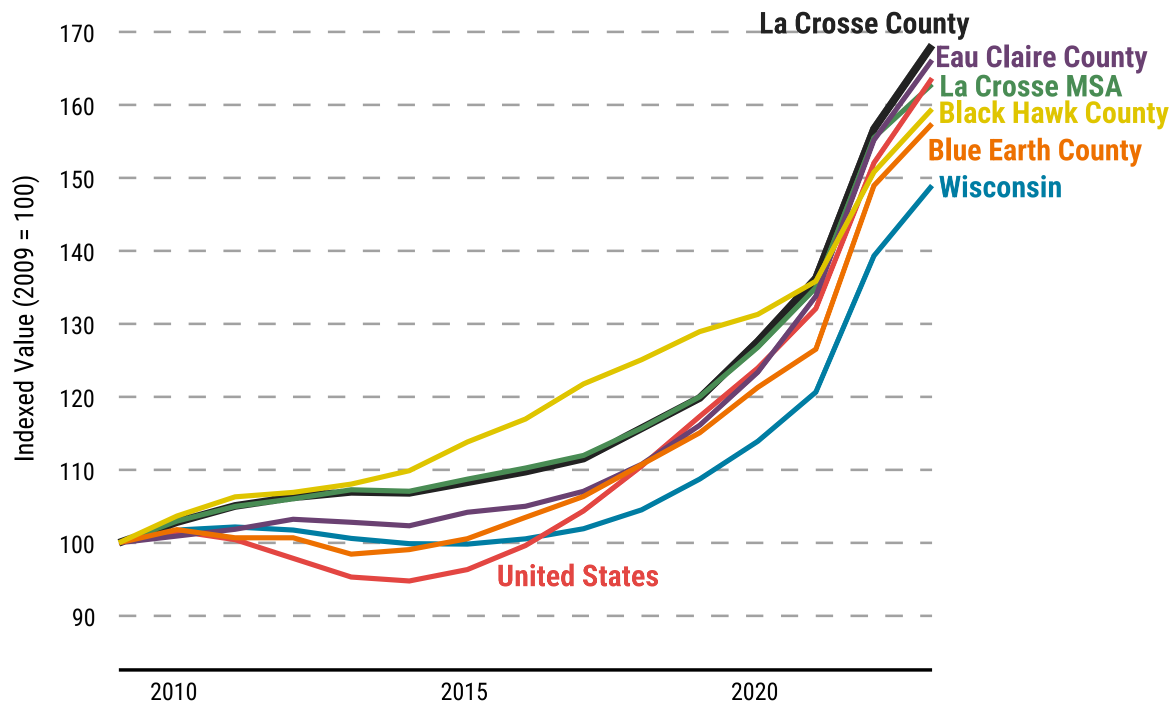
La Crosse County home values have increased by nearly 68% since 2009

With supply stalling in the early to middle part of the decade, La Crosse houses jumped in value. With the ACS data here incorporating housing across housing types, demand has been sufficient especially in the early part of the low-rate 2020s, to send price up by 40% in a three year span.

Median Home Value - Current Dollars



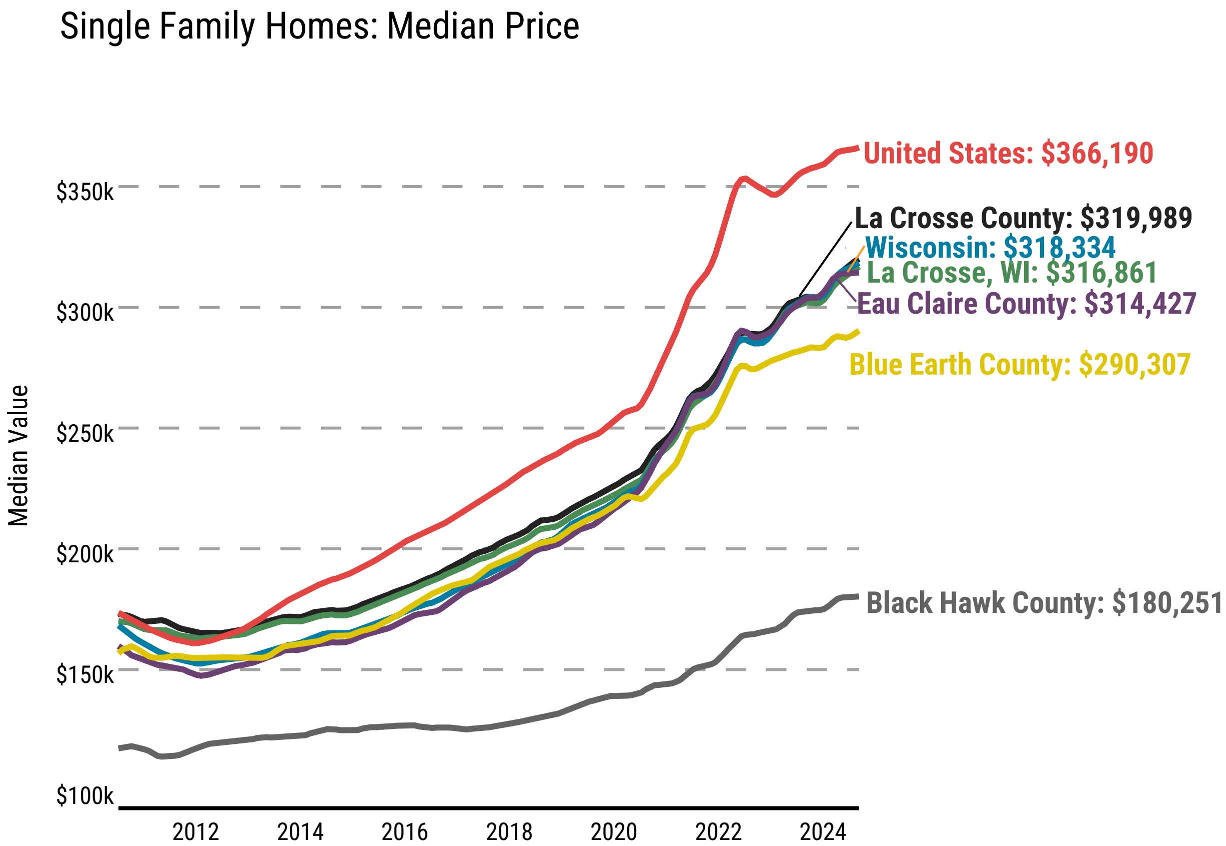
Median Home Value - Current Dollars: Indexed

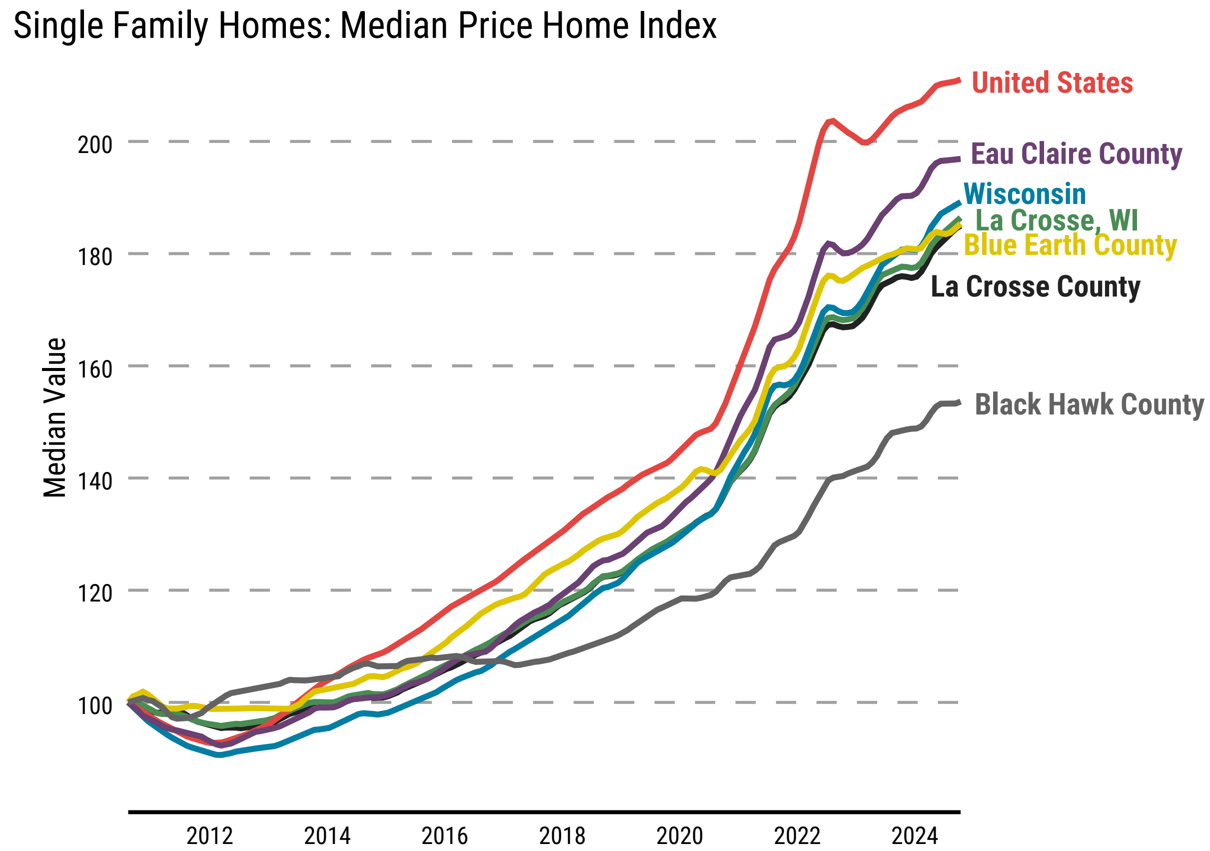


Source(s): ACS 5-Year, 2009-2023

Detached single family homes are no different – growth was most substantial in the low rate 2020s

Prices have been on the rise since the mid to late 2010s as demand started to outpace supply, but growth was most significant in the low-rate environment of the 2020s. With income growth stronger in Eau Claire, ownership housing has been increasing at a faster rate. As rates increased, price growth slowed but remained positive, due to low inventory on the market driving up competition for houses on the market



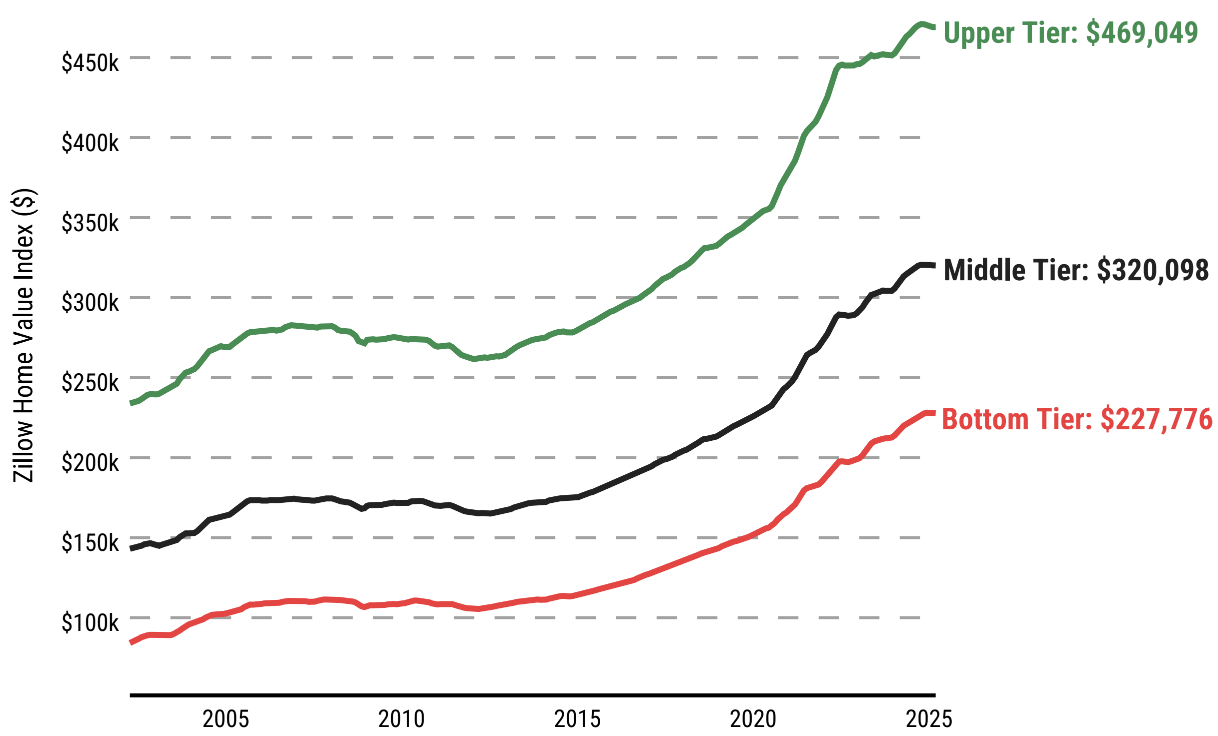


Source(s): Single Family Homes data from Zillow, extracted June, 2025

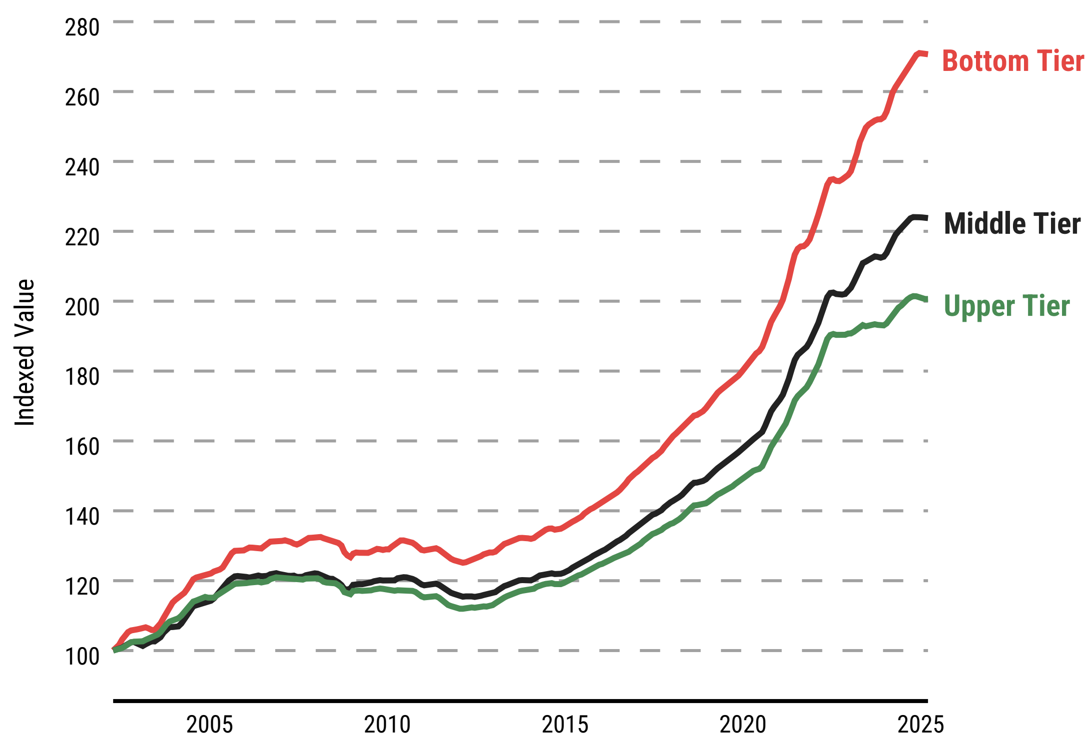
Competition in the market is strongest within the 'Bottom Tier', or more affordable homes

High demand for entry level homes is pushing up prices faster for homes on the lower end of the market. Since 2015, single family homes in the bottom tier of the market have appreciated by >125%, greatly impacting both demand for ownership housing, and likewise, demand for rentals.

Home Values Based on Tier: La Crosse County



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

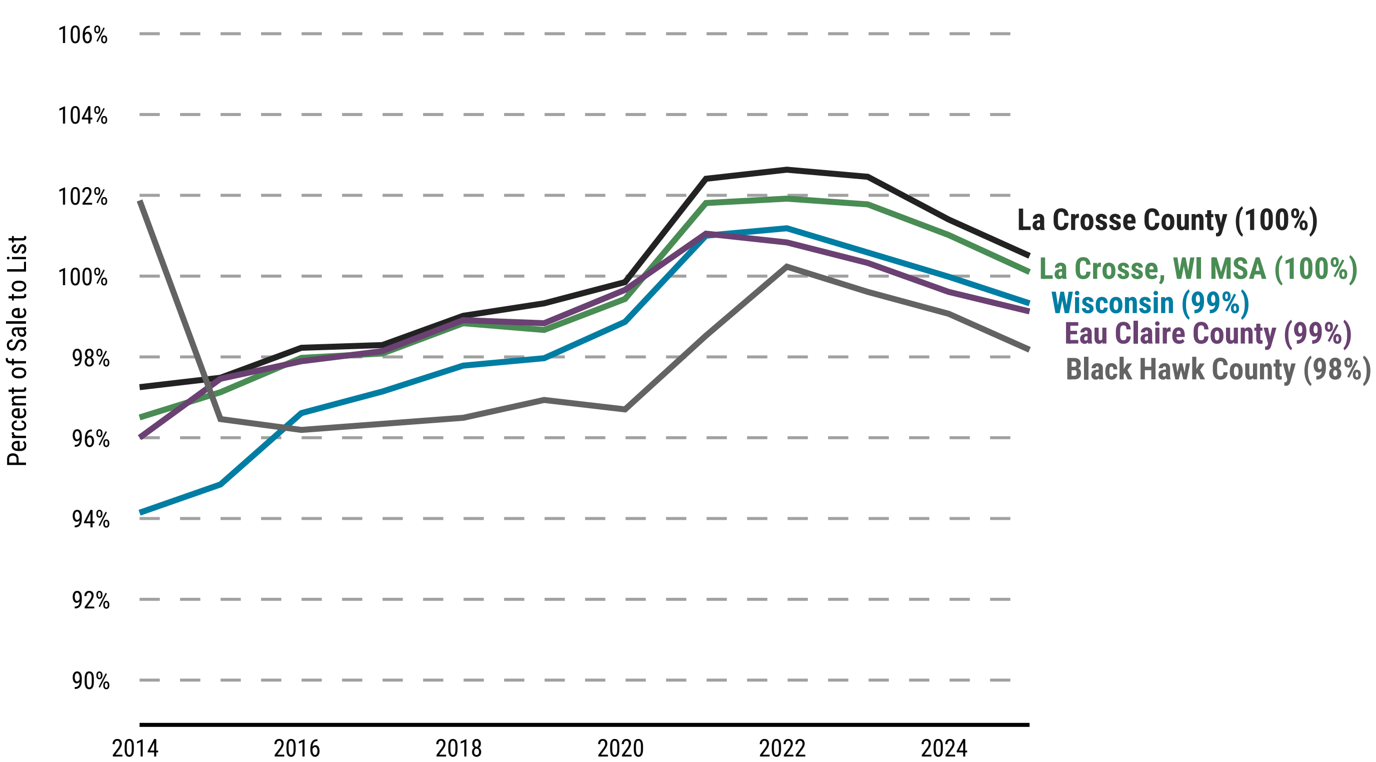


Source(s): Zillow, extracted June, 2025

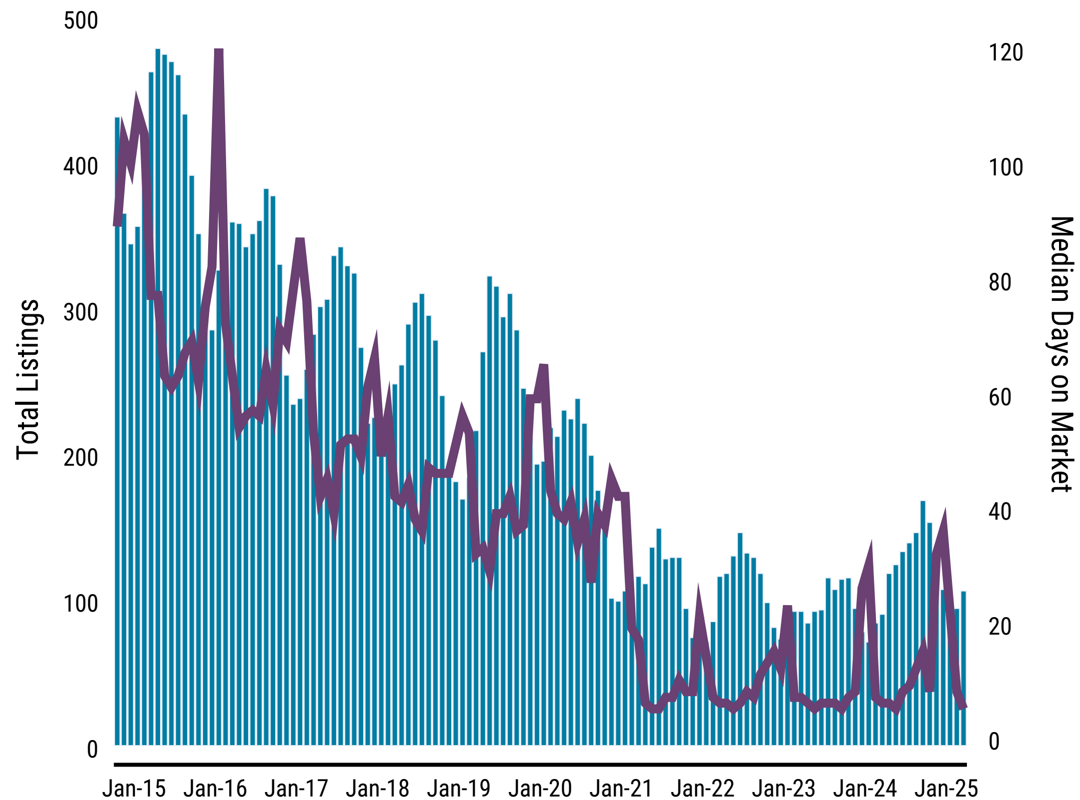
Inventory has shrunk alongside the rise of interest rates – low rates act as 'golden handcuffs' limiting mobility

Even as rates dampened demand, the supply of housing for sale shrunk in greater proportion. The consequence is continued upward pressure on home prices, with homes in La Crosse selling consistently higher than listing.

Single Family Homes: Average Sale to List



Single Family Homes Inventory Relative to Median Days on Market in La Crosse County, WI

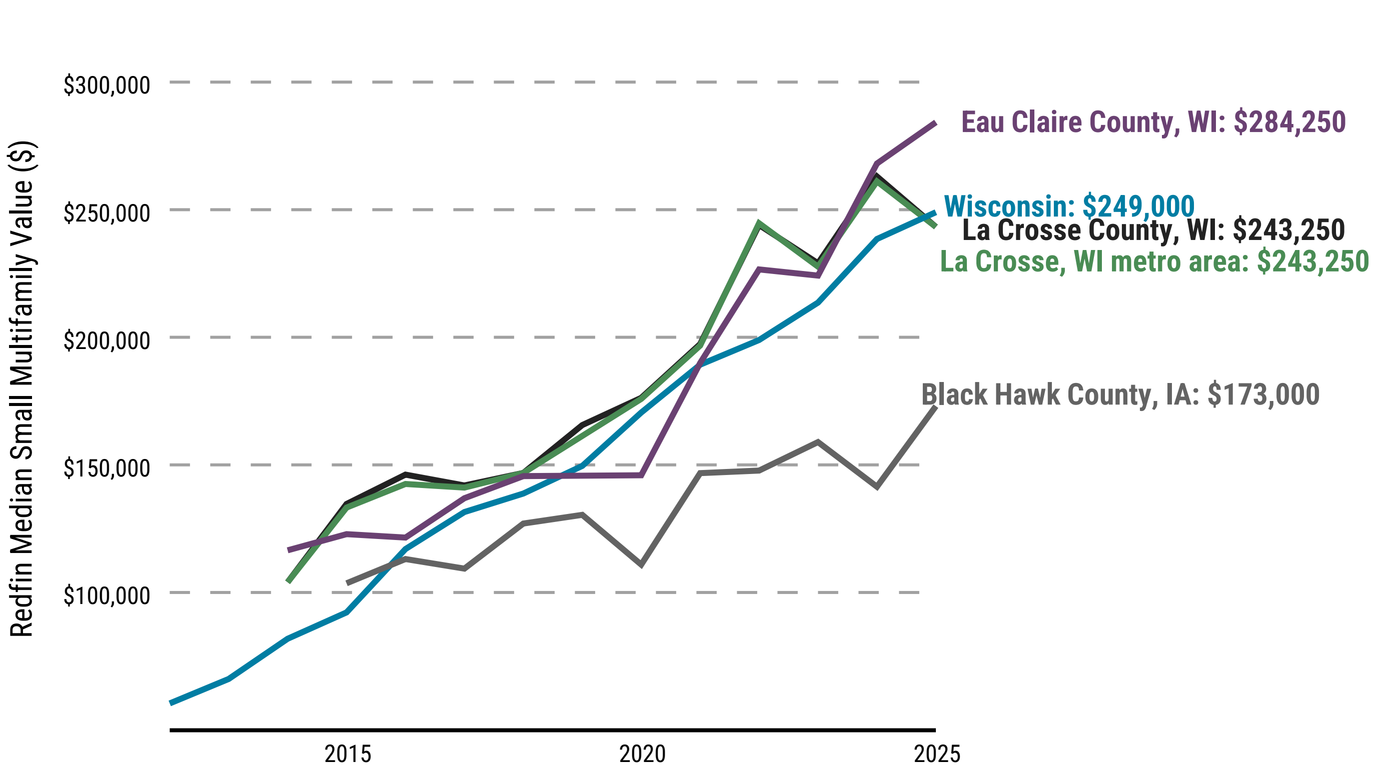


Source(s): Zillow, extracted June, 2025

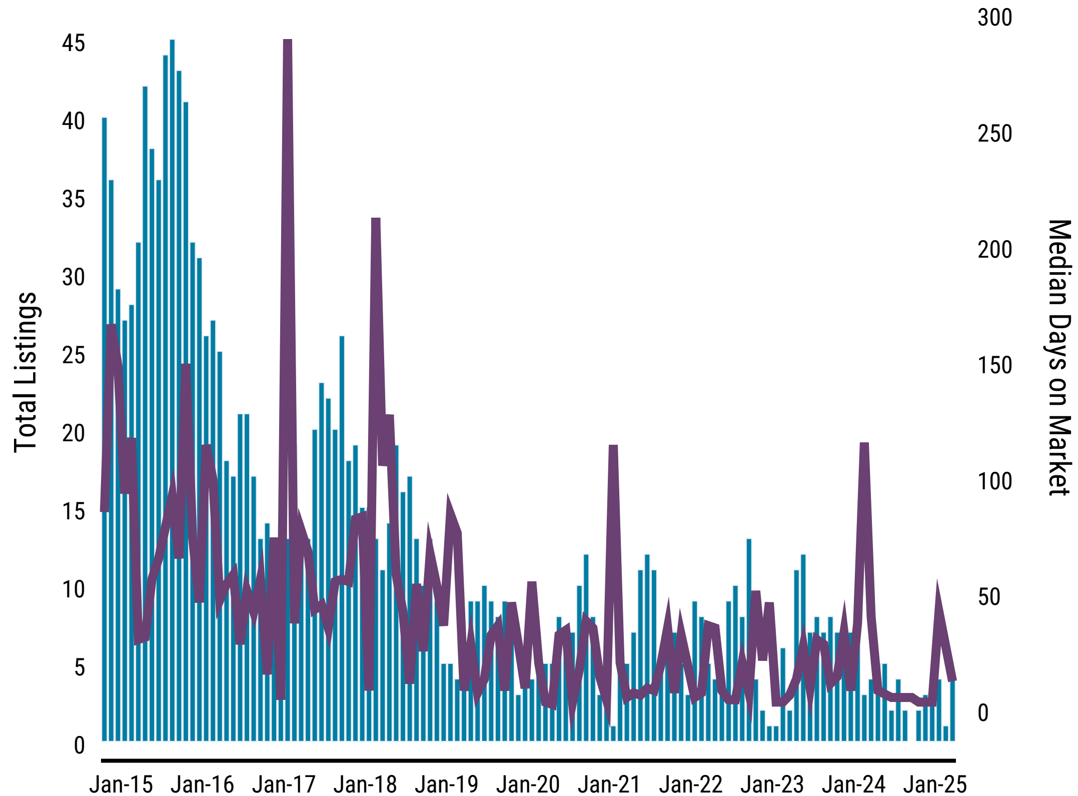
Inventory has also shrunk for smaller multi-family units, and prices continue to rise

Demand for multi-plexes continues to grow, with the majority of this housing stock concentrated in more historic neighborhoods of urban areas. Since the early 2010s, prices have more than doubled.

2-4 Unit Multi-family Median Price



Inventory Relative to Median Days on Market for 2-4 Unit Multi-family in La Crosse County, WI

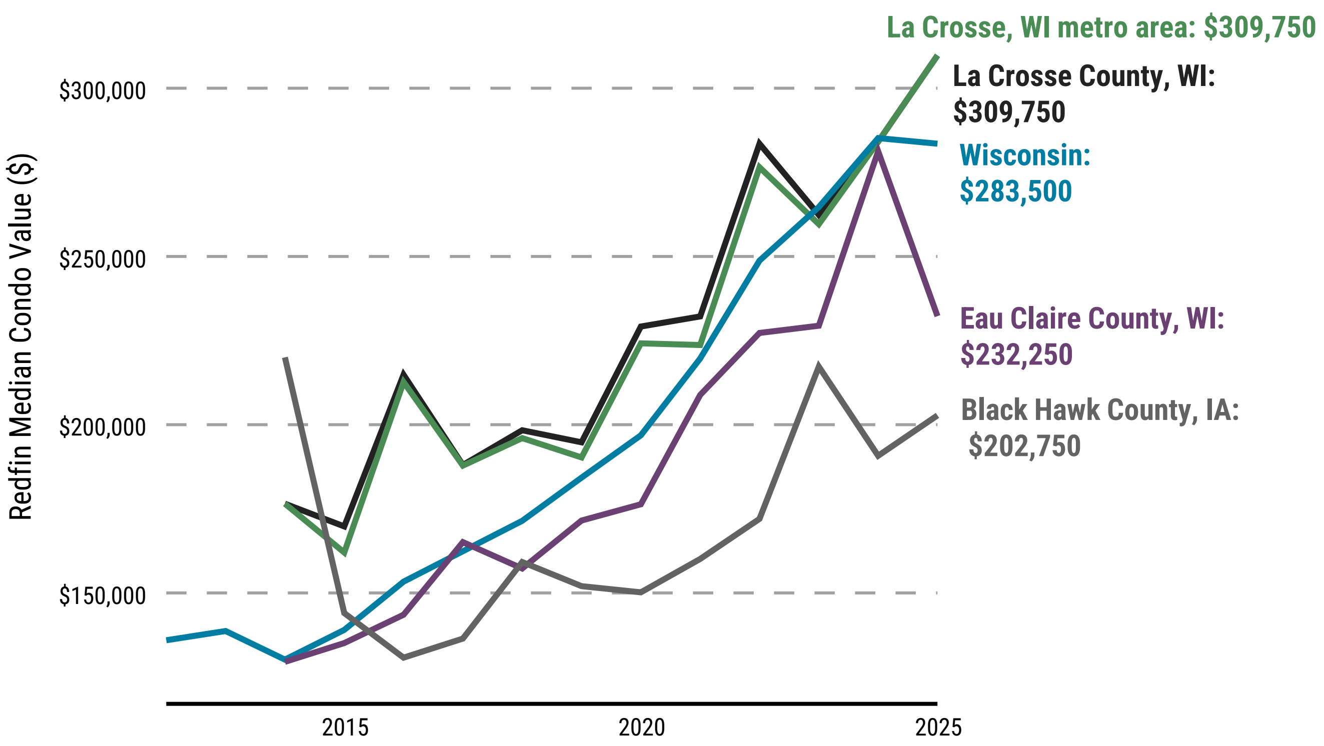


Source(s): Zillow, extracted June, 2025

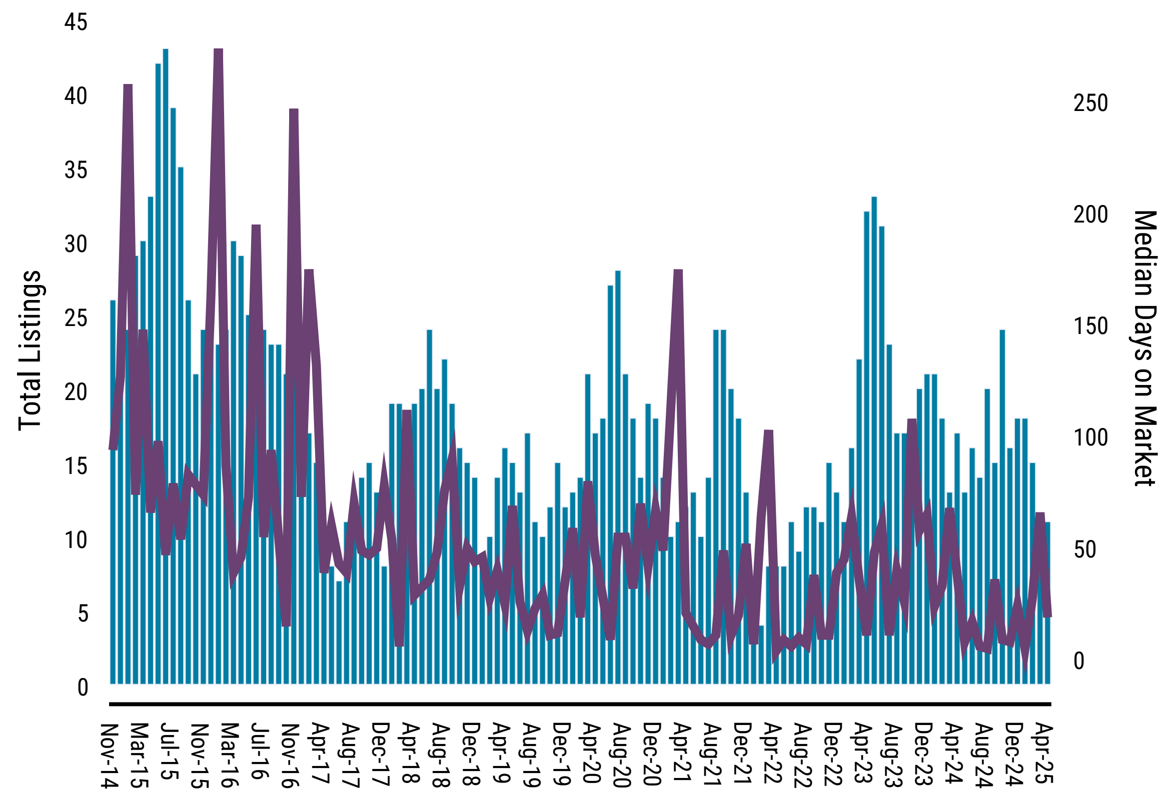
Condominium's are also facing strong upward price pressure – but inventory is already low

With only 10-35 units on sale a year, the inventory of condos are small. Nonetheless, they remain in strong demand. They do not, however, offer much of a price discount compared to single-family homes.

Condominium Median Price



Inventory Relative to Median Days on Market for Condos in La Crosse County, WI

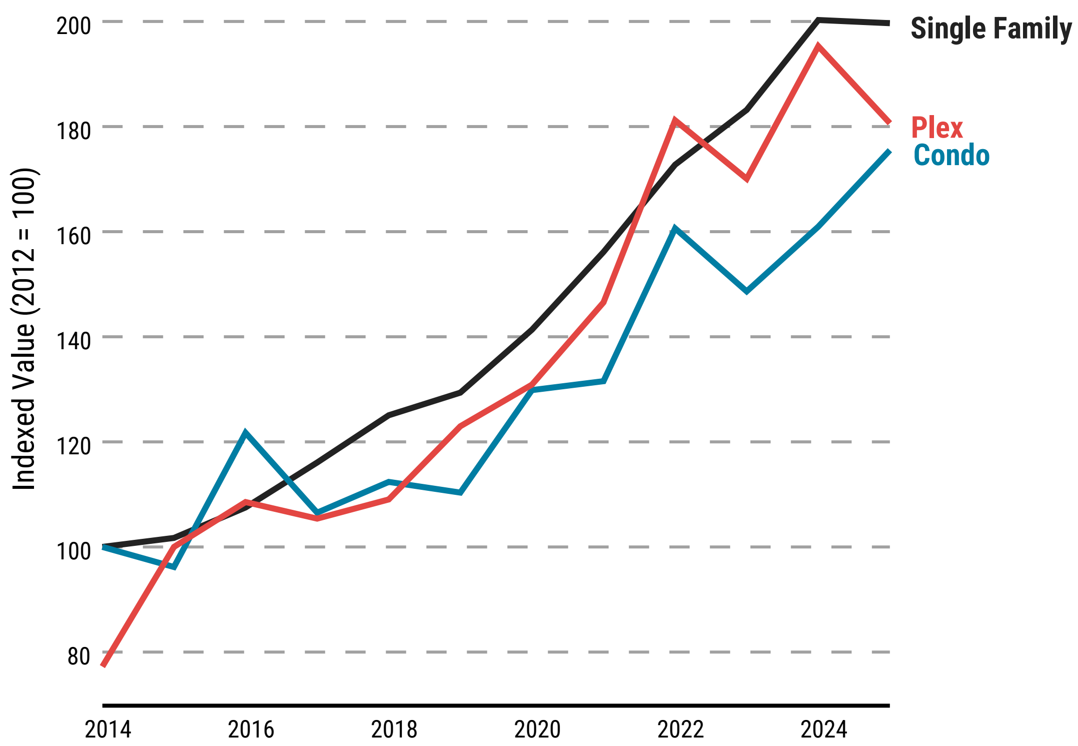


Source(s): Zillow, extracted June, 2025

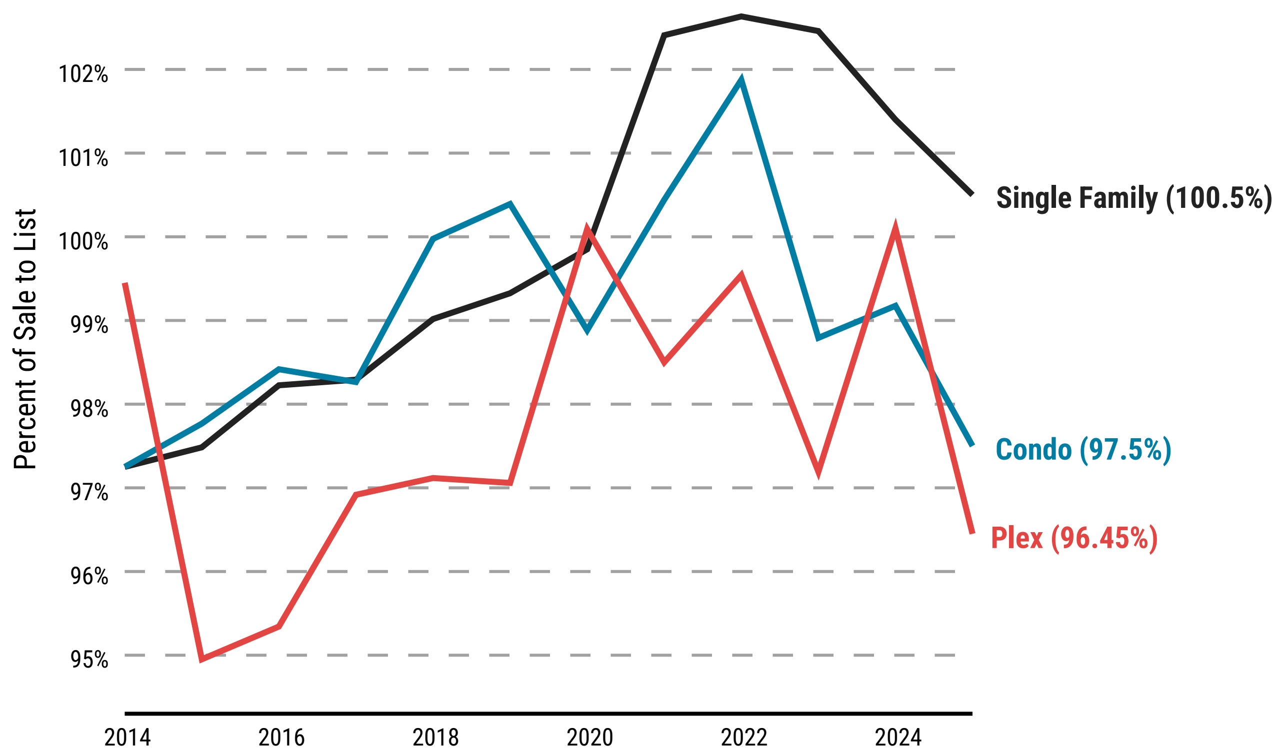
When juxtaposed, all housing types continue to sell well, but demand remains strong for single family

Nearly all housing types have increased dramatically in value since 2012. Plexes and condos – while selling below list price more frequently – are nonetheless in high demand. New inventory of multi-plexes and condos are more limited, so increases are mostly driven by appreciation in value of existing older housing stock.

Median Price Index: Housing Type Comparison in La Crosse County, WI



Average Sale to List: Housing Type Comparison in La Crosse County, WI



Source(s): Zillow, extracted June, 2025

MARKET INDICATORS |

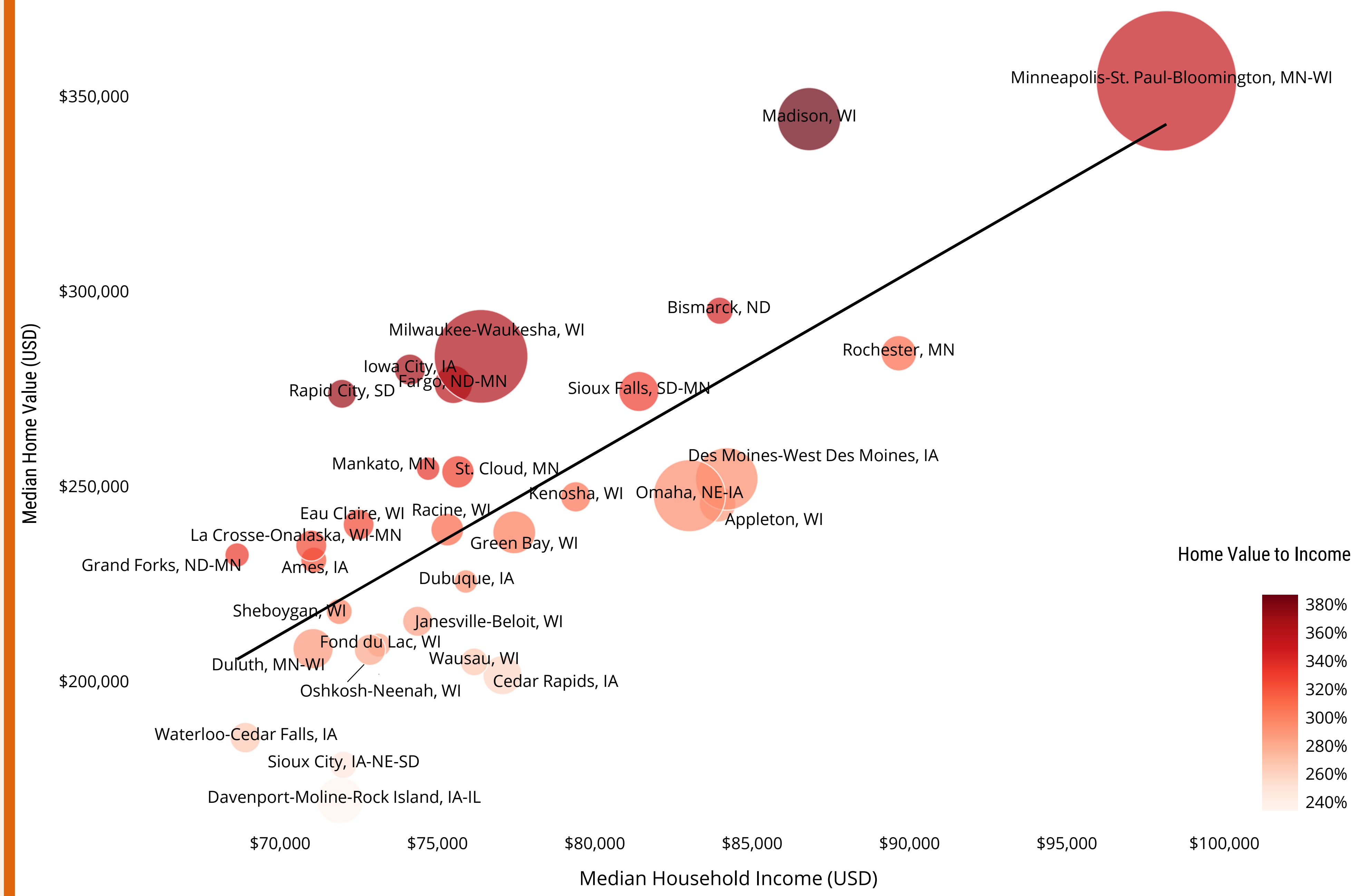
VALUE TO INCOME

Income to Home Values are Higher than Average

The ratio of the median home value to median income is relatively high compared to other metro areas in the upper Midwest.

Prices have been running ahead of incomes, decreasing relative affordability.

Relationship between Median Household Income and Median Home Value

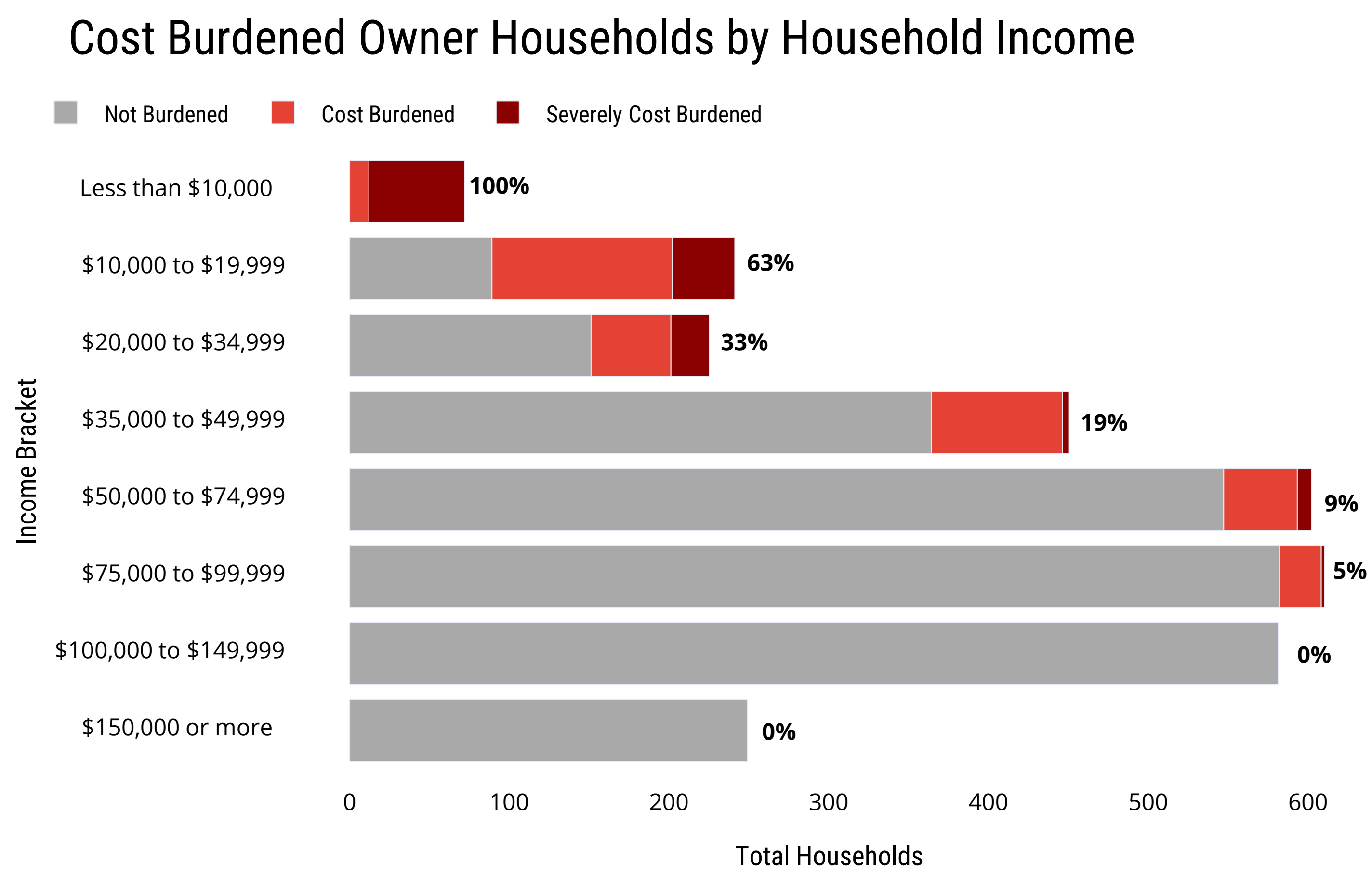


OWNER COST BURDENED

Tighter lending standards can limit burdens

With lending standards becoming more strict following the 2007 housing crisis, home loans with a higher probability of default are less likely to be warrantable. As a consequence, those lending standards have led to fewer households who own housing paying a high proportion of their income in housing costs.

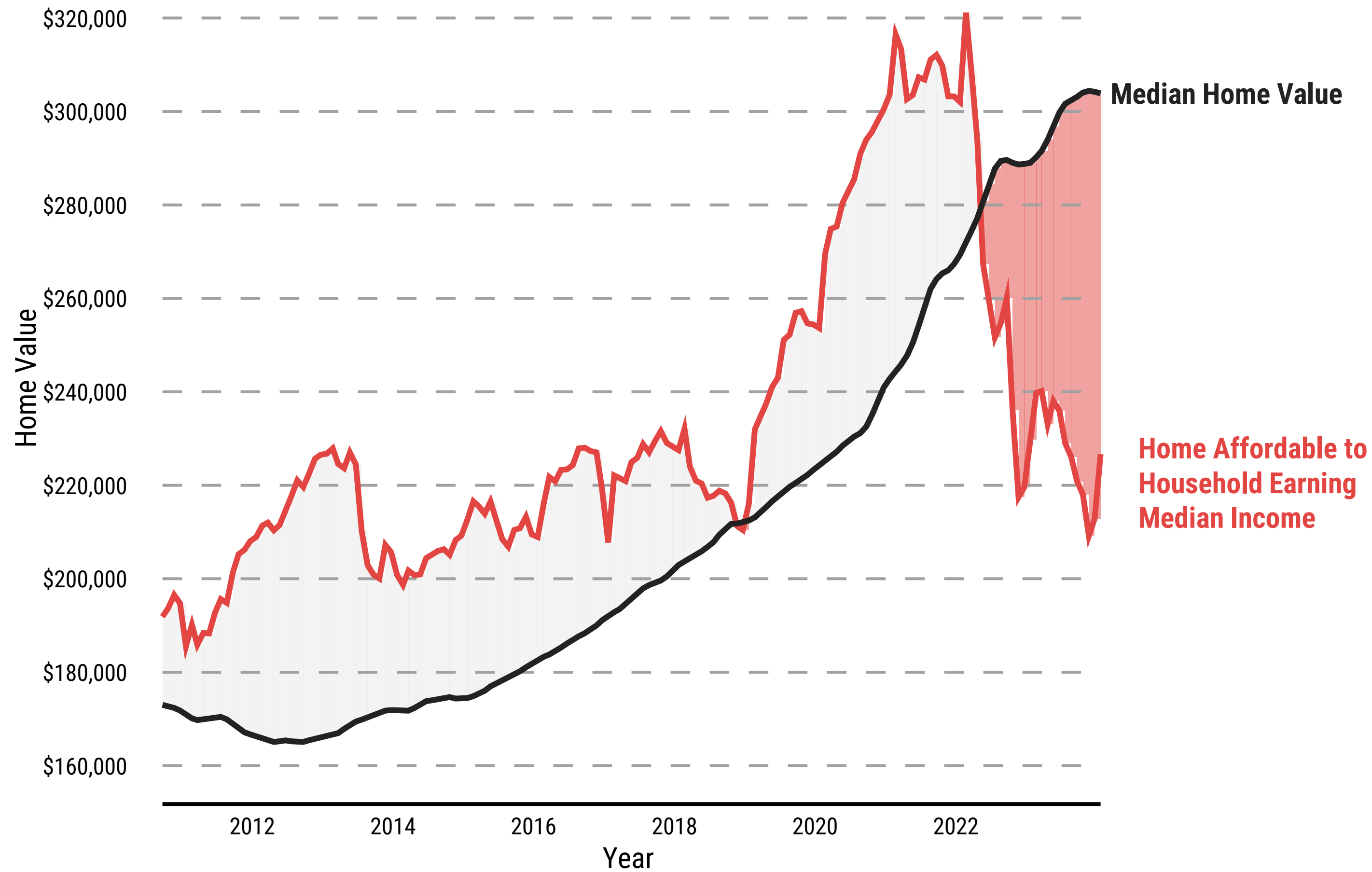
For seniors on fixed incomes or living on social security, home costs including insurance and taxes are likely to cause many of those households to be cost-burdened. However, tighter lending standards have meant that fewer less-qualified households are able to purchase homes, dampening demand for ownership product.



Median Homes are Unaffordable

Interest rates and income growth can have significant impacts on home affordability. With rates low in the 2019-2021 period, affordability skyrocketed on a median income. However, as interest rates continue to climb, home affordable on a median income are $85,000 lower than the median home. This delta is the most significant it's been in the past 15 years.

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



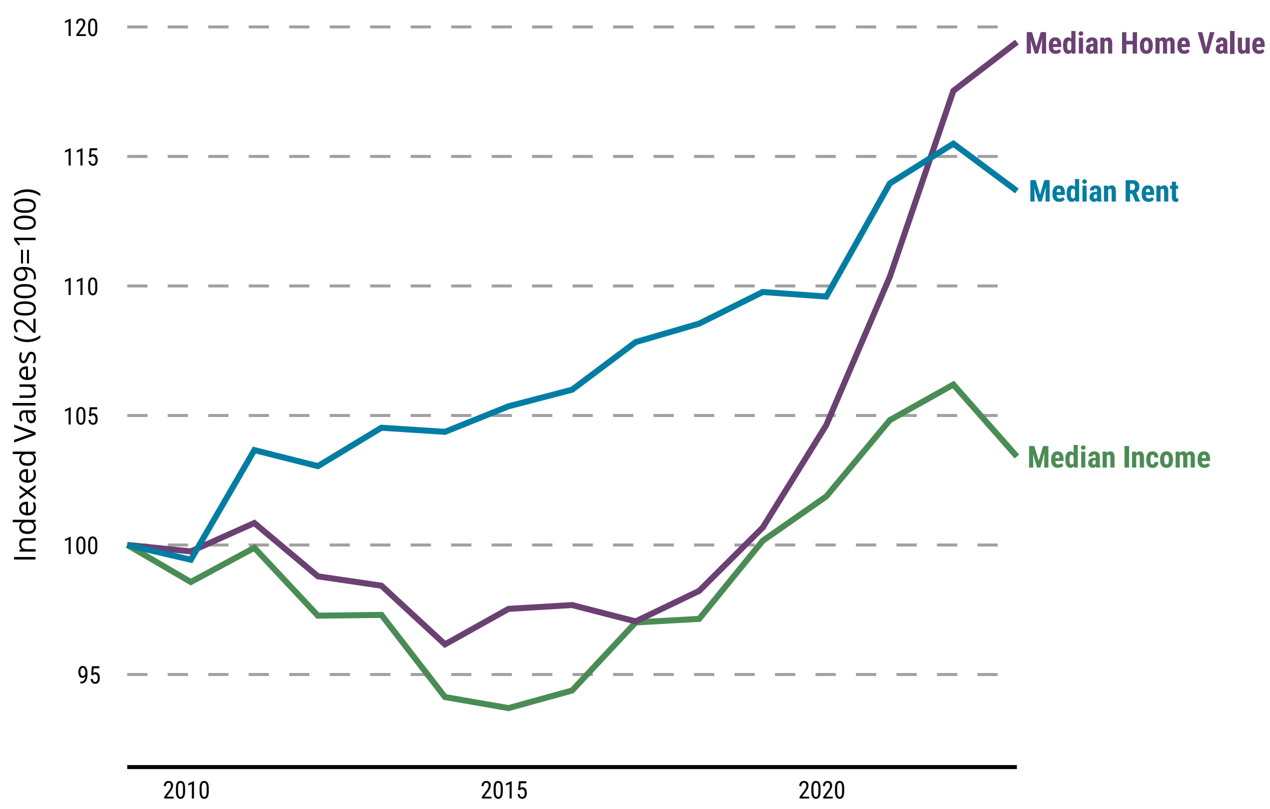
*assumptions include a 3.5% down payment on a 30-year fixed rate mortgage, interest rates are drawn from the national average as collected by FRED, property mill rates for La Crosse City, and homeowners/hazard insurance assumed at $219 a month. 'Affordable' is a 28% housing debt-to-household income ratio. This standard is utilized by HUD.

Slow real income growth relative to housing costs continues to impact affordability

When incomes, homes, and rents are all adjusted for inflation, median rents and median home values have far outpaced median incomes. Outside of the period from 2016-2020 when real incomes increased faster than home and rent values, the affordability gap has grown more pronounced. In real dollars, incomes have grown only 4% above 2009 levels, whereas rents are nearly 15% and home values 20%.

In real terms, home value growth was most pronounced as demand grew in the 2016-2021 window where real income growth combined with low rates.

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



Housing Affordability – Largely Driven by Macroeconomic Factors – Remains a Regional Challenge

- New Supply Strongly Reflects Macroeconomic Patterns
  - 35% of new housing units are in Multi-Family housing, in projects of 5+ units, and 56% in Single Family
  - Fewer housing is being developed in ‘middle density’ housing
- Rental Demand Continues to Escalate
  - Rents never dipped at the same rate as home values following the Great Recession as new demand entered the market
  - Homeownership rates have decreased
  - Rental vacancy rates remain lower in La Crosse than competing metros
- Real Incomes Have Not Kept Up With Rents
  - Despite the addition of new supply, rents have continued to outpace real-income growth,
  - Declining rates of cost-burdened renters in the late 2010s reversed course in the 2020s, especially as headship rates increased
  - A higher proportion of students in the apartment market have kept demand elevated
- Demand for Ownership Housing is Very Strong, Especially on the Lower End
  - Demand is concentrated on the lower-middle end of the housing market, with competition for entry-level homes robust
  - Median incomes could afford the median priced home for most of the past decade, but recent rate adjustments and elevated prices have turned affordability on its head
- Students Shift the Affordability Picture
  - Demand remains high across younger households, but recent shifts in housing preferences for younger households away from cohabitation and towards solo-living are impacting the rental market
- Single Family Rentals are on the Rise
  - As entry-level homes remain inaccessible for new homebuyers, many family-based households are increasingly renting single family homes outside of La Crosse City
  - Many of these households are housing cost burdened, but the rental market is more flexible in terms of accepting renters, whereas lending has remained conservative

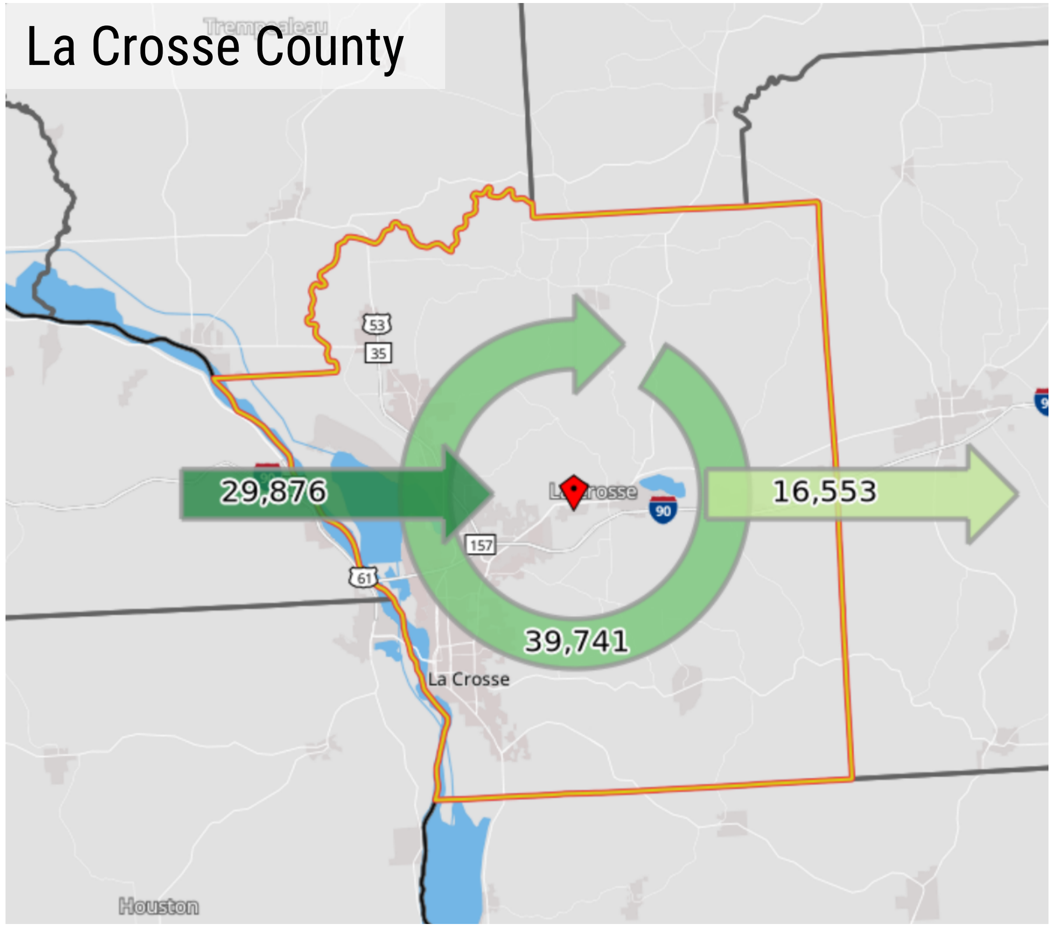
06
TRANSPORTATION INSIGHTS

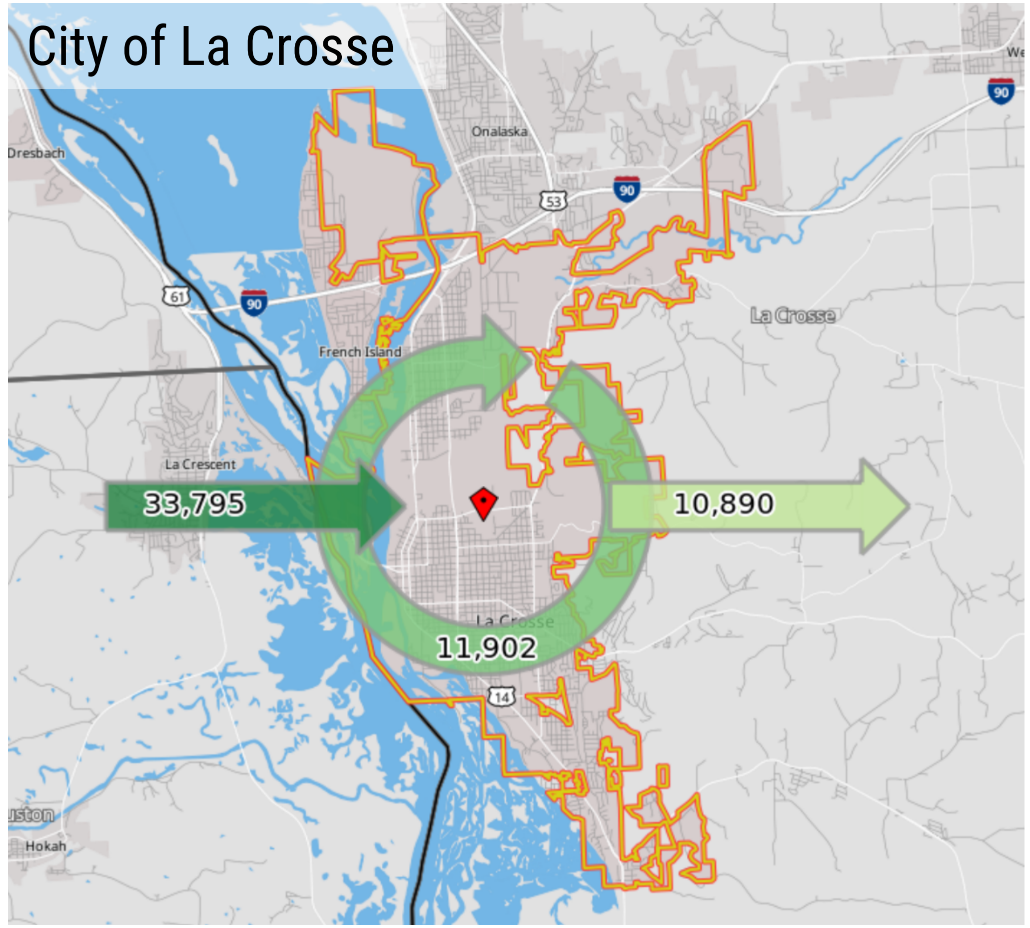
City La Crosse is the economic core of the region, but not its residential anchor.

About **71% of La Crosse County residents work locally**, meaning the county retains most of its working population but it also attracts a large number of in-commuters – nearly **43% of jobs are filled by non-residents**.

City of La Crosse anchors the region's job market—hosting 65% of county jobs—but it is no longer the primary residential growth center. Housing development is shifting to suburban communities like Onalaska, Holmen, and West Salem, creating a growing spatial mismatch between where people work and where they live.

This suggests that while the city anchors the job market, housing and other employment opportunities are distributed more broadly across the county.

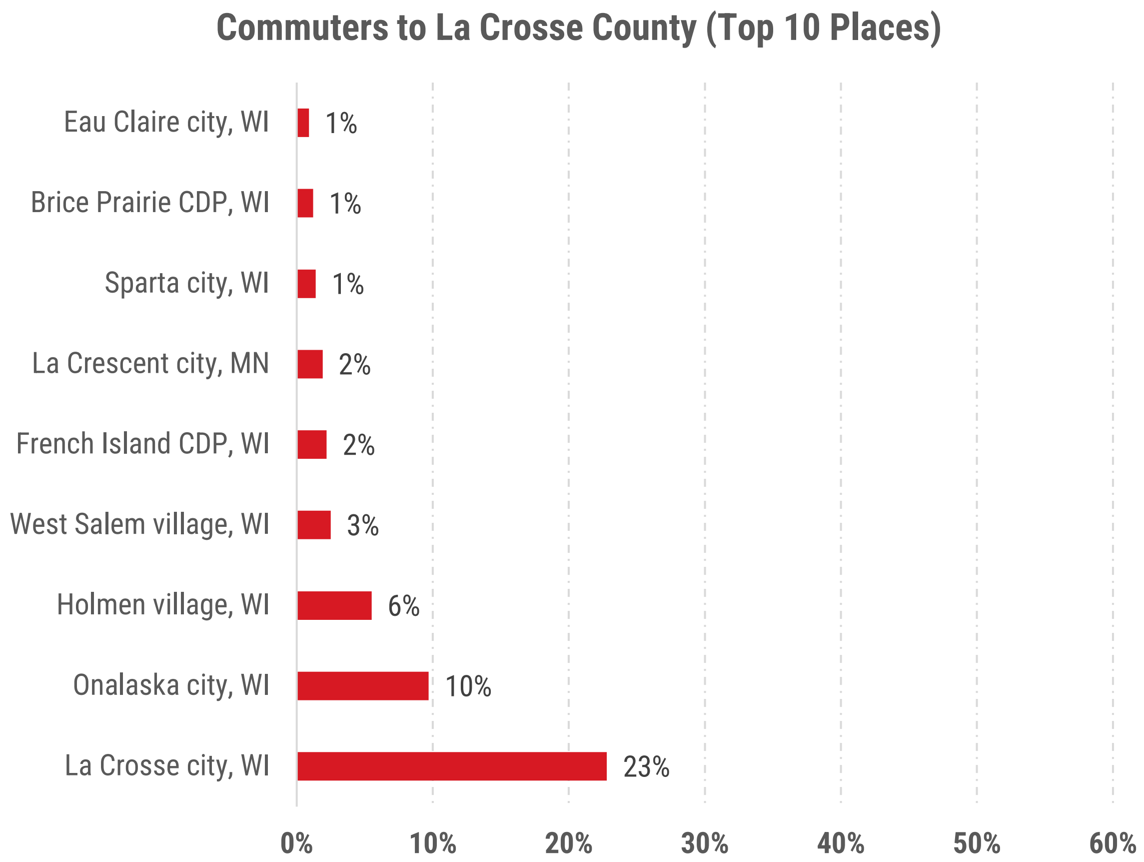


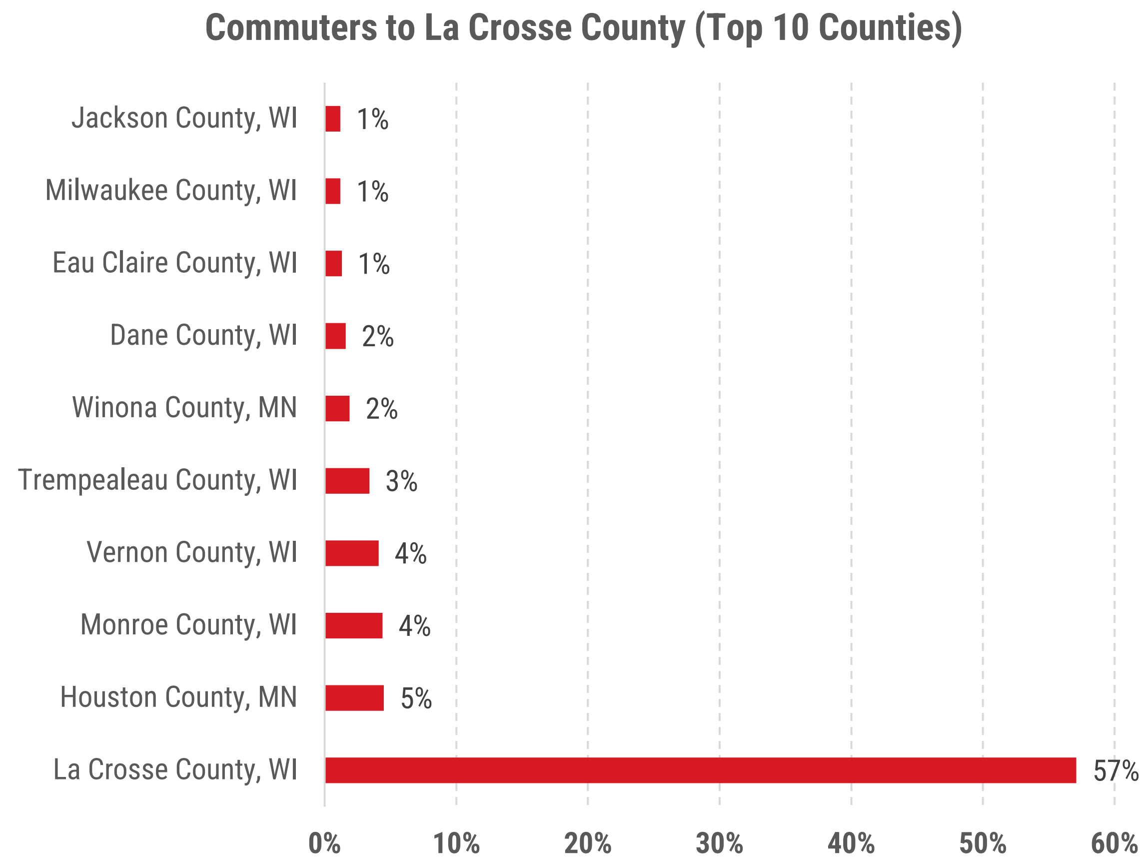


Source(s): On The Map (2022)

Workforce Is Broadly Regional

La Crosse County's job market is regional, not local. While the county houses most jobs, its workforce comes from a wide area – including rural towns, nearby counties, and even across the Minnesota border. There is **opportunity to develop workforce-oriented, mixed-income housing near job centers**, diversify suburban housing options, and plan across county and state lines.

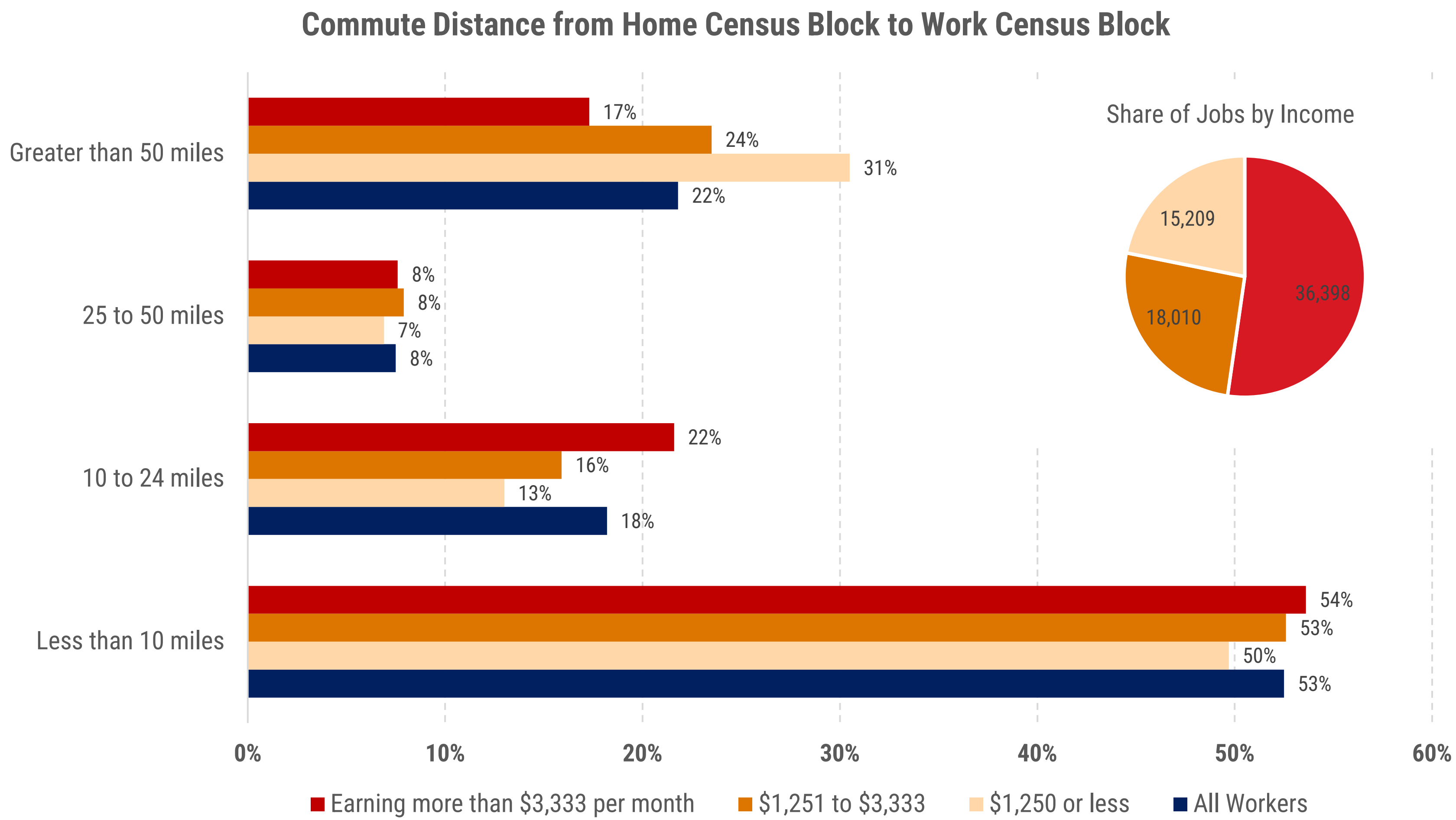




Source(s): On The Map (2022)

Lower-income workers are disproportionately burdened by long commutes, while higher-income workers are more likely to live closer to work.

- **31%** of workers earning under **$1,250/month** commute **more than 50 miles**, compared to just 17.3% of high-income workers. This suggests that affordable housing is located far from job centers, forcing lower-income households into long, expensive commutes.
- Nearly a **quarter of mid-income workers (24%)** still commute more than 50 miles, showing that **housing and transportation pressures are not just a low-income issue**.
- A slightly higher share of high earners (54%) live within 10 miles of work, and they're the **least likely to commute >50 miles**.

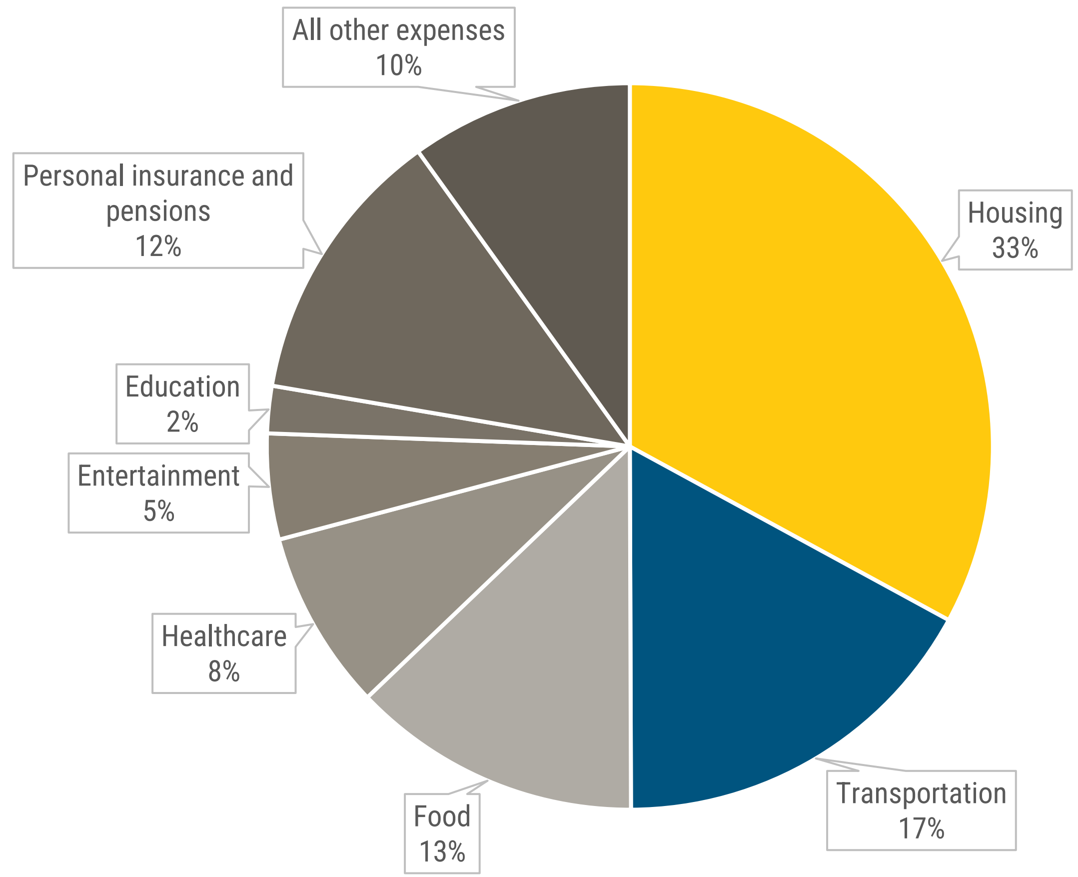


Source(s): On The Map (2022)

What is Typical and Affordable?

- By 2023, the average household spent **32.9% on housing** and **17.0% on transportation**.
- Combined, that's **50% of total spending**, consistent across 2020–2023.
- The federal housing rule of thumb says **30% of income is affordable for housing**.
- But **transportation adds another 15–20%**, which is why the H+T Index uses 45% as the true affordability ceiling.
- This national benchmark supports the H+T Index's affordability threshold of 45% — if housing and transportation together exceed this, the area may be financially burdensome for typical residents.

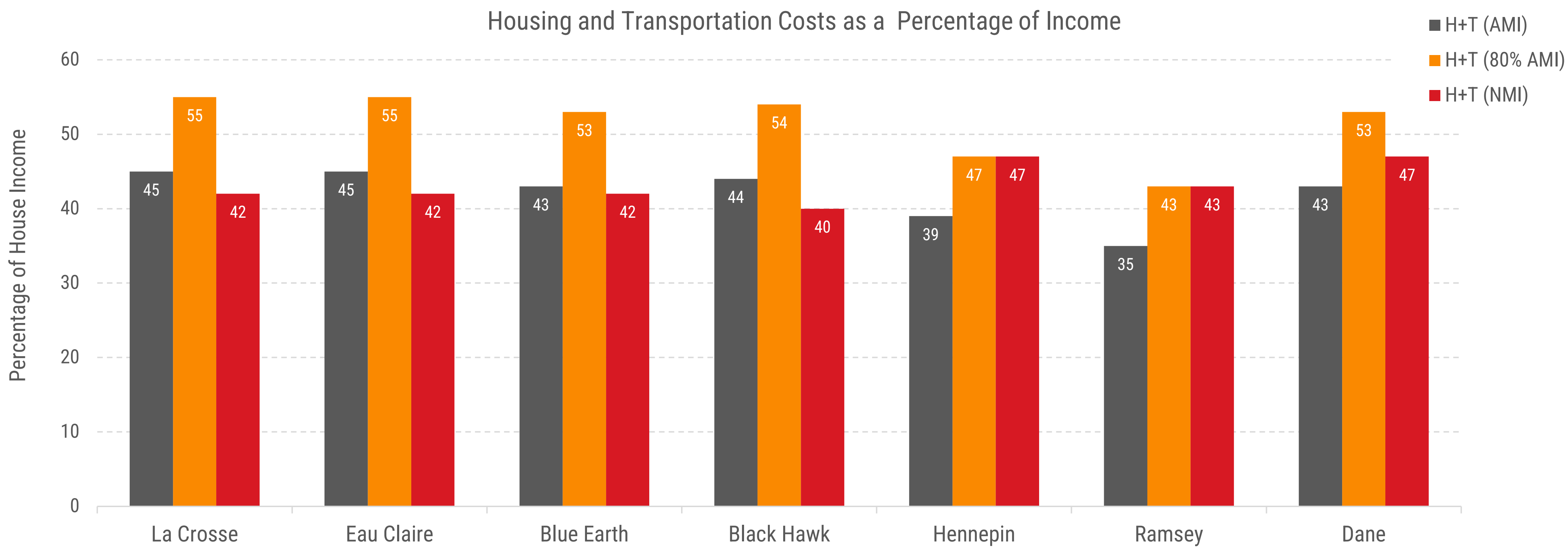
Consumer Expenditure for a Typical US Resident (2023)



Source(s): Bureau of Labor Statistics (link)

Moderate income households carry heavier than average cost burdens.

In La Crosse County, combined housing and transportation costs exceed the 45% affordability threshold for both median-income households and especially those earning 80% of the area median income. While middle- and high-income households stay within affordable bounds, lower-income households face significant cost burdens.

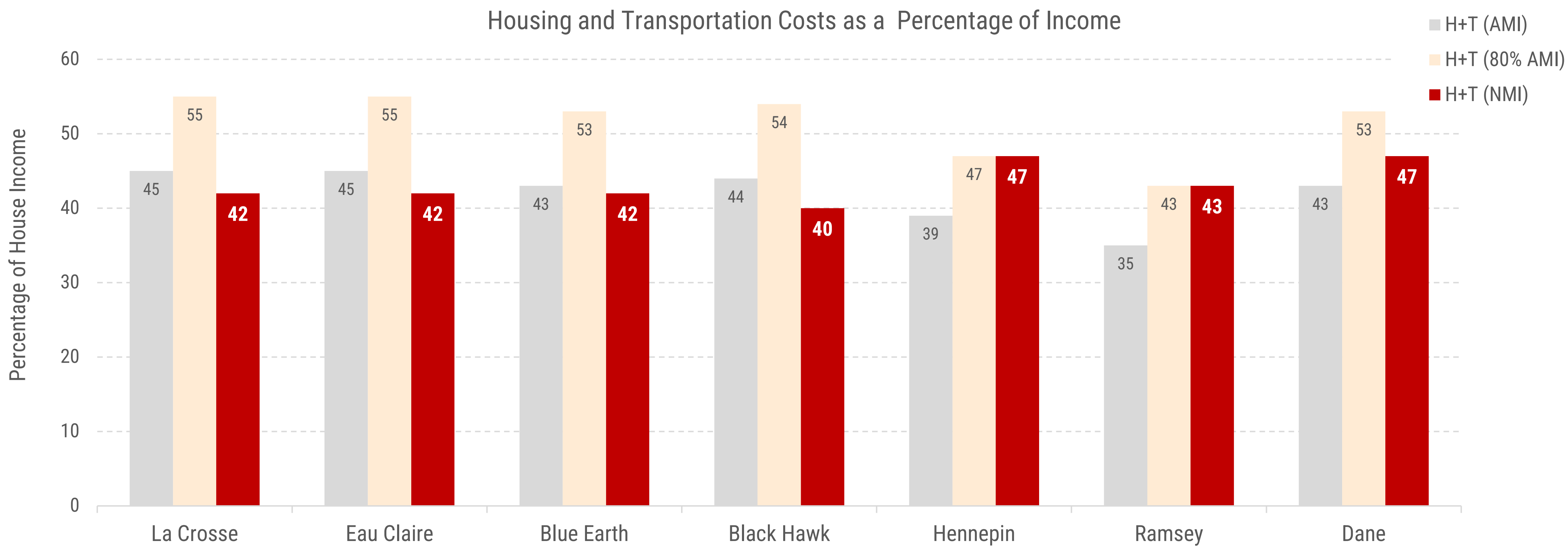


AMI *– Area Median Income (AMI) is the median family household income for a specific geographic area, calculated annually by the U.S. Department of Housing and Urban Development using data from the U.S. Census Bureau.*
NMI *– National Median Income (NMI) refers to the median household income across the entire United States, meaning the income level at which half of U.S. households earn more and half earn less.*

Source(s): Housing and Transportation Index by CNT (2022 exports)

If a typical U.S. household lived here, would this place be affordable?

For households earning at the national median income, La Crosse County remains more affordable than larger metro counties — but affordability is still tight, with H+T costs hovering just below the 45% threshold. Rising transportation or housing costs could **easily push households into cost burden territory**



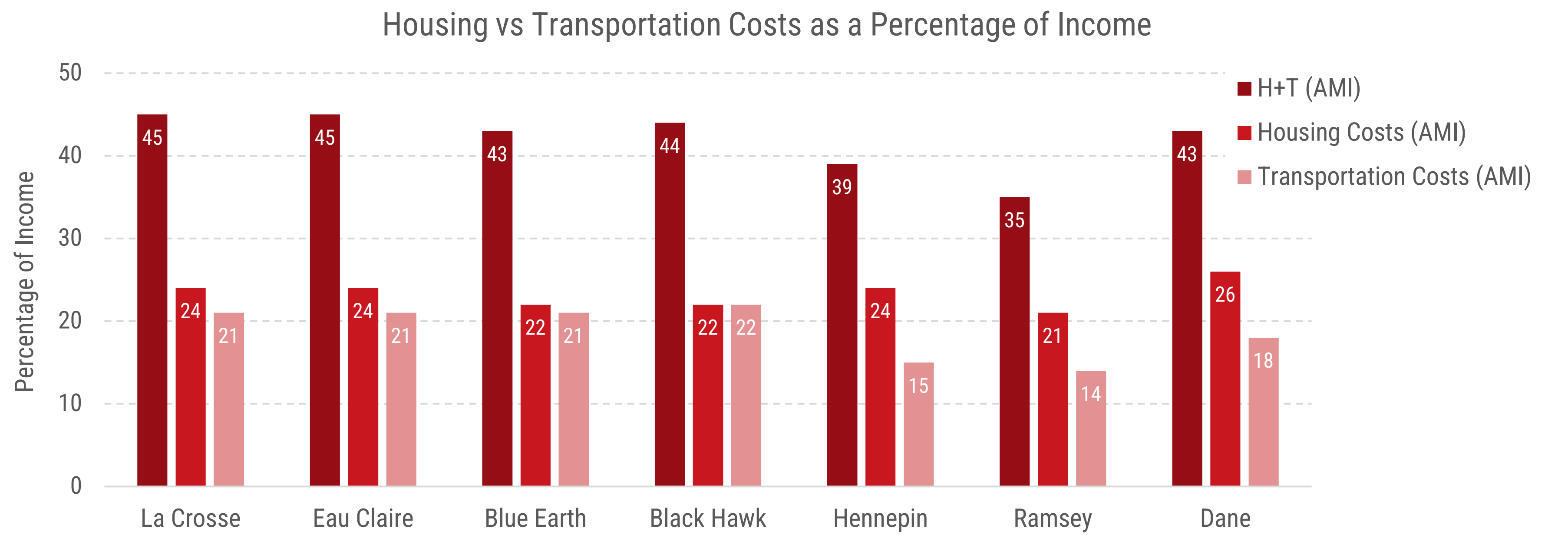
The H+T Index is a metric developed by the Center for Neighborhood Technology that estimates the share of household income spent on housing and transportation combined for a typical household at the Census level.

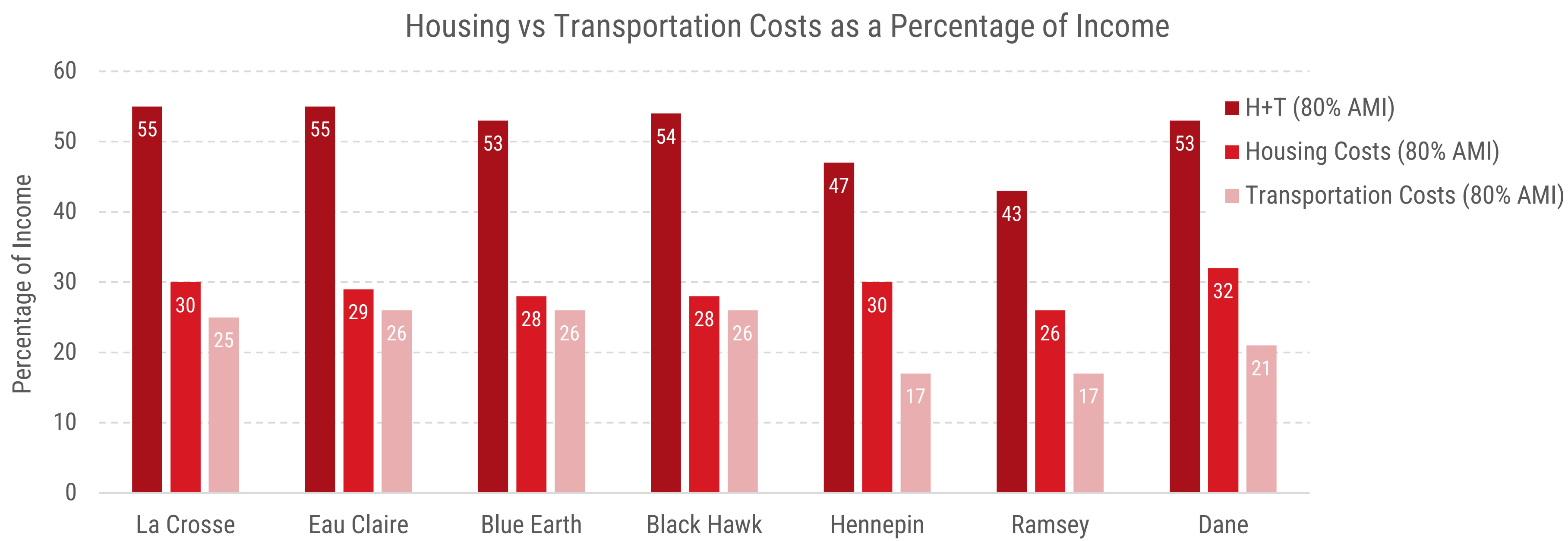
Source(s): Housing and Transportation Index by CNT (2022 exports)

HOUSING AND TRANSPORTATION COSTS

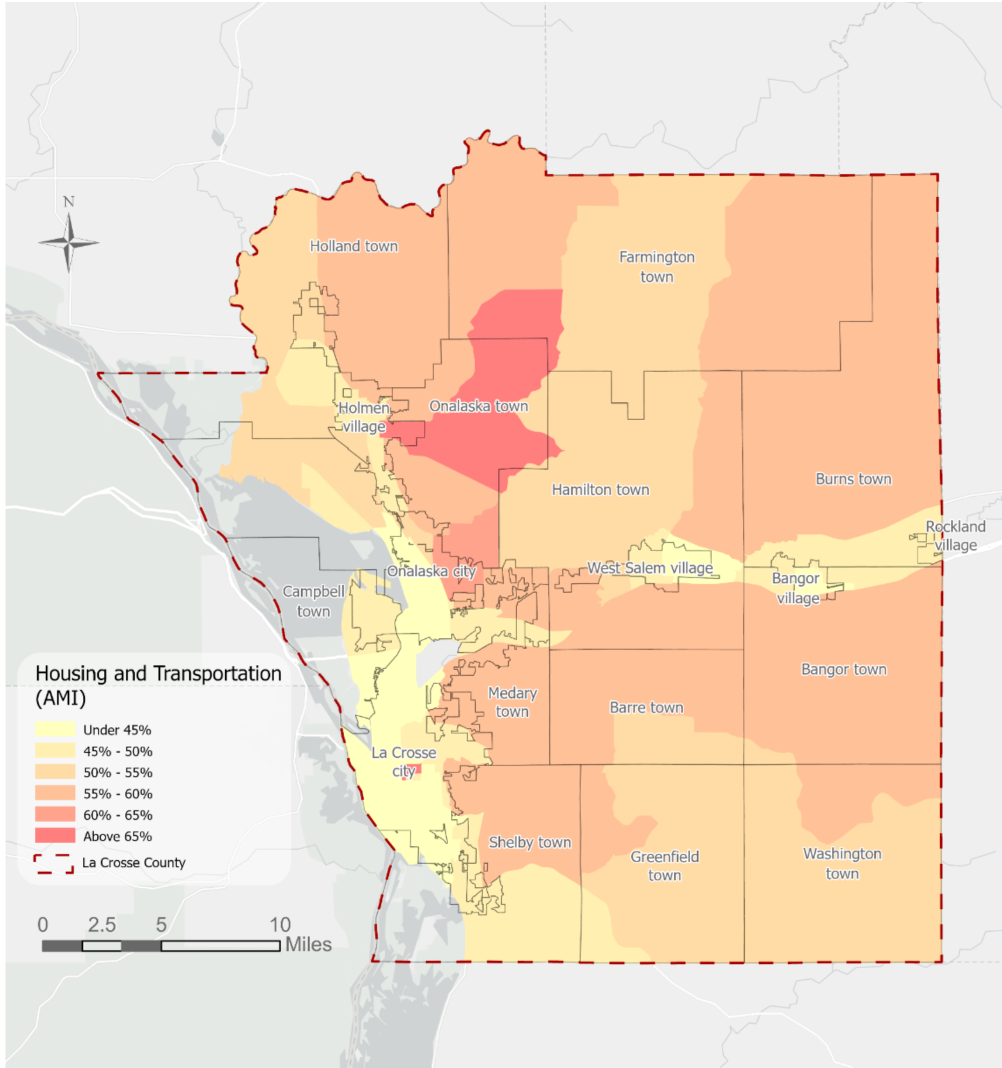
Moderate income households carry heavier than average cost burdens.

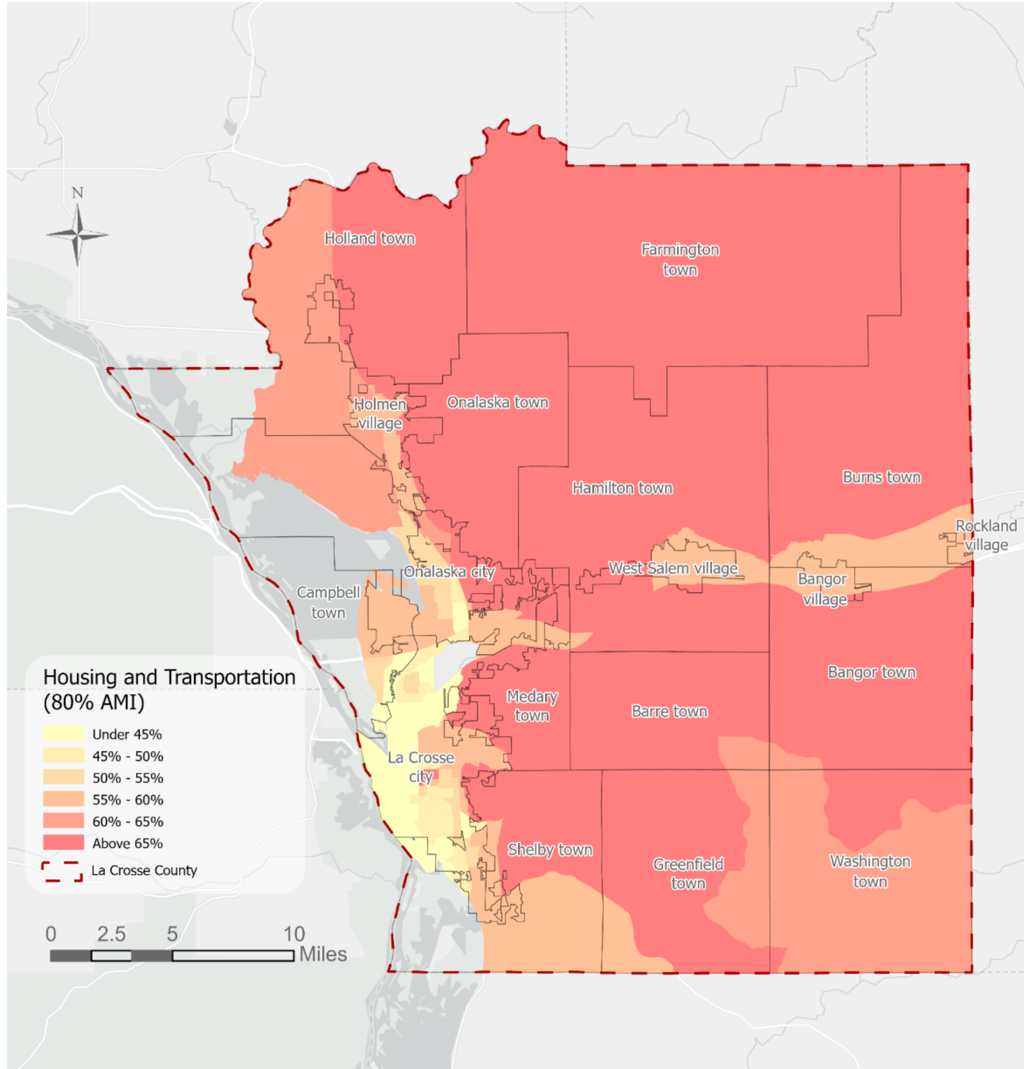
- At 80% AMI, all counties exceed the 45% affordability benchmark, but La Crosse is among the highest (55%).
- Housing + transportation costs are particularly burdensome for lower-income households, even if they appear affordable at the median income level.
- La Crosse's transportation costs for lower-income residents (25%) are comparable to housing, which reinforces the importance of viewing affordability holistically.



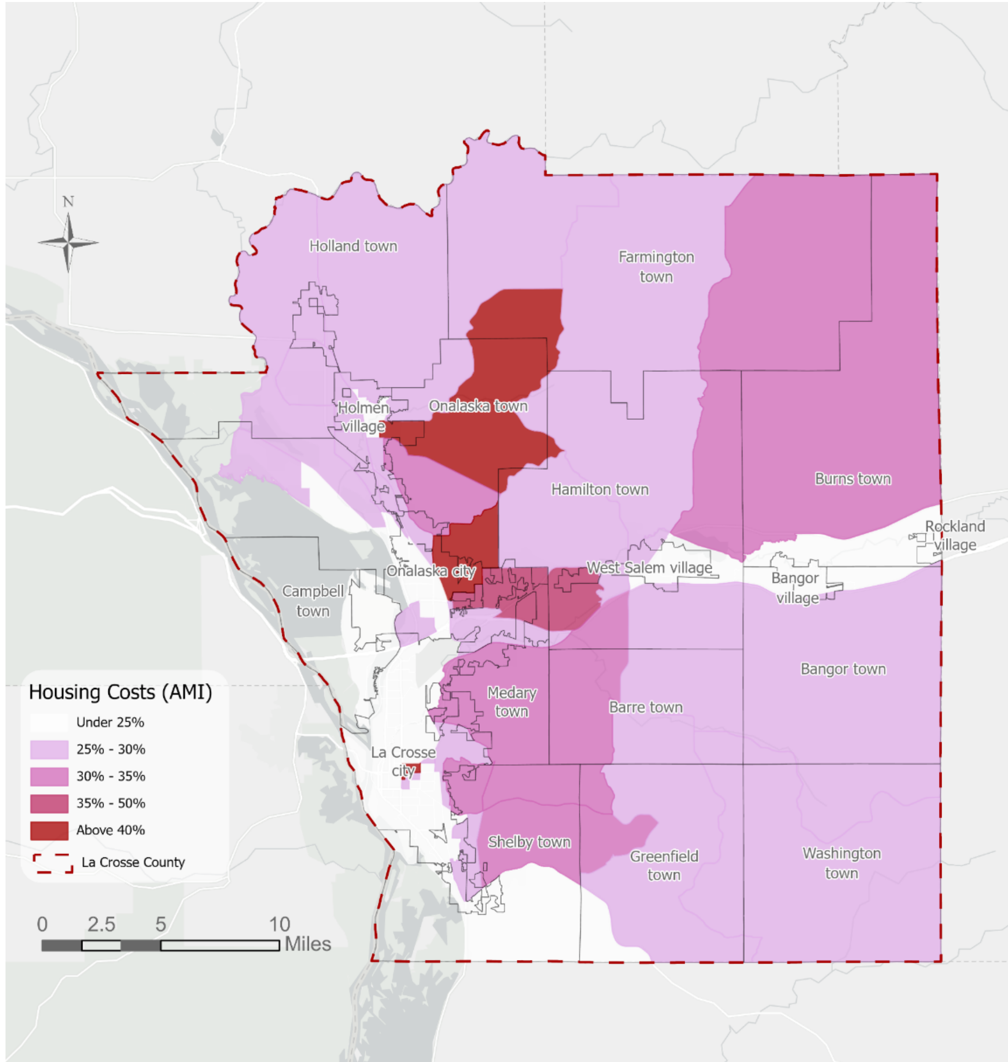


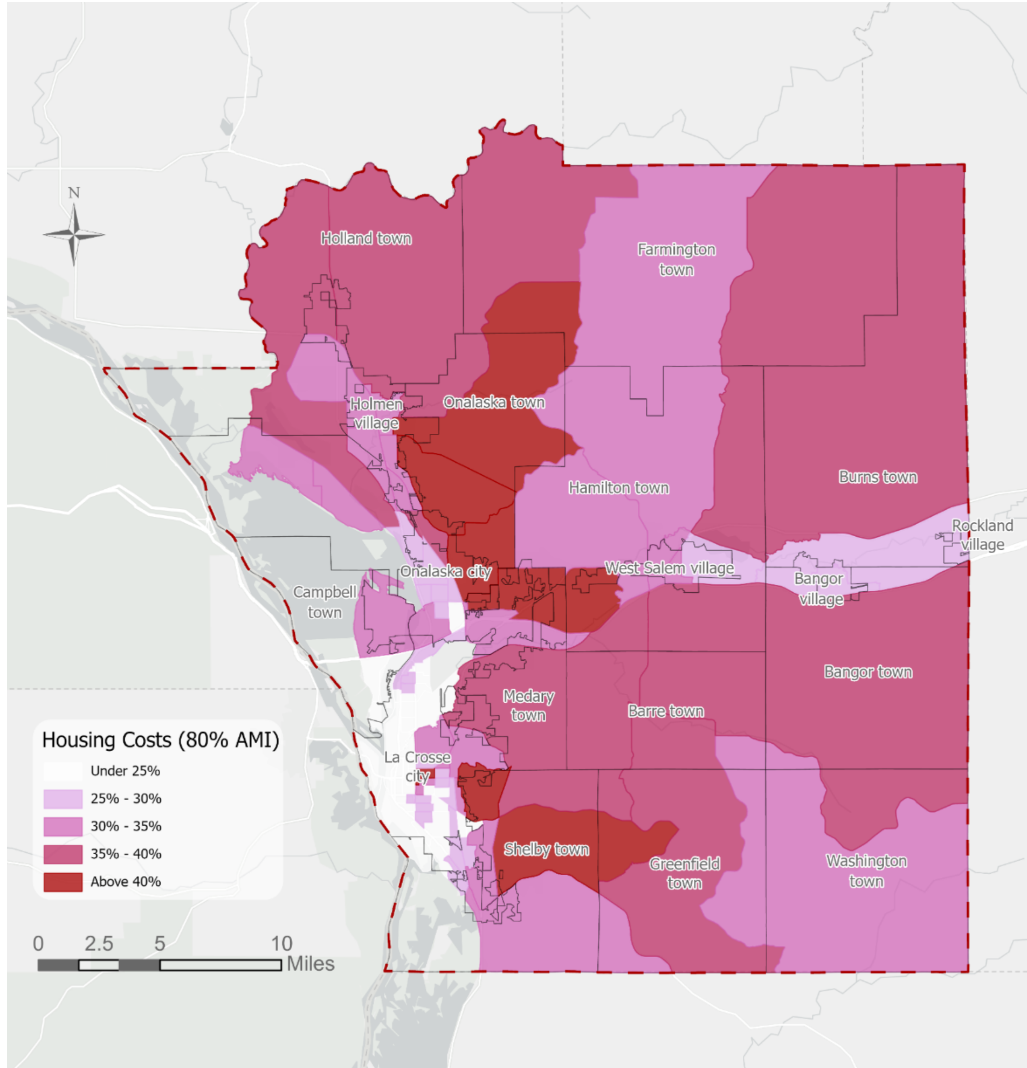
When we map H+T costs at the block group level, it becomes clear that affordability challenges are not limited to the urban core. Many suburban and rural parts of La Crosse County show H+T costs above 50% even at the area median income (AMI) level. For households earning just 80% of AMI, cost burdens jump even higher – often exceeding 60%, and in some cases.



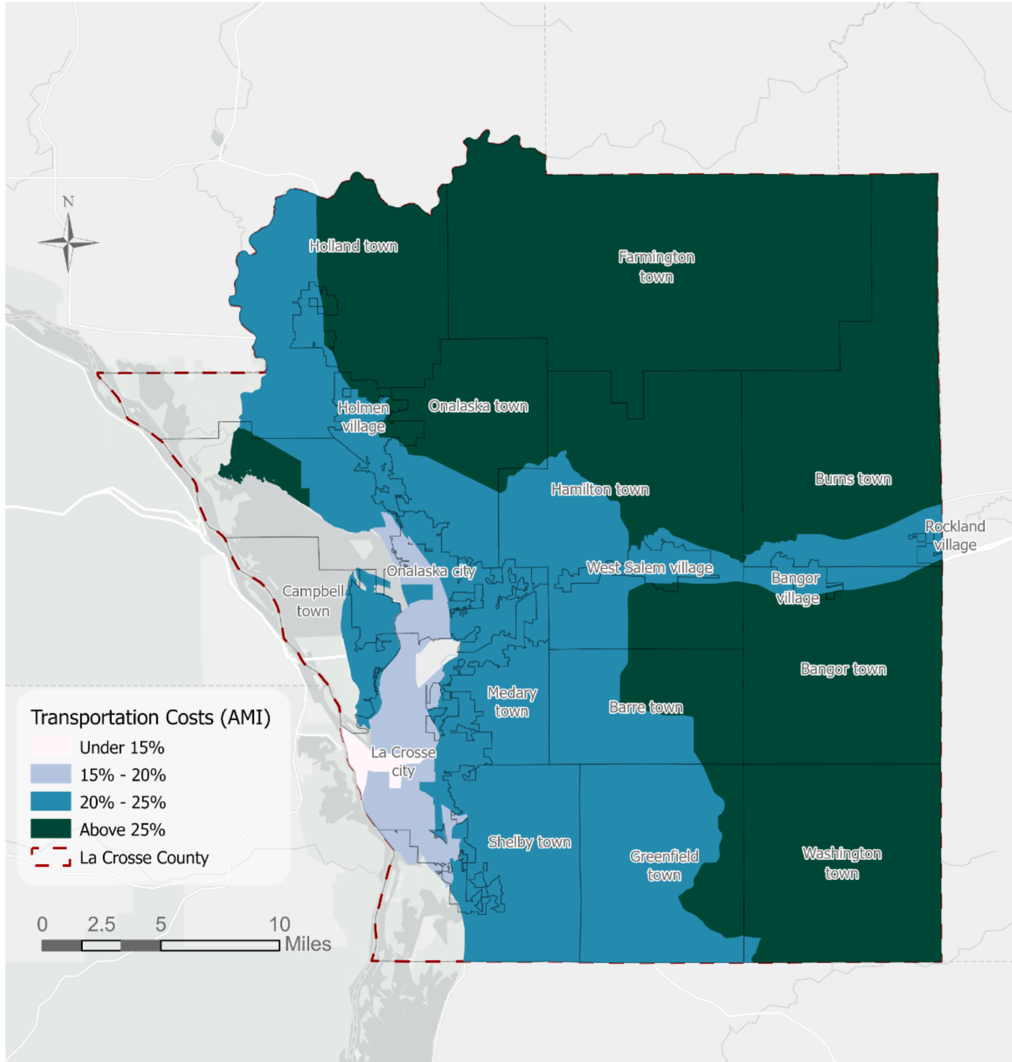


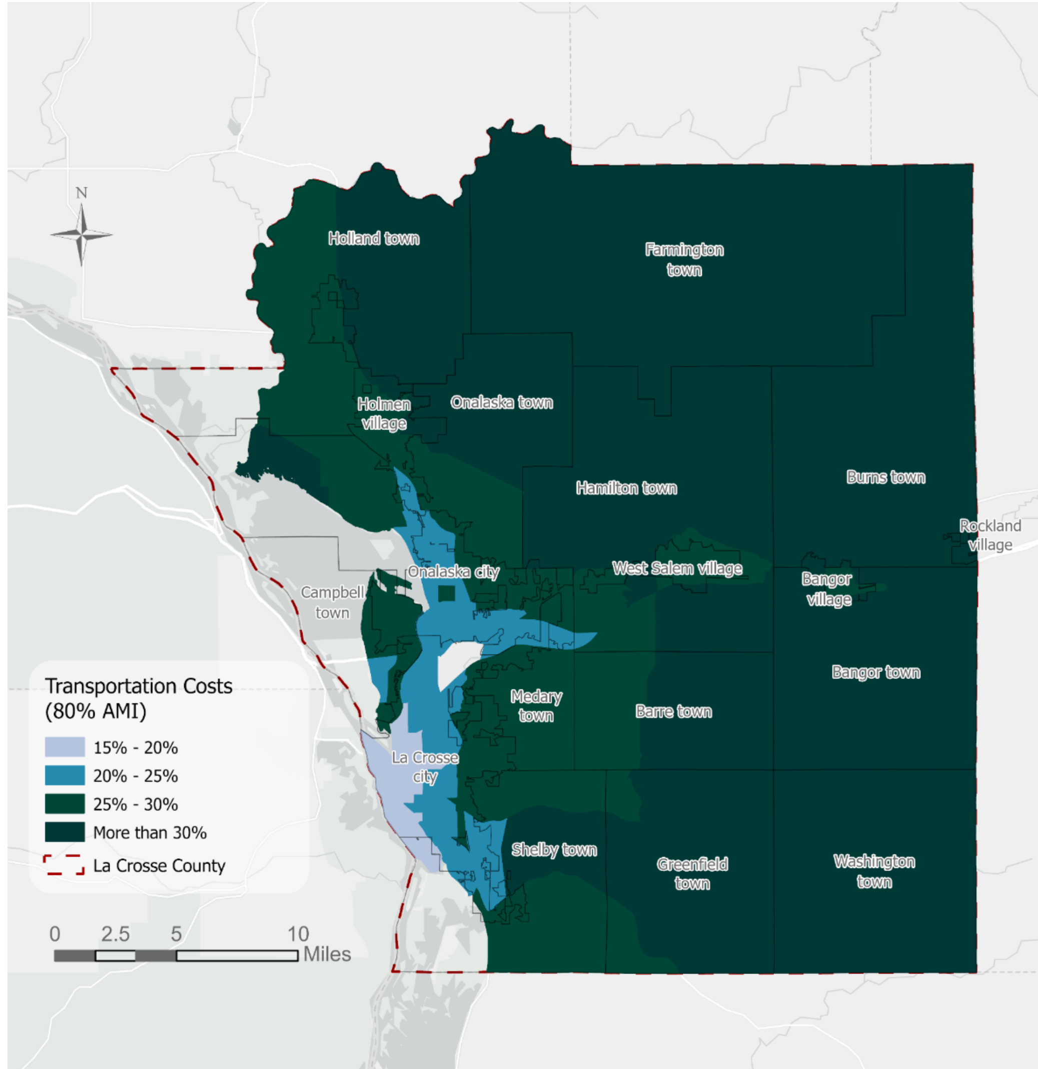
Housing Alone Is Often Unaffordable – Even at Median Incomes





Transportation Costs Rise with Distance — Undermining Affordability in Outer Areas





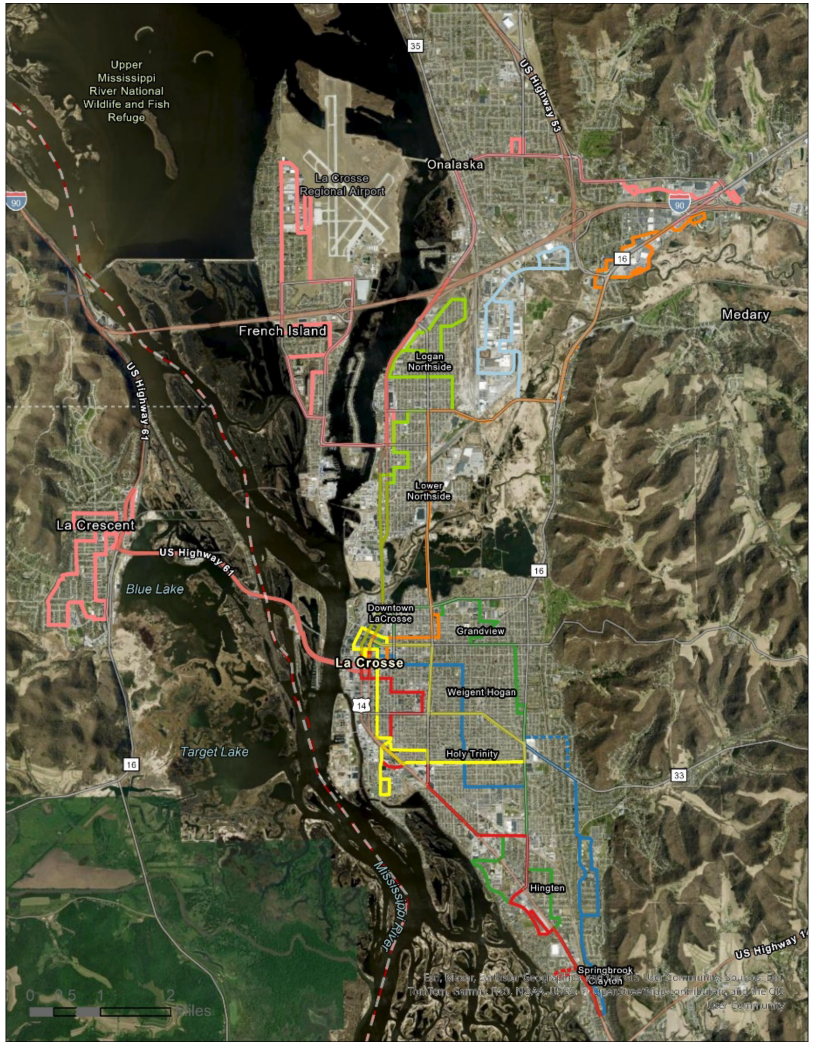
Fixed-route transit access is limited to the City of La Crosse, Onalaska, French Island, and La Crescent (MN)

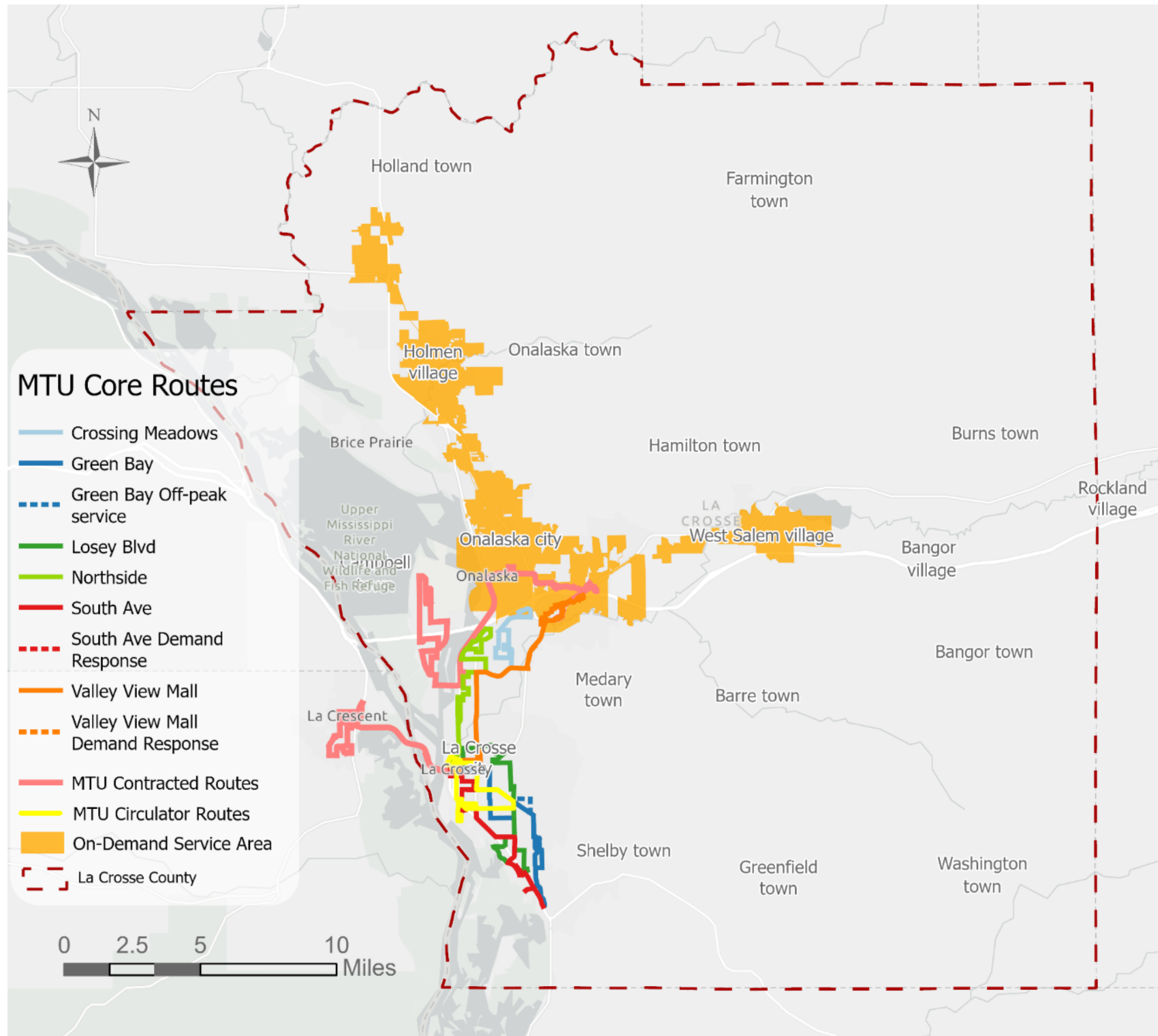
Fixed-route transit service, provided by MTU, offers coverage within the city of La Crosse, connecting key destinations such as downtown, major campuses (UW–La Crosse, Western, Viterbo), medical centers, and shopping areas. These routes operate Monday through Saturday.

Outside the city limits, **contracted fixed routes** extend access to French Island, Onalaska, and La Crescent through commuter-focused and circulator services—connecting residents of neighboring communities to core destinations in La Crosse.

Complementing this is an **on-demand transit network**:

- **MTU Mobility Plus** provides ADA-compliant, door-to-door service for eligible riders in La Crosse, French Island, parts of Onalaska, and La Crescent.
- **Driftless Link Public Transit for the City of Onalaska, Holmen, and West Salem** offers flexible, curb-to-curb service to the general public, with free transfers to MTU Route 9 at key points.





Regional Transit Connections

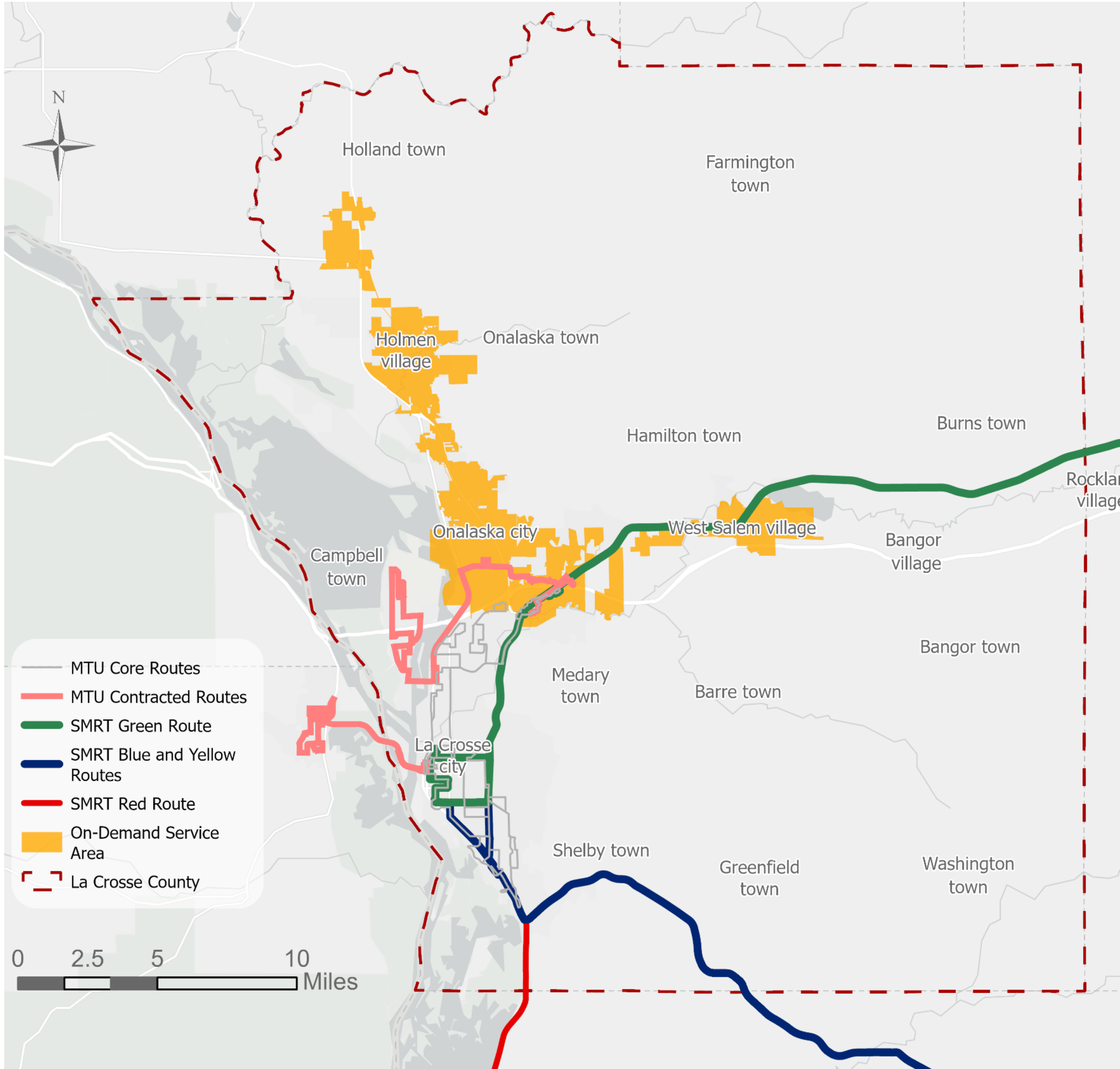
MTU operates several contracted routes that extend service beyond La Crosse city limits into La Crescent and parts of Onalaska.

Driftless Link Public Transit for the City of Onalaska, Holmen, and West Salem offers flexible, curb-to-curb service to the general public, with free transfers to MTU Route 9 at key points.

SMRT Bus (Scenic Mississippi Regional Transit)Connects:

- Rural communities like Viroqua, Sparta, Prairie du Chien, Tomah → La Crosse
- Service: Fixed-route commuter buses (3–4 trips per weekday)
- Costs: $5 one-way, no weekend service

Red Route: Prairie du Chien → La Crosse
Blue & Yellow Routes: Viroqua → La Crosse
Green Route: Tomah/Sparta/West Salem → La Crosse



Over half (54.6%) of households in La Crosse County earn below 80% of AMI ($74,720). This means the majority of households are potentially cost-burdened by current housing + transportation costs, and affordability strategies must be designed with these residents in mind.

- Affordability is a Countywide Concern
  - Over 54% of households earn below 80% of AMI and face high housing + transportation burdens.
  - Even at area median income, many neighborhoods exceed affordability thresholds — especially in Onalaska Town, Shelby, and rural areas.
- Transportation Costs Undermine Affordability in Outer Areas
  - Transportation costs exceed 25% of income in nearly all rural and suburban areas at 80% AMI.
  - Only La Crosse City and parts of Onalaska remain relatively affordable on transportation costs alone.
- Combined Housing + Transportation Costs Often Exceed 45%
  - The H+T Index exceeds 55% in much of the county for households at 80% AMI.
  - Some block groups reach 60–80%, showing severe cost burden when housing and transportation are combined.
- Lower-Income Workers Commute the Farthest
  - Workers earning less than $1,250/month are more likely to travel over 50 miles one-way, compared to higher earners.
  - This highlights a spatial mismatch between affordable housing and jobs — especially for service and essential workers.
- The County Is a Regional Job Center, But Not a Residential Anchor
  - 43% of La Crosse County jobs are held by people who live outside the county.
  - The county exports and imports workers, but cities like La Crosse and Onalaska rely heavily on in-commuting — pointing to housing supply or affordability barriers near jobs.
- True Affordability Must Consider Both Housing and Transportation
  - While some areas appear “affordable” based on housing costs alone, transportation costs often tip them over the edge.
  - Planning for affordability must include both location and mobility, not just housing price.

07 STAKEHOLDER ENGAGEMENT

Business and Economic Development Focus Group Summary

Entry-level housing: Missing

Employers and business leaders in La Crosse County are increasingly concerned about **housing affordability**, especially for lower-income and entry-level workers**. Even with competitive wages, many employees cannot find housing within their means.** There is a significant mismatch between current housing supply and workforce needs: most new homes are priced at $500,000 or more, while there is strong demand for housing around the $250,000 range. Townhomes and condos, preferred by younger workers, are also in short supply.

Limited land availability, high development costs, and a lack of incentives for affordable housing contribute to this shortage. Homeowners are also holding onto their properties, further restricting supply and reducing housing mobility. **Employers noted that housing availability and school district quality are key recruitment factors**, and safety concerns in parts of La Crosse may deter new hires. Some have implemented solutions like Mayo Foundation's neighborhood investment programs and Trane Technologies' transitional housing to help address the issue.

Rental Housing's in High Demand

Rental housing was described as both in **demand and insufficient, particularly for workers who are priced out of homeownership.** Employers noted that younger employees often prefer the flexibility of rentals like apartments or condos, but even these units, especially those near job centers like industrial parks, are frequently unaffordable for entry-level or lower-wage workers.

Housing Investment follows School District Preferences

Participants emphasized the need for better coordination across jurisdictions. **Local competition for tax base and school enrollment hinders regional housing strategies**. Some communities benefit from shared infrastructure without contributing to city tax bases, which further complicates collaboration. The current property tax system also discourages affordable housing development; some suggested exploring income tax–based school funding instead.

Transportation is a barrier

Transportation was another barrier, **especially for workers priced out of neighborhoods near their jobs**. Car troubles often result in lost wages, highlighting the connection between housing, mobility, and economic stability.

Summary

Overall, participants called **for stronger public-private coordination, more workforce-oriented housing development, and rethinking incentives and tax systems to support inclusive housing** options that meet real community needs.

There was a strong consensus around the need for improved public-private coordination, and participants expressed interest in bringing together employers, local governments, and housing organizations to create a shared vision for regional workforce housing. They also emphasized the importance of political will and targeted strategies to expand mid-range housing options that meet the real needs of the local workforce. Reimagining tax and incentive structures to support low- and moderate-income housing was seen as a vital step toward more sustainable and inclusive growth.

Lenders and Bankers Focus Group Summary

Severe shortage of Starter Single Family Homes

The banking and lending stakeholders in the La Crosse County focus group emphasized **a sharp shortage of single-family homes, particularly in the $200K–$300K range**. These homes are in such demand that they often sell within a day, sometimes without even being shown. As a result, many households temporarily rent while searching for ownership opportunities. Though there's significant activity in **multifamily construction**, especially near downtown and along the riverfront, these units are **often viewed as transitional**.

Development Feasibility and Lending Risk

Participants emphasized that rising construction costs and interest rates have **significantly slowed the flow of new housing development**. Many projects that were previously in the pipeline have been paused or canceled due to financial infeasibility. Although the absorption rate for completed housing remains strong, **banks and developers are exercising caution**. Builders rarely construct homes on speculation, often limited to two or three units at a time to minimize risk of foreclosure should market conditions shift. Lenders noted that reducing financial barriers, such as supplementing construction costs with grants or increasing down payment support for buyers, could help improve feasibility. Cities occasionally front-load infrastructure improvements like streets and utilities, but without formal agreements in place, banks are hesitant to underwrite loans based on these assumptions. Participants also pointed to the need for **more housing products that align with workforce preferences and budgets, particularly modest, entry-level ownership options.**

While appraisal practices are not a major barrier locally, many buyers, especially first-time buyers, struggle with down payment requirements. WHEDA's 3–5% down products are helpful but not always sufficient in today's competitive market.

Housing Needs and Market Demands Vary

There is also concern about a mismatch between what is being built and who needs housing. Twin homes and 55+ communities have seen rapid uptake, but these typically attract older, more financially stable residents rather than working families. One of the participants cautioned that the market needs to be more thoughtful about consumer behavior, especially as younger generations (Millennials and Gen Z) may be more mobile and willing to rent. **They noted the risk of overbuilding traditional single-family homes if those preferences continue to shift.**

Limited Assistance Available to Select Households

The La Crosse Promise program offers college scholarships to children of families who purchase and rehabilitate homes in targeted neighborhoods, incentivizing neighborhood reinvestment. Mayo Clinic Health System in La Crosse offers an Employer-Assisted Housing Program that provides up to $5,000 in forgivable grants for eligible employees purchasing homes in targeted neighborhoods, like Washburn. Meanwhile, Gundersen Health System supported the development of the Gund Brewery Lofts, a 122-unit mixed-income project, by donating land and a former bottling plant to expand affordable housing near their campus. Participants mentioned that the La Crosse Community Foundation has carved out part of its investment portfolio for social impact housing, providing capital to serve underserved populations.

Need for Public and Non-Profit Support

Despite ongoing efforts to expand housing resources, participants expressed skepticism about the feasibility of a bank-led pooled funding model for affordable housing. Competing financial institutions are unlikely to collaborate in this way, and such approaches were generally viewed as better suited for nonprofit entities to manage. Instead, foundations, community-based organizations, and public-private partnerships were identified as more effective vehicles for administering housing capital and supporting development efforts.

Non-Profit Partners Focus Group Summary

Stakeholders from various non-profit partners and social service providers painted a detailed picture of the housing challenges facing the county's most vulnerable populations. **A central theme was the critical lack of safe, affordable, and appropriate housing, especially for low-income households, seniors, people with disabilities, and working individuals earning modest wages.** Participants emphasized that even when funding is available for housing support, families often face transportation barriers, either lacking access to reliable transit outside the City of La Crosse or being unable to afford a vehicle, making it difficult to reach work or services.

Need for a Landlord Accountability System

Unsafe housing conditions were another recurring concern. Units that are affordable are frequently in disrepair, potentially exposing residents to lead, structural hazards, or high-crime environments. Participants noted that tenants must report these conditions themselves, which puts their housing at risk under current state regulations. Seniors, in particular, are facing growing housing insecurity, often having to choose between paying for housing or other essentials like medication and food due to fixed incomes and rising utility costs. Meanwhile, people with disabilities and mental health challenges struggle to maintain stable housing due to lack of support services or prior rental history issues that result in evictions.

Eviction is an Issue

Participants raised **concerns about eviction practices by local housing authorities and called for more proactive and preventive approaches**. They highlighted successful models in other communities, such as **landlord incentive or "gold star"** programs that promote responsible property management while reducing evictions. Similarly, programs like scattered-site housing initiatives and county-backed referrals (which reduce background check barriers) were cited as innovative efforts that should be expanded.

Affordability and Wraparound Services

Participants emphasized that the current senior housing market is largely oriented toward higher-end developments, particularly in areas like Holmen and Onalaska, making them inaccessible to most low- and moderate-income older adults. While the La Crosse County Housing Authority does provide low-income rental options, there is a scarcity of naturally occurring affordable housing for seniors. **At the same time, wraparound services, such as senior meal sites, accessible transportation, and in-home support, have diminished significantly due to declining funding.** This reduction limits seniors' ability to age in place safely and with dignity, especially in rural or underserved areas. Funding mechanisms like Medicaid do not cover housing costs such as room and board, making it difficult for providers to expand supportive housing offerings. Although initiatives like the county-driven Pathways Home program aim to improve housing outcomes, federal funding remains highly restrictive, limiting flexibility for nonprofit providers.

Need for Inclusive Funding Mechanisms

When asked about regulatory changes, participants stressed the need for more flexible and less restrictive funding sources. While La Crosse County has made significant progress in aligning resources, federal housing grants often come with strings attached, limiting their use on locally owned or managed properties. There is a growing desire to rethink how resources are deployed to match the unique needs of the region, including the growing immigrant and migrant population, which participants agreed should be embraced as part of the workforce and community fabric. They also emphasized the importance of local buy-in from smaller municipalities, which may resist affordable housing developments despite the long-term need to support a sustainable workforce.

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.

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 market conditions, development barriers, and opportunities to align public policy with housing needs.

Strong Demand but Major Gaps in Workforce and Entry-Level Housing

Developers consistently described the housing market as **fundamentally strong, with high demand** across most segments—**especially for workforce rentals and entry-level ownership housing**. Affordable and attainable units for households earning roughly 60–100% AMI remain the hardest to find, and developers uniformly noted that new construction cannot meet these price points without subsidy. Entry-level single-family homes in the $250,000–$400,000 range are extremely scarce, while most new construction targets $400,000–$500,000 buyers. This disconnect leaves many working households without realistic paths to either affordable rent or ownership.

Missing Middle Housing Is Not Being Built

Developers repeatedly emphasized that duplexes, townhomes, twin homes, and small (4–12 unit) multifamily buildings—**housing types that could serve seniors, young families, and moderate-income workers—are rarely feasible under current zoning and cost conditions.** Although market demand for these formats is strong, local zoning often limits where they can be built, and financing and construction costs make small-scale projects difficult to deliver. As a result, the County depends heavily on older stock for affordability, while new production remains concentrated in single-family homes and larger apartment buildings.

Costs and Financial Feasibility Are the Primary Barriers

Across interviews, stakeholders pointed to rising construction costs, high interest rates, increased insurance premiums, and labor shortages as the biggest obstacles to developing attainable housing. Even modest workforce rental units now require rents of $1,400–$1,600 to break even, far above what many households can afford. **Delivering more affordable units often requires significant local support—such as TIF, grants, or land write-downs**—and developers noted that without these tools or targeted zoning reform, producing housing for moderate-income households will remain challenging.

Land Constraints and Geographic Pressures Shape Development

La Crosse's housing market is deeply affected by geography: the City of La Crosse is landlocked by water, bluffs, and floodplain areas. These **constraints push most new housing to Onalaska, Holmen, West Salem, and nearby townships** where land is more readily available. Stakeholders expect these areas to continue absorbing the majority of future growth, driven by school districts, land availability, and simpler development conditions. Several developers highlighted West Salem as a particularly strong long-term opportunity—if zoning and infrastructure planning support mixed housing types.

Developer Interviews to understand market demand and limitations

Zoning, Approvals, and NIMBYism Add Friction

Nearly all stakeholders cited zoning and permitting processes as significant challenges. The City of La Crosse was frequently described as having a slow, prescriptive, and sometimes inconsistent approval process that adds uncertainty and cost. In suburban municipalities, strong community resistance to multifamily housing and restrictive zoning (e.g., multifamily only as conditional use) limit opportunities for missing middle and workforce housing. Developers emphasized that **easier, clearer development-by-right pathways and more predictable review processes would substantially improve feasibility** and attract more investment.

Changing Demographics and Evolving Housing Preferences

Stakeholders noted shifting demographics—including smaller household sizes, increasing demand for downsizing options, and strong student enrollment growth—that shape the market. Many developers see rising demand for smaller units and flexible layouts to support remote work, along with continued pressure from student renters who spill into non-student housing near campus areas. Seniors also face a mismatch between available options and what they can afford, as many cannot find reasonably priced downsizing alternatives, particularly single-level homes or townhomes with attached garages.

Overall, developers described the county with **strong underlying demand and a diverse economic base**, but with a housing system constrained by **costs, land, and policy misalignment**. Their perspectives reinforce the quantitative findings of this study: the most acute needs lie not in luxury or high-end product, but in **entry-level single-family, missing middle, and workforce-oriented rental housing**, and addressing these gaps will require both **public–private collaboration** and **targeted regulatory reform.**

Overarching Themes

Severe Shortage of Entry-Level & Workforce Housing

- Workforce rentals affordable to households earning 60–100% AMI are extremely limited; new units at these price points are not feasible without subsidy.
- Younger workers prefer townhomes/condos, but supply is minimal; many households rent longer than they want to because they cannot find ownership options.

Missing Middle Housing Is Critically Needed but Rarely Built

- Duplexes, twin homes, townhomes, small multiplexes, and zero-lot-line homes are highly demanded by seniors, young families, and moderate-income workers.
- Zoning restrictions and financing challenges prevent these housing types from being built at scale.

High Development Costs, Interest Rates & Labor Shortages Break Feasibility

- Higher interest rates reduce both development feasibility and purchasing power, limiting who can buy new homes.

Land Constraints & Geography Shape Where Growth Can Occur

- Growth is shifting to Holmen, Onalaska, and West Salem, where land and schools are strong attractors. Employers emphasized school district preferences as a major recruitment factor.

Zoning, Approvals, and NIMBYism Add Substantial Friction

- Suburban communities often face strong anti-multifamily sentiment, limiting opportunities for missing middle and workforce housing.
- Stakeholders called for clearer, faster, and more predictable approval processes across jurisdictions.

Overarching Themes

- Rental Housing Demand Is High, but Affordability Is a Barrier
  - Rental options near job centers (industrial parks, hospitals, universities) are in high demand but often unaffordable for entry-level employees.
  - Vacancies are starting to appear in certain segments due to delinquencies and affordability issues—not because of oversupply.
- Transportation Barriers Limit Employment Stability
  - Workers priced out of central areas face long commutes; unreliable transportation frequently leads to lost work time.
  - Lack of transit routes outside La Crosse City limits mobility for low-wage workers.
- Nonprofit & Social Service Providers Highlight Unsafe Housing, Evictions, and Lack of Supportive Units
  - Unsafe units and lack of landlord accountability put residents at risk; eviction practices create housing instability.
  - Vulnerable residents—seniors, people with disabilities, low-income families—face a shortage of safe, quality, attainable housing.
- Public–Private Coordination Is Essential but Currently Fragmented
  - Employers, lenders, developers, and nonprofits all expressed interest in collaborative, regional solutions, but coordination is inconsistent.
  - Developers stressed the need for shared strategies across municipalities—especially around zoning, incentives, and regional housing needs.
- Strong Consensus: New Tools, Incentives & Political Will Are Needed
  - Targeted subsidies and zoning reform are essential to make missing middle, workforce, and entry-level housing financially feasible under current cost and interest rate conditions.
  - Predictable approvals and stronger regional coordination are needed to reduce development risk, overcome local resistance, and align housing production with workforce and economic needs.

08 HOUSING INVENTORY

SINGLE FAMILY (ASSESSED VALUE)

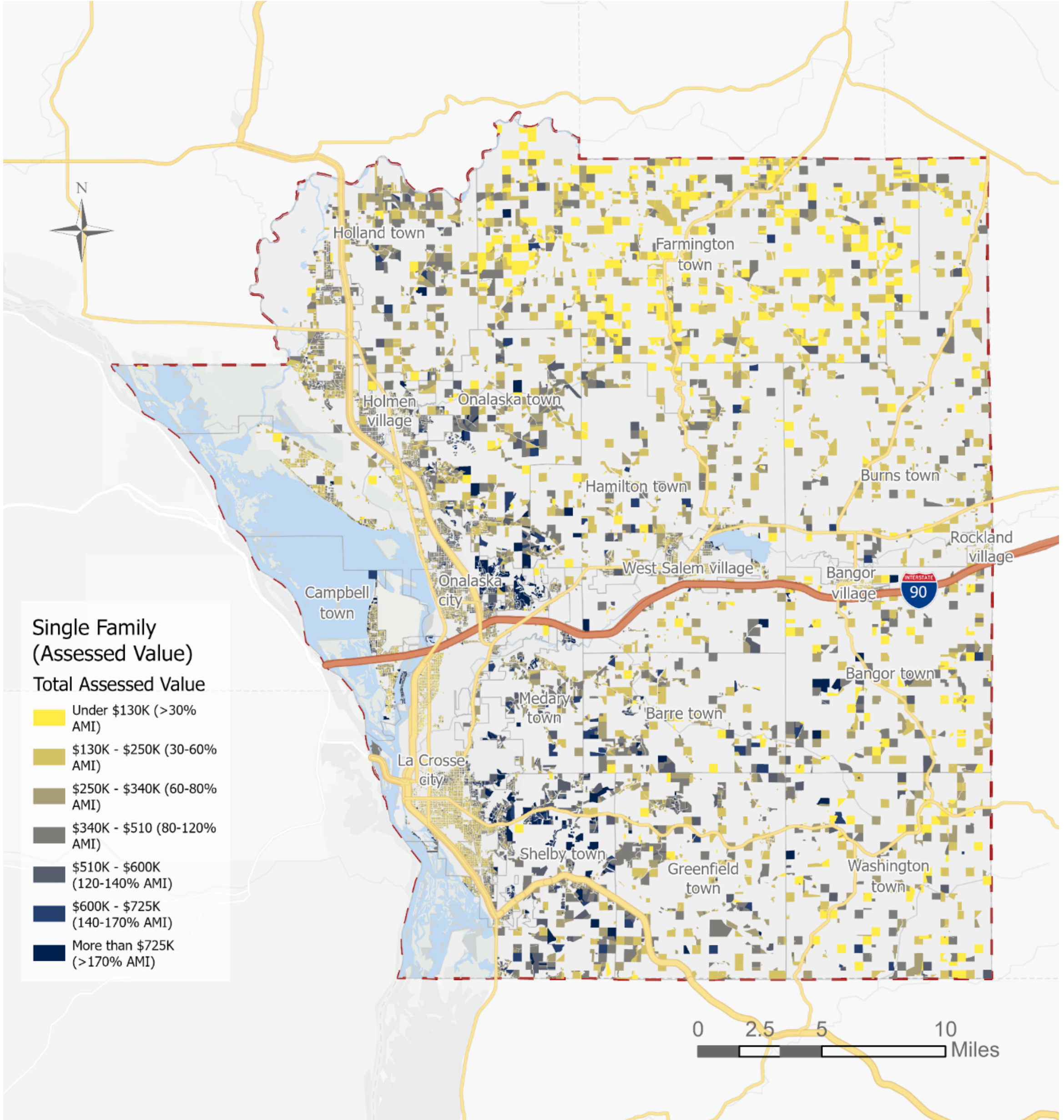
City of La Crosse contains the widest range of single-family home values in the county.

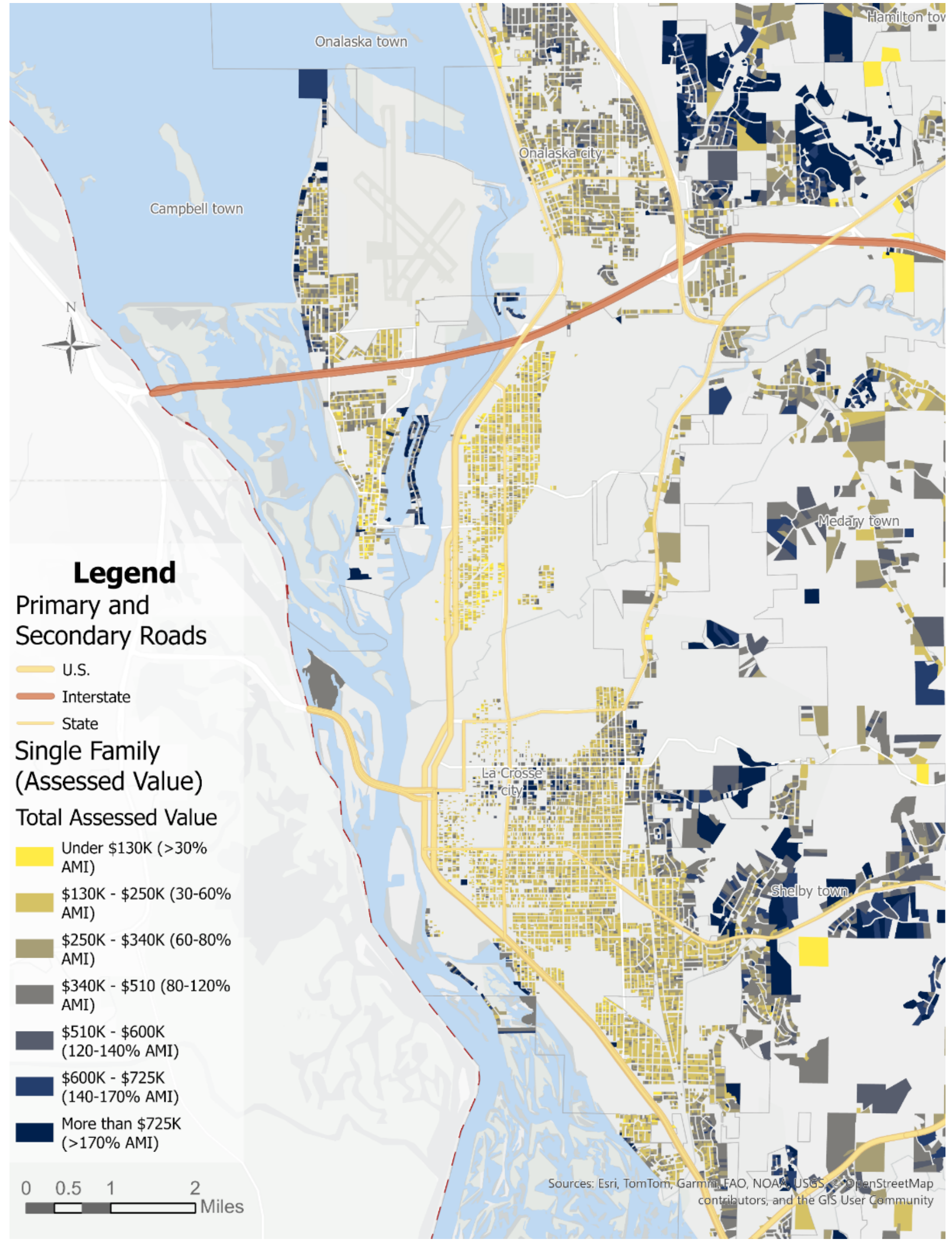
The city includes:

- Older, modestly sized homes with assessed values affordable to households earning **30% to 120% of AMI**.
- Select higher-value enclaves—typically neighborhoods with larger historic homes or lake/river proximity—that appear affordable only at 140%+ of AMI.

This **value diversity reflects La Crosse's older housing stock**, mixed-density neighborhoods, and a wide spectrum of housing conditions. However, **affordability on paper does not necessarily translate into availability**, given limited turnover, competition for entry-level homes, and investor activity in some areas.

Suburban areas like Onalaska, Holmen, Medary, and Shelby **show higher assessed values**, on the average, reflecting newer subdivisions, larger homes, and strong school districts.





Maps of individual county subdivisions will be added to the appendix of the final report.

SINGLE FAMILY (BUILT YEAR)

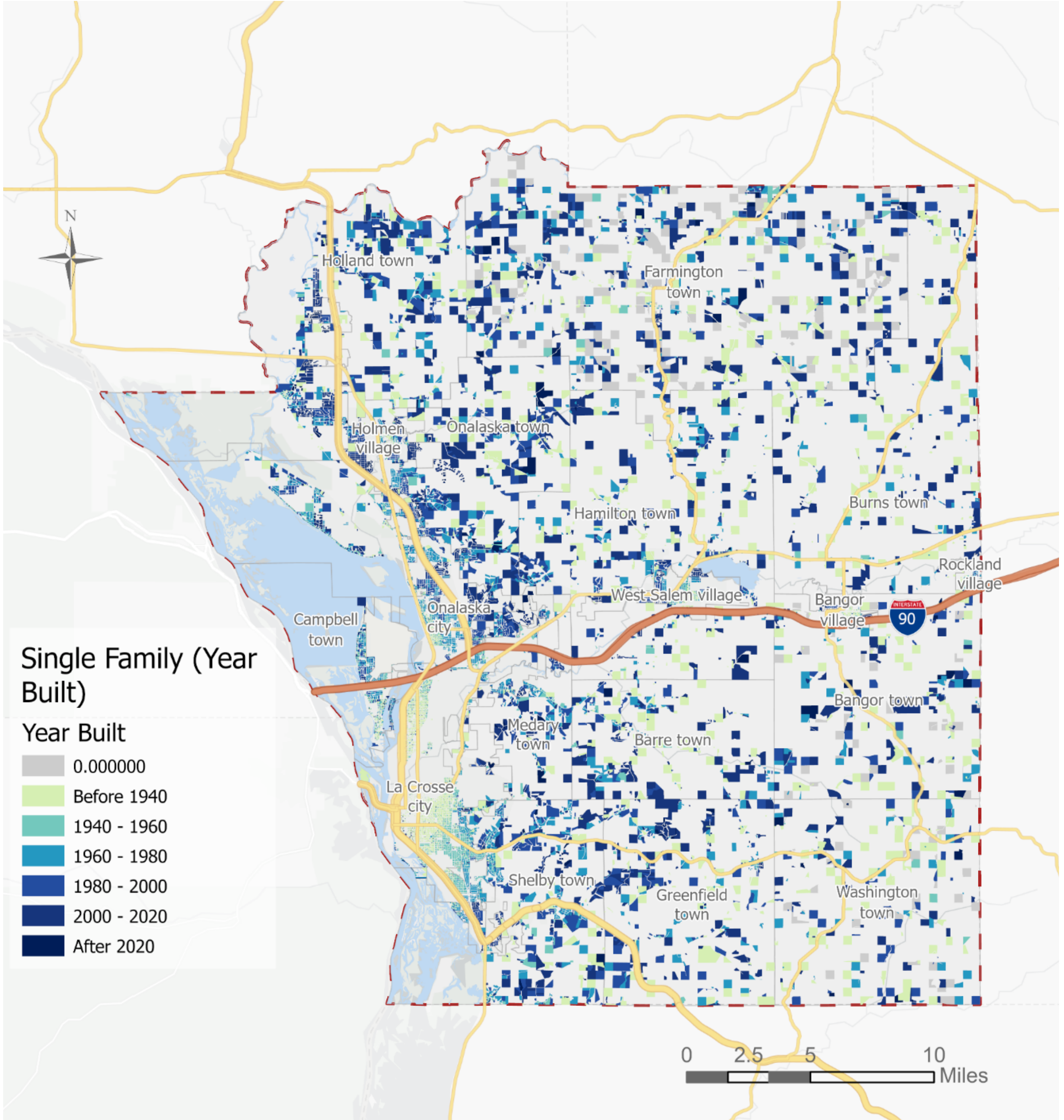
City of La Crosse has a predominantly **pre-1960 single-family housing stock**, reflecting its early build-out and land/river constraints.

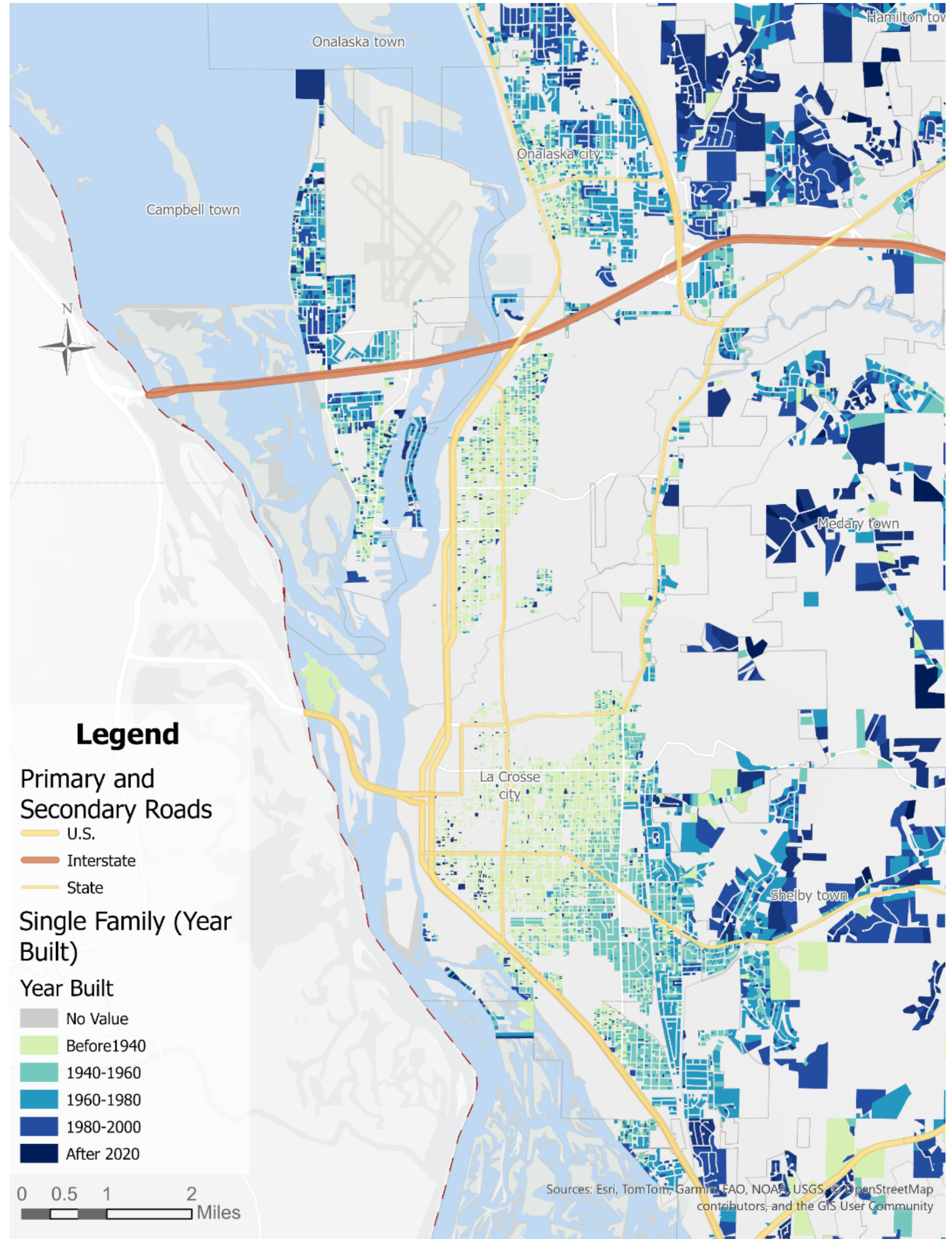
Surrounding communities (Onalaska, Holmen, Medary, Shelby, Campbell) **absorbed most post-1960 growth** as development pushed outward.

Infill construction reappears in City of La Crosse, Onalaska, and Campbell **starting in the 1980s, with more activity in the 2000s**. As homes from the 1900–1960 era age, rising rehab costs will push some properties toward redevelopment, especially on well-located lots.

The **largest post-1980 growth is concentrated northward**—in Onalaska (city & town), Holmen, and Holland—characterized by newer subdivisions, larger lots, and contemporary SF home types.

There's also considerable SF development in towns of Medary and Shelby.





Maps of individual county subdivisions will be added to the appendix of the final report.

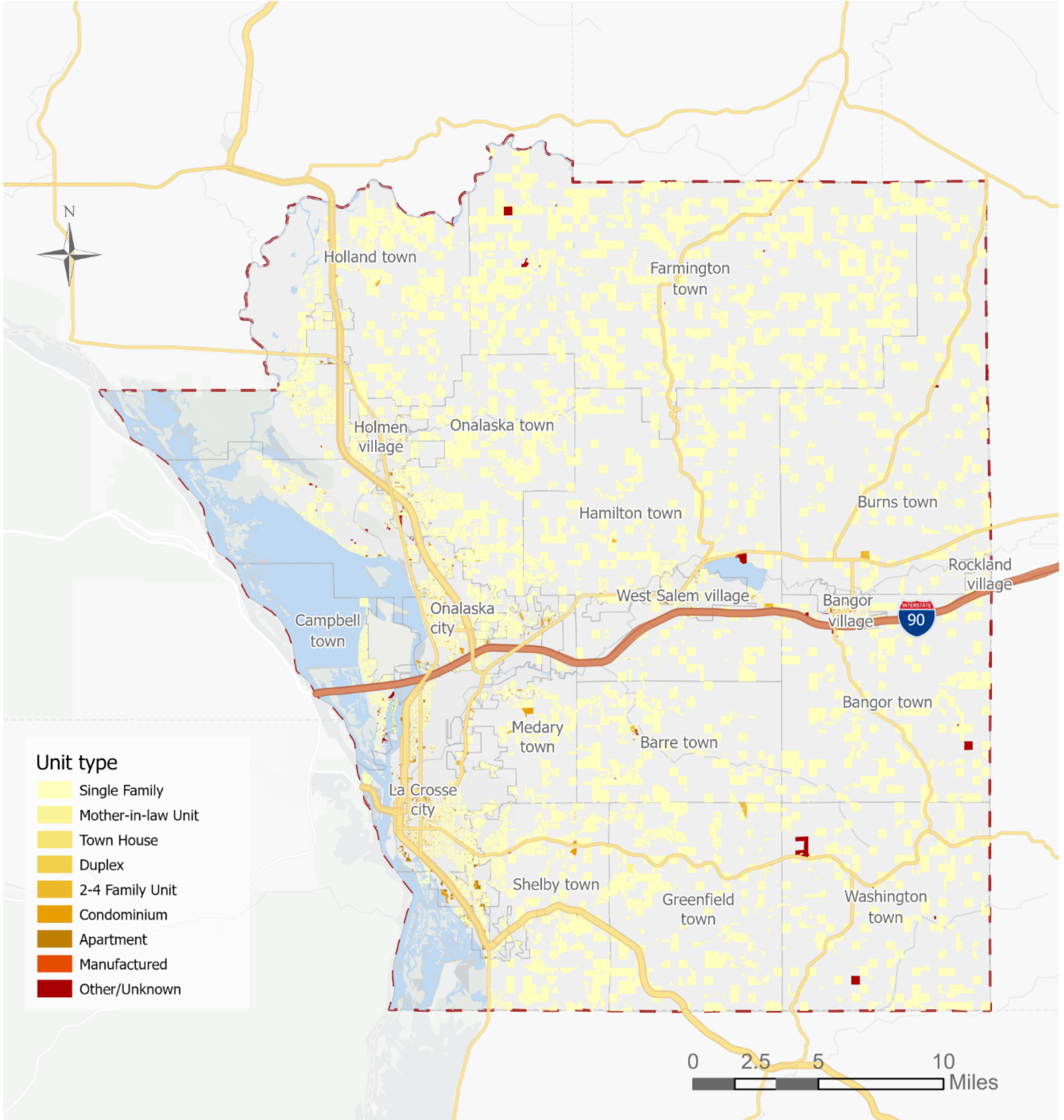
Most La Crosse County subdivisions are 70–80%+ single-family homes, with even new development dominated by large-lot SF homes.

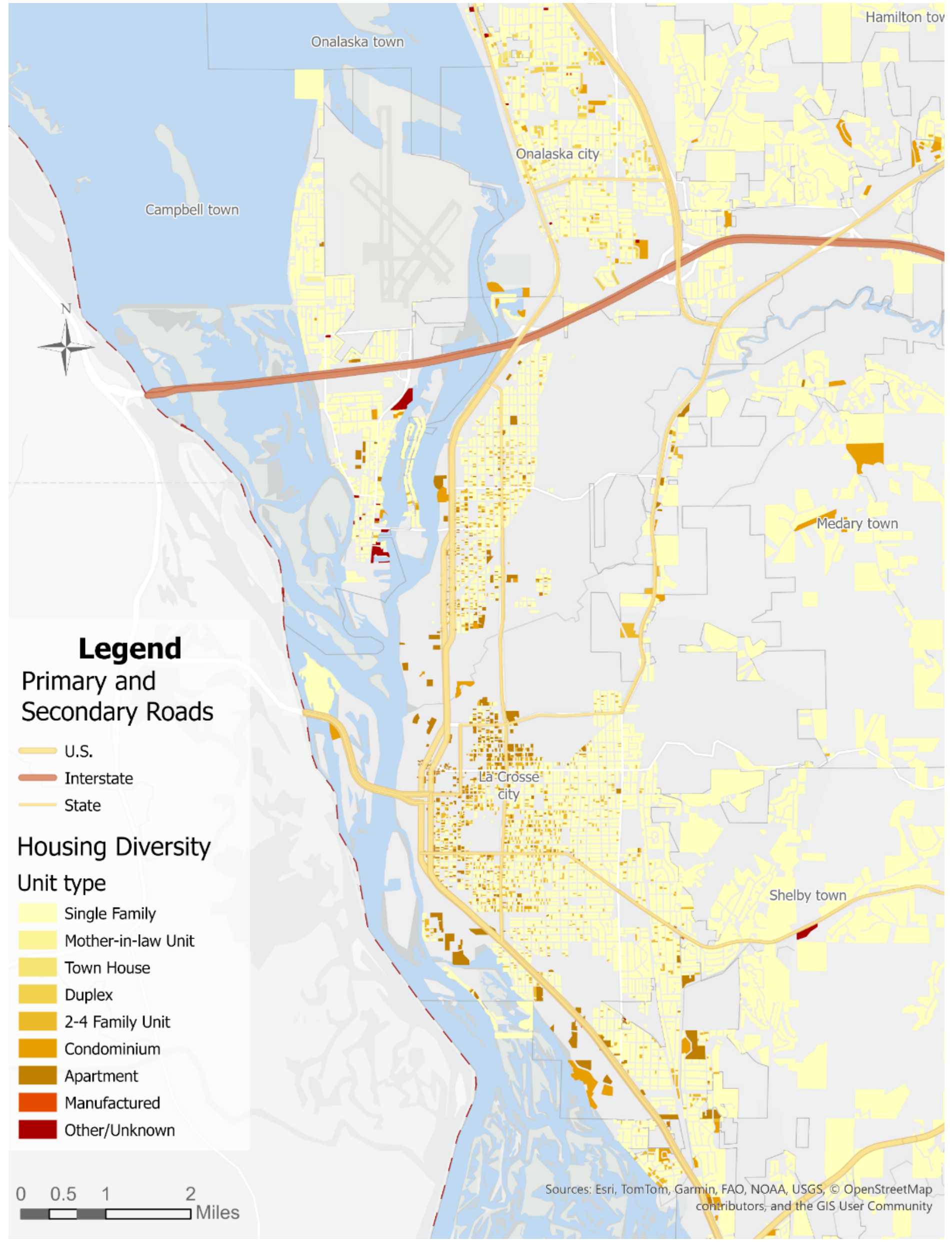
Only three jurisdictions offer meaningful housing diversity:

- City of La Crosse, City of Onalaska, and Holmen Village.
- These areas contain a mix of single-family homes, duplexes, townhomes, and low to mid-density apartments, forming the core of the county's multifamily rental supply.

Outside these communities, **missing middle housing is limited**, and zoning/land availability restrict opportunities for duplexes, townhomes, or small apartment buildings.

As a result, **most non-SF housing options—and nearly all rental diversity—are concentrated in a few places**, creating supply pressure and limited choices for renters, young households, seniors, and lower-income residents.





Maps of individual county subdivisions will be added to the appendix of the final report.

INVENTORY | **MULTIFAMILY**

Market-Rate Multifamily Development Since 2015

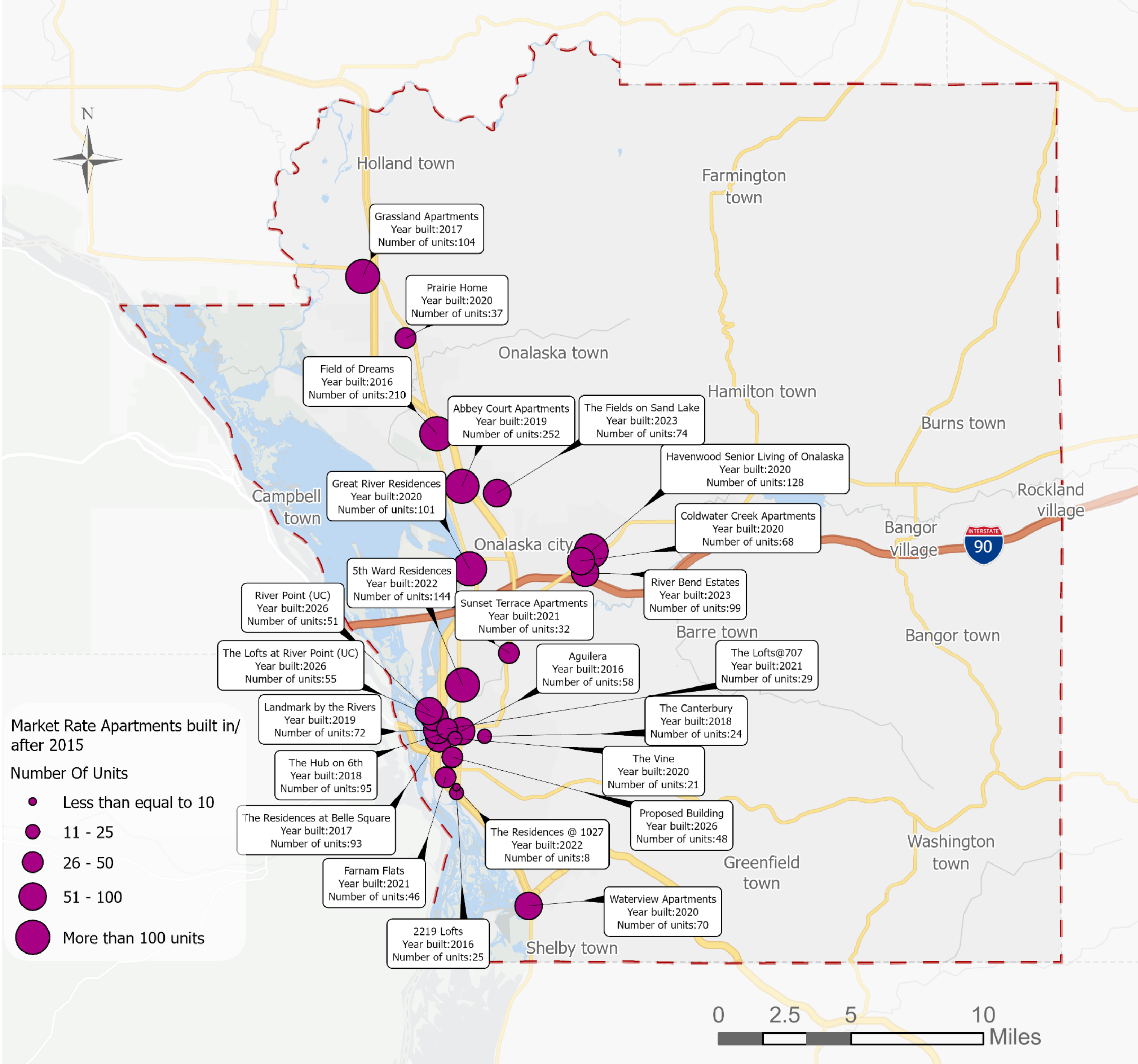
25 new market-rate multifamily properties have been built in La Crosse County since 2015—a clear indicator of rental apartment demand.

These projects added **1,944 new market-rate units**, significantly expanding the inventory of rental apartments.

Most projects are concentrated in:

- **City of La Crosse** (largest share)
- **City of Onalaska**
- **Village of Holmen**

Development is **highly localized**, with very few new market-rate rentals in towns/villages outside these three communities. This reinforces the pattern that **rental choice and density are clustered** in a few urban/suburban centers, while most of the county remains predominantly single-family.



INVENTORY | **AFFORDABLE HOUSING**

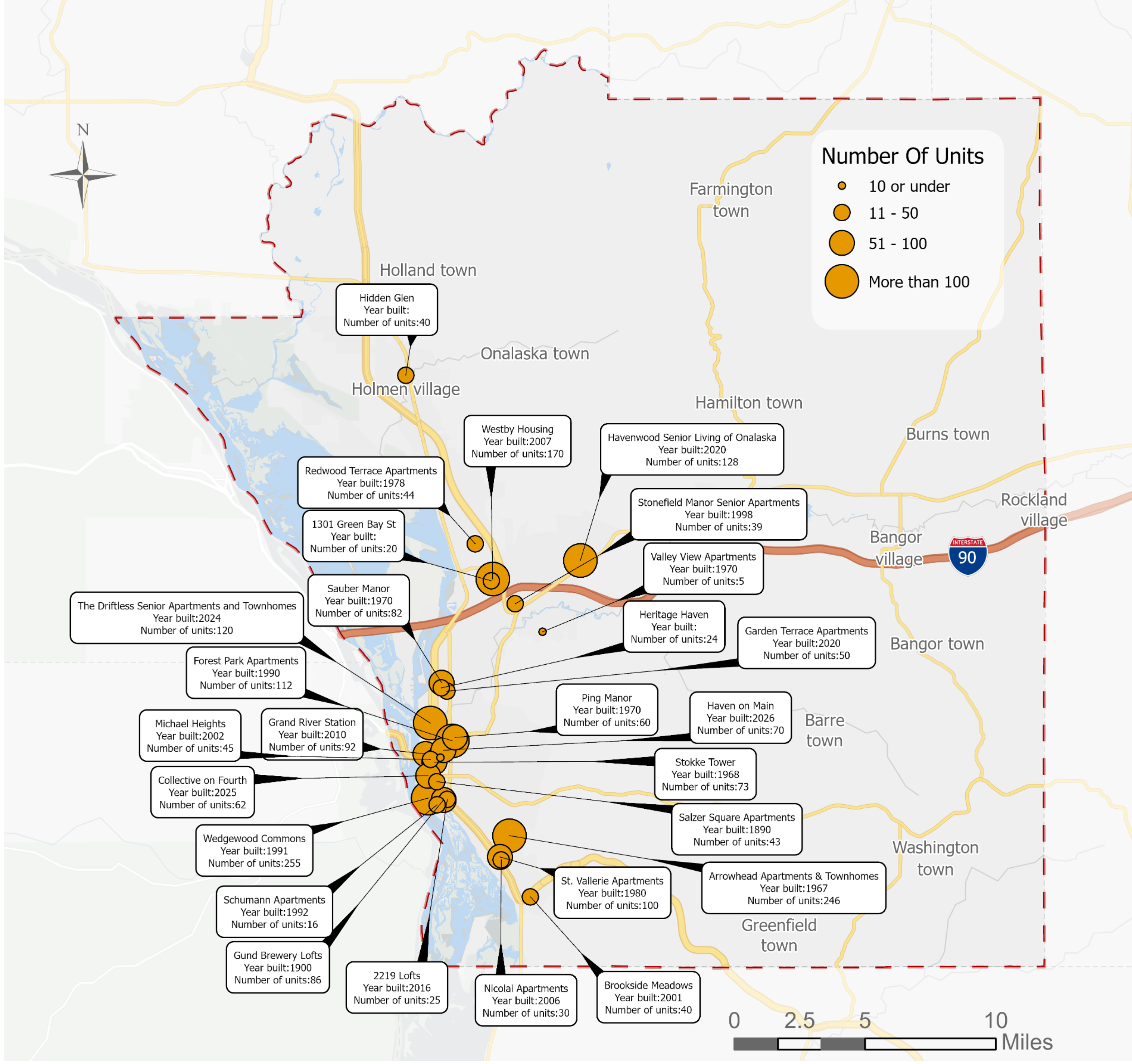
Today, the primary funding source for developing rent restricted affordable housing units is federal Low Income Housing Tax Credits (or LIHTC, pronounced “Ligh-Tech”). Affordable rents in LIHTC funded apartments are restricted to rates that are affordable to households earning 60% of AMI. LIHTC funded projects can also include units at a mix of affordability levels ranging from 30% AMI to 80% AMI or higher. LIHTC funded apartments result in high quality, newly constructed housing units affordable to households working in many workforce job categories.

- The **County has 29 affordable multifamily developments**.
- **Only 6 projects were built in the last 10 years**, representing limited recent affordable housing production.

Affordable developments are **heavily concentrated in the City of La Crosse**, with a smaller number in Onalaska City and one in Holmen Village.

Most rent restricted properties are older LIHTC-funded projects or project-based Section 8 buildings—some of which may be approaching the end of compliance periods, which could mean ending their rent restrictions.

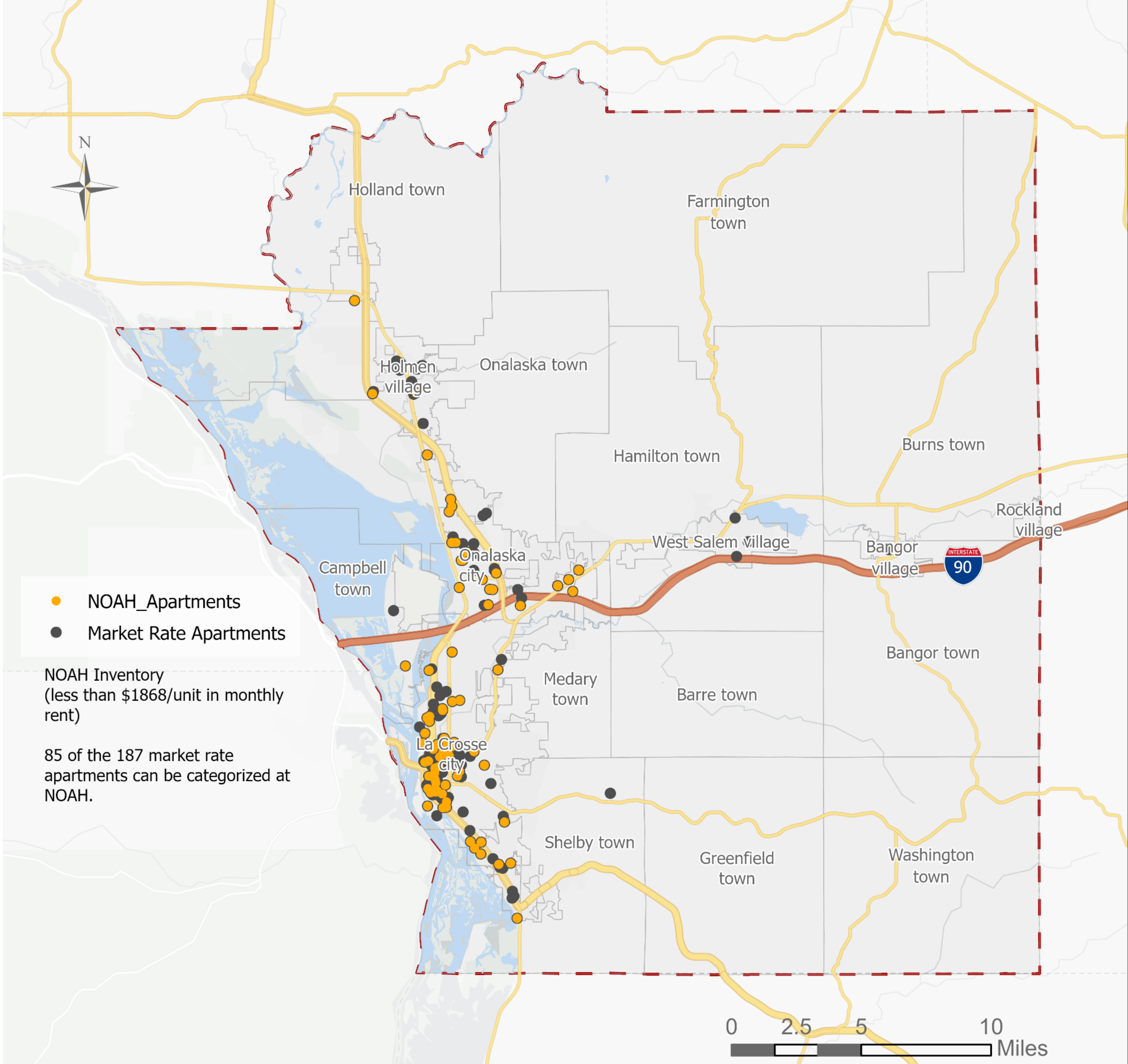
The age and concentration of these properties mean **that lower-income households have few location choices**, and almost no new affordable supply is being added in suburban communities.



INVENTORY | **NOAH INVENTORY**

The majority of older market rate apartment buildings offer modest rental rates without public subsidy. These buildings are sometimes called "Naturally Occurring Affordable Housing" or "NOAH". NOAH housing units are non-subsidized rental housing units that are affordable for households earning 80% or below the region's area median income. These units are crucial for meeting the housing needs of lower income members of the community. However, when supply of rental housing is low, rents in such buildings can rise to elevated levels despite their age and lower quality.

- Of the **187 market-rate apartment buildings** in the county, **85** (≈45%) of the buildings offer an average rent that is affordable to households earning **80% AMI**.
- **More than half of all households in the county earn below 80% AMI**, meaning the supply of moderate-rent units is **not keeping pace with demand**.
- Within these 85 buildings, **61** properties offer rents affordable to households at **60% AMI**—the income level at which **cost burden becomes substantially more common** in La Crosse County.
- **Affordability thresholds:**
  - 80% AMI = \$74,720 → affordable rent ≤ \$1,868/month
  - 60% AMI = \$56,040 → affordable rent ≤ \$1,400/month
- This indicates a **large mismatch**: the county has many households below 60% AMI but **far fewer NOAH buildings that truly meet their affordability needs**.



INVENTORY | MOBILE HOMES

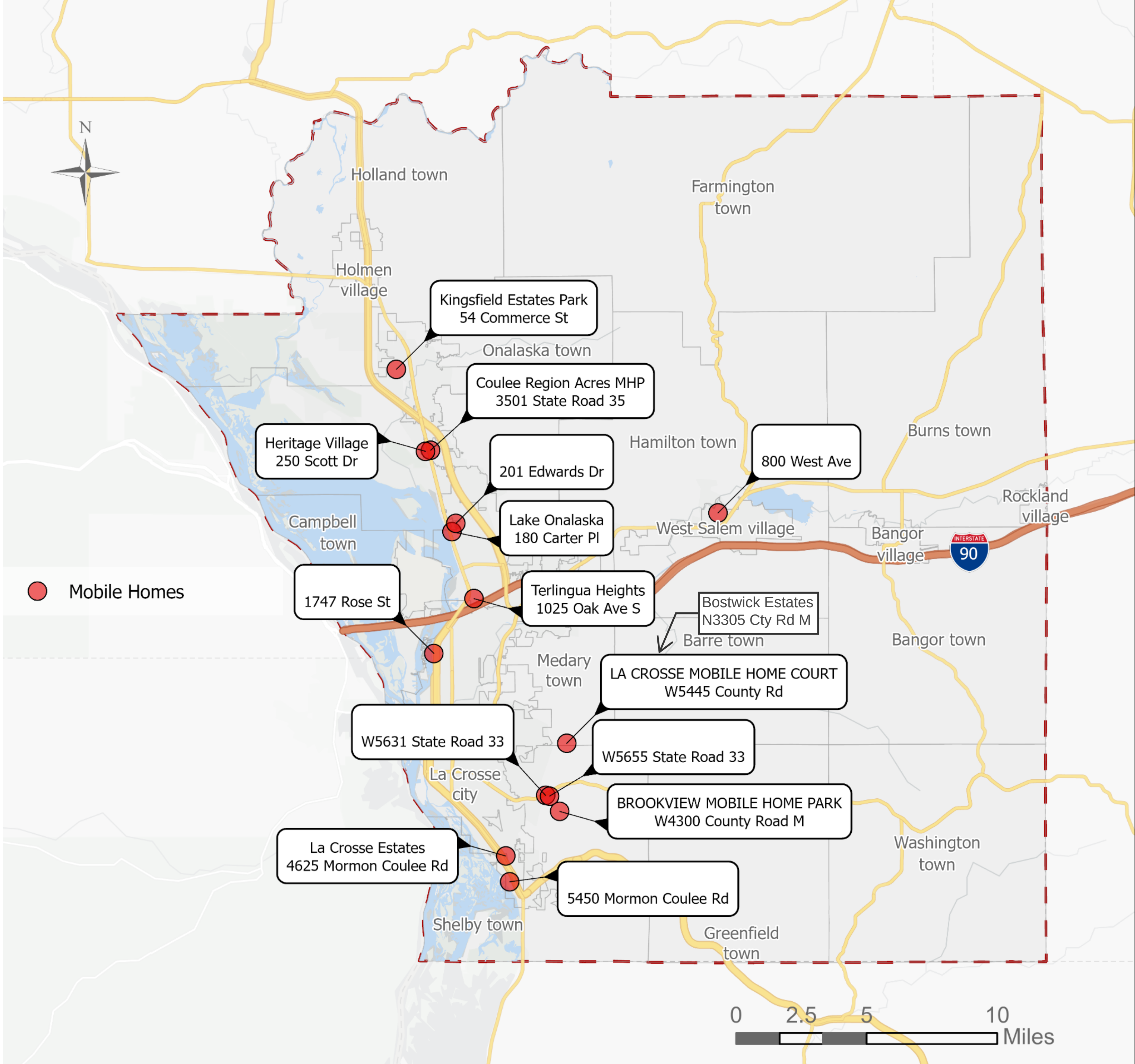
According to CoStar data, the County has **14 manufactured home parks**, representing one of the best sources of **naturally affordable ownership** and **lower-cost rental** housing.

Manufactured home communities play a critical role for households earning **below 30–50% AMI**, which may be priced out of both new construction and older single-family homes.

Some of these parks sit in areas with **limited redevelopment pressure**, but they are still considered **vulnerable housing stock** because once a park closes, the units are rarely replaceable. Others might already be feeling the pressures of redevelopment.

As a scarce commodity, manufactured home parks are also subject to inflationary pressures. Since there are few alternative locations available, and it may be highly difficult to move a home that has been in place for many years, it is not uncommon for owners of manufactured home parks to dramatically raise rents for park occupants, to levels that well exceed the cost of maintaining and operating the park.

The presence of 14 manufactured home parks provides a meaningful affordable home resource, but given the County's needs, this supply is **fragile and irreplaceable**, especially for very low-income households.



Less Intensive Care

More Intensive Care

Active Adult

Active adult communities are age-restricted housing. Age restrictions are typically 55+, and housing types can range from single-family homes, to townhomes, to multi-family units, sometimes in the same development. Units and common amenities are designed with an aging community in mind. They can be ownership, rental, or cooperative by tenure. Low Income Housing Tax Credits (LIHTC) can be used to produce affordable age-restricted apartments. Residents tend to be in their 60s and 70s.

Independent Living with Services

Independent living with services (congregate) offer limited support services such as meals and housekeeping included in rents. A larger share of the building is likely committed to common areas, often with programming targeted towards socialization. Demand for independent living with services tend to be driven by older people (75+).

Assisted Living

Assistive living facilities offer a deeper range of services for older seniors who need more active support to meet everyday needs. Personal and nursing care is often present, and meals/housekeeping are included in the monthly rent. The targeted age range is 80+, and most would require some form of nursing care if assisted living was not present. Staff are present 24 hours a day.

Nursing/Memory Care

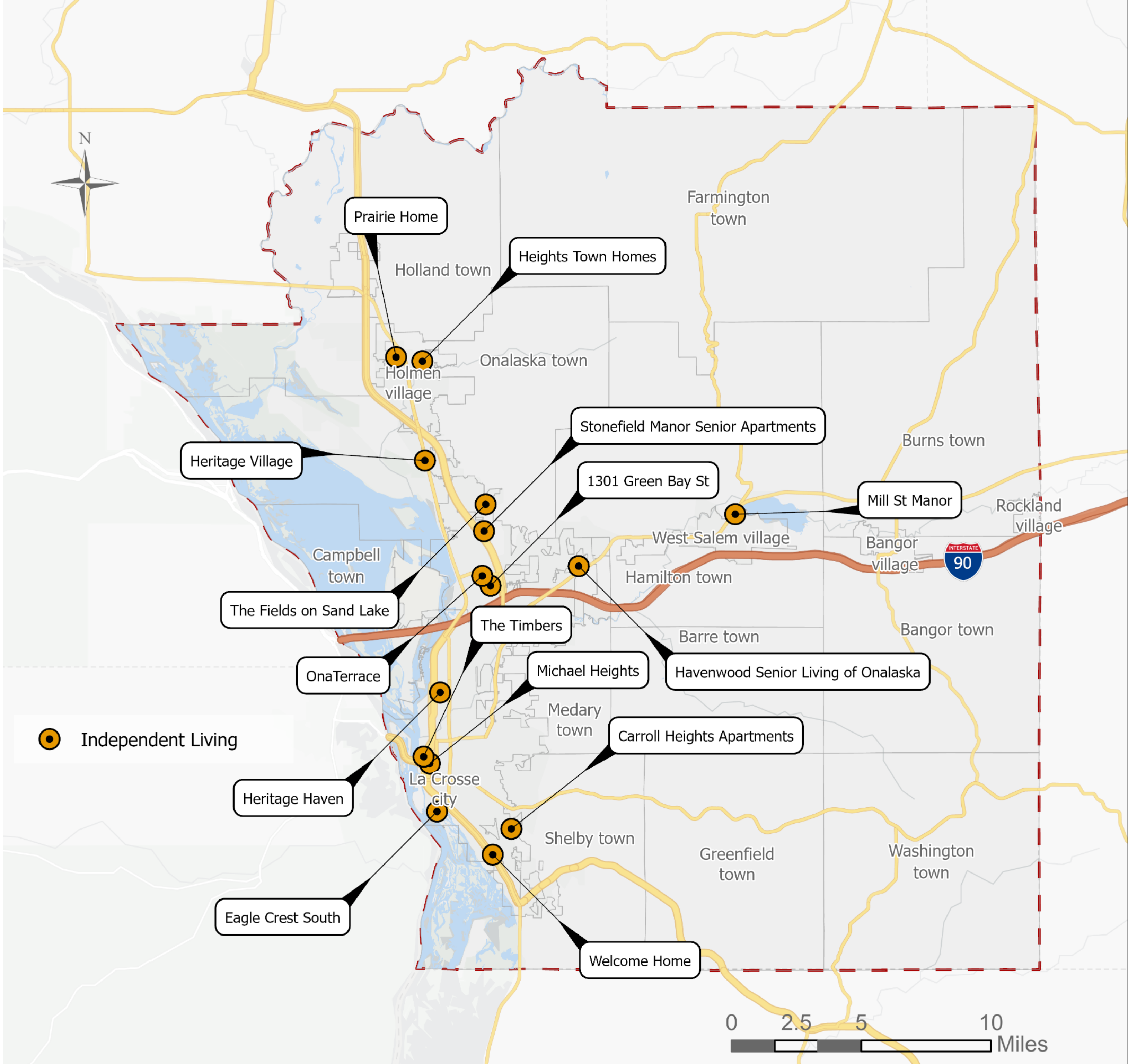
Skilled nursing care, or long-term care, provides a living arrangement for people requiring 24-hour care. It is typical for end-of-life care, and enrolment tends to be more short term. Funding for these units can come from Medicare, Medicaid, HMOs, private insurance and/or private funds.

Memory Care units are designed for those suffering from Alzheimer's Disease or other dementias. Typically, units are single-occupancy bedrooms with larger community areas. Staffing ratios are higher due to more intensive care needs. There is less public funding available for Memory Care units.

INVENTORY | **INDEPENDENT LIVING**

La Crosse County has **29 senior-oriented housing developments**, offering a mix of independent living, assisted living, memory care, and skilled nursing options.

Senior Housing – Independent Living		
Sno.	**Name**	**Services Provided**
1	**1301 Green Bay St**	Independent Living
2	**Brookdale La Crosse (IL component)**	Independent Living + Assisted Living
3	**Carroll Heights Apartments**	Independent Living
5	**Eagle Crest South – Independent Living Wing**	Independent Living
6	**Heights Town Homes**	Independent Living
7	**Heritage Haven**	Affordable Senior Apartments / Independent Living
8	**Heritage Village**	Independent Living
9	**Michael Heights**	Independent Living
10	**Mill St Manor**	Independent Living
11	**OnaTerrace**	Independent Living
12	**Prairie Home**	Independent Living
13	**Stonefield Manor Senior Apartments**	Independent Living
14	**The Fields on Sand Lake**	Independent Living
15	**The Timbers**	Independent Living
16	**Welcome Home – IL Units**	Independent Living + Assisted Living



INVENTORY | **ASSISTED LIVING**

Given the county's aging population, demand for higher-acuity senior care is expected to increase, raising concerns about capacity, affordability, and geographic access.

There is a mix of facilities providing assisted living along side independent living and even memory care.

Assisted Living Facilities

Sno.	Name	Services Provided
1	**Brookdale La Crosse**	Assisted Living
2	**Eagle Crest South – AL Wing**	Assisted Living + Independent Living
3	**Welcome Home**	Assisted Living + Independent Living
5	**Shelby Terrace Assisted Living**	Assisted Living
6	**Hillview Terrace Assisted Living**	Assisted Living
7	**Cass Street Assisted Living**	Assisted Living
8	**Spring Brook Assisted Living**	Assisted Living
9	**Laurel Manor**	Assisted Living
10	**Eagle Crest North – AL Wing**	Assisted Living +Memory Care
11	**Hearten House II**	Assisted Living +Memory Care
12	**Havenwood Senior Living**	Assisted Living + Independent Living
13	**Windsor Place**	Assisted Living (licensed CBRF)

INVENTORY | MEMORY CARE AND NURSING HOME

Given the county's aging population, demand for higher-acuity senior care is expected to increase, raising concerns about capacity, affordability, and geographic access.

Memory Care Facilities

Sno.	Name	Services Provided
1	**Brookdale La Crosse (MC)**	Memory Care
2	**Eagle Crest North – Memory Care Wing**	Memory Care + Assisted Living
3	**Hearten House I**	Memory Care
5	**Hearten House II**	Memory Care + Assisted Living
6	**Eagle Crest Communities (Memory Care units)**	MC as part of CCRC

Nursing Home Facilities

Sno.	Name	Services Provided
1	**Benedictine Manor**	Nursing Home
2	**Bethany St. Joseph Care Center**	Nursing Home
3	**Hillview Health Care Center**	Nursing Home
5	**Onalaska Care Center**	Nursing Home

Multi-family – A strong mix of housing types for different households

Housing Stock is predominantly Single-Family With an Aging Urban Core and Newer Suburban Growth

La Crosse County's housing stock is overwhelmingly single-family, with many subdivisions made up of **80–90%+ detached homes**. The **City of La Crosse** contains the oldest and most diverse portion of this stock: most single-family homes were **built before 1960**, forming a core of relatively lower-value, naturally occurring affordable ownership options. While these homes offer a range of price points, they also come with higher rehabilitation needs, aging infrastructure, and limited accessibility features.

As land constraints pushed new development outward, much of the county's newer single-family housing has clustered in **Onalaska, Holmen, Medary, and Holland, where subdivisions tend to feature larger, higher-value homes**. These newer areas often serve moderate- to higher-income households, while more affordable entry-level ownership options remain concentrated almost entirely in the older, built-out neighborhoods of the City of La Crosse.

Housing Diversity Is Concentrated in a Few Communities

Most of the county offers limited housing diversity beyond single-family homes. The **City of La Crosse, City of Onalaska, and Village of Holmen** contain the majority of the county's **duplexes, townhomes, small multiplexes, and mid-sized apartment buildings**. These areas provide the primary rental opportunities, smaller homeownership formats, and alternative housing choices for households who cannot or do not want to live in single-family homes.

Outside these jurisdictions, the housing stock is much more uniform, with few or to no "missing middle" options. This limits choices for young adults, seniors, single-income households, and smaller families, and places disproportionate demand on the few neighborhoods that do offer diverse housing types.

Entry-Level Ownership Housing Remains the Largest Supply Gap

Demand for entry-level homeownership is extremely strong, but inventory is limited. Homes priced between roughly **$300,000–$400,000** sell quickly, reflecting intense competition for the pool of affordable single-family options. Much of the county's existing lower-priced homes exists in the older neighborhoods of the City of La Crosse, yet these homes often require substantial repairs or modernization, creating barriers for first-time buyers. They also tend to experience slow turnover rates.

New construction has not replenished affordable ownership supply. Most new single-family homes built in suburban towns and villages are larger, higher-value units priced far above what lower- and middle-income households can afford. The combination of limited resale inventory, high construction costs, and "locked-in" existing homeowners due to high interest rates reinforces the county's most significant structural gap: **entry-level single-family homes and twin homes for moderate-income homeowners.**

Multi-family – A strong mix of housing types for different households

Missing Middle Housing Is Limited and Unevenly Distributed

Across the county, **duplexes, fourplexes, townhomes, and small multifamily buildings** make up a small share of the overall housing stock. The communities that do have missing middle options—primarily La Crosse, Onalaska, and Holmen—carry most of the county's rental diversity and attainable homeownership formats. In these locations, missing middle units serve as essential steppingstones for young families, older adults seeking to downsize, and workforce households.

However, outside the city of La Crosse, **missing middle housing is scarce due to zoning, NIMBY-ism, and historic development patterns.** This forces many households into a binary choice between higher-cost single-family homes or larger apartment complexes, limiting the range of attainable housing options. The shortage of missing middle housing contributes directly to affordability challenges, forced out of ownership, longer commutes, and pressures on the urban core.

Multifamily and NOAH Supply Is Strong but Insufficient for Lower-Income Households

Since 2015, the county has added **1,944 new market-rate units across 25 multifamily developments**, primarily in La Crosse, Onalaska, and Holmen. These new apartments have been quickly absorbed, keeping vacancy low and confirming strong demand for rental housing, especially among young adults, students, and households priced out of ownership. Most of the new apartments serve middle to moderate-income households, rather than lower renters, but the new supply is still beneficial to lower income households because some renters will move up to a higher priced unit and free up a more affordable unit.

The county's naturally occurring affordable rental (NOAH) stock remains essential but limited. Out of **187 market-rate buildings, only 85 are affordable at 80% AMI, and only 61 at 60% AMI**—even though more than **half of households earn below 80% AMI**. This mismatch means that low- and moderate-income renters must compete for an increasingly constrained set of older, lower-cost units, many of which face aging-building issues or future reinvestment pressures.

Affordable, Senior, and Manufactured Housing Are Critical but Aging and Finite

The county's specialized housing includes **29 affordable multifamily developments, 29 senior housing communities**, and **14 manufactured home parks**. These segments collectively serve thousands of lower-income residents, older adults, and residents needing supportive care. They also absorb much of the demand from households who cannot access market-rate rentals or ownership.

Yet this stock is limited and faces long-term pressures. Affordable multifamily production has been limited in the last decade, many senior housing developments are oriented toward higher-income residents, and manufactured home parks—among the few remaining deeply affordable options—are aging and vulnerable to redevelopment or price increases. The preservation and expansion of these housing types is increasingly critical as the county's population ages, household sizes shrink, and affordability pressures rise.

09 HOUSING NEEDS

Gap Analysis: Ownership Housing

In the first table on the right, owner occupant households in La Crosse County are segmented by their household income into income bands, and the household income bands are aligned with the housing units that are affordable to purchase by those households—meaning the cost to pay the mortgage on that housing unit would be 30% of the corresponding household income.

The important caveat in this analysis is that it shows alignment of household income with the availability of units affordable at that income **under conditions of perfect housing distribution,** where in reality, higher wage earners might be choosing to compete for more affordable home options. For that reason, the table may show a theoretical sufficiency of housing units for certain household income bands, while the second exhibit at right indicates there are households which are paying more than they can afford on housing costs.

The second chart shows the level of cost burden among ownership households at different income levels. Several observations pertain:

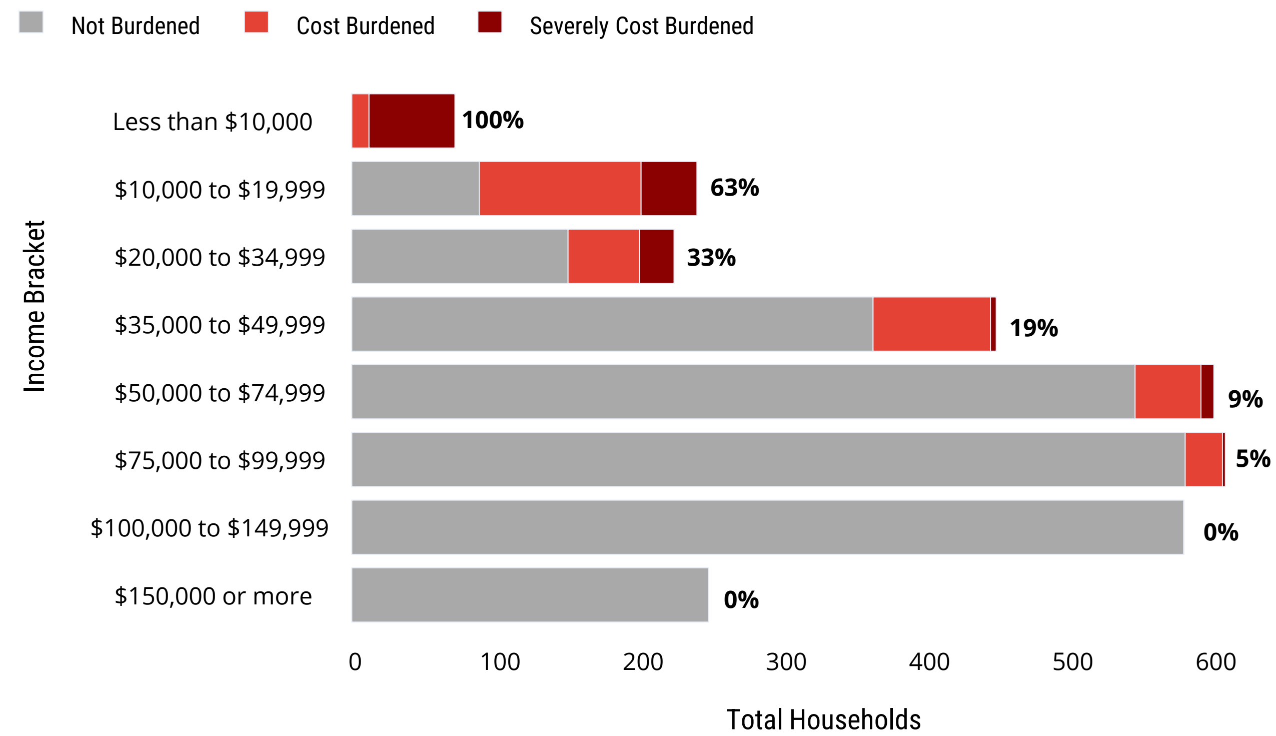
- Housing cost burden is most acute for very low-income households—those earning less than $20,000.
- The chart shows actual housing costs, reflecting payments on mortgages that were originated at any time in the past, or situations where no mortgage remains on a housing unit, so housing costs are related only to utility payments, insurance, and housing maintenance.

Owners

*assumptions: 6.23% interest rate, 10% down, 30-year term, 10% of monthly payments for Taxes and Insurance

Household Income Range	Affordable Range for Owner Units	Ownership Units	# of HHs	Owner Gap
$0 - $24,999	<$114,000	2,550	2,461	89
$25,000 - $34,999	$114,000 - $160,000	3,019	1,502	1,517
$35,000 - $49,999	$160,000 - $228,000	6,383	3,129	3,254
$50,000 - $74,999	$228,000 - $342,000	11,349	5,151	6,198
$75,000 - $99,999	$342,000 - $457,000	4,885	4,895	-10
$100,000 - $149,999	$457,000 - $685,000	2,749	7,105	-4,356
>$150,000+	>$685,000	648	7,339	-6,691

Cost Burdened Owner Households by Household Income



Gap Analysis: Rental Housing

In the first table on the right, renter occupant households in La Crosse County are segmented by their household income into income bands, and the household income bands are aligned with the housing units that are affordable to rent by those households—meaning the cost renting would be 30% of the corresponding household income.

The rental market reflects a similar dynamic to ownership market. The most severe shortage exists among households earning **under $25,000** — the segment with the highest cost burden and the least supply. Renters earning **$25,000–$50,000** show large surpluses of units in their affordable ranges, but this surplus is misleading because **higher-income renters rarely rent at the top of their affordability band**. For renters earning **$50,000 and above**, the gaps turn negative again because higher-income renters increasingly **rent down** into mid-priced units.

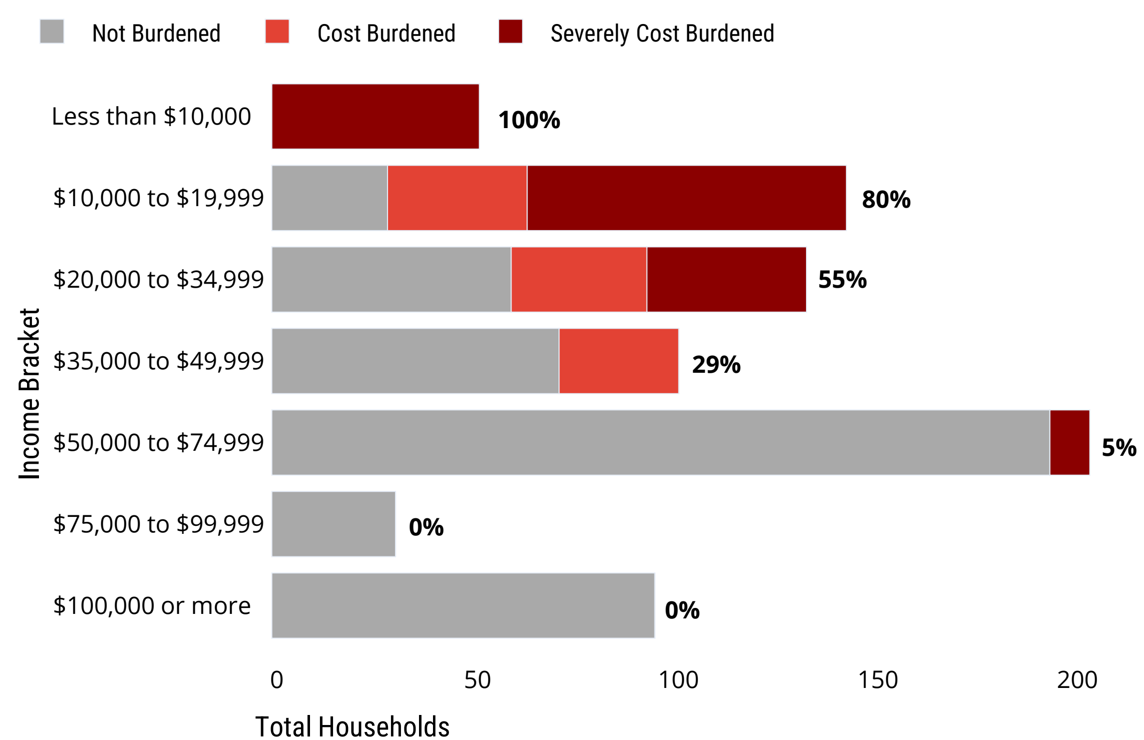
The second chart shows the level of cost burden among renter households at different income levels. Several observations pertain:

- Housing cost burden is most acute for very low-income households—those earning less than $20,000.
- Housing cost burden is still on the higher side for households earning less than $50,000.

Renters

Household Income Range	Affordable Range for Renter Units	Renter Units	# of HHs	Renter Gap
$0-$24,999	<$625	2,592	5,115	-2,523
$25,000-$34,999	$625-$875	5,660	2,098	3,562
$35,000-$49,999	$875-$1,250	7,239	3,220	4,019
$50,000-$74,999	$1,250-$1,875	2,250	4,097	-1,847
$75,000-$99,999	$1,875-$2,500	386	2,101	-1,715
$100,000-$149,999	$2,500-$3,750	259	1,686	-1,427
>$150,000	>$3,750	0	644	-644

Cost Burdened Renter Households by Household Income



Gap Analysis: Ownership and Rental Housing

Total Households

Household Income Range	Affordable Range	Housing Units	% of All HHs	# of HHs	Unit Gap
$0-$24,999	--	5,142	15%	7,576	-2,434
$25,000-$34,999	--	8,679	7%	3,600	5,079
$35,000-$49,999	--	13,622	13%	6,349	7,273
$50,000-$74,999	--	13,599	18%	9,248	4,351
$75,000-$99,999	--	5,271	14%	6,996	-1,725
$100,000-$149,999	--	3,008	17%	8,791	-5,783
>$150,000	--	6,48	16%	7,983	-7,335

Taken together, the ownership and rental gaps reveal a market where the **mid-priced and naturally occurring affordable segments serve multiple income groups at once**, creating pressure points not reflected in simple affordability ratios. Lower-income households face a shortage of deeply affordable rentals, while middle-income and first-time buyers struggle to compete with higher-income households for limited mid-priced single-family homes. It highlights a **misalignment between what the market is producing and what households at different incomes need — with cross-income competition crowding the middle of the market.**

Notes

This gap method provides one window into the market, looking at households by income, and the availability of housing by cost. It does not take into account that many homes were bought at lower prices, at more favorable terms, or are owned outright. So many homeowners likely have lower costs. Likewise, values for both rents and values are self-reported. Market values derived from up-to-date sources indicate that the ACS undervalues both rents and homes.

Second, a 'gap' can help indicate need, but is not useful for 'targets'. This is not measure of demand, but rather paints a broader brush towards need. Furthermore, even if need is pronounced, the housing development landscape, as currently organized, cannot necessarily meet this need directly – especially on the affordability side.

Projected Household Growth and Housing Need

Methods Overview

Forecasting housing need is a combination of understanding the *current need* identified in the housing analysis section, and projected future household need determined by projected household growth. New housing stock should serve overlapping functions: It should address current gaps in the community by ensuring adequate supply that is undersupplied relative to demand, while also ensuring new supply of housing to meet the future needs of the community.

Future Household Growth:

Future household growth was determined by examining a combination of existing projections from the Wisconsin Department of Administration, historic household formation trends, growth rates specific to the region, and housing unit production in the last 5-10 years. Last updated in 2024, the Department of Administration household projection data for the metro region lacked sufficient accuracy to current counts. Instead, growth rate was predicted by recent construction and absorption of units in the La Crosse market. Due to strong housing demand and development and growing conditions favorable for education and healthcare industry, a similar growth to pre-COVID was used for the county to project future household growth.

Future Household Growth: La Crosse County

La Crosse County's household growth is strong but mostly outside of the urban core, a function of less developable land, and construction costs. Infill multi-family development, in downtown and new suburban subdivisions have been crucial for the community's growth. Moving forward, we project continued growth in both in-fill and subdivision development for the next 4-5 years, only slowing after that. We estimate a strong demand for housing across a broad array of types is likely to persist, driving redevelopment of key areas the city of La Crosse with infill development in neighborhoods with older housing and new construction in adjacent townships and municipalities.

New Households by Income

Total household growth is then divvied up by household income based on 'tiers' relative to AMI, also known as median family income (MFI). These tiers have been historically indexed to understand how they've change historically, allowing forecasting to help break down the income structure of new households. The model forecast stronger growth in the very low to low spectrum of the income ladder, driven by the economy and past trends, while slowing/stagnating growth in both higher end and middle-income households.

Housing Choice Model

Once households are distributed by income, a housing choice model is used to determine allocation by tenure and bedroom size. Using census microdata collected by the IPUMS center, the model examines the behavior of households who have moved in the past 5 years. Households are bracketed by income, tenure, and size of home, illuminating the expressed preference of households. To assure an adequate sample size, the model is based on the expressed preference of households from lower density metropolitan areas of the East North Central Division of the census, which include Illinois, Indiana, Michigan, Ohio and Wisconsin. The sample then breaks groups down into similar income groups to break down the proportion of people by income bracket who rent or own, and the size of the unit they choose to occupy. In general, this model predicts that lower incomes are likely to rent, and more likely to have smaller units due to both smaller household sizes (single incomes) and income restraints. As incomes increase, households are more likely to pursue ownership housing and larger units. Using this model, future households are apportioned by expected tenure and bedroom size.

Future housing need

Using 30% of incomes as the maximum affordable monthly cost, housing typologies are determined that could help meet projected need. This estimate is then combined with existing needs to determine a future housing needs by tenure, size, and price range.

Growth is projected to continue moderately for the next 5 years and then slow down to match State projections.

CAGR is short for the Compound Annual Growth Rate, a metric used to calculate average annual growth rates.

Households: Projected Growth

		La Crosse County, WI			
		Year	Total Housholds	Annual Change	5-Year Rolling CAGR
10-Year Forecasted Horizon	Second 5-Year Horizon	2035	53,712	0.30%	0.374%
		2034	53,552	0.34%	0.412%
		2033	53,372	0.37%	0.449%
		2032	53,173	0.41%	0.486%
		2031	52,955	0.45%	0.524%
	Short-term time horizon	2030	52,719	0.49%	0.561%
		2029	52,464	0.52%	0.599%
		2028	52,190	0.56%	0.643%
		2027	51,899	0.60%	0.676%
		2026	51,590	0.64%	0.789%
Current Estimate		2025	51,264	0.67%	1.280%
Historical Trend Data		2024	50,921	0.75%	1.393%
		2023	50,543	0.73%	1.327%
		2022	50,179	1.16%	1.332%
		2021	49,603	3.11%	1.232%
		2020	48,105	1.24%	0.748%
		2019	47,518	0.42%	0.519%
		2018	47,319	0.75%	0.589%
		2017	46,966	0.66%	0.391%
		2016	46,657	0.67%	0.414%
		2015	46,345	0.09%	--
		2014	46,303	0.77%	--
		2013	45,949	-0.24%	--
		2012	46,058	0.77%	--

Assumptions	La Crosse County, WI
Historical CAGR	
5 Year CAGR (2015-2020)	0.75%
10 Year CAGR (2010-2020)	0.56%
Projected CAGR	
2025-2030	0.56%
2030-2035	0.37%
Percent Change	
2013-2023	10.00%
2024-2035	5.5%

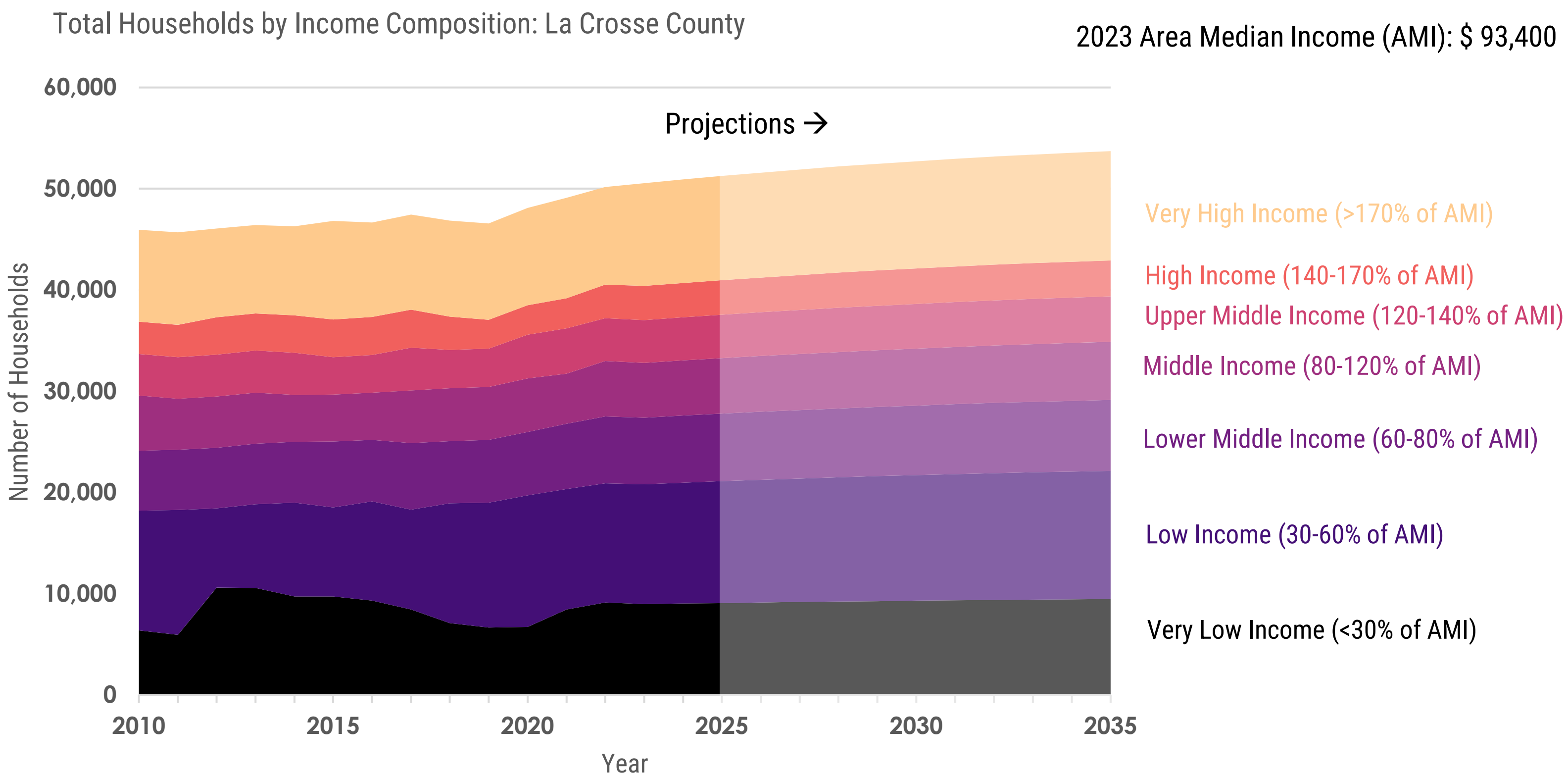
Results	La Crosse County, WI
10-Year Household Change	2,448

Projected Demographic Growth: 2,448 Households

Sources: Department of Administration, State of Wisconsin. Stantec.

Projected Household Growth for La Crosse County remains moderate

The projected future housing need is distributed by income bracket to understand growth in particular market sectors based on new household additions.



Methods

To account for inflation, brackets were determined based on the median income for each year. Existing brackets pose challenges for forecasting – general wage inflation means fewer households are within lower income brackets, whereas the proportion in higher income brackets tends to rise. This method helps to account for inflation. Using the most detailed ACS income brackets, households are apportioned into each bracket for that year. Using the historic proportions and trends, a linear regression model is used as a baseline for future growth and is then modulated based on judgment.

Projected growth trends lean towards the addition of new households between 30-80% of the region's Area Median Income. The middle to higher end of the income spectrum is expected to remain relatively constant.

Demand modeled on all households

AMI Bracket	Household Income	Max Housing Costs	Rent				Own			
			1BR	2BR	3BR	4BR+	1BR	2BR	3BR	4BR+
<30%	Under $27,831	$696	297	1,278	1,977	1,747	22	111	852	2,227
30-60%	$27,831 to $55,661	$1,392	189	982	2,281	2,111	19	131	1,432	4,696
60-80%	$55,661 to $74,215	$1,855	57	317	915	906	8	59	715	3,349
80-120%	$74,215 to $111,323	$2,783	44	296	974	1,148	15	69	952	6,312
120-140%	$111,323 to $129,877	$3,247	9	58	222	297	3	19	265	2,511
140-170%	$129,877 to $157,707	$3,943	6	44	169	256	4	15	247	2,960
>170%	Over $157,707	--	9	51	198	314	7	24	333	6,115

Demand modeled on behavior of recent movers

AMI Bracket	Household Income	Max Housing Costs	Rent				Own			
			1BR	2BR	3BR	4BR+	1BR	2BR	3BR	4BR+
<30%	Under $27,831	$696	672	2,521	2,541	1,375	20	100	498	781
30-60%	$27,831 to $55,661	$1,392	544	2,536	3,493	1,930	18	131	1,085	2,102
60-80%	$55,661 to $74,215	$1,855	183	963	1,636	949	10	79	662	1,844
80-120%	$74,215 to $111,323	$2,783	164	995	2,037	1,407	19	104	989	4,096
120-140%	$111,323 to $129,877	$3,247	37	212	522	409	4	27	304	1,868
140-170%	$129,877 to $157,707	$3,943	27	167	449	390	3	24	315	2,326
>170%	Over $157,707	--	41	233	628	581	9	45	513	5,001

Demand modeled on space needs

AMI Bracket	Household Income	Max Housing Costs	Rent				Own			
			1BR	2BR	3BR	4BR+	1BR	2BR	3BR	4BR+
<30%	Under $27,831	$696	3,738	977	638	279	2,235	378	217	48
30-60%	$27,831 to $55,661	$1,392	4,467	1,246	563	71	3,605	1,308	299	282
60-80%	$55,661 to $74,215	$1,855	1,252	1,062	375	342	2,372	798	109	16
80-120%	$74,215 to $111,323	$2,783	1,274	714	580	216	3,489	2,360	822	356
120-140%	$111,323 to $129,877	$3,247	120	113	162	0	1,490	1,018	430	51
140-170%	$129,877 to $157,707	$3,943	307	105	47	0	1,263	1,111	745	123
>170%	Over $157,707	--	480	177	144	18	3,119	1,673	1,061	379

La Crosse County's housing demand varies depending on need and preferences – thus three models of demand.

***Source:** IPUMS and Replica*

Applying the behavior of recent movers in the Midwest to projected household growth

Income Bracket	Rent				Own			
	1BR	2BR	3BR	4+ BR	1BR	2BR	3BR	4+BR
Very Low Income	7.9%	29.6%	29.9%	16.2%	0.2%	1.2%	5.9%	9.2%
Low Income	4.6%	21.4%	29.5%	16.3%	0.2%	1.1%	9.2%	17.8%
Lower Middle Income	2.9%	15.2%	25.9%	15.0%	0.2%	1.2%	10.5%	29.1%
Middle Income	1.7%	10.1%	20.8%	14.3%	0.2%	1.1%	10.1%	41.7%
Upper Middle Income	1.1%	6.3%	15.4%	12.1%	0.1%	0.8%	9.0%	55.2%
High Income	0.7%	4.5%	12.1%	10.5%	0.1%	0.6%	8.5%	62.8%
Very High Income	0.6%	3.3%	8.9%	8.2%	0.1%	0.6%	7.3%	70.9%

The odds here are determined based on the expressed preference of households in lower and middle density urban areas in the Midwest. In general, the relationship between household income and bedroom size and tenure is proportional. Lower income households are more likely to rent and occupy smaller units, whereas higher income households are more likely to own and occupy larger units.

The **2,448** projected housing unit need are then apportioned based on the proportions at left to get an estimate of distribution of future household demand by tenure, bedroom size, and cost range. Note that in the past 5 years, a higher proportion of households are choosing to rent than is historically the case. Renting is increasingly common due to a range of macroeconomic factors.

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*

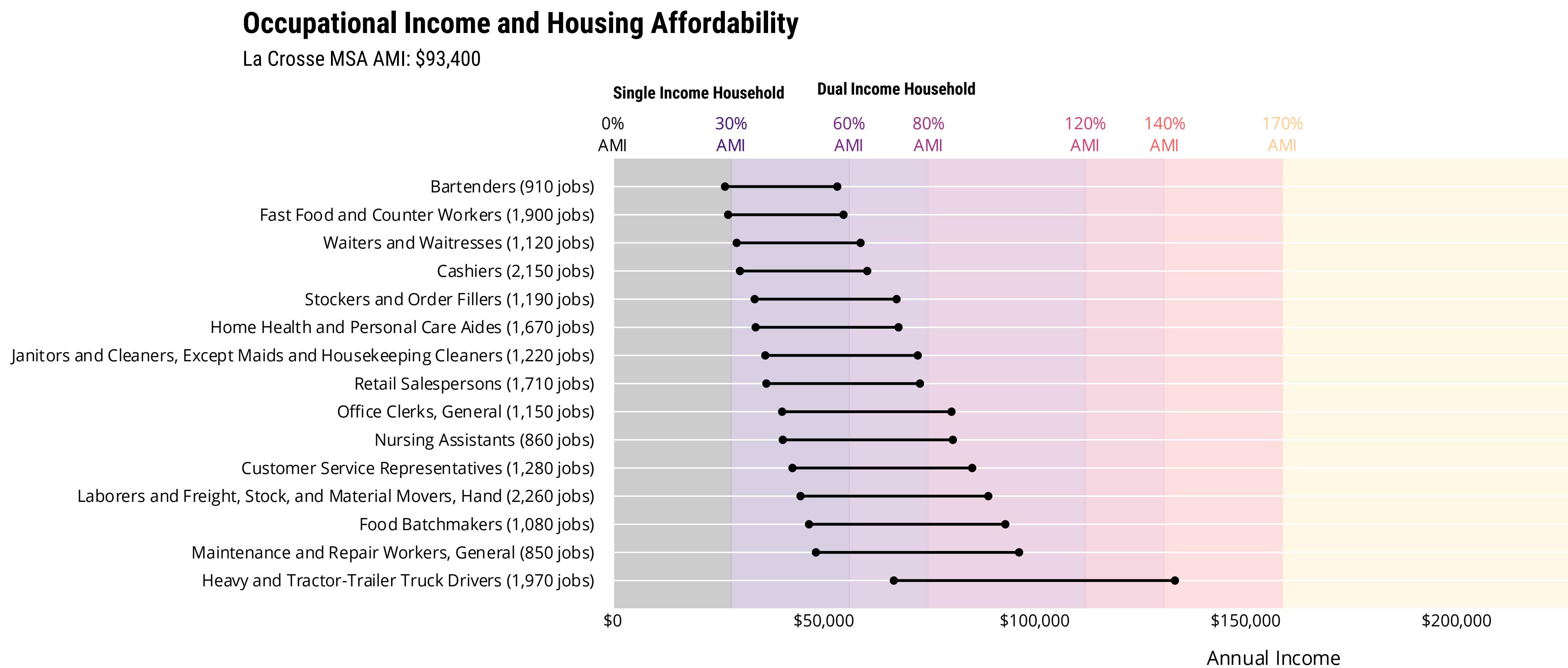
Maximum affordable monthly housing costs are determined by 30% of household income based on the AMI (also known as Family Median Income) for the La Crosse MSA. This estimate is based on 2023 median incomes.

HOUSING NEEDS | HOUSING TYPES

Income Bracket	Max Household Income	Max Rent	Rental Demand Totals	Rental Product	New Product?	Max Home Value*	Owner Demand Totals	Ownership Product	New Product?
Very Low Income (0-30% AMI)	$28,020.00	$701	318	Section-8 Housing Vouchers/Room Shares	Vouchers	$128,000	63	Subsidized home ownership programs	--
Low Income (30-60% AMI)	$56,040.00	$1,401	464	LIHTC, Naturally Occuring Affordable Housing (NOAH)	Vouchers & LIHTC	$256,000	182	Condominiums (1970's style), 0-25th Percentile Single Family (older homes)	--
Lower Middle Income (60-80% AMI)	$74,720.00	$1,868	195	NOAH, Market Rate Apartments, Older SF Homes	LIHTC, Market Rate Units with public support	$341,000	135	0-45th Percentile SF Homes, Townhomes, Condominiums	Townhomes, duplexes, low-density apartments (condos)
Middle Income (80-120% AMI)	$112,080.00	$2,802	123	Market Rate Apartments, Townhomes, SF Homes	Market Rate Apartments/ Missing Middle/ SF Homes	$512,000	139	Townhomes, Condominiums, 0-75th Percentile Single Family	Townhomes, duplexes, Single Family
Upper Middle Income (120-140% AMI)	$130,760.00	$3,269	70	Luxury Market Rate, SF Homes	Market Rate Luxury Apartments/ Missing Middle/SF Homes	$597,000	130	Most Single-Family Homes	Single Family Homes, Townhomes, Split Homes
High Income (140-170% AMI)	$158,780.00	$3,970	38	Luxury Market Rate, SF Homes	Market Rate Luxury Apartments/ SF Homes	$725,100	99	Executive Homes	New Construction Single Family
Very High Income (>170% AMI)	> $212,330	--	104	Luxury Market Rate, Single Family Homes	Market Rate Luxury Apartments/ SF Homes	--	389	Executive Homes	High End/Custom Single Family

***assumptions: 6.23% interest rate, 10% down, 30-year term, 10% of monthly payments for T&I**

HOUSING NEEDS | HOUSING TYPES BY OCCUPATION



	0-30% AMI		30-60% AMI		60-80% AMI		80-120% AMI		120-140% AMI		140-170% AMI		>170% AMI	
	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own
Max Affordable Cost	$701	$128,000	$1,401	$256,000	$1,868	$341,000	$2,802	$512,000	$3,269	$597,000	$3,970	$725,100	>$ 3,970	> $725,100
Existing Housing Stock	Section-8 Housing Vouchers/Room Shares	Subsidized home ownership programs	LIHTC, Naturally Occurring Affordable Housing	Condominiums (1970's style), 0-25th Percentile Single Family	Market Rate Apartments, Older SF Homes	0-45th Percentile SF Homes, Townhomes, Condominiums	Market Rate Apartments, Townhomes, SF Homes	0-75th Percentile Single Family	Luxury Market Rate, SF Homes	Most Single-Family Homes	Luxury Market Rate, SF Homes	Executive Homes	Luxury Market Rate, Single Family Homes	Executive Homes
New Build	Vouchers	--	Vouchers & LIHTC	--	LIHTC, Market Rate Units	--	Market Rate	Single Family	Market Rate	Single Family Homes, Townhomes, Split Homes	Market Rate Luxury Apartments/ SF Homes	New Construction Single Family	Luxury Market Rate, Single Family Homes	High End/Custom Single Family

Household Demand is strongest for affordable rental housing, missing middle ownership, and luxury ownership.

- More than half of future housing demand (55%) is from households below 80% AMI.
    - **1,356 households** across Very Low, Low, and Lower Middle-Income brackets.
    - These groups overwhelmingly need **2BR and 3BR rental units**.
    - Points to a sustained and significant demand for **affordable, family-sized rental housing**.
- Rental demand dominates for all households below 80% AMI.
    - Renters: **318 + 464 + 195 = 976 households**
    - Owners: only **380 total** across these three brackets.
    - Indicates that **future low- and moderate-income movers will rely heavily on the rental supply**, while they are priced out of ownership.
- The highest demand is for 2BR and 3BR units.
    - **2BR: 363 renters + 24 owners = 387 units**
    - **3BR: 535 renters + 208 owners = 743 units**
    - This is **the largest unit-type demand by far**.
- Entry-level ownership demand is strong in the 60–120% AMI range but current supply cannot meet it.
    - Ownership demand in these brackets: **135 + 139 = 274 households**
    - These buyers primarily need **3BR (61) and 4BR (206)** homes.
    - These incomes align with target prices around **$250K–$500K**, which the current market does not produce.

Household Demand is strongest for affordable rental housing, missing middle ownership, and luxury ownership.

- High-income households (>120% AMI) drive large demand for 4+ BR suburban ownership homes.
  - In >170% AMI alone: **349 households need 4+ BR ownership homes**
  - In 120–170% AMI: **110 + 87 = 197 households**
  - Total 4+BR ownership demand from higher incomes = **546 households**
- Demand bifurcates into two strong segments:
  - **A. Affordable rental demand (<60% AMI)**
    - 380 + 646 = **1,026 households**
    - These need primarily **2BR and 3BR rentals** priced under **$700–$1,400**.
  - **B. High-income ownership demand (>120% AMI)**
    - 200 + 138 + 492 = **830 households**
    - Need primarily **3BR–4BR ownership units**.
- The missing middle is not visible in the demand model because the market has not produced missing middle options. However:
  - **Middle-income demand (60–120% AMI)** is one of the strongest signals in the data.
  - This group is **priced out of homeownership due to low turnover rates, high costs of new construction, and high interest rates** and overserved by rental units.
  - Developers repeatedly report **high demand but low feasibility** for duplexes, townhomes, and small multifamily.
  - Zoning and cost constraints have **eliminated an entire category of housing**, forcing households into units that do not match their needs.
  - **The absence of missing middle supply artificially suppresses measured demand — but does not eliminate real-world demand.**

Housing opportunity (or latent demand) takes into consideration the ways that local policy and actions can reveal additional sources of 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.

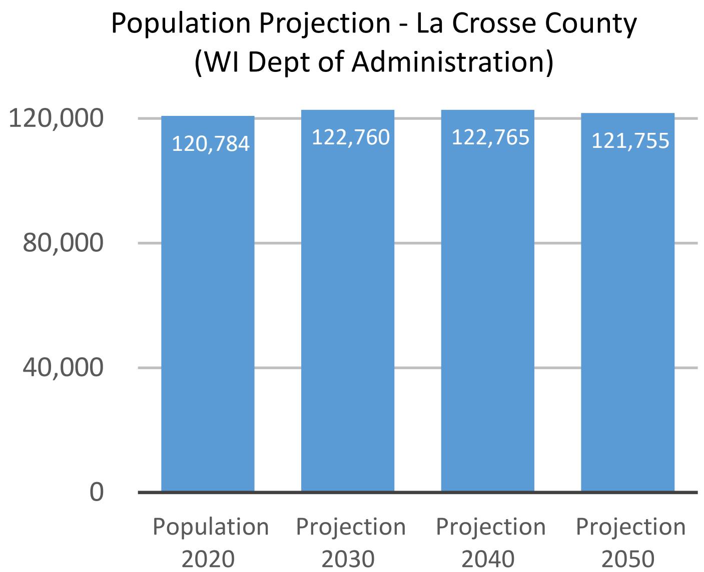
The projection on the preceding page is based primarily on the DOA's population projection.

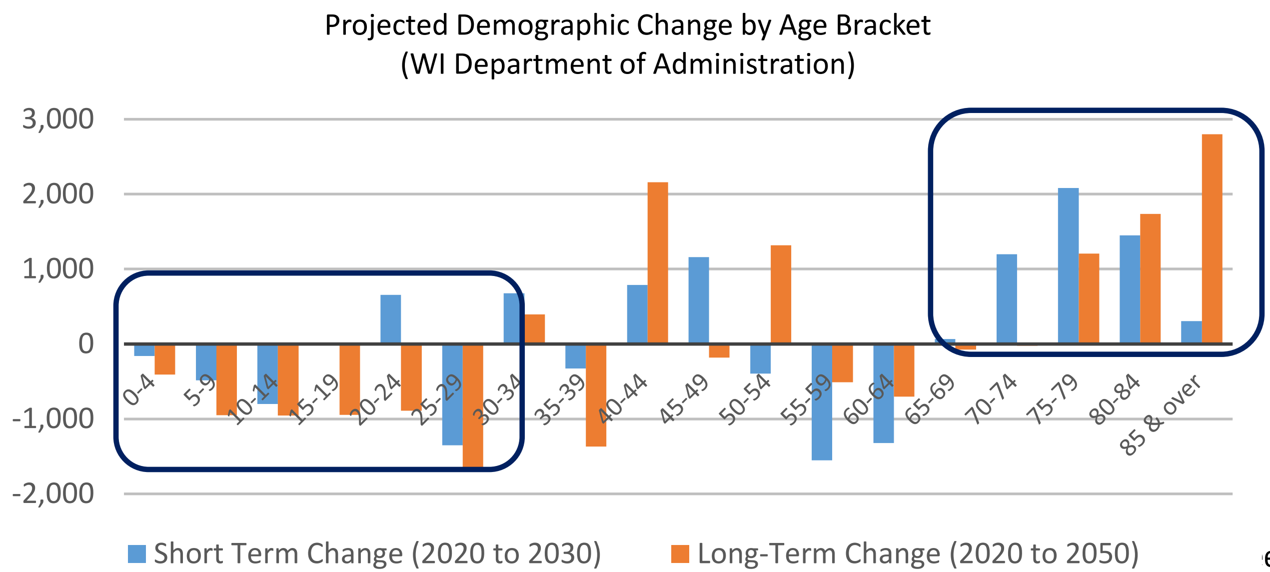
Demographically driven household formation. Generational transitions can result in household formation. The DOA's short term and long term projections anticipate a reduction in households with children, and an increase in seniors. Both of these broad trends result in reduced household sizes.

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.





Annual 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

Housing latent demand takes into consideration the ways that local policy and actions can reveal demand through overcoming constraints.

Opportunities for attracting new development isn't limited by the projected household growth based on a business-as-usual scenario. Policy choices and programmatic actions can create new opportunities if there is latent demand.

The chart at right is intended to identify sources of latent demand that could be captured with changes to policies and programs, and if other impediments to development are surmounted.

Beyond household growth and replacement of old housing units, there is latent demand associated with people who commute into the job centers in the county for work, and latent demand associated with people who are co-living with others by necessity and could achieve independence under certain conditions.

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

The table at right illustrates the distinction between a more deterministic housing projection (total in yellow) and the housing production for which there may be 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
Projected Housing Growth from Demographics & Replacement		**3,528**	**1,873**
Total Housing Growth Opportunity		**6,295**	**4,640**

Housing production targets are goals that tie together the amount of production that is possible, and the types of housing that are most responsive to local needs.

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 at right illustrates that in the arena of the new construction single family homes that were built over the most recent three month period.)

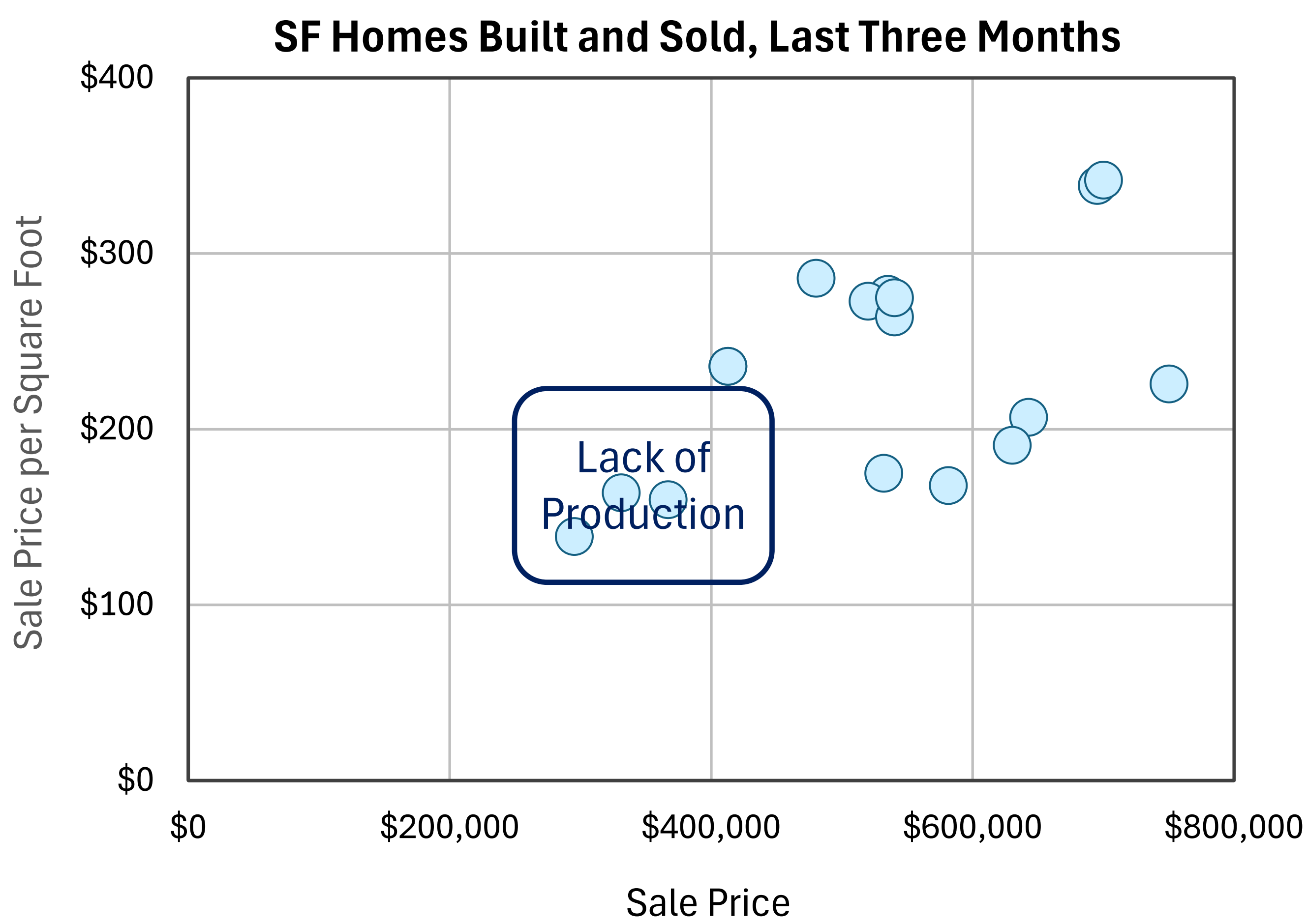
The following proposed housing production targets suggest the capture of all of the business-as-usual housing production, plus half of the housing production for which there is latent demand. It provides further targets relative to two of the housing types that are most needed in La Crosse County, and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

<u>**Ten-Year Housing Production Targets**</u>

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.



10 HOUSING STRATEGIES

Menu of Housing Strategies

With the primary regional need centered on increasing housing production—and particularly of market-rate starter homes and workforce apartments—bending the trajectory of housing production requires consideration of a menu of impactful strategies. All of these strategies merit consideration because they are responsive to what was learned about the unique challenges, needs and opportunities in La Crosse County.

The housing needs of La Crosse County can be addressed, and housing production targets achieved, but the trajectory of housing production will not change by itself. That requires taking a set of intentional strategic actions that can meaningfully impact the existing housing market context.

The strategies vary widely. They encompass financial, regulatory, economic development and other approaches to meeting housing needs. They have different potential levels of impact, and they differ in their difficulty, with some being relatively easy to implement and others being more difficult. They also entail different types and levels of county or municipal resources and time investment.

They are recommended for consideration by La Crosse County and municipalities within La Crosse County, and in some cases would benefit from being pursued as a county/municipal collaboration or a broader partnership with private sector and nonprofit organizations.

Note that some of the strategies would require additional analysis to ensure they are developed in compliance with state law.

Production Strategies	**Regulatory Strategies**	**Capacity Building Strategies** (Financial)
Infrastructure Program for Entry Level Homes	Code Revisions, Streamlining Development Review	Housing Trust Fund
Revolving Land Acquisition Fund	Pre-approved Home Designs	Multi-Sector Regional Workforce Housing Fund
Workforce Apartment Development	**Communication Strategies**	**Capacity Building Strategies** (Industry)
LIHTC-funded affordable housing	A Broad Range of Approaches	Training for Emerging Builders
Cooperatively Owned Manufactured Home Parks	**Household Strategies**	Panelized or Modular Construction Facility
	Homeowner downpayment, first time homebuyer	

Kickstart the flow of "starter homes" through infrastructure support.

Supporting infrastructure development for homes that meet price targets would address barriers to entry level homes through lowering construction costs and addressing a significant source of homebuilder risk.

Context. Home building is happening in La Crosse County, but that production is largely focused on homes priced between $500,000 and $800,000. Between land constraints and the cost of construction, builders are not finding it worth their while to produce entry level homes in volume. The region's need for moderately priced homes is not being met.

Targeted public sector support for infrastructure development (streets and utilities) can address barriers to entry level home production by reducing cost and development risk for homebuilders.

The most common public financing mechanism for supporting infrastructure development in Wisconsin is general obligation (GO) bonds repaid through special assessments. GO Bonds lower the cost of infrastructure financing and reduce risk for the homebuilder. But special assessments add to the initial cost burden for the new homeowner.

Other mechanisms for financing subdivision infrastructure include:

- Tax increment financing (such as "Newly Platted Subdivision TIDs) reimbursing initial municipal or county bond. (Developer pay-go financing is an alternative but would increase developer cost and risk.)
- Direct funding of infrastructure through local government bonds, reimbursed through increased city/county property tax revenues.

These mechanisms would not add to the cost burden of new homeowners, but they would be unusual in Wisconsin at the present time. They are proposed for consideration because they may yield noticeably higher production levels of entry level homes.

Objective. To significantly increase the production of entry level homes.

Strategy. Pioneer an approach to financing subdivision infrastructure that increases the production of entry level homes. Determine program goals and parameters relative to subdivision scale, target price points and product mix.

Make homebuilders aware of the program through policy adoption and communication strategies.

Programs could be municipality or county or collaboratively led.

Resource requirements. Since all variations of the program have a reimbursement mechanism, no direct funding is needed. However, the program entails shouldering risk in the form of not achieving full repayment and will require considerable staff time.

Public land acquisition can set the stage for accelerated housing production.

Local governments can establish a self-replenishing fund for purchasing land to accelerating housing production. Once in public ownership, the sale of publicly held land recapitalizes the fund for the next strategic land acquisition.

Context. Land acquisition is a costly first step in the housing development process, and entails significant risk. Public land acquisition can mitigate that risk for developers, and lower the financing cost associated with land acquisition. For lower-margin workforce housing types in particular, this can invite developer interest that may not have been present beforehand.

Public ownership of land can be paired with additional actions that prepare a site for development. Those may include rezoning, land subdivision, rough grading and/or infrastructure development.

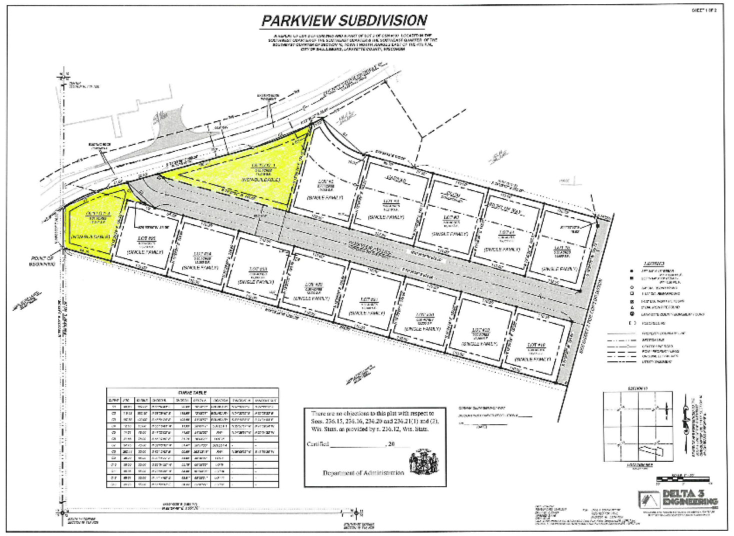
Objective. To increase the production of housing types that meet local needs through land acquisition and site preparation.

Strategy. The ownership of the County Farm site by La Crosse County can be converted into a renewable resource. As sections of that property are sold off for development, the sale proceeds can be deposited into a workforce housing land acquisition fund to be utilized for future land acquisitions.

Resource requirements. After initial land acquisition, funds are replenished through land sales. No further resources are required. Public resources would be needed for additional site preparation actions, where those actions are taken. Since those actions add value to the land, those investments could also be reimbursed through through the land sale.

Case studies. In December 2024, the Oshkosh Common Council approved acquisition of a 5.5 acre site at 3483 Jackson Street specifically to construct single-family workforce housing units.

Several small to medium sized communities in southwest Wisconsin, such as Lancaster, Cuba City, Hillsboro, Benton and Shullsburg, have acted as real estate developers by acquiring land, subdividing it, putting in roads and public utilities, and selling lots at below market rates to create affordable single-family homes sites.



Parkview Subdivision, Shullsburg

Federal tax credits are the primary vehicle for creating new affordable housing with rent caps.

La Crosse County can meet pressing needs of low to moderate income community members by supporting the development of additional tax-credit funded, workforce apartments.

Context. The most direct way of producing new affordable housing units is by leveraging federal affordable housing resources to build workforce apartment buildings. Affordable housing tax credits are the primary engine for producing such housing. Tax credit funded housing units are priced at rent levels that are affordable for moderate income households.

At the 60% household income level (around $51,600 for 2 person household) rent levels are around $1,196 for 1-bedroom units and $1,435 for 2-bedroom units.

Objective. Provide additional affordable housing for lower income county residents.

Strategy. Build a relationship with a community development organization or developer that builds high quality, tax credit funded, affordable housing. Collaborate in seeking a suitable site, and in identifying and securing the financial resources that make the project viable.

An affordable housing development is more likely to be supported by community members and elected officials if it is one element in a broader housing development mix. Mixed-income communities are also more resilient and less likely to face disinvestment.

Resource requirements. Supporting a tax-credit affordable housing development in La Crosse County would likely require supplementary public financial support from the local municipality and/or La Crosse County.

Case study. Garden Terrace Apartments (at right) provides 50 units of affordable housing in the City of La Crosse. It was completed in 2020.

Garden Terrace Apartments, La Crosse

La Crosse County has a deep need for more modest, non-luxury, “workforce” apartments.

Moderately priced rental apartments are needed by many types of households in La Crosse County. The insufficiency of their supply is a primary cause of apartment rent increases greater than increases in income.

Context. There is deep regional demand for rental apartments at affordable rent levels. New non-luxury apartment buildings are being developed in La Crosse County, but the pace of such development is modest and has not kept up with demand.

Production is constrained by the availability of sites that are zoned for multifamily housing, and by public opposition to rental housing. It is also worth noting that workforce housing near employment centers significantly reduces commute costs and supports economic stability.

Objective. Increase the production of new workforce apartments to meet multiple regional needs and reduce upward pressure on rent rates.

Strategy. A multifaceted strategy is required to accelerate the production of workforce apartments, many of which are discussed elsewhere in this strategy menu.

- Regulatory changes can increase the locations where multifamily housing is allowed. If apartments are allowed by right in more locations, that reduces the opportunity of public sentiment to shut down a project that meets public goals.
- Intentional communication about housing should aim to humanize local housing needs and the households and businesses that depend on a supply of high-quality rental housing.
- Workforce apartment development can be solicited on publicly owned land, such as at the County Farm site.
- Where the need for public financial support can be demonstrated, WHEDA program funds, or local tax increment financing or tax abatement, can be provided.

Resource requirements. The strategies outlined generally require assertive actions, staff time, and coalition building rather than direct funding support.

River Bend Estates, Onalaska

Cooperative conversion of manufactured home parks yields long-term ownership by residents.

An emerging way of preserving the affordability of manufactured home parks is to convert them into a resident owned cooperative.

Context. Manufactured home parks play an important role in a community's housing mix. They are the most affordable type of ownership housing.

Owners of manufactured homes face barriers in maintaining their homes. Because they are only semi-permanently fixed, it is hard for owners to get home improvement financing when repairs are needed.

Across the country many manufactured homeowners are facing unaffordable rent increases—often after a property is sold to a national investor.

The affordability of manufactured home parks is being preserved through cooperative conversion. The property is acquired. Necessary upgrades are made to streets and utilities. Then the property is sold into a cooperative owned by the homeowners. At that point rents are able to be set no higher than the cost of maintaining the property and its infrastructure.

Some communities have supported brand new cooperatively owned manufactured home parks. Doing so requires less public financial support than cooperative conversions of existing parks.

There are several manufactured home parks in La Crosse County. Manufactured home owners are eligible for repair assistance from the County funded by the County's CDBG program.

Objective. To increase the long-term stability and affordability of mobile home park resident in La Cross County through cooperative conversion or new development as a cooperative.

Strategy. Connect with Northcountry Cooperative Foundation (the local leader in cooperative conversion of manufactured home parks) to become educated on public sector roles in cooperative conversions. Identify potential resources to support a prospective conversion program.

Resource requirements. Local governments typically provide significant resources in cooperative conversions.

Case study. Pammell Creek Estates became a resident owned community in 2016, utilizing technical assistance from Northcountry Cooperative Foundation.

Photo: MHBO.com

Local regulations and regulatory processes can be significant impediments to needed housing production

Zoning codes and subdivision codes can strike a better balance between protecting character and supporting development. Development review processes can be simplified and streamlined.

Context. National guides on increasing housing production commonly note two categories of actions that have the greatest potential impact—1) increasing funding and 2) reforming regulations and regulatory processes. The regulatory context is front and center for homebuilders and housing developers. Local regulations can add significant cost to a development. Adjustments to local codes may include:

- Reducing parking requirements
- Increasing allowable density and height
- Allowing more multifamily housing by right
- Reducing required street frontage lengths

Review processes can also be impediments to housing production. Processes that are lengthy and heavily discretionary add cost and uncertainty to the approval of developments, giving pause to home builders and developers.

A review of city codes and development review processes can result in recommendations for maintaining justifiably high standards while making the targeted code revisions and process improvements that will increase development activity.

Objective. To remove unnecessary regulatory barriers to housing development in order to increase the pace and variety of housing development.

Strategy. Municipalities should analyze and revise their zoning and subdivision codes through the lens of reducing unnecessary barriers to development, and review their regulatory process for opportunities to shorten and simplify those processes. Consultant support and input from developers can be helpful and should be considered.

La Crosse County could encourage and assist municipalities in taking on this task through sharing the cost of consultant support. Efficiency could be gained by working with multiple municipalities at the same time.

Resource requirements. Public financial resources will be required if consultant support is utilized.

Pre-approving a set of home designs could attract more entry level home building.

Pre-approving home designs is a category of regulatory reforms that holds great promise for increasing the production of modest, entry-level homes.

Context. Pre-approved home designs save design costs for builders, and reduce the often-significant cost of the plan review required to obtain a building permit. Even more importantly they reduce the cost and uncertainties associated with a lengthy review process that can entail multiple back-and-forth to make requested revisions. It effectively provides builders an express lane with respect to the review of building plans.

The pre-approved plans can be respectful of and compatible with local architecture.

These programs are relatively new nationally and show promise in terms of increasing the pace of development. However, cities that have adopted pre-approved home plans have also faced some challenges. For example, it can be tricky to determine how much tweaking of plans can be accommodated through the expedited program as opposed to putting the project back in the normal queue. Moreover, zoning and plat review would still generally be required.

Objective. To expedite entry level home building through pre-approving a set of home designs.

Strategy. Municipalities create a set of pre-approved home designs through hiring an architectural or planning consultant, or licensing pre-existing plan sets. The plans are internally reviewed and vetted, and could also be vetted by local builders. Rules are established that define the changes that can be made without invalidating the pre-approval. And the plan set is published.

Resource requirements. Creating a set of pre-approved home designs will require a significant investment in staff time. There may also be financial cost if consultants are employed. Efficiencies could be gained if multiple municipalities collaborate on the effort.

Case studies. Midwest cities in Michigan (Ecorse, Kalamazoo, Grand Rapids), Indiana (South Bend) and Kansas (Overland Park) have employed pre-approved home designs.

Housing Trust Fund

Local Housing Trust Funds are the flexible swiss army knife for supporting housing production and preservation, able to channel housing funds into diverse projects.

Context. The City of La Crosse has established a housing trust fund, and the County's capacity for supporting housing projects would be expanded if it were to establish a similar resource.

Objective. To consolidate and target the resources available to fund the county's priority housing strategies, advancing housing production to address the housing needs not currently being met.

A county-level housing trust fund would be available to support local communities across the county.

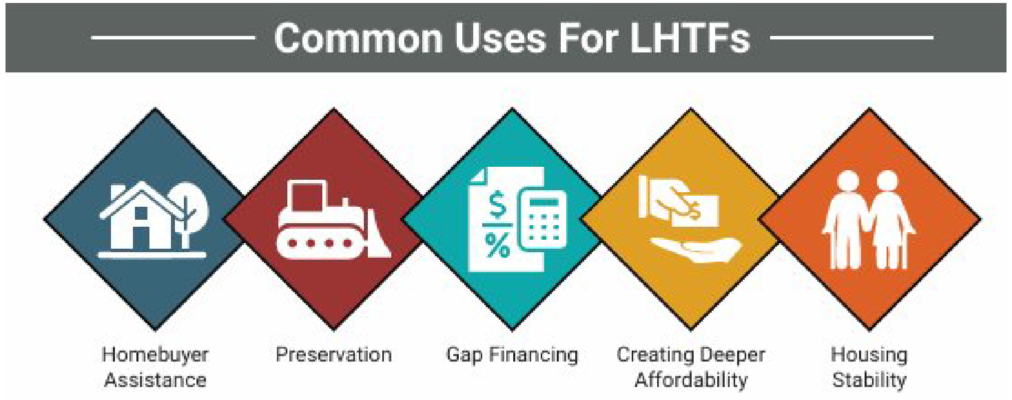
Strategy. Define programmatic priorities for the housing trust fund. For example, to provide matching funds for tax credit affordable housing, to fund home repairs, to provide seed funding for a regional housing fund, etc.

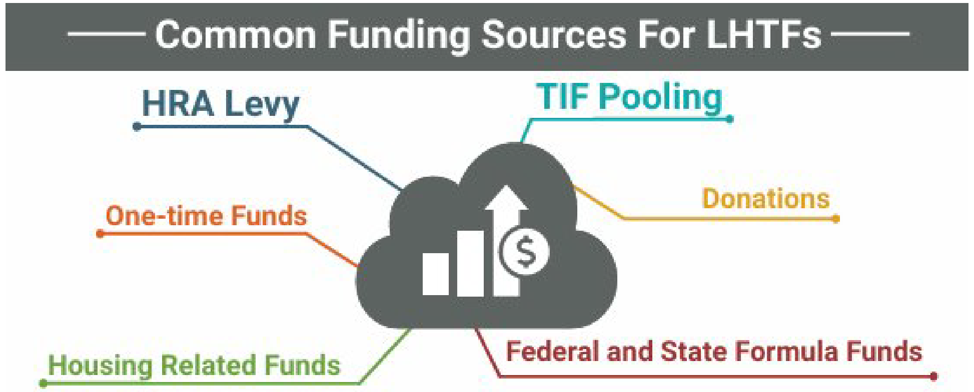
Identify existing funds and longer-term funding streams that could be directed to the housing trust fund.

Resource requirements. A county-level housing trust fund could be simply organizing existing resources under a single dedicated heading, or new sources of revenue could be explored.

Case study. Swift County in Minnesota has a housing trust fund that it utilizes for:

- Property acquisition
- Developer support with predevelopment, construction and soft costs
- Rental rehabilitation projects





A multi-sector regional fund leverages partner capacity to meet regional workforce housing needs.

Multi-sector funds utilize public-private-lender-nonprofit partnerships to assemble resources with the intent of increasing the flow of workforce housing production.

Context. The number and variety of regional models for funding housing production and preservation has been increasing nationally. Some Wisconsin communities have been successful in pioneering local funds of this kind.

One of the benefits of reaching across sectors in creating a regional fund is that it brings more resources to the table from parties that have a legitimate stake in the region's supply of good quality housing.

Objective. To build a collaborative partnership among regional stakeholders in order to expand the resources available to meet local housing needs.

Strategy. Study national and Wisconsin-based models for creating a regional housing fund. Identify potential regional stakeholders such as major employers, lending institutions, philanthropies, etc. Identify local champions, and reach out to prospective flagship investment partners.

Resource requirement. Public sector leadership and a public sector seed contribution can be helpful in inviting participation from other stakeholders/investors.

Case studies. The Forward Fund is an innovative program between the Sheboygan County Economic Development Corporation (SCEDC) and four private companies – Kolher Inc, Sargento, Masters Gallery Foods, and Johnsonville – to create 400-500 entry-level single-family homes. A $10 million fund seeded by the companies augmented $2 million in American Rescue Plan Act (ARPA) funds. The funds were focused on entry-level home production for the growing local workforce. The SCEDC played the role of land developer and project manager, lowering infrastructure costs for the Forward Fund developments. New homes have been brought to market at a price point of about $250,000, or about 25-33% less than homes without the fund's support. Deeds on the home are restricted to households who plan to be the primary resident and who will live in the home for a minimum of five years.

Local Initiatives Support Corporation (LISC) has created several regional workforce housing funds in partnerships with lender, corporate, public sector and nonprofit partners.

Founders' Pointe Neighborhood, Sheboygan

Increasing the pool of developers could yield more housing production.

Home builders were wiped out during the Housing Crisis of 2008. Building the region's home building capacity would overcome a critical limitation on housing production.

Context. It would benefit La Crosse County to increase the region's pool of competent builders and developers. Increased development capacity would yield more housing production, and that puts downward pressure on housing prices.

There are national organizations that provide developer training resources that can be used and modified as necessary to align with local regulations and processes. Those include:

- Certified Commercial Investment Institute – Real Estate Development: Land Development
- National Association of Home Builders – Land Development Program
- Urban Land Institute – Real Estate Development

WHEDA also has a state-level Emerging Developers program. Tapping into one of these resources, local community/technical colleges could play a partnering role in establishing and delivering a developer training curriculum.

Objective. To build the skilled workforce that can deliver the housing production that is needed in the region.

Strategy. La Crosse County can play the role of convener of a collaboration with the City of La Crosse, WHEDA, and economic development and education partners, initiating conversations to determine how a local developer training curriculum might be designed and delivered. A County financial contribution to the cost of program initiation could be considered.

Resource requirements. This strategy requires an investment of time and leadership. It would also benefit from a financial contribution to match partner resources.

WHEDA Emerging Developer Program

Modular and panelized construction technologies can yield significant cost savings over site-built homes.

Taking up these technologies in the La Crosse region can contribute to increasing the rate of housing production, particularly for the types of housing that are most needed in the region.

Context. Industry research shows that modular and panelized construction technologies save 10% to 20% in construction costs. That level of cost savings can impact the viability of entry level homes or workforce apartment projects.

Wisconsin has several modular and panelized home facilities within convenient shipping distance to La Crosse County. (A ranch design from Wisconsin Homes is illustrated at right.) But county and municipal governments can play a role in encouraging greater adoption of these production technologies.

Objective. To facilitate greater use of modular and panelized home construction technologies in order to increase production of the types of housing that meet local needs.

Strategy. Pursue a multifaceted strategy to facilitate increased use of these construction technologies, particularly for workforce housing typologies. Actions can encompass:

- Evaluate local regulations to identify and eliminate impediments to the use of these technologies.
- Where redevelopment sites are in public local control, all or part of the site can be sold explicitly for modular or panelized home construction.
- Communication efforts can be undertaken to promote these construction technologies and provide factual information about how they compare with site-built construction methods.

Case studies. The City of Cleveland and Minneapolis Public Housing Authority have promoted the use of modular home construction and pre-purchased homes.

Photo credit: Wisconsin Homes

Communication about housing need can soften public resistance to the housing that meets local needs.

Effective communication can educate the public on the economic value of having ample housing for the area's workforce, and make the region's housing need more relatable by putting a human face on common housing challenges.

Context. Public sentiment toward affordable and multifamily housing is a barrier to increased housing production. Public sentiment influences the form of zoning codes and regulatory review processes, adding cost to, and restricting the location of, housing developments. They also result in reduced likelihood of approval for projects that are allowed under code.

While some community members are supportive of all types of high quality housing, others vocally oppose housing that they think will detrimentally impact neighborhood livability, appearance, or property values. Research shows the reality that new affordable or multifamily housing developments more often have neutral to positive impacts then negative impacts.

Intentional communication strategies can influence public sentiment through education, through humanizing housing need, and through fostering organizational support for a diversity of housing.

Objective. To foster increased understanding of housing need and elevate supportive public voices in order to advance needed housing development.

Strategy. Create alliances and pursue creative communication approaches to educating and building public support for new affordable and multifamily housing. Approaches may include:

- Convey research findings that debunk negative public expectations related to new affordable and multifamily housing.
- Organize site tours that invite people into high quality new developments.
- Put a human face on housing needs through telling the specific, real-world housing stories of local people and families who have struggled to find the housing that they need.
- Encourage and elevate the voice of pro-housing advocacy groups—including More Housing Wisconsin (collaboration of Wisconsin Realtors Association, Wisconsin Builders Association, and League of Wisconsin Municipalities), local employers, and other local allies.

Resource requirement. Communication strategies have low financial requirements, but require an investment of time and leadership.

Case studies. The City of Madison has fostered a housing coalition that hosted a Housing Week with partners, to publicly address the community's housing shortages, affordability issues, and policy approaches. The City of Minot highlighted personal housing stories during a recent housing study process. More Housing Wisconsin is a statewide partnership that is communicating out about housing needs and potential solutions in Wisconsin.

First-time homeowners programs support a qualifying home-buyer with downpayment assistance.

Many households in La Crosse County who want to be homeowners can't muster the resources for a downpayment, or they may fall short of qualifying for a loan. Targeted support can help them move into home ownership.

Context. Homeownership programs help subsidize demand for housing without directly impacting local supply. They are widespread at the state and local levels.

The state of Wisconsin offers two downpayment assistance programs, subject to income restrictions and other qualifying factors. Both are loan products, one repaid over ten years on top of mortgage payments, the other with repayment deferred for 30 years. Limited funds are available for the program with more supportive terms.

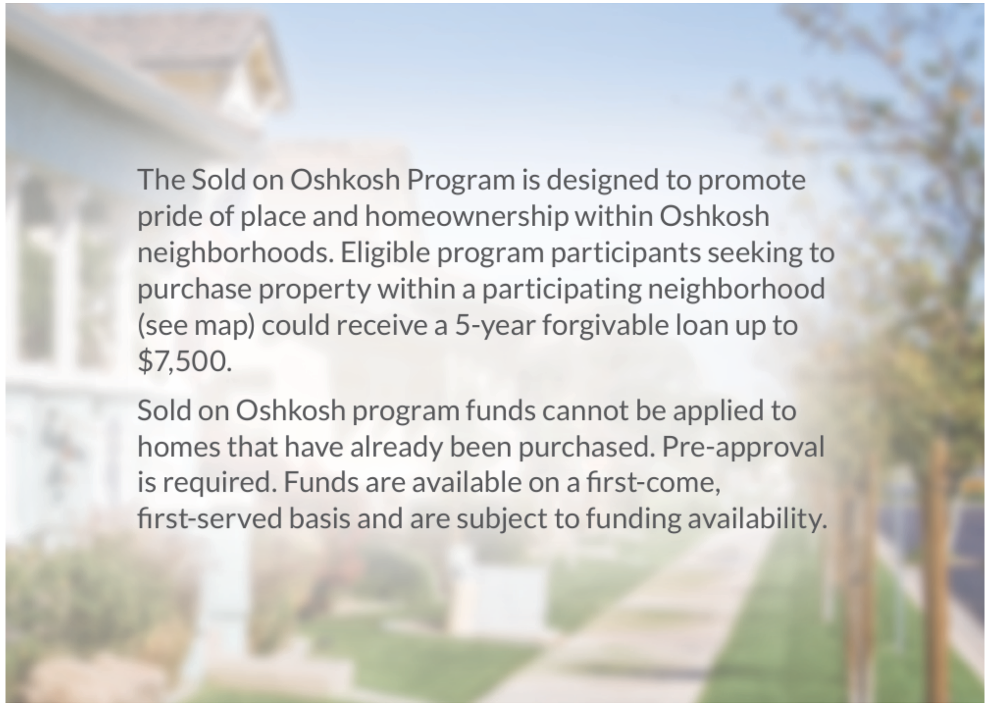
Local county or municipal programs can augment state level programs by making downpayment support in the form of grants or forgivable loans, or by making their qualifying criteria more flexible than the state program.

Objective. Increase opportunities for home ownership within La Crosse County by offering support to first-time or low-income homebuyers.

Strategy. First-time or low-income home ownership support programs offer grants, low interest loans, or second mortgages to first-time homeowners to help cover closing costs, or to assist with down payments.

Resource requirement. Financial resources are required to institute a downpayment assistance program.

Case study. Oshkosh, WI runs a "Sold on Oshkosh" program demonstrating unique ways homebuyer programs can be incorporated to meet community housing needs. The Sold on Oshkosh program provides up to a $7,500 forgivable loan for single-family or duplex purchases in designated neighborhoods for households earning 150% of AMI or less who intend to occupy the house. An additional $5,000 incentive is available for households who convert duplexes into single-occupancy homes.



From "Sold On Oshkosh" Program Website

APPENDIX

HOUSING TERMS AND DATA SOURCES

Housing Terms

LIHTC – The Low Income Housing Tax Credit (pronounced Li-tec) is a federal program in the United States that awards tax credits to housing developers in exchange for agreeing to reserve a certain fraction of rent-restricted units for lower-income households. Often set at 60% of a region's Area Median Income, LIHTC units can be an important source of newly built, high quality rental housing. LIHTC can be used for single-family homes, multi-family units, and senior households.

AMI – Area Median Income (AMI) is used by the US Department of Housing and Urban Development to determine eligibility for affordable and public subsidized housing. A bit of a misnomer, the Area Median Income is determined by taking the region's median family income, a number which is higher than household or personal incomes.

HUD – HUD stands for the US Department of Housing and Urban Development, the federal agency that provides housing for affordable and subsidized housing projects.

NOAH – Naturally Occurring Affordable Housing refers to non-subsidized rental housing in a community that is affordable to those earning workforce incomes, usually defined as being between 60-120% of AMI. NOAH units tend to be in older (pre-2000), non-subsidized multi-family units.

Workforce Housing – Workforce is a policy term that refers to households earning anywhere from 60-120% AMI. Workforce households often earn too much to live in subsidized housing, but often find a major shortage of housing in the community. Workforce housing is crucial for long-term economic and community health, ensuring more wages can be spent on child care, education, and recreational consumption.

Cost Burdened – A cost-burdened household is spending more than 30% of pre-tax household income on housing related costs (ie: gross rent or mortgage plus taxes and insurance).

Data Sources

ACS – The ACS refers to the American Community Survey. 1% of the US population is surveyed each year. The 5-year ACS survey used in this study aggregated the 5 years prior to create a 5% sample. The 5-year survey is a great source for understanding demographic trends between each decennial census.

BEA – The Bureau of Economic Analysis tracks data on the US economy. Data is often aggregated at the county and metropolitan level. The county level can be used to understand economic trends in a community.

BLS – The Bureau of Labor Statistics tracks labor force statistics, including employment, wages, firm-size, and union status.

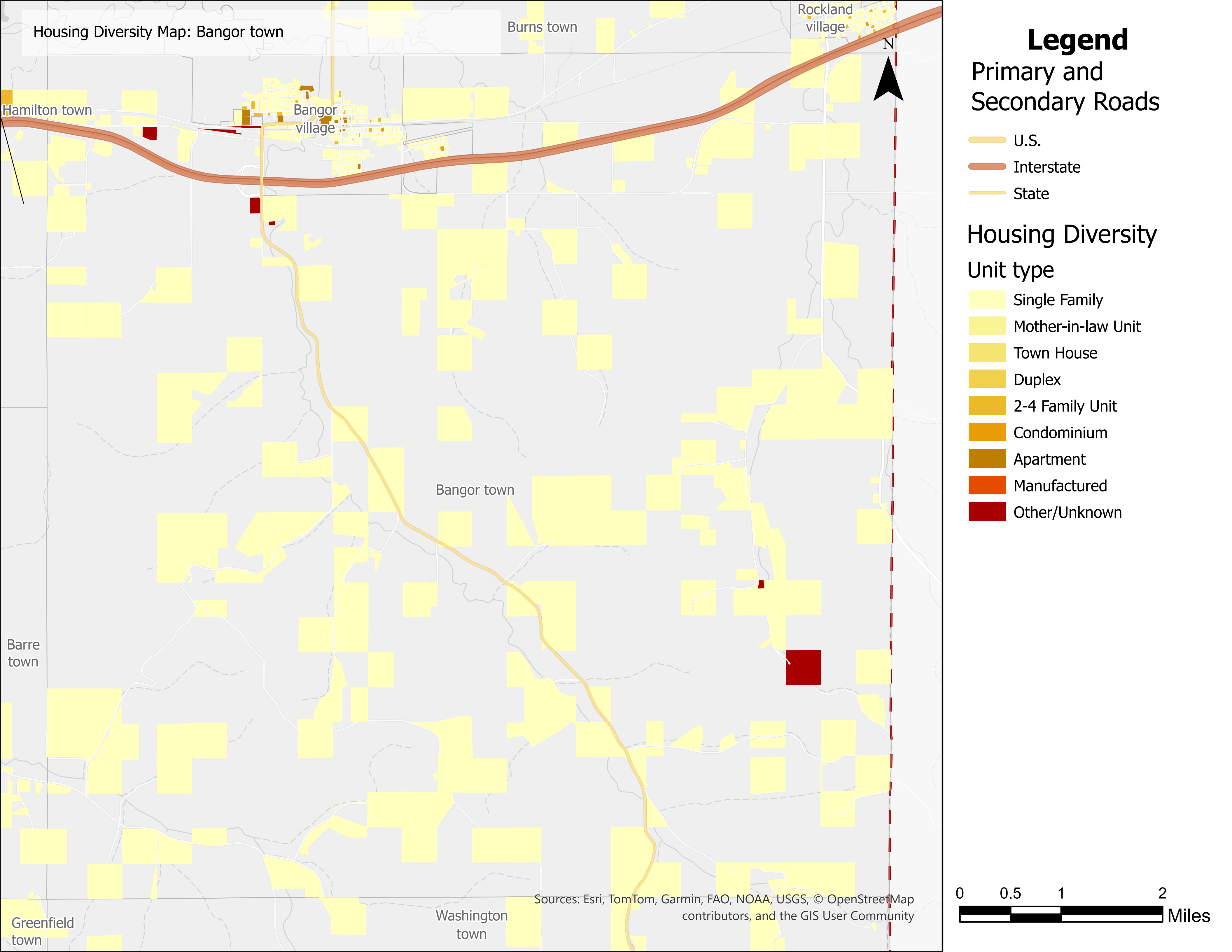
LEHD – The Longitudinal Employment-Household Dynamics survey is operated by the Census Bureau and links where people live to where they work, broken down by industry. It is the main source for census tool OnTheMap.

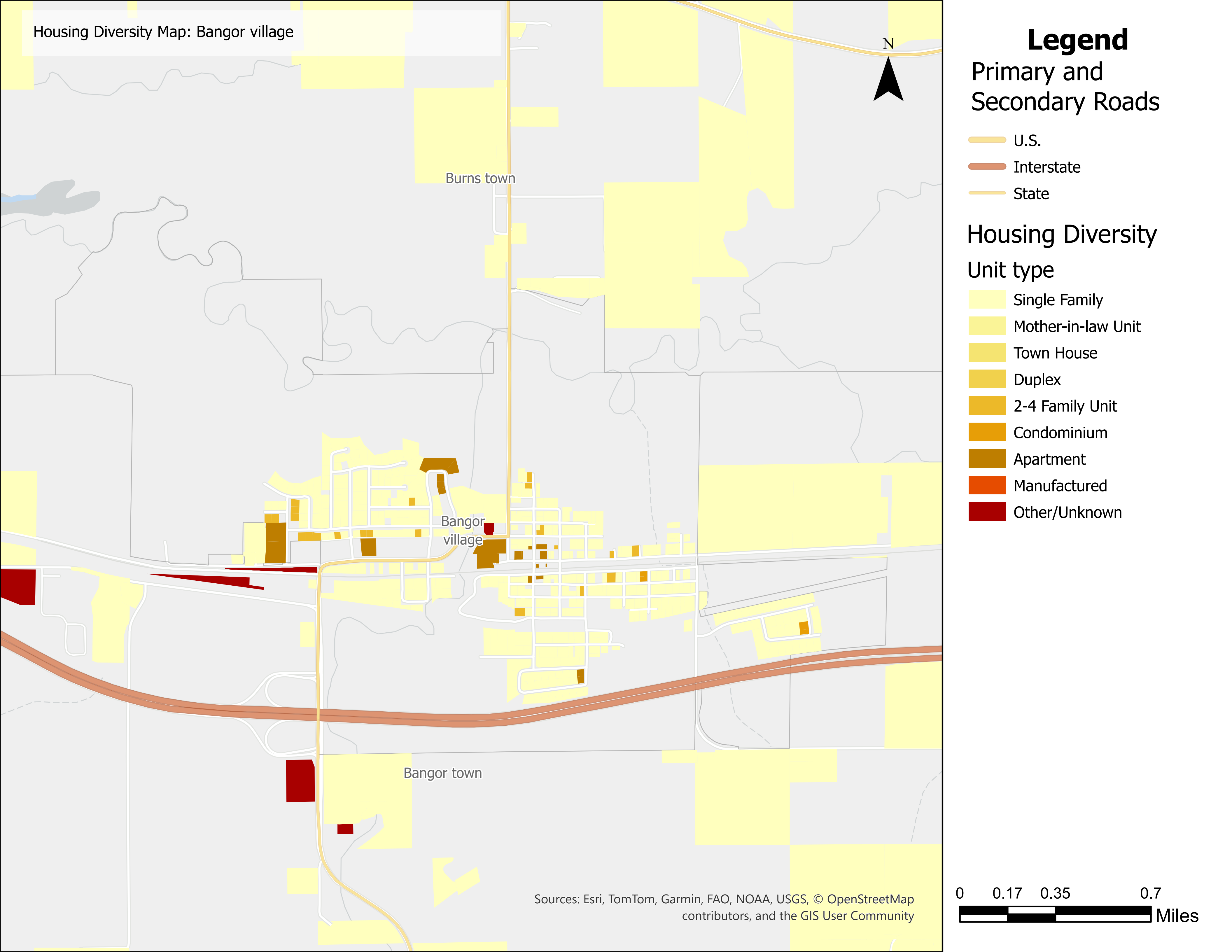
PUMS – The Public Use Microdata Sample contains records about individual people and housing units from the ACS, in both 1-year and 5-year samples.

Costar – Costar is the leading database on commercial properties in the United States. It provides detailed property and market data.

Redfin and Zillow – Redfin and Zillow provide online real estate listings

MSA – Metropolitan Statistical Area, one or more counties that have a combined 100,000 people and an urbanized area of 50,000+. La Crosse County is part of the La Crosse County-Oshkosh MSA, that consists of Winnebago County.


Housing Diversity Map: Bangor town
Burns town
Rockland village
Hamilton town
Bangor village
N
Bangor town
Barre town
Greenfield town
Washington town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Housing Diversity
Unit type
Single Family
Mother-in-law Unit
Town House
Duplex
2-4 Family Unit
Condominium
Apartment
Manufactured
Other/Unknown
0
0.5
1
2
Miles



Housing Diversity Map: Bangor village
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Bangor village
Bangor town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
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Primary and Secondary Roads
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Interstate
State
Housing Diversity
Unit type
Single Family
Mother-in-law Unit
Town House
Duplex
2-4 Family Unit
Condominium
Apartment
Manufactured
Other/Unknown
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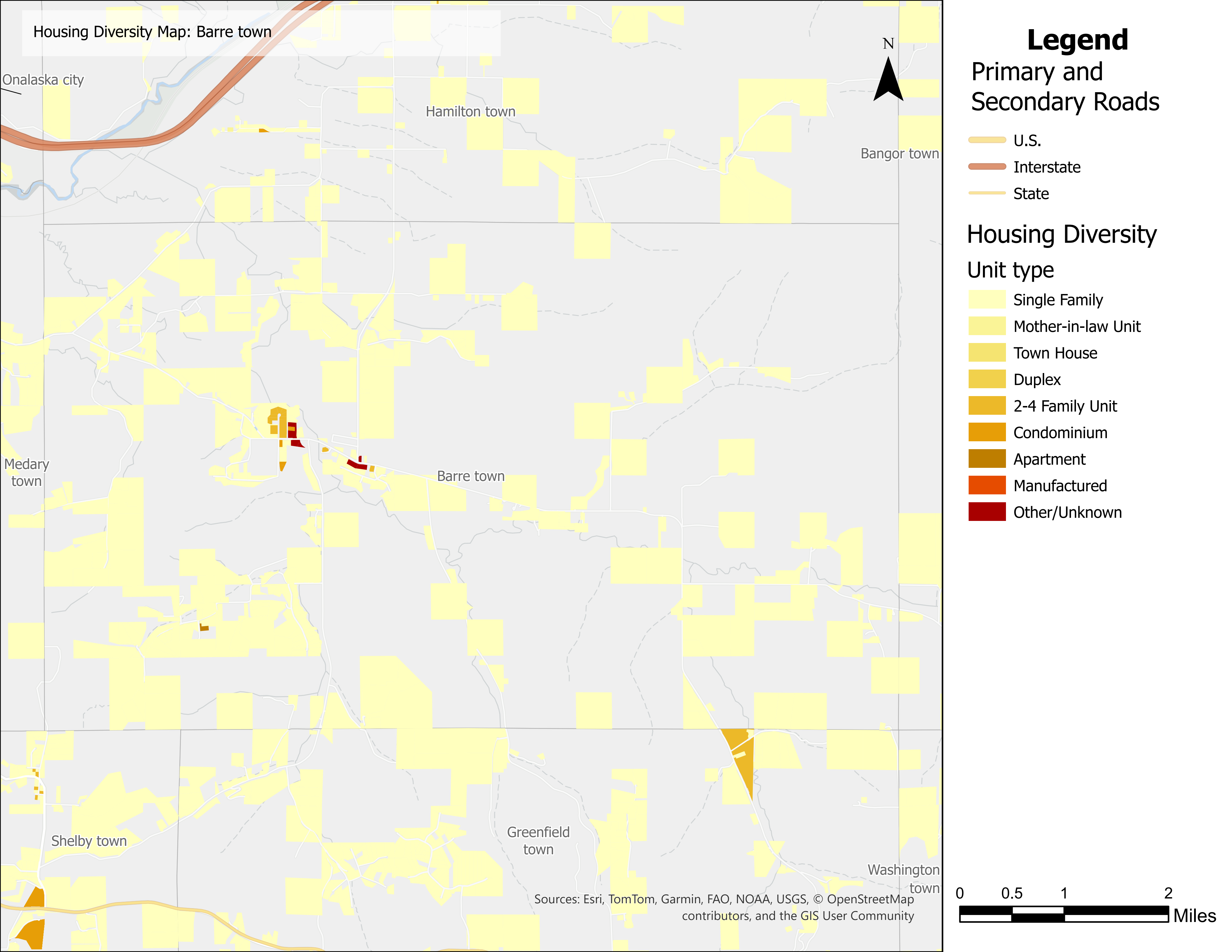
Miles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Shelby town
Greenfield town
Washington town
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Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Housing Diversity
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Town House
Duplex
2-4 Family Unit
Condominium
Apartment
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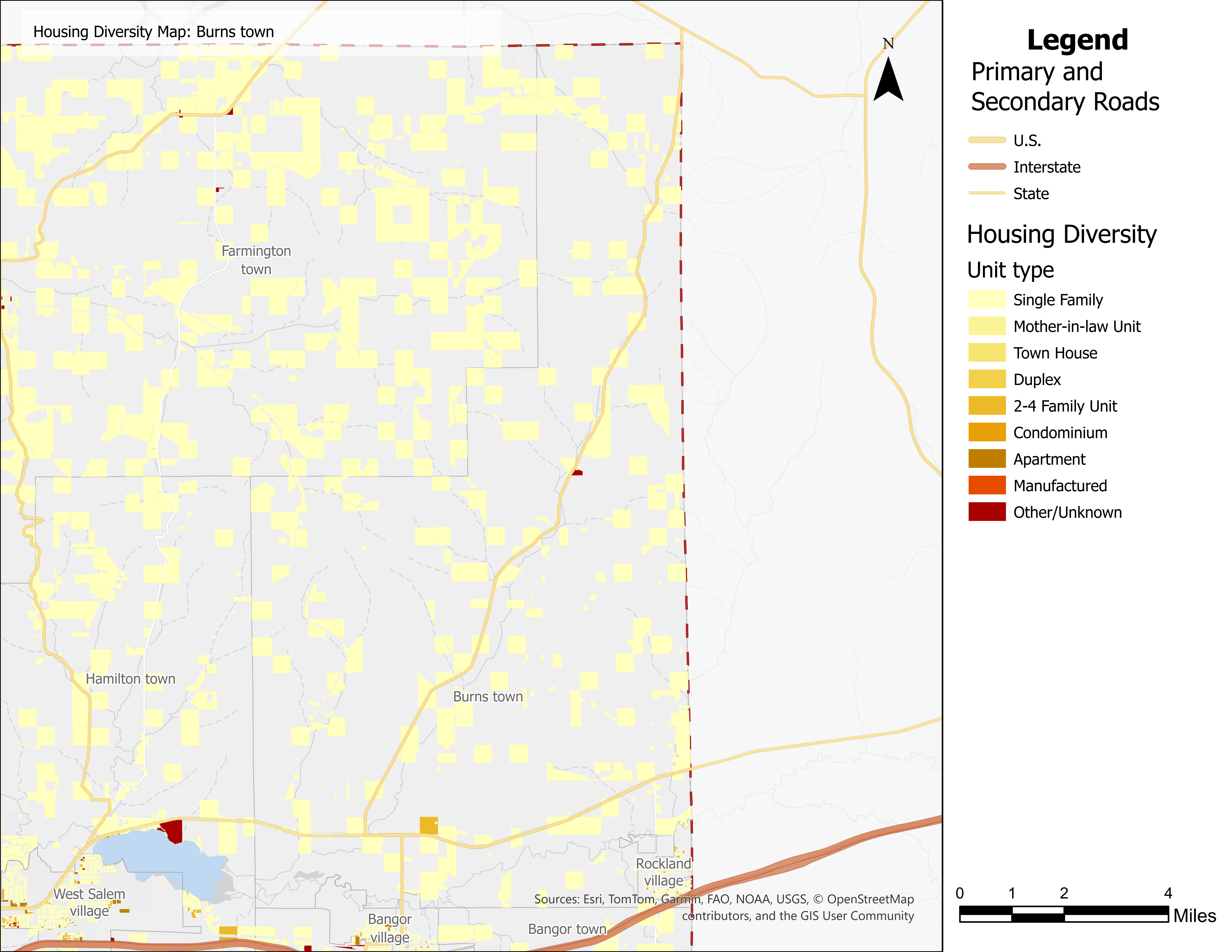
Miles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State
Housing Diversity
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Mother-in-law Unit
Town House
Duplex
2-4 Family Unit
Condominium
Apartment
Manufactured
Other/Unknown
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Hamilton town
Burns town
West Salem village
Bangor village
Bangor town
Rockland village
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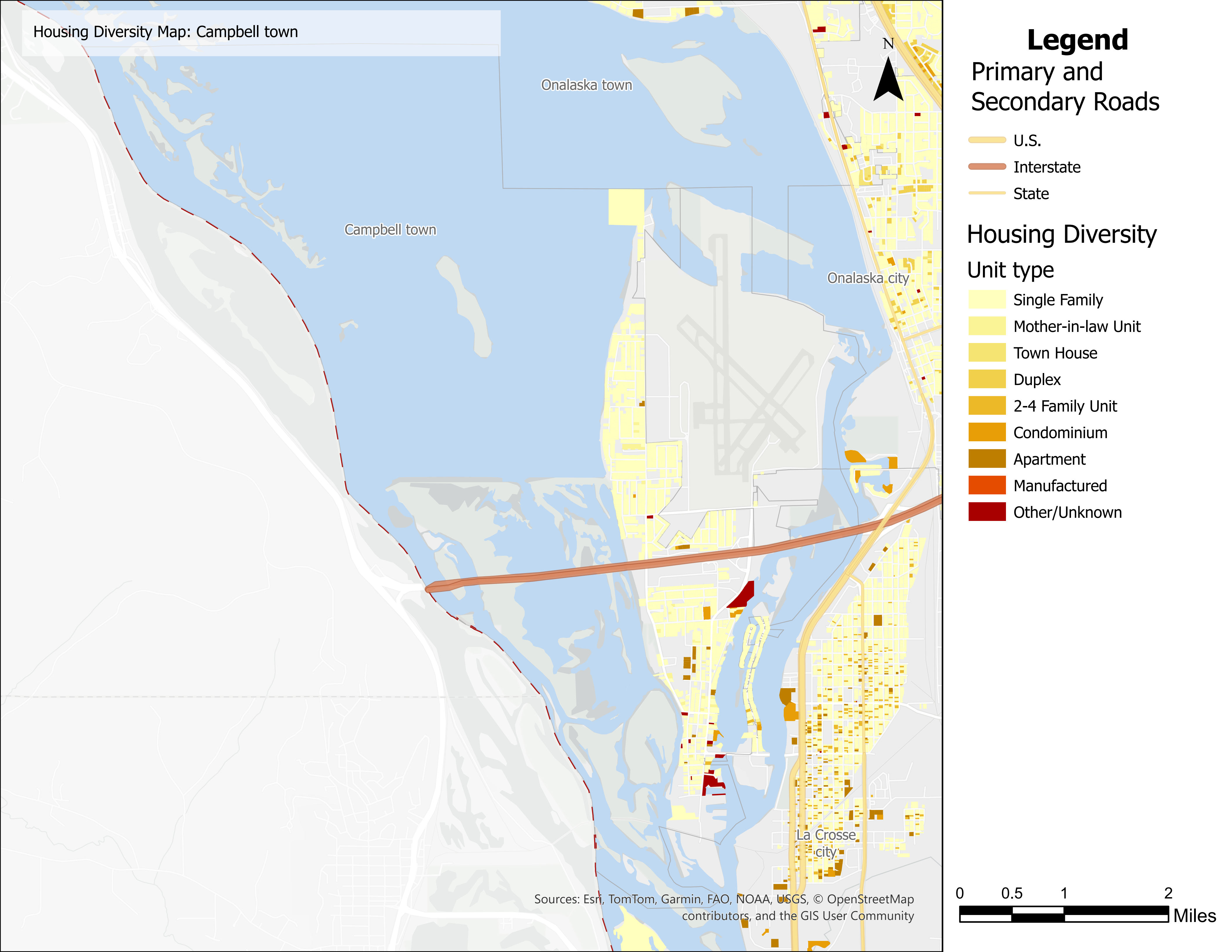
Miles
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community



Housing Diversity Map: Campbell town
Onalaska town
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La Crosse city
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Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
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Interstate
State
Housing Diversity
Unit type
Single Family
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Duplex
2-4 Family Unit
Condominium
Apartment
Manufactured
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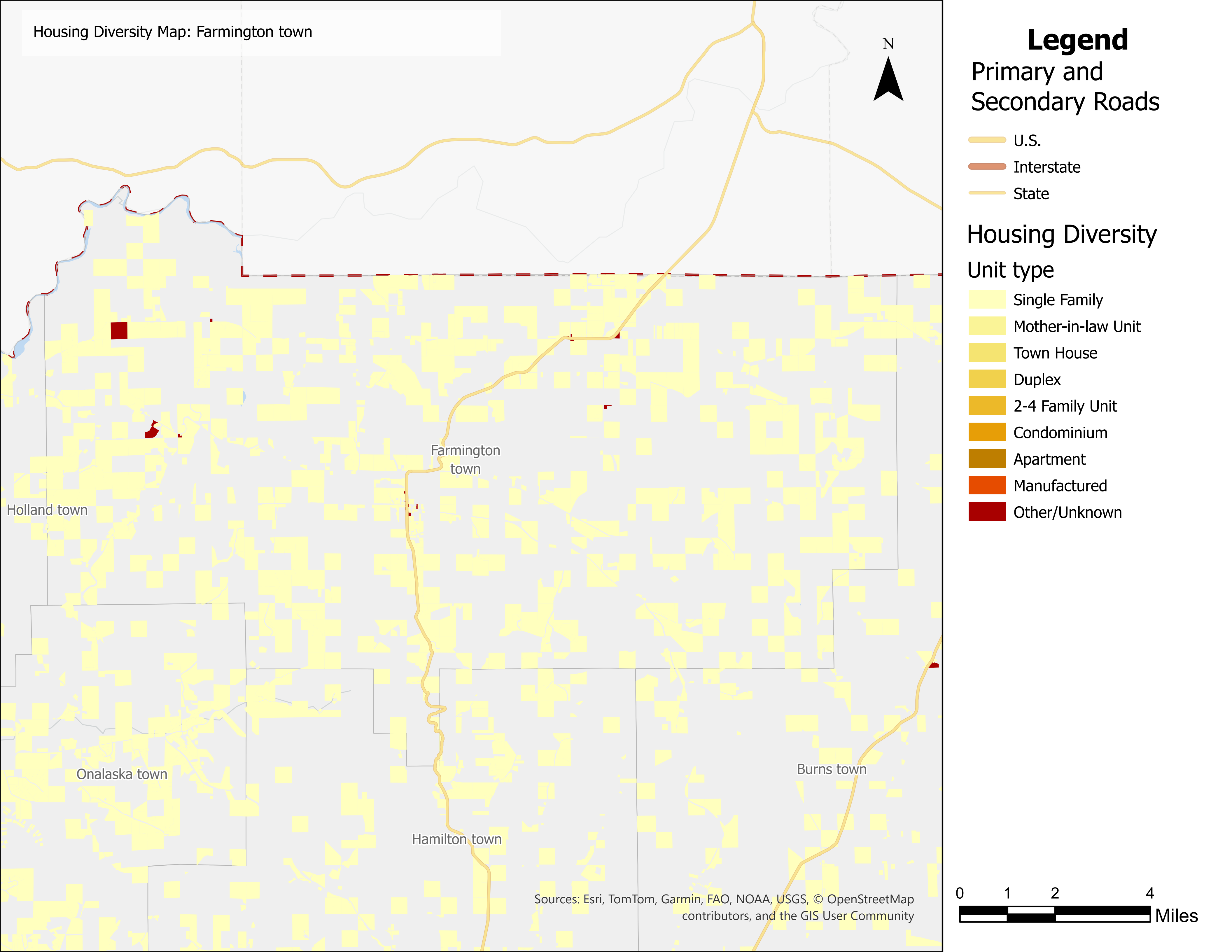
Miles



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Hamilton town
Burns town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
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Interstate
State
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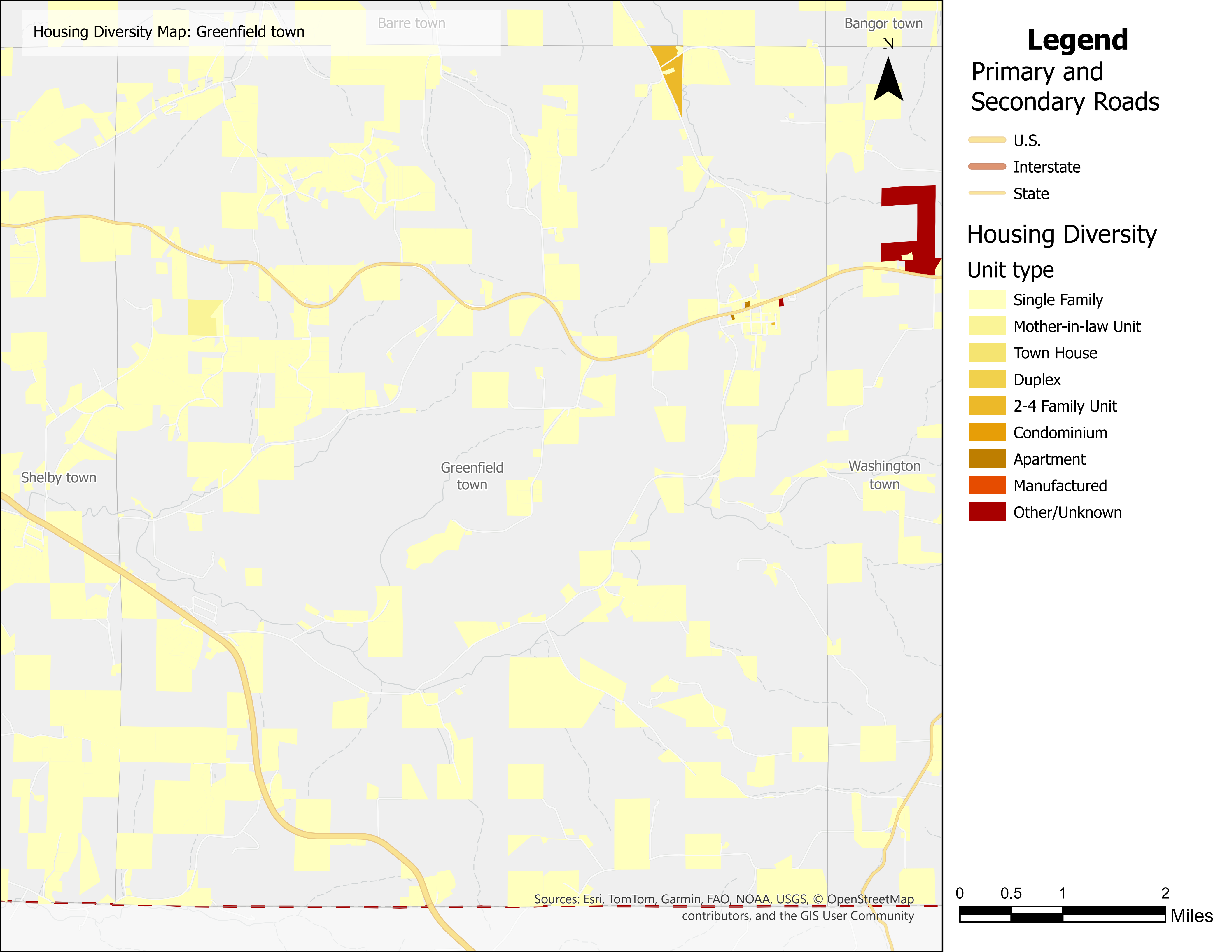
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Shelby town
Greenfield town
Washington town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
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Primary and Secondary Roads
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Interstate
State
Housing Diversity
Unit type
Single Family
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Duplex
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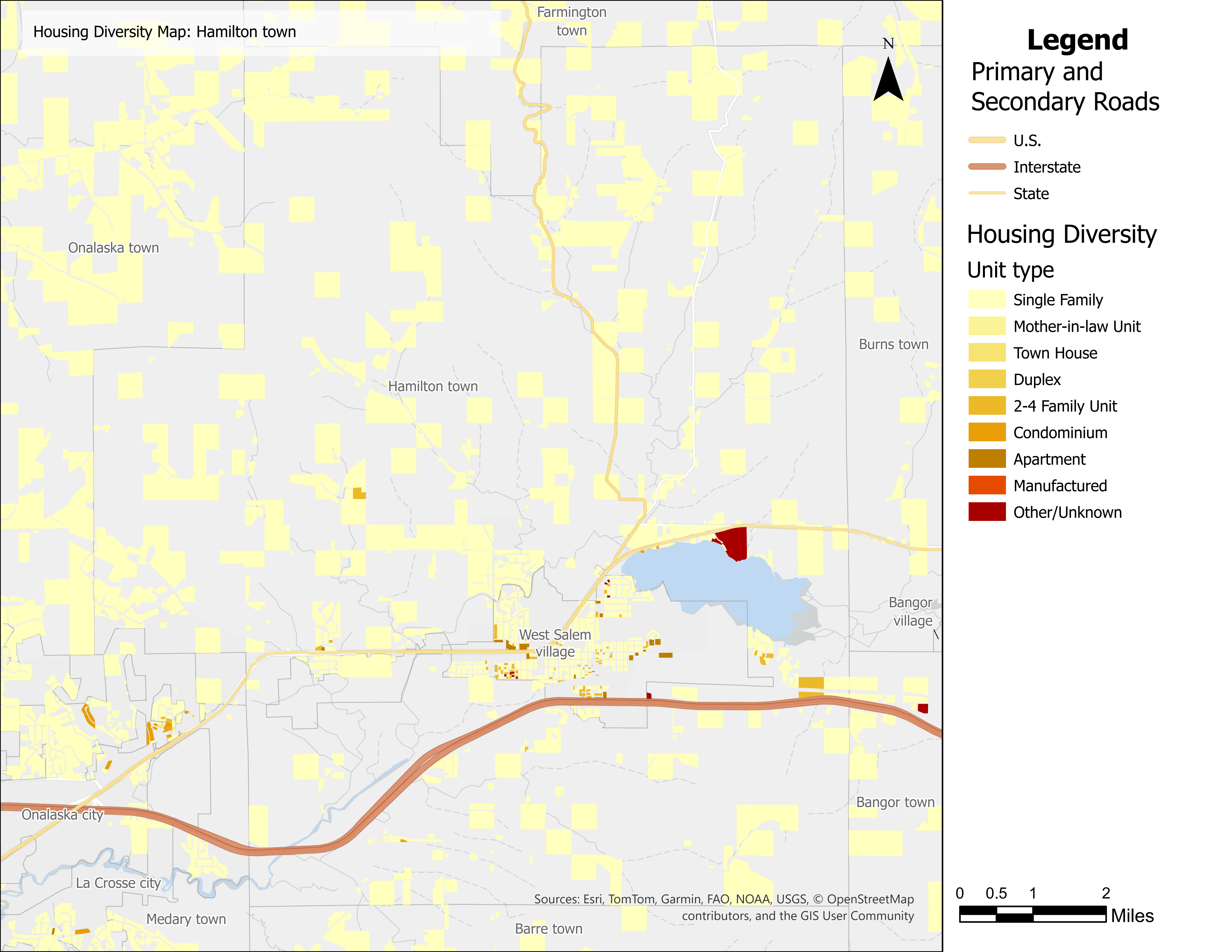
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La Crosse city
Medary town
Barre town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
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Interstate
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Unit type
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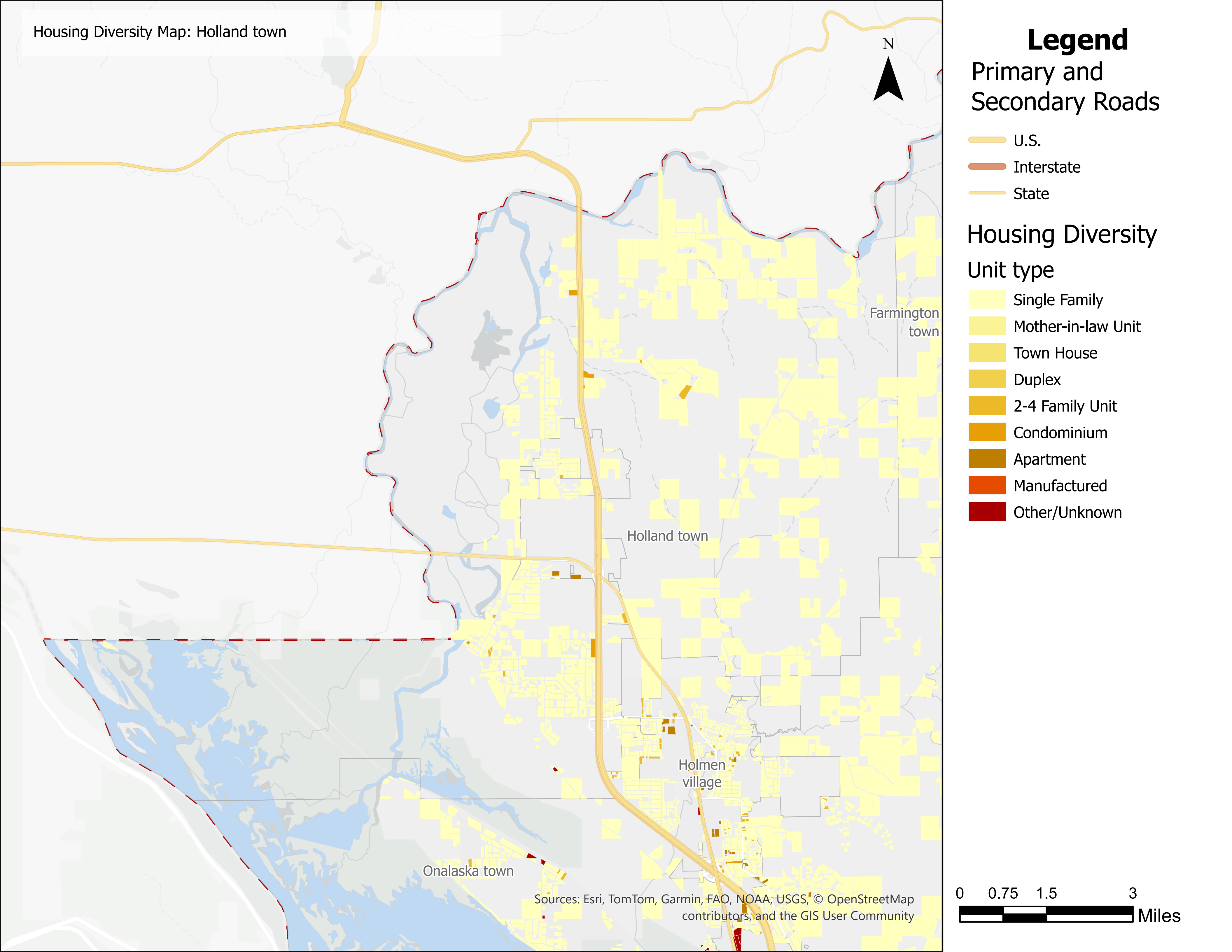
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Apartment
Manufactured
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Holland town
Holmen village
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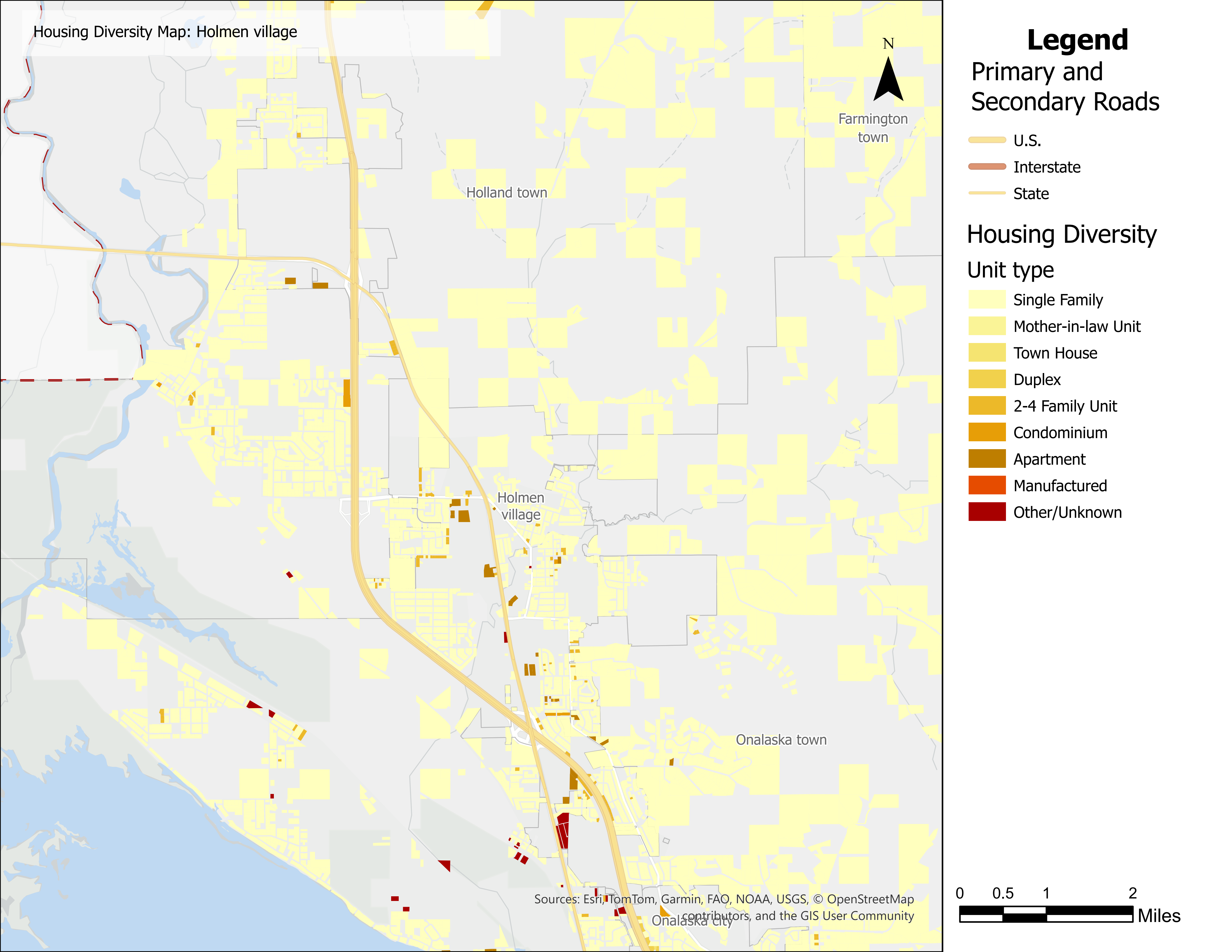
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Onalaska city
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
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Duplex
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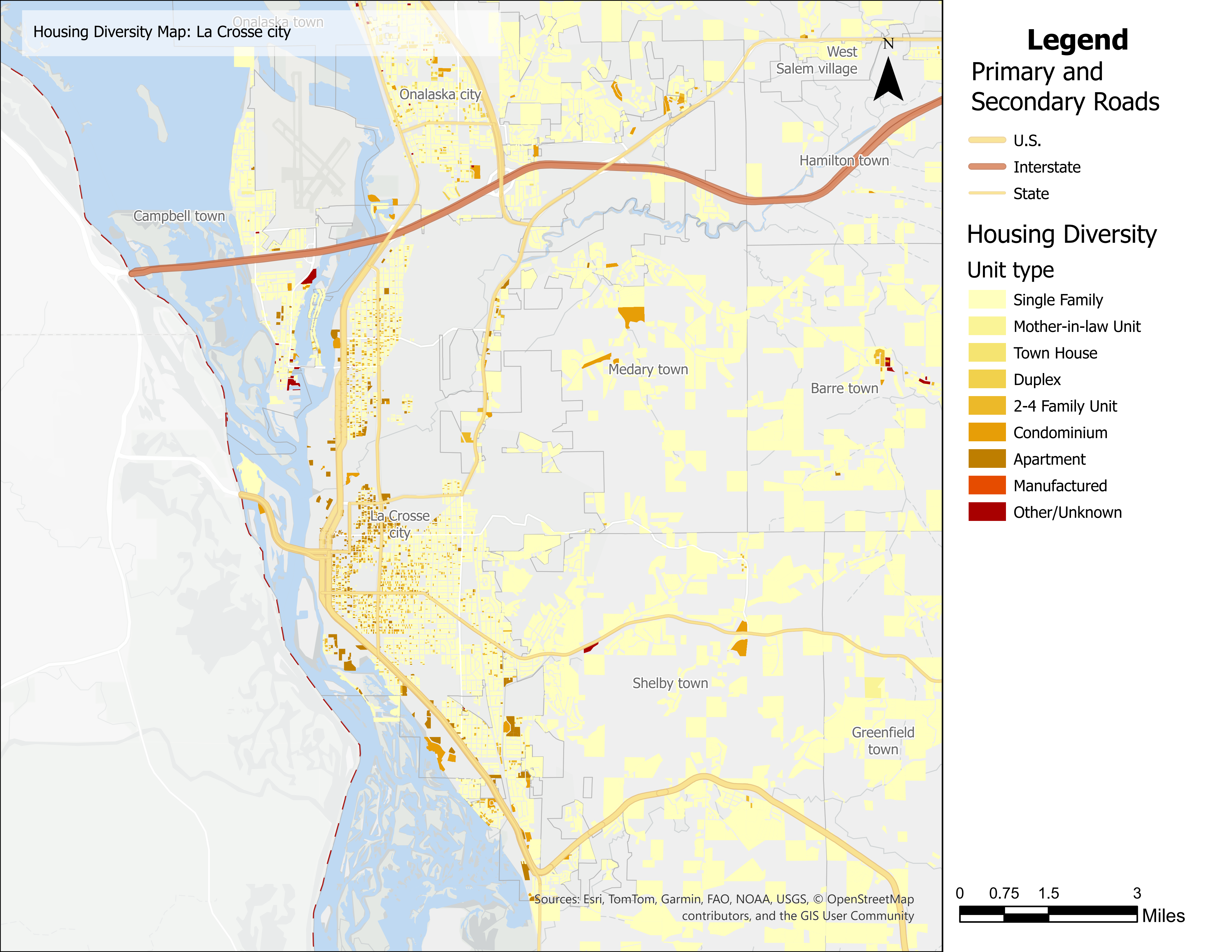
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Greenfield town
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Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
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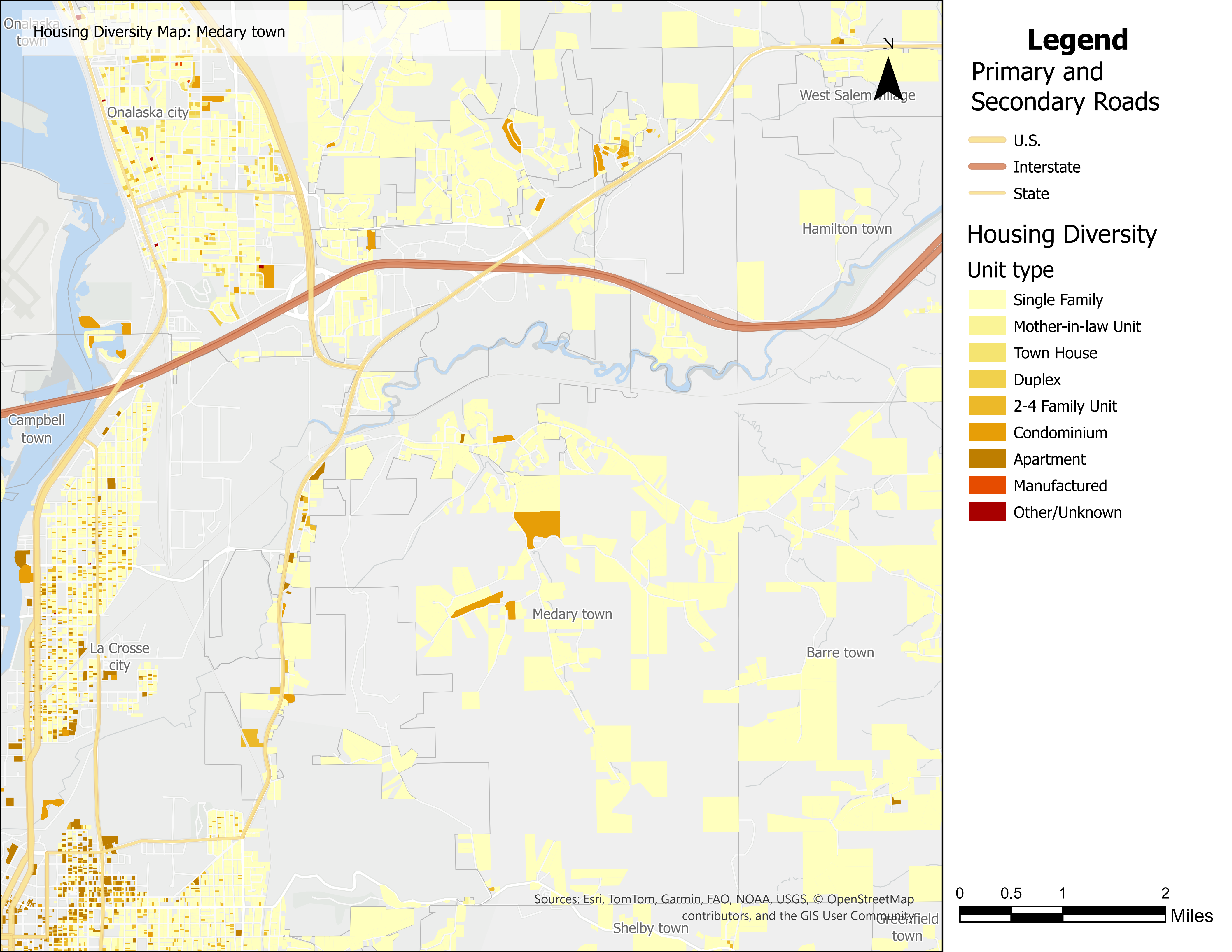
Miles



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Greenfield town
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Interstate
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Housing Diversity
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Mother-in-law Unit
Town House
Duplex
2-4 Family Unit
Condominium
Apartment
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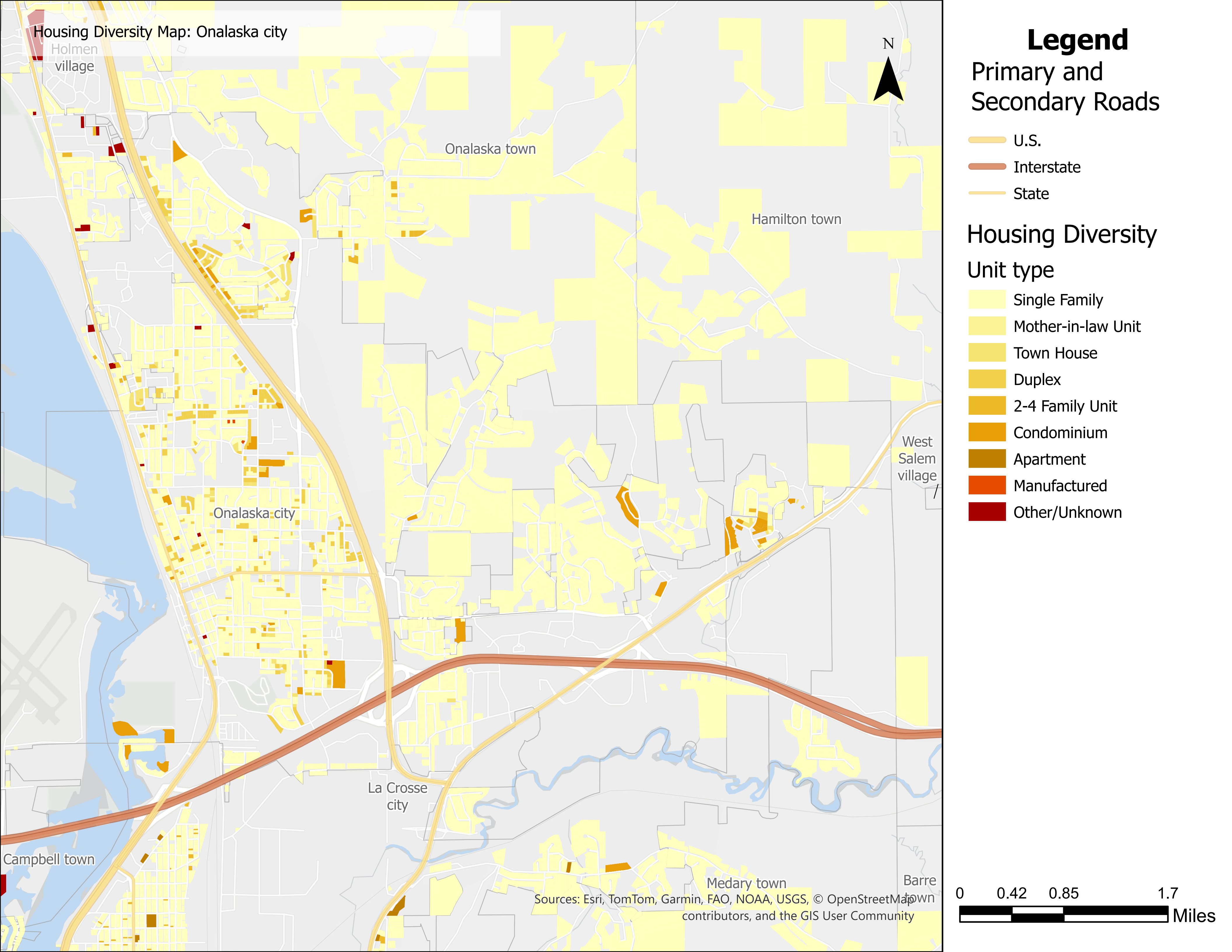
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community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Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
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Interstate
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Housing Diversity
Unit type
Single Family
Mother-in-law Unit
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2-4 Family Unit
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Apartment
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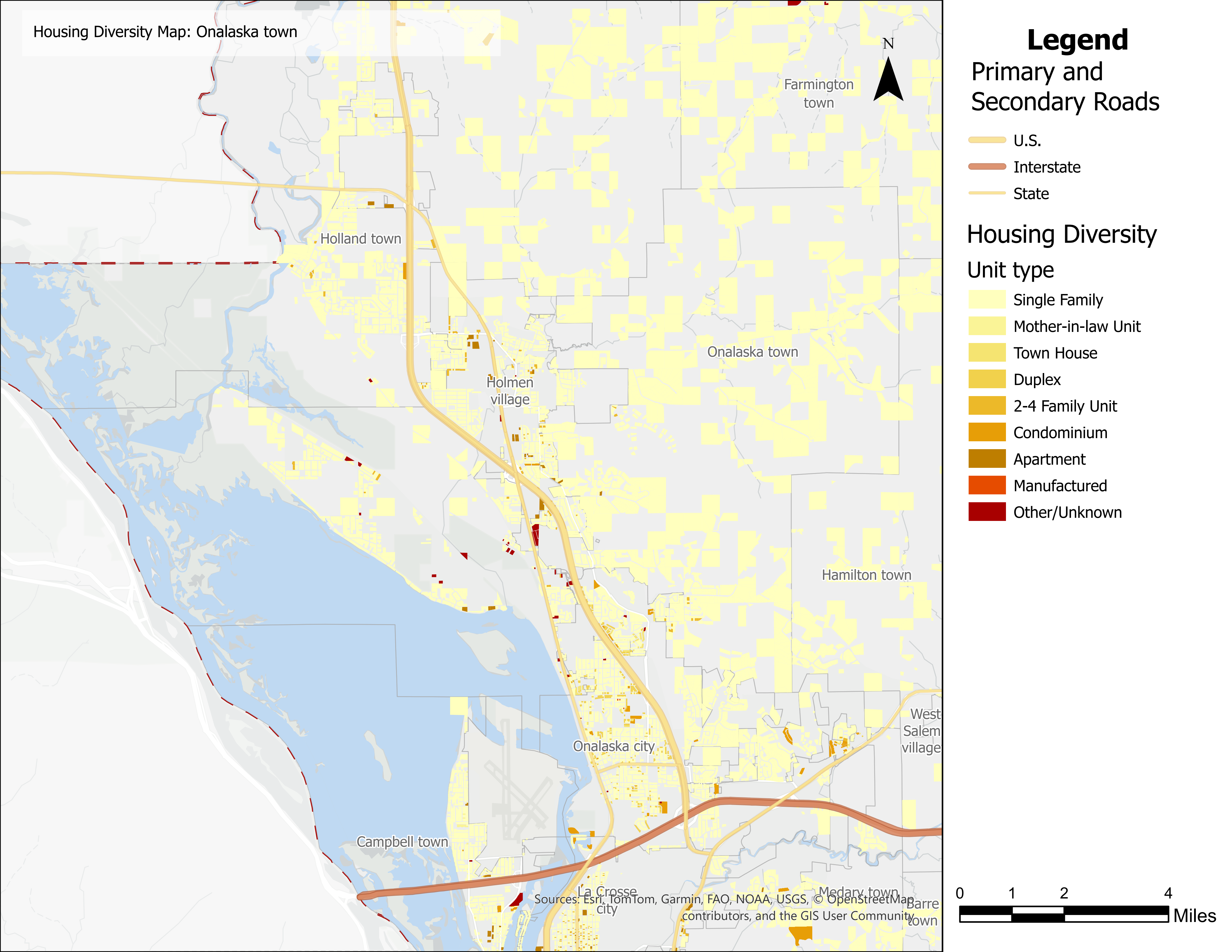
Miles



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Barre town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
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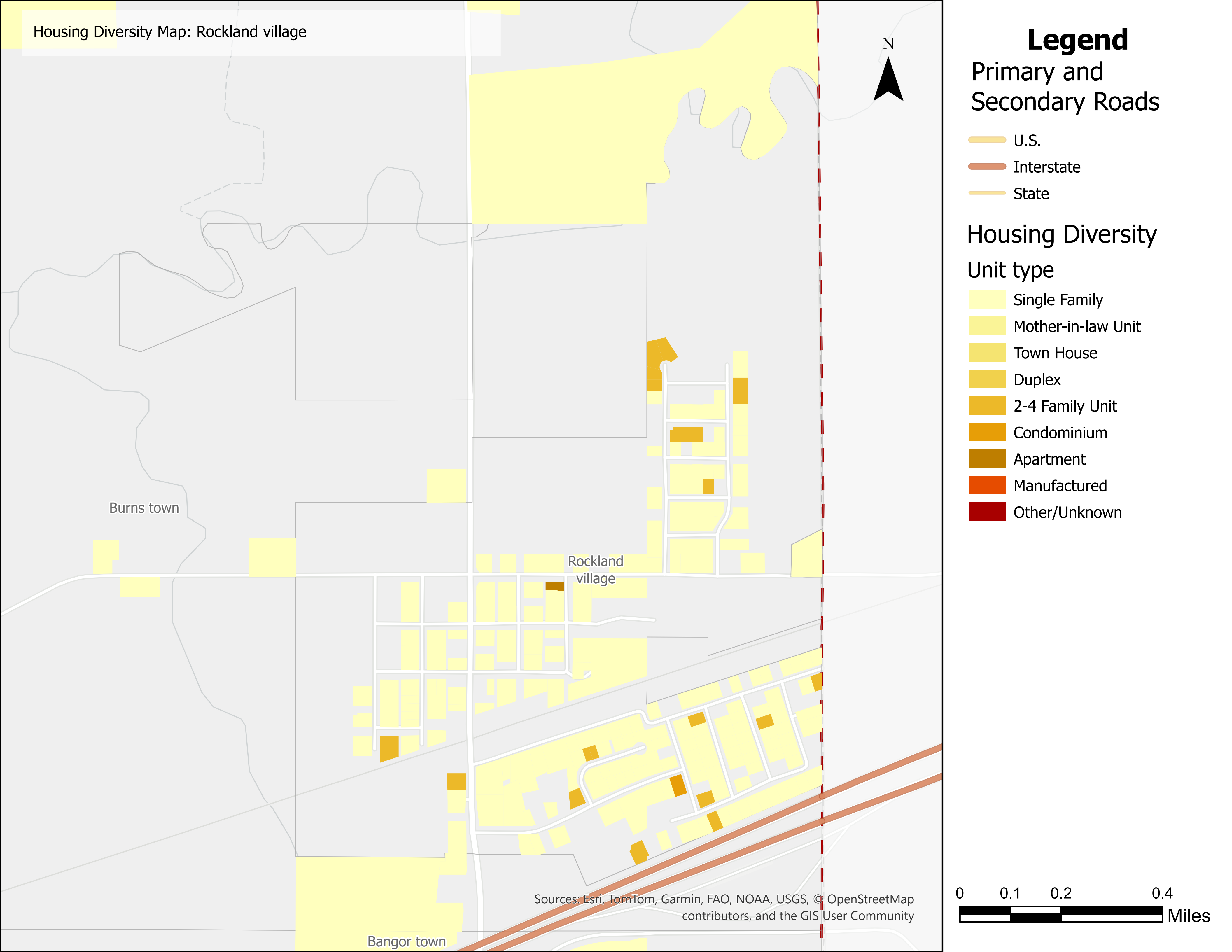
Miles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Bangor town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Housing Diversity
Unit type
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Mother-in-law Unit
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2-4 Family Unit
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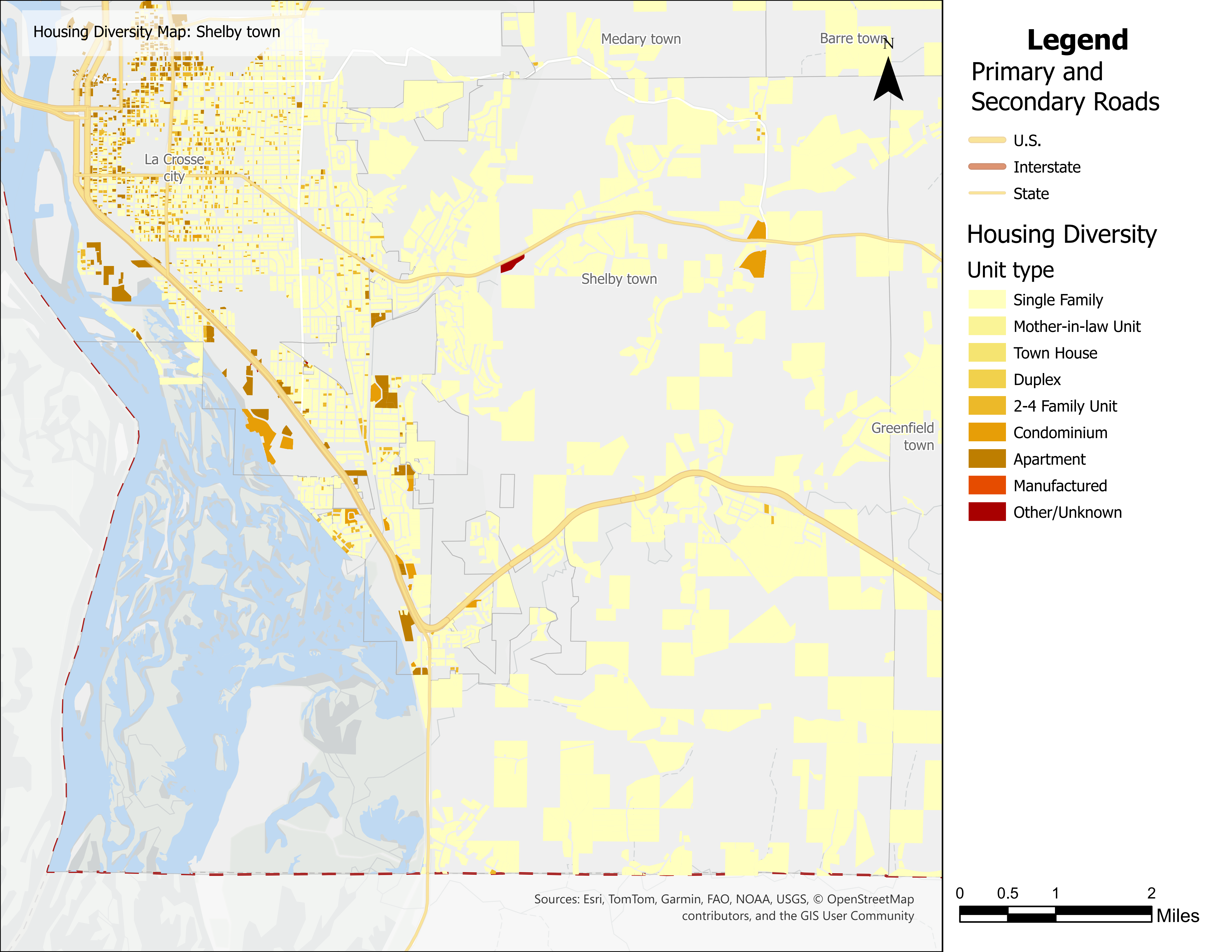
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Greenfield town
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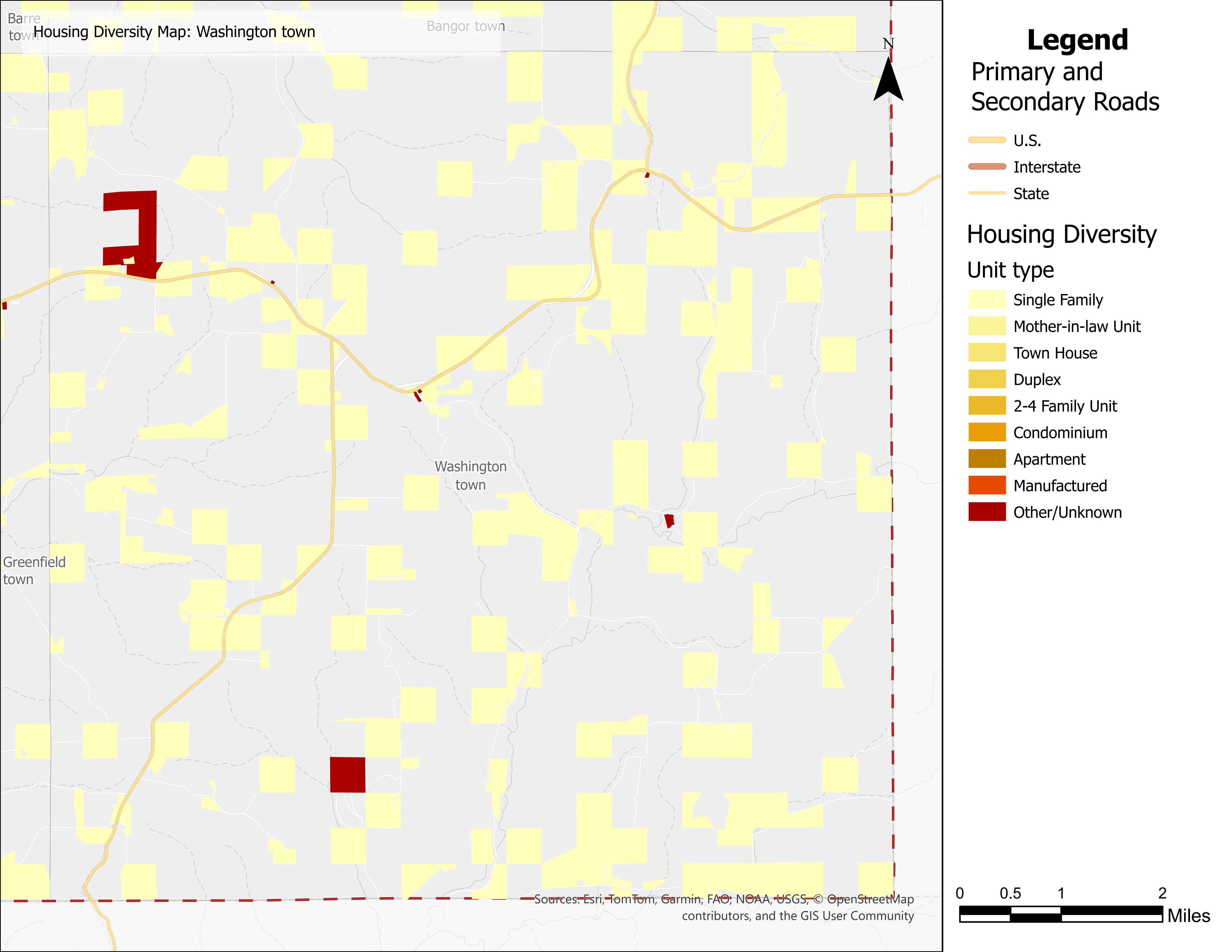
Interstate
State
Housing Diversity
Unit type
Single Family
Mother-in-law Unit
Town House
Duplex
2-4 Family Unit
Condominium
Apartment
Manufactured
Other/Unknown
0 0.5 1 2
Miles
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community



Housing Diversity Map: Washington town
Barre town
Bangor town
Washington town
Greenfield town
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Legend
Primary and Secondary Roads
U.S.
Interstate
State
Housing Diversity
Unit type
Single Family
Mother-in-law Unit
Town House
Duplex
2-4 Family Unit
Condominium
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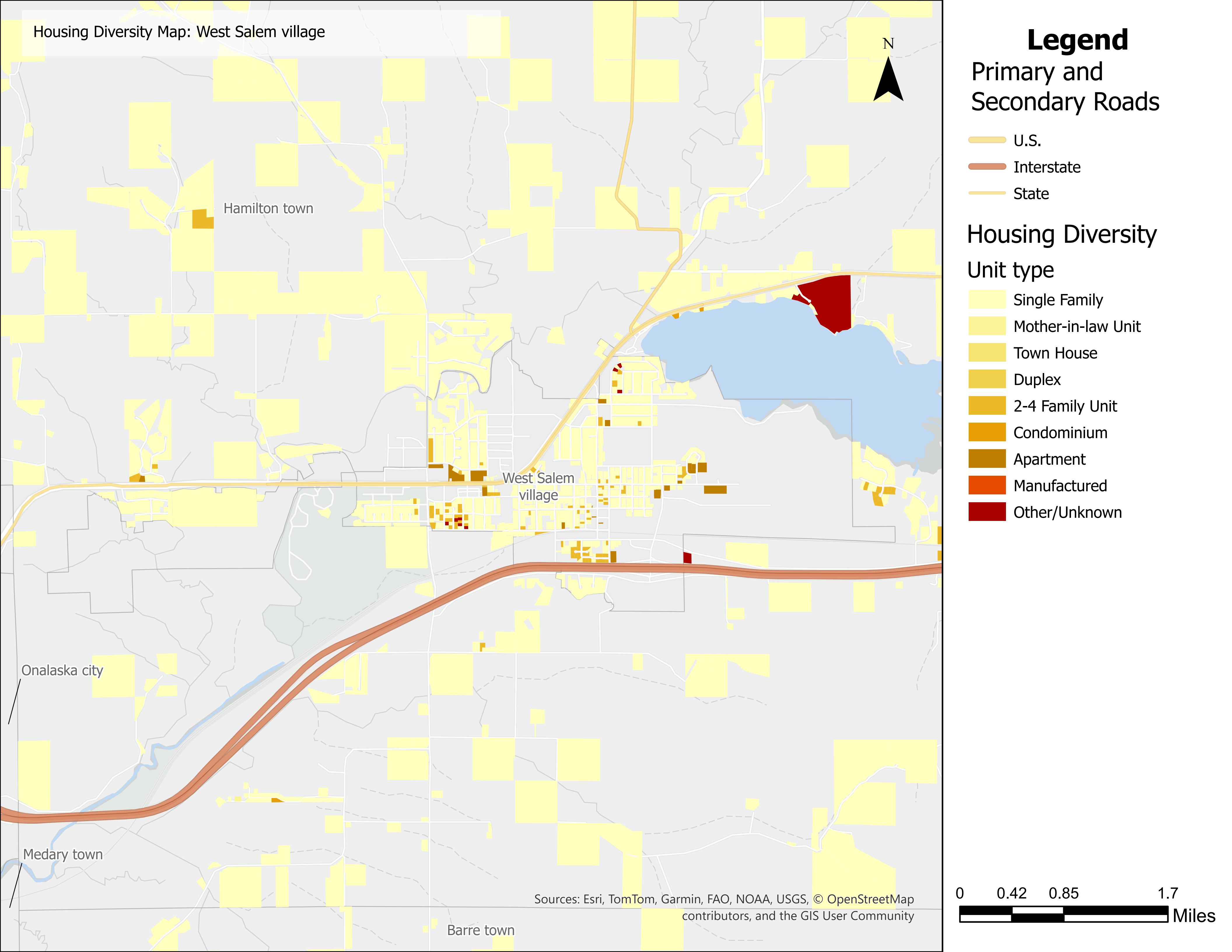
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community



Housing Diversity Map: West Salem village
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Medary town
Barre town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
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Housing Diversity
Unit type
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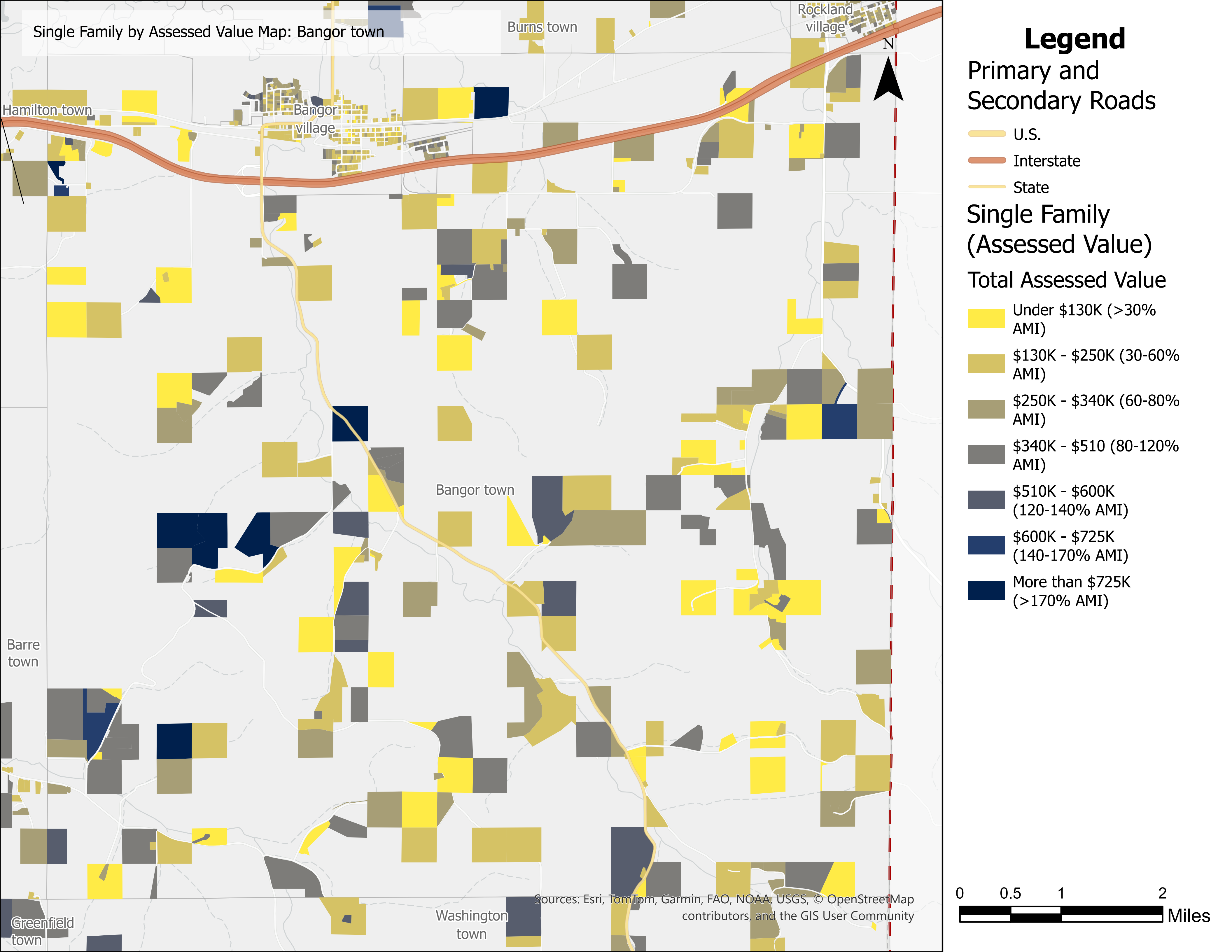

Single Family by Assessed Value Map: Bangor town
Burns town
Rockland village
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Barre town
Greenfield town
Washington town
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Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
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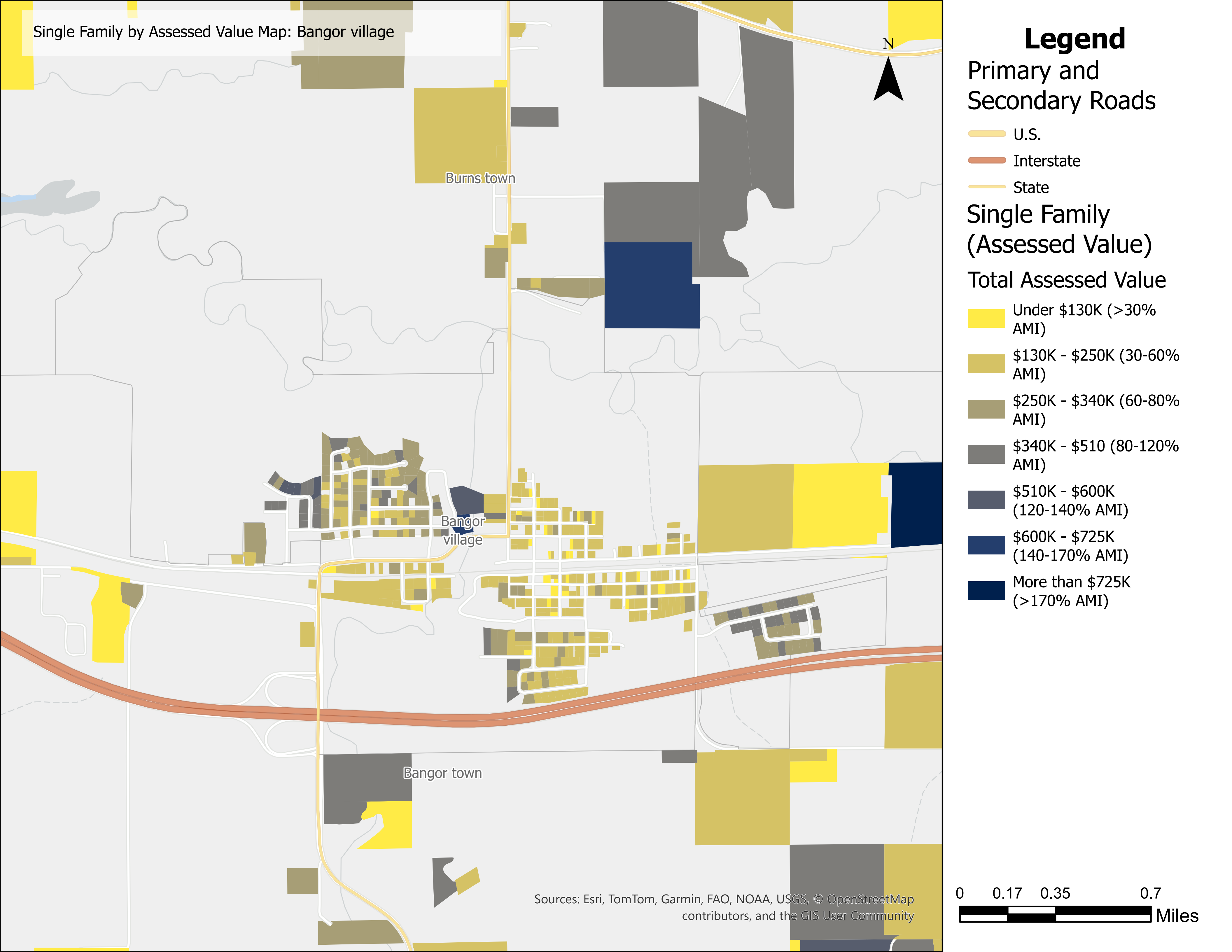
2
Miles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Burns town
Bangor village
Bangor town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
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$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
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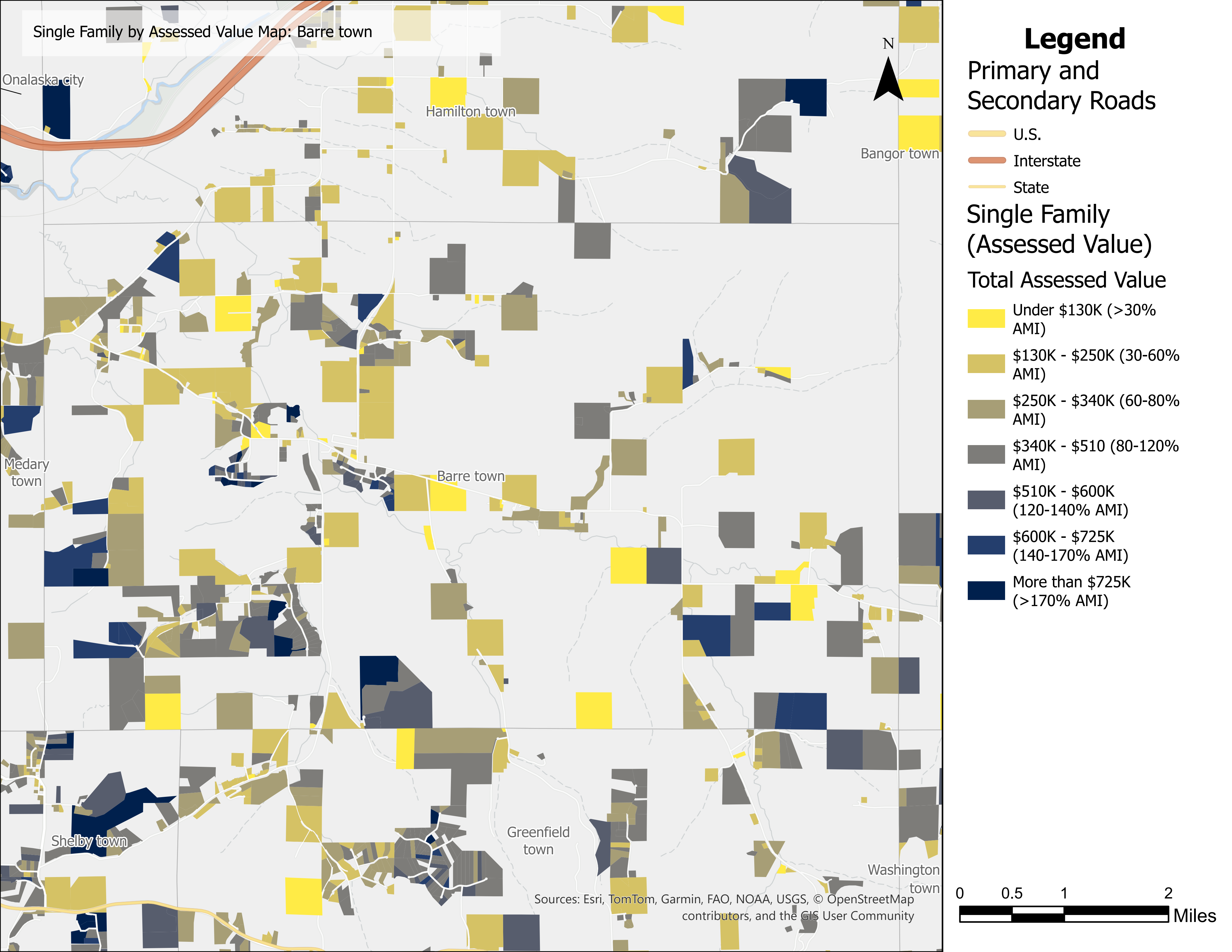
Miles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Hamilton town
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Medary town
Barre town
Shelby town
Greenfield town
Washington town
N
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
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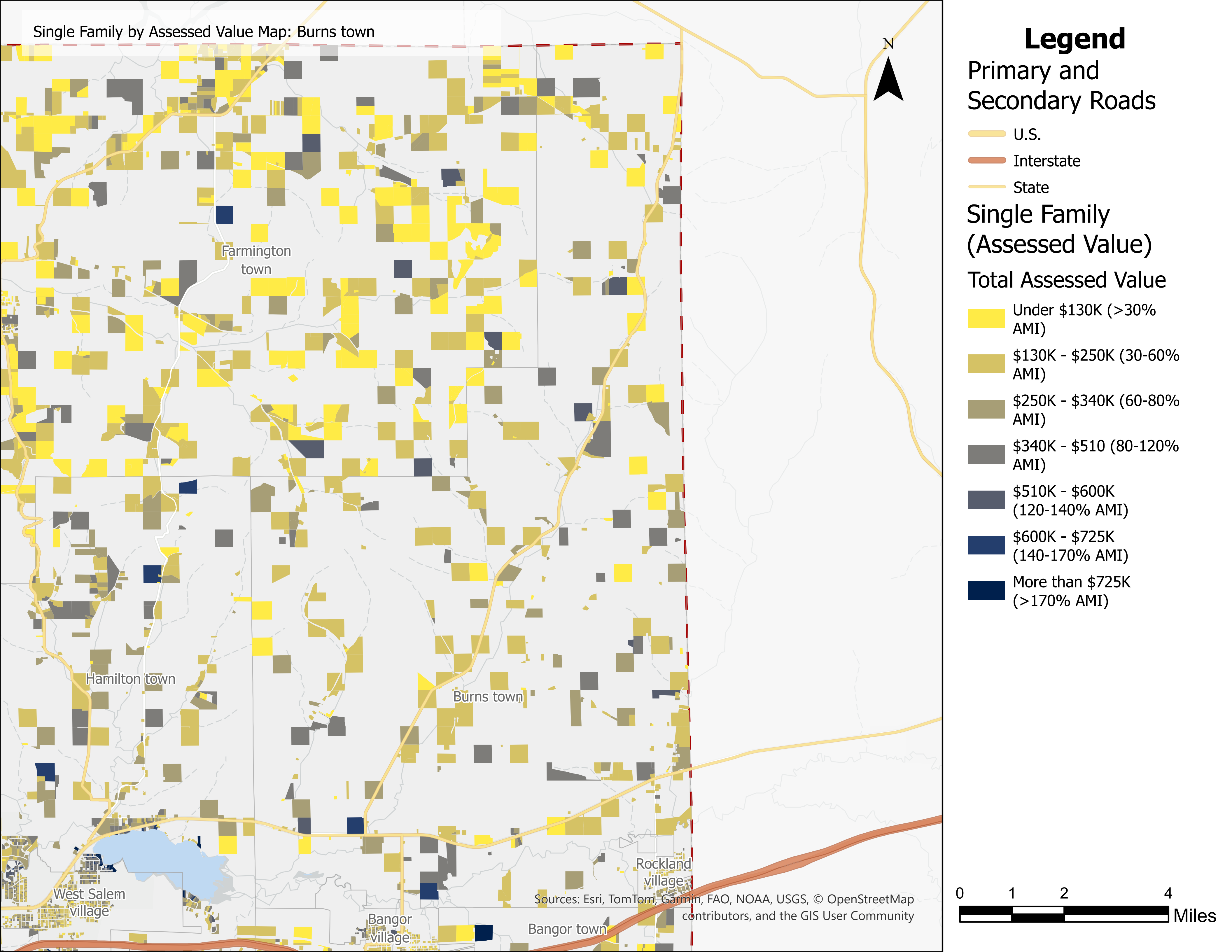
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community


Single Family by Assessed Value Map: Burns town
Farmington town
Hamilton town
Burns town
West Salem village
Bangor village
Bangor town
Rockland village
N
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
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$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
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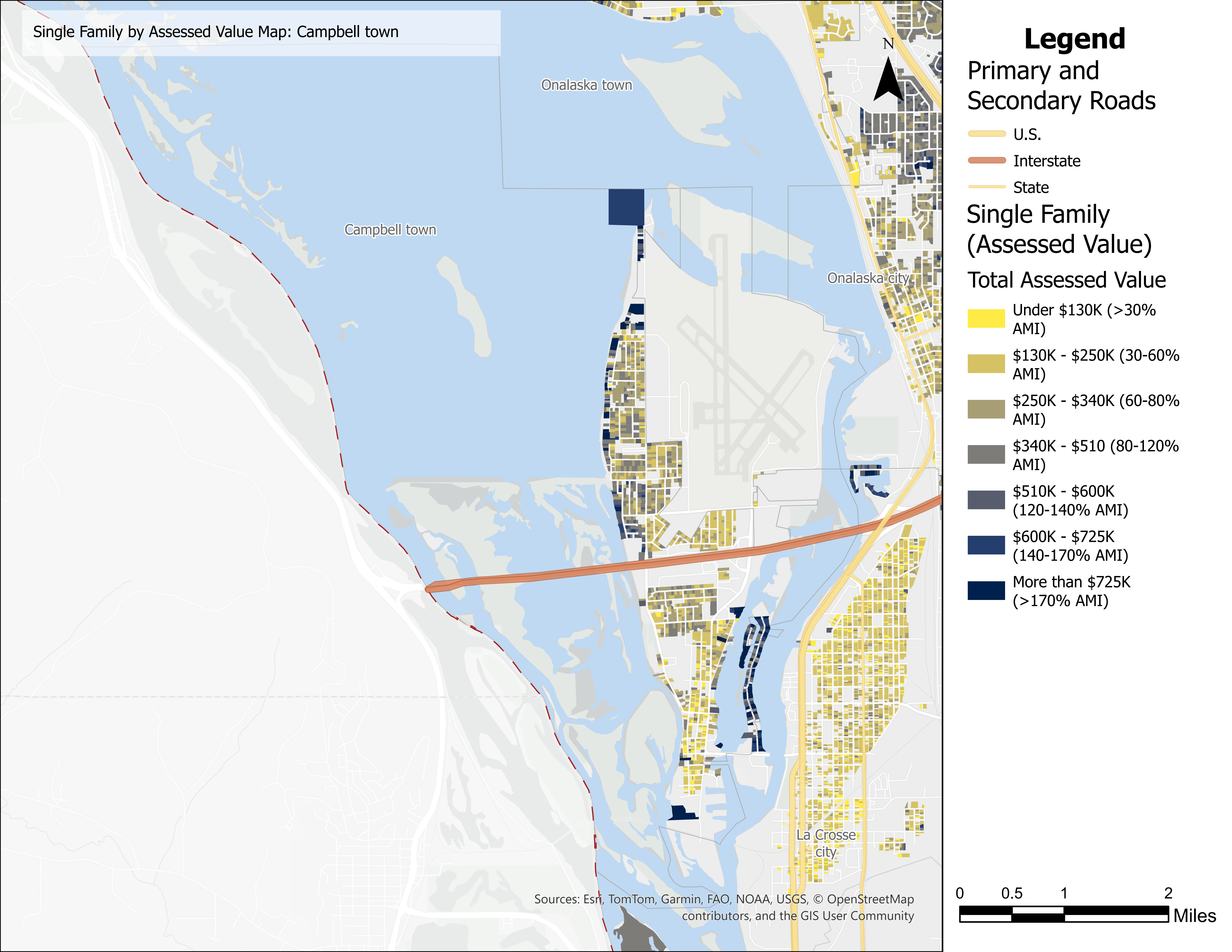
Miles
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community



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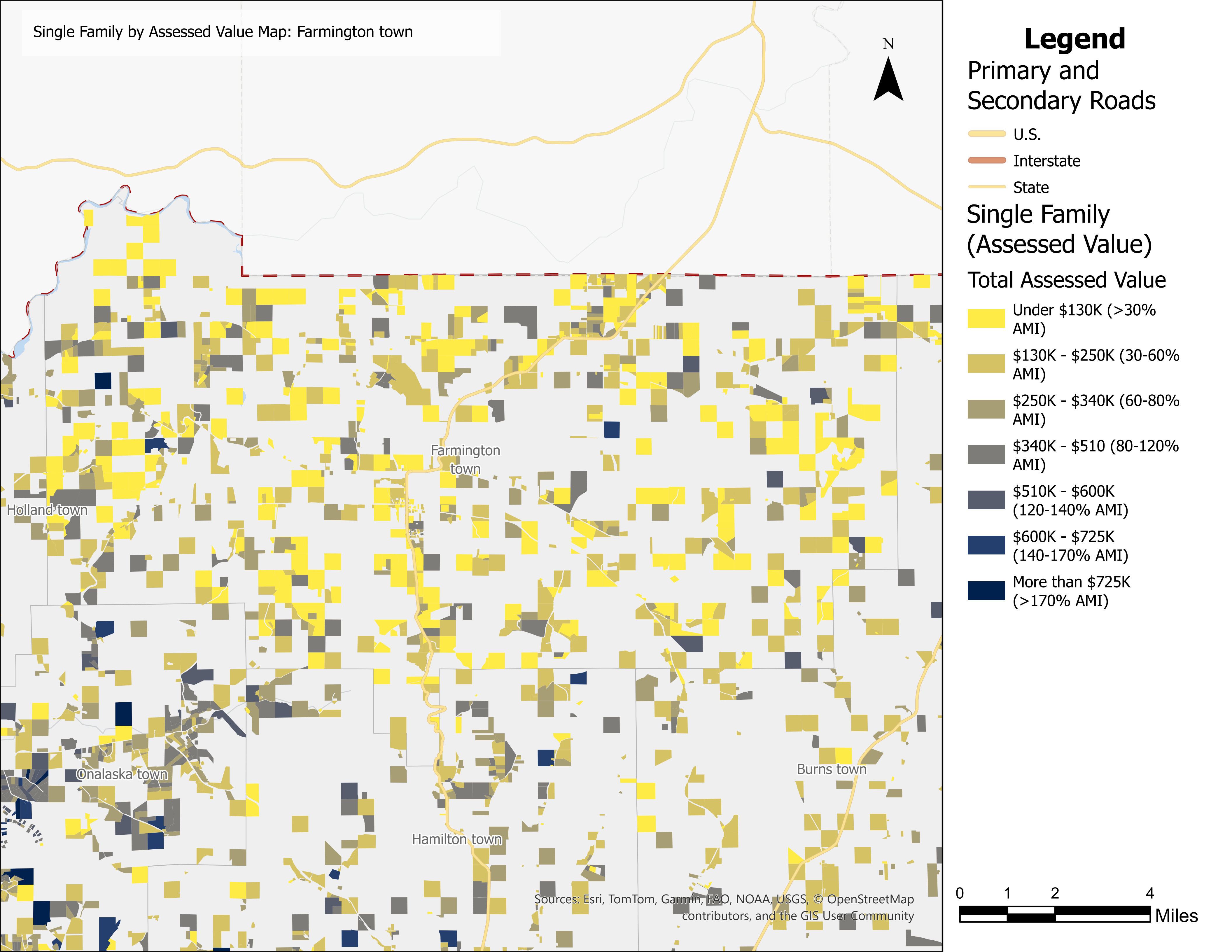
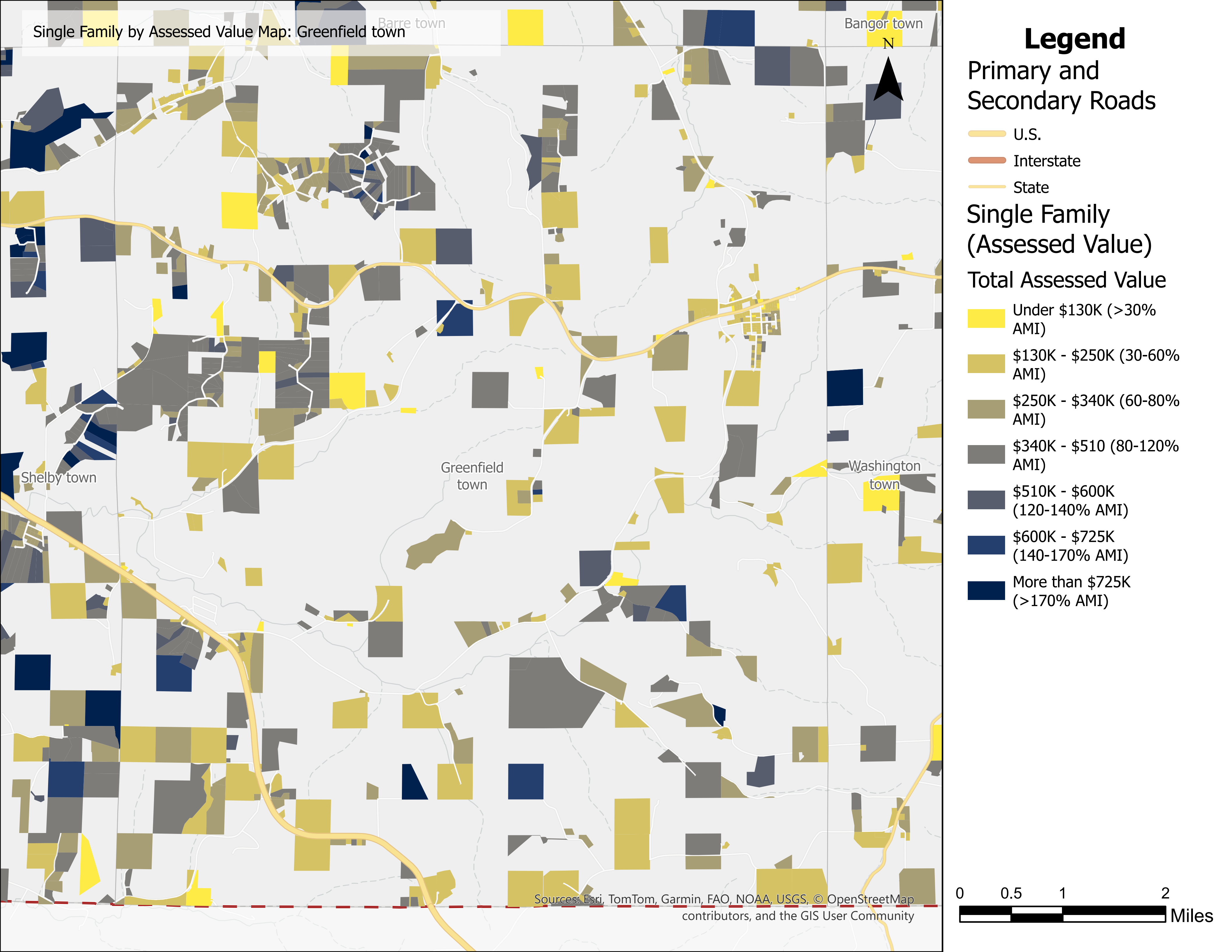
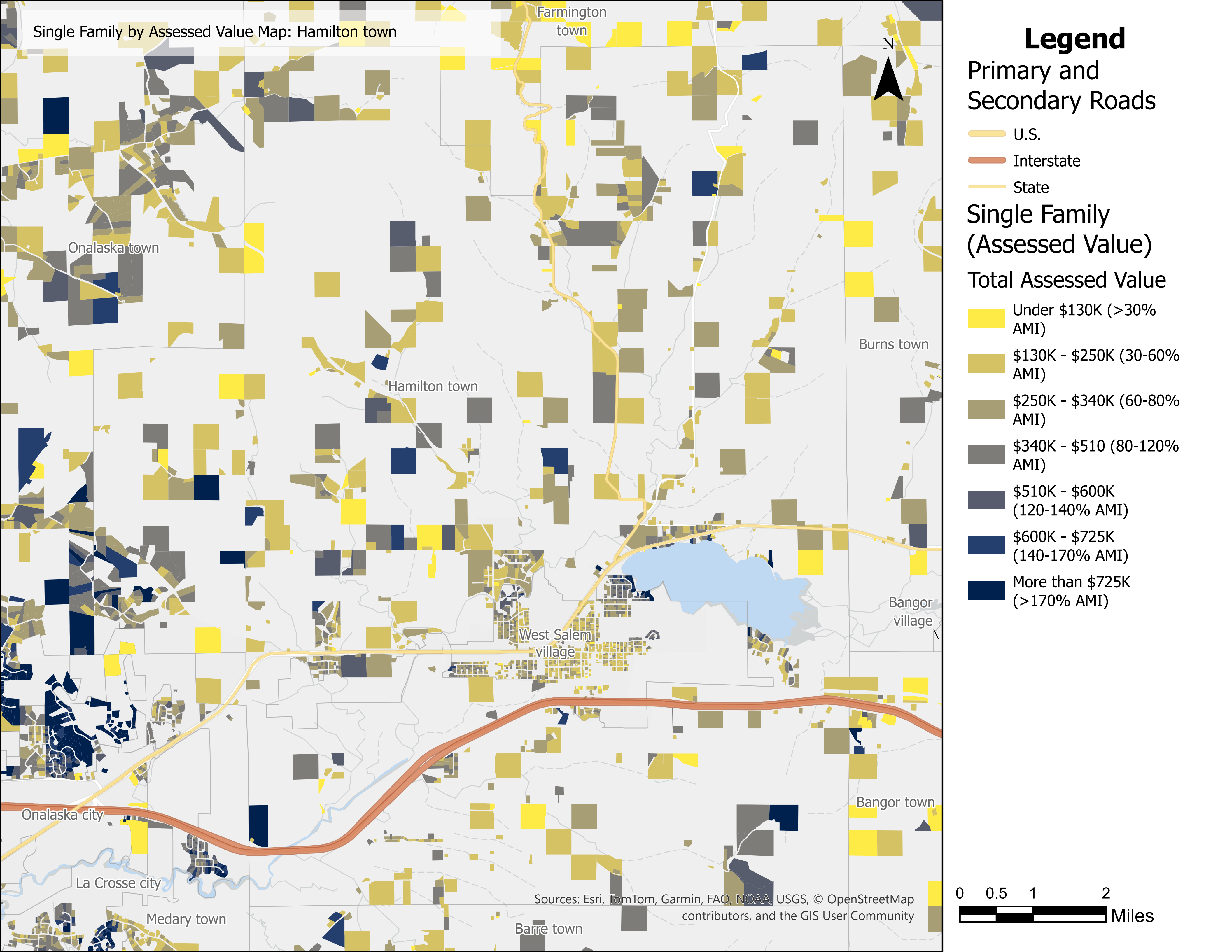
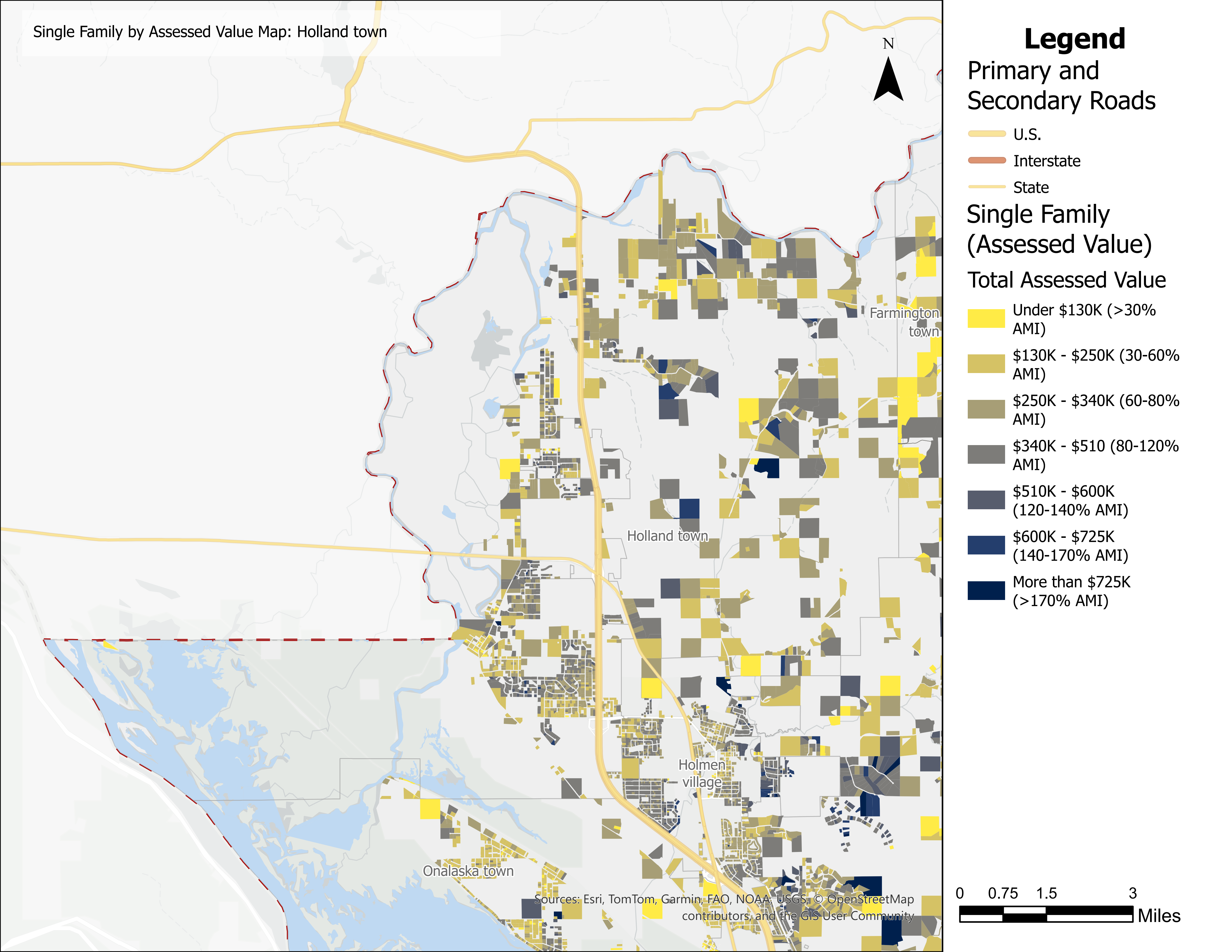
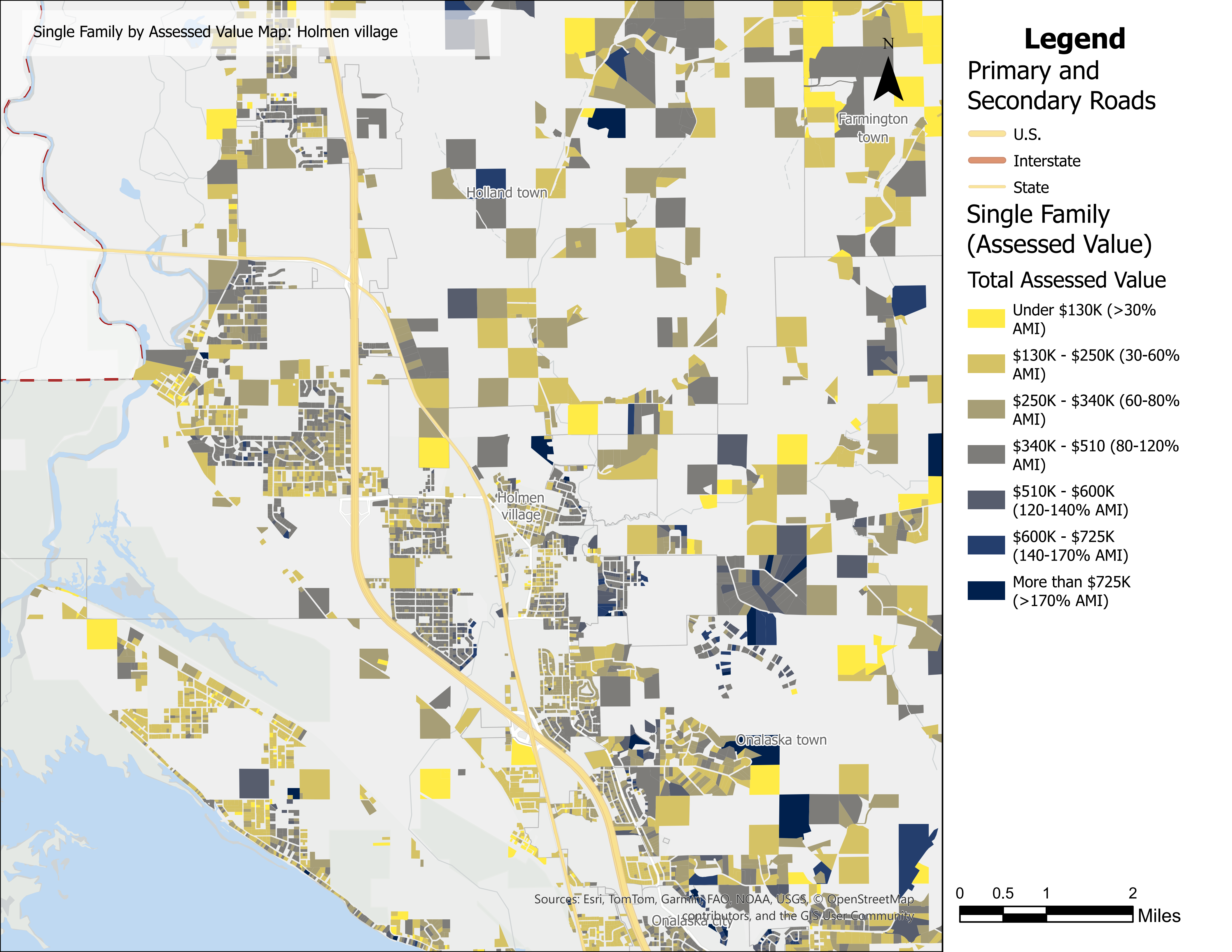
Onalaska town
Campbell town
Onalaska city
La Crosse city
N
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
0 0.5 1 2
Miles

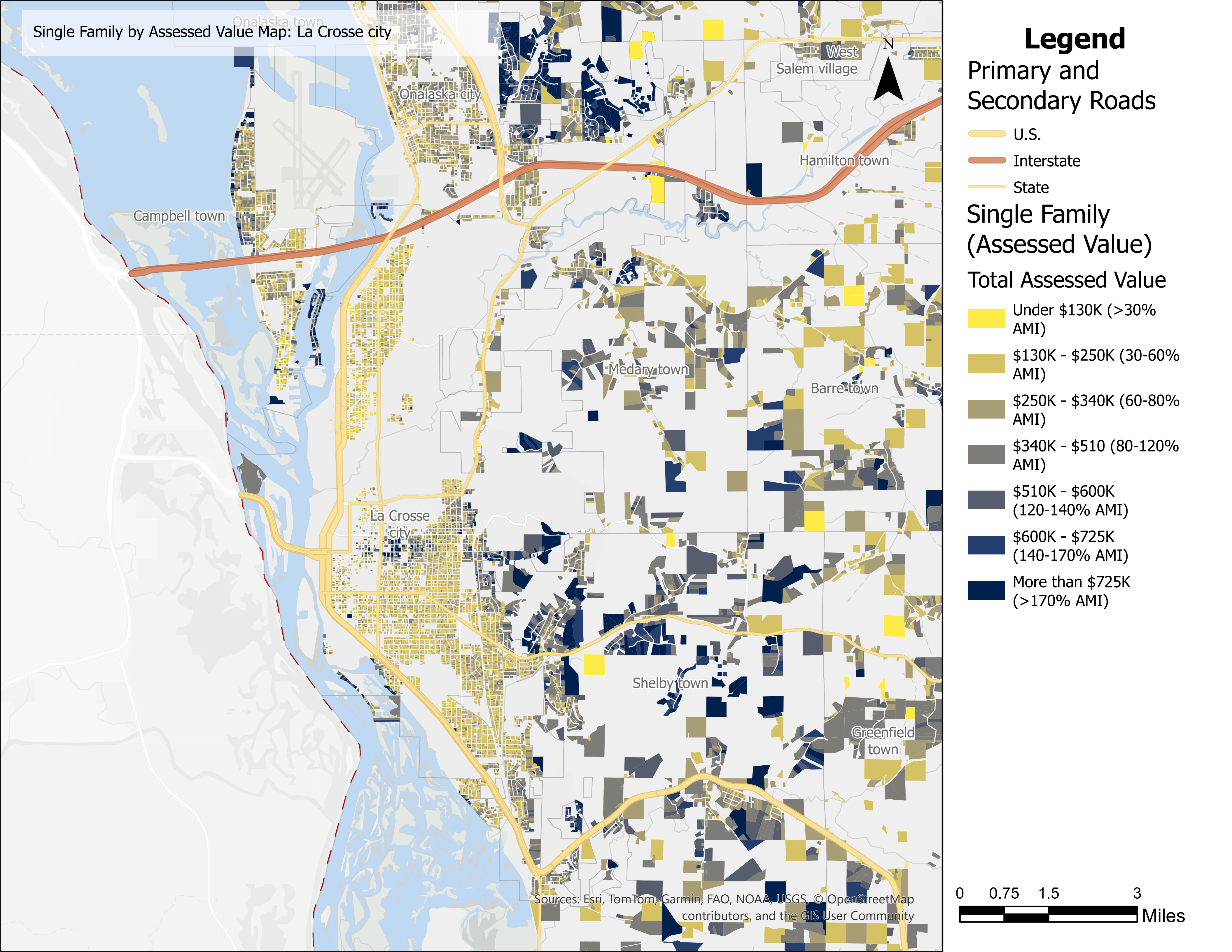

Single Family by Assessed Value Map: Farmington town
N
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
Farmington town
Holland town
Onalaska town
Hamilton town
Burns town
0 1 2 4 Miles
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community


Single Family by Assessed Value Map: Greenfield town
Barre town
Bangor town
N
Shelby town
Greenfield town
Washington town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
0
0.5
1
2
Miles

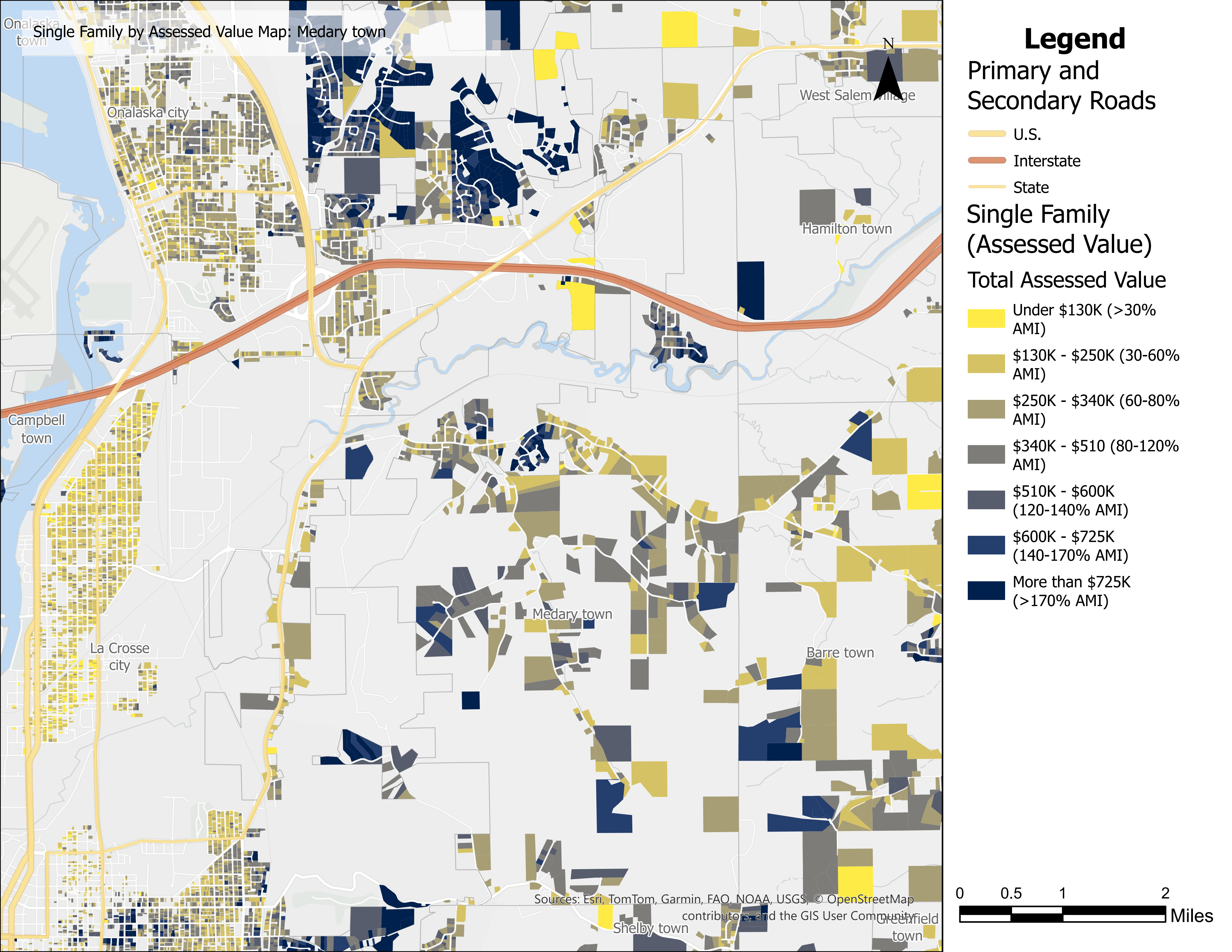

Single Family by Assessed Value Map: Hamilton town
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
N
0 0.5 1 2 Miles
Farmington town
Onalaska town
Hamilton town
Burns town
Bangor village
West Salem village
Bangor town
Onalaska city
La Crosse city
Medary town
Barre town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community

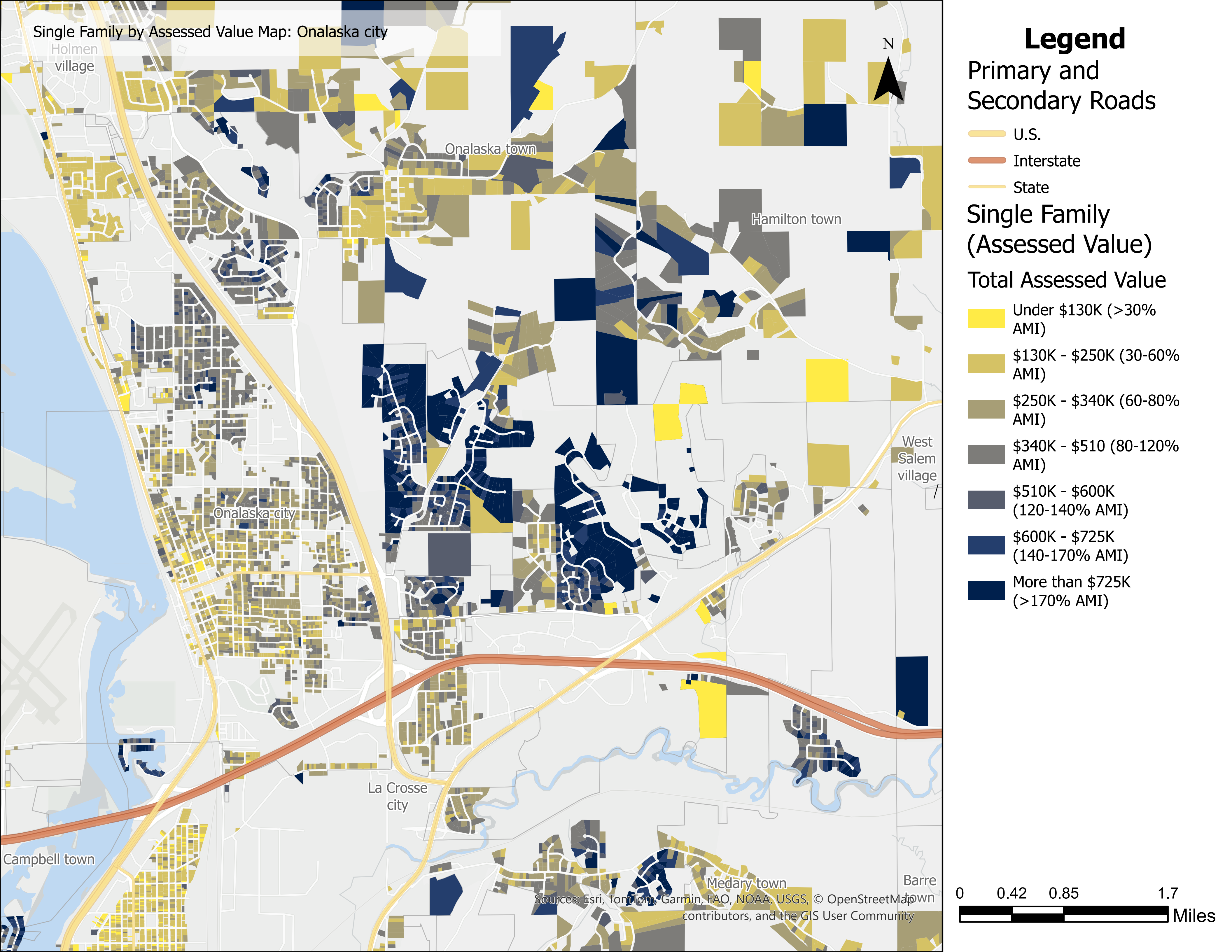

Single Family by Assessed Value Map: Holland town
N
Farmington town
Holland town
Holmen village
Onalaska town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
0
0.75
1.5
3
Miles

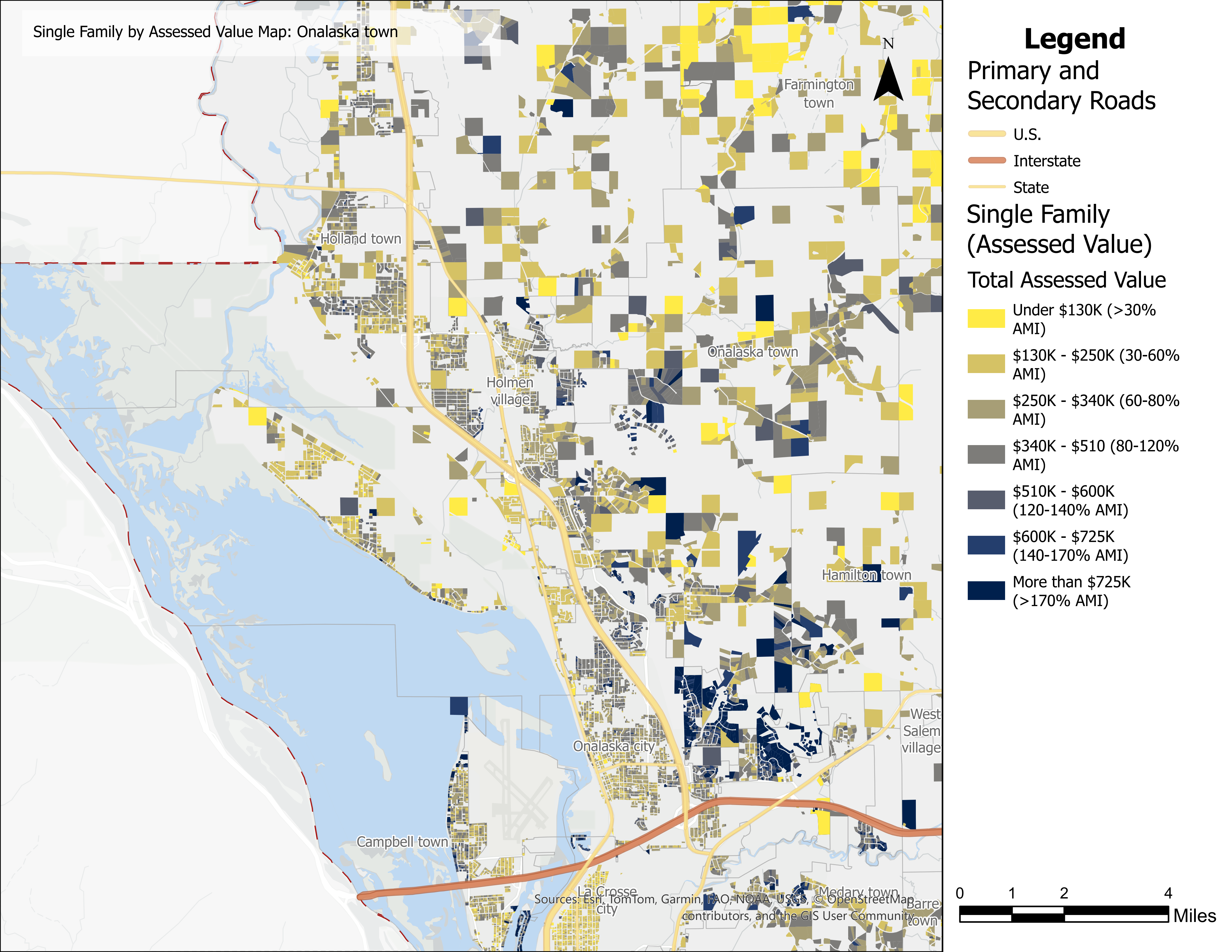

Single Family by Assessed Value Map: Holmen village
Holland town
Farmington town
Holmen village
Onalaska town
Onalaska city
N
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
0 0.5 1 2
Miles
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community



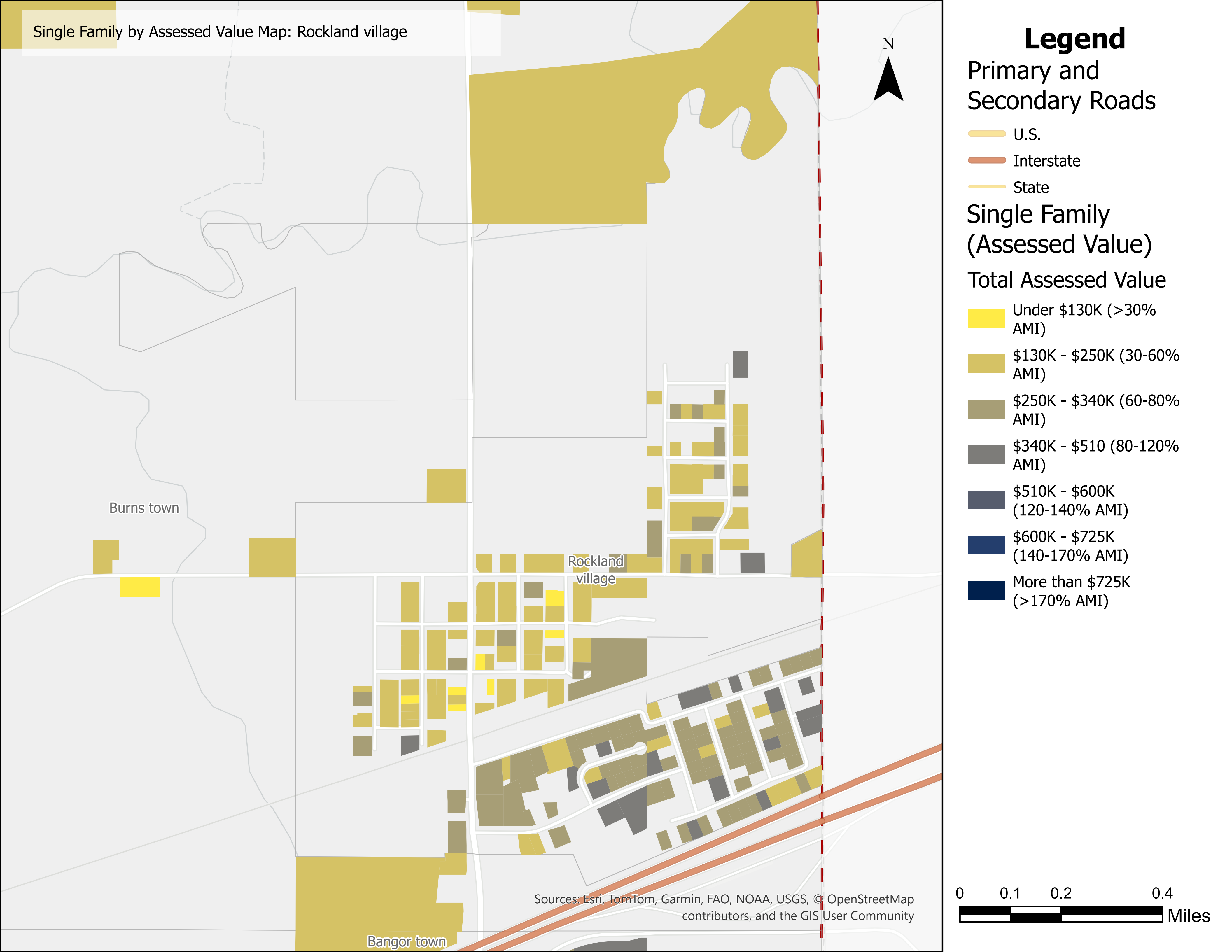
Single Family by Assessed Value Map: La Crosse city
Onalaska town
Onalaska city
West Salem village
Hamilton town
Campbell town
Medary town
Barre town
La Crosse city
Shelby town
Greenfield town
N
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
0 0.75 1.5 3
Miles


Single Family by Assessed Value Map: Medary town
Onalaska town
Onalaska city
West Salem village
Hamilton town
Campbell town
La Crosse city
Medary town
Barre town
Shelby town
Greenfield town
N
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
0 0.5 1 2 Miles
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community

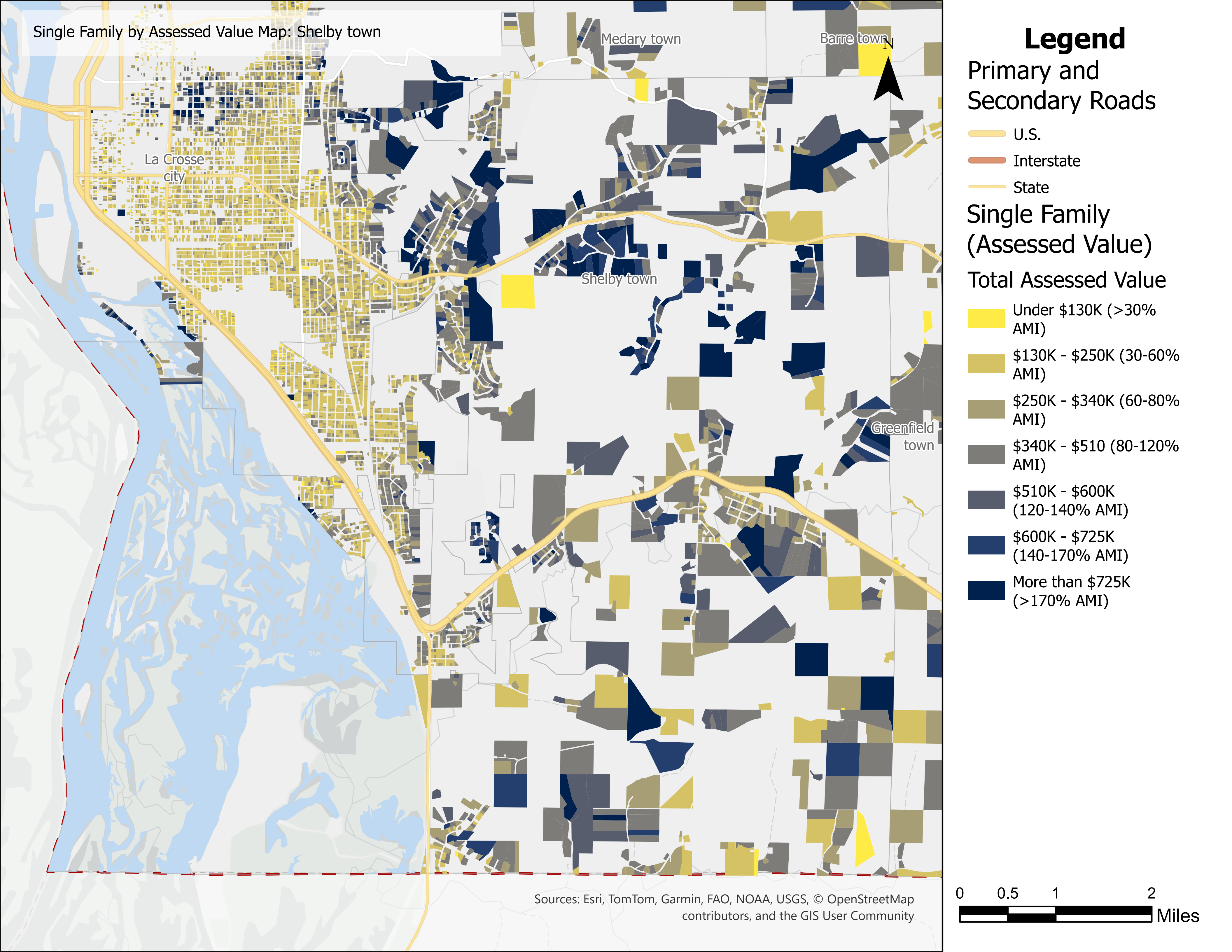

Single Family by Assessed Value Map: Onalaska city
Holmen village
Onalaska town
Hamilton town
West Salem village
Onalaska city
La Crosse city
Campbell town
Medary town
Barre town
N
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
0
0.42
0.85
1.7
Miles

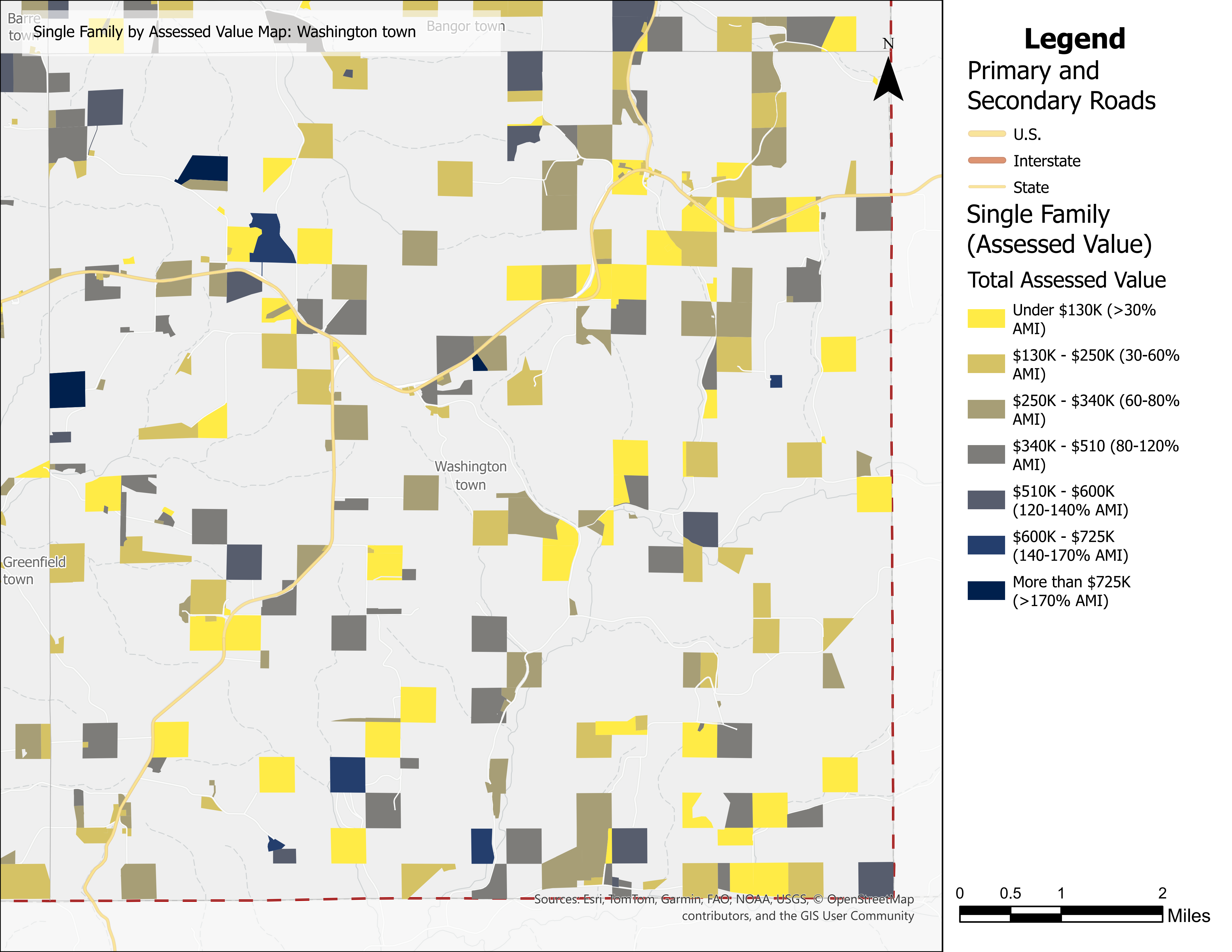


Single Family by Assessed Value Map: Onalaska town
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
N
Farmington town
Holland town
Onalaska town
Holmen village
Hamilton town
West Salem village
Onalaska city
Campbell town
La Crosse city
Medary town
Barre town
0 1 2 4 Miles
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community

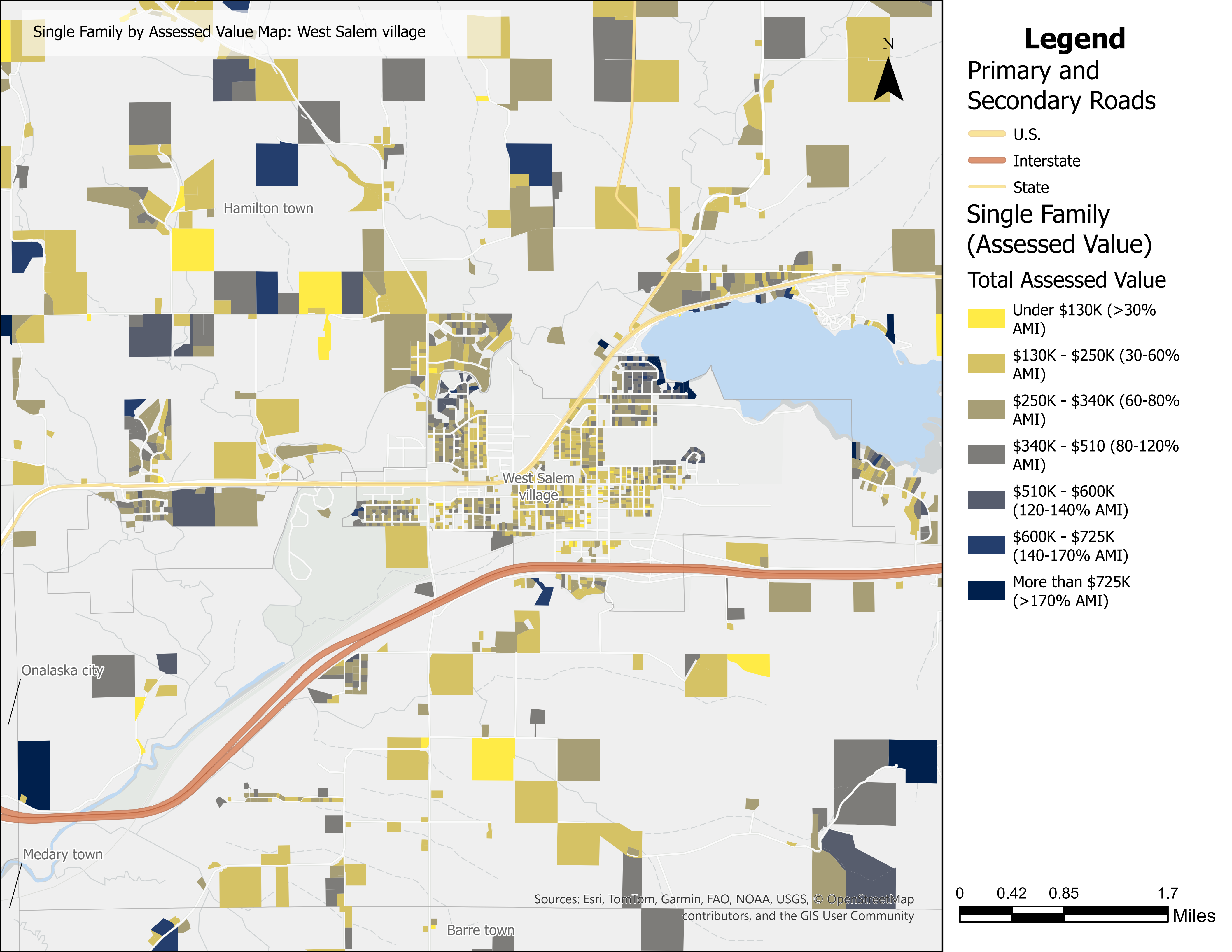


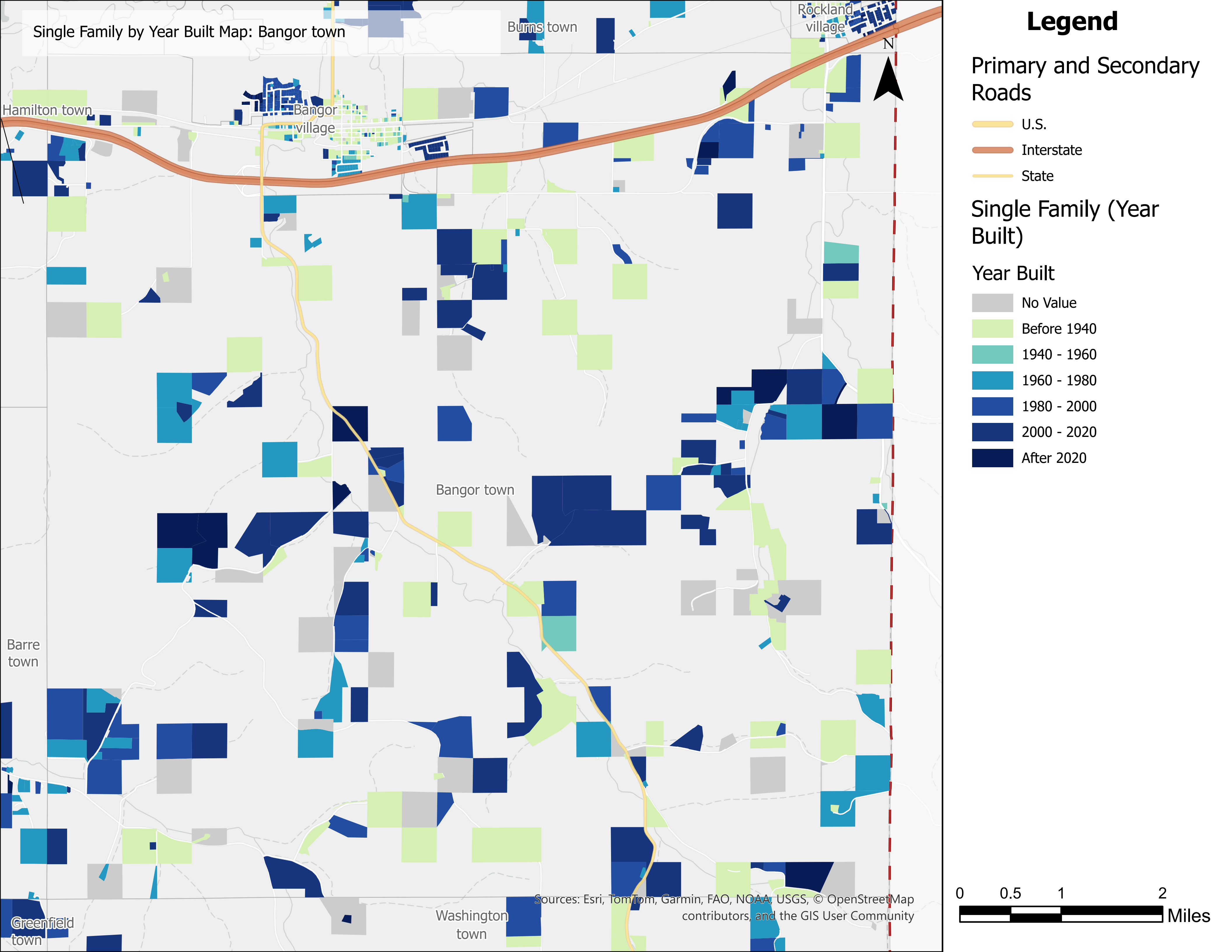
Single Family by Assessed Value Map: Rockland village
N
Burns town
Rockland village
Bangor town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
0
0.1
0.2
0.4
Miles

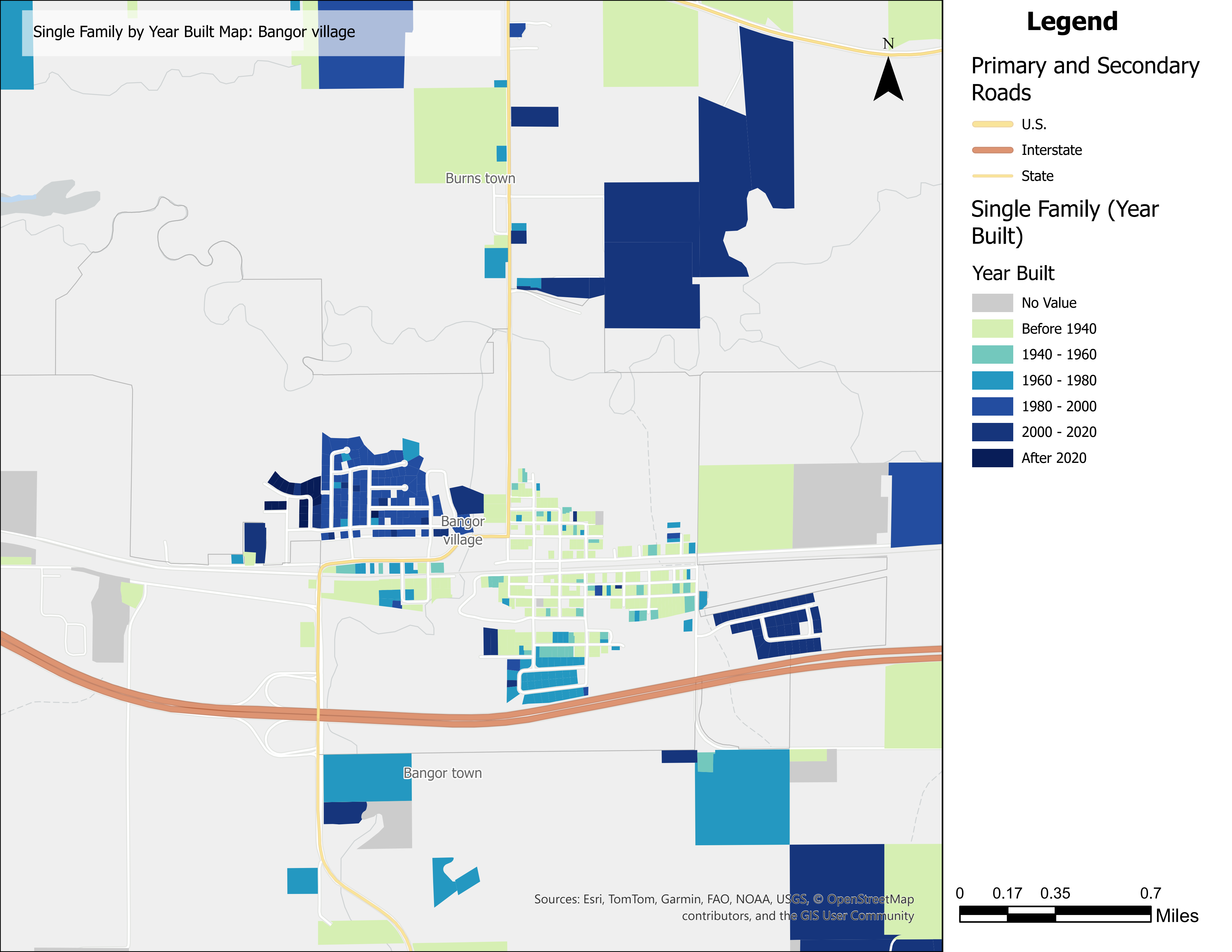

Single Family by Assessed Value Map: Shelby town
Medary town
Barre town
La Crosse city
Shelby town
Greenfield town
N
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
0 0.5 1 2 Miles
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community



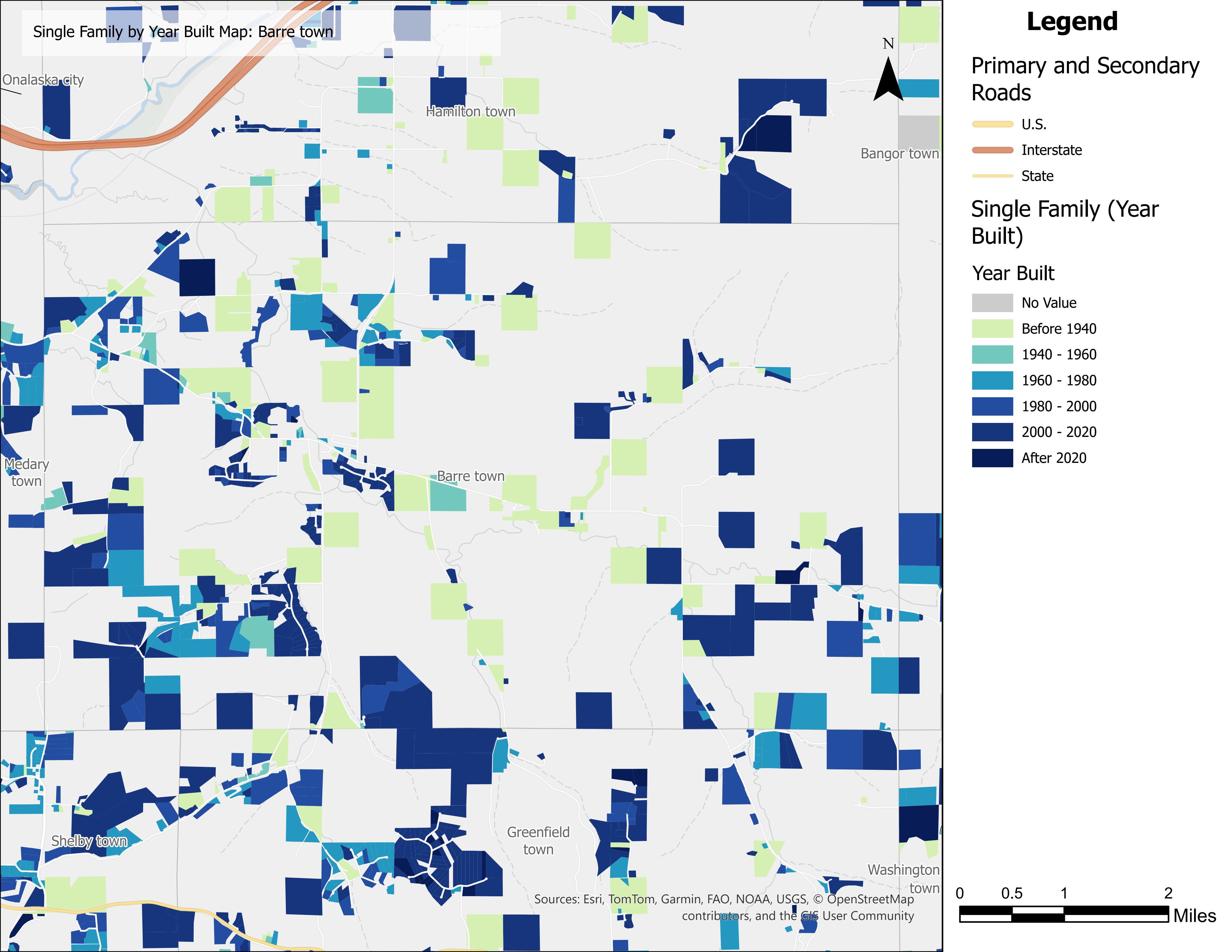
Single Family by Assessed Value Map: Washington town
Barre town
Bangor town
Washington town
Greenfield town
N
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
0
0.5
1
2
Miles

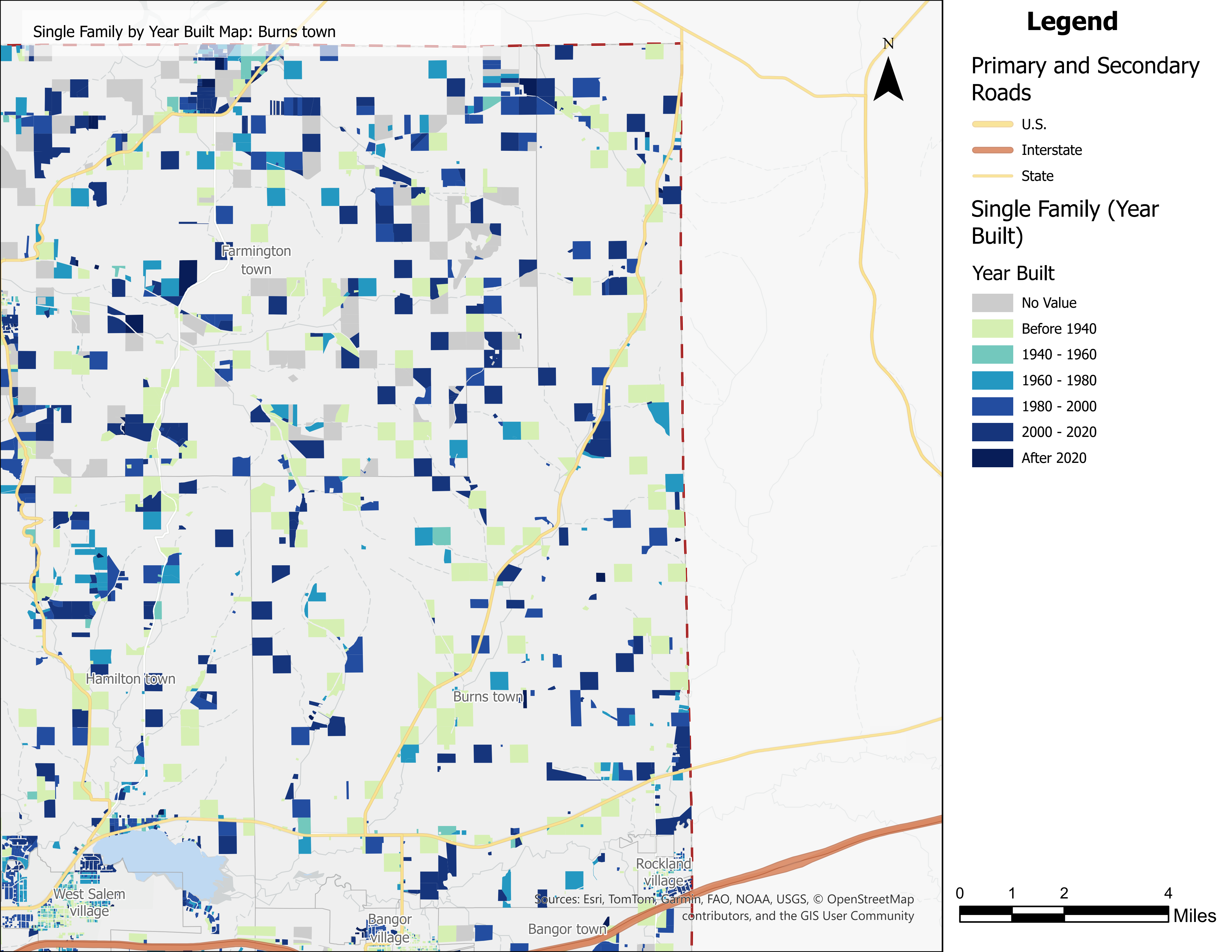

Single Family by Assessed Value Map: West Salem village
N
Hamilton town
West Salem village
Onalaska city
Medary town
Barre town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Assessed Value)
Total Assessed Value
Under $130K (>30% AMI)
$130K - $250K (30-60% AMI)
$250K - $340K (60-80% AMI)
$340K - $510 (80-120% AMI)
$510K - $600K (120-140% AMI)
$600K - $725K (140-170% AMI)
More than $725K (>170% AMI)
0
0.42
0.85
1.7
Miles

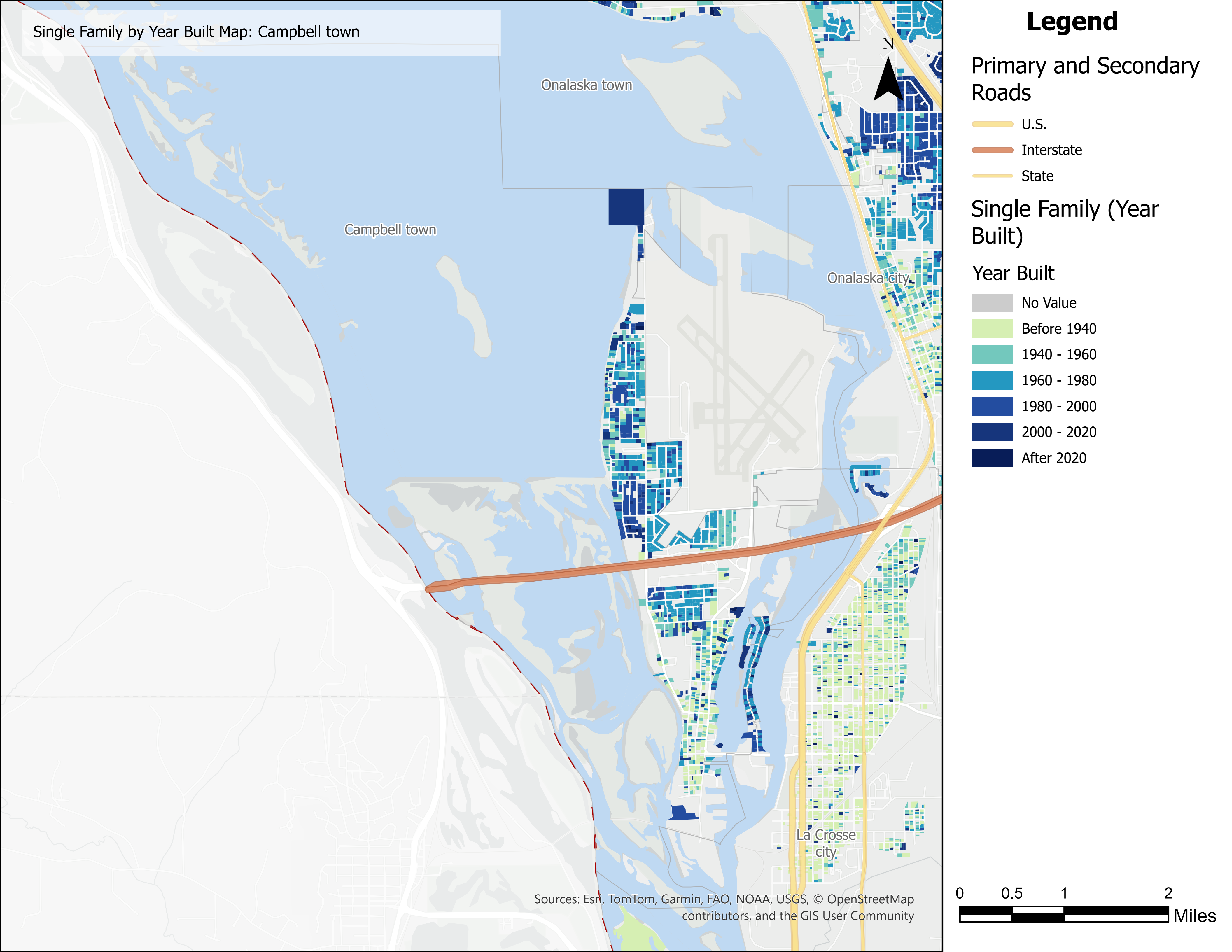

Single Family by Year Built Map: Bangor town
Burns town
Rockland village
Hamilton town
Bangor village
Bangor town
Barre town
Greenfield town
Washington town
N
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
0.5
1
2
Miles



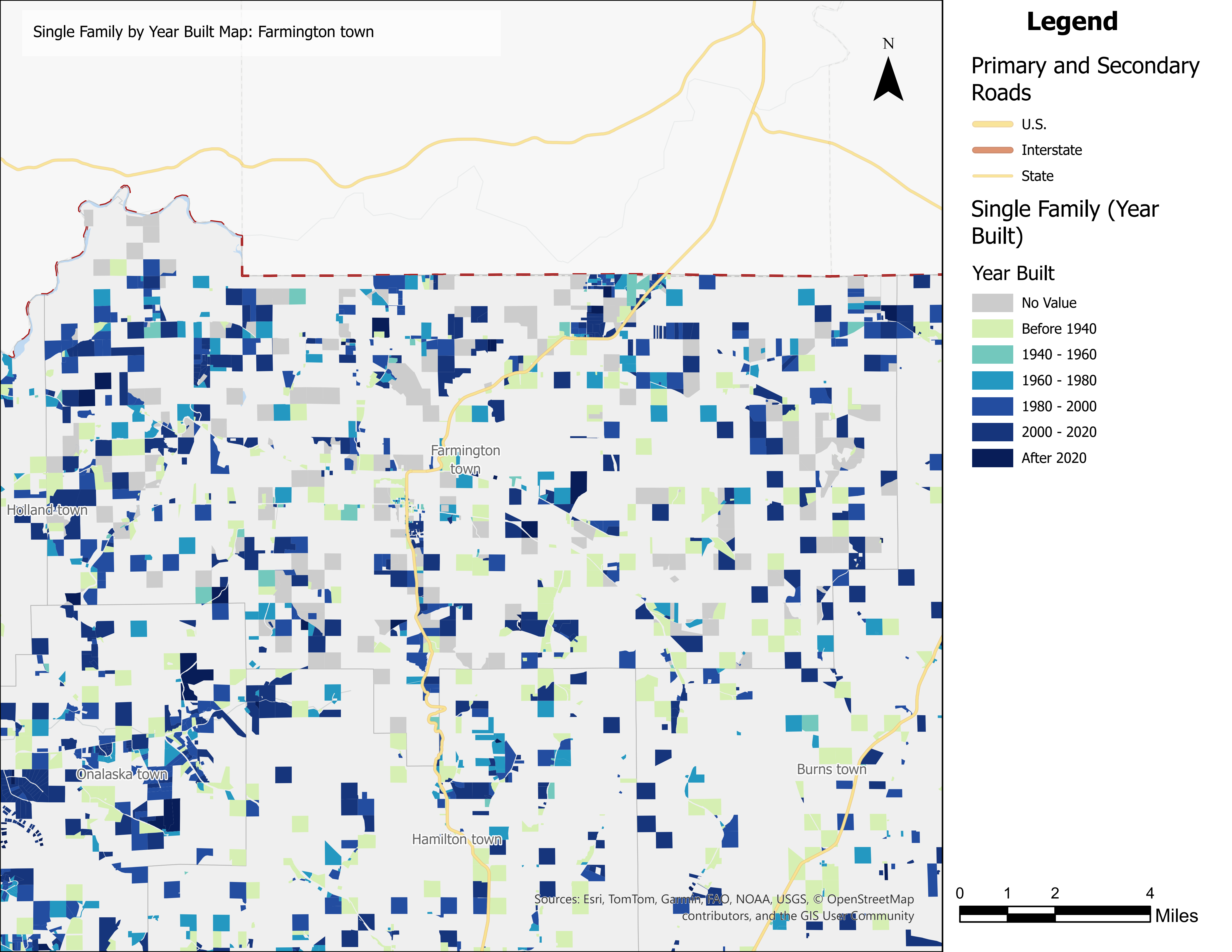
Single Family by Year Built Map: Bangor village
Burns town
Bangor village
Bangor town
N
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
0.17
0.35
0.7
Miles

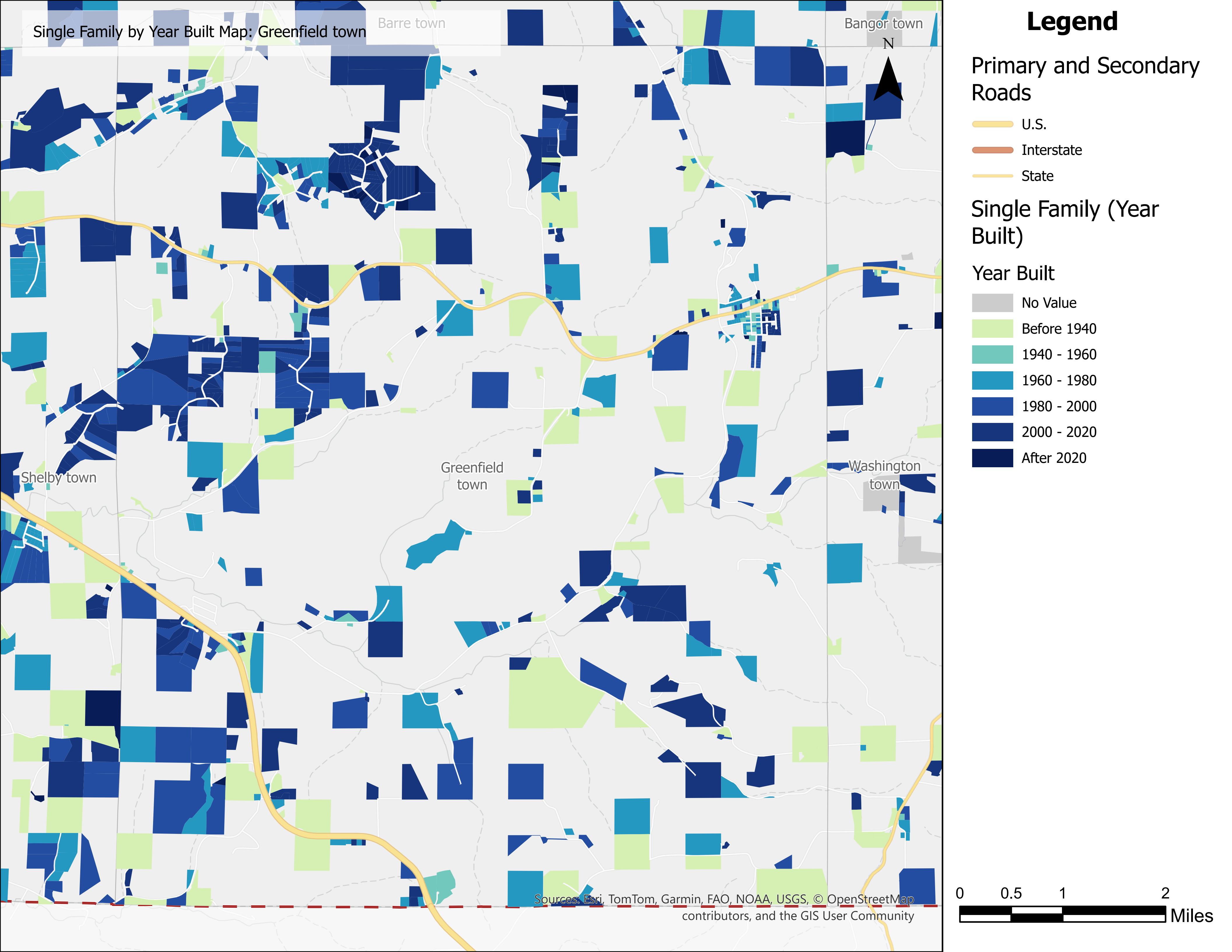

Single Family by Year Built Map: Barre town
Onalaska city
Hamilton town
Bangor town
Medary town
Barre town
Shelby town
Greenfield town
Washington town
N
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
0.5
1
2
Miles
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community


Single Family by Year Built Map: Burns town
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
N
Farmington town
Hamilton town
Burns town
West Salem village
Bangor village
Bangor town
Rockland village
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
0
1
2
4
Miles

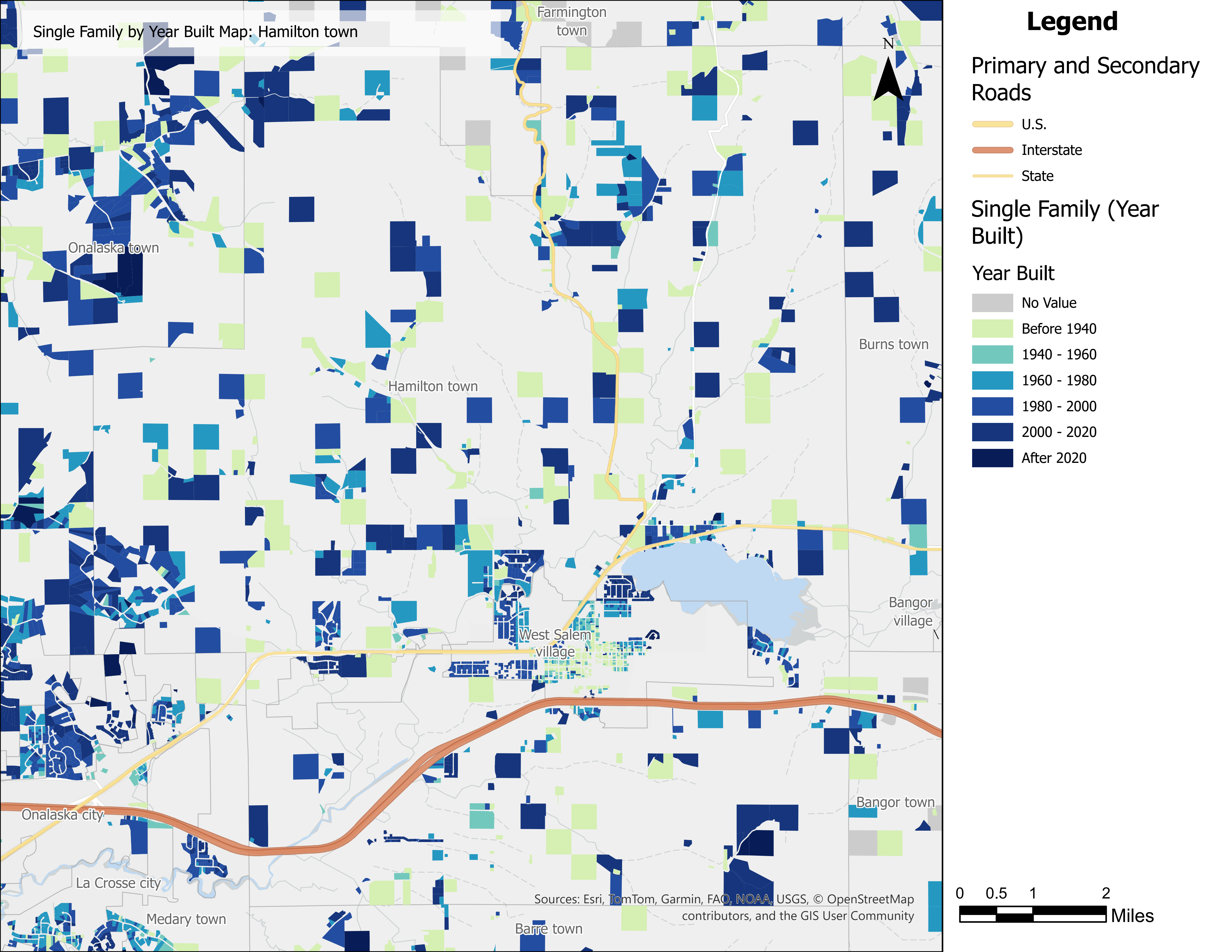


Single Family by Year Built Map: Campbell town
Onalaska town
Campbell town
Onalaska city
La Crosse city
N
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
0.5
1
2
Miles

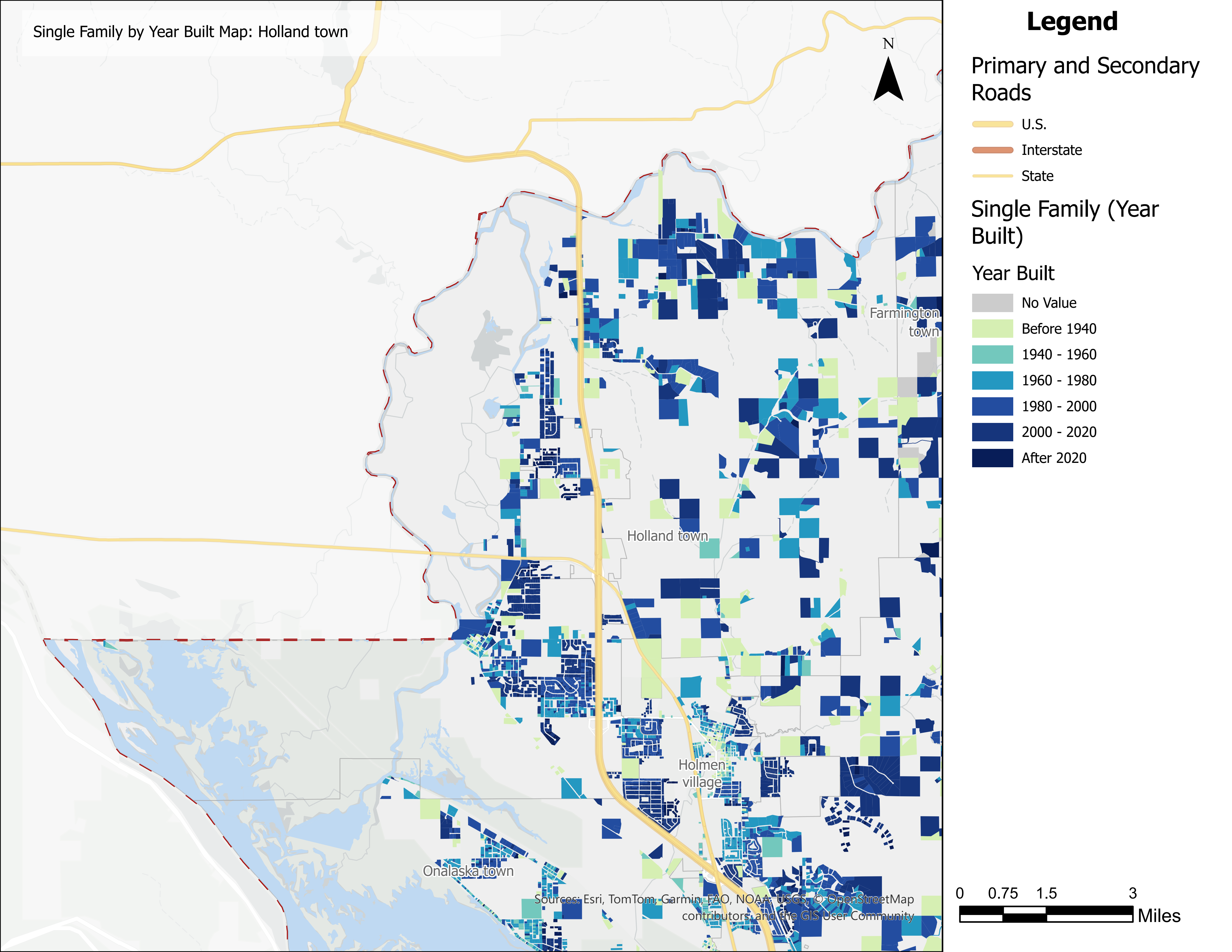

Single Family by Year Built Map: Farmington town
N
Farmington town
Holland town
Onalaska town
Hamilton town
Burns town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
1
2
4
Miles



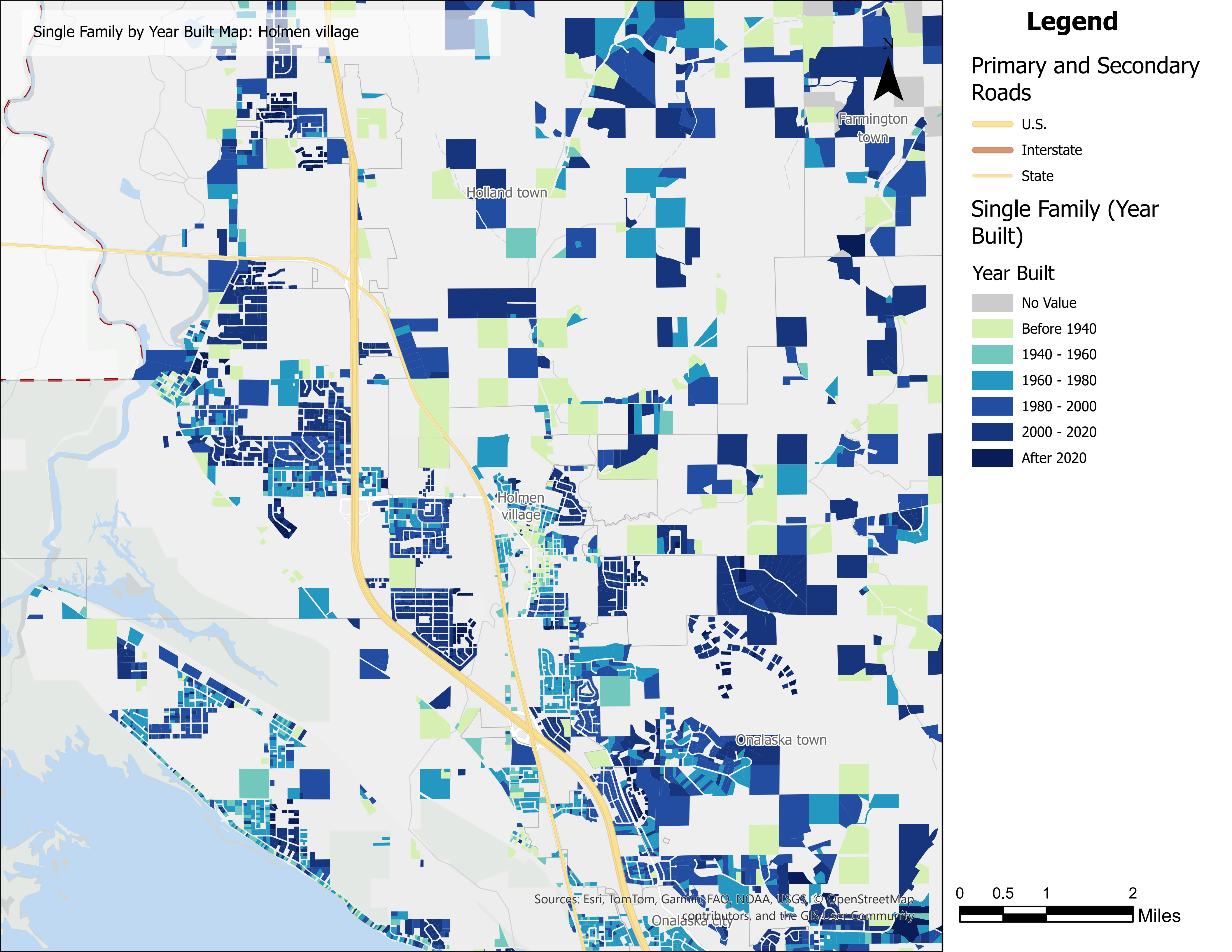
Single Family by Year Built Map: Greenfield town
Barre town
Bangor town
N
Greenfield town
Shelby town
Washington town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
0.5
1
2
Miles

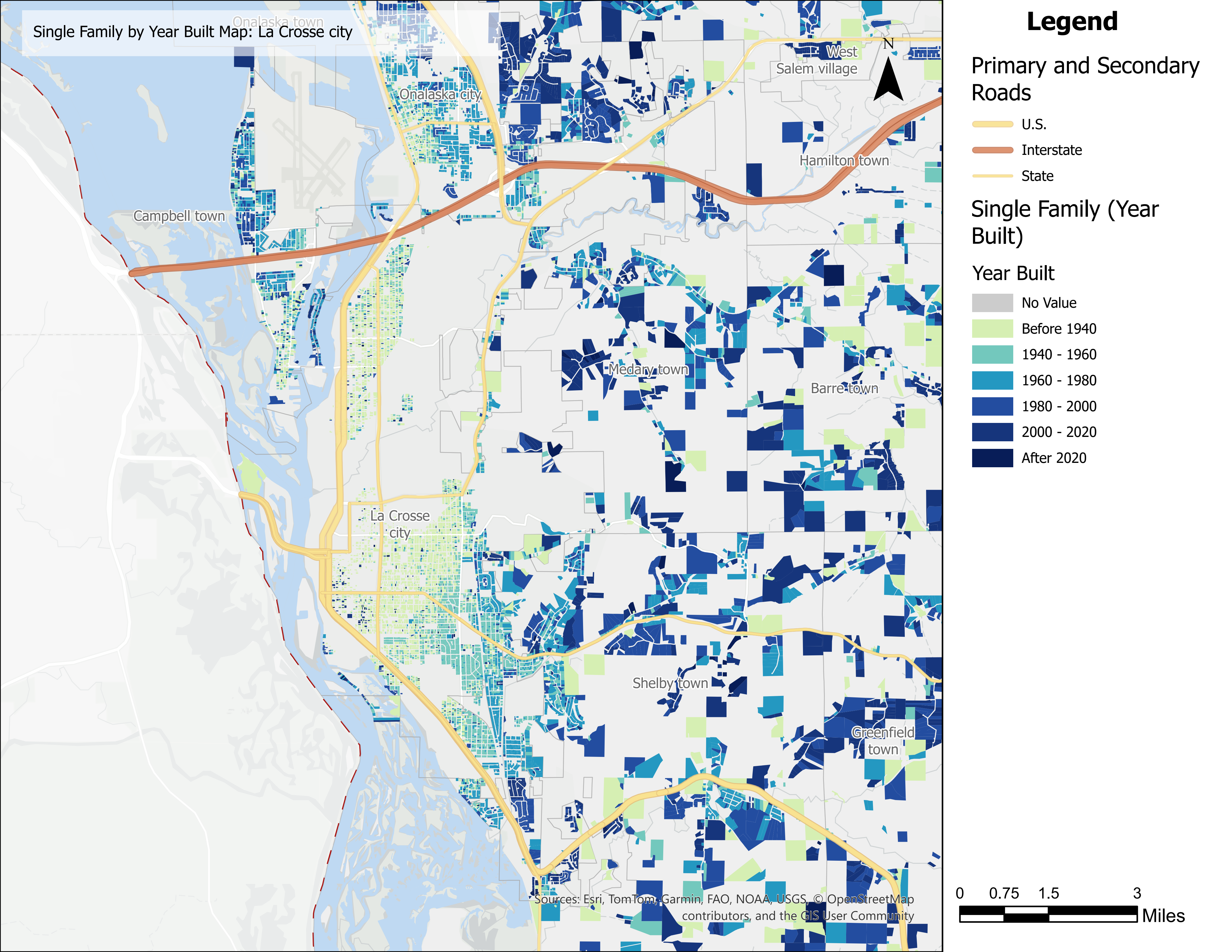


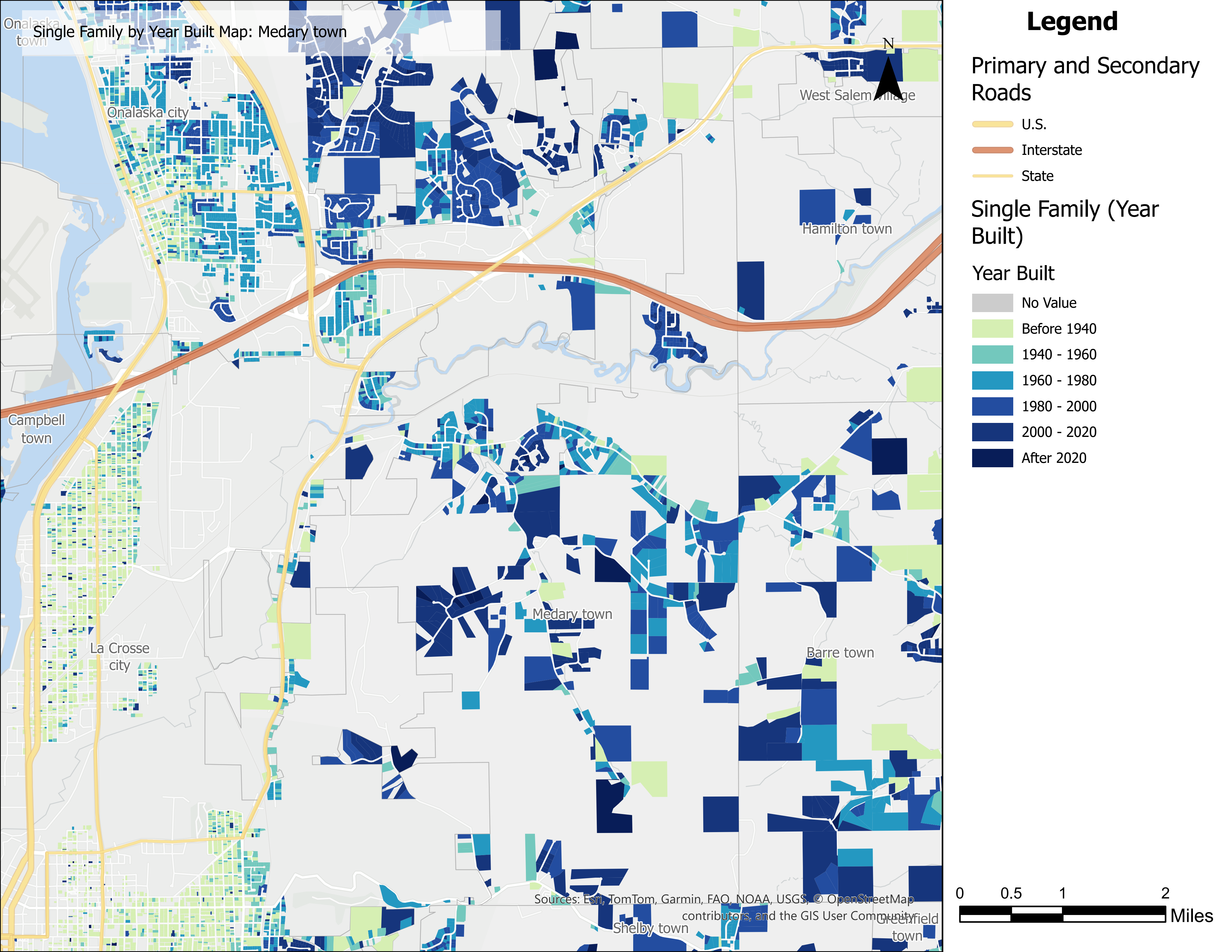
Single Family by Year Built Map: Hamilton town
Farmington town
Onalaska town
Hamilton town
Burns town
Bangor village
West Salem village
Bangor town
Onalaska city
La Crosse city
Medary town
Barre town
N
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
0.5
1
2
Miles

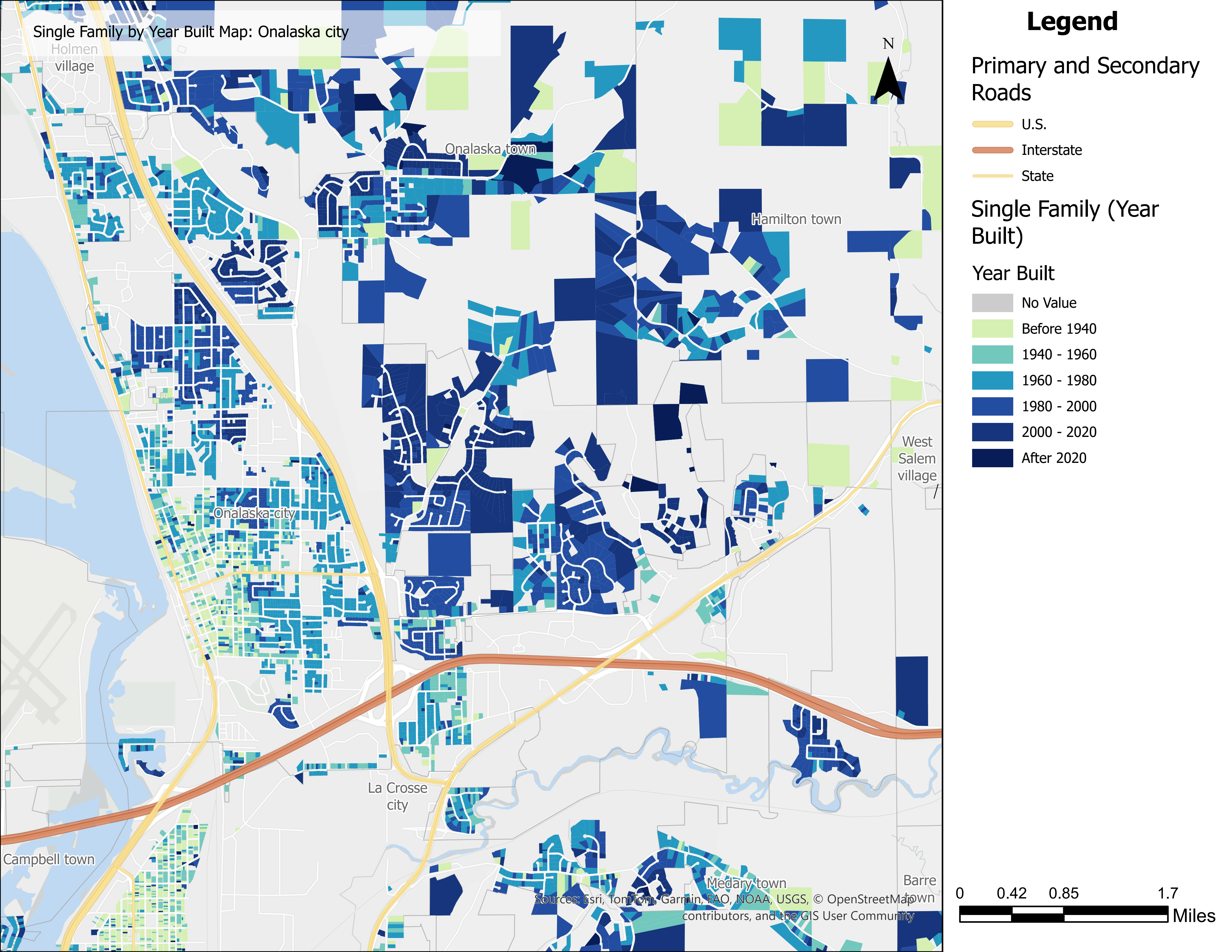


Single Family by Year Built Map: Holland town
N
Farmington town
Holland town
Holmen village
Onalaska town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0 0.75 1.5 3
Miles

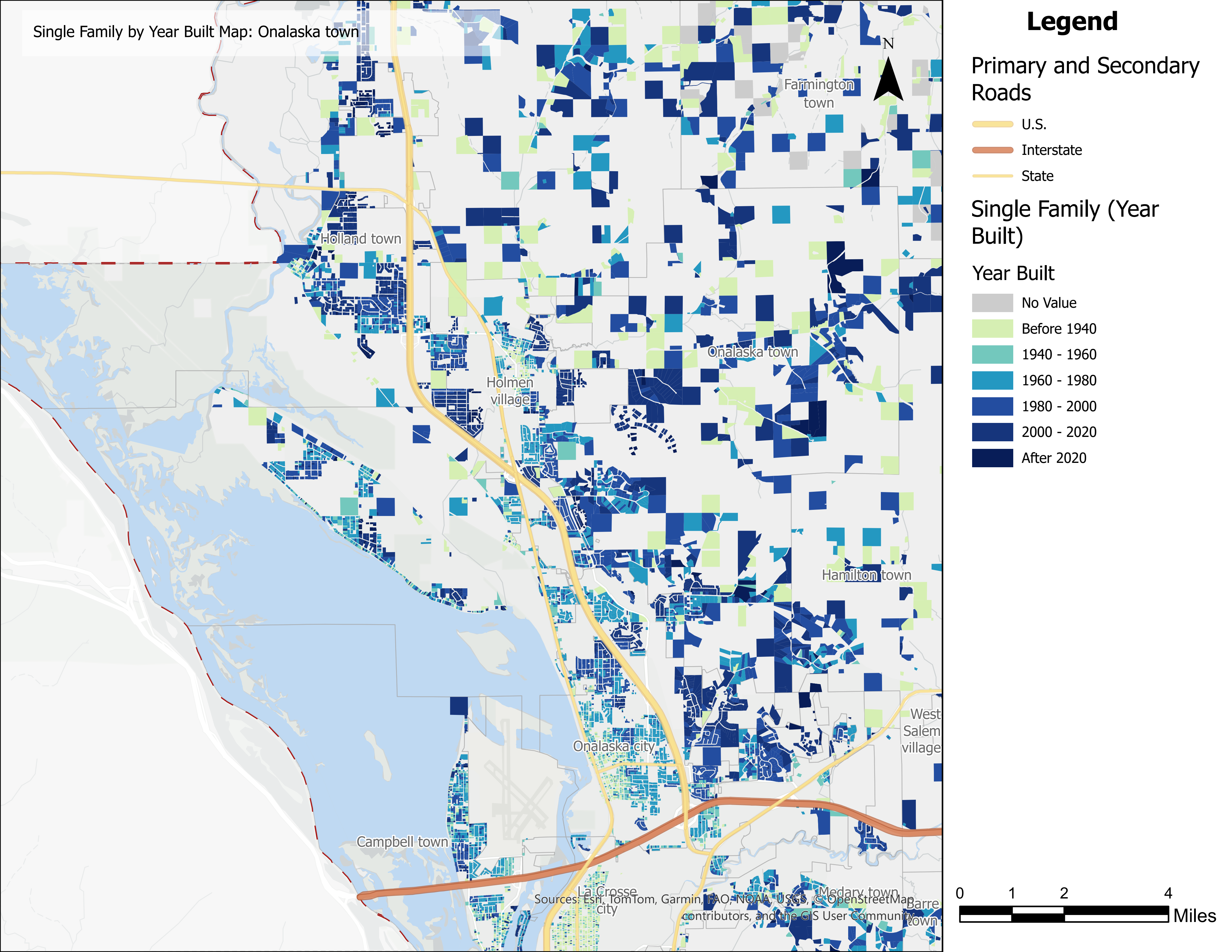

Single Family by Year Built Map: Holmen village
Holland town
Farmington town
Holmen village
Onalaska town
Onalaska city
N
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
0.5
1
2
Miles


Single Family by Year Built Map: La Crosse city
Onalaska town
Onalaska city
West Salem village
Hamilton town
Campbell town
Medary town
Barre town
La Crosse city
Shelby town
Greenfield town
N
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
0.75
1.5
3
Miles

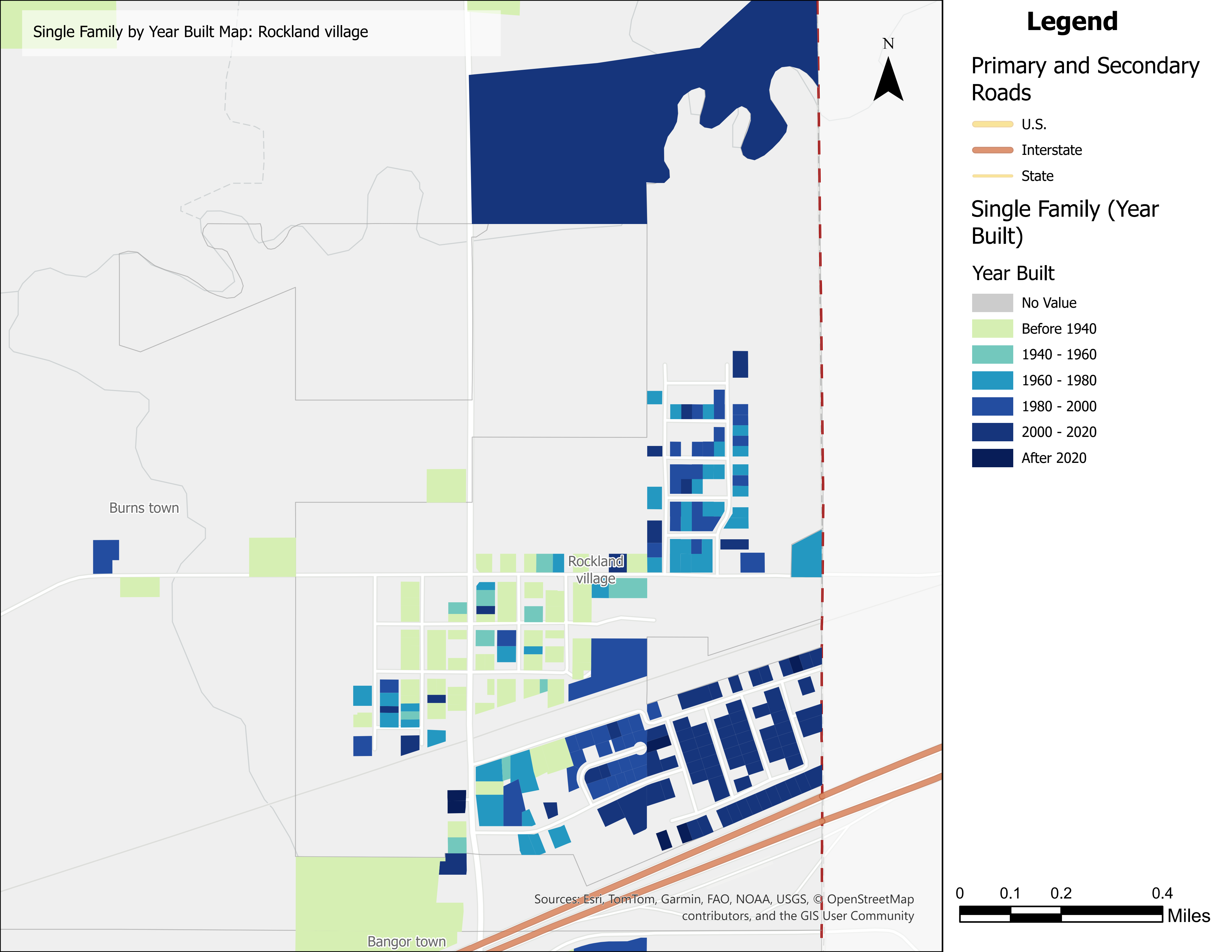

Single Family by Year Built Map: Medary town
Onalaska town
Onalaska city
West Salem village
N
Hamilton town
Campbell town
La Crosse city
Medary town
Barre town
Shelby town
Greenfield town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
0.5
1
2
Miles

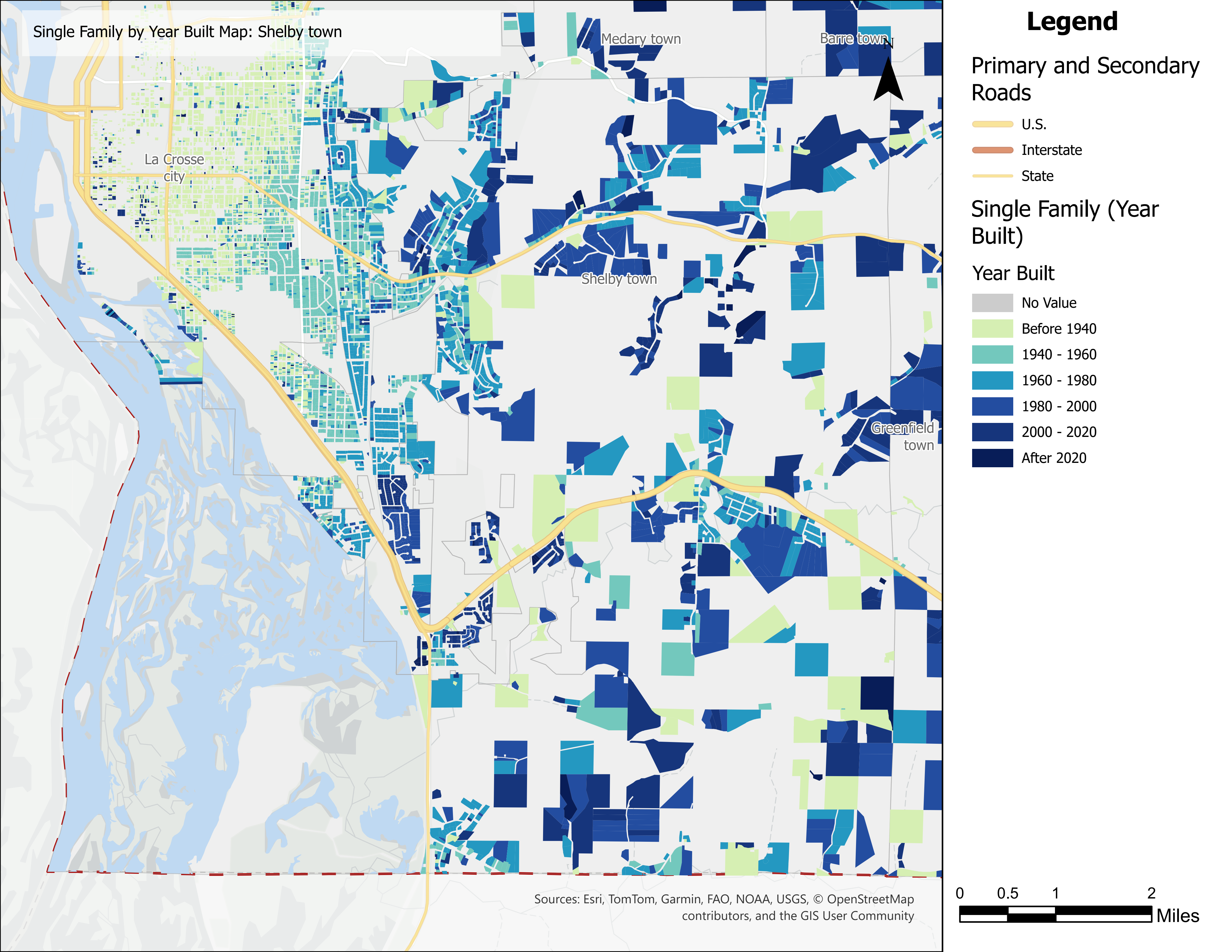


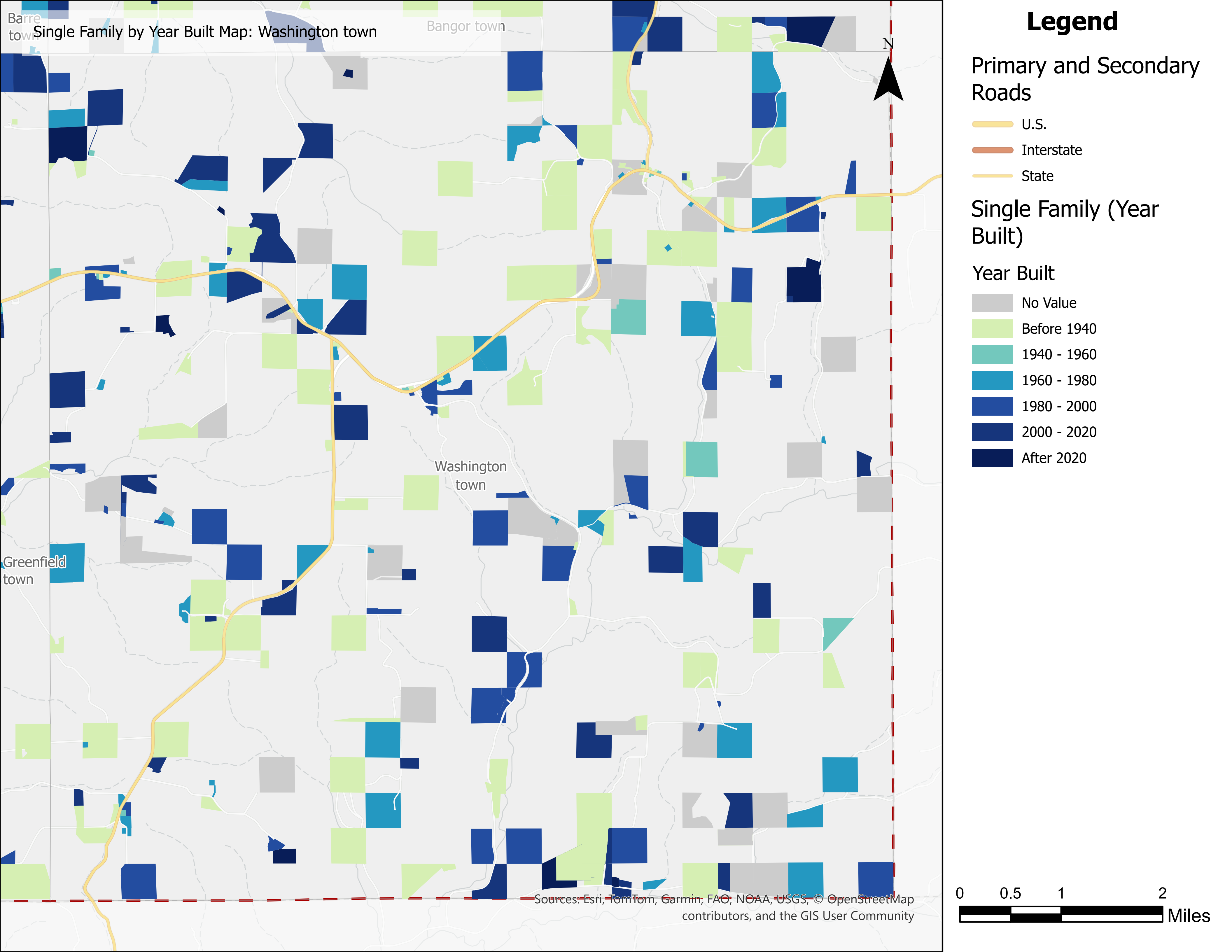
Single Family by Year Built Map: Onalaska city
Holmen village
Onalaska town
Hamilton town
Onalaska city
West Salem village
La Crosse city
Campbell town
Medary town
Barre town
N
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
0.42
0.85
1.7
Miles



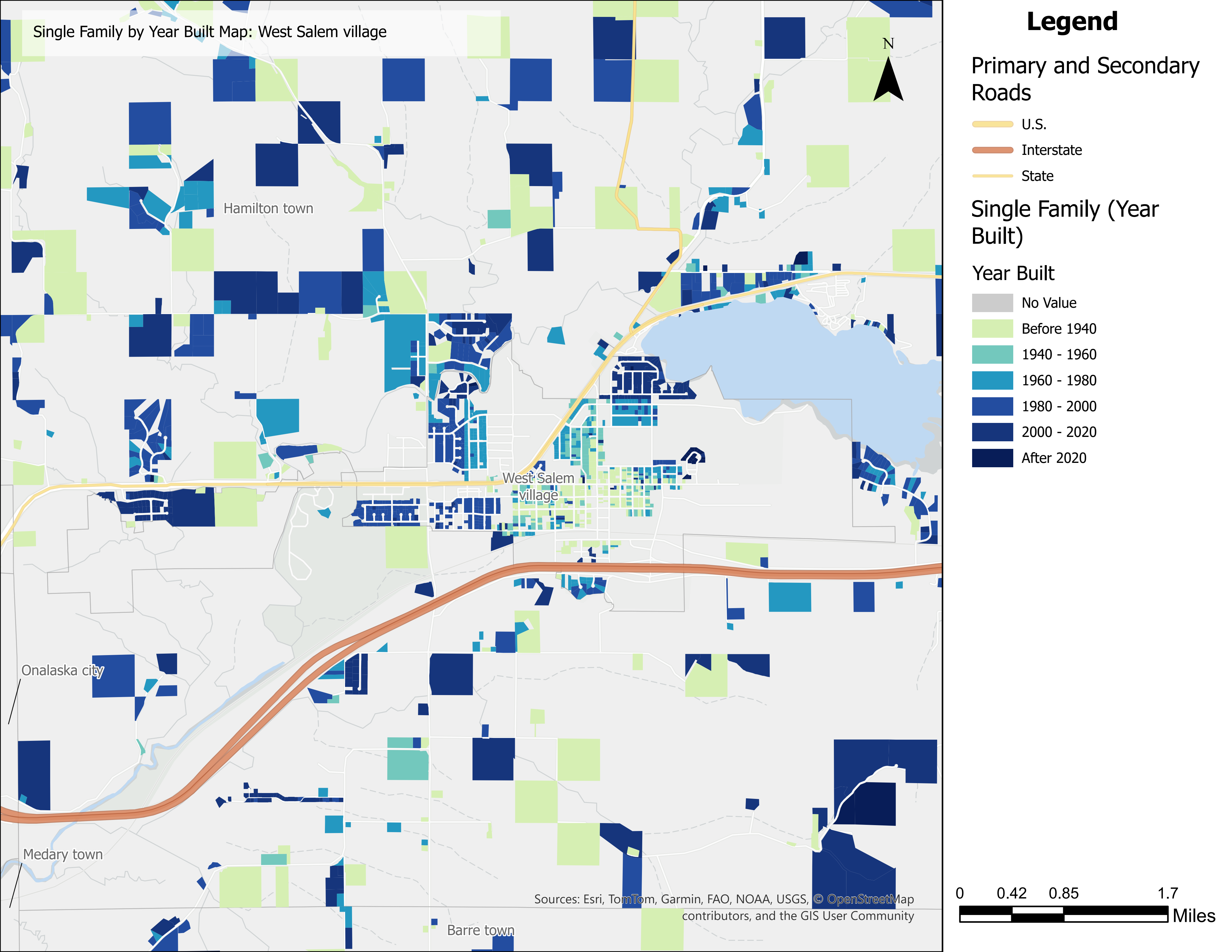
Single Family by Year Built Map: Onalaska town
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
N
0
1
2
4
Miles
Farmington town
Holland town
Onalaska town
Holmen village
Hamilton town
West Salem village
Onalaska city
Campbell town
La Crosse city
Medary town
Barre town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community


Single Family by Year Built Map: Rockland village
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
N
Burns town
Rockland village
Bangor town
0
0.1
0.2
0.4
Miles
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community


Single Family by Year Built Map: Shelby town
Medary town
Barre town
N
La Crosse city
Shelby town
Greenfield town
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
0.5
1
2
Miles
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community



Single Family by Year Built Map: Washington town
Bangor town
Barre town
Washington town
Greenfield town
N
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
0.5
1
2
Miles


Single Family by Year Built Map: West Salem village
N
Hamilton town
West Salem village
Onalaska city
Medary town
Barre town
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community
Legend
Primary and Secondary Roads
U.S.
Interstate
State
Single Family (Year Built)
Year Built
No Value
Before 1940
1940 - 1960
1960 - 1980
1980 - 2000
2000 - 2020
After 2020
0
0.42
0.85
1.7
Miles