

# Vernon County Housing Report 2025



Extension  
UNIVERSITY OF WISCONSIN-MADISON



RESOLUTION #2025-4.1  
2025 VERNON COUNTY HOUSING REPORT

**WHEREAS**, the Vernon County Board of Supervisors recognizes the challenges our communities face in housing affordability and availability; and

**WHEREAS**, given the county's rural landscape and the limited resources of local governments, Vernon County took the initiative to lead a county-wide housing study to assess current housing conditions and guide future development that supports community needs;

**WHEREAS**, the Vernon County Housing Report is the product of a year-long collaboration with UW-Madison Extension and the Vernon County Housing Task Force, a sub-committee of the Economic Development Committee;

**WHEREAS**, the report provides a clear path forward for county leaders, local elected officials, developers, employers, and community partners to ensure safe, affordable, and diverse housing options that will help position Vernon County for sustainable growth and resilience; now therefore be it

**RESOLVED**, the Vernon County Board of Supervisors adopts the 2025 Vernon County Housing Report as presented by the Economic Development Committee and supported by the Vernon County Housing Task Force.

Submitted to the County Board for consideration on this 7<sup>th</sup> day of August, 2021.

Aye: 7 Nay: 0 Absent: 2 Abstain: 0

John Pedretti, Economic Development Committee Chair



VERNON COUNTY BOARD OF SUPERVISORS:

Aye: 18 Nay: 0 Absent: 1 Abstain: 0

I, J. Pedretti, County Clerk of Vernon County, Wisconsin DO HEREBY CERTIFY that the above is a true and correct copy of the action taken by the Vernon County Board of Supervisors at the meeting of August 21, 2025, as indicated in transcription taken personally by me.

/s/ J. Pedretti, Vernon County Clerk

08/21/2025

## **Funding**

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**Extension**

UNIVERSITY OF WISCONSIN-MADISON

## Foreword

As a member of the Vernon County Board, I am pleased to present the 2025 Vernon County Housing Report, a product of collaboration between the Vernon County Housing Task Force and the University of Wisconsin-Madison Extension.

Housing is foundational to the vitality of any community. It impacts not only where people live, but how they live—shaping our economy, workforce, infrastructure, schools, and overall quality of life. Recognizing the critical role housing plays in the long-term health of our county, the Task Force came together in September 2024 with the goal of understanding Vernon County housing conditions as they are today and identifying strategies to meet future needs.

The Housing Task Force has reviewed regional and county-specific data, facilitated community conversations, and sought out resident input through surveys and public comment. What has emerged from this work is both a clear picture of our housing landscape and a roadmap for progress.

Vernon County is poised for growth, and with that growth comes opportunity—and responsibility. As more people choose to make Vernon County their home, we must ensure that housing is safe, affordable, and aligned with our evolving workforce and demographic needs. We must also look at housing through the lens of fairness to all residents, sustainability, and long-term community well-being.

This report offers data-informed recommendations and outlines potential policies and partnerships to help meet these goals. It will serve as a valuable tool for policymakers, developers, businesses, and community leaders as we plan for a stronger, more resilient future.

On behalf of the Vernon County Board, I want to thank the Task Force members, Vernon County staff, UW-Madison Extension staff, and community members who contributed to this important work. Together, we are building the foundation for a county where all residents can thrive.

Wayde Lawler, District 14  
Vernon County Board of Supervisors

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# Executive Summary

The 2025 Vernon County Housing Report is the product of a year-long collaboration between the Vernon County Housing Task Force and UW-Madison Extension. This study was initiated to assess current housing conditions and guide future development that supports community needs. With Vernon County being one of the few counties in Wisconsin projected to grow through 2050, the report underscores the urgent need for intentional housing planning.

## Key Findings:

- **58 - 60 new housing units annually** must be developed in Vernon County to accommodate projected population growth.
- About **25%** of households are cost-burdened or living in housing with at least one HUD-identified problem (e.g., overcrowding, incomplete facilities, or excessive costs).
- **Rental housing**, especially for lower-income and mobile populations, is a crucial piece of the housing ecosystem.
- **Older adults** face unique challenges, including affordability and accessibility in rental housing, even though many own their homes.
- The county's housing stock is aging, with **80% of homes older than 45 years** and a limited mix of housing types.
- Vernon County's **income distribution** and commuter workforce suggest a need for housing that aligns with a variety of income levels and locations along key corridors.

## Recommendations:

1. **Increase housing production and rehabilitation**, particularly "missing middle" options (e.g., duplexes, townhouses) and senior-friendly units.
2. **Implement funding strategies** such as land trusts, tax credits, and revolving loan funds to support both development and affordability.
3. **Modernize zoning and land use policies** to promote density and housing diversity.
4. **Strengthen regional economic ties**, particularly through employer-supported housing and workforce development in construction trades.
5. **Build public awareness and education** through local workshops, housing roadshows, and first-time homebuyer support.

Vernon County staff and Board of Supervisors understand the significant challenges our communities face in housing affordability and availability. With the county's rural landscape and the limited resources of local governments, Vernon County took the initiative to lead this housing study—providing essential data and practical guidance to help local officials identify and address their housing needs. The report provides a clear path forward for county leaders, developers, employers, and community partners to ensure safe, affordable, and diverse housing options. It calls for proactive and inclusive strategies to position Vernon County for sustainable growth and resilience.

# Methods and Data

## Tables and Figures

With the exception of the community survey, which uses original data, the data used in this report was taken from publicly available sources to allow for frequent and accurate updates by staff and consultants. The United States Census data available during the Task Force activity from September 2024 through August 2025 included the American Community Survey and LEHD Origin-Destination Employment Statistics (LODES) access through the [OnTheMap](#) application. Data was compiled by Kristin Runge, Ph.D.

The researchers note that the Amish population is included in United States Census data. However, the U.S. Census does not collect data on the Amish as a separate population. As a result, we are unable to comment on how the experience of Amish and English/Non-Amish populations within Vernon County differ in statistically significant ways.

## Community Survey

The Vernon County Housing Task Force prioritized the need for public input on housing issues. The Vernon County Housing Task Force Survey was conducted from November 7, 2024 through February 28, 2025, with the goal of gathering resident input on housing issues. Respondents were recruited through a combination of emails sent from county agencies, school districts, and employers, along with a robust social media promotion campaign, and coverage from newspapers and radio stations within the county. Paper copies of the survey were placed in libraries throughout the county and distributed via Meals on Wheels. Residents were also encouraged to fill out the survey online using the Qualtrics platform hosted by the University of Wisconsin-Madison. A total of 850 surveys were completed. Those that were completed via paper and pencil were entered into Qualtrics by trained Extension staff. Analysis was conducted by Dr. Kristin Runge, Ph.D., using SPSS, a statistical software program from IBM.

## Community Conversations

The Community Conversations were held in two separate formats. Smaller events, called focus groups, were conducted by invitation and Open Houses were offered as publicly noticed events open to the public. Both formats were conducted over 1.5 to 2 hours in length depending on location and other factors. Below is a brief outline of what each format consisted of. In total, there were 3 focus groups held, and two open houses.

Whether it was a focus group or an open house, welcome introductions were made, followed by a quick overview of the event's structure. The facilitation tactics included structured go-arounds, where participants discussed various housing topics such as housing types, the ratio of safe versus inadequate

housing, expected population changes, workforce impacts, affordable housing, the impact of short-term rentals such as Air BnB/VRBOs, and barriers to housing development. This was followed by a small group breakout that focused on the six dimensions of housing access: availability, affordability, accessibility, acceptability, accommodation, and awareness. Each group was given time to discuss how well their community, or the county currently, meets these aspects and what suggestions they had for improvements. The events concluded with final thoughts and thanks to the participants for their valuable input.

Community conversations were scheduled as follows:

- Friday, March 21, 2025; Hillsboro Area Focus Group (Let's Shine Coffee); 10am - Noon
- Wednesday, March 26, 2025; Westby Area Focus Group (Westby Community Center); 10am - Noon
- Wednesday, April 2, 2025; LaFarge Area Focus Group (Lawton Memorial Library); 5-6:30pm
- Thursday, April 10, 2025; Viroqua Area Open House (Viroqua City Hall Lower-Level Community Room); 5-7pm
- Tuesday, April 15, 2025; De Soto Area Open House (Prairie View Elementary School); 5-7pm

# Vernon County and Regional Growth

Vernon County is 1 of 13 counties in Wisconsin projected to grow between 2020 and 2050. Population growth rates in the Mississippi River Region of Wisconsin vary significantly. While some counties in the region are growing at a rate similar to the state’s annual growth rate of around 0.31%, others are growing faster, and a few are experiencing population decline. Vernon County recorded an annual growth rate of 0.46% from 2000 to 2024, similar to La Crosse County’s growth rate of 0.51%. In contrast, Crawford County had an annual growth rate of -0.34%, indicating a population loss over the past two decades.

**Table 1. County Population Growth 2000 – 2023/2024**

	<b>Vernon</b>	<b>Crawford</b>	<b>La Crosse</b>
2000	28,056	17,238	107,120
2010	29,773	16,644	114,638
2020	30,711	16,114	120,784
2023/2024 (est.)	31,170	15,944	120,486
Annual Growth Rate	0.46%	-0.34%	0.51%

Using 2000, 2010, and 2020 U.S. Census and 2023/2024 American Community Survey data. Via U.S. Census Bureau [QuickFacts](#)

Growth rates within Vernon County varied. For example, the City of Viroqua had an overall annual growth rate of 0.19% from 2000 to 2020. However, if we calculate growth by decade, Viroqua saw an increase in the pace of annual growth from 0.06% annually between 2000 and 2010 to 0.32% annually from 2010 to 2020. In contrast, Westby experienced a higher rate of growth in the first decade of the millennium than in the second decade of the millennium, growing 0.70% annually from 2000 to 2010, before settling into an annual growth rate of 0.50% from 2010 to 2020, for an overall growth rate of 0.60% from 2000 to 2020. Hillsboro, which grew at a rate of 0.57% from 2000 to 2010, had very little growth in population from 2010 through 2020, resulting in an overall growth rate of 0.28% from 2000 to 2020.

**Table 2. Growth Rate for Selected Municipalities**

	<b>Viroqua</b>	<b>Westby</b>	<b>Hillsboro</b>
2000	4,335	2,069	1,325
2010	4,362	2,218	1,402
2020	4,504	2,332	1,408
Annual Growth Rate	0.19%	0.60%	0.28%

Using 2000, 2010, and 2020 U.S. Census and 2023/2024 American Community Survey data. One household=2.47 persons per Census guidelines. Via U.S. Census Bureau [QuickFacts](#)

Population growth can be used to estimate the number of housing units a community needs to add to existing housing stock to accommodate new residents. The U.S. Census estimates an average of 2.47

individuals per housing unit. Based on this, Vernon County would have needed an increase of 380 new housing units from 2010 to 2020 to accommodate the increase in population.

**Table 3.** Regional Growth 2010–2020 and Housing Units Required to Accommodate Growth

Municipality	Growth 2010 - 2020	New Housing Units Required
Hillsboro	+6	3
Viroqua	+142	58
Westby	+114	43
Vernon County (All communities)	+938	380

Calculated based on U.S. Census estimates of 2.47 people per household

Forward-looking population projections can be useful in understanding future demand for housing in a community. Using the historical growth rate of 0.46%, we can project that Vernon County’s population will increase between 143 and 149 people annually. To accommodate these new residents, between 58–60 housing units will need to be added to the current housing stock in Vernon County each year, for a total of 593 units to be built between 2025 and 2034.

**Table 4.** Projected Population Increase and Housing Units Needed

Year	Projected Population	New Residents	New Units Needed
2025	31,313	143	58
2026	31,457	144	58
2027	31,602	145	59
2028	31,747	145	59
2029	31,894	146	59
2030	32,040	147	59
2031	32,188	147	60
2032	32,336	148	60
2033	32,484	149	60
2034	32,634	149	60
<b>Total</b>		<b>1,464</b>	<b>593</b>

Calculated based on a continued annual growth rate of 0.46% and an average household size of 2.47 individuals

How these new units are distributed across Vernon County will depend on available land, available infrastructure, such as sewer and water services, the extent to which local municipal governments encourage new home building through policies that foster housing growth, and local demand driven by new resident preferences for community-specific amenities. Communities with preferred school

districts, access to transportation routes, childcare, broadband, retail areas, and public spaces such parks or natural areas are likely to see increased demand for housing from new residents.

## Implications for Housing

- To support its growth rate, 58–60 new housing units each year will need to be developed in Vernon County to accommodate new residents.

## Implications for Broader Community Development

- The availability of municipal services, such as water and sewer, will be necessary for housing growth to meet demand.
- Communities in preferred school districts, and those with access to essential services such as childcare, broadband, and healthcare, will be well-positioned to attract new residents from the natural immigration of new residents.
- Municipalities that foster housing growth are likely to see an increase in the available workforce members resulting from new residents moving into their communities.
- The decrease in population in adjacent Crawford County, and the stagnant population in La Crosse County between 2010 and 2020, could indicate that residents of both counties may make a pool of eligible new residents for municipalities in Vernon County.
- School districts in areas where new housing growth occurs are likely to see a stabilization or increase in student enrollment alongside increased tax base to support the district.
- The overall number of units needed over the next 10 years represents a significant opportunity for small builders and entrepreneurs in the home building industry. Efforts to increase the available workforce in the building trades, and efforts to increase entrepreneurship in home construction may be needed.

## Resident Population and Mobility

An estimated 2,286 people moved within, or into, Vernon County in 2023, the most recent year for which data is available. Among those, an estimated 1,219 moved within the county, 762 moved to Vernon County from a different county in Wisconsin, 305 moved from a different state, and 61 moved from abroad.

Those ages 18 to 24, and those ages 25 to 34, moved at higher rates than other age groups. Those age 45 to 54, along with those aged 65 to 74, moved at lower rates than other age groups. This pattern likely resonates with many readers' individual experiences, where moving frequently was commonplace in the years in which individuals pursued job training or an education (ages 18-25), established households (ages 25 to 34) and moved from first homes into more spacious residences during prime earning and child rearing years (ages 35 to 44). Mobility rates begin to decline in middle age, with a small spike occurring in ages 55 to 64. Those in retirement years, defined as age 65 or older, have the lowest moving rates of all age groups.

**Table 5.** Age, Sex, and Geographic Mobility (2023).

	All	Within Vernon	Different County	Different State	From Abroad
Population	30,482	4.0%	2.5%	1.0%	0.2%
<b>AGE</b>					
1 to 4 years	1,669	5.5%	3.2%	0.4%	0.4%
5 to 17 years	5,970	3.3%	1.9%	0.5%	0.0%
18 to 24 years	2,100	7.3%	3.7%	1.2%	0.4%
25 to 34 years	2,931	8.0%	5.2%	1.0%	1.1%
35 to 44 years	3,418	4.5%	2.3%	0.6%	0.0%
45 to 54 years	3,393	1.8%	1.9%	2.4%	0.0%
55 to 64 years	4,612	3.7%	1.8%	1.5%	0.2%
65 to 74 years	3,882	1.9%	2.2%	1.2%	0.0%
75 years and over	2,507	2.8%	1.8%	0.2%	0.2%
Median age	42.2	31.7	31.9	48.7	31.2
<b>Sex</b>					
Male	15,475	3.3%	2.6%	0.8%	0.1%
Female	15,007	4.7%	2.4%	1.2%	0.3%

Source: U.S. Census [Table S0701](#)

While there isn't a clear pattern related to income and mobility for those that moved within the county, or moved from a different county in Wisconsin, there are some notable variations. Households with incomes between \$35,000 and \$49,999 moved at much higher rates (7.1%) than Vernon County residents as a

whole (3.9%). Households in Vernon County earning between \$65,000 and \$74,999 and those earning \$75,000 or more moved at lower rates, 1.8% and 2.6%, respectively, than the general Vernon County population.

**Table 6.** Income and Mobility (2023).

	All	Within Vernon	Different County	Different State	From Abroad
Population 15+ years	24,271	3.9%	2.5%	1.1%	0.2%
Individual Income					
\$1 to \$9,999 or less	2,645	3.7%	2.8%	1.9%	0.2%
\$10,000 to \$14,999	1,730	3.2%	3.9%	1.3%	0.2%
\$15,000 to \$24,999	2,575	5.3%	2.1%	1.7%	0.7%
\$25,000 to \$34,999	2,646	1.1%	2.1%	0.9%	0.5%
\$35,000 to \$49,999	3,992	7.1%	3.0%	0.6%	0.2%
\$50,000 to \$64,999	2,921	3.6%	2.3%	0.2%	0.0%
\$65,000 to \$74,999	1,380	1.5%	1.7%	0.7%	0.0%
\$75,000 or more	3,757	2.6%	2.3%	2.1%	0.0%
Median income (dollars)	40,084	40,282	39,034	-	21,979

Source: U.S. Census [Table S0701](#)

If we categorize income according to poverty level, then we see another pattern in the data. Households that are below 100% of the poverty level moved at nearly twice the rate (6.2%) than households at or above 150% of the poverty level (3.4%). The reason for this is not clear but might be attributed to a need to economize on housing expenses from one year to the next, or, more optimistically, the emerging availability of higher quality housing through low-income housing tax credit developments.

**Table 7.** Poverty and Mobility (2023).

Poverty Level	All	Within Vernon	Different County	Different State	From Abroad
Below 100 percent	4,299	6.2%	3.5%	1.3%	0.5%
100 to 149 percent	2,145	3.8%	1.2%	1.0%	0.2%
At or above 150 percent	23,673	3.4%	2.2%	1.0%	0.1%

Source: U.S. Census [Table S0701](#)

Renters in all communities are more mobile than homeowners. Roughly 1 in 9 Vernon County renter households moved in 2023. For new residents, 6.2% of renters moved to Vernon County from another county in Wisconsin, and 2.4% of renters moved from another state to Vernon County in 2023.

Cumulatively, 8.6% of renters, roughly 403 individuals, moved to Vernon County from elsewhere, underscoring the importance of rental units in attracting new residents.

**Table 8.** Tenure and Mobility.

	All	Within Vernon	Different County	Different State	From Abroad
Population 1 year and over in any type of housing unit	30,042	3.8%	2.3%	1.0%	0.2%
Householder lived in an owner-occupied unit	25,351	2.4%	1.6%	0.7%	0.1%
Householder lived in renter-occupied unit	4,691	11.5%	6.2%	2.4%	0.6%

Source: U.S. Census [Table S0701](#)

## Implications for Housing

- The higher mobility rates among younger residents indicates a need for housing strategies that are suitable for early career and early family years residents.
- The lack of mobility for older residents could be a result of a lack of senior housing options within the county. While this data alone is not conclusive, exploring the experiences of senior citizens in the community may lead to greater insight into the need for expanding senior housing options.
- The lack of mobility among older county residents suggests that a strategy of moving seniors out of their homes to make way for younger residents is not likely to generate sufficient churn to meet the needs of younger residents.
- The proportion of renters who moved to Vernon County from other counties in Wisconsin, from other states, or from abroad, underscores the importance of available rental units for population stability and growth.
- The higher rates of renters below the poverty line who have moved within the county, in the last 12 months, could indicate a need for additional information about this population and the reasons underlying their moving rate.

# Resident Incomes

## Household Structure and Income

The U.S. Census defines a household as “all of the people who occupy a housing unit ... [including] a person living alone, or a group of unrelated people sharing a housing unit such as partners or roomers ...” Table 9 depicts the median and mean (average) incomes of different households within Vernon County.

In 2023, median income for all households was \$69,556; average income was \$86,971. Married couple family households led incomes with a median of \$96,500 and an average of \$110,730. Family households earned a median of \$88,345 and average of \$102,716, and nonfamily households earned a median of \$40,443 and an average of \$54,683. While these numbers indicate a robust middle class within the county, it should be noted that roughly 1 in 4 of all Vernon County households (23%), and slightly less than half (44%) of nonfamily households earn less than \$35,000 annually.

To be suitable for existing wages within the county, roughly 23% of dwelling units should cost no more than \$10,500 annually (\$875/month). Roughly 11% of dwelling units should cost between \$10,800 and \$15,000 annually (\$900 - \$1,250/month). Roughly 20% should cost between \$15,300 and \$22,500 annually (\$1,275 - \$1,875/month). Roughly 14% should cost between \$22,800 and \$30,000 annually (\$1,900 - \$2,500/month). Roughly 20% should cost between \$30,300 and \$45,000 annually (\$2,525 - \$3,750/month), and roughly 12% could cost upward of \$45,300 annually (\$3,775 or greater).

**Table 9.** Vernon County Income Distribution by Household Composition

	All households	Families	Married-couple families	Nonfamily households
Total	12,186	7,962	6,630	4,224
Less than \$10,000	3.8%	2.0%	1.3%	7.5%
\$10,000 to \$14,999	4.8%	1.1%	0.8%	11.7%
\$15,000 to \$24,999	6.7%	4.3%	3.4%	11.6%
\$25,000 to \$34,999	7.7%	4.6%	3.2%	13.2%
\$35,000 to \$49,999	10.9%	9.8%	8.1%	14.8%
\$50,000 to \$74,999	19.8%	19.6%	19.4%	19.4%
\$75,000 to \$99,999	13.5%	14.9%	15.3%	10.8%
\$100,000 to \$149,999	20.1%	27.6%	29.6%	5.8%
\$150,000 to \$199,999	7.4%	9.3%	10.9%	2.7%
\$200,000 or more	5.3%	6.7%	7.9%	2.5%
Median income	\$69,556	\$88,345	\$96,500	\$40,443
Mean income	\$86,971	\$102,716	\$110,730	\$54,683

Source: U.S. Census [Table S1901](#)

## Implications for Housing

- New home construction should fit the structure of wages within the county.
- Roughly 23% of newly constructed units should align with household incomes of \$35,000 or less to meet the needs of working-class households, costing \$10,500 or less annually (\$875 or less per month).
- Roughly 11% of newly constructed units should align with household incomes of \$36,000 to \$50,000 to meet the needs of working-class households, costing \$10,800 - \$15,000 annually (\$900 - \$1,250/month).
- Roughly 20% of newly constructed units should align with household incomes of \$51,000 to \$75,000 to meet the needs of lower middle-class households, costing between \$15,300 - \$22,500 annually (\$1,275 - \$1,875/month).
- Roughly 14% of newly constructed units should align with household incomes of \$76,000 to \$100,000 to meet the needs of middle-class households, costing between \$22,800 - \$30,000 annually (\$1,900 - \$2,500/month).
- Roughly 20% of newly constructed units could align with household incomes of \$101,000 to \$150,000 to meet the needs of upper middle-class households, costing between \$30,300 to \$45,000 annually (\$2,525 to \$3,750 monthly).
- Roughly 12% of newly constructed units could align with household incomes of \$151,000 or greater, costing upward of \$45,300 annually (\$3,775 monthly).

## Implications for Broader Community Development

- Vernon County's median household income of \$69,556 lagged median income in Wisconsin (\$74,631) by roughly \$5,000. Working with employers to increase wages would help residents afford all costs of living, including childcare, transportation, health care, and groceries.

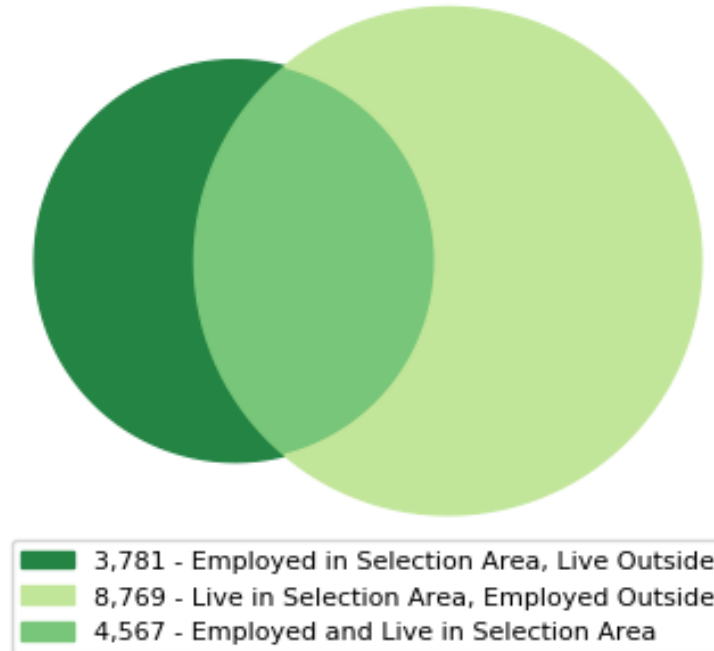
## Workforce and Commuting Patterns

In 2022, a total of 4,567 Vernon County residents both lived and worked in the county and 8,769 lived in Vernon County but worked elsewhere. A total of 3,781 jobs within the county were filled by those living outside the county.

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**Figure 1.** Inflow/Outflow Job Counts 2022, All Workers

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Source: U.S. Census [On the Map](#). January 2025

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Residents who are commuting to jobs outside Vernon County are more likely to earn a monthly wage above \$3,333 and more likely work in goods producing industries or trade, transportation, and utilities industries as compared to residents who live and work within the county or those who live elsewhere but commute to Vernon County for work.

**Table 10. Interior/Exterior Job Flow Characteristics (all jobs) Vernon County**

	External Jobs Filled by Residents	Internal Jobs Filled by Residents	Internal Jobs Filled by Outside Workers
Workers Aged 29 or younger	23.20%	20.40%	24.50%
Workers Aged 30 to 54	49.80%	48.60%	48.60%
Workers Aged 55 or older	27.00%	31.00%	26.90%
Workers Earning \$1,250 per month or less	17.90%	27.40%	23.50%
Workers Earning \$1,251 to \$3,333 per month	25.90%	31.00%	30.20%
Workers Earning More than \$3,333 per month	56.30%	41.60%	46.30%
Workers in the "Goods Producing" Industry Class	25.20%	17.00%	18.10%
Workers in the "Trade, Transportation, and Utilities" Industry Class	24.70%	16.50%	26.60%
Workers in the "All Other Services" Industry Class	50.10%	66.50%	55.30%

Source: Census [On the Map](#) LODES Data, January 2025

The City of Viroqua was the most common work destination for those who live and work in Vernon County, and the City of La Crosse was the most common commuting destination for those who live in the county but work elsewhere. Similarly, the City of La Crosse and Onalaska were home to more workers who commute to Vernon County for work than other nearby cities or villages.

**Table 11. In/Out Commuting Patterns for Vernon County**

Work in Vernon County but live in ...			Live in Vernon County but work in ...		
	Count	Share		Count	Share
Viroqua city, WI	955	11.4%	La Crosse city, WI	2,142	16.1%
Westby city, WI	473	5.7%	Viroqua city, WI	1,894	14.2%
La Crosse city, WI	301	3.6%	Westby city, WI	667	5.0%
Hillsboro city, WI	174	2.1%	Cashton village, WI	364	2.7%
Coon Valley village, WI	108	1.3%	Hillsboro city, WI	346	2.6%
Readstown village, WI	92	1.1%	Onalaska city, WI	344	2.6%
Onalaska city, WI	89	1.1%	Sparta city, WI	304	2.3%
La Farge village, WI	69	0.8%	Tomah city, WI	223	1.7%
Sparta city, WI	68	0.8%	Ontario village, WI	203	1.5%
Viola village, WI	66	0.8%	Madison city, WI	163	1.2%
All Other Locations	5,953	71.3%	All Other Locations	6,686	50.1%
Total	8,348	100%	Total	13,336	100%

Source: Census [On the Map](#) LODES Data, January 2025

## Implications for Housing

- Developing housing along commuting routes to La Crosse/Onalaska, and within the county to Viroqua, Westby, and Hillsboro, may be attractive to those who live in Vernon County and work in those communities.
- Vernon County is home to more workers who are employed outside the county than workers who live and work in the county. As such, the County may be able to take advantage of its status as a home destination for commuters when working to attract new residents.

## Aging, Income and Housing

The economic health of older residents is a consistent concern for housing stakeholders across the state. In general, Vernon County’s older residents fare as well as the general Vernon County population.

Older residents in Vernon County are slightly more likely to own their homes than the general population. In 2023, 85.2% of Vernon County residents aged 60 or older lived in a home that they or a household member owned as compared to 81.1% of all county residents. The average household size for those aged 60 or older in owner-occupied housing units was 1.80, and average household size for those in renter-occupied units was 1.27. In comparison, household size for the general population was 2.60 for those in owner-occupied units and 2.09 for those in renter-occupied units.

Median value of homes for those aged 60 or older was \$215,400 in 2023, as compared to \$210,600 for the general population. 76.9% of households aged 60 or older paid less than 30% of their monthly income in owner costs as compared to 80.8% of the general population.

**Table 12.** Vernon County Residents Aged 60 or Older

	Estimate	Average
Population	8,958	---
Households	5,536	---
With earnings	46.8%	\$64,760
With Social Security income	75.3%	\$23,693
With Supplemental Security Income	3.4%	\$10,724
With cash public assistance income	1.6%	\$1,846
With retirement income	1.8%	\$28,029
With Food Stamp/SNAP benefits	6.5%	---

Source: U.S. Census [Table S1901](#)

For those aged 60 or older who rent, 57.6% had a gross rent payment less than 30% of their monthly income as compared to 71.2% of the general population. Median gross rent, which includes rent plus utilities and other costs, for those aged 60 or older was \$720 in 2023, as compared to \$826 for the general renter population. This is worth noting, as renters over aged 60 are much more likely to live alone. As a result, lower rent payment is more likely to be shouldered by one person as compared to two people for those under the age of 60.

Income for those aged 60 or older varied and came from a variety of sources. 31.0% of residents aged 60 or older are in the civilian labor force, nearly all of whom report employment (30.6%). In 2023, 46.8% of households had earnings (average \$64,760), 51.8% of households had retirement income (average \$28,209), 75.3% had social security income (average \$23,693), 3.4% had supplemental security income

(average \$10,724), 1.6% received cash public assistance (average \$1,846), and 6.5% received SNAP benefits. Poverty rates for households aged 60 or older were slightly lower than the general population, with 13.1% of residents aged 60 or older falling below 100% of the poverty level (14.5% all residents) and 6.5% between 100% and 149% of the poverty level (7.2% all residents).

## Implications for Housing

- Although Vernon County residents aged 60 or older are less likely to rent, those that do rent are significantly more likely to pay more than 30% of their monthly income in housing costs than the general population of renters in the county.
- Renters aged 60 or older live alone more often than the general population. While the average rent for those aged 60 or older (\$720) is lower than average rent for the general population (\$826), renters aged 60 or older are much more likely to shoulder that burden on a single income.
- Although residents aged 60 or older are slightly wealthier in terms of home values, they are also slightly more likely to pay greater than 30% of their income on owner costs.

# Housing Costs

The U.S. Department of Housing and Urban Development (HUD) provides guidelines for home affordability based on income and the number of household members. In 2024, HUD listed the median family income (MFI) for Vernon County households as \$88,300 (Table 13).

**Table 13.** HUD income limits for Vernon County

	Persons in Household			
	1	2	3	4
80% of Median Family Income	49,500	56,500	63,600	70,650
60% of Median Family Income	37,140	42,420	47,700	52,980
50% of Median Family Income	30,950	35,350	39,750	44,150
30% of Median Family Income	18,550	21,200	25,820	31,200

Source: HUD, Office of Policy Development and Research, Income Limits Briefing Materials.  
<http://huduser.org/portal/datasets/i.html> Note MFI = \$88,300

Based on this number and using a household of four as a standard comparison metric, a home priced at \$237,384 would be considered affordable for a household earning 80% of median family income (\$70,650). A home priced at \$296,688 would be considered affordable for a household of four earning 100% of median family income (\$88,300), and a home priced at \$356,026 would be affordable for a household of four earning 120% of median family income (\$105,960) (Table 14).

**Table 14.** Home Affordability by Median Family Income

	Persons in Household			
	1	2	3	4
120% Median Family Income	249,581	285,062	320,544	356,026
100% Median Family Income	207,984	237,552	267,120	296,688
80% Median Family Income	166,320	189,840	213,696	237,384
60% Median Family Income	124,790	142,531	160,272	178,013
50% Median Family Income	103,992	118,776	133,560	148,344
30% Median Family Income	62,328	71,232	86,755	104,832

\*Calculated using HUD formula of annual income multiplied by 3.36

It is important to note that home ownership is not necessarily a universal goal for individual households or communities as a whole. A vibrant market of rental homes provides newcomers a bridge to permanent residency within the community, as well as providing long-time residents with options that may suit both

their personal preferences and their stage in life. To assist in guiding rental unit development WHEDA provides income-based limits for rents (Table 15).

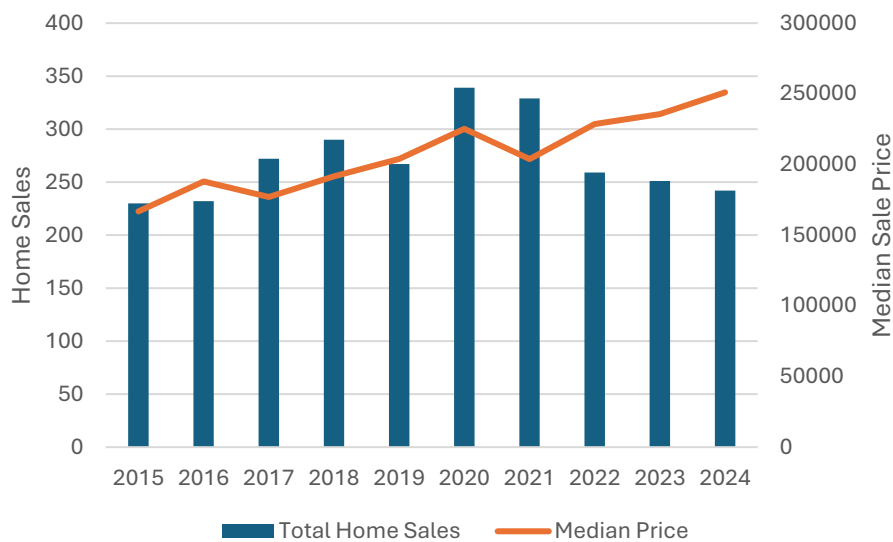
**Table 15.** WHEDA Rent Limits by Median Family Income

	Size of Unit			
	Efficiency	1-BR	2-BR	3-BR
60% of Median Family Income	\$928	\$994	\$1,192	\$1,377
50% of Median Family Income	\$773	\$828	\$993	\$1,148
40% of Median Family Income	\$619	\$663	\$795	\$918
30% of Median Family Income	\$464	\$497	\$596	\$688

Source: [WHEDA](#)

The median sale price of homes has risen over the past decade. In inflation-adjusted dollars, the median sale price of homes in Vernon County moved from \$166,792 in 2015 to \$251,000 in 2024. Over that same time period the number of homes sold each year ranged between 230 and 339.

**Figure 2.** Median Sale Price of Homes in Vernon County, 2015-2024



Source: [Wisconsin Realtors Association](#)

## Implications for Housing

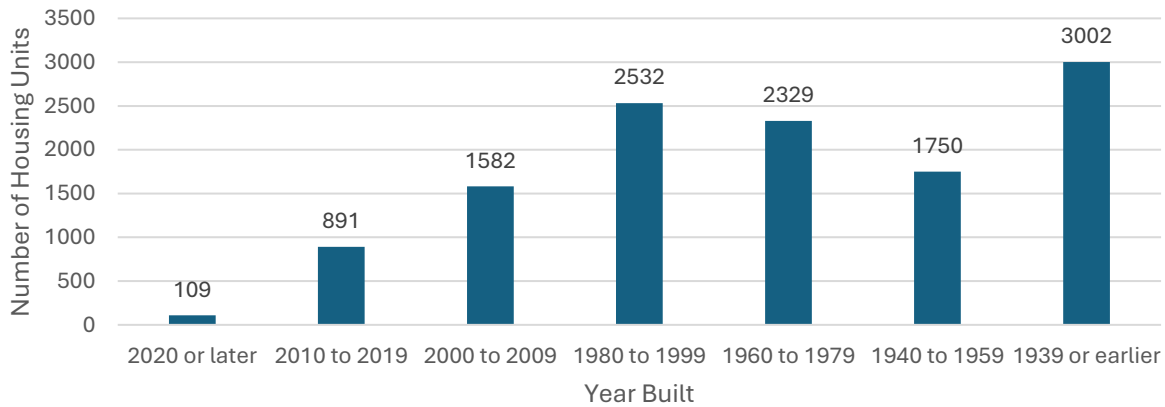
- Developing homes to suit the wage structure of the county -- e.g. priced at \$237,384 for a household of four earning 80% of area median income (\$70,650) or \$296,688 for a household of four earning 100% of area median income (\$88,300) -- will be an important consideration for maintaining high rates of home ownership within the county.

- Developing rental units suitable for households with multiple members, including three-bedroom units, will be an important consideration for serving the needs of residents whose incomes are not sufficient to support home ownership

## Age and Condition of County Housing Stock

According to the U.S. Census, Vernon County has 12,186 housing units. Older homes outnumber newer homes by nearly two-to-one, with only 21% of housing units built after 2000 as compared to 39% of units built prior to 1940.

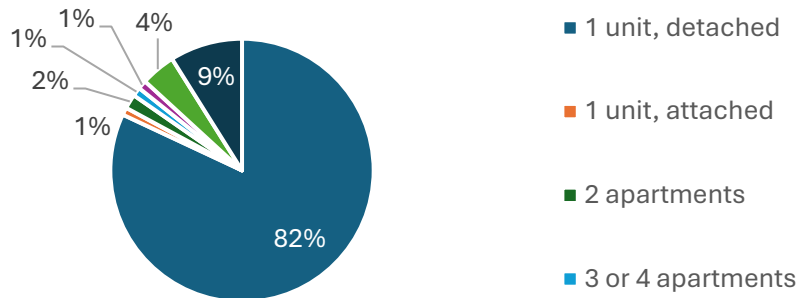
**Figure 3.** Age of Vernon County Housing Stock – All Occupied Units



Estimated 12,186 units; Source: U.S. Census Table [S2504](#)

Single family detached homes make up 82% of housing stock in Vernon County. Roughly 90% of owner-occupied homes, and 48% of renter-occupied homes, are single-family detached units. Mobile homes rank second, with 9% of all units identified as mobile homes. Two-unit/duplexes are more likely to be occupied by renters (7.5%) than owners (0.4%). Triplex/quad units (5.6% of rental units), small 5–9-unit apartment buildings (5.7% of rental units), and apartments buildings of ten or more (22.5% of rental units) are almost exclusively occupied by renters.

**Figure 4.** Housing Units in Structure, Vernon County, WI



Estimated 12,186 units; Source: U.S. Census Table [S2504](#)

## Implications for Housing

- There is a need for a greater variety of home ownership options. Single-family detached homes tend to be more expensive to build and maintain than apartment-style condominium or townhouse units. The lack of options may be pricing some residents out of home ownership.
- The age of housing units is also a significant concern. Four in five units are greater than 45 years old. Maintaining those units, and planning for their replacement, should be a consideration in housing policy.

# Cost-Burdened Households and HUD Identified Housing Problems

One important consideration for housing costs is the burden of current prices on existing community residents. Cost-burdened households are those who pay more than 30% of their monthly income on housing. Extremely cost-burdened households are those that pay more than 50% of their monthly income on housing. Cost-burdened households represent especially vulnerable residents within the county as these households cut back on basic needs, such as food, transportation and healthcare, to cover housing costs. For renters, HUD calculates cost burden as a ratio of income to contract rent plus utilities. For homeowners, cost-burden is calculated as a ratio of income to the sum of mortgage, utilities, association fees, insurance, and real estate taxes.

## Cost-Burdened Homeowner Households

Among current Vernon County households, 1,915 home-owner households are considered cost-burdened. Among those, 1,175 spend between 30% and 50% of their incomes on housing. An additional 740 spend greater than 50% of their household income on housing.

## Cost-Burdened Renter Households

Based on the latest data available, 854 renter households in Vernon County are also cost-burdened. Of those, 430 spend between 30% and 50% of their household income on housing, and 424 spend greater than 50% of their household income on housing costs.

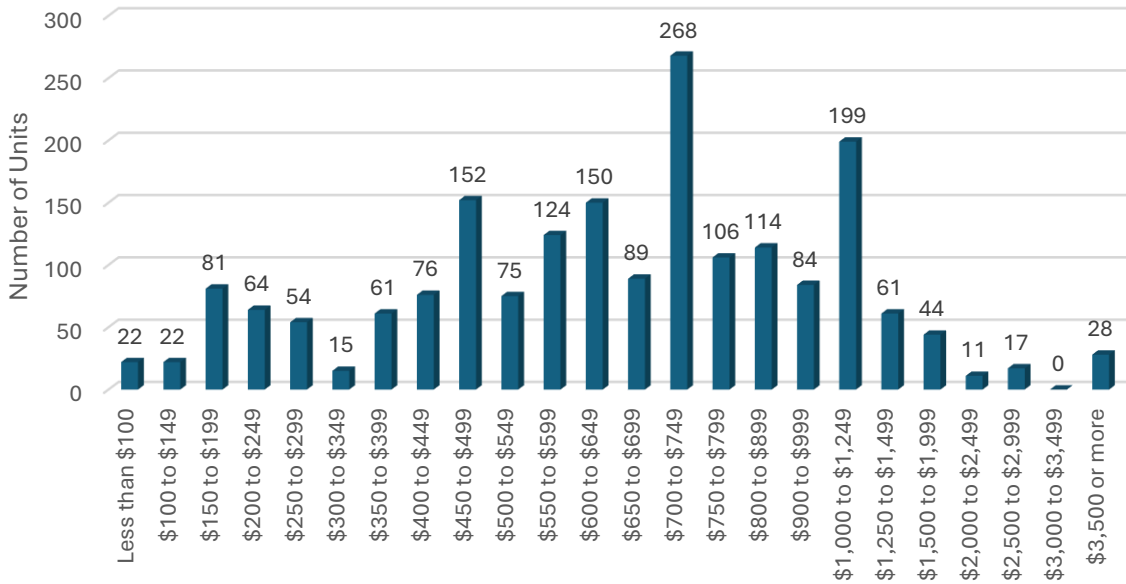
**Table 16.** Vernon County Cost-Burdened Households, 2017-2021\*

	Owner	Renter	Total
Costs less than 30% of income	7,350	1,600	8,950
Cost-Burden 30% to 50% of income	1,175	430	1,605
Cost-Burden greater than 50% of income	740	424	1,164
Cost-Burden not available	80	45	125
Total	9,335	2,495	11,835

\*Most recent available data. Source: U.S. Department of Housing & Urban Development [Consolidated Planning/CHAS Data](#)

According to the 2023 American Community Survey, 1,917 households paid cash rent in Vernon County. Median contract rent, which is the cost of rent alone and excluding utilities or other housing costs, in Vernon County was between \$600 and \$699 per month in 2023.

**Figure 5. 2023 Contract Rent in Vernon County**



Source: [U.S. Census Table B25056](#)

## HUD Identified Housing Problems

HUD tracks the number of households experiencing at least one of four housing issues: overcrowding (defined as more than 1 person per room), lack of complete kitchen facilities, lack of plumbing facilities, and housing costs greater than 30% of income. According to the University of Wisconsin-Madison Population Health Institute, safe, stable housing plays a vital role in supporting good health by protecting residents from physical hazards and offering privacy, security, and control. In contrast, poor housing conditions are linked to chronic illness, injuries, and developmental issues in children.

**Table 17.** Vernon County Households with HUD Identified Problems by Income (AMI), 2017-2021 (most recent years available)

	At least 1 problem	No identified problems, and not cost burdened	Total
Household Income less than 30% AMI	1,245	365	1,610
Household Income 30% to 50% AMI	835	600	1,435
Household Income 50% to 80% AMI	560	1,550	2,110
Household Income 80% to 100% AMI	275	980	1,255
Household Income greater than 100% AMI	320	5,110	5,430
<b>Total</b>	<b>3,235</b>	<b>8,600</b>	<b>11,835</b>

Source: U.S. Department of Housing & Urban Development [Consolidated Planning/CHAS Data](#)

In Vernon County 2,315 owner households and 920 renter households have at least one HUD-identified housing problem. Among those, 1,215 owner households and 510 renter households have at least one severe household problem, which includes lack of complete kitchen or plumbing facilities, overcrowding, or housing costs greater than 50% of household income.

## Implications for Housing

- Roughly 1 in 4 Vernon County households is either cost burdened, living in dwelling with at least one HUD identified housing problem, or both.
- County health departments and housing inspectors could play an important role in identifying specific dwellings that are overcrowded or have incomplete kitchen or plumbing facilities.
- Developing or leveraging municipal, county, and non-profit programs that repair and rehabilitate housing could reduce the number of households experiencing HUD-identified housing problems.
- Developing housing aligned with resident income levels, and working with employers to raise wages, when necessary, could help reduce the number of cost-burdened households.

# Recommendations

This section presents strategies and action steps that may be considered when identifying housing needs and exploring solutions in your community. These are meant to be ideas for a broader audience in Vernon County such as policymakers, developers, businesses, educational institutions, and community leaders.

## Strategy 1: Increase Housing Production and Rehabilitation

### **Action Step 1.1 – Attract developers to your community.**

- Establish a point person at the County level who can connect developers with community leaders, help develop trust, create buy-in for housing initiatives, and bridge communication gaps.
- Create and update a portfolio for developers that showcases current housing stock, parcels available for development, and recently completed housing development projects.
- Develop a marketing strategy to promote incentives, available land and buildings viable for development, unique features, and housing needs to developers.
- Host a developer tour to showcase residential, commercial, and industrial projects that have recently been completed, are shovel-ready, or present future opportunities. Tours allow communities to feature unique characteristics and offer networking opportunities for economic partners, community leaders, real-estate professionals, contractors, and developers.

### **Action Step 1.2 – Develop a scalable plan to acquire underused or vacant parcels and buildings to be transitioned into housing development sites.**

- Develop a community or county-wide map or inventory of underused or vacant parcels and buildings eligible for residential development. Establish a “watchlist” of properties that will potentially be available either through foreclosure, sale, auction, etc.
- Local municipalities might consider including housing and infrastructure needs (water, sewer, roads, sidewalks) in a long-term capital improvement plan.
- Designate funds to purchase parcels in your community through In Rem tax sales and donate or sell them at a discounted price to incentivize development and infill housing.

### **Action Step 1.3 – Encourage more affordable housing options.**

- Encourage missing middle housing development such as duplexes, townhomes, and Accessory Dwelling Units (ADUs). These types of developments fit seamlessly into existing neighborhoods and serve more people than in a single-family home. *Missing Middle Housing Programs target middle income households who earn between 60% and 120% of the Area Median Income (AMI), typically professions such as teachers, nurses, and firefighters.*

- Focus on affordable single-family homes on smaller lots such as factory built housing or tiny home developments. This helps remove the barrier to homeownership for workforce households.
- Encourage sustainable and energy efficient construction models to reduce monthly utility costs for homeowners.
- Target new housing development costs that are affordable for a person earning the median county income (\$69,566, 2023 U.S. census) or less. Refer to the Resident Incomes section of this study for more details.
- Encourage infill development of affordable senior friendly housing within existing neighborhoods (one level, zero entry, etc.) that allows seniors to downsize without losing connection to the community.

**Action Step 1.4 – Explore funding opportunities to rehabilitate housing in your communities.**

Home rehabilitation can improve safety, energy efficiency, market value, and the aesthetic appeal of your neighborhoods.

- Identify and secure funding that meets your rehabilitation needs. Explore programs offered at the federal level such as the U.S. Department of Agriculture ([USDA](#)), the regional level such as the U.S. Department of Housing and Urban Development’s (HUD) Community Development Block Grants ([CDBG](#)), the state level such as the WI Housing and Economic Development Agency ([WHEDA](#)), and the local level such as [Couleecap](#).
- Connect with local banks to explore programs such as Purchase and Renovate Loans which allow homebuyers to secure a loan for the appraisal value after renovation. This provides the homeowner with funding needed to complete the renovations.

**Action Step 1.5 – Provide resources and education for seniors about housing options to meet their needs.**

- Utilize resources to help seniors determine if they should stay in their home, rehabilitate their home to accommodate their current needs, or find alternative housing in the same community that better suits their needs.
- Find ways to share resources to an aging demographic outside of digital content (presenting at the senior fair, materials in Meals on Wheels, etc.). Also, implement targeted marketing to individuals who are involved with the decision-making process of seniors in the community.
- Explore programs such as [Nesterly](#) that create a safe and trusted space for seniors to rent out rooms in their home to students or young people getting started. Often, rent is discounted in exchange for home maintenance assistance (mowing, shoveling, etc.).

## Strategy 2: Implement Funding Strategies to Support Housing Needs

### **Action Step 2.1 - Explore ways to implement Permanently Affordable Housing to ensure homes remain affordable for low-to-moderate income residents indefinitely, regardless of market or income changes.**

- Expand the use of Community Land Trusts (CLTs). Community Land Trusts are nonprofit organizations that give opportunities for low-to-moderate income individuals and families to purchase Permanently Affordable Housing at below market rates. The CLT ensures the home remains affordable in perpetuity by keeping the land in a trust fund. Homebuyers are required to participate in a shared-appreciation agreement, ensuring the land trust shares in the appreciation of the home when it is sold, keeping it affordable for future owners. The Coulee Community Land Trust, a non-profit subsidiary of Couleecap, serves low-to-moderate income families in Vernon, Crawford, La Crosse, and Monroe counties.
- Deed restrictions can be implemented by developers or government entities to create affordable housing for low-to-moderate income households. Restrictions can prohibit homes from being sold at an inflated price that would make them unaffordable for the target population. Deed restrictions can also dictate whether the property can be owner-owned or available for rental use.
- Encourage creative living housing options such as co-housing within existing housing stock and new construction. Co-housing allows residents to own their own homes and share common spaces and facilities with their neighbors. Another option to explore is housing cooperatives which allow residents to share ownership and responsibility of the entire building or property, through a corporation. Financially, this includes equity and non-equity models, as well as for-profit and not-for-profit models. Physically this includes shared houses, dormitories, apartment buildings, and single-family homes.

### **Action Step 2.2 - Develop public-private partnerships (PPPs) to utilize affordable housing financing.**

Collaboration between the public and private sectors offers several benefits to housing creation. Leveraging public sector resources at the local or state level, with the investment and experience of the private sector is a vital approach that leads to successful projects that meet community and affordability needs. Below are some examples that have worked for other communities:

- [Low-Income Housing Tax Credits](#) – developers receive tax credits for restricting a certain percentage of rental units to lower-income tenants, which they can in turn sell to investors to help finance the project.
- Revolving Loan Funds – allows residents to borrow funds for needs such as housing development, rehabilitation, or down-payment assistance, which are used by another resident once paid back (cycling funds to assist multiple residents). Jefferson County, WI. established public-private partnerships to develop the [Live Local Development Fund](#) to encourage multi-family housing developments.

- [Tax Increment Financing \(TIF\)](#) – local governments leverage an increase in property tax revenue, caused by new development in a designated district, to fund projects such as development and rehabilitation of housing within that district.
- Rental Assistance Programs – programs offered at the federal, state, or local level that help low-income households afford housing. Explore [211 Wisconsin](#) for options in Vernon County.
- Partner with local investors or explore social impact investing to establish gap funding for housing development through a revolving loan program or private/public funded grants.

**Action Step 2.3 – Secure, expand, or establish dedicated funds to support housing needs and eliminate barriers to homeownership.**

- Consider offering a low interest revolving loan to offer down payment assistance programs for first-time homebuyers, or for the development of housing that meets the needs of your community. In 2023, Vernon County, WI. expanded its [Economic Development Loan](#) to include gap funding for workforce housing developments of 4-units or more.
- Consider partnering with local investors to establish grants or low interest revolving loans to help homeowners make updates to their homes.
- Financially support non-profit programs that offer rental assistance or emergency housing support.
- Partner with organizations such as Couleecap or Habitat for Humanity to help secure and fund sites for housing development.
- Explore financial sources that could help reduce housing costs for seniors and individuals on a fixed income by assisting with upfront costs of installing solar and heat pump technology.

## Strategy 3: Encourage Local Action to Become More Housing Friendly

**Action Step 3.1 – Modernize zoning to facilitate and encourage affordable housing development.**

- Evaluate current zoning ordinances/codes and consider updates that will help increase affordable home development and “missing middle” housing such as duplexes and triplexes. Some common changes are to allow for increased density by reducing lot sizes or allowing duplexes and triplexes in areas zoned for single-family homes, to reduce parking requirements, and to encourage use of more affordable building materials. [Enabling Better Places: A User’s Guide to Wisconsin Neighborhood Affordability](#) or [More Housing Wisconsin](#) may be valuable resources for those who are considering updates to zoning.
- Invest in technical assistance to help identify and reform zoning ordinances and building codes that present barriers to affordable housing development.
- Introduce the concept of conservation development to cluster homes on a smaller section of a subdivision while leaving most of the land as open space to preserve natural features.

- Develop land efficiently within the guidelines for farmland preservation. Consider the potential for smaller lot development in rural areas (one to five acres for example) that would reduce land dedicated to housing and preserve land for farming.
- Work with developers to identify and resolve barriers to housing development that may be present in zoning ordinances, building codes, and permitting processes.
- Revise building codes to align with FEMA standards to ensure new housing developments will result in establishing homes resilient to future flooding or other natural disasters.
- Consider nostalgic zoning districts which include less restrictive zoning to allow for more flexibility in development.

**Action Step 3.2 – Work to gain a greater understanding of current short-term rental stock and explore their implications on housing and the local economy.**

- Inventory short-term rentals in your community or county. Short-term rentals must be licensed with the county’s Public Health Department – include reminders of this to all residents in annual mailings such as with property tax bills to increase compliance and accurate data.
- If short-terms rentals are decreasing the amount of housing stock available for primary residence in your area, consider establishing or updating an ordinance around short-term rentals. Some communities impose a maximum number of short-term rental units a household may own, prohibit short-term rentals within city limits, require permits that are nontransferable upon the sale of the property, etc.

## Strategy 4: Grow a Stronger Regional Economy Through Housing

**Action Step 4.1 - Engage local employers to increase support for housing initiatives.**

- Engage local employers in conversations about housing needs, impacts that current housing has on the workforce, how to make communities seem more welcoming, and opportunities for private-public partnership investments.

**Action Step 4.2 - Encourage local employers to offer housing incentives for employees.**

- One local hospital incentivized its employees to purchase homes in a specific neighborhood by offering a one-time payout equal to the property’s tax value for one year. Another local hospital offered employees at .5 FTE \$5,000 toward the purchase of a new home within a certain radius of the hospital.
- A smaller business could consider offering \$100/month for one year to help employees with their housing costs.

**Action Step 4.3 - Partner with organizations to increase the number of trades workers in the region.**

- Partner with local high schools to develop a program that trains students in the construction trades by building new housing units or rehabilitating current housing stock. Check out the [Home Construction Cooperative](#) established in Green County, WI.
- Encourage employers to offer apprenticeship programs.
- Collaborate with tech schools to offer trade programs that will help bridge gaps in the current workforce.
- Encourage businesses, school districts, and higher-education institutions to help reduce the stigma associated with trades work by highlighting career opportunities and associated wages, rewards and success stories of those in the trades, and demand for tradespeople.

**Action Step 4.4 - Encourage the development of small-scale builders and subcontractors to grow local housing capacity.**

- Collaborate with construction/building classes at local technical colleges or local high schools to construct a “tiny house” on a vacant parcel and sell it through a community land trust once completed. This will help increase the number of people trained in residential construction techniques and production of modestly sized, affordable housing stock. This type of project will also demonstrate innovative design techniques as well as some advantages of “tiny house living.”
- Launch a design and build contest for cottage houses, accessory dwelling units (ADUs), or other housing that meets community needs. Offer a financial incentive for using local contractors/subcontractors. Use the projects to create a local showcase to demonstrate innovative, affordable housing developments in your area and to allow small-scale builders and subcontractors to build a portfolio. The City of Altoona partnered with the American Association of Retired Persons (AARP) to launch an [Accessory Dwelling Unit Competition](#) to inform potential homeowners about ADUs and how they can help address the housing crunch.
- Host a networking event to connect small builders, subcontractors, suppliers, and potential investors.
- Offer educational workshops to help small-scale builders and subcontractors boost their online presence, build a business brand, and leverage social media to showcase their work.

**Action Step 4.5 – Target development along commuting routes to La Crosse and Onalaska, and within Vernon County to Viroqua, Westby, and Hillsboro.**

**Action Step 4.6 – Promote broadband as a strength to attract remote workers to live in Vernon County.**

## Strategy 5: Build Community Awareness and Education Opportunities

**Action Step 5.1 - Share the Vernon County Housing Study with local community leaders to increase awareness of housing needs and provide tools for how to meet those needs.**

- Offer a Housing Study Roadshow in multiple communities to share the results of the housing study, strategies that may help meet housing needs, and encourage community discussion around housing.

**Action Step 5.2 - Offer annual workshops to community leaders to build knowledge and confidence with funding options for housing development and rehabilitation.**

**Action Step 5.3 - Partner with local mortgage lenders and non-profit organizations to offer homebuyer education.**

# Appendix

## Appendix 1: Glossary of Terms

**Accessory Dwelling Unit (ADU):** A smaller, independent residential unit on the same lot as a single-family home (e.g., basement apartment, backyard cottage).

**Affordable Housing:** Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

**Annual Growth Rate:** The percentage changes in quantity such as population. Single-year annual growth is the percent change from one year to the next and is calculated using the following formula:  $(\text{Value Year 2} - \text{Value Year 1}) / \text{Value Year 1} \times 100$ . Multi-year annual growth rate (also known as Compound Annual Growth Rate) is the constant yearly growth rate that would get you from the start value to the end value over several years and is calculated using the following formula:  $(\text{Value End} / \text{Value Start})^{(1 / \text{Number of Years})} - 1$ .

**Area Median Income (AMI):** The midpoint of household income in a geographic region, used to determine housing affordability thresholds. Half of the households in an area earn more than the AMI and half earn less. AMI is adjusted for household size.

**Building and Housing Codes:** State and local ordinances that prescribe certain minimum standards for construction, rehabilitation, or occupancy of affordable housing. It also relates to the acceptance or rejection of new building designs, materials, or technology intended to reduce the cost of affordable housing.

**Community Land Trusts (CLT):** Community Land Trusts are nonprofit organizations that give opportunities for low-to-moderate income individuals and families to purchase Permanently Affordable Housing at below market rates. The CLT ensures the home remains affordable in perpetuity by keeping the land in a trust fund. Homebuyers are required to participate in a shared-appreciation agreement, ensuring the land trust shares in the appreciation of the home when it is sold, keeping it affordable for future owners.

**Conservation Subdivision:** A development design that clusters homes together to preserve open space or natural features.

**Contract Rent:** Base monthly rent, excluding utilities and other housing costs unless those costs are bundled into the rent itself.

**Cost-Burdened Household:** A household spending more than 30% of its income on housing costs (rent/mortgage + utilities).

**Family vs. Nonfamily household:** Families are related individuals; nonfamily may include roommates or individuals living alone.

**Farmland Preservation:** Protecting agricultural land from being converted to non-farm uses such as housing developments, business parks, etc.

**Gross Rent:** Base monthly rent plus the cost of monthly utilities such as electricity, gas, water, etc.

**Household:** All people occupying a housing unit, regardless of relationship.

**Housing Density:** The number of housing units in a given area. Low density – large lots, single-family homes (1-4 units per area). Medium density – smaller lots, duplexes, townhouses, etc. (5-12 units per acre). High density – larger apartment complexes (13 or more units per acre).

**Infill Development:** Building on vacant or underused parcels within already developed areas.

**Land Trusts:** A trust created to effectuate a real estate ownership arrangement in which the trustee holds legal and equitable title to the property subject to the provisions of a trust agreement setting out the rights of the beneficiaries whose interests in the trust are declared to be personal property.

**Low-Income Housing Tax Credit:** Many for-profit and nonprofit-developed rental properties use these federal income tax credits. The Washington State Housing Finance Commission allocates these credits to developers to build or fix up low-income housing. Large corporations, institutions, pension funds, and insurance companies invest in housing as a method to gain tax credits and reduce their income tax obligations.

**Median Family Income (MFI):** Median income of families (related individuals living together), often used by HUD to set income eligibility limits.

**Median Income / Mean Income:** Median is a statistical number set at the level where half of all households have income above it and half below it. The term “Mean Income” refers to the average income. Important for understanding affordability calculations.

**Middle Income:** Middle income households who earn between 60% and 120% of the Area Median Income (AMI), typically professions such as teachers, nurses, and firefighters.

**Missing Middle Housing:** Housing units designed to be affordable for households with incomes between 60% and 120% of area median income. This typically includes a range of housing types that fall between single-family homes and large apartment complexes. Examples are townhouses (one housing unit in a row of attached homes), duplexes (one building that contains two separate housing units), triplexes, fourplexes, tiny houses (typically under 600 square feet), and accessory dwelling units (a standalone housing unit located on the same property as a primary residence). These types of housing have the scale and appearance of single-family homes but contain multiple units, making them more affordable, and are designed to fit within existing neighborhoods without dramatically changing their character.

**Nostalgic Zoning District:** A more flexible zoning approach that reflects older, traditional neighborhood patterns.

**Poverty Level / Poverty Rate:** Poverty level is the minimum income level set by the federal government to determine if an individual or family is living in poverty. The dollar amount varies by household size and composition. For instance, if the poverty level for a family of four is \$40,000 per year, then any family earning less than \$40,000 per year is considered below the poverty level. Poverty rate is the percentage of individuals or families in an area whose income falls below the poverty level. For instance, if 10,000 families of four live in an area and 1,000 of them earn less than \$40,000, the poverty rate for families of four there is 10%

**Public-Private Partnerships:** A collaboration between government and private entities for project funding or implementation.

**Senior Housing or Senior Friendly Housing:** Housing options that are designed to meet the needs of older adults, often 55 years and older. Examples include independent living communities, assisted living facilities, nursing homes, and age-restricted housing.

**Setback Requirements:** Zoning rules that determine how far a building must be from property lines, streets, or other buildings. These requirements are set by local government such as cities and counties.

**Severely Cost-Burdened Household:** A household spending more than 50% of income on housing costs.

**Short-Term Rentals:** Housing units that are available to rent for a certain period, typically less than 30 consecutive days.

**Subsidized Housing:** A generic term covering all federal, state or local government programs that reduce the cost of housing for low- and moderate-income residents. Housing can be subsidized in numerous ways—giving tenants a rent voucher, helping homebuyers with downpayment assistance, reducing the interest on a mortgage, providing deferred loans to help developers acquire and develop property, giving tax credits to encourage investment in low- and moderate-income housing, authorizing tax-exempt bond authority to finance the housing, providing ongoing assistance to reduce the operating costs of housing, and others.

**USDA:** United States Department of Agriculture – a federal agency responsible for developing and executing national policies on farming, forestry, rural economic development, and food.

**WHEDA:** Wisconsin Housing and Economic Development Authority – a state agency offering financing tools for affordable housing.

**Zoning, Land Development, Construction and Subdivision Regulations:** Rules and regulations that affect the use of land. It also contains rules and regulations that permit an owner to divide his land into smaller tracts. These activities include barriers, such as exclusionary zoning, as well as solutions, such as bonus density zoning. It also includes private restrictions on the use of property, such as deed restrictions.

## Appendix 2: Housing Task Force Meeting Dates and Themes

<b>Date</b>	<b>Focus</b>
October 2024	Overview and Purpose of the Community Led Housing Study Program; Identify the Role of the Housing Task Force; Review Housing Survey Question Topics, Timeline, and Promotion
December 2024	Review Preliminary Housing Survey Results; Discussion of Amenities and Community Development Impacts on Housing
January 2025	Discussion of Social and Community Identity Issues Related to Housing, Economic Development Issues Related to Housing, and Demographic Trends in Vernon County
February 2025	Review and Discussion of Workforce/Commuting Data, Population Projections, Incomes, and Housing Targets
March 2025	Discussion of Housing Targets and Recommendations; Overview of Focus Groups and Community Engagement Sessions
April 2025	Continued Discussion on Housing Recommendations; Review First Draft of the Housing Study
May 2025	Review and Discussion of Second Draft of the Housing Study; Determine Next Steps for the Housing Task Force
June 2025	Finalize the Housing Study and Approve to Advance to the Vernon County Economic Development Committee
July 2025	Present the Housing Study to the Vernon County Economic Development Committee
August 2025	Obtain Approval from the Vernon County Economic Development Committee and the Board of Supervisors

# Appendix 3: Case Studies

## Wisconsin Housing Case Studies Summary

### Founders Pointe – Sheboygan County

A 54-home development for middle-income families, part of a 600-home initiative, offering homes priced between \$230,000 and \$250,000 to address workforce housing shortages.

### Habitat for Humanity Hillsboro – Vernon County

A 10-home mixed-income neighborhood with solar-powered CrossMod homes, supporting affordable housing and workforce stability for households earning up to 120% AMI.

### Oak Grove Apartments – Dodge County

A two-phase, 44-unit multifamily complex with geothermal and solar features, funded by WHEDA, tax credits, and solar incentives to expand sustainable rental housing.

### Richland County Example

Focuses on affordable single-family homes on small lots using CDBG funds, USDA grants, and 203(k) rehab loans to support infill and rehabilitation.

### Green County Home Construction Co-op

A cooperative homebuilding model engaging local labor to reduce construction costs and improve housing affordability.

### Park Street Senior Homes – Sauk County

A historic hospital converted into 24 senior apartments, preserving architecture while supporting aging-in-place housing options.

### Marinette Example

Partnered with mortgage lenders and nonprofits to provide homebuyer education.

### [Bethel Home Life Lease Models & ADUs](#)

Offers flexible housing for seniors and caregivers through accessory dwelling units and life lease models, using alternative ownership to support aging in place.

### [CheqBUILT Land Trust – Bayfield & Ashland Counties](#)

A community land trust using 99-year renewable leases to separate land and home ownership, reducing costs and ensuring long-term affordability.

### [CouleeCAP Community Land Trust](#)

A regional land trust model that enables permanent affordable homeownership and promotes long-term housing sustainability.

### [Green County Housing Development Fund](#)

Provides financial support for housing development projects, aiming to increase affordable housing options through local investment and flexible funding tools.

### [City of Stevens Point Programs & Assistance for Homeowners](#)

Offers grants and incentives for home repairs and energy efficiency upgrades, helping residents maintain safe, affordable housing and improve neighborhood stability.

### [Tax Deed Properties for Housing](#)

Repurposes tax-delinquent, publicly owned land for affordable housing, increasing housing stock and revitalizing neighborhoods.

### [Nostalgic Zoning Districts](#)

Supports traditional neighborhood design through zoning that encourages gentle density and infill, promoting diverse housing types.

### [Madison Zoning Overhaul to Encourage Missing Middle Housing](#)

Reforms zoning to allow more diverse housing types like duplexes and fourplexes in traditionally single-family neighborhoods, promoting infill and affordability.

### Conservation Subdivision Design

Encourages clustered housing that preserves open space and natural resources, balancing development with environmental sustainability and community character.

### School District Partnerships

The Sauk Prairie Collaborative Housing project is a 40-acre mixed-income neighborhood designed to retain key workers by aligning rent with new teacher salaries, offering both workforce apartments and owner-occupied duplexes, and reserving land for a future childcare center.

### Green Bay Area Youth in Building Trades

Engages high school students in hands-on construction training, building workforce skills and supporting future housing development capacity.

### Roadshow & Development Tour

Showcases successful housing projects and development opportunities across communities, fostering collaboration and inspiring local housing solutions.

## Appendix 4: City of Hillsboro Tables

Note that tables and figures are numbered to match their companions in the main document. For example, “Table 5H. Age, Sex, and Geographic Mobility for City of Hillsboro” matches “Table 5. Age, Sex, and Geographic Mobility” for Vernon County, found on page 13. Not all tables are available at the city level. As a result, tables are not numbered sequentially.

**Table 2. Growth Rate for Selected Municipalities**

	<b>Viroqua</b>	<b>Westby</b>	<b>Hillsboro</b>
2000	4,335	2,069	1,325
2010	4,362	2,218	1,402
2020	4,504	2,332	1,408
Annual Growth Rate	0.19%	0.60%	0.28%

Using 2000, 2010, and 2020 U.S. Census and 2023/2024 American Community Survey data. One household=2.47 persons per Census guidelines. Via U.S. Census Bureau [QuickFacts](#)

**Table 3. Regional Growth 2010-2020 and Housing Units Required to Accommodate Growth**

Municipality	Growth 2010 - 2020	New Housing Units Required
Hillsboro	+6	3
Viroqua	+142	58
Westby	+114	43
Vernon County (All communities)	+938	380

Calculated based on U.S. Census estimates of 2.47 people per household

**Table 5H.** Age, Sex, and Geographic Mobility for City of Hillsboro

	All	Within Vernon	Different County	Different State	From Abroad
Population	1,315	1.8%	4.6%	0.0%	0.00%
<b>AGE</b>					
1 to 4 years	27	7.4%	37.0%	0.0%	0.0%
5 to 17 years	231	0.0%	2.6%	0.0%	0.0%
18 to 24 years	131	6.1%	3.8%	0.0%	0.0%
25 to 34 years	118	5.1%	24.6%	0.0%	0.0%
35 to 44 years	185	3.2%	1.6%	0.0%	0.0%
45 to 54 years	163	0.0%	4.3%	0.0%	0.0%
55 to 64 years	133	0.0%	0.0%	0.0%	0.0%
65 to 74 years	189	0.0%	0.0%	0.0%	0.0%
75 years and over	138	1.4%	0.0%	0.0%	0.0%
Median age	43.1	29.3	28.3	-	-
<b>Sex</b>					
Male	724	2.5%	3.3%	0.0%	0.0%
Female	591	1.0%	6.1%	0.0%	0.0%

Source: U.S. Census [Table S0701](#)**Table 6H.** Income and Mobility for City of Hillsboro

	All	Within Vernon	Different County	Different State	From Abroad
Population 15+ years					
Individual Income	1,110	2.0%	4.0%	0.0%	0.0%
\$1 to \$9,999 or loss	141	0.0%	3.5%	0.0%	0.0%
\$10,000 to \$14,999	94	2.1%	0.0%	0.0%	0.0%
\$15,000 to \$24,999	147	6.1%	2.0%	0.0%	0.0%
\$25,000 to \$34,999	92	0.0%	4.3%	0.0%	0.0%
\$35,000 to \$49,999	253	0.0%	5.5%	0.0%	0.0%
\$50,000 to \$64,999	109	4.6%	11.0%	0.0%	0.0%
\$65,000 to \$74,999	49	0.0%	6.1%	0.0%	0.0%
\$75,000 or more	172	1.7%	0.0%	0.0%	0.0%
Median income (dollars)	36,892	2.0%	41,875	-	-

Source: U.S. Census [Table S0701](#)

**Table 7H. Poverty and Mobility for City of Hillsboro\***

Poverty Level	All	Within Vernon	Different County	Different State	Different From Abroad
Below 100 percent	161	3.1%	7.5%	0.0%	0.00%
100 to 149 percent	97	6.2%	0.0%	0.0%	0.0%
At or above 150 percent	1,043	1.2%	4.4%	0.0%	0.0%

\*Subset of 1,301 residents for whom poverty is known; Source: U.S. Census [Table S0701](#)

**Table 8H. Tenure and Mobility for City of Hillsboro**

	All	Within Vernon	Different County	Different State	From Abroad
Population 1 year and over in any type of housing unit	1,308	1.8%	4.6%	0.0%	0.0%
Householder lived in an owner-occupied unit	1,052	1.8%	3.3%	0.0%	0.0%
Householder lived in renter-occupied unit	256	2.0%	9.8%	0.0%	0.0%

Source: U.S. Census [Table S0701](#)

**Table 9H. City of Hillsboro Income Distribution by Household Composition**

	All households	Families	Married-couple families	Nonfamily households
Total	590	381	283	209
Less than \$10,000	4.4%	0.5%	0.7%	11.5%
\$10,000 to \$14,999	6.1%	2.4%	3.2%	12.9%
\$15,000 to \$24,999	9.3%	9.7%	3.2%	11.5%
\$25,000 to \$34,999	8.1%	6.3%	8.5%	8.6%
\$35,000 to \$49,999	15.6%	11.0%	2.1%	27.8%
\$50,000 to \$74,999	14.9%	13.9%	13.8%	15.8%
\$75,000 to \$99,999	12.5%	16.0%	19.8%	4.8%
\$100,000 to \$149,999	16.3%	23.1%	25.8%	5.3%
\$150,000 to \$199,999	10.2%	13.1%	17.7%	1.9%
\$200,000 or more	2.5%	3.9%	5.3%	0.0%
Median income	63,750	81,250	88,250	39,375
Mean income	75,637	91,575	N	41,696

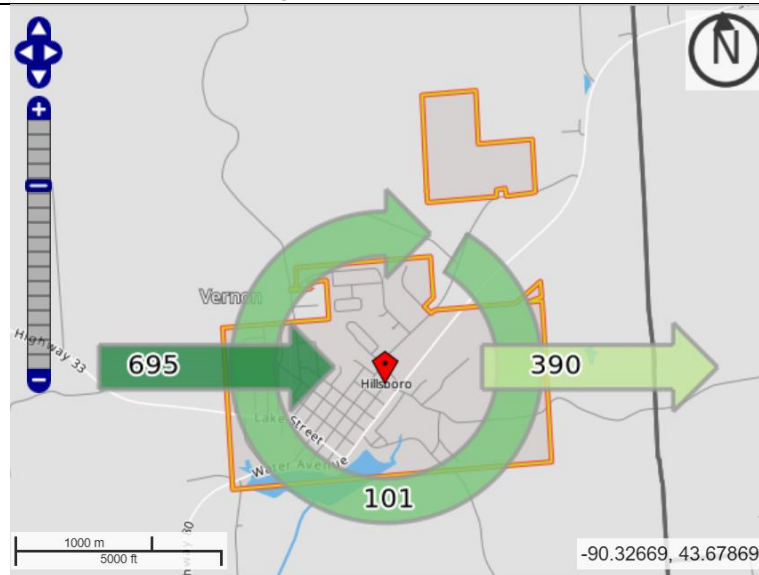
Source: U.S. Census [Table S1901](#)

**Table 10H.** Interior/Exterior Job Flow Characteristics (all jobs) for City of Hillsboro

	External Jobs Filled by Residents	Internal Jobs Filled by Residents	Internal Jobs Filled by Outside Workers
Workers Aged 29 or younger	22.1%	11.9%	21.2%
Workers Aged 30 to 54	51.8%	51.5%	50.2%
Workers Aged 55 or older	26.2%	36.6%	28.6%
Workers Earning \$1,250 per month or less	17.4%	22.8%	24.6%
Workers Earning \$1,251 to \$3,333 per month	26.2%	28.7%	29.5%
Workers Earning More than \$3,333 per month	56.4%	48.5%	45.9%
Workers in the "Goods Producing" Industry Class	34.1%	13.9%	12.1%
Workers in the "Trade, Transportation, and Utilities" Industry Class	22.6%	10.9%	16.0%
Workers in the "All Other Services" Industry Class	43.3%	75.2%	71.9%
<b>Total</b>	<b>390</b>	<b>101</b>	<b>695</b>

Source: Census [On the Map](#) LODES Data, January 2025

**Figure 1H.** City of Hillsboro Commuting Patterns

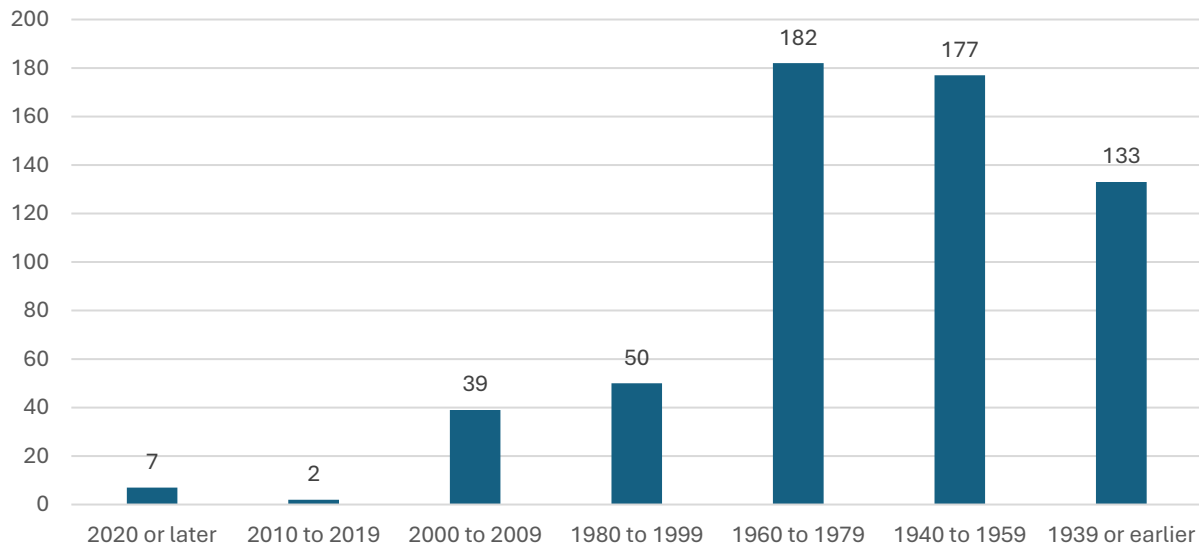


Source: Census [On the Map](#) LODES Data, January 2025

**Table 11H. In/Out Commuting Patterns for City of Hillsboro**

Work in City of Hillsboro but live in ...			Live in City of Hillsboro but work in ...		
	Count	Share		Count	Share
Hillsboro city, WI	101	12.7%	Hillsboro city, WI	101	20.6%
Wonewoc village, WI	31	3.9%	Elroy city, WI	24	4.9%
Reedsburg city, WI	28	3.5%	Reedsburg city, WI	24	4.9%
Elroy city, WI	24	3.0%	La Crosse city, WI	19	3.9%
Mauston city, WI	12	1.5%	Mauston city, WI	18	3.7%
Richland Center city, WI	8	1.0%	Viroqua city, WI	15	3.1%
La Farge village, WI	7	0.9%	New Lisbon city, WI	12	2.4%
Viola village, WI	6	0.8%	St. Paul city, MN	9	1.8%
Cazenovia village, WI	5	0.6%	Tomah city, WI	9	1.8%
La Crosse city, WI	5	0.6%	Richland Center city, WI	8	1.6%
All Other Locations	569	71.5%	All Other Locations	252	51.3%
<b>Total</b>	<b>796</b>		<b>Total</b>	<b>491</b>	

Source: Census [On the Map](#) LODES Data, January 2025

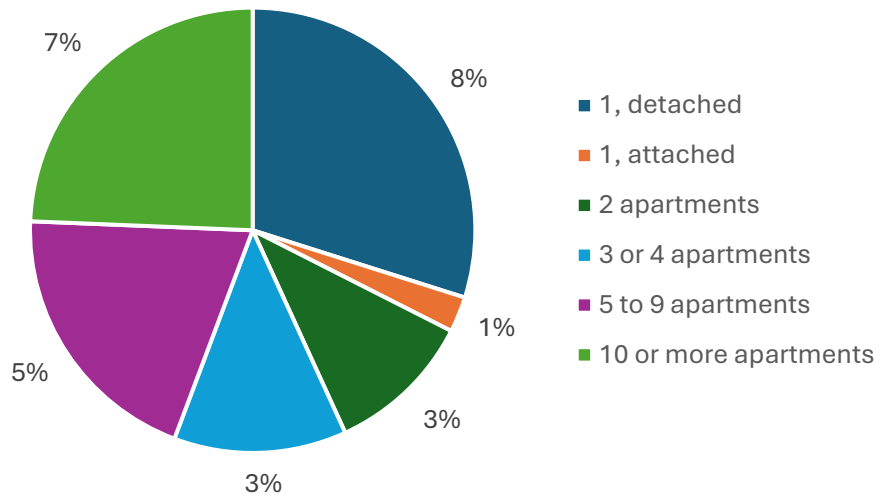
**Figure 2H. Age of City of Hillsboro Housing Stock – All Occupied Units**

Estimated 590 units; Source: U.S. Census Table [S2504](#)

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**Figure 3H.** Housing Units in Structure, City of Hillsboro

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Estimated 590 units; Source: U.S. Census Table [S2504](#)

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## Appendix 5: City of Viroqua Tables

Note that tables and figures are numbered to match their companions in the main document. For example, “Table 5V. Age, Sex, and Geographic Mobility for City of Viroqua” matches “Table 5. Age, Sex, and Geographic Mobility” for Vernon County, found on page 13. Not all tables are available at the city level. As a result, tables are not numbered sequentially.

**Table 2.** Growth Rate for Selected Municipalities

	<b>Viroqua, City</b>	<b>Westby</b>	<b>Hillsboro</b>
2000	4,335	2,069	1,325
2010	4,362	2,218	1,402
2020	4,504	2,332	1,408
Annual Growth Rate	0.19%	0.60%	0.28%

Using 2000, 2010, and 2020 U.S. Census and 2023/2024 American Community Survey data. One household=2.47 persons per Census guidelines. Via U.S. Census Bureau [QuickFacts](#)

**Table 3.** Regional Growth 2010–2020 and Housing Units Required to Accommodate Growth

Municipality	Growth 2010 - 2020	New Housing Units Required
Hillsboro	+6	3
Viroqua	+142	58
Westby	+114	43
Vernon County (All communities)	+938	380

Calculated based on U.S. Census estimates of 2.47 people per household

**Table 5V.** Age, Sex, and Geographic Mobility for City of Viroqua

	All	Within Vernon	Different County	Different State	From Abroad
Population	4,421	10.2%	4.3%	2.4%	0.0%
<b>AGE</b>					
1 to 4 years	173	0.0%	11.0%	0.0%	0.0%
5 to 17 years	710	9.9%	2.8%	2.7%	0.0%
18 to 24 years	187	33.2%	19.3%	1.1%	0.0%
25 to 34 years	582	11.0%	7.6%	0.0%	0.0%
35 to 44 years	494	10.9%	0.0%	0.0%	0.0%
45 to 54 years	654	5.2%	0.0%	7.8%	0.0%
55 to 64 years	473	19.7%	8.2%	4.0%	0.0%
65 to 74 years	549	8.6%	0.4%	2.9%	0.0%
75 years and over	599	4.5%	5.2%	0.0%	0.0%
Median age	46.0	42.4	27.8	48.6	-
<b>Sex</b>					
Male	2,268	7.2%	5.3%	1.6%	0.0%
Female	2,153	13.3%	3.3%	3.3%	0.0%

Source: U.S. Census [Table S0701](#)**Table 6V.** Income and Mobility for City of Viroqua

	All	Within Vernon	Different County	Different State	From Abroad
Population 15+ years					
Individual Income	3,695	10.3%	4.1%	2.4%	0.0%
\$1 to \$9,999 or less	404	11.9%	8.7%	0.2%	0.0%
\$10,000 to \$14,999	196	5.6%	7.1%	0.0%	0.0%
\$15,000 to \$24,999	413	16.0%	0.5%	7.7%	0.0%
\$25,000 to \$34,999	362	0.0%	0.0%	0.0%	0.0%
\$35,000 to \$49,999	619	25.5%	5.8%	0.0%	0.0%
\$50,000 to \$64,999	542	7.6%	3.1%	0.0%	0.0%
\$65,000 to \$74,999	241	0.0%	0.0%	0.0%	0.0%
\$75,000 or more	600	5.7%	6.2%	9.0%	0.0%
Median income (dollars)	41,617	40,250	41,354	76,641	-

Source: U.S. Census [Table S0701](#)

**Table 7V.** Poverty and Mobility for City of Viroqua

Poverty Level	All	Within Vernon	Different County	Different State	Different From Abroad
Below 100 percent	410	15.1%	12.7%	0.0%	0.0%
100 to 149 percent	229	8.7%	0.9%	0.0%	0.0%
At or above 150 percent	3,569	9.1%	2.5%	2.9%	0.0%

Source: U.S. Census [Table S0701](#)**Table 8V.** Tenure and Mobility for City of Viroqua

	All	Within Vernon	Different County	Different State	From Abroad
Population 1 year and over in any type of housing unit	4,160	9.7%	3.9%	2.5%	0.0%
Householder lived in an owner-occupied unit	2,942	2.5%	0.0%	1.8%	0.0%
Householder lived in renter-occupied unit	1,218	26.8%	13.3%	4.2%	0.0%

Source: U.S. Census [Table S0701](#)**Table 9V.** Income Distribution by Household Composition for City of Viroqua

	All households	Families	Married-couple families	Nonfamily households
Total	2,003	1,107	833	896
Less than \$10,000	4.2%	1.7%	0.0%	7.4%
\$10,000 to \$14,999	3.6%	0.0%	0.0%	8.1%
\$15,000 to \$24,999	6.0%	2.8%	2.0%	10.0%
\$25,000 to \$34,999	8.4%	7.7%	3.2%	9.3%
\$35,000 to \$49,999	10.2%	4.7%	4.0%	18.2%
\$50,000 to \$74,999	26.7%	28.4%	24.4%	23.5%
\$75,000 to \$99,999	10.9%	8.2%	8.9%	14.3%
\$100,000 to \$149,999	20.2%	32.6%	39.0%	4.8%
\$150,000 to \$199,999	5.9%	9.1%	12.1%	2.0%
\$200,000 or more	3.7%	4.8%	6.4%	2.3%
Median income	66,039	85,260	105,876	48,313
Mean income	80,398	99,528	N	55,580

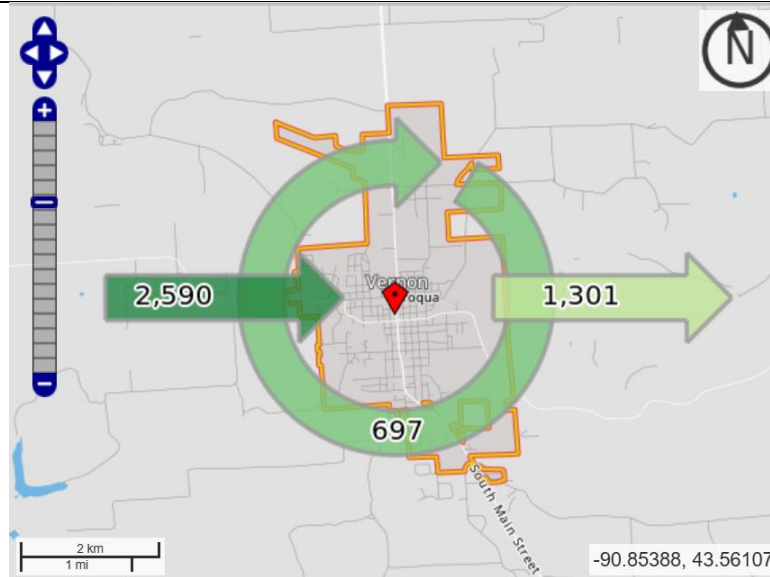
Source: U.S. Census [Table S1901](#)

**Table 10V.** Interior/Exterior Job Flow Characteristics (all jobs) for City of Viroqua

	External Jobs Filled by Residents	Internal Jobs Filled by Residents	Internal Jobs Filled by Outside Workers
Workers Aged 29 or younger	24.2%	22.8%	21.9%
Workers Aged 30 to 54	49.1%	47.2%	48.3%
Workers Aged 55 or older	26.7%	30.0%	29.8%
Workers Earning \$1,250 per month or less	18.1%	29.4%	26.0%
Workers Earning \$1,251 to \$3,333 per month	30.2%	38.6%	33.2%
Workers Earning More than \$3,333 per month	51.7%	32.0%	40.8%
Workers in the "Goods Producing" Industry Class	23.7%	7.6%	6.5%
Workers in the "Trade, Transportation, and Utilities" Industry Class	24.3%	22.2%	27.1%
Workers in the "All Other Services" Industry Class	52.0%	70.2%	66.4%
<b>Total</b>	<b>1,301</b>	<b>697</b>	<b>2,590</b>

Source: Census [On the Map](#) LODES Data, January 2025

**Figure 1V.** City of Viroqua Commuting Patterns

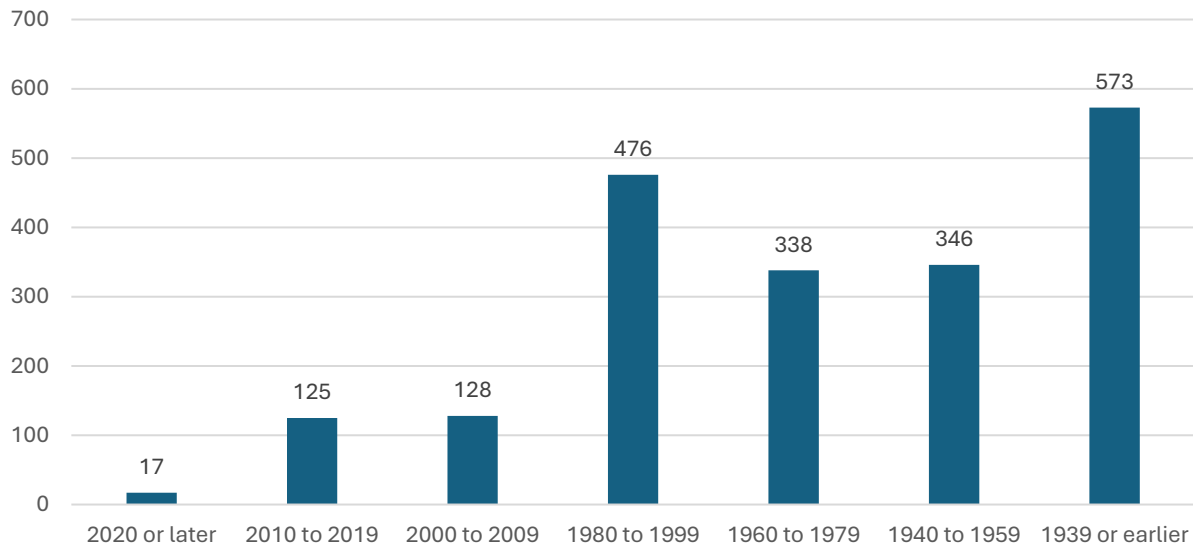


Source: Census [On the Map](#) LODES Data, January 2025

**Table 11V. In/Out Commuting Patterns for City of Viroqua**

Work in Viroqua City but live in ...			Live in Viroqua City but work in ...		
	Count	Share		Count	Share
Viroqua city, WI	697	21.2%	Viroqua city, WI	697	34.9%
Westby city, WI	167	5.1%	La Crosse city, WI	155	7.8%
La Crosse city, WI	77	2.3%	Westby city, WI	84	4.2%
Coon Valley village, WI	46	1.4%	Cashton village, WI	51	2.6%
Readstown village, WI	44	1.3%	La Farge village, WI	41	2.1%
Onalaska city, WI	30	0.9%	Onalaska city, WI	37	1.9%
Sparta city, WI	30	0.9%	Madison city, WI	31	1.6%
Viola village, WI	29	0.9%	St. Paul city, MN	27	1.4%
Holmen village, WI	23	0.7%	Eau Claire city, WI	24	1.2%
Richland Center city, WI	23	0.7%	Sparta city, WI	23	1.2%
All Other Locations	2,121	64.5%	All Other Locations	828	41.4%
<b>Total</b>	<b>3,287</b>	<b>100%</b>	<b>Total</b>	<b>1,998</b>	<b>100%</b>

Source: Census [On the Map](#) LODES Data, January 2025

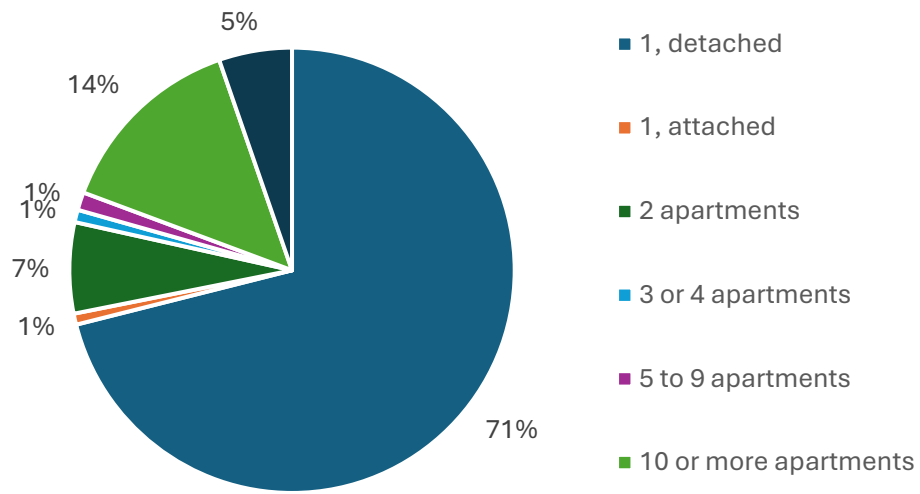
**Figure 2V. Age of City of Viroqua Housing Stock – All Occupied Units**

Estimated 2,003 units; Source: U.S. Census Table [S2504](#)

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**Figure 3V.** Housing Units in Structure, City of Viroqua

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Estimated 2,003 units; Source: U.S. Census Table [S2504](#)

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## Appendix 6: City of Westby Tables

Note that tables and figures are numbered to match their companions in the main document. For example, “Table 5W. Age, Sex, and Geographic Mobility for City of Westby” matches “Table 5. Age, Sex, and Geographic Mobility” for Vernon County, found on page 13. Not all tables are available at the city level. As a result, tables are not numbered sequentially.

**Table 2. Growth Rate for Selected Municipalities**

	<b>Viroqua</b>	<b>Westby</b>	<b>Hillsboro</b>
2000	4,335	2,069	1,325
2010	4,362	2,218	1,402
2020	4,504	2,332	1,408
Annual Growth Rate	0.19%	0.60%	0.28%

Using 2000, 2010, and 2020 U.S. Census and 2023/2024 American Community Survey data. One household=2.47 persons per Census guidelines. Via U.S. Census Bureau [QuickFacts](#)

**Table 3. Regional Growth 2010–2020 and Housing Units Required to Accommodate Growth**

Municipality	Growth 2010 - 2020	New Housing Units Required
Hillsboro	+6	3
Viroqua	+142	58
Westby	+114	43
Vernon County (All communities)	+938	380

Calculated based on U.S. Census estimates of 2.47 people per household

**Table 5W.** Age, Sex, and Geographic Mobility for City of Westby

	All	Within Vernon	Different County	Different State	From Abroad
Population	2,365	6.0%	2.6%	1.1%	0.8%
<b>AGE</b>					
1 to 4 years	94	26.6%	0.0%	0.0%	0.0%
5 to 17 years	457	0.0%	5.3%	0.0%	0.0%
18 to 24 years	191	4.7%	0.0%	0.0%	0.0%
25 to 34 years	322	19.6%	0.0%	0.9%	6.2%
35 to 44 years	202	0.0%	7.4%	0.0%	0.0%
45 to 54 years	293	1.0%	5.5%	0.0%	0.0%
55 to 64 years	308	9.1%	1.0%	3.9%	0.0%
65 to 74 years	278	1.4%	1.1%	3.6%	0.0%
75 years and over	220	4.1%	0.0%	0.0%	0.0%
Median age	41.0	29.6	43.8	57.8	-
<b>Sex</b>					
Male	1,189	4.0%	2.2%	0.7%	0.8%
Female	1,176	8.0%	3.0%	1.4%	0.9%

Source: U.S. Census [Table S0701](#)**Table 6W.** Income and Mobility for City of Westby

	All	Within Vernon	Different County	Different State	From Abroad
Population 15+ years					
Individual Income	1,931	6.0%	1.9%	1.3%	1.0%
\$1 to \$9,999 or less	187	0.0%	3.7%	13.4%	0.0%
\$10,000 to \$14,999	82	23.2%	0.0%	0.0%	0.0%
\$15,000 to \$24,999	189	2.1%	10.1%	0.0%	5.3%
\$25,000 to \$34,999	282	1.8%	0.0%	0.0%	3.5%
\$35,000 to \$49,999	366	15.8%	0.0%	0.0%	0.0%
\$50,000 to \$64,999	240	3.3%	0.0%	0.0%	0.0%
\$65,000 to \$74,999	124	0.0%	0.0%	0.0%	0.0%
\$75,000 or more	284	6.3%	2.8%	0.0%	0.0%
Median income (dollars)	40,897	41,250	19,063	2,750	-

Source: U.S. Census [Table S0701](#)

**Table 7W.** Poverty and Mobility for City of Westby

Poverty Level	All	Within Vernon	Different County	Different State	From Abroad
Below 100 percent	212	4.7%	0.0%	10.4%	0.0%
100 to 149 percent	255	5.1%	8.2%	1.2%	0.0%
At or above 150 percent	1,898	6.2%	2.1%	0.0%	1.1%

Source: U.S. Census [Table S0701](#)**Table 8W.** Tenure and Mobility for City of Westby

	All	Within Vernon	Different County	Different State	From Abroad
Population 1 year and over in any type of housing unit	2,342	6.0%	2.6%	2.6%	0.6%
Householder lived in an owner-occupied unit	2,006	4.6%	2.0%	2.0%	0.0%
Householder lived in renter-occupied unit	336	14.3%	6.3%	6.3%	3.9%

Source: U.S. Census [Table S0701](#)**Table 9W.** Income Distribution by Household Composition for City of Westby

	All households	Families	Married-couple families	Nonfamily households
Total	987	511	434	476
Less than \$10,000	1.6%	1.8%	1.2%	2.3%
\$10,000 to \$14,999	2.9%	0.0%	0.0%	6.1%
\$15,000 to \$24,999	7.5%	2.2%	2.1%	13.2%
\$25,000 to \$34,999	6.5%	4.9%	1.4%	8.2%
\$35,000 to \$49,999	14.4%	10.2%	8.5%	18.9%
\$50,000 to \$74,999	21.6%	18.4%	16.6%	24.2%
\$75,000 to \$99,999	17.0%	18.4%	20.5%	15.5%
\$100,000 to \$149,999	16.8%	28.4%	32.7%	4.4%
\$150,000 to \$199,999	9.1%	11.7%	12.2%	6.3%
\$200,000 or more	2.5%	4.1%	4.8%	0.8%
Median income	70,182	89,071	97,250	50,750
Mean income	82,230	102,374	N	

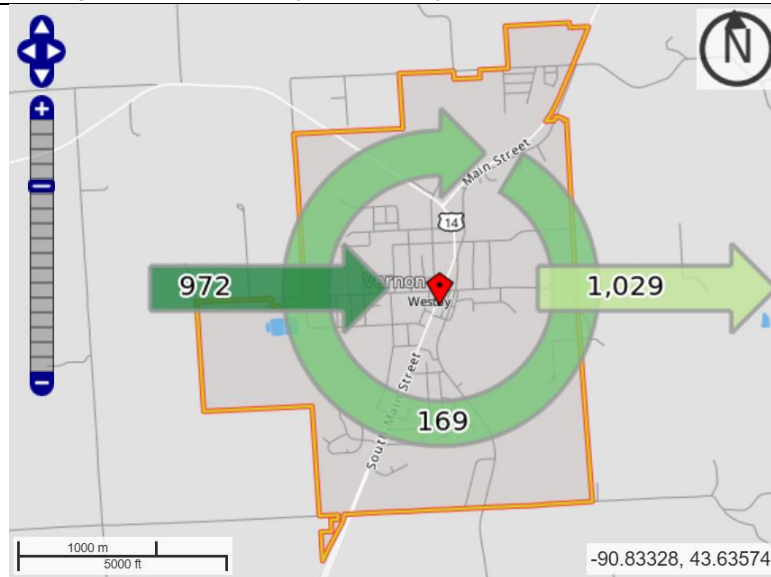
Source: U.S. Census [Table S1901](#)

**Table 10W.** Interior/Exterior Job Flow Characteristics (all jobs) for City of Westby

	External Jobs Filled by Residents	Internal Jobs Filled by Residents	Internal Jobs Filled by Outside Workers
Workers Aged 29 or younger	21.3%	20.7%	21.1%
Workers Aged 30 to 54	53.7%	44.4%	49.7%
Workers Aged 55 or older	25.0%	34.9%	29.2%
Workers Earning \$1,250 per month or less	21.1%	33.1%	21.3%
Workers Earning \$1,251 to \$3,333 per month	26.9%	21.9%	31.1%
Workers Earning More than \$3,333 per month	52.0%	45.0%	47.6%
Workers in the "Goods Producing" Industry Class	18.5%	21.9%	26.7%
Workers in the "Trade, Transportation, and Utilities" Industry Class	21.0%	9.5%	12.6%
Workers in the "All Other Services" Industry Class	60.5%	68.6%	60.7%
<b>Total</b>	<b>1,029</b>	<b>169</b>	<b>972</b>

Source: Census [On the Map](#) LODES Data, January 2025

**Figure 1W.** Commuting Patterns for City of Westby



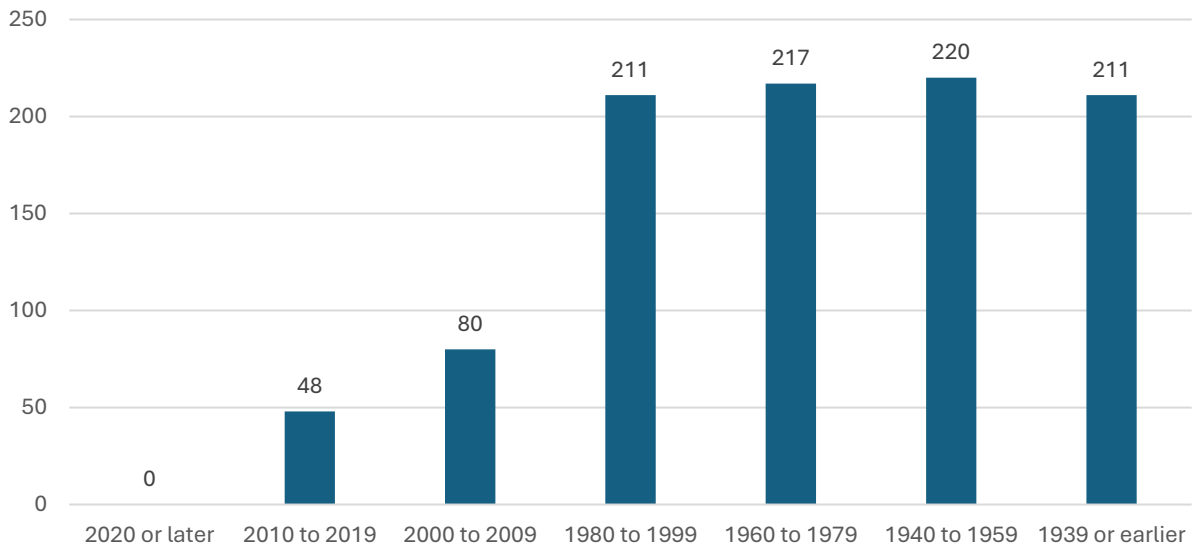
Source: Census [On the Map](#) LODES Data, January 2025

**Table 11W. In/Out Commuting Patterns for City of Westby**

Work in Viroqua City but live in ...			Live in City of Westby but work in ...		
	Count	Share		Count	Share
Westby city, WI	169	14.8%	Westby city, WI	169	14.1%
Viroqua city, WI	84	7.4%	Viroqua city, WI	167	13.9%
La Crosse city, WI	60	5.3%	La Crosse city, WI	152	12.7%
Cashton village, WI	16	1.4%	Cashton village, WI	54	4.5%
Coon Valley village, WI	15	1.3%	Onalaska city, WI	40	3.3%
Readstown village, WI	14	1.2%	Sparta city, WI	24	2.0%
Onalaska city, WI	12	1.1%	La Farge village, WI	20	1.7%
West Salem village, WI	12	1.1%	Coon Valley village, WI	18	1.5%
Sparta city, WI	11	1.0%	Madison city, WI	17	1.4%
Ontario village, WI	9	0.8%	Eau Claire city, WI	16	1.3%
All Other Locations	739	64.8%	All Other Locations	521	43.5%
<b>Total</b>	<b>1,141</b>		<b>Total</b>	<b>1,198</b>	

Source: Census [On the Map](#) LODES Data, January 2025

**Figure 2W. Age of City of Westby Housing Stock – All Occupied Units**

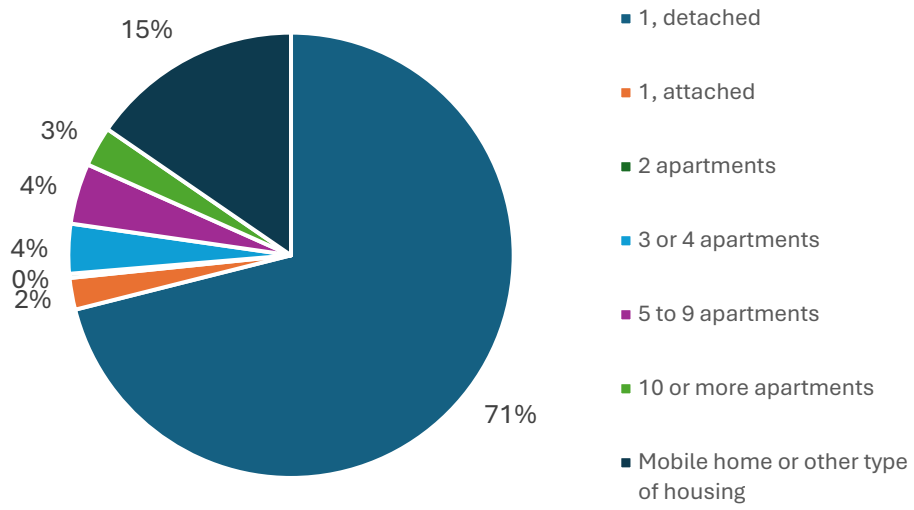


Estimated 987 units; Source: U.S. Census Table [S2504](#)

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**Figure 3W.** Housing Units in Structure, City of Westby

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Estimated 987 units; Source: U.S. Census Table [S2504](#)

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## Appendix 7: Community Survey & Community Conversation Results



Community Economic Development

DIVISION OF EXTENSION

UNIVERSITY OF WISCONSIN-MADISON

# Vernon County Housing Task Force Topline Survey Results

March 2025

Prepared by:  
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## Method

The Vernon County Housing Task Force Survey was conducted from November 7, 2024 through February 28, 2025 with the goal of gathering resident input on housing issues. Respondents were recruited through a combination of emails sent from county agencies, school districts, and employers, along with a robust social media promotion campaign, and coverage from newspapers and radio stations within the county. Paper copies of the survey were placed in libraries throughout the county and distributed via Meals on Wheels. Residents were also encouraged to fill out the survey online using the Qualtrics platform hosted by the University of Wisconsin-Madison. A total of 850 surveys were completed. Those that were completed via paper and pencil were entered into Qualtrics by trained Extension staff. Analysis was conducted by Dr. Kristin Runge, PhD., using SPSS, a statistical software program from IBM.

Questions for the survey were created collaboratively with members of the Vernon County Housing Task Force, along with Vernon County staff members Amy Oliver and Larkin Breckel over a series of meetings in September and October. UW Extension Educator Hannah McKeever, and statewide specialist Kristin Runge facilitated the process for finalizing survey questions.

**Table 1.** Do you own or rent your current residence?

	%
Own	75.9
Rent	18.3
Live with family or friends, but do not rent	3.5
Other	2.3
Total	100.0
Missing	56
Total	850

Survey fielded November 7 - February 28, 2025

**Table 2.** About how old is your current residence?

	%
0-5 years	10.9
6-10 years	7.4
11-20 years	11.0
21-30 years	15.7
More than 30 years	50.3
Not sure/Don't know	4.7
Total	100.0
Missing	79
Total	850

Survey fielded November 7 - February 28, 2025

**Table 3.** Do you live in town or in the country?

	%
In town	55.6
In the country	44.4
Total	100.0
Missing	80
Total	850

Survey fielded November 7 - February 28, 2025

**Table 4.** Do you farm, either full time or part time?

	%
Farm full time	2.5
Farm part time	15.0
Do not farm	82.5
Total	100.0
Missing	83
Total	850

Survey fielded November 7 - February 28, 2025

**Table 5.** Do you or someone in your household, run a business out of your home? If you do, is that business a primary source of income for your household?

	%
No	78.9
Yes, and the business is a primary source of income	5.9
Yes, but the business is NOT a primary income	15.2
Total	100.0
Missing	74
Total	850

Survey fielded November 7 - February 28, 2025

**Table 6.** We would like you to think about heat and electricity for your current residence. Do you agree or disagree with the following statement?

	Burden to pay utility bill	Home Sufficiently warm in winter	Residence energy efficient
	%	%	%
Strongly Disagree	15.4	2.9	9.4
Disagree	40.7	14.4	31.0
Not sure/Not applicable	10.2	3.5	17.4
Agree	27.1	58.5	33.0
Strongly Agree	6.6	20.7	9.3
Total	100.0	100.0	100.0
Mean	2.7	3.8	3.0
Median	2.0	4.0	3.0
Mode	2.0	4.0	4.0
Std. Deviation	1.2	1.0	1.2
Missing	83	100	107
Total	850	850	850

1=Strongly Disagree; 5=Strongly Agree; Fielded November 7 - February 28, 2025

**Table 7.** Which source of energy do you use to heat your home and provide electricity? Check all that apply.

	Wood or					
	Local Utilities	Pellet Stove	Solar	Propane	Geothermal	Other
	%	%	%	%	%	%
Yes/Selected	64.9	20.7	4.6	33.1	2.8	5.2
No/Not selected	35.1	79.3	95.4	66.9	97.2	94.8
Total	100.0	100.0	100.0	100.0	100.0	100.0

Fielded November 7 - February 28, 2025

**Table 8.** Do you agree or disagree with the following statement about your current home or residence?

	Residence is	My	I can	My	My	My
	large enough for household	rent/mortgage payment is affordable	afford the upkeep on my residence	residence meets household's needs	residence is in good condition	My residence is safe
	%	%	%	%	%	%
Disagree Strongly	4.5	5.1	4.6	1.9	2.3	0.5
Disagree	9.7	16.9	21.8	12.1	12.3	2.6
Neutral	2.6	7.6	13.6	4.3	8.6	6.0
Agree	48.7	49.6	45.6	58.3	57.6	63.6
Agree Strongly	34.5	20.7	14.3	23.4	19.2	27.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Mean	3.99	3.64	3.43	3.89	3.79	4.14
Median	4.00	4.00	4.00	4.00	4.00	4.00
Mode	4	4	4	4	4	4
Std. Deviation	1.079	1.136	1.117	0.961	0.967	0.682
Missing	90	183	116	129	105	119
Total	850	850	850	850	850	850

1=Disagree Strongly; 5=Strongly Agree; Fielded November 7 - February 28, 2025

**Table 9.** We would like you to think about the day-to-day life of your household. How important is it that you have access to the following service or amenity?

	Daycare or childcare	Broadband or high-speed internet	Medical services, such as doctors or clinics	Shops or businesses	High quality schools	Public Transportation
	%	%	%	%	%	%
Not at all important	65.2	3.8	1.2	4.1	17.8	41.5
Slightly important	9.8	4.6	5.9	15.5	5.3	24.5
Moderately important	7.3	13.7	23.4	42.3	14.7	19.8
Very important	9.4	36.7	41.2	29.3	34.8	10.2
Extremely important	8.3	41.2	28.3	8.8	27.5	4.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Mean	1.86	4.07	3.89	3.23	3.49	2.11
Median	1.00	4.00	4.00	3.00	4.00	2.00
Mode	1	5	4	3	4	1
Std. Deviation	1.354	1.036	0.923	0.954	1.405	1.173
System	106	114	107	110	108	112
Total	850	850	850	850	850	850

1=Not at all Important; 5=Extremely Important; Fielded November 7 - February 28, 2025

**Table 10.** Which of the following styles of housing would suit your needs?

	Affordable, single-family or starter home	Smaller, single-family home	Larger, single-family home	Duplex or triplex	Townhouse or Condominium	Apartment	Independent senior housing	Assisted living	Mobile or manufactured home
Yes - total	298	402	336	155	134	92	72	20	79
Yes - %	35.1%	47.3%	39.5%	18.3%	15.8%	10.8%	8.5%	2.4%	9.3%

Fielded November 7 - February 28, 2025



**Table 11.** Are there enough of the types of housing that best meets your current needs in your community?

	%
Yes	14.6
Not sure	27.4
No	58.0
Total	100.0
Missing	117
Total	850

Survey fielded November 7 - February 28, 2025

**Table 12.** How much could you afford to pay per month for a residence that meets your needs?

	%
Under \$500	8.3
\$501-\$800	24.5
\$801-\$1,100	30.7
\$1,101-\$1500	21.4
\$1,501 or more	15.0
Total	100.0
Missing	141
Total	850

Survey fielded November 7 - February 28, 2025

**Table 13.** If more senior communities were built in Vernon County, would you consider living there either now or in the future?

Definitely no	84
Probably no	219
Not sure	227
Probably yes	126
Definitely yes	67
Total	723
Missing	127
Total	850

Survey fielded November 7 - February 28, 2025

**Table 14.** How much do you support or oppose the following types of housing in your community?

	Larger apartment buildings	Smaller apartment buildings	Duplex/triplex	Townhouses	Smaller single- family home	Senior citizen housing	Mobile	Accessory Dwelling Units
	%	%	%	%	%	%	%	%
Strongly Oppose	10.4	5.0	3.4	3.9	1.4	1.7	8.4	4.0
Oppose	13.3	7.0	3.8	4.6	0.7	1.2	21.4	4.5
Neutral	36.8	31.0	29.6	32.9	15.5	22.6	41.7	33.9
Support	28.9	41.7	44.5	40.4	45.0	44.5	21.8	38.9
Strongly Support	10.7	15.2	18.6	18.2	37.4	30.1	6.7	19.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Mean	3.16	3.55	3.71	3.64	4.16	4.00	2.97	3.68
Median	3.00	4.00	4.00	4.00	4.00	4.00	3.00	4.00
Mode	3	4	4	4	4	4	3	4
Std. Deviation	1.113	0.998	0.928	0.960	0.809	0.853	1.018	0.941
Missing	119	135	120	132	121	128	121	122
Total	850	850	850	850	850	850	850	850

1=Strongly oppose; 5=Strongly support; Fielded November 7 - February 28, 2025

**Table 15.** In your opinion, are there a sufficient number of acceptable quality options in your community for the following?

	Renters, in general %	Renters with children %	Senior citizens %	People with lower income %	People with disabilities %	First time home buyers %
Definitely not	39.6	38.5	24.1	37.4	29.1	34.5
Probably not	33.5	31.4	33.5	34.8	34.1	33.7
Not sure	17.5	21.3	28.7	16.7	26.9	19.8
Probably yes	6.2	5.5	10.8	5.7	6.9	8.4
Definitely yes	3.2	3.3	2.9	5.4	3.0	3.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Mean	2.00	2.04	2.35	2.07	2.21	2.13
Median	2.00	2.00	2.00	2.00	2.00	2.00
Mode	1	1	2	1	2	1
Std. Deviation	1.052	1.057	1.049	1.118	1.033	1.090
Missing	125	126	125	126	125	126
Total	850	850	850	850	850	850

1=Definitely not; 5= Definitely yes; Fielded November 7 - February 28, 2025

**Table 16.** How much do you agree or disagree with the following statements?

	The cost of housing will make it too expensive for me to remain here.	I am worried that my friends and family cannot afford housing in my community.	I am worried that short-term vacation rentals have made it more difficult for people to buy homes in Vernon County	Young people who grew up in Vernon County should be able to live here after they complete job training or a job, if they choose to do so.	People who work in Vernon County should be able to live here, if they choose to do so.
	%	%	%	%	%
Strongly disagree	9.0	3.1	3.7	0.6	0.6
Disagree	30.3	11.5	10.5	1.0	0.4
Neutral/No opinion	36.1	26.8	34.7	5.6	3.2
Agree	14.0	38.7	23.0	44.9	44.0
Strongly Agree	10.7	19.9	28.0	48.1	51.8
Total	100.0	100.0	100.0	100.0	100.0
Mean	2.87	3.61	3.61	4.39	4.46
Median	3.00	4.00	4.00	4.00	5.00
Mode	3	4	3	5	5
Std. Deviation	1.101	1.026	1.111	0.689	0.636
Missing	127	131	129	130	130
Total	850	850	850	850	850

1=Strongly disagree; 5= Strongly agree; Fielded November 7 - February 28, 2025

**Table 17.** It is likely that I will need to move from my current residence as I age

	%
Disagree Strongly	8.9
Disagree	20.6
Neutral	24.9
Agree	31.7
Agree Strongly	13.8
Total	100.0
Mean	3.21
Median	3.00
Mode	4
Std. Deviation	1.180
Missing	99
Total	850

**Table 18.** Respondent Demographics

Age Average (Std. Dev.)	49.8 (15.3)
Gender Female	72.3%
Children Under 18	43.2%
Employed or looking	65.1%
Self employed	8.1%
Retired	15.4%
Homemaker	3.6%
Student	0.6%
Other	1.9%
Work from home some of the time	31.8%
Work from home all of the time	11.1%
Live and work in county	75.8%
Live in county but work elsewhere	17.7%
Live elsewhere but work in county	6.5%
Less than \$25,000	6.2%
\$25,000-\$49,999	12.8%
\$50,000-\$74,999	14.2%
\$75,000-\$99,999	14.1%
\$100,000-\$124,999	11.8%
\$125,000-\$149,999	7.3%
\$150,000 or more	10.0%
Prefer not to say	4.5%

n=850; Fielded November 7 - February 28, 2025

**Table 19.** Geographic Distribution of Respondents

	%
<b>School District</b>	
Viroqua Area School District	31.9
Westby Area School District	18.2
Hillsboro School District	6.9
LaFarge School District	4.2
De Soto Area School District	6.5
Kickapoo Area School District	3.4
Norwalk-Ontario-Wilton School District	.6

**Table 20.** Respondent Geographic Distribution

	Count	%
<b>Townships</b>		
Bergen	15	2.1
Christiana	24	3.3
Clinton	4	.6
Coon	20	2.8
Forest	9	1.2
Franklin	31	4.3
Genoa	14	1.9
Greenwood	5	.7
Hamburg	4	.6
Harmony	14	1.9
Hillsboro*	1	.1
Jefferson	33	4.6
Kickapoo	7	1.0
Liberty	11	1.5
Stark	15	2.1
Sterling	6	.8
Union	6	.8
Viroqua*	18	2.5
Webster	11	1.5
Wheatland	13	1.8
Whitestown	6	.8
<b>Villages</b>		
Chaseburg	2	.3
Coon Valley	10	1.4
De Soto	10	1.4
Genoa	2	.3
La Farge	23	3.2
Ontario	4	.6
Readstown	7	1.0
Stoddard	13	1.8
<b>Cities</b>		
Hillsboro	52	7.2
Viroqua*	228	31.4
Westby	107	14.8
Total Responses	725	100.0%
Missing or Not in County	125	
Total	850	

*\*When city or village were omitted for Viroqua or Hillsboro, respondents were assigned to City.*

*n=850; Fielded November 7 - February 28, 2025*

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Community Economic Development  
DIVISION OF EXTENSION  
UNIVERSITY OF WISCONSIN-MADISON

# Vernon County Housing Task Force Community Conversation Results Spring 2025

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## Hillsboro: March 21, 2025

**Expected Growth:** Hillsboro anticipates the addition of 36–46 housing units over the next four years, driven in part by a Habitat for Humanity project that will add 10 single-family homes and potentially house 30 new residents. Land O’Lakes is also planning to expand operations, which could bring more jobs and population growth. The city is exploring partnerships with UW–Madison to attract professionals to rural areas through incentive programs.

**Safe, Affordable & Adequate Housing:** There is a clear shortage of senior housing, and many residents are reluctant to move due to economic uncertainty. Much of the existing housing is not ADA-compliant or considered safe, and waitlists for multifamily units are long. First-time homebuyers face challenges due to a lack of suitable housing stock, with many available homes being fixer-uppers that do not qualify for FHA loans.

**Barriers to Housing Development:** High housing prices—even for homes needing repairs—are a major concern, with realtors contributing to inflated costs. Rental rates are also high, often consuming 50% of residents’ income, making it difficult to save for homeownership. Infrastructure limitations, lack of intergovernmental coordination, and socio-economic challenges like childcare and limited professional services further complicate development. Cultural identity, such as the area’s Czech heritage, also influences housing preferences and availability.

**Draws to the Area:** Despite the challenges, Hillsboro offers appealing amenities including a full-service hospital with a helipad, parks, a grocery store, and a strong sense of community. The area’s Czech heritage, natural beauty, and growing industries make it attractive to newcomers.

**Housing Types:** There is strong interest in multifamily housing and other “missing middle” options like cottage-style homes and 4-plexes. The community is also curious about accessory dwelling units (ADUs), though current zoning laws do not permit them.

**Real Estate/Developer Insights:** Developers are deterred by high infrastructure costs and limited funding options. Most lots are around 0.25 acres and often include alley access, but this has not been enough to attract significant development interest.

**Affordability (“little a” vs. “Big A”):** Attendees questioned what qualifies as “affordable.” Average rents hover around \$1,200, while mortgages average \$875—neither of which aligns with affordability standards. Development of anything beyond duplexes introduces costly requirements, such as sprinkler systems for 4-plexes, which can cost \$45K–\$60K.

**Airbnb/VRBO:** Hillsboro has proactively implemented an ordinance to regulate short-term rentals, making it one of the first in Vernon County to do so.

**Workforce Development:** The area sees a substantial number of commuters and has a large Amish population not reflected in workforce data. The local hospital is expanding and expects employment growth, though no specific figures were provided.

## Westby: March 26, 2025

**Expected Growth:** Westby is planning for growth through a partnership between the City and Bethel Home and Services, which will result in 18 new senior duplexes priced around \$250,000 each. These units will operate under a life lease model with annual maintenance fees. Additionally, the Stenslien Hills development has recently added duplexes, and single-family lots are still available for purchase.

**Safe, Affordable & Adequate Housing:** Participants emphasized that much of the housing stock in Westby and Vernon County is aging and in need of repair, making it difficult for first-time buyers to find homes that qualify as safe or affordable. Many homes require significant rehabilitation, and transitional housing options for those experiencing homelessness are nearly nonexistent.

**Barriers to Housing Development:** The group discussed the need for creative solutions to attract developers, noting that infrastructure costs often fall on developers, which inflates home prices. Rental rates are high, and homes priced around \$250,000 are scarce. With 60% of homes built before the 1960s and only a small percentage built after 2000, insurance is harder to obtain and more expensive. Limited financial programs and stagnant wages further complicate access to housing.

**Draws to the Area:** Westby benefits from strong fiber optic internet, scenic landscapes, and a reputation for good schools. The area is considered affordable compared to other parts of the state and offers a rural lifestyle with access to healthcare and nearby urban amenities. The family-friendly atmosphere and abundance of recreational activities also make it appealing.

**Housing Types:** There is a strong need for senior housing to allow older residents to downsize and free up single-family homes. Starter homes and multifamily housing are also in demand, but availability is limited. The community expressed interest in ADUs, tiny homes, and cooperative living models, especially housing for entry-level workers.

**Real Estate/Developer Insights:** Competition for quality housing is intense, and first-time buyers are often encouraged to pursue conventional loans to improve their chances. This reflects the limited availability and high demand for move-in-ready homes.

**Affordability ("little a" vs. "Big A"):** New duplexes in the Stenslien Hills development are rented for around \$2,000 per month, which is higher than the community would prefer. Average rents range from \$1,200 to \$1,500, with tenants now expected to cover all utilities. Mortgage rates have also increased significantly since the pandemic, making the transition from renting to owning more difficult.

**Airbnb/VRBO:** Short-term rentals are seen as a growing concern, with starter homes being purchased by out-of-county or out-of-state buyers and converted into vacation rentals. The lack of updated zoning ordinances and limited room tax collection make it difficult for communities to manage this trend effectively.

**Workforce Development:** There is a clear need for workforce housing and better-paying jobs. Employers in the factory sectors, among other industries, struggle to recruit due to wages that do not align with local housing costs. The county faces challenges in attracting and retaining professionals across various industries.

## La Farge (Kickapoo and Ontario area): April 2, 2025

**Expected Growth:** Ontario is seeing some growth with 11 new homes under development, initiated in October 2024. These lots, located in a TIF District, were sold at highly subsidized rates— \$1 for the first six and \$1,000 for the remaining five—and must be developed within 12 months with a minimum size of 1,300 sq. ft. Additionally, a 12-unit apartment building opened in June 2024, offering a mix of low-to-moderate income and market-rate rentals. In contrast, La Farge and the broader Kickapoo area have limited potential for expansive growth but may benefit from increased housing density.

**Safe, Affordable & Adequate Housing:** The group agreed that affordable and safe housing is scarce. Homes built after 1980 are considered “newer,” but even these often require significant repairs before they are move-in ready. While some are in better condition, they are typically priced out of reach. In Ontario, limited housing stock leads to high competition, often pushing sale prices above listing prices due to multiple offers.

**Barriers to Housing Development:** The most pressing issue is the lack of available rental housing. This rural area faces multiple challenges, including limited job opportunities, inadequate transportation, and low wages. Homes often change hands through word-of-mouth, bypassing the open market and making it harder for service organizations to assist those in need. Infrastructure is unreliable, with utilities and internet access depending heavily on specific carriers. Additionally, many property owners seem unwilling to sell or rent out vacant lots or storefronts, which can further stall development. This could be that they are unaware of opportunities such as mixed-use housing which features business or office space on the main level with the housing above (apartments/condos). The phrase “small town wages with big city prices” was used to describe the economic mismatch. Homelessness is also a growing concern, exacerbated by the lack of comprehensive planning in surrounding communities.

**Draws to the Area:** People are drawn to the region for its slower pace of life, lower cost of living compared to urban centers, strong sense of community, and natural beauty. Some are returning to the area to care for aging family members or to settle down after time away.

**Housing Types:** There is strong interest in creative and alternative housing options, such as tiny homes (both mobile and permanent), solar-powered dwellings, and other missing middle housing types. While towns currently have the ability to build these, there is a desire for villages to gain similar flexibility. Infill development for single-family homes is also seen as a priority.

**Real Estate/Developer Insights:** Developers are willing to consider projects in the area, but only if the opportunity is financially viable. Ontario was fortunate to attract a developer for the recent 12-unit apartment project, but many of the barriers discussed—such as infrastructure and market limitations—make it difficult for developers to commit to similar projects elsewhere in the region.

**Affordability (“little a” vs. “Big A”):** Rental rates range from \$700 to \$1,200 per month, while mortgages typically fall between \$800 and \$1,000. Many residents spend over 60% of their income on housing, pushing them into poverty and increasing reliance on government assistance. There is a clear need to reduce rents, raise wages, and create sustainable housing options that align with local incomes.

**Airbnb/VRBO:** Short-term rentals are seen as part of the housing availability and affordability problem, though not the sole cause. While these units exist in the area, they do not consistently attract enough visitors to justify their impact on the housing market. There are currently no ordinances or room taxes in place to regulate or benefit from these rentals.

**Workforce Development:** The Kickapoo Forest School, a public charter school, employs many staff and serves families who would prefer to live locally but are forced to commute due to the lack of available housing. This housing shortage is contributing to workforce stagnation and making it harder for employers to recruit and retain staff.

## Viroqua: April 10, 2025

**Expected Growth:** It was noted by the attendees that there has been an influx of out-of-state migration from places like California, Chicago, Twin Cities, and several other states. Larger metro area residents that are looking to downsize or relocate to the county to come back (boomerang effect) to settle down or start families here. Environmental migration and moving to avoid high crime areas in other states, larger metros, or other counties was also noted by the group in addition to younger populations moving to the area (25+ years old).

**Safe, Affordable & Adequate Housing:** Group consensus believes that approximately 25% of all homes in the area are truly safe, adequate, and/or affordable. Reasons for this conclusion include poor and aging homes and rental properties, leaky basements and deteriorating foundations, mold and radon issues, asbestos, flooring and subbase issues, drafty windows and doors/sealing inadequacies, inability of many residents to keep up with maintenance demands and pay other necessary costs associated with homeownership or rental care, along with unsafe wells/well water, and outdated wiring in many of the 1800s farmhouses.

**Barriers to Housing Development:** Some barriers discussed by the participants to housing development and current housing stock needs that are missing were issues with lack of or deterioration of infrastructure, lack of amenities, lack of transportation options and their affordability, 3<sup>rd</sup> spaces or common spaces for all persons, strategic and comprehensive planning, outdated zoning ordinances or lack of zoning, general cost of housing in all types like senior and rentals/multi-family due to income/wages being lower than state and national averages, environmental migration causing more pressure on low-to-no housing stock options, clear gaps in pathways to homeownership or rentals, low ability to downsize or age-in-place, and lack of childcare opportunities seem to be key factors. Additional barriers discussed were pipeline for building trades as many in those occupations are nearing retirement age as well as lack of education surrounding all the aforementioned key factors.

**Draws to the Area:** There are a lot of different cultures here and there is always something to do in the area.

**Housing Types:** Consensus around current housing stock was defined as aging and mostly homes built after WWII or 1800s farm homes. Additionally, many of these homes are 2-stories and are not fit for senior type housing, nor are many truly move-in ready. These homes do not meet the income needs of the majority of residents in Vernon County. Smaller homes or ones that would be deemed as “single-family starter homes” are being turned into Air BnBs/VRBOs. Also, there is some senior housing being developed by organizations within the county; however, overall, the expectations for what housing should be in the county does not match the current housing stock.

The group also discussed housing types that are currently hard to find or are non-existent and should be developed due to the needs of the communities. These types of housing were senior, micro/tiny housing/smaller homes of 1,000 sq. ft. or less, starter homes, multi-family /single-family rentals, ADA compliant units/homes, condos – for rent and to buy, specified low-income housing, and temporary or transitional housing to meet homeless needs.

**Real Estate/Developer Insights:** In terms of housing developments, there is movement from a leading organization in the area to build senior housing single-family homes in Westby and Viroqua. Another project that is set to be completed in late 2025, offering multi-family housing in the form of 63 low-to-moderate income

apartments in downtown Viroqua with mixed-use space below including a childcare facility and two retail shops. Future grounds in the county have been established for housing projects and will likely have four or more developers building mixed-use housing and various forms of housing, but the focus is on developing infrastructure right now.

**Affordability (little "a" vs Big "A"):** The discussion focused on the need for both little "a" and Big "A" housing which refers to, "Big 'A' affordable housing is housing that is made affordable through subsidies or other formal programs, while little 'a' affordable housing is various housing types within a certain percentage of a household's income that does not need subsidies like single-family homes". It was noted that it is difficult to access Section 8 housing in the area due to supply vs demand. There is less supply and more demand. Also, it was stated that the housing authorities, or some of them, may own land that is not currently being developed but could be. Overall, the consensus was to work to bring down the sale price point for smaller, more attainable "starter" homes, accessory dwelling units could also be a solution to this for some residents/families, and the utilization of the little 'a' concept was suggested as the biggest need in the county right now. This means having affordable mortgage payments under \$1,000 or homes priced at \$300,000 or less for sale.

**Airbnb/VRBO:** The Vernon County Health Department confirmed there are currently 137 licensed units throughout the area, but there are likely many more that are not licensed or have not been accounted for yet. Discussion led to how prices of short-term rentals may be driving up long-term rentals, there was no believed investment to the community in which the short-term rental(s) is located as well as not enough economic development due to passive ownership. Zoning ordinances could help change or reduce challenges associated with short-term rentals as well as help reduce harm that school districts feel when these short-term rentals are in their districts as it creates an imbalance in their overall numbers, which creates larger issues for funding in the long run.

**Workforce Development:** There are business parks with lots available for development in a couple of the municipalities in Vernon County, as well as some business expansions happening throughout the area. There is an attraction for remote work due to the level of fiber optics that is already available in the county, but some policies may provide these workers with barriers to keeping them in the communities. A few companies are being proactive about housing developments in some communities in Vernon County, especially in the Viola area.

## De Soto: April 15, 2025

**Expected Growth** - Overall, consensus showed there is an increase in retirees and that made the attendees feel they are becoming NORCs (naturally occurring retirement communities). There is also an increase in seasonal residents and workers. While this helps the population it does not keep it in total growth as these types of seasonal residents do not count towards the greater census numbers however beneficial their brief assistance with the local economies may be.

**Safe, Affordable & Adequate Housing:** It was noted there are plenty of blighted properties throughout the area, even with some being occupied, though it is likely not truly livable. However, the larger consideration was given to the fact that approximately 80 percent of housing stock is safe, with 20 percent being unsafe and inadequate. Many townships lack ordinances to enforce these blighted properties. Again, housing was considered not affordable due to the offset of Air BnBs/VRBOs, and the amount of high-ticket price homes being developed for second homes or from people moving to the area with more disposable income.

**Barriers to Housing Development:** By and large, there are many barriers that are currently keeping housing development at bay in this part of Vernon County and can also be seen in other parts of the county as well. To note some of the key barriers are sanitary district needs expansion and repairs, school district enrollment is declining, and these communities are quickly turning into bedroom and NORCs (naturally occurring retirement communities). Other barriers include lack of human capital, income/wage are lower and among some of the lowest in the county, uncertainty around the future of the school district, high competition for available homes, rapid increase in the median sale price of homes, limited amenities such as grocery stores, long commute times which is leading to a workforce exodus, lack of skilled trades workers, childcare issues with limited providers or providers retiring, medical care and other critical economic needs.

**Draws to the Area:** Nice scenic byway, fishing locations, parks and recreation, as well as mom and pop shops. The area is also good for biking, hiking, and other outdoor activities.

**Housing Types:** The attendees detailed current housing stock along with types of housing still needed in the area due to recognized populations in the area along the I35 Scenic Byway (Mississippi River communities and countryside). These were comprised of fishing cottages, limited-to-no 55+ housing, nothing available for sale at or near the \$250,000 price point especially for starter homes, limited-to-no multi-family homes, and many homes occupied in the area are second homes/passive income such as Air BnB or VRBOs/million dollar builds.

**Real Estate/Developer Insights:** There are some areas of development, but they are on private lands and are not considered affordable by attendees' definitions as well as known market rate values. These developments are seen more as luxury and draw many people from out of state.

**Affordability (little "a" vs Big "A"):** It was deemed that the little "a" of affordable housing already exists but may be what is considered a blighted property. There was interest in the "Oscar Mayer Homes" which could consist of 1,000 sq. ft. Cape Cod or Ranch style homes along with multi-family mixed-use housing units that allow for the blend of housing, workforce, public green space, and local culture. In terms of the Big "A" of affordable housing, the group would like to see more emphasis on a series of smaller units of multi-family housing built throughout the area and include specific units targeted for populations 55 and older.

**Airbnb/VRBO:** In the immediate area, there are approximately 30 short-term rentals which is part of the County's larger problem of 137 licensed short-term rentals. There may be some rentals that are in operation but are not licensed. Emphasis was given to the De Soto and Wheatland areas northward to Romance.

**Workforce Development:** There are not a lot of opportunities for workforce development in this area currently. With communities becoming bedroom and stretch commuter, the declining school district enrollments do not help this either as the district is one of the biggest employers for these communities. Other industries that contribute to the current labor force profile are tourism, real estate, agriculture, construction, health care, and services such as gas stations, restaurants, and banks.



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