



CRAWFORD COUNTY HOUSING AND WORKFORCE STUDY

APRIL 2024



SOUTHWESTERN WISCONSIN
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COMMISSION

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Executive Summary

Why Should Communities Invest?

It can be challenging to incentivize developers to build homes in small communities, especially when historically declining populations signify that housing demand has been met for the year 2030. Municipalities need to take initiative and invest in housing to reverse the declining population. Municipal investment will bridge the gap between the cost of development and an affordable sale price or rent, allowing developers to profitably construct new housing. In return, providing new, diverse types of housing will encourage existing residents to remain in their community or incentivize new families to move into the city. The new housing and additional workers and school-aged youth will increase community wealth through increased tax revenue, increased school enrollment, and a better return on investment for existing infrastructure. An initial investment by the municipality can support the school district, local businesses, and the future success of the community.

Key Findings

Supply Shortage

- In 2020, the Crawford County homeowner vacancy rate was healthy (2.3%) and the renter vacancy rate was slightly high (9.2%). Trends since 1980 indicate that demand for both owner-occupied units and rental units has been met.
- Crawford County does not have comprehensive zoning. Floodplain and shoreland zoning guides development in the county.
- Some residents expressed concern about finding suitable replacement housing in the same community. Suitable options include affordable housing, transition housing, or just available housing.
- In quarter two of 2023, U.S. homeowners had 71.1% equity on their homes. In Crawford County, over 1/3 of households have paid off or nearly paid off their mortgage. This could make homeowners less willing to sell their homes and prevent movement within the market.
- In 2020, 15.3% of households in Crawford County were seniors living alone. With the senior population projected to increase, this percentage could rise. This presents an opportunity for more diversity in housing type to free up larger, single-family homes for growing households.
- Some stakeholders expect increased construction in the next ten years, although rising interest rates and a lack of higher paying jobs are expected to slow demand and cause housing prices to gradually decrease.

Affordability Challenges

- There is not enough affordable housing. The demand for affordable housing comes from seniors, and low-to-moderate income families. More units are needed for senior apartments. There is concern that a lack of affordable housing will lead to increased homelessness.
- Median income is not keeping pace with median home value. Home values are rising quickly due to increasing home size, higher interest rates, lack of movement in the housing market, rising construction prices, and labor shortages.
- In Crawford County 22.2% of homeowners and 30.7% of renters are cost burdened. The county needs additional affordable housing options for these residents.
- Families with two incomes, people with higher incomes, middle and upper-level management professionals can afford new single-family housing, if available. Some people with existing homes can afford new homes.

Maintenance Requirements

- Approximately 56.1% of homes were built before 1978, indicating that they may need lead paint remediation.
- Housing affordable to first-time homebuyers is generally older, and therefore tends to have significant maintenance issues. Approximately 25% - 35% of realtors' clients are first time homebuyers.

Workforce Needs

- When unemployment is low, there is a strong demand for workforce housing, which is currently the case in Wisconsin and nationally.
- Between 2013 and 2023, Crawford County experienced large employment decline with 1,162 jobs leaving the county.
- Crawford County is net negative when it comes to commuters, an indicator that regional employment trends impact the county's population and economy.

Summary of Recommendations

1. Increase affordable housing options for new and existing residents. Examples include:
 - a. Explore restrictions on short-term rentals in the county.
 - b. Develop and promote existing local funding for down payment assistance grants, low-interest maintenance loans, etc.
2. Support equitable wealth-building opportunities for residents. Examples include:
 - a. Streamline permitting and promote installation of residential solar.
3. Incentivize development that will sustain economic benefit for the community. Examples include:
 - a. Continue the Crawford County Public Health housing committee with a variety of local stakeholders. Use the interdisciplinary committee to implement and monitor progress toward the recommendations.
 - b. Work with Prosperity Southwest to develop a database of state and federal programs designed to meet gap financing needs.

Introduction

It is no secret that the United States is facing a housing crisis. The nation is in need of millions of units to provide safe and affordable housing for all, and southwest Wisconsin is no exception. High interest rates, increasing rents, and low supply make it difficult for the average resident to find affordable housing, let alone low-income residents. To make matters worse, small homes and alternative housing types are difficult to find despite shrinking household sizes. This general lack of supply and options contributes to limited movement within the housing market. This housing study serves to address a number of housing challenges including limited supply, unaffordable options, and lack of diverse housing types.

Planning Process

In July 2023, Prosperity Southwest Wisconsin (PSW) contracted the Southwestern Wisconsin Regional Planning Commission (SWWRPC) to update the 2018 regional housing studies. The purpose of the studies remains the same – to guide near-term policies for communities, counties, and the region in order to address existing and future housing issues in southwest Wisconsin. This 2024 study updates the demographic, workforce, and housing data from the 2018 study and goes further to analyze each municipal zoning ordinance, provide development case studies, and recommend tangible implementation tools to encourage the development of affordable housing for residents across income brackets (Table 2). The proposed policies and recommendations are those that can be implemented to address issues within the next ten years.

Table 1: Planning Timeline				
	2024			
Tasks:	Mar.	April	May	June
Data Collection				
Housing Demand and Affordability Analysis				
Zoning Ordinance Analysis				
Draft Plan Writing				
Plan reviews				
Plan adoption				

Table 2: Activity Comparison for 2018 and 2024 Housing Plans		
Plan Activity	2018 Plan	2024 Update
Demographic and economic data	✓	✓
Housing and affordability demand	✓	✓
Constructability analysis	✓	✓
Interviews	✓	
Survey of zoning ordinance		✓
Appraiser data on age of housing (when available)		✓
Case studies		✓

Data sources are listed throughout the plan. For data from the Census Bureau, the decennial census was prioritized over the American Community Survey (ACS). The ACS estimates have much larger margins of error for small communities making the decennial census more reliable for the PSW region. However, all census data is lagging from real time effects in communities. Additional data collection strategies can be used to acquire real time, nuanced data directly from residents, landlords, realtors, or other parties of interest.

Outreach

PSW and SWWRPC conducted interviews with housing agencies, lenders, realtors, employers, and developers during the 2018 housing studies (Table 3). These groups had understanding of the local housing markets. Of the eleven residential developers interviewed, five were national, three were regional, and three were local. The developers were approached based on their history of working in the region or having expressed interest in working in the region, and were selected with input and approval from PSW. Based on feedback from PSW, interviews were not conducted in 2024. Many of the findings from the interviews in 2018 remain relevant and were only exacerbated by the COVID-19 pandemic.

Table 3: Interviews Conducted with Housing Agencies, Lenders, Realtors, and Employers in 2018						
	Crawford	Grant	Green	Iowa	Lafayette	Richland
Regional Housing Agencies	4	3	4	1	1	2
Lenders	5	12	10	6	3	9
Realtors	3	9	3	9	3	6
Employers	7	31	9	3	3	12

SWWRPC also collaborated with the PSW housing committee which served as a steering committee for the housing studies, providing insight and feedback on the data and recommendations included. The committee consisted of ten members with roles in local government, regional planning, economic development, housing authorities, and community action agencies.

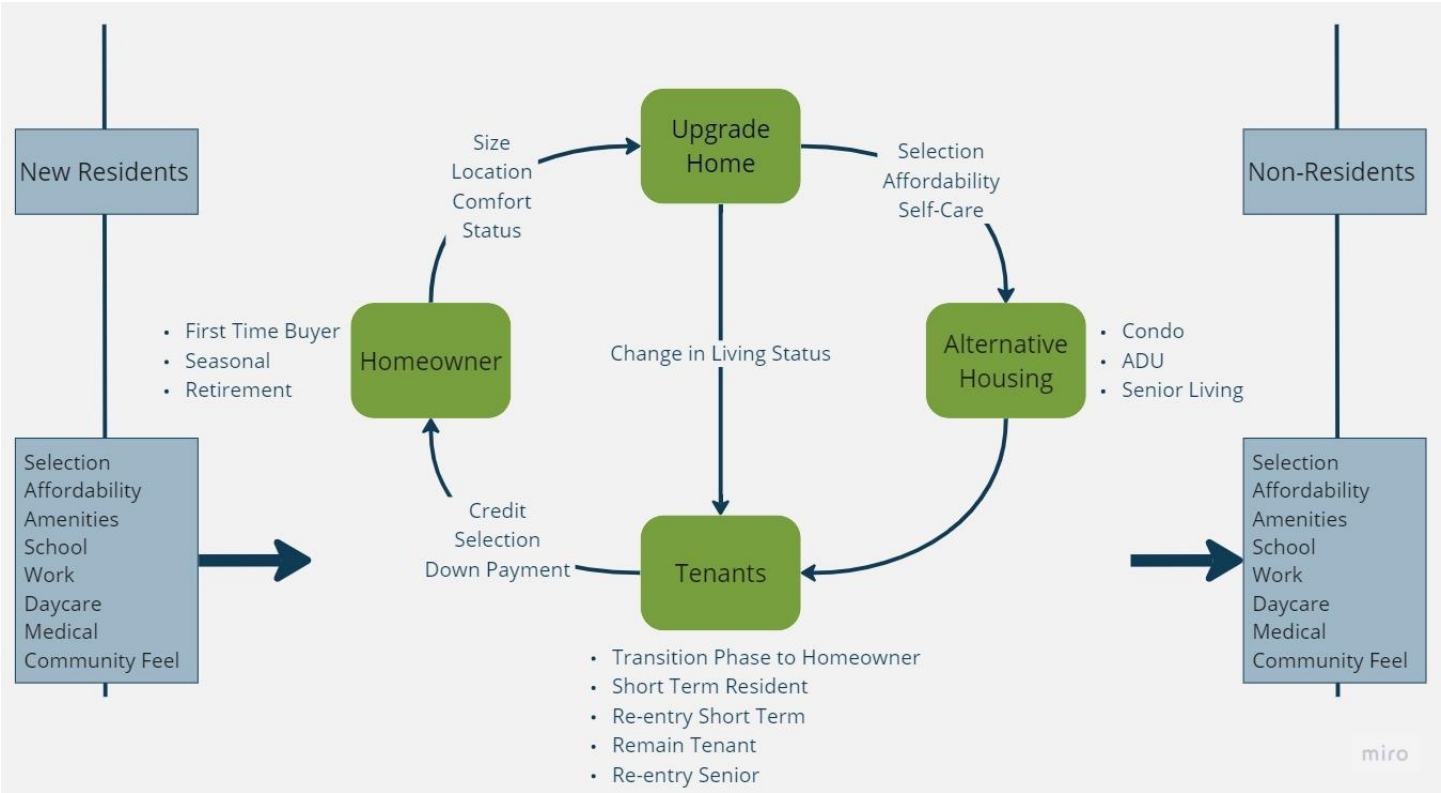
Historic Housing Discrimination

Historically, the initial intent of zoning was to provide orderly development and improve the health, safety, and welfare of the public. Zoning serves to allow sunlight and airflow between village buildings, provides sightlines at street corners, prevents the spread of fire, and keeps industrial uses separate from residential districts. As zoning evolved, it was used more and more as a tool to exclude certain populations from neighborhoods based on race, ethnicity, income, and other factors. For instance, multi-family districts were often used as barriers to shelter single-family housing from more intense commercial or industrial uses. Zoning ordinances were also used to prohibit minority households from living in majority white neighborhoods. While this outright racial segregation in zoning was prohibited in 1917, discrimination also occurred in other institutional processes outside of zoning.ⁱ

Today, negative perceptions of multi-family residents have not gone away, and zoning continues to discriminate in covert ways – through socioeconomic class. Zoning ordinances contribute to larger home sizes and limit the availability and affordability of homes. For example, many communities have five or more residential zones. This limits where each type of housing can be located and often favors larger single-family housing over smaller homes or multi-family housing. It also increases the administrative burden of new home construction without any measurable public benefit. Limited allowable uses and large setbacks or minimum lot sizes also prevent the production of housing that is affordable to middle- and low-income households. Instead, communities should flip the script by acknowledging that a household's selected housing type is based on a number of lifestyle characteristics, not just income. Figure 1 illustrates that while some households may follow a traditional path from renter to first-time buyer to repeat buyer, life changes such as retirement, children moving out, or divorce could cause other households to transition back to multi-family housing or to other housing alternatives. Communities should strive to provide housing options to support the various lifestyles of residents.

Overall, communities in southwest Wisconsin can and should take steps to reduce exclusionary zoning practices in order to increase the supply of affordable housing. Doing so could spur migration to the region and bolster the regional economy.

Figure 1: Housing Choice Flow Chart



Source: Klemme, n.d. ⁱⁱ

Demographics

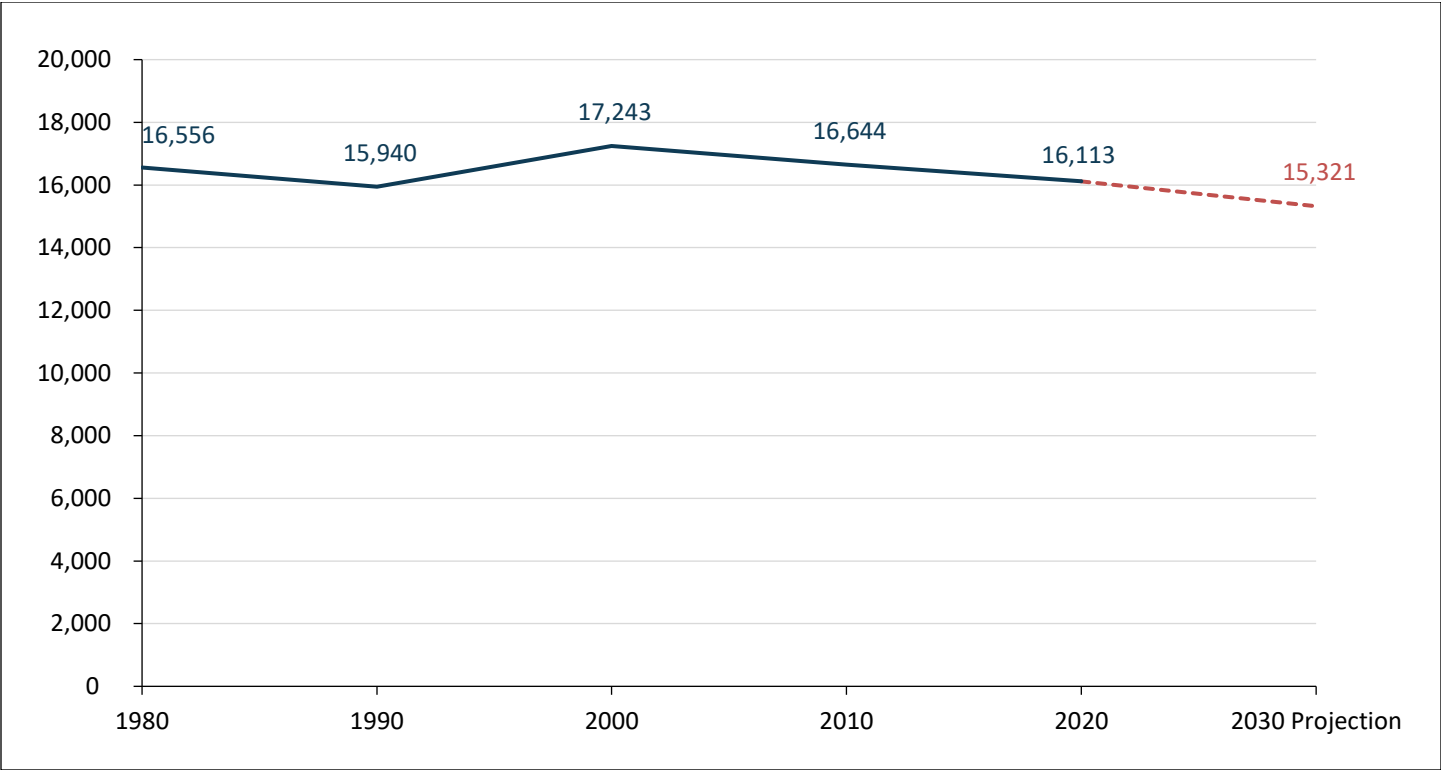
Crawford County is located in southwest Wisconsin, 90 minutes northwest of Madison, directly adjacent to the Iowa border, and one county south of the Minnesota border (Figure 2). Prairie du Chien serves as the county seat. Crawford County is known for its outdoor recreation along and near the Mississippi River as well as festivals such as the Gays Mills Apple Festival.

Figure 2: Location of Crawford County in Wisconsin



The population in the county has been steadily decreasing since 2000, and the trend is projected to continue (Figure 3). In 2020, the county’s population was 16,113. The population is projected to decrease to 15,321 by 2030.

Figure 3: Past, present, and projected population



Source: 1980-2020 Decennial Censuses, SWWRPC projections

Table 4: Total Population Percent Change				
1990	2000	2010	2020	2030
-3.7%	8.2%	-3.5%	-3.2%	-4.9%

Age Cohorts

Crawford County has seen some fluctuation in its age cohorts over time. The youth cohort, under age 20, has decreased slightly from 29.4% of the population in 2000 to 22.7% in 2020. This is expected to continue decreasing to 21.2% by 2030. The working age cohort, age 20 to 64, has also seen some decrease over time from 54.7% of the population in 2000, to 53.3% in 2020. Projections for 2030 show continued decrease to 49.7%. Finally, the senior population, age 65 and over, made up 16% of the population in 2000 and 24% in 2020. Seniors are expected to make up 29.1% of the population in Crawford County in 2030. Figures 4 through 6 show the age cohorts from 2000 to 2020 while Figures 7 through 9 show the projections for the three cohort breakdowns.

Figure 5: 2000 Population

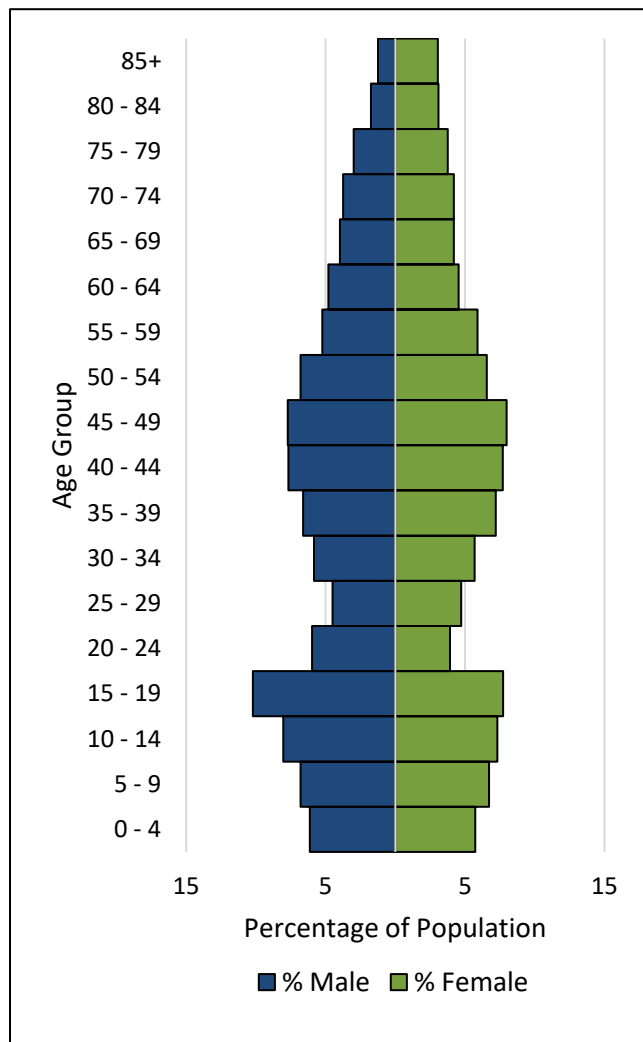


Figure 6: 2010 Population

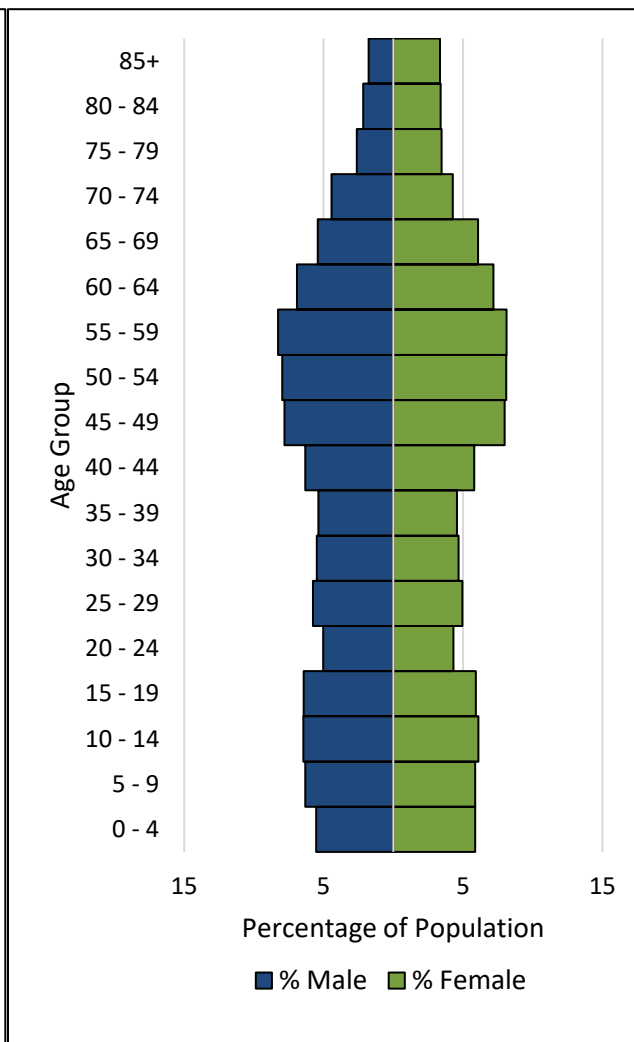
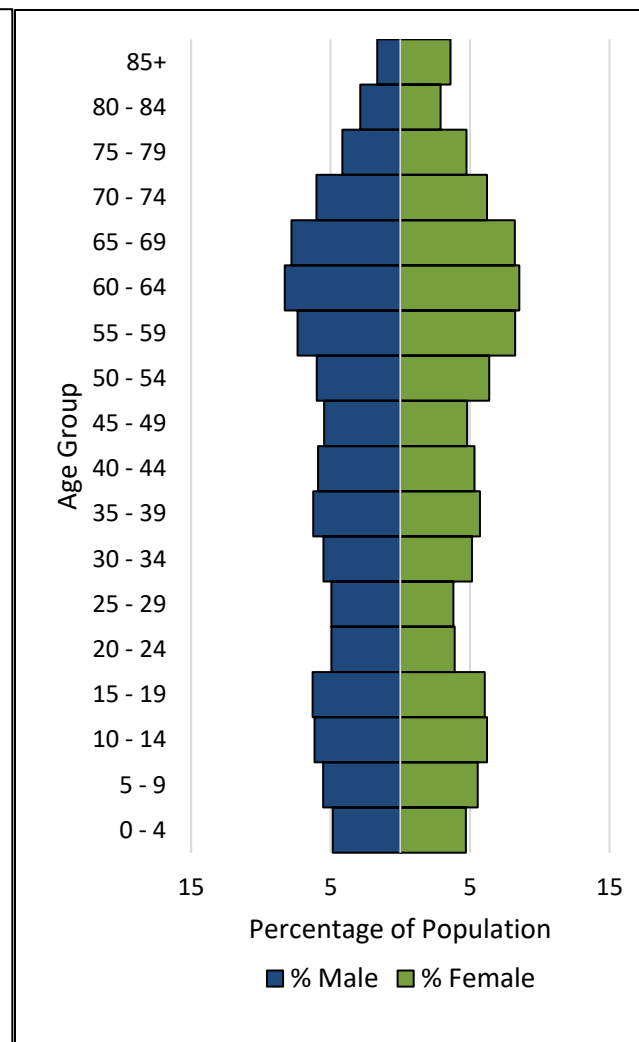
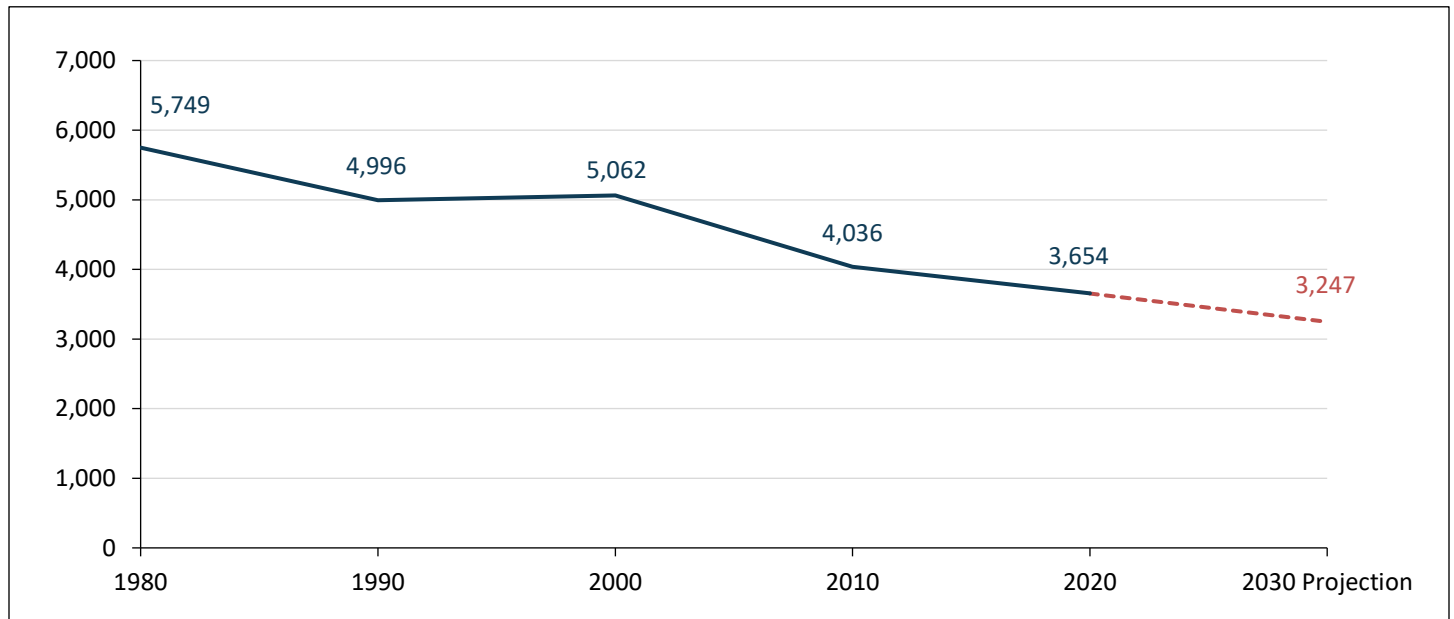


Figure 4: 2020 Population



Source: 2000-2020 Decennial Censuses (Figures 4-6)

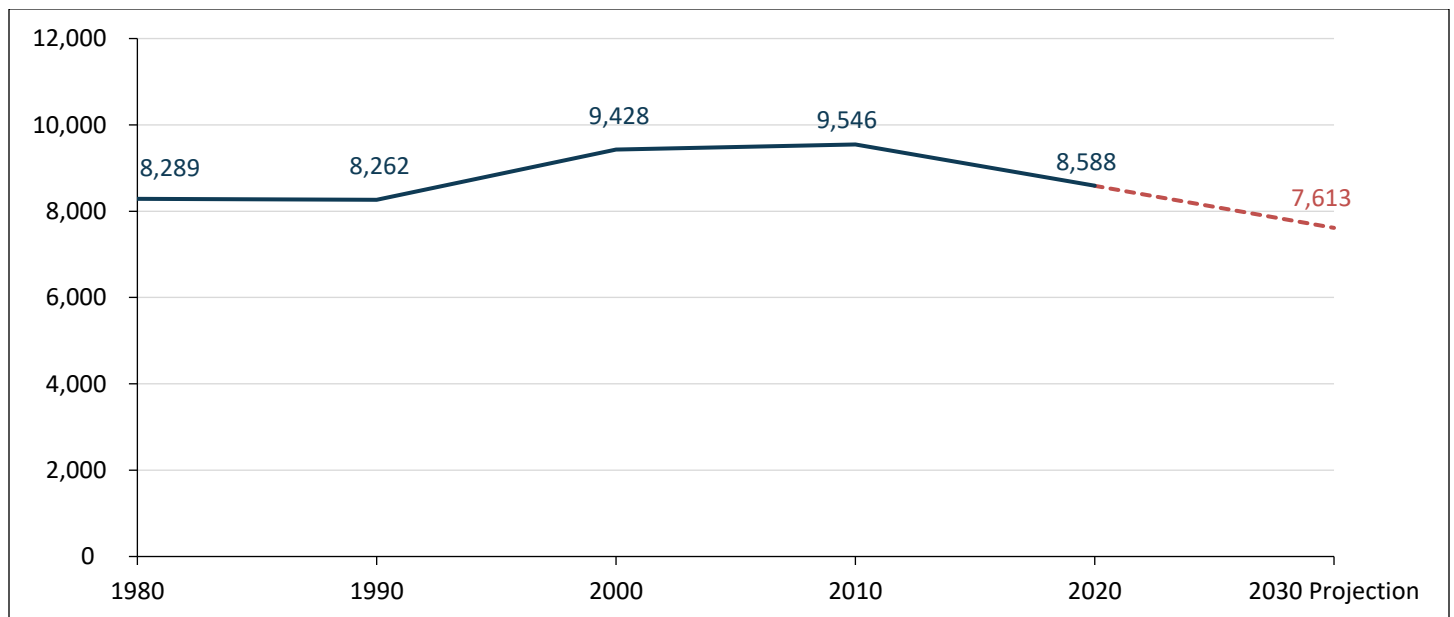
Figure 7: Youth population, under age 20



Source: 1980-2020 Decennial Censuses, SWWRPC projections

Table 5: Youth Population Percent Change				
1990	2000	2010	2020	2030
-13.1%	1.3%	-20.3%	-9.5%	-11.1%

Figure 8: Workforce population, age 20-64

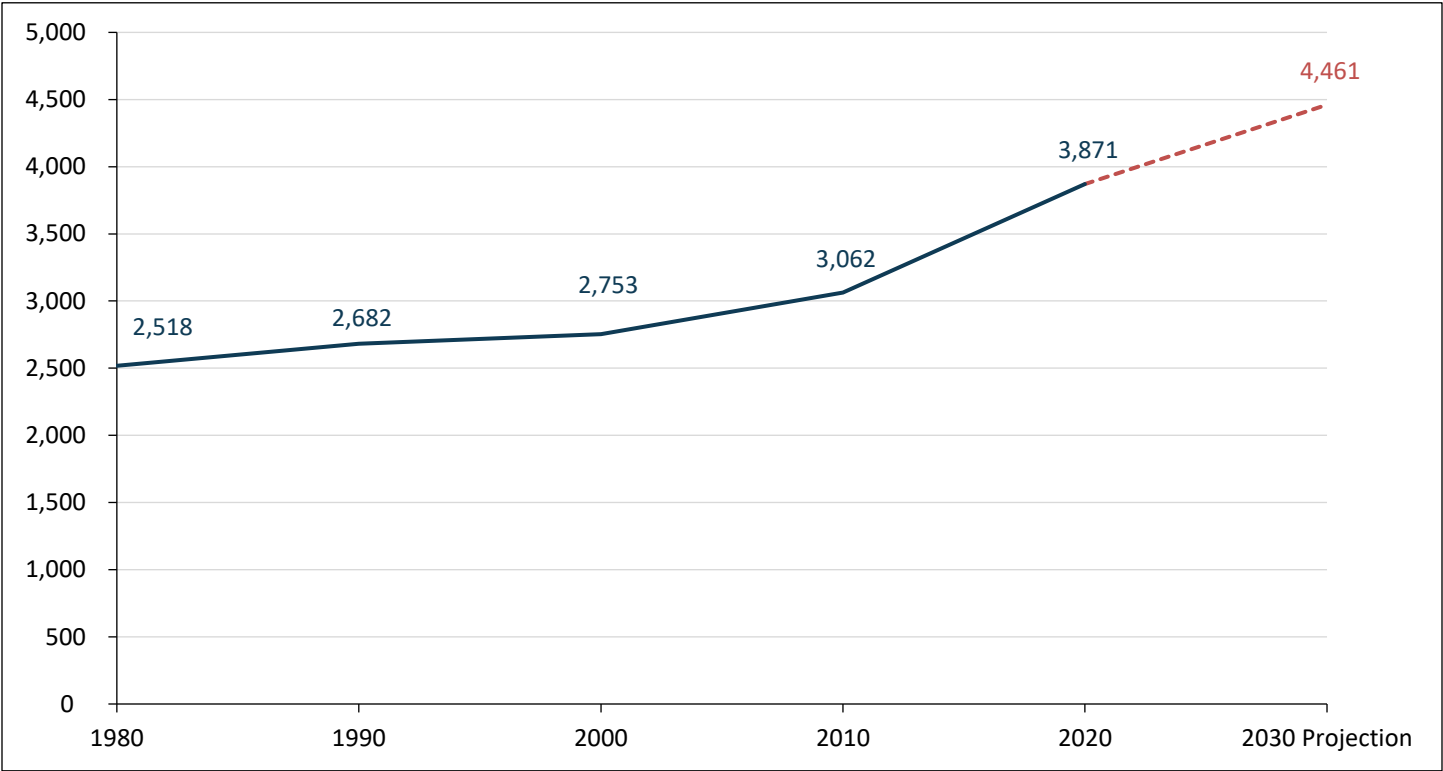


Source: 1980-2020 Decennial Censuses, SWWRPC projections

Table 6: Workforce Population Percent Change				
1990	2000	2010	2020	2030
-0.3%	14.1%	1.3%	-10.0%	-11.3%



Figure 9: Senior population, age 65 and over

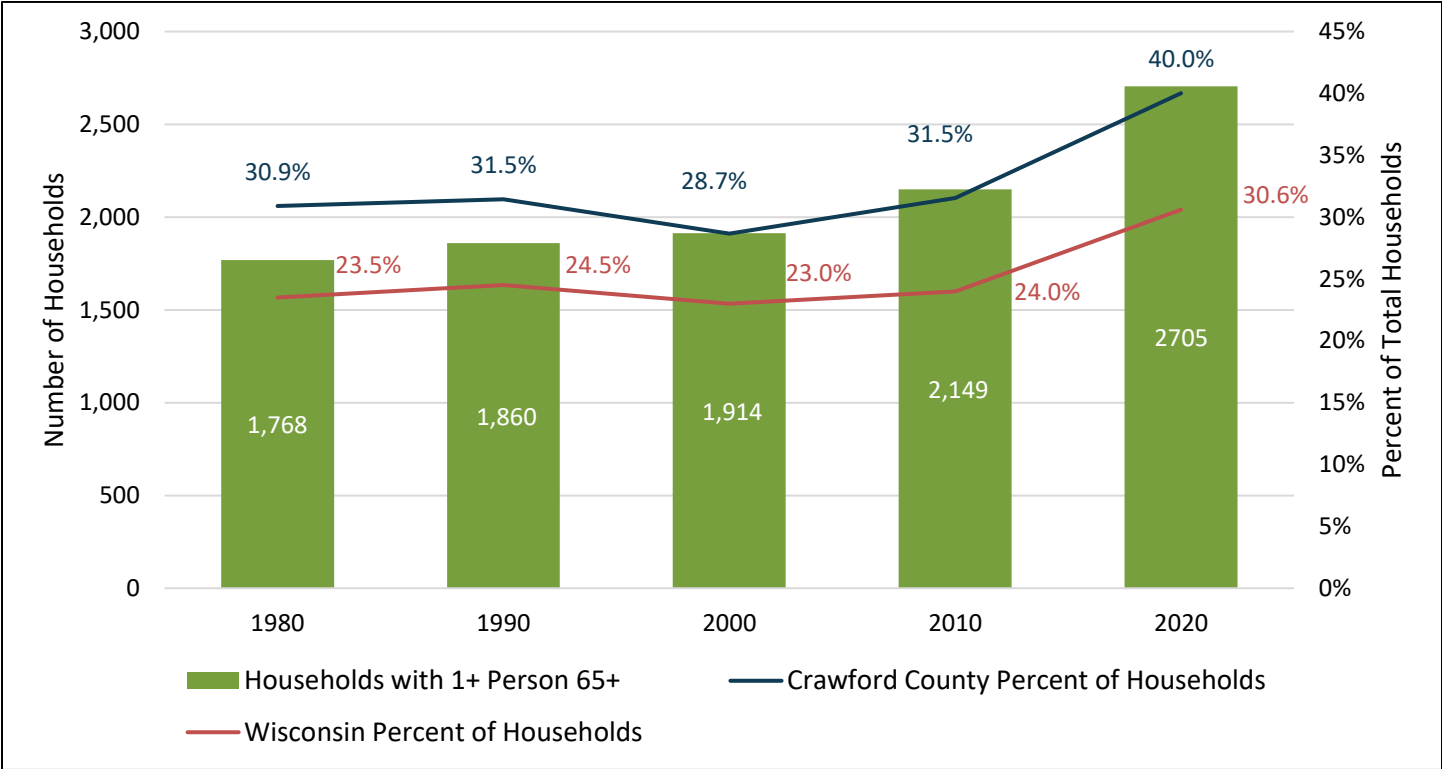


Source: 1980-2020 Decennial Censuses, SWWRPC projections

Table 7: Senior Population Percent Change				
1990	2000	2010	2020	2030
6.5%	2.6%	11.2%	26.4%	15.2%

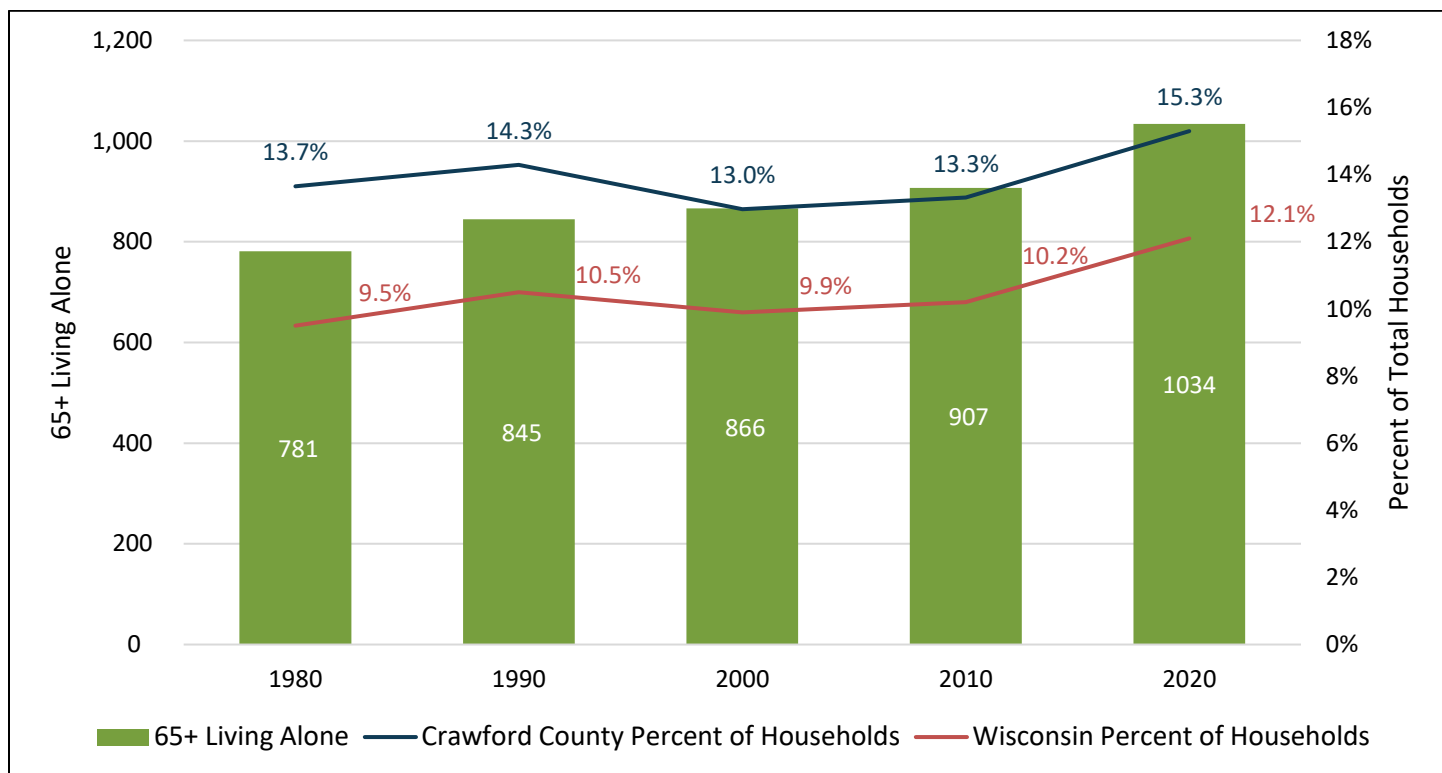
Senior residents play a big role in movement within the housing market. In 2020, 40% of Crawford County households contained an individual over 65 compared to 30.6% for the state of Wisconsin (Figure 10). Additionally, 15.3% of households in Crawford County contained an individual over 65 who lived alone (Figure 11). The state percentage was three percentage points lower at 12.1%. Seniors living alone present opportunities for downsizing or additional need for age-friendly or intergenerational housing. Providing additional housing opportunities for seniors could increase movement in the housing market and free up larger homes for families.

Figure 10: Households with one or more people over 65



Source: 1980-2020 Decennial Censuses

Figure 11: People 65 and over living alone



Source: 1980-2020 Decennial Censuses

Race

The population in Crawford County has become slightly more diverse since 1980 when only 0.4% of residents identified as non-white (Table 8). In 2020, 6.2% of the population identified as nonwhite with the majority of those residents identifying with two or more races.

Table 8: Population by Race					
	1980	1990	2000	2010	2020
White alone	16,486	15,791	16,780	16,080	15,107
Black or African American alone	14	50	233	296	269
American Indian or Alaska Native alone	20	26	37	39	52
Asian alone	18	52	45	63	72
Native Hawaiian/other Pacific Islander alone	-	4	2	3	1
Some other race alone	18	17	29	36	70
Two or more races	-	-	117	127	542

Source: 1980-2020 Decennial Censuses

Workforce

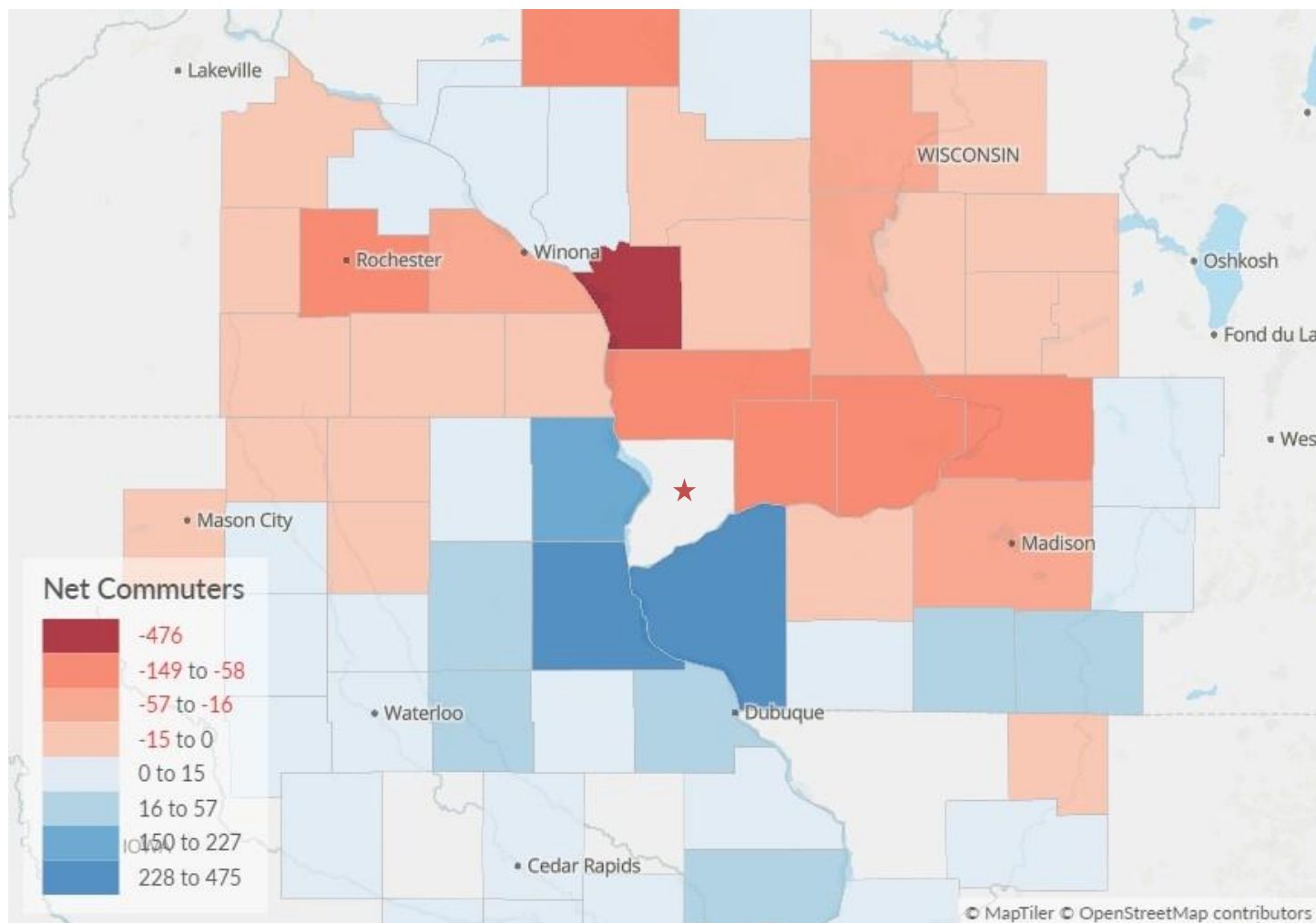
Table 9 identifies the top five employment sectors in Crawford County. Four of the five sectors have relative employment concentrations above the state of Wisconsin indicating that the sectors have a competitive advantage in Crawford County compared to the state as a whole. Overall, Crawford County has employment decline with 1,162 jobs leaving the county from 2013 to 2023. Three of the five top employment sectors saw slight positive job growth in the same ten-year period.

Table 9. Top Employment Sectors (Crawford County)				
Employment Sector (4-digit NAICS code)	2023 Jobs	% Change in Jobs 2013- 2023	% of total employment in Crawford County	% of total employment in Wisconsin
Local Government	482	6%	6.4%	3.8%
Restaurants and Other Eating Places	464	4%	6.2%	5.4%
Other Nonmetallic Mineral Product Manufacturing	426	-25%	5.7%	0.1%
Education and Hospitals	329	1%	4.4%	4.7%
Warehouse Clubs, Supercenters, and Other General Merchandise Retailers	322	-34%	4.3%	1.3%

Source: Lightcast™, 2023

An analysis of county residents and workers in 2023 shows that 3,255 commuters lived in the county but worked outside of the county, and 2,936 commuters worked in the county but lived outside of the county, making the area a net-negative commuter county (Figure 12). This indicates that employment opportunities in the region have an impact on population growth in Crawford County. Many of the outbound commuters traveled to Grant, La Crosse, and Vernon counties for work. The largest number of inbound commuters came from Grant and Vernon counties in Wisconsin and Clayton County in Iowa. In addition, in 2022, 4.6% (320) of county workers worked remotely. This was the lowest percentage of any county in Wisconsin. In comparison, 8.5% of Wisconsin workers were remote. Remote work opportunities could lead to in-migration to communities like Crawford County that have lower cost of living.

Figure 12: Crawford County net commuters



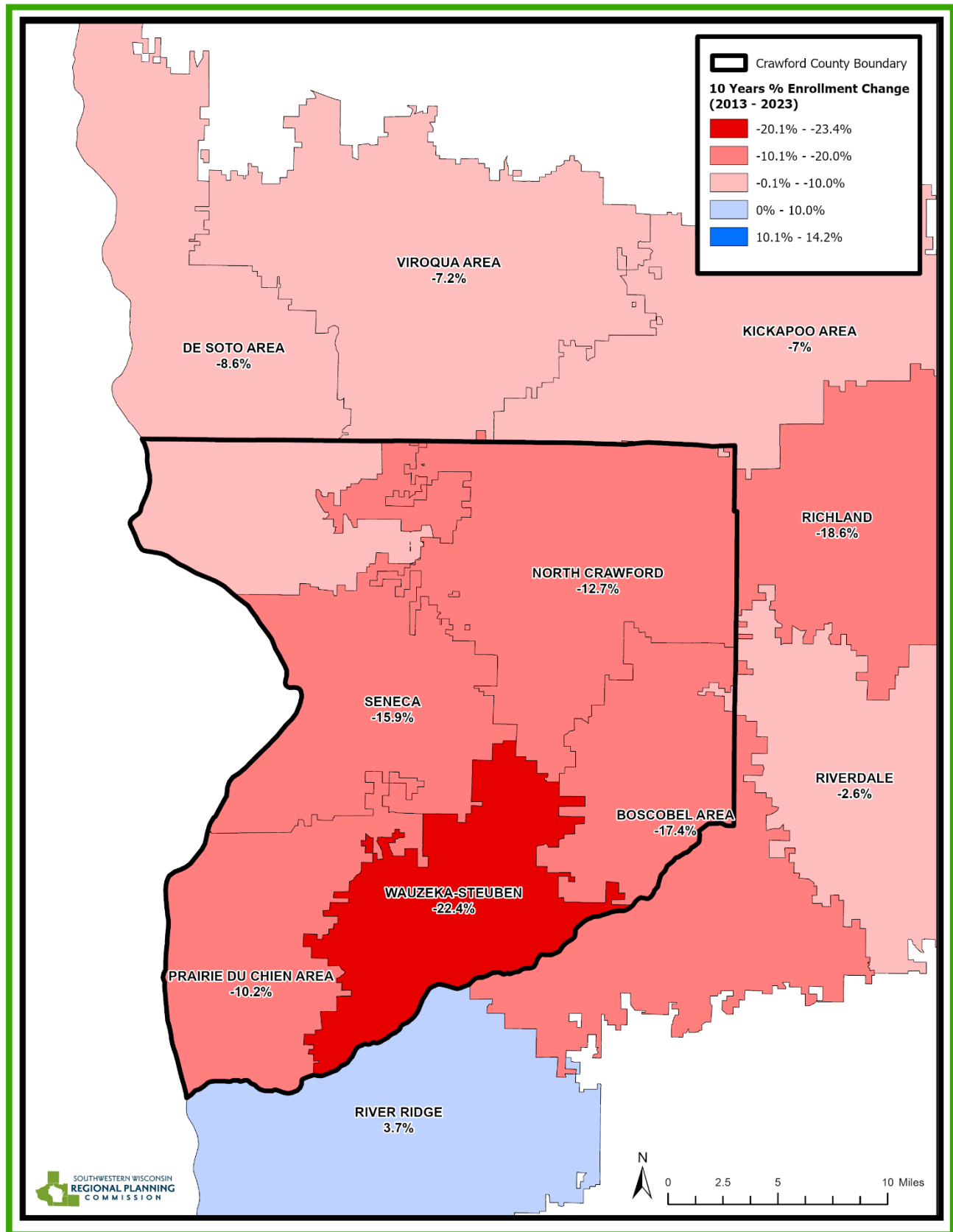
Source: Lightcast™, 2022

School Enrollment

School performance can be a major factor for families choosing to relocate. Poor school performance may deter families from moving to the area while excellent school performance could incentivize a move. From 2013 to 2023, the Crawford County school districts experienced a range of decline, from De Soto's -8.6% to Wauzeka-Steuben's -22.4% (Figure 13). From 2003 to 2023, the decline was even more extreme from -17.8% in De Soto to -28% in North Crawford (Figure 14).

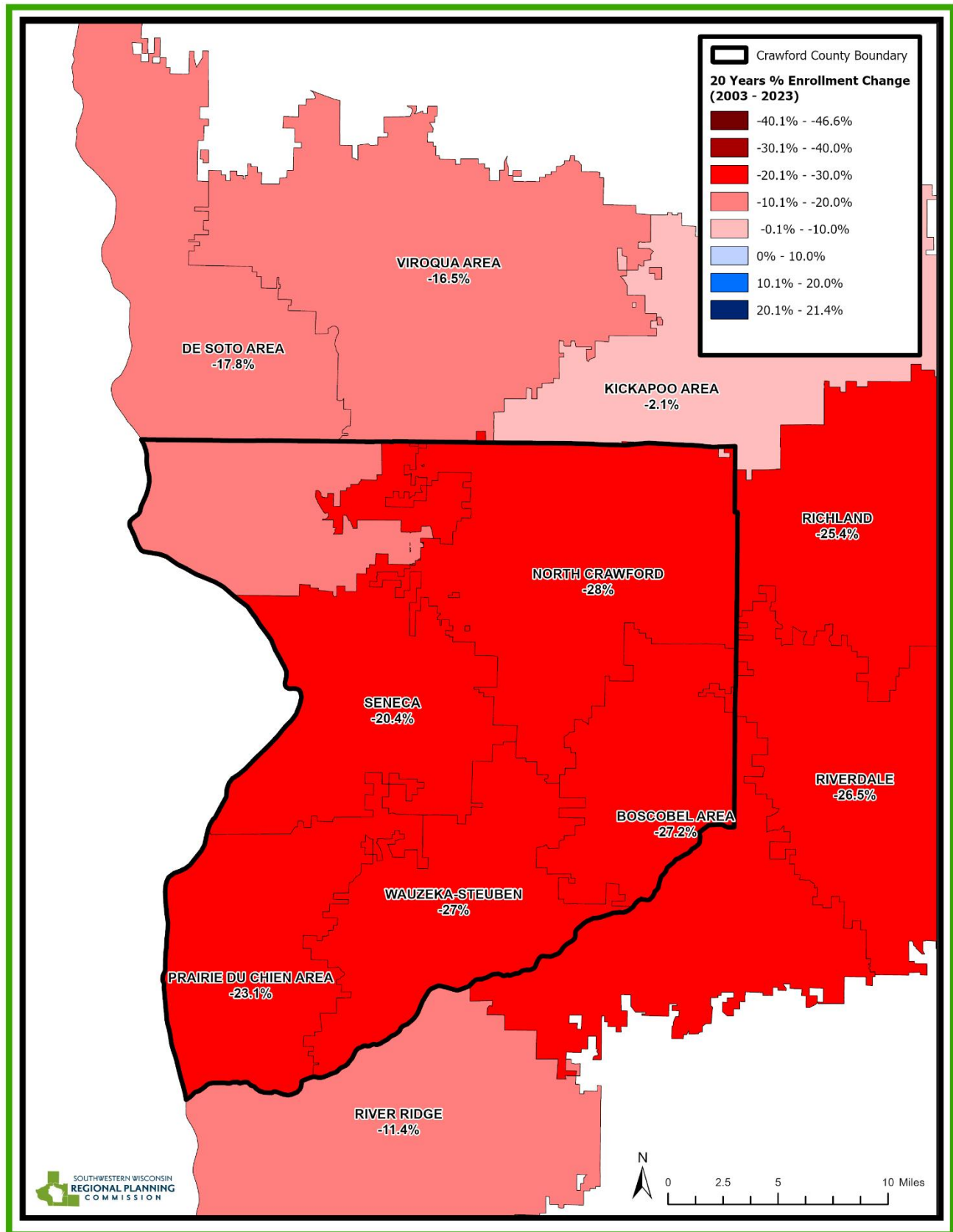
School districts must maintain not only a high rating from DPI, but generally positive enrollment trends to succeed. Schools that meet or exceed expectations from DPI will still struggle to be successful should their enrollment number experience significant decline. The DPI report card can and should be used for workforce attraction efforts, but school districts should also be strong partners, advocating for housing development to maintain enrollment numbers.

Figure 13: Crawford County school enrollment, 10-year percent change



Source: Wisconsin DPI, 2023

Figure 14: Crawford County school enrollment, 20-year percent change



Source: Wisconsin DPI, 2023

Housing Demand

Demand Forecast

The demand forecast in Table 10 estimates future housing demand in 2030 by adding desired vacancy rates, replacement housing, and household projections. A household is an occupied housing unit – either apartment or home. The household projections use the same methodology as the DOA, but apply updated numbers from the 2020 Census.ⁱⁱⁱ A healthy housing market will have a 5% vacancy rate to enable new residents to move into the community. The analysis also adds 0.5% to account for some housing replacement over time for a variety of reasons, such as the age of the structure or unexpected events such as fires. The “No Action” forecast for Crawford County suggests that the county has an excess of 1,911 units for 2030. However, the household projections that are the foundation for the forecast are based on historical population and household trends. The model assumes no change in birth rate, mortality rate, or migration trends. From 2010 to 2020, the state of Wisconsin saw a population increase of 1.04%. During the same time period, Dane County saw an increase of 1.15%. The two additional forecasts in Table 10 assume that Crawford County is able to maintain percent population growth identical to that of the state and Dane County. Equation 2 shows the household projection for the additional forecasts. None of the models are suggesting that the housing stock should be reduced, rather that housing demand will be met should the population continue to decline. On the contrary, municipalities can invest in new, diverse types of housing to counteract population decline and encourage residents to move to or remain in communities.

Table 10: Future Housing Demand Forecast			
	No Action	1.04% Population Increase	1.15% Population Increase
2030 projected number of households	6,522	6,945	6,976
(+) desired vacancy rate of 5%	326	347	349
(+) replacement housing of 0.5%	33	35	35
(=) required number of housing units	6,881	7,327	7,360
(-) available number of units (2020 Census)	8,658	8,658	8,658
(-) units built 2021 & 2022	134	134	134
(=) total housing units to be built before 2030	-1,911*	-1,465	-1,432

Source: SWWRPC Projections, 2020 Decennial Census, 2021-2022 DOA Housing Starts

**This model assumes no change in birth rate, mortality rate, or migration trends. Crawford County has potential to attract new residents beyond the “No Action” model, and the city can attract those residents with new, diverse types of housing. The other two models assume that Crawford County is able to keep pace with:*

- State level percent population increase (1.04%)
- Dane County percent population increase (1.15%)

$$\text{Equation 2} \quad \text{Projected Households (1.04\% \& 1.15\% Increase)} = \frac{(\text{Population in Households}) * 1.0104 \text{ or } 1.0115}{\text{Projected Persons Per Household}}$$

Housing Development Case Studies

A major first step in attracting new residents is a community's willingness to invest in itself through housing incentives or land development. Several communities in southwest Wisconsin invested in developing "shovel ready" housing lots resulting in development of new homes and new residents.

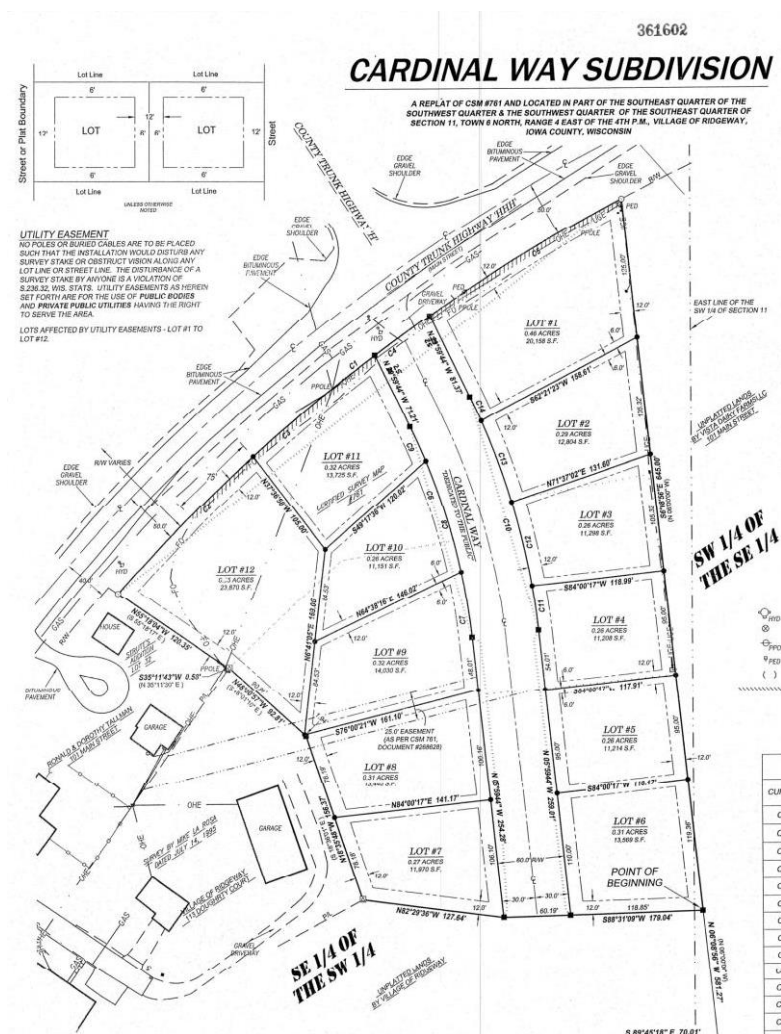
Village of Benton

Starting in 2000, the Village of Benton began investing in the Roling Oaks subdivision. The latest investments included 24 lots in phase 1 of the project. The village invested \$916,697 for the total cost of the development, an average of \$38,196 per lot. In February of 2023, 22 of the 24 lots were sold with 17 homes complete and on the tax roll. The fair market value of the developed homes ranged from \$200,000 to \$362,000 for an average of \$282,088. Each lot added an average of \$5,015 in total tax revenue with \$1,218 per lot going to the village. The final two lots sold in 2023 for a total village revenue of \$204,000 (\$8,500 per lot) or 22.3% of the original investment. It will take the village approximately 24.5 years to recoup the final \$712,697 needed for a full return on investment (ROI). However, factoring in the total community tax revenue, including village and school district tax revenue, the community can recoup the initial investment in 9.5 years. Adding youth to the school district could further decrease the number of years until the village sees a community-wide ROI. For instance, in 2021 six new students lived in Roling Oaks subdivision and attended Benton School District. Due to the state school funding formula, this brought state revenue to the community and reduced the ROI in community wealth to 5.5 years.



Village of Ridgeway

In 2019, the Village of Ridgeway invested in the Cardinal Way subdivision. The total village investment for phase 1 was \$1,203,510 for 22 lots for an average of \$54,705 per lot. In February of 2023, 20 of the 22 lots were sold, and 13 homes were constructed and on the tax roll. The fair market value on the new homes ranged from \$303,000 to \$413,000 for an average of \$348,215. Each lot added an average of \$7,656 in total tax revenue with \$2,800 per lot going to the village. Upon selling the final two lots, the village revenue from the project will be \$730,174 (\$30,000-\$35,000 per lot) or 60% of the original investment. It will take the village approximately 7.6 years to recoup the final \$473,336 needed for full ROI. This does not factor in tax revenue or potential new students going to the school district.



City of Shullsburg

Finally, the City of Shullsburg invested in the new Parkview Subdivision. As of December 2023, the city and its generous donors invested \$1,184,970 for the development of 25 lots; approximately \$47,400 per lot. Of the lots, 19 were designated single-family with six set aside for duplex development. By the end of 2023, 17 lots were sold and 19 units were completed (11 single-family, four duplexes). The existing homes are paying an average of \$5,151 per year in taxes with roughly \$1,545 per lot going to the city. While the Parkview Subdivision was made possible by generous donations, which allowed the city to sell the lots for \$1, the city's tax increment district (TID) and community support for housing also assisted in the growth.

Land Suitability

Table 11 identifies the amount of land suitable for future housing development within municipal boundaries, within extra-territorial zoning (ETZ) boundaries, within existing TIDs, and within half mile TID buffer boundaries. The land suitability analysis identified land that is suitable to future development by identifying the total acreage of all parcels that have low slope, are outside of environmental regulation (floodplains, wetlands, etc.), outside of sensitive lands (conservation lands, archaeological sites, endangered species habitats), and within proximity to existing road infrastructure. Infill lots were included in the analysis by identifying parcels with no improvement value, indicating that no structure was present on the parcel. The analysis shows that there is a large amount of suitable land within municipalities and within TID buffer areas, but significantly less land within existing TIDs. The ETZ contains ample opportunities for development. Municipalities can work with SWWRPC to explore and further refine the lots that are available for future housing development.

Table 11: Land Suitable for Future Housing Development			
Municipal Acres	ETZ Acres	TIF Acres	TIF Buffer Acres
3,676.9	2,468.8	115.8	515.0

Existing Housing Conditions

Comprehensive Plan Housing Goals

The most recent Crawford County comprehensive plan, adopted in 2009, outlines several housing goals and strategies to guide future housing development in the county. This housing study provides further detail on how to implement projects that achieve these goals.

Goal:

1. Maintain and enhance the existing housing stock in Crawford County.
2. Ensure adequate housing (elderly/assisted living) for seniors and disabled residents of Crawford County.
3. Maintain an adequate supply of affordable housing for individuals of all income levels throughout the County.
4. Encourage “efficient housing” to reduce energy, infrastructure, and public/private development/maintenance costs.
5. Locate housing in areas with appropriate infrastructure.
6. Explore unique and diverse housing concepts to meet the needs of county residents.

Strategies:

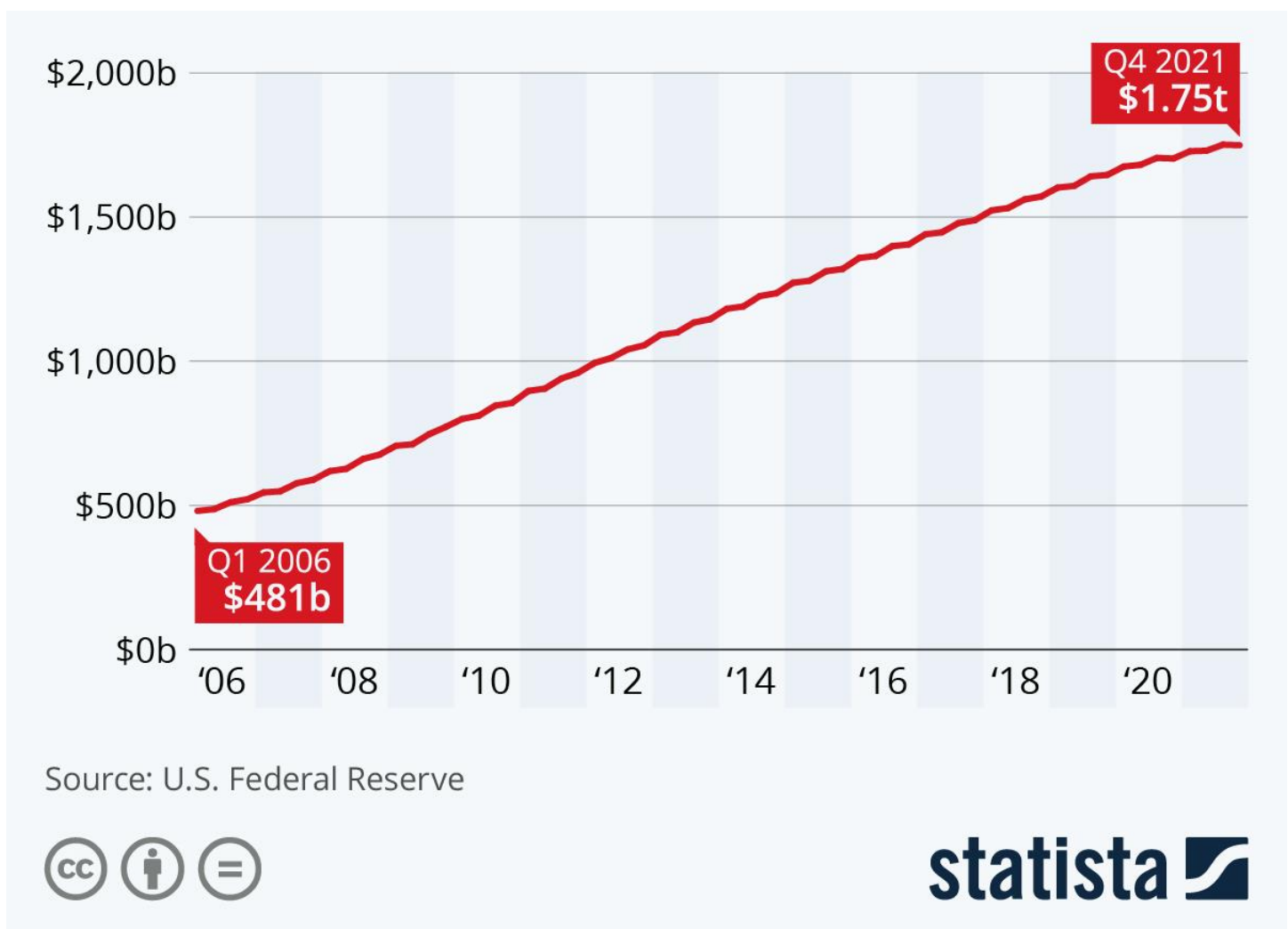
1. Continue to support the enforcement of the requirement to maintain the quality and safety of housing stock in the County.
2. Support activities of the Crawford County Housing Coalition in achieving its goals related to the creation of affordable housing for all age groups and ability levels.
3. Work with cities, villages, and towns in the County to identify location for elderly/assisted living housing facilities and affordable housing facilities.
4. Promote housing developments that are sensitive to the needs of older residents.
5. Inform residents about “efficient housing” options to include physical structure, orientation, size of homes, construction methods and materials, energy efficiency, and weatherization options.
6. Encourage higher density residential housing subdivisions and multifamily developments be located in areas served by public sewer and water systems.
7. Explore cluster/conservation subdivisions as a land management option.
8. Explore rural cooperative or condominium style housing arrangements to meet the needs of residents of a diverse range of ages and incomes.

Barriers to Home Buying

Buying a home can be a difficult process, especially for first time and low-income homebuyers. The following barriers were identified during interviews conducted for the 2018 housing studies.

- Student debt is a significant barrier to first time homeownership. Figure 15 shows the value of student loans in the United States. The overall value in 2021 was 3.5 times the value 15 years prior, in 2006.
- First time home buyers often lack a down payment and closing cost funds, as well as a reserve for lower priced homes requiring maintenance.
- Low income or first-time home buyers have a hard time securing a loan, in part due to the repair requirements and conditions of the houses in their price range.
- Childcare either incurs significant cost or takes one parent out of the workforce reducing the household income that can be spent on housing.

Figure 15: Value of outstanding student loans in the United States

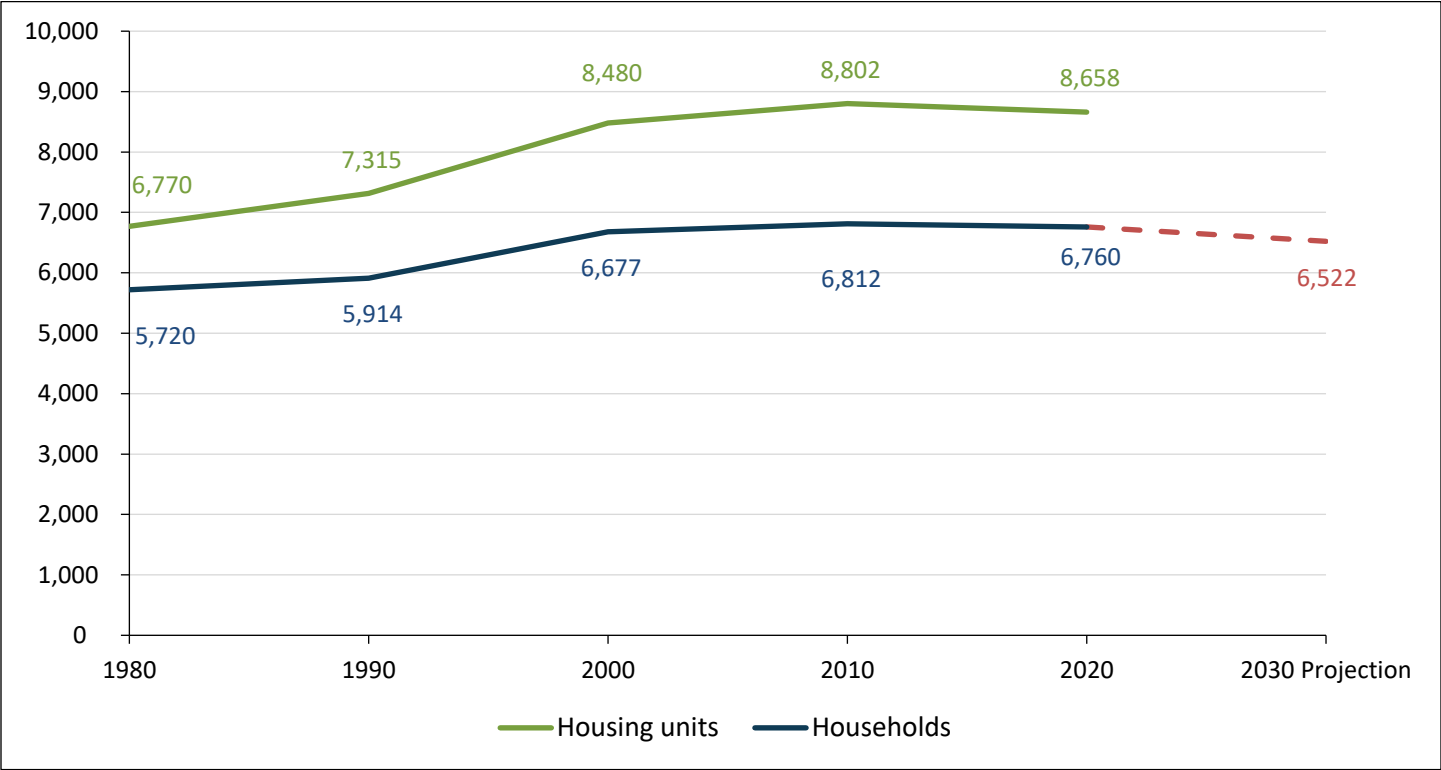


Source: Richter, F., 2022^{iv}

Housing Units

With a decreasing population, Crawford County has also seen a plateau and decline in the number of households and housing units (Figure 16). The number of households in the county is projected to continue decreasing until at least 2030.

Figure 16: Total housing units and households

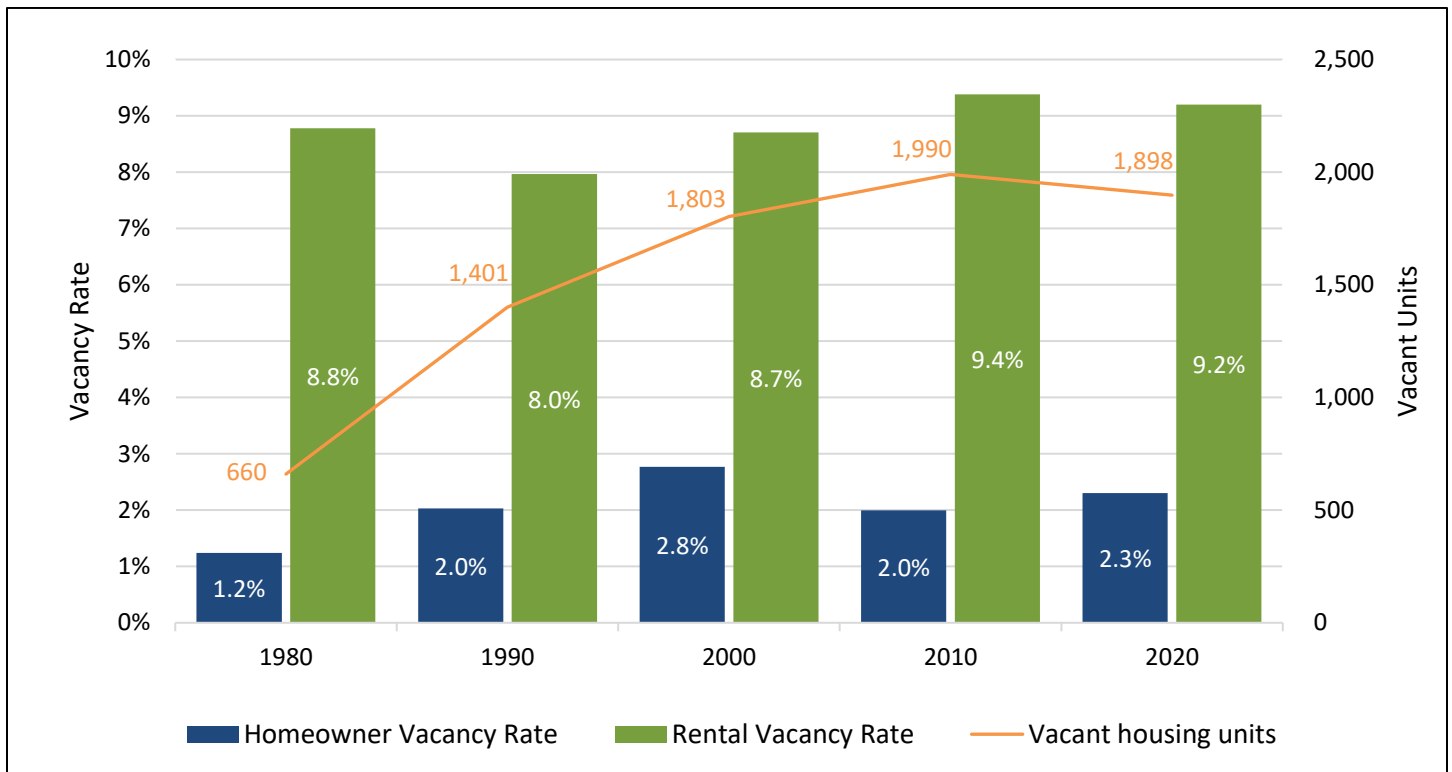


Source: 1980-2020 Decennial Censuses, SWWRPC projections

Vacancy

The vacancy rate in Crawford County follows the national trend with rental vacancy rates higher than owner vacancy rates (Figure 17). Homeowners tend to remain in their dwellings longer than renters. As a result of less turnover, fewer owner-occupied units need to be available at one time to meet demand. This is reflected in the national vacancy rates. A healthy rental vacancy rate is around seven or eight percent.^v The county's 2020 rate of 9.2% is considered slightly high. However, the COVID-19 pandemic may have impacted the 2020 vacancy data, particularly for renters. From 2000 to 2010, rental vacancy rates were also slightly high compared to the national average. The homeowner vacancy rate in the county was near the healthy two percent rate each recorded year with a high of 2.8% in 2000 and a low of 1.2% in 1980. The vacancy rates in Crawford County indicate that demand for both owner-occupied and rental units has been met.

Figure 17: Residential vacancy



Source: 1980-2020 Decennial Censuses

Of the 1,915 vacant units, the largest number are seasonal or recreational homes that the Census categorizes as vacant (Table 12). The 309 homes labeled as “other vacant” could be labeled that way for a number of reasons including the following:^{vi}

- Owner does not want to sell or rent
- Unit is being used for storage
- Owner is elderly and living in a nursing home or with family
- Unit is being repaired or renovated
- Unit is being foreclosed (foreclosures may appear in any of the vacant or occupied categories)

Table 12: Vacancy Status	
Vacancy Status	Number of Housing Units
For rent	170
Rented, not occupied	14
For sale only	122
Sold, not occupied	28
For seasonal, recreation, or occasional use	1,255
For migratory workers	17
Other vacant	309

Source: 2020 Decennial Census

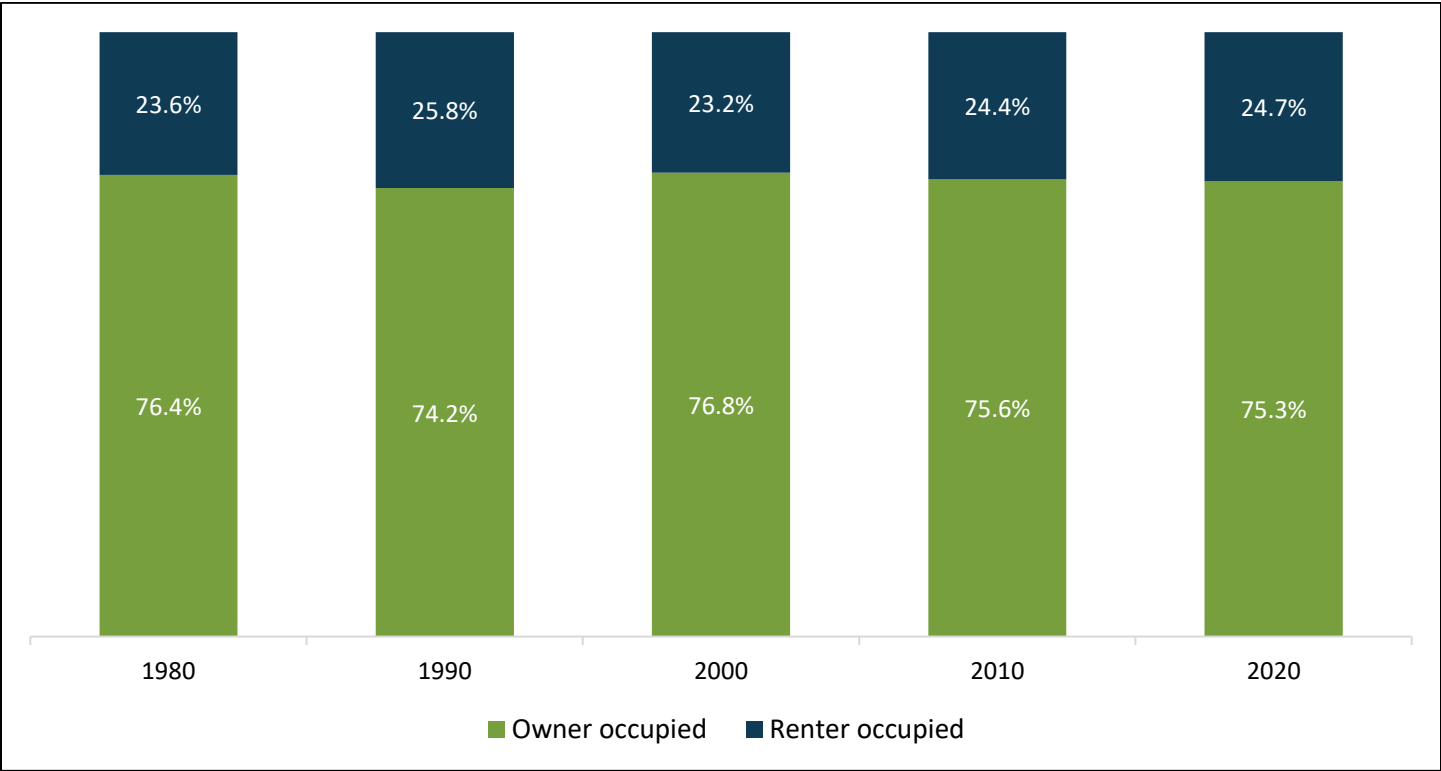
Short-Term Rentals

Outside of vacant units, in May 2024, Crawford County had 152 short-term rentals listed on Airbnb, VRBO, or both. Of those units, 53 were located within municipal limits and 99 were in rural townships.^{vii} Short-term rentals benefit communities through property tax and sales tax of tourists, but do not help communities meet other needs such as maintaining school enrollment, providing volunteers for events and fire or EMS services, and even year-round customers for grocery stores and other amenities.

Tenure & Size

In the past 40 years, owner occupied units have continued to make up approximately 75% of the occupied units, with rental units making up the other 25% (Figure 18). In 2020, 24.7% of occupied housing units were renter occupied with 75.3% owner occupied. At the state level, 32.9% of occupied units were renter occupied and 67.1% owner occupied. The greater share of owner-occupied units in Crawford County is likely caused by a general lack of rental units but could also indicate a stronger desire for homeownership in the community.

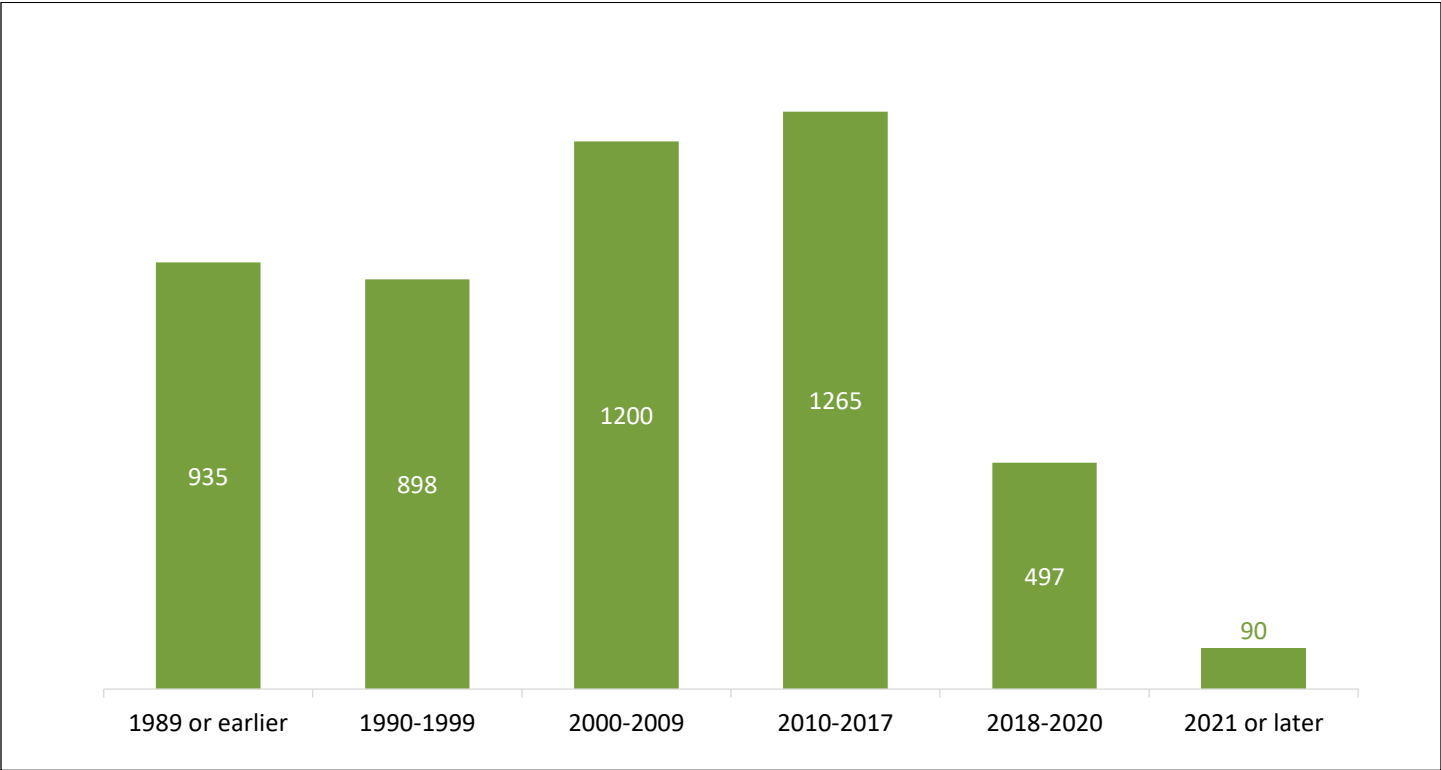
Figure 18: Housing tenure



Source: 1980-2020 Decennial Censuses

Of the owner-occupied homes, 62.5% of homeowners moved into their home in 2000 or later (Figure 19). Approximately 37.5% of homeowners in Crawford County have lived in their homes for at least 24 years. This indicates that over one third of households have paid off or have nearly paid off their mortgages. These households in particular are less likely to sell their homes which prevents movement in the housing market. As a result, there are less homes available to newcomers. Developing a variety of housing types at more affordable price points could encourage movement for households that otherwise would have stayed in place.

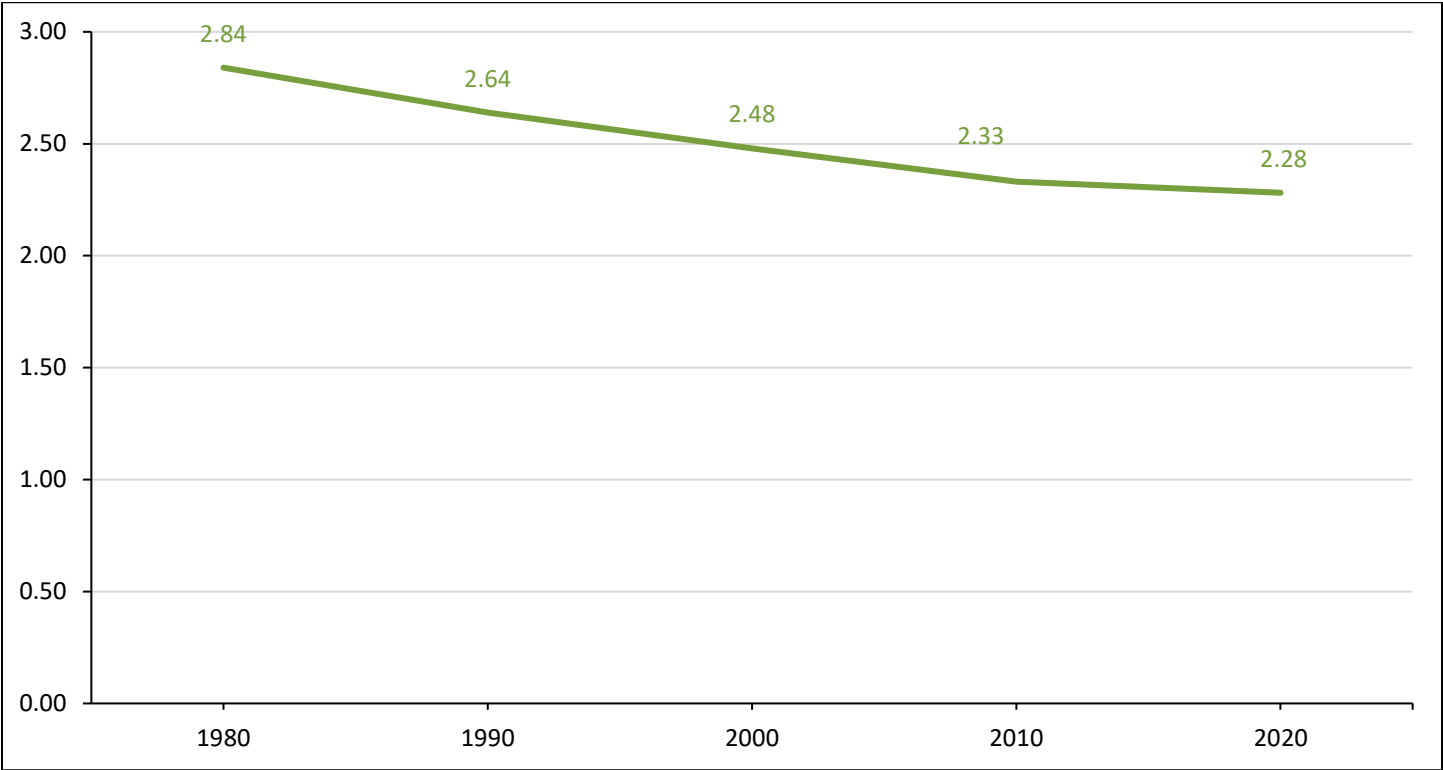
Figure 19: Year owner occupied home



Source: 2018-2022 American Community Survey

The average household size in Crawford County has been dropping since 1980 (Figure 20). This follows the national trend in declining household size. This shift requires a larger supply of housing units for the same population size. As a result, even with a declining population, the county could see a lack of movement in the housing market with few options for new residents.

Figure 20: Average household size



Source: 1980-2020 Decennial Censuses

Despite declining household sizes, the average home size in the United States has been increasing since the 1700s (Figure 21). The suburban boom post-WWII contributed to larger home sizes which have only grown since then. Zoning ordinances have supported this trend making smaller, more affordable homes difficult to find and nearly impossible to build. Overall, this creates a mismatch in housing as households become more diverse. In fact, in 2020, 30% of Wisconsin households contained only one person despite the trend toward larger homes.^{viii} Time will tell whether household sizes will continue to decrease, but national trends indicate a need for diverse housing types and sizes to meet the needs of diverse households.

Figure 21: Average house and household size in the U.S.

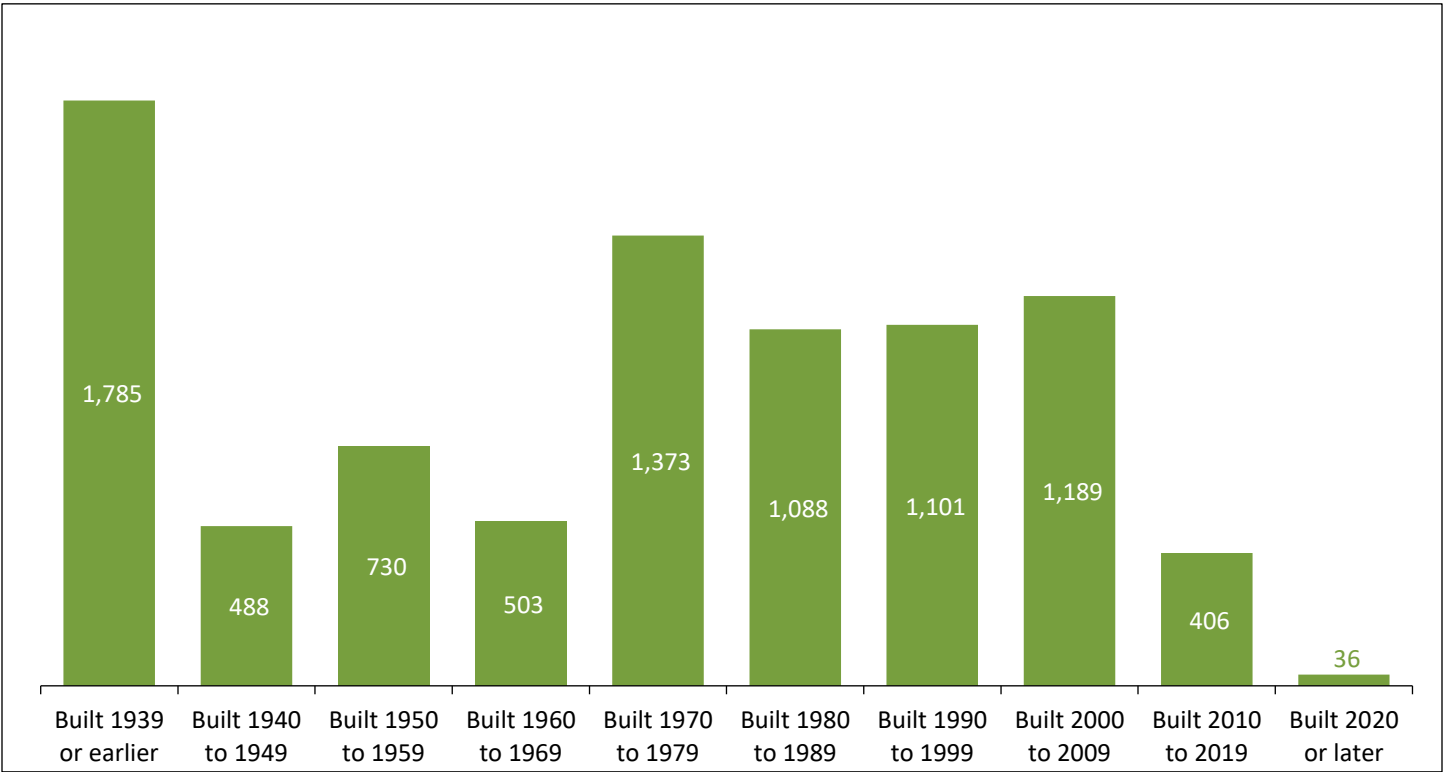


Source: Population Connection, 2020^{ix}

Year Built

The age of a community’s housing stock can inform the amount of maintenance that may be required in coming years, along with public health risks for residents. Housing is a major determinant of health and wellbeing, and issues like mold, lead, radon, asbestos, carbon monoxide, poor indoor air quality, or leaking roofs can have lasting impacts on residents’ health. Approximately 26.1% of homes in the county were built prior to 1940 (Figure 22). In 1978, the U.S. banned lead-based paint in residential households. This presents challenges for homes built before 1978 as lead paint remediation is added to traditional home repairs. In Crawford County, 56.1% of homes were built in or before 1978.

Figure 22: Year built for residential structures



Source: 2018-2022 American Community Survey

Developer Insights

The following points are taken from eleven developer interviews conducted for the 2018 housing studies. While the interviews were not conducted in 2024, the key takeaways are still relevant and likely only exacerbated by the COVID-19 pandemic.

- Communities should make the process for developers easier and more attractive.
- Construction costs are out of control due to demand for materials and labor. If building costs continue to rise, it will result in a lack of affordable housing. Construction costs are high for both single-family and multi-family homes.
- Rising interest rates are a barrier to new home construction. Rising interest rates make financing projects more expensive.
- Developers receive little assistance from municipalities and cannot afford the cost of building, specifically for a small percentage of homebuyers that do not make a lot of money.
- City- or village-owned land is attractive to developers because it means the city controls the land, and it makes the process move quicker.
- Cities and villages need to make the investment in their future. If cities bought the land and installed the utilities, it would be more attractive to developers.
- Demand for workforce housing is high.
- Businesses need to pressure local government and be vocal about the need for additional housing. Get buy-in from local growth industries.
- Infill development is attractive, especially if multiple grant funding opportunities exist such as historic tax credits or brownfield redevelopment.
- Cities and villages need to plan ahead and zone for multi-family.

Zoning Review

Crawford County is not comprehensively zoned. The floodplain and shoreland zoning ordinances regulate development near water and building permits are still required, but the lack of zoning districts allows for more freedom and flexibility in the development of residential uses.

Affordability

Housing costs can constitute a large portion of household spending each year. Providing housing for residents goes beyond merely the number of units in a community. Cities and villages should work toward providing safe and affordable housing options to all residents.

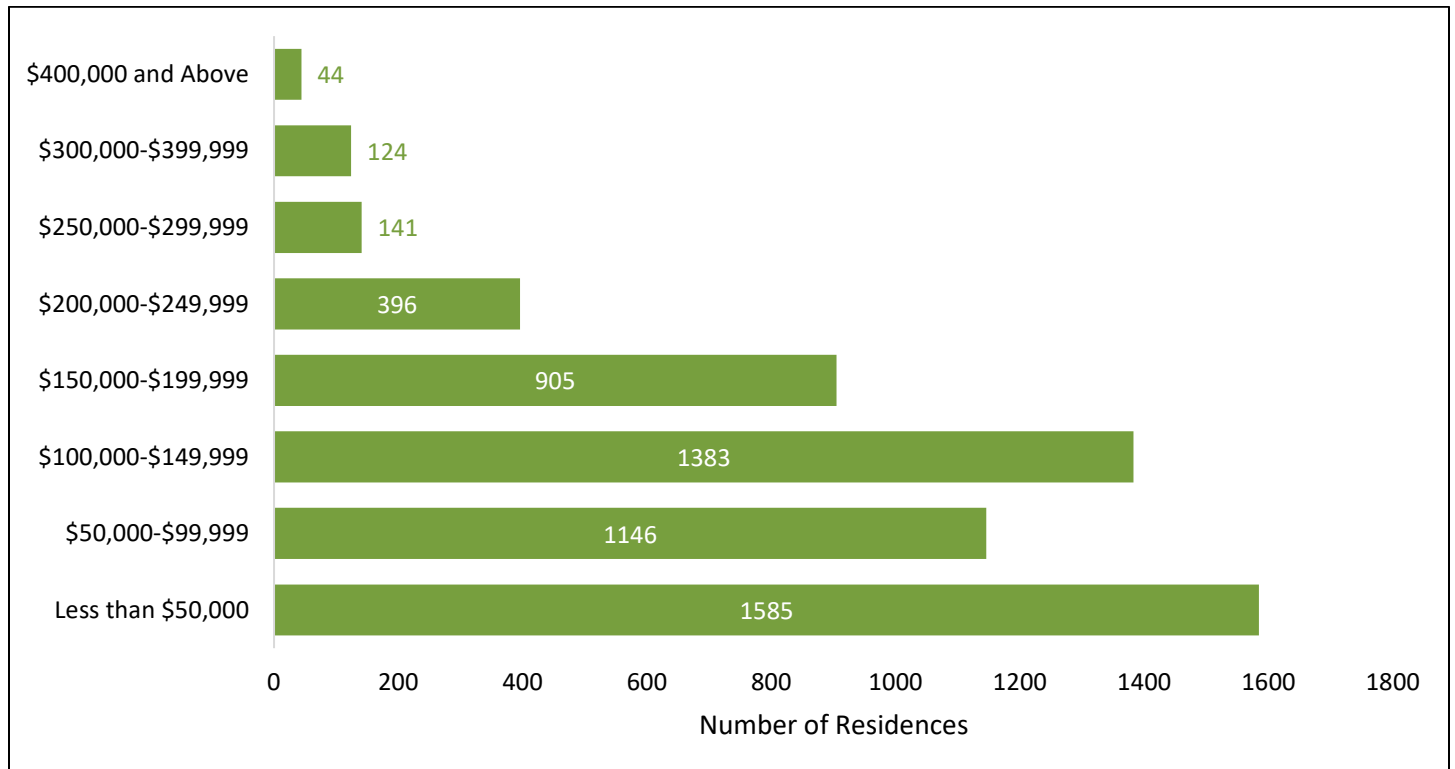
In 2022, the median home value in Crawford County was \$104,700. Of the communities in Crawford County, Prairie du Chien had the highest median home value and Lynxville had the lowest (Figure 23). Approximately 20% of homes in Crawford County are valued between \$50,000 and \$99,999, 24.2% between \$100,000 and \$149,999, and 15.8% between \$150,000 and \$199,999 (Figure 24). Homes valued \$200,000 or more make up 12.4% of the housing stock. While these home values indicate the assessed value of homes, they do not consider actual sale price. In 2023, half of the analyzed Crawford County communities had an average assessment ratio under 0.73. This signifies that the assessed value of a home is below the market value, or what a home could be sold for. As a result, homes are selling well above assessed value, making them more expensive for homebuyers. Based on interviews for the 2018 housing study, the most desired housing is between \$100,000 and \$125,000. Mid-priced housing between \$125,000, and \$200,000 is also in high demand. These affordable housing price points are especially desired by first-time home buyers. In 2023, Crawford County had 156 home sales for a median sale price of \$165,000 (Table 14). This price is well outside of the price range of the most desired housing. Over the six years from 2018 to 2023, the median sale price has continued to rise.

Figure 23: Median home value



Source: 2022 Statewide Parcel Data, Wisconsin State Cartographer’s Office

Figure 24: Residential home values



Source: 2022 Statewide Parcel Data, Wisconsin State Cartographer's Office

Table 14: Home Sales						
	2018	2019	2020	2021	2022	2023
Sales	157	180	201	177	183	156
Median Sale Price	\$109,000	\$119,500	\$120,000	\$135,000	\$140,000	\$165,000

Source: Wisconsin DOR, 2022

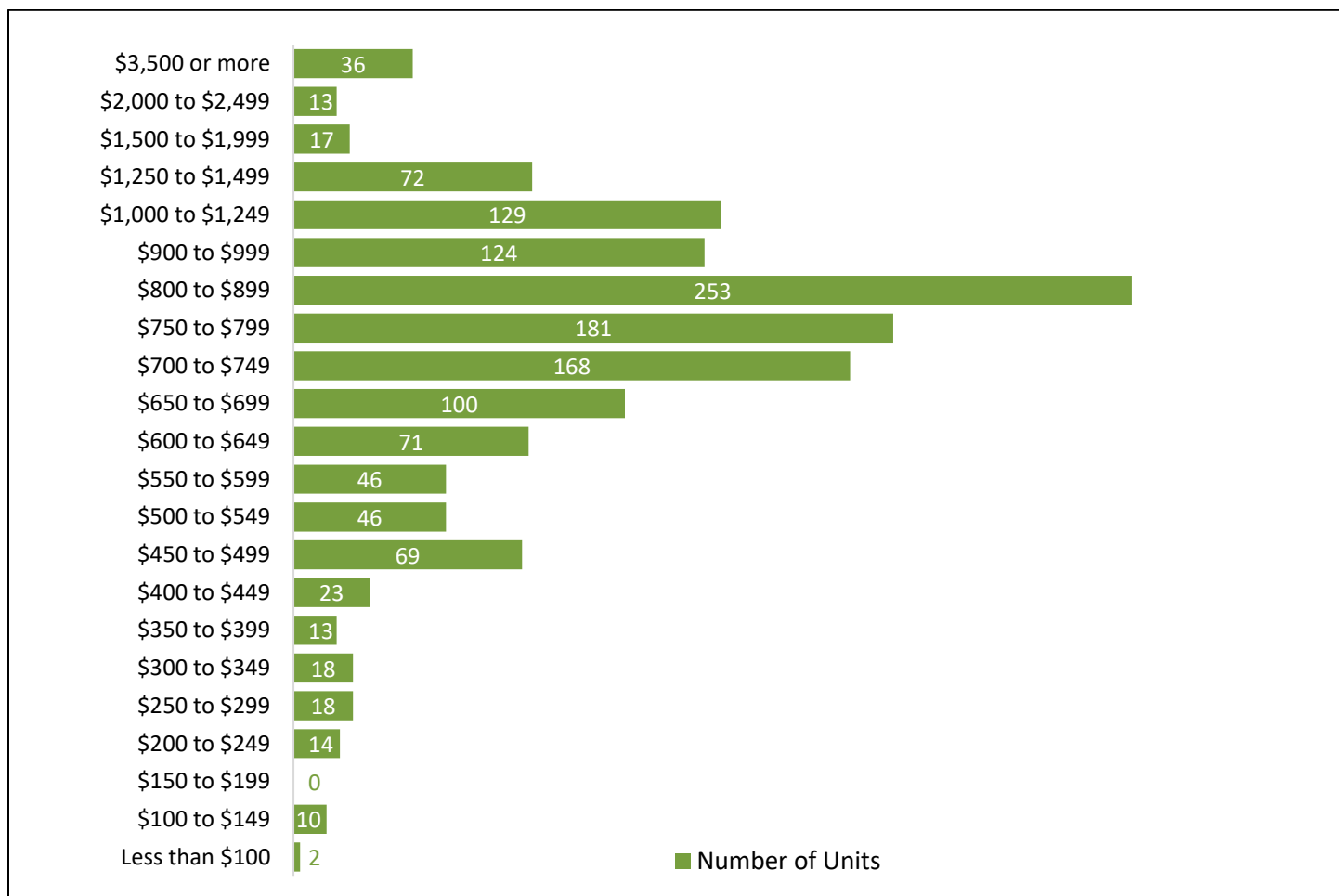
Fair market rents are “estimates of 40th percentile gross rents for standard quality units within a metropolitan area or nonmetropolitan county.”^x Crawford County’s 2022 fair market rent ranges from \$503 for a studio apartment to \$1,198 for a four-bedroom apartment (Figure 25). The majority of rents in Crawford County, 51%, fall in the range of \$700 to \$999 (Figure 26). Approximately 18.8% of monthly rents are \$1,000 or more, and 30.2% are below \$700.

Figure 25: Crawford County 2022 fair market rent (40th percentile rents)



Source: United States HUD, 2022

Figure 26: Monthly gross rent



Source: 2018-2022 American Community Survey

The median household income in Crawford County in 2021 was \$54,526. Within the county, Wauzeka has the highest median household income and Gays Mills has the lowest (Figure 27). Table 15 shows household incomes with associated affordable housing costs. The majority of owner-occupied households (43.2%) in Crawford County make \$75,000 or more compared to only 24.8% of renter households. This breakdown shows the importance of providing housing at different price points. Each household needs a variety of options to find housing that suits their income. HUD defines low-income households as those making less than 80% area median income (AMI) and very low-income households as those making less than 50% AMI. For reference, in 2022, a four-person household in Crawford County making \$64,250 was considered low income and may have been eligible for HUD housing programs.

Figure 27: Median household income



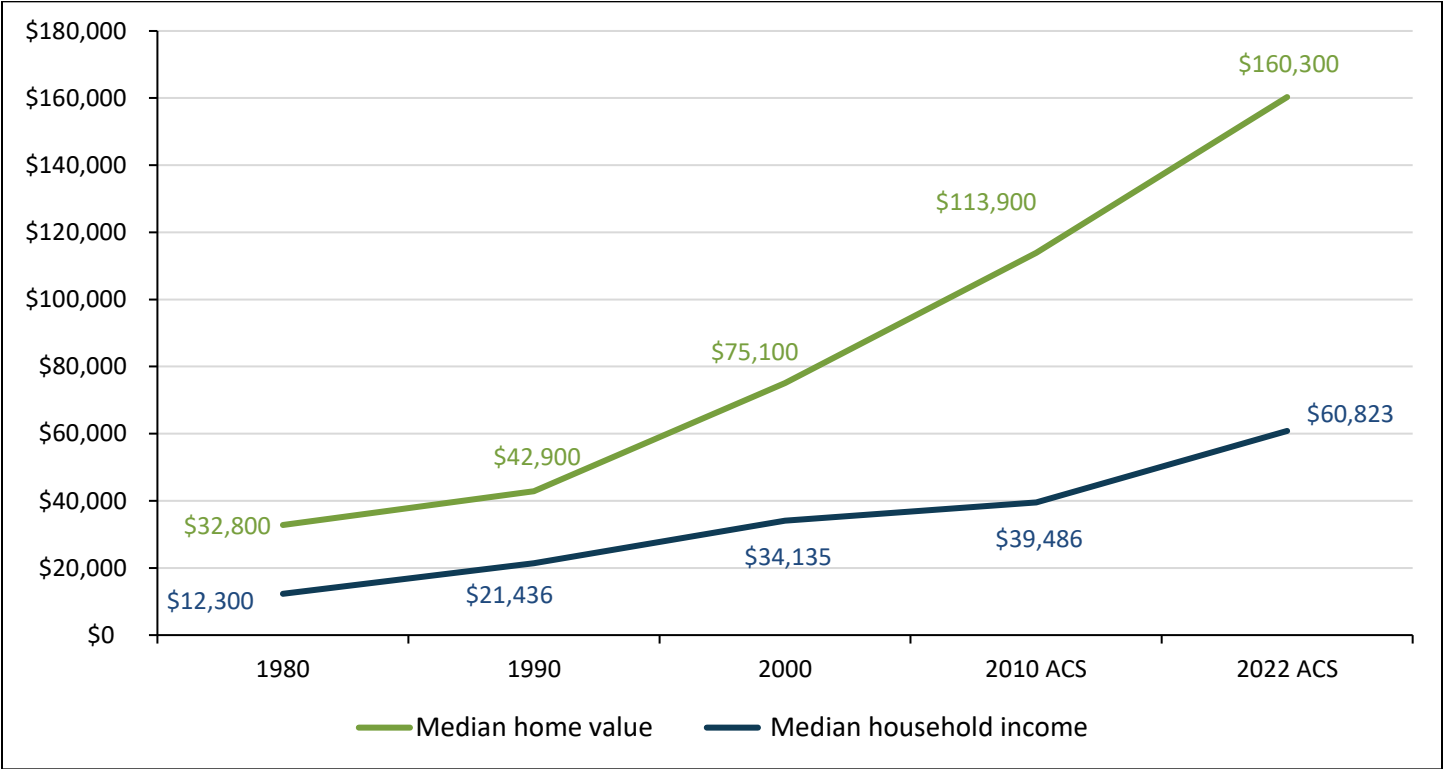
Source: 2017-2021 American Community Survey

Table 15: Affordable Housing Costs by Income						
Household Income	Owners	Percent of Owners	Price of Home They Can Afford	Renters	Percent of Renters	Rent They Can Afford
Less than \$20,000	446	9.1%	Less than \$56,000	297	17.9%	Less than \$500
\$20,000 to \$34,999	746	15.3%	\$56,000 to \$97,900	380	22.9%	\$500 to \$874
\$35,000 to \$49,999	619	12.7%	\$98,000 to \$139,900	295	17.8%	\$875 to \$1,249
\$50,000 to \$74,999	964	19.7%	\$140,000 to \$209,900	275	16.6%	\$1,250 to \$1,874
\$75,000 to \$99,999	825	16.9%	\$210,000 to \$279,800	171	10.3%	\$1,875 to \$2,499
\$100,000 to \$149,999	824	16.9%	\$279,900 to \$419,700	169	10.2%	\$2,500 to \$3,749
\$150,000 or more	461	9.4%	\$419,800 or more	72	4.3%	\$3,750 or more

Source: 2018-2022 American Community Survey

Figure 28 shows that even the median income in Crawford County is not keeping pace with the median home value. In 1980, the median home value was 2.7 times the median household income. This is a difference of just under \$79,000 in 2023 dollars. In 2022, the home value to income ratio decreased slightly to 2.6. However, the difference is now just under \$106,000 in 2023 dollars. Increasing home sizes, higher interest rates, lack of movement in the housing market, rising construction prices, labor shortages, and fewer building contractors have all contributed to rising home values. Without interventions in these areas, home values will continue to rise. Higher home values lead to higher sale prices that even traditional middle-class families struggle to afford.

Figure 28: Home values and household income

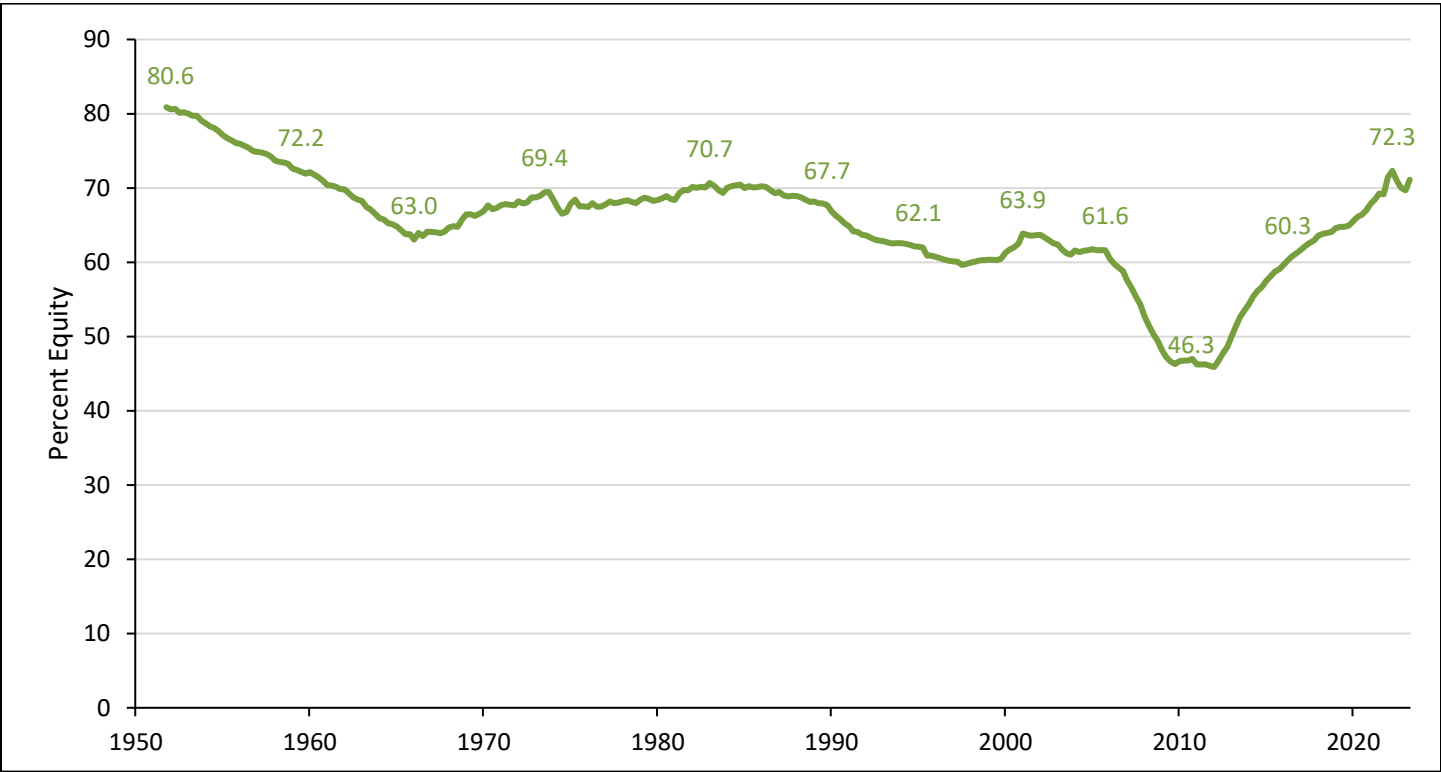


Source: 1980-2000 Decennial Censuses, 2006-2010 & 2018-2022 American Community Survey

Equity

Despite the increasing gap between home values and household income, U.S. homeowners had approximately 71.1% equity on their homes in quarter two of 2023 (Figure 29). High percent equity combined with an aging population could present a challenge for movement within the housing market. Older residents with high equity have little incentive to downsize especially with high housing costs, high interest rates, and limited disposable incomes. This limits the housing available to homebuyers and compounds the lack of housing.

Figure 29: Owners’ Equity in Real Estate as a Percentage of Household Real Estate, United States



Source: Board of Governors of the Federal Reserve System^{xi}

While homeowners have relatively high percent equity, some still have difficulty accessing liquid cash. Second mortgages or home equity loans allow homeowners to access cash by using a home as collateral or borrowing against home equity. In 2022, 3% of Crawford County households had a second mortgage, home equity loan, or both, down from 5.8% in 2000 (Table 16). The percent of households with a second mortgage dropped most significantly, from 3.6% in 2000 to 1.1% in 2022. Several of the recommendations in this plan offer options for better cash flow among homeowners outside of using second mortgages and home equity loans.

Table 16: Second Mortgages			
	2000	2010	2022
Second mortgage only	242	173	72
Home equity loan only	144	318	120
Both second mortgage and home equity loan	0	44	9

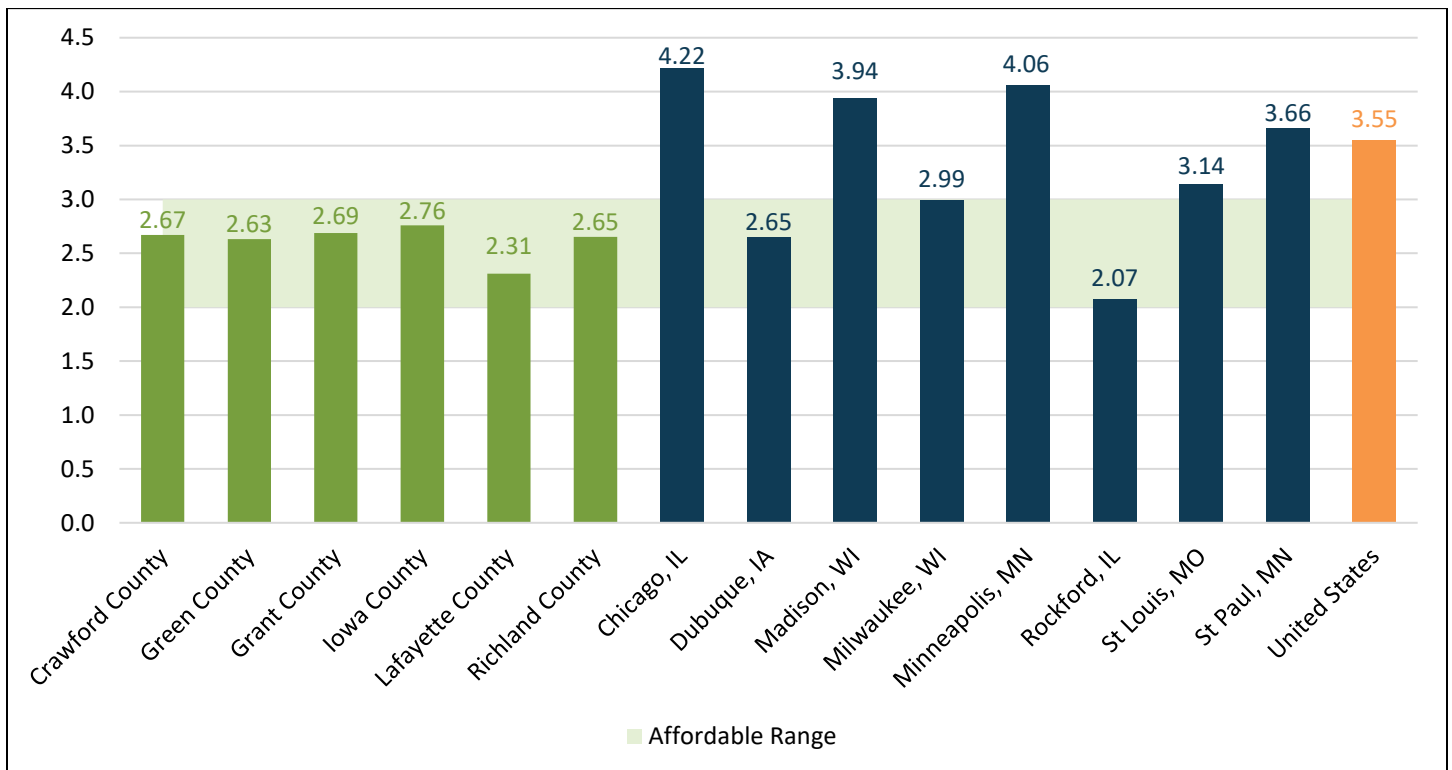
Source: 2000 Decennial Census, 2006-2010 ACS, 2018-2022 ACS

Relative Affordability

Other communities in the area can be used to gauge the relative affordability of Crawford County. Home price to income (HPI) ratios are indicators of both affordability and the health of a housing market. Low HPI ratios indicate that homes are relatively affordable while high HPI ratios present signs of unaffordability. A household's HPI ratio between two and three indicates that the home is within an affordable range. While home price is only available upon sale and may experience greater fluctuation than home value, the HPI can indicate affordability in a hot housing market where homes are selling well above home values.

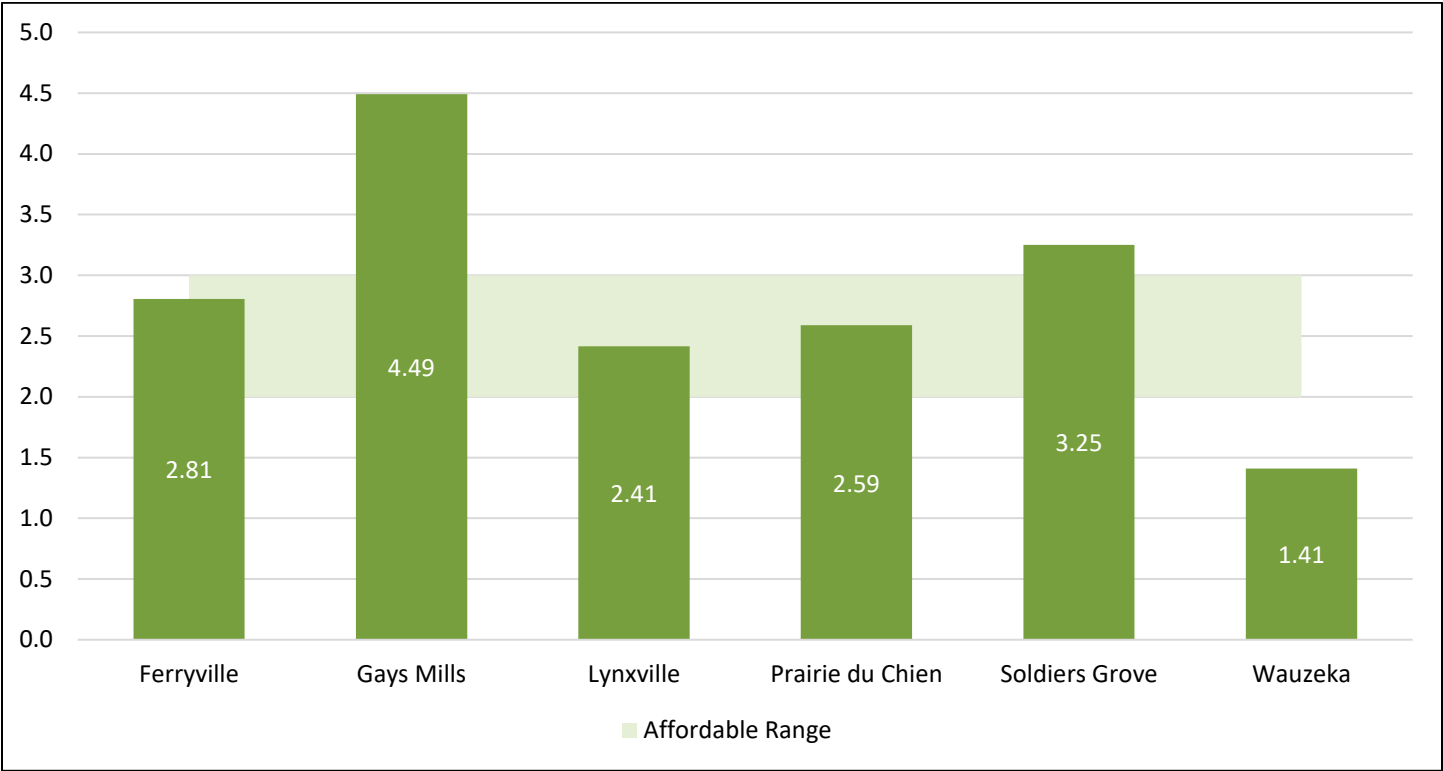
Home value to income (HVI) ratios can be used as similar indicators, but typically result in lower ratios than using home sale price. HVI can be used to compare affordability but may underrepresent affordability issues when sale prices are much higher than assessed values. The U.S. had a 2021 HVI ratio of 3.55. Larger Midwest cities such as Madison, Chicago, and Minneapolis had 2021 ratios near four while the counties in southwest Wisconsin all had ratios below three (Figure 30). This signifies that southwest Wisconsin has more affordable housing relative to larger communities. Some cities such as Dubuque, Rockford, and even Milwaukee present more competition for southwest Wisconsin due to similar HVI ratios. At a smaller scale, only half of Crawford County's communities that were assessed in this study were within the affordable range (Figure 31). Soldiers Grove was slightly above the affordable range, Gays Mills was significantly above, and Wauzeka was significantly below. Again, high ratios signify unaffordability in those communities while significantly low ratios indicate depressed home values caused by an aging housing stock.

Figure 30: Home value to income ratio, SW WI Counties and Midwest cities



Source: 2017-2021 American Community Survey

Figure 31: Home value to income ratio, Crawford County



Source: 2017-2021 American Community Survey

Housing Cost Burden

The relative affordability of Crawford County compared to the greater U.S. does not mean that there is affordable and available housing for all. Approximately 22.2% of Crawford County homeowners are housing “cost burdened,” meaning they spend more than 30% of their income on housing (Figure 32). In addition, 7.7% of homeowners are severely cost burdened, spending more than 50% of their income on housing. As is typically expected, the percentage of cost burdened renters is higher, at 30.7%, with 12.6% severely cost burdened (Figure 33). Overall, 1,074 homeowners and 420 renters are cost burdened. These cost burdened households indicate a need for additional housing options, higher wages, cheaper childcare, or a number of other factors.

Figure 32: Percent of income spent on owner costs

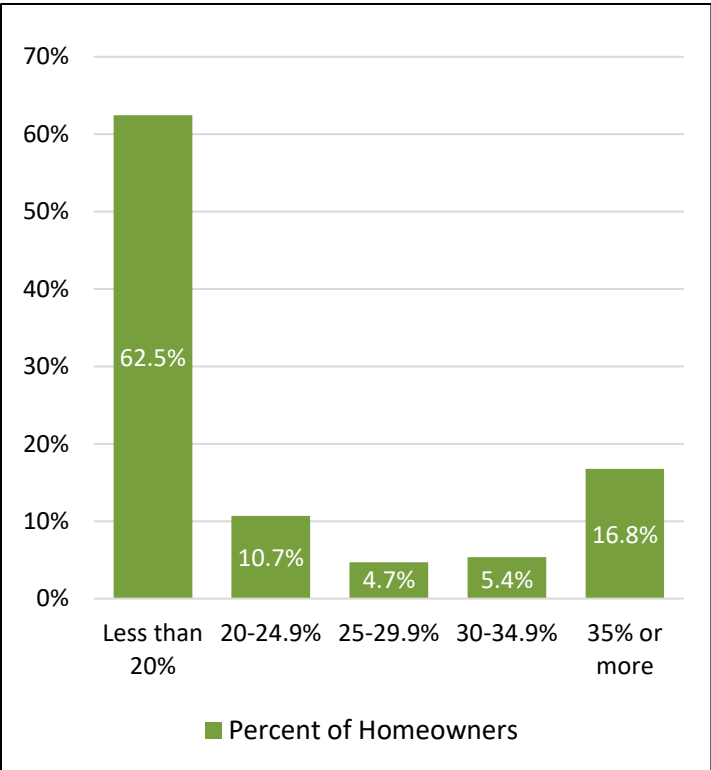
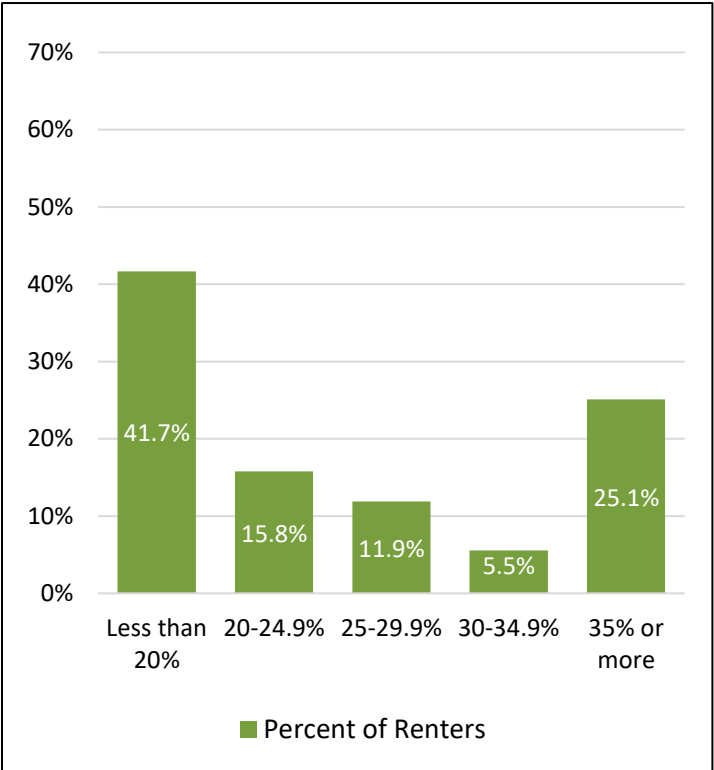


Figure 33: Percent of income spent on rent



Source: 2018-2022 American Community Survey (Figure 32 & 33)

Affordability Based on Occupation

Alongside an analysis of housing cost burdened households, Table 17 analyzes the number of resident workers who are able to afford a house priced at the county's 2022 median home value (MHV), \$104,700. Resident workers are those that live in the county and hold the occupation but may work outside of the county. This analysis assumes that the home buyer is able to make a 6% down payment (the average down payment for a first-time buyer) on a 30-year mortgage with an interest rate of 7%. Approximately 68.7% of resident workers hold a job that pays enough to purchase a home at the MHV. This assumes a one income household. With a doubled income, an additional 31.3% of resident workers would be able to afford the MHV. This could represent a dual income household, but assumes that the second income is the same as the first. Finally, no resident workers need three times their income to buy a house priced at the MHV. Occupations that need two times their income to buy this house include childcare workers, farmers, teaching assistants, home health aides, cosmetologists, and tellers among others. Similar to the HVI ratio, when sale prices are well above assessed home values, fewer households are able to afford the median home.

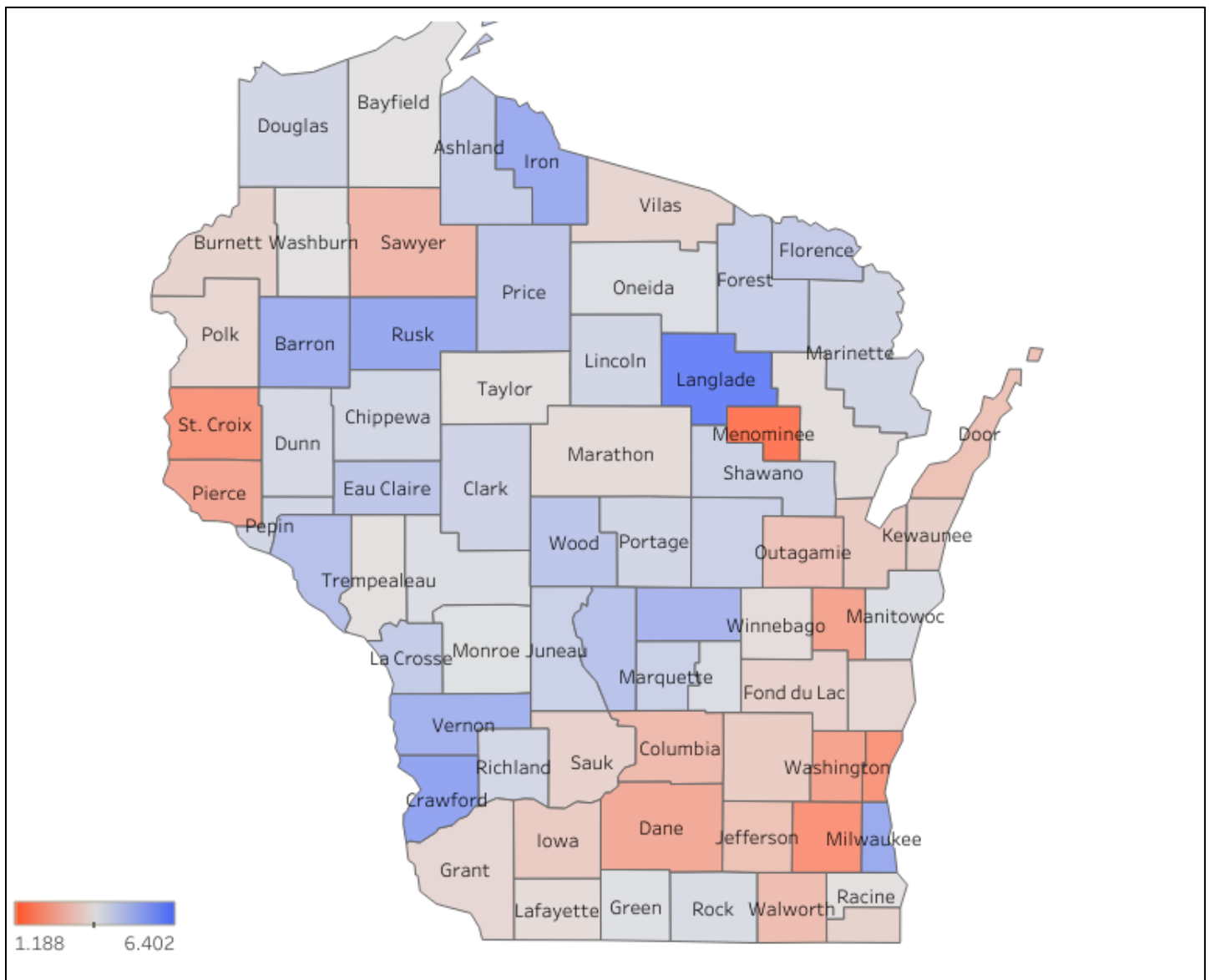
Table 17: Median Home Affordability based on Occupation Median Earnings of Resident Workers	
2022 Median Home Value	\$104,700
Annual Income Needed to buy MHV home	\$37,416
# of resident workers in occupations paying enough to buy MHV home	5,766
... as % of Total Resident Workers	68.7%
# of resident workers in occupations needing two times its median income to buy MHV home	2,628
... as % of Total Resident Workers	31.3%
# of resident workers in occupations needing three times its median income to buy MHV home	0
... as % of Total Resident Workers	0%

Source: 2022 Statewide Parcel Data, Wisconsin State Cartographer's Office, Lightcast™ 2022

Tax Credits and Homelessness

Two other metrics to examine housing affordability are Homestead Tax Credit claims and school homelessness data. The Homestead Tax Credit is a benefit available for renters and homeowners with low or moderate incomes designed to lessen the impact of rent and property taxes. To be eligible for the credit, an applicant must rent or own a home that is their primary residence. In 2021, Crawford County had 439 Homestead Tax Credit claims with an average credit of \$447. Of the total tax returns in Crawford County, 5.6% included a Homestead Tax Credit claim. The 2021 claims were down from 663 in 2016. This may indicate that workers' incomes were higher, making them ineligible for the tax credit or that fewer workers were aware of the tax credit. Figure 34 shows the relative share of tax returns with a Homestead Credit claim. Crawford County has a higher share compared to other counties in the state.

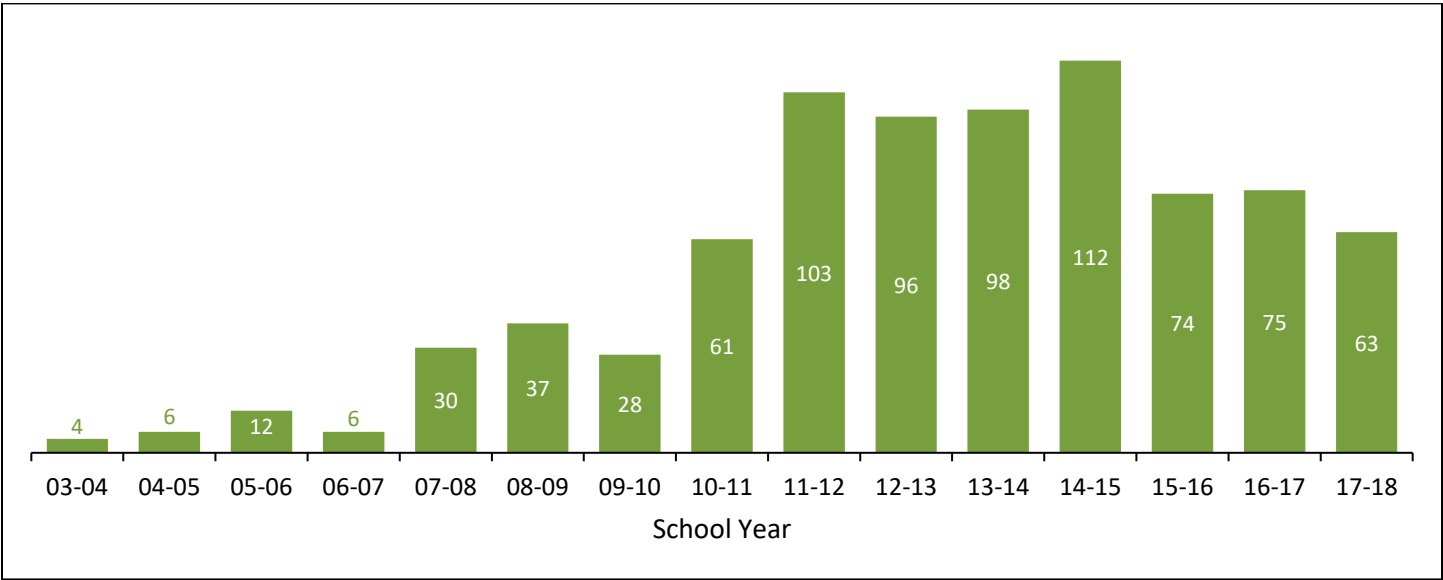
Figure 34: Share of tax returns with Homestead Credit, fiscal year 2022



Source: Wisconsin DOR, 2022

The community action program, Couleecap, leads the Point-in-Time Count (PIT) in Crawford County every January and July. The PIT is a count of both sheltered and unsheltered people experiencing homelessness. However, the PIT often underestimates the number of individuals experiencing homelessness for a number of reasons. For example, the count does not identify individuals who are staying with friends or living in motels. Data from the DPI can start to shine a light on the larger issue. Every year between 2003 and 2018, Crawford County had at least six reported homeless students (Figure 35). This includes data from Boscobel, De Soto, North Crawford, Prairie du Chien, Seneca, and Wauzeka-Steuben school districts. Similar to Census data, DPI data is self-reported and may be underreported. Data has not been released for more recent years to determine if the COVID-19 pandemic had an effect on the number of homeless students.

Figure 35: Homeless children and youth enrolled in Crawford County schools

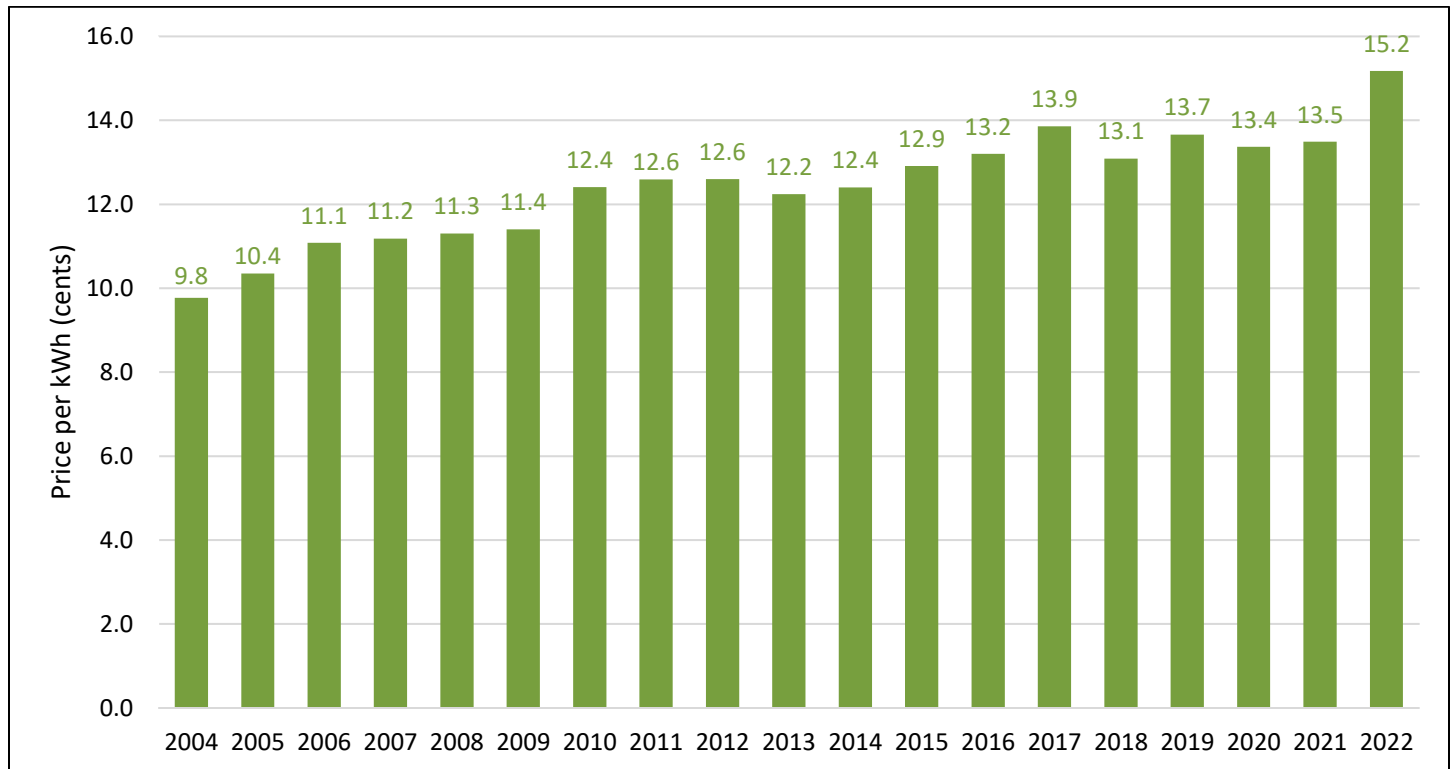


Source: Wisconsin DPI, 2022

Household Energy Costs

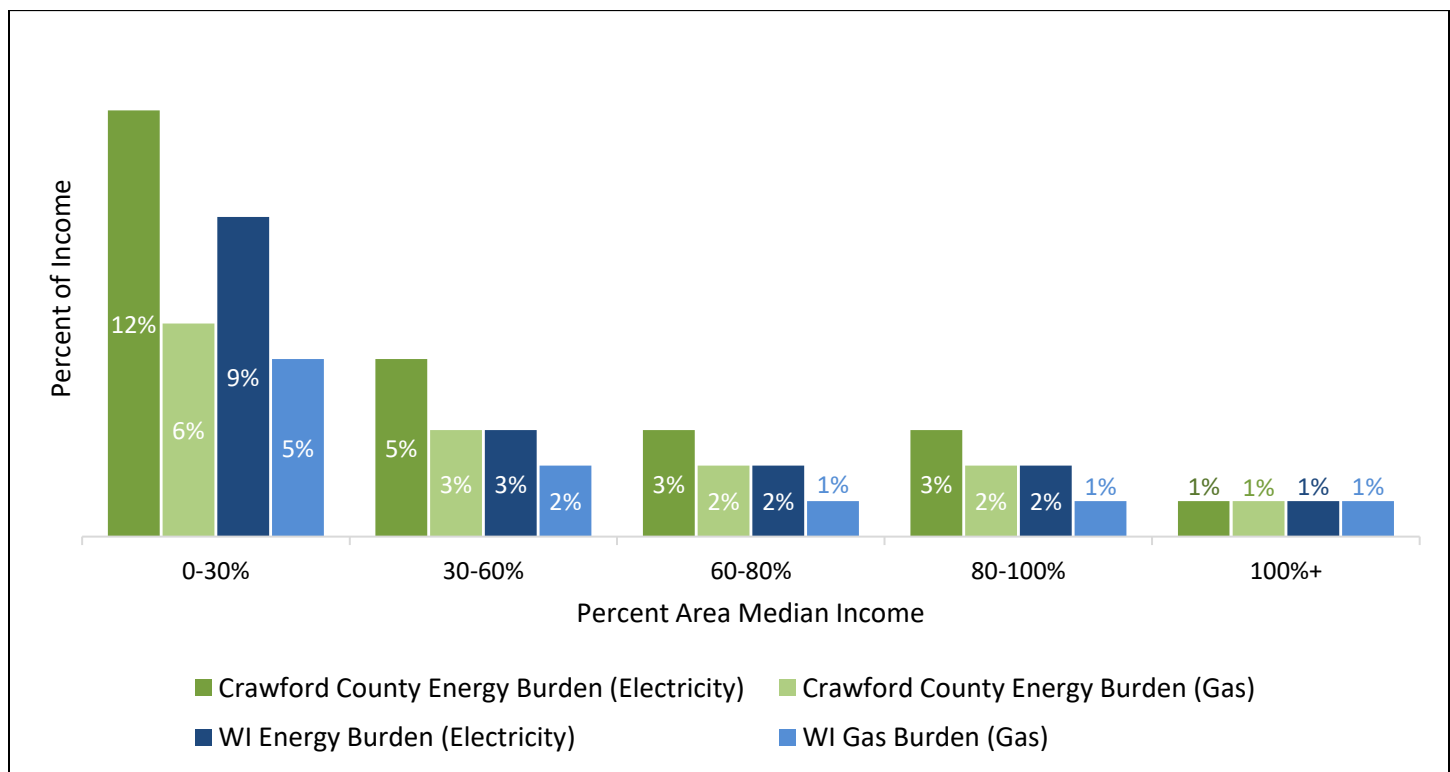
A factor often forgotten when considering housing affordability is the price of energy and gas. Figure 36 shows residential energy prices in Crawford County over time. According to the Energy Information Administration, the average residential retail energy price in Wisconsin was 12 cents/kWh in 2022, which is 3.2 cents/kWh lower than in Crawford County.^{xii} Figure 37 shows the average percentage of household income spent on energy costs by area median income (AMI). Energy cost burdened households are those that spend more than 6% of their household income on energy costs. Between electricity, gas, and other energy costs, Crawford County households earning 0-30% AMI spend 19% of their income on energy. At the state level, households at the same AMI spend 14% of their income on energy. In both Crawford County and Wisconsin as a whole, households earning more than 100% AMI spend only 2% of their income on energy. This follows the national trend of low-income households spending a larger portion of their income on energy costs. Rising energy costs alongside rising home values have significantly outpaced growth in household incomes making overall housing costs unaffordable for many households. Rising home values can be beneficial to home owners but, for new home buyers, high home prices and energy costs can be a barrier for entering the market. Recent temperature extremes further exacerbate the cost to heat and cool homes and put children, the elderly, and residents with medical conditions at risk. Prioritizing green energy, even in low-income housing, will increase residential resiliency, offset high energy costs, and prevent major health impacts cause by temperature extremes.

Figure 36: Residential energy prices (average per year)



Source: Wisconsin Power & Light, 2022

Figure 37: Average Annual Energy Cost Burden by Area Median Income



Source: U.S. Department of Energy, 2020^{xiii}

Recommendations

Crawford County hopes to retain and grow its local businesses, enhance recreation and tourism opportunities, maintain an adequate supply of affordable housing, maintain and enhance the existing housing stock, and support a development pattern that preserves working agricultural lands and natural areas. The following objectives align with this higher goal.

1. *Increase affordable housing options for new and existing residents.*
2. *Support equitable wealth-building opportunities for residents.*
3. *Incentivize development that will sustain economic benefit for the community.*

The following action recommendations are methods to achieve these listed objectives.

<i>1. Increase affordable housing options for new and existing residents.</i>	
Action Recommendation	Why?
1.1 Explore restrictions on short-term rentals in the County such as: <ul style="list-style-type: none"> Require a license for any short-term rentals. Require a property manager within 30 minutes of the property. Set durational provisions on the total number of days that a unit can be used as a short-term rental to distinguish residential uses from commercial uses. Work with partners to enable legislation that prohibits STRs in units funded by public dollars.	Increase available housing. Short-term rentals reduce supply of housing for long-term residents.
1.2 Develop and promote existing local funding to cover costs needed to make existing housing livable for young families or seniors. This could include low or no-interest loans, down-payment assistance grants conditional upon home ownership and/or improvements, partnerships with industry needed to incentivize workforce, energy efficiency programs, etc. Work with Prosperity Southwest to compile all local funding resources.	Provide additional housing options while maintaining the existing housing stock.
1.3 Support municipalities that wish to keep existing TIDs open for an additional year using the affordable housing extension.	Raise funds for affordable housing programs or to assist in funding costs for existing housing programs.
1.4 Meet with local businesses to determine the incomes of workforce.	Identify housing costs appropriate to the existing and future workforce.
1.5 Explore new and innovative housing solutions such as co-ops, home sharing, seasonal J1 Visa worker housing, etc.	Remain open to new housing solutions that could meet the needs of a diverse community.

2. Support equitable wealth-building opportunities for residents.

Action Recommendation	Why?
2.1 Streamline permitting for (if applicable) and promote installation of residential solar. Add TIF financing.	Support up-front solar installations and reduce cost of living.

3. Incentivize development that will sustain economic benefit for the community.

Action Recommendation	Why?
3.1 Require a long-term evaluation of potential economic benefit of proposed development, 10-year, 20-year, and 30-years horizon. Evaluating the anticipated benefits and potential challenges could be required in the site plan, prior to a permit being issued.	Evaluate the effects of proposed development. As stewards of future generations, the development decisions of today will impact quality of life for future residents. Short-sighted development decisions harm the community.
3.2 Continue the Crawford County Public Health housing committee consisting of local stakeholders (may include local businesses, realtors, lenders, school administrators, government officials, health department officials, etc.).	Implement and monitor progress on initiatives identified by this study and sustain momentum.
3.3 Work with Prosperity Southwest to develop a set of tools and a database of state and federal programs designed to meet gap financing needs of developers.	Promote other financing opportunities. If community incentives are not enough to make development profitable, state and federal programs may be added.
3.4 Identify land in the ETZ for new housing while continuing to protect farmland and natural areas outside of the ETZ. Incorporate this in a future land use map and update the comprehensive plan accordingly.	Reduce infrastructure costs for developers and speed up the development process.
3.5 Invest in broadband throughout the county.	Support rural housing and enable remote workers to live in rural areas.

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- ⁱⁱ Klemme, D. (n.d.). Community Development Alternatives, Inc. Retrieved from <https://developmentplanning.net/>.
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