

**2025**

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# **Rural Housing: Strategies & Insights for Black River Falls, WI**

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# Acknowledgments

I would like to extend my sincere thanks to the University of Wisconsin–Madison Department of Planning and Landscape Architecture faculty and staff who made this report possible, as well as to UniverCity Alliance and Brad Chown from the City of Black River Falls for their invaluable support and collaboration.

I am especially grateful to Professor Edna LeDesma for serving as my principal advisor throughout this project, and to Professor Kurt Paulsen for his consistent guidance and insight.

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# Executive Summary

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The City of Black River Falls, in partnership with the University of Wisconsin-Madison's UniverCity Alliance, has initiated a comprehensive study to analyze the local housing market. This assessment aims to investigate demographic, social, and economic data, alongside an inventory of the current housing stock, to identify market gaps and opportunities. The goal is to provide the city with a thorough understanding of its housing landscape and to develop strategic approaches for enhancing housing options.

The study used a combination of data analysis, data cleaning, and GIS mapping techniques to identify key issues and opportunities for the city's housing landscape. The findings emphasize the need for Black River Falls to prioritize expanding and diversifying its housing supply, improving affordability, reducing cost burdens, planning for an aging population, and addressing the need for workforce housing.

Based on these findings, I recommend that the city focus on three main strategies: streamlining development processes to reduce costs and barriers, incorporating creative planning and housing initiatives, and providing assistance to help households manage their housing expenses. To support these recommendations, I have drawn upon relevant case studies that showcase successful housing strategies implemented in other communities. These case studies serve as practical examples to help guide the city in developing tailored solutions to its own housing challenges. A critical focus is on the potential for infill development in the Lallapalooza Subdivision area to address the city's affordable housing needs. This location, already supported by existing infrastructure, offers a promising opportunity to meet the city's housing goals.

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# Introduction

# 1



# Community Basics

Black River Falls is the county seat of Jackson County, centrally located in Wisconsin (Map 1). The Black River, which winds through the city, adds to its natural allure and provides ample recreational opportunities, such as fishing, kayaking, and hiking along its scenic banks. The city is easily accessible via US Hwy 12 and State Hwy 54, with convenient connections to nearby areas.

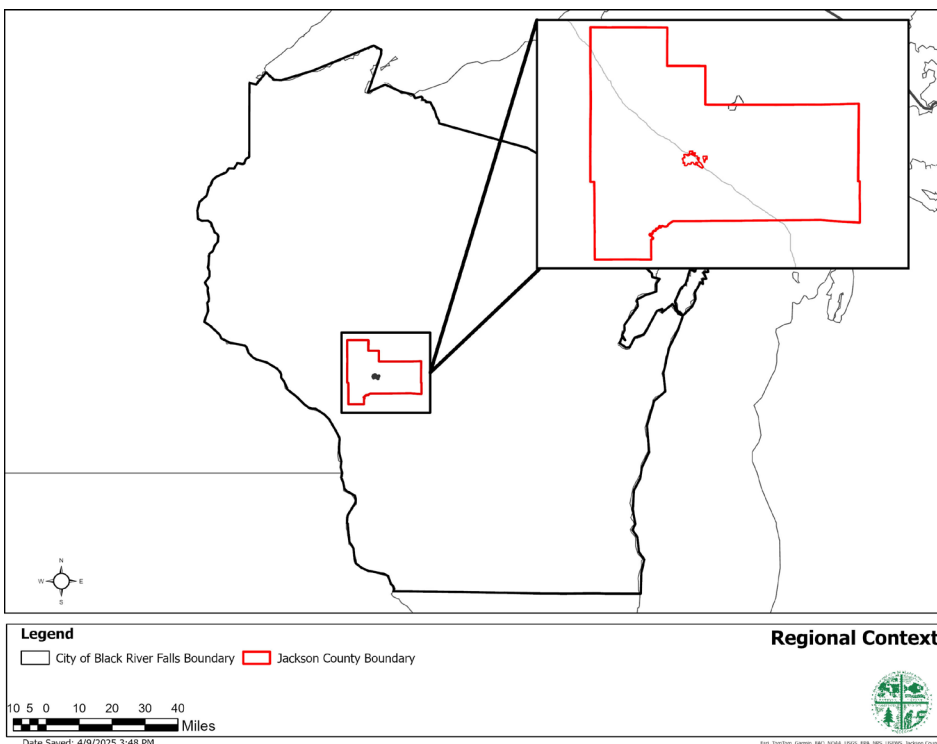
As the county seat, Black River Falls plays a pivotal role in the region, serving as a hub for government, commerce, and healthcare services for surrounding communities. Nearby cities include Melrose, Alma Center, and Hixton, making

Black River Falls a key center for both social and economic activities in the area.

Known for its rich history and cultural heritage, Black River Falls is also home to the headquarters of the Ho-Chunk Nation, which significantly contributes to the city's cultural tapestry. The city's picturesque landscape, combined with its vibrant local economy, creates a dynamic environment for residents and visitors alike.

The purpose of this study is to help the City of Black River Falls better understand its current housing market needs and demands for the next 5 to 15 years. Additionally, the study aims to recommend strategies for improving housing production and affordability within the community.

**Map 1. Regional Context Map**



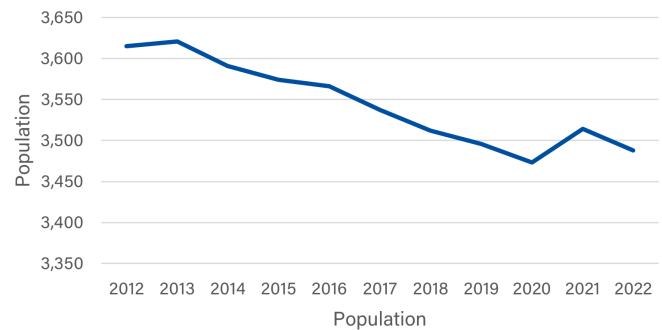
# Population

Population within the City has decreased over the past decade (2012-2022) while the County population has increased. Nearby Cities have experienced both growth and decline of household members. Figures 1 and 2 show Black River Falls saw a decrease of 127 household members (-3.51%), and the Cities of Mauston (-2.47%) and Neillsville (-8.62%) also experienced a household decrease. The City of Osseo (3.93%) saw growth during this time, as did the County overall, gaining 522 members in households (2.55%).

Black River Falls' population loss within the overall County population growth suggests that the City could be attracting a larger share of the growth in people and housing than it currently is.

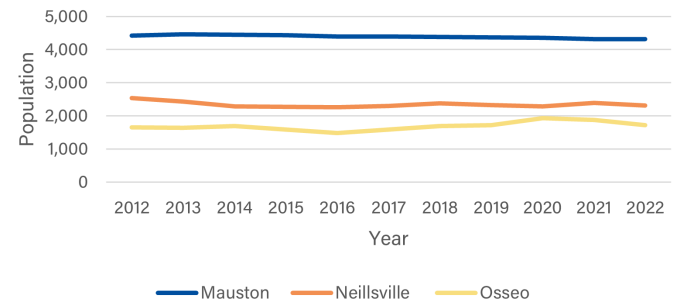
Population change is directly tied to change in the number of households and the size of those households, both of which are influenced by availability of desirable units within desired markets. Black River Falls data over the last decade shows a decrease in the total number of households in the City.

**Figure 1. Population Trend Black River Falls**



Data Source: 2022 ACS 5-Year Census

**Figure 2. Population Trend Surrounding Communities**



Data Source: 2022 ACS 5-Year Census

**Table 1. Population Growth**

Municipality	2012-2022 Population Change	% Percent Change Over Decade
<b>Black River Falls</b>	-127	-3.51%
<b>Mauston city</b>	-109	-2.47%
<b>Neillsville city</b>	-218	-8.62%
<b>Osseo city</b>	65	3.93%
<b>Jackson County</b>	522	2.55%

Data Source: 2022 ACS 5-Year Census

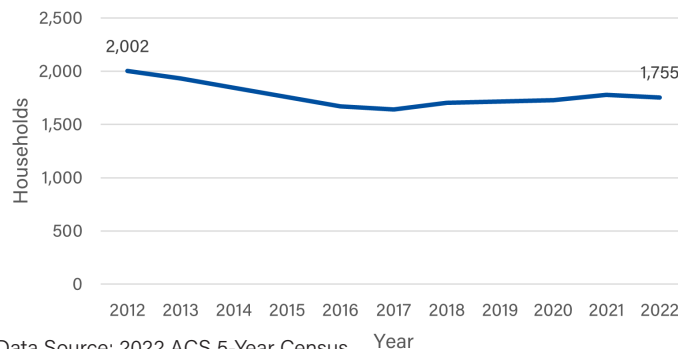


# Households

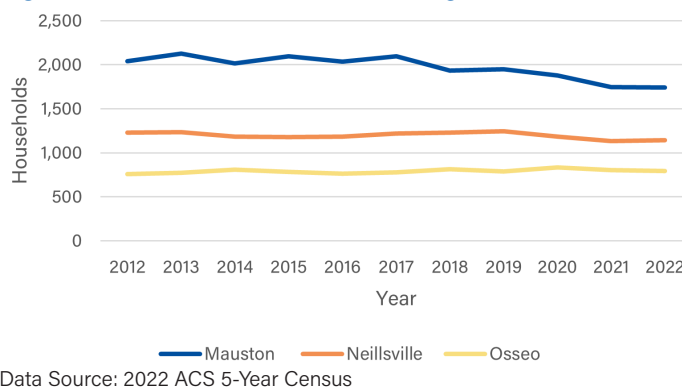
The number of households within the City has declined between 2012-2022 by 12.34% (247 households less). Jackson County shared the reduction at .49%, or 47 households. Figure 4 shows, like them, nearby Cities of Mauston and Neillsville also showed a decrease in households, 14.75% and 7.0% (301 and 86), respectively. Meanwhile, the City of Osseo saw growth in the number of households (4.61%, or 35 more households).

Nationwide, average household size has generally decreased since 1900, however since 2010 there have been signs that this trend is reversing. National trends show that most age groups are living in larger households now than they were a decade ago. This change is most prominent for adults age 35 and older. Between 2010 and 2017 there was a three percent increase in the number of adults age 35 and older living in households with at least three people. A common explanation for larger households is people living in multi-generational households or doubling up—this could be a parent of the householder or a roommate.

**Figure 3. Household Trend Black River Falls**



**Figure 4. Household Trend Surrounding Communities**



**Table 2. Household Growth**

Municipality	2012-2022 Household Change	% Percent Change Over Decade
Black River Falls	-247	-12.34%
Mauston city	-301	-14.75%
Neillsville city	-86	-7.0%
Osseo city	35	4.61%
Jackson County	-47	-0.49%

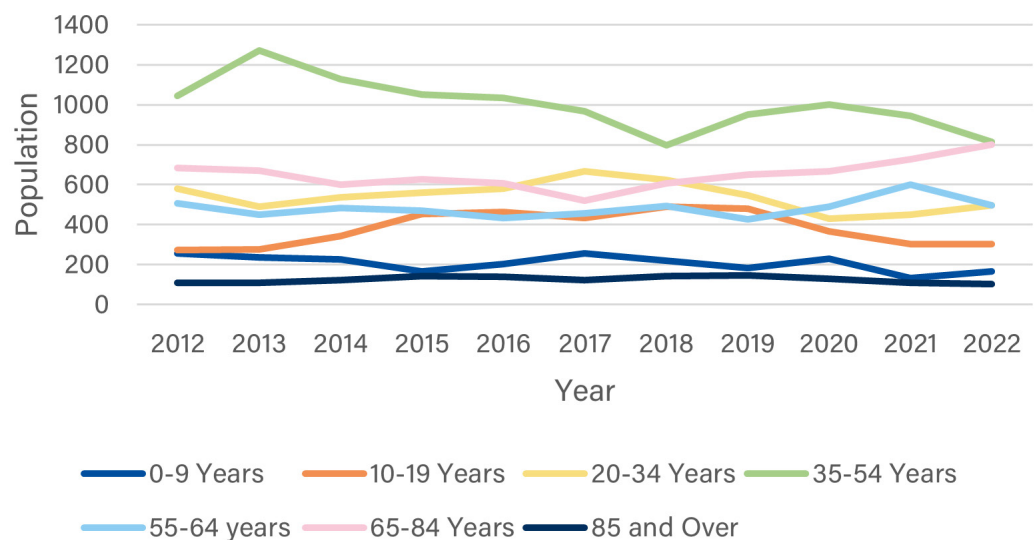
Data Source: 2022 ACS 5-Year Census

# Age Cohorts

From 2012-2022 the city has seen an overall decrease in population, 127 less people, a 1.35% change. Figure X shows, the decreasing age cohorts are 20-34, 25-54, 55-64, and 85+ while increasing age cohorts are 0-9, 10-19, and 65-84. People between the ages 20-64, were 325 fewer over the decade, a 38.51% decrease. 0-19-year-olds were 88 greater over the decade, a 24.98% increase.

This overall decrease indicates a lack of new families moving to the area. The number of 65-84-year-olds in the community has increased due to the Baby Boomers aging into this category over the decade, which is consistent with general trends of aging in the County, State, and Nation as Baby Boomers reach retirement. Older households tend to have unique housing needs.

**Figure 5. Age Trends in Black River Falls**



Data Source: 2022 ACS 5-Year Census

**Table 3. Age Trends**

Black River Falls	Total Change 2012-2022	% Change
0-9 Years	57	13.54%
10-19 Years	31	11.44%
20-34 Years	-85	-14.63%
35-54 Years	-231	-22.10%
55-64 Years	-9	-1.78%
65-84 Years	115	16.81%
85 Years and Over	-5	-4.63%
<b>Total Change</b>	<b>-127</b>	<b>-1.35%</b>

Data Source: 2022 ACS 5-Year Census

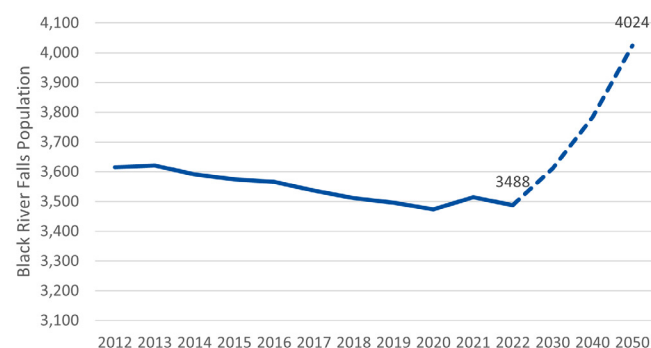
# Population Projections

The City of Black River Falls has two distinct population projections based on different methodologies. Figure 7, derived from the 2022 ACS 5-Year Census data, suggests a steady population decline, while the Figure 6, uses Wisconsin Department of Administration (DOA) projection anticipates significant growth over the coming decades.

The ACS-based projection shows a gradual decline from 3,574 in 2015 to 3,488 in 2022, with an expected decrease to 3,054 by 2050. In contrast, the DOA projection forecasts population growth, reaching 3,611 in 2030, 3,783 in 2040, and 4,024 by 2050. This discrepancy highlights differing assumptions regarding migration, economic development, and demographic trends.

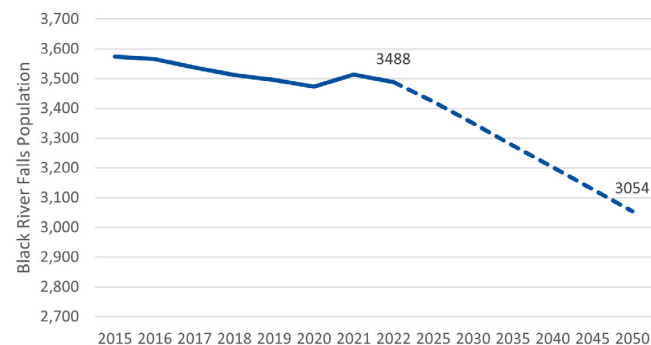
If the DOA projection proves accurate, Black River Falls could experience increased development pressures, requiring expanded infrastructure and services. However, if the ACS-based projection holds, the City may need to address economic and service challenges associated with a shrinking population. Future shifts in regional economic conditions, housing availability, and migration patterns will ultimately determine which trajectory the City follows.

**Figure 6. Black River Falls Population Projection (DOA)**



Data Source: 2022 ACS 5-Year Census, Wisconsin DOA Projections (2024)

**Figure 7. Black River Falls Population Projection (Self)**



Data Source: 2022 ACS 5-Year Census

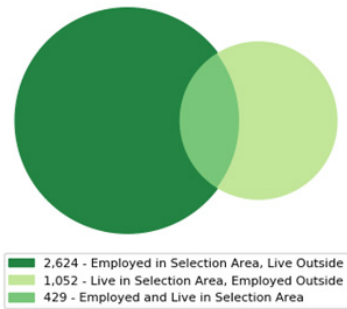
**Note: Please view methodology for self projection information.**

# Employment Indicators

In Black River Falls, 14.1% of workers live in the city, while 73.8% commute from nearby areas like Merrilan, Alma Center, and La Crosse. Most (80.5%) drive alone, with 10% carpooling and 4% walking—public transit use is nonexistent. Commute times are generally short, with 60.7% traveling less than 15 minutes.

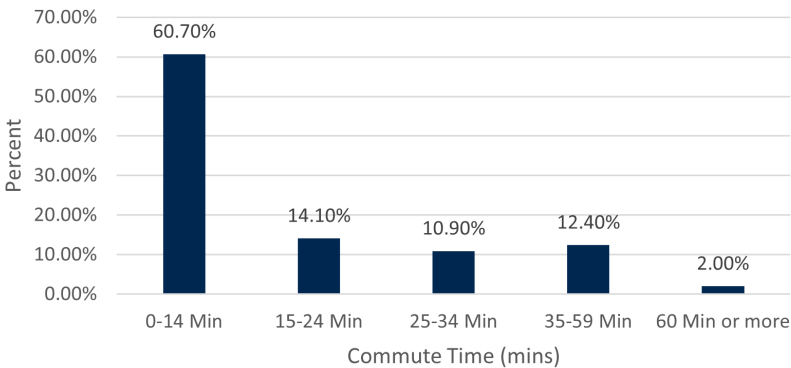
Expanding local housing options could help retain more workers, reduce commuting, and strengthen the community by encouraging more people to live where they work.

Figure 8. Infow/Outflow 2022 All Workers



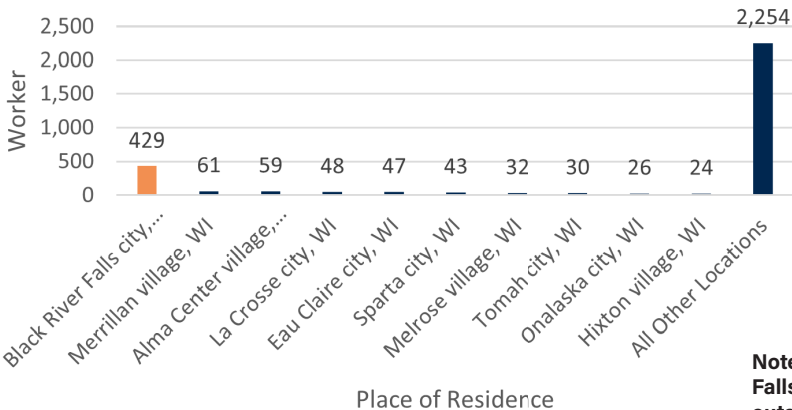
Data Source: Census OntheMap

Figure 9. Average Daily Commute



Data Source: 2022 ACS 5-Year Census

Figure 10. Where Workers Live



Data Source: 2022 ACS 5-Year Census

**Note:** Limited workers living in the City of Black River Falls could be skewed due to majority potentially living outside of city limits and instead living in surrounding towns.

### Top Employers

Seen in Table 6, which reflects employment based on residency rather than workplace location, shows a diverse local workforce. Manufacturing and retail trade employ the largest shares of workers, followed by health care, public administration, and service industries. While some

sectors remain stable, the lack of employment in wholesale trade stands out. These trends provide insight into the city's economic strengths and areas for potential workforce development.

Table 5. Top 10 Employers in Black River Falls

Business	Business Description	Number of Employees
Black River Memorial Hospital	Hospitals	250-499
Regal Rexnord Corp	Electric Motors-Manufacturers	250-499
Ho-Chunk Gaming Black River	Casinos	250-499
Jackson Correctional Instn	Government Offices-State	250-499
Millis Transfer Inc	Trucking-Contract Hauling	250-499
D & S Mfg	Metal Goods-Manufacturers	100-249
Hoffman Construction Co	Building Contractors	100-249
Krohn Clinic	Clinics	100-249
Hansen's IGA	Grocers-Retail	100-249
Walmart Supercenter	Department Stores	100-249

Data Source: WiscCONOMY

**Table 6. Economic Sectors in Black River Falls**

Industry	Workers	
	#	%
Agriculture, forestry, fishing and hunting, and mining	75	5%
Construction	68	5%
Manufacturing	228	16%
Wholesale trade	0	0%
Retail trade	206	14%
Transportation and warehousing, and utilities	58	4%
Information	60	4%
Finance and insurance, and real estate and rental and leasing	39	3%
Professional, scientific, and management, and administrative and waste management services	126	9%
Educational services and health care and social assistance	177	12%
Arts, entertainment, recreation, and accommodation and food services	127	9%
Other services, except public administration	108	8%
Public administration	159	11%

Data Source: 2022 ACS 5-Year Census

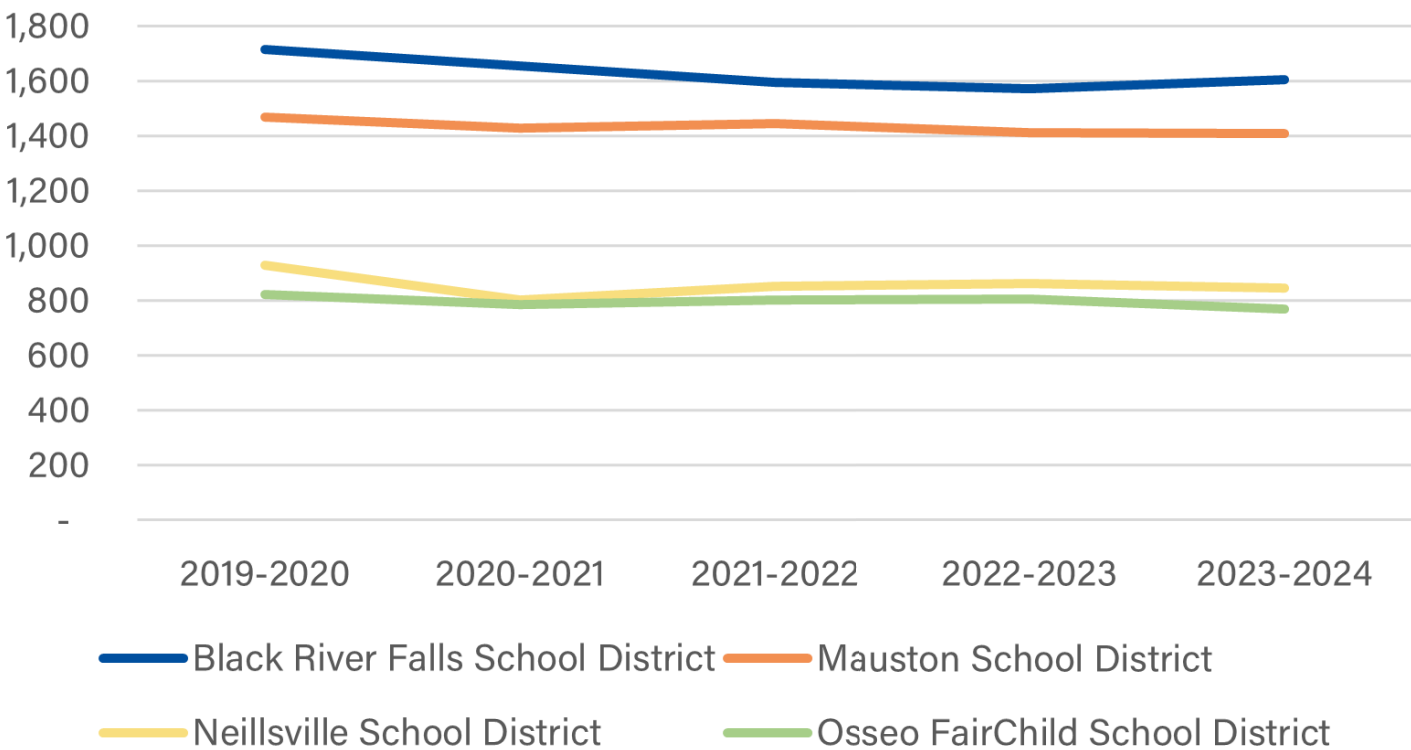
# Student Population

Age trends are used to help predict current and future needs of the community. As people continue to age or add members to their households, their needs change as well.

From 2012-2022 the city has seen an overall decrease in population, 127 less people, a 1.35% change. The decreasing age cohorts are 20-34, 25-54, 55-64, and 85+ while increasing age cohorts are 0-9, 10-19, and 65-84. People between the ages 20-64, were 325 fewer over the decade, a 38.51% decrease. 0-19-year-olds were 88 greater over the decade, a 24.98% increase (see Figure 11).

This overall decrease indicates a lack of new families moving to the area. The number of 65-84-year-olds in the community has increased due to the Baby Boomers aging into this category over the decade, which is consistent with general trends of aging in the County, State, and Nation as Baby Boomers reach retirement. Older households tend to have unique housing needs.

Figure 11. Student Enrollment

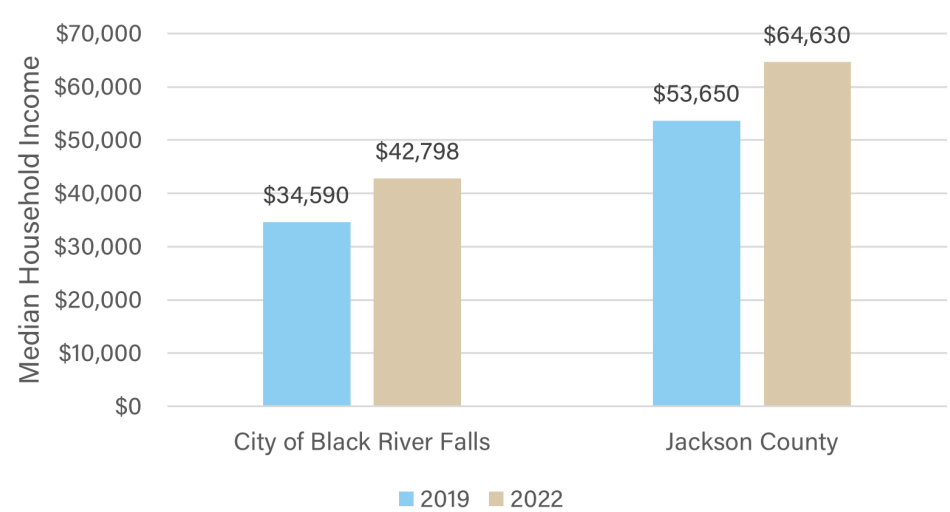


Data Source: Wisconsin Department of Public Instruction

# Income Trends

As shown in Figure 12, median household income in Black River Falls remains lower than Jackson County (\$42,798 vs. \$64,630). Since 2019, the city has seen a decline in households earning <\$50K (-75) and growth in those earning >\$100K (+141). Jackson County saw a similar trend, with a larger decline in <\$50K households (-762) and a significant increase in >\$100K households (+673).

Figure 12. Median Income



Data Source: 2022 ACS 5-Year Census

Table 7. Household Income Count

Household Level Income	City of Black River Falls				Jackson County			
	<\$50k	\$50-\$75K	\$75-\$100k	>\$100k	<\$50k	\$50-\$75K	\$75-\$100k	>\$100k
2019	1039	212	175	244	3,895	1,623	1,164	1,509
2022	963	204	205	384	3,132	1,558	1,111	2,181
Change	-75	-9	30	141	-762	-65	-54	673

Data Source: 2022 ACS 5-Year Census



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# General Housing Characteristics

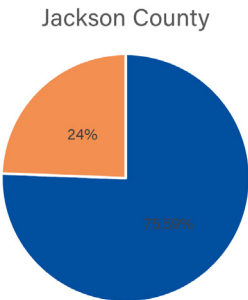
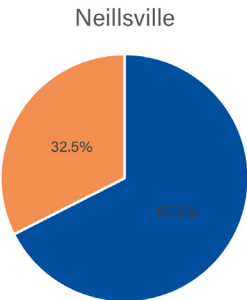
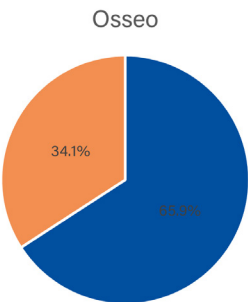
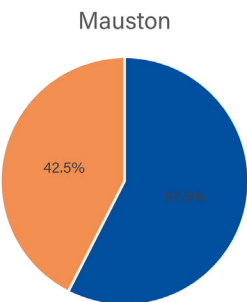
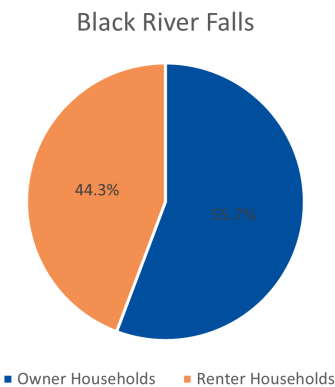


# Households By Tenure

Renter households make up 44.3% of all households in Black River Falls—well above the national average (33%) and higher than in many neighboring communities. Mauston has a similar rate (42.5%), while Neillsville and Osseo have higher homeownership rates (67.5% and 65.9%, respectively). Jackson County overall is more owner-dominated, with 75.6% of households being owner-occupied and only 24% renters (see Figures 13-17).

The higher share of renters in Black River Falls suggests a more balanced housing market relative to the county, potentially supporting workforce mobility and affordability. However, it also underscores the importance of maintaining high-quality rental options. As housing costs rise, rental demand may persist, especially for those priced out of homeownership—making it crucial to track

Figure 13-17. Housing Tenure



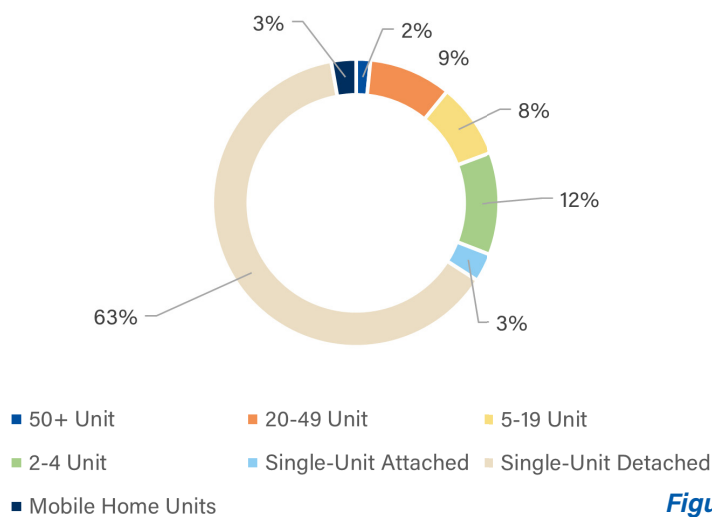
Data Source: 2022 ACS 5-Year Census

# Housing Type By Unit

The most common housing type in Black River Falls and Jackson County is detached, single-unit homes, making up 63% and 79% of total units, respectively. Smaller multi-family buildings (2–4 unit structures) are the second most common in Black River Falls at 12%, while in Jackson County, mobile homes represent the second-largest

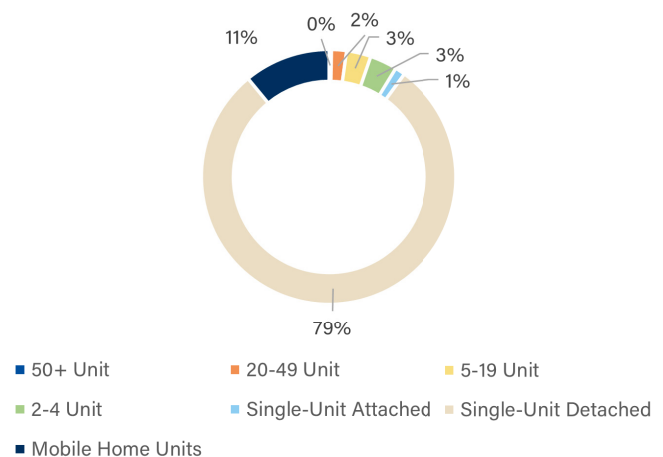
housing type at 11%. Larger multi-family buildings (20+ units) are relatively limited in both Black River Falls and Jackson County, comprising only 11% and 2% of total housing units, respectively. These patterns are illustrated in Figures 18 and 19, which highlight the distribution of housing types across the city and county. Providing a mix of housing types is important to ensure a range of choices for residents at different life stages and income levels.

**Figure 18. City of Black River Falls Unit Type**



Data Source: 2022 ACS 5-Year Census

**Figure 19. Jackson County Unit Type**

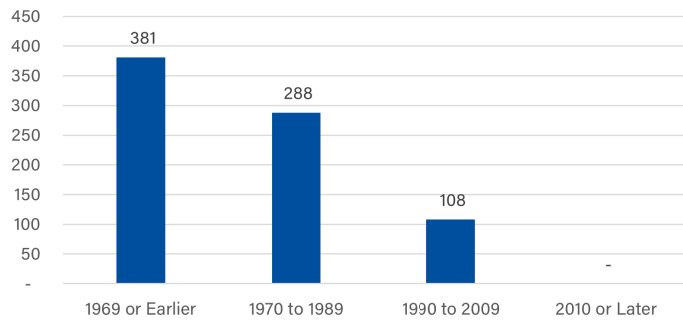


Data Source: 2022 ACS 5-Year Census

# Year Structure Was Built

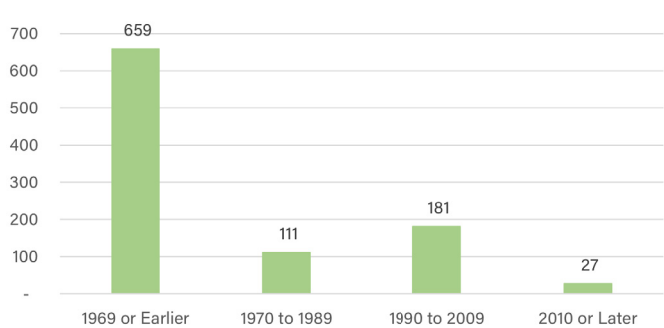
Nearly 60% of Black River Falls' housing stock was built before 1970, compared to 41% in Jackson County, indicating an aging housing supply that may require significant maintenance and upgrades. Residential construction peaked before 1969, with little new housing added since 2010—just 2% of all units have been built in the last decade. However, recent developments have added six single-family homes and 96 multi-family units, marking a modest shift in trends. Among renter-occupied units, 49% were built before 1970, with minimal new development post-2010. Owner-occupied housing follows a similar pattern, with 67% built prior to 1970, although slightly more new homes have been added in recent years. These trends are illustrated in Figures 20–22, which show the age distribution of housing stock by tenure and year built. Limited recent construction may constrain affordability, but the addition of multi-family units signals some renewed investment in rental housing.

Figure 20. Year Structure Was Built Renter Occupied



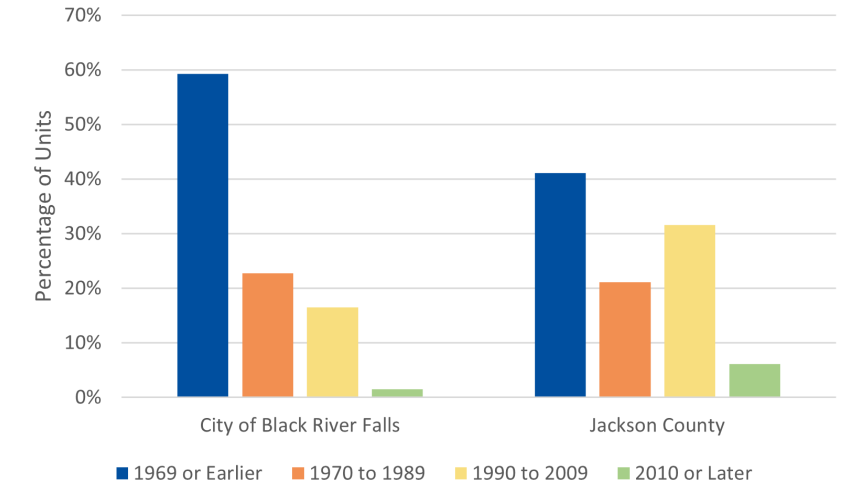
Data Source: 2022 ACS 5-Year Census

Figure 21. Year Structure Was Built Owner Occupied



Data Source: 2022 ACS 5-Year Census

Figure 22. Year Structure Was Built



Data Source: 2022 ACS 5-Year Census

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# Rental Market

## Rental Market

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# Affordability

The table below outlines income limits for Black River Falls households based on HUD methodology , using a median household income of \$42,798 for a family of four. A household is considered cost burdened if it spends more than 30% of its income on housing, while those spending more than 50% are classified as severely cost burdened.

At 30% of AMI, an extremely low-income family of four earns no more than \$12,839 annually, meaning they face significant challenges in affording market-rate rentals. Families earning 50% of AMI (\$21,399 for a family of four) also have limited options and may require rental assistance to avoid housing instability.

Households earning 80% of AMI (\$34,238 for a family of four) are more likely to find affordable housing but may still experience cost burdens, especially as rental prices rise. Those earning at or above the median income of \$42,798 generally have more flexibility in the housing market and are less likely to be cost burdened.

In Black River Falls, nearly 33% of renters are cost burdened, with 14.8% severely cost burdened, meaning they spend more than half their income on housing. Renters tend to face greater affordability challenges than homeowners, as they typically have lower incomes and fewer opportunities to build equity through homeownership. Ensuring a range of housing options at different price points is essential for maintaining affordability in the community.

Table 8. Affordability Limits (Rental)

Median Rental Limit for Family of 4 (100% Median Income)	Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
Black River Falls \$1,070	Extremely Low Income (30% AMI)	\$225	\$257	\$289	\$321	\$347	\$372	\$398	\$424
	Very Low Income (50% AMI)	\$374	\$428	\$481	\$535	\$578	\$621	\$663	\$706
	Low Income (80% AMI)	\$599	\$685	\$770	\$856	\$924	\$993	\$1,061	\$1,130
	Median Income (100% AMI)	\$749	\$856	\$963	\$1,070	\$1,156	\$1,241	\$1,327	\$1,412
	120% AMI	\$899	\$1,027	\$1,156	\$1,284	\$1,387	\$1,489	\$1,592	\$1,695

Data Source: 2022 ACS 5-Year Census, HUD



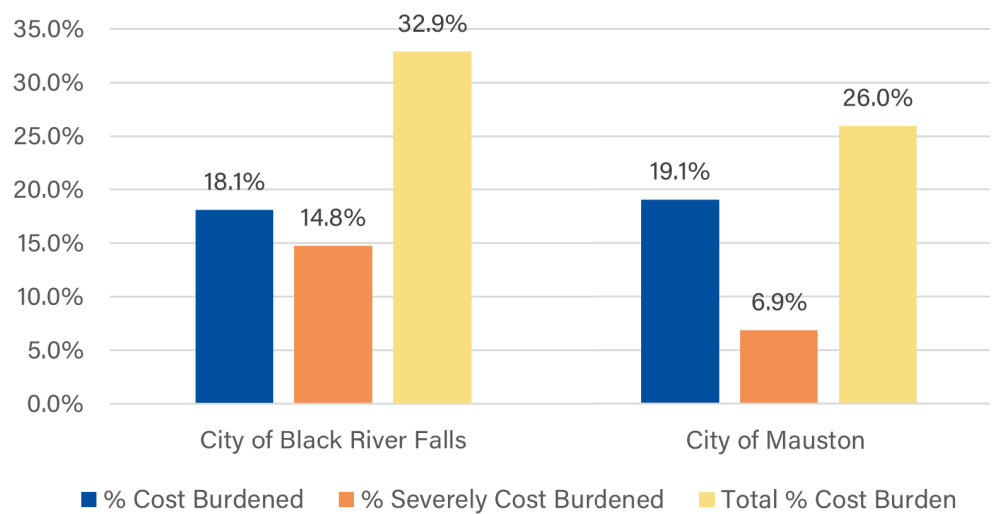
# Housing Stress

In Black River Falls, nearly 15% of renters are severely cost burdened, meaning they spend more than 50% of their income on housing. Overall, one-third of renters (32.9%) experience some level of cost burden, a higher rate than in Mauston (26.0%).

As seen in Figure 23, cost burden is concentrated among renters earning 50% AMI or less, who struggle the most to find affordable housing.

The rental market shows a slight under-supply of units for those in the 31-50% AMI range, while there is a small oversupply of units for higher-income renters. This imbalance suggests a need for more affordable units for lower-income households, as well as additional higher-rent options to prevent “renting down” that reduces availability for those in need.

Figure 23. Cost Burden - Renter Occupied



Data Source: HUD, CHAS (2017-2021)

Table 9. Rental Unit Mismatch

Rental Unit Mismatch	Rental Units Available		Renter Households	Over-/Under-Supply
0-30% AMI	200	200		-
31-50% AMI	200	205		(5)
51-80% AMI	95	95		-
>80% AMI	255	250		5

Data Source: HUD, CHAS (2017-2021)

# Rental Unit Consumption

The data for Black River Falls shows a clear pattern of higher-income households “renting down,” limiting the availability of affordable units for lower-income renters (see Figure 24). Only 45% of rental units affordable to those earning 30% AMI or less (under \$12,839 annually for a family of four) are occupied by households in that income range, meaning 55% of these units are rented by households earning more than 30% AMI.

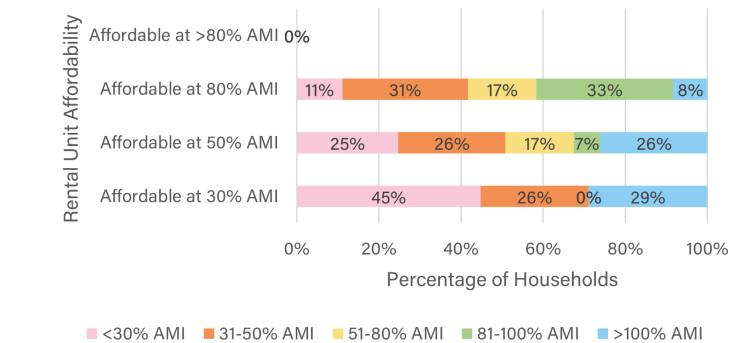
At the other end of the spectrum, a significant share of units affordable to households earning

over 80% AMI (above \$34,238 annually) are instead occupied by those earning less. This imbalance tightens the rental market, making it more difficult for the lowest-income renters to secure housing within their means.

While most households are renting below their maximum affordability level (spending less than 30% of income on housing), many lower-income households are forced to spend beyond their means to secure housing. Expanding the supply of appropriately priced units will help align renters with housing that fits their income levels, reducing

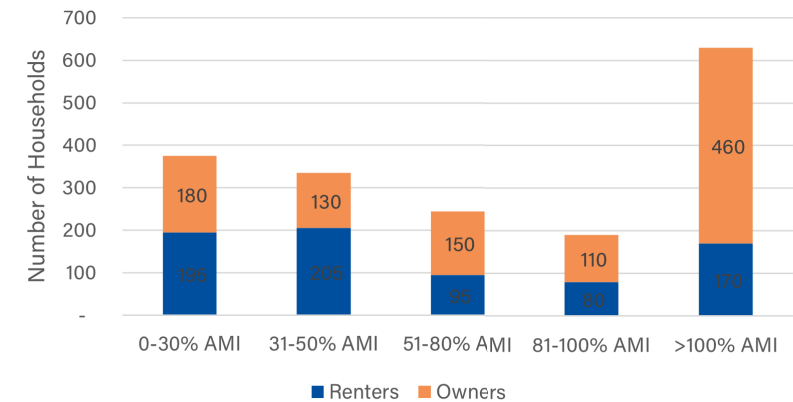
Area Median Income (2022) - \$42,789

Figure 24. Rental Unit Consumption by Income



Data Source: HUD, CHAS (2017-2021)

Figure 25. Household by Income and Tenure

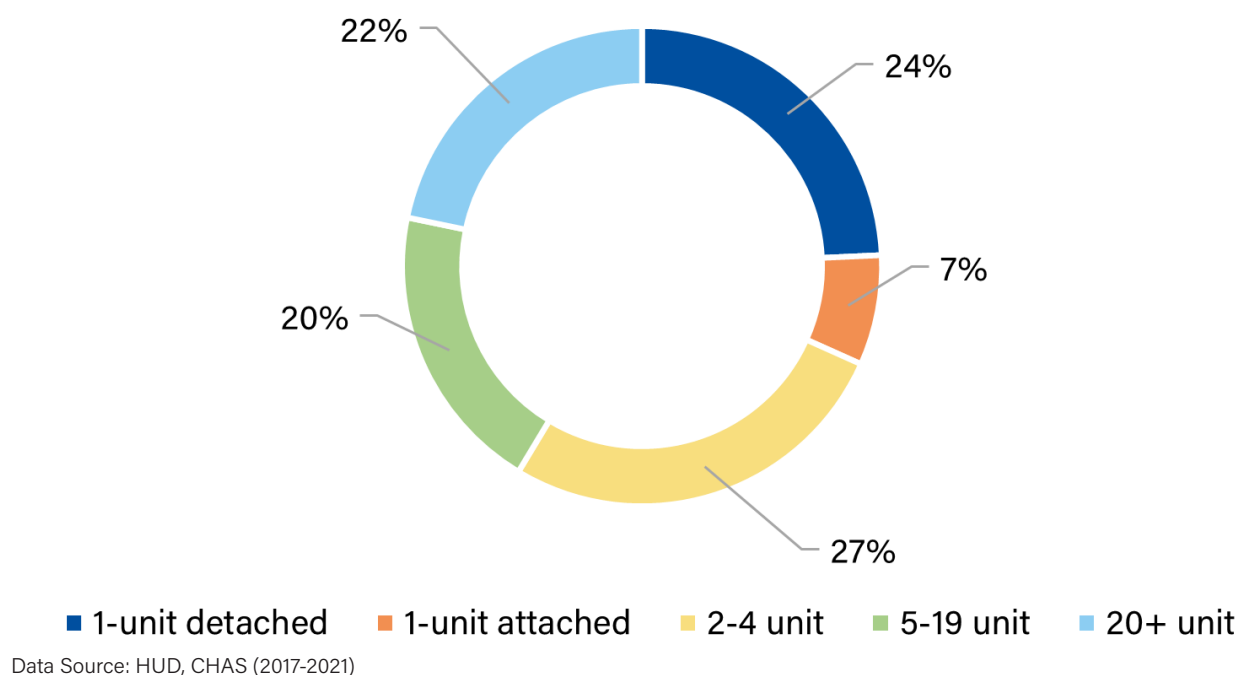


Data Source: HUD, CHAS (2017-2021)

## Rental Unit - Types

The rental housing stock in Black River Falls is primarily made up of single-unit detached homes, which account for 63% of all rental units. Smaller multi-unit structures, including 2–4 unit buildings (12%) and 5–19 unit buildings (8%), contribute a notable share to the market. Larger apartment complexes (20+ units) are less common, making up only 11% of the rental stock. This distribution is illustrated in Figure 26, which highlights the predominance of lower-density rental options across the community. Ensuring a balanced mix of housing types—including medium-density options like townhomes and small multiplexes—can help support diverse household needs while preserving neighborhood character.

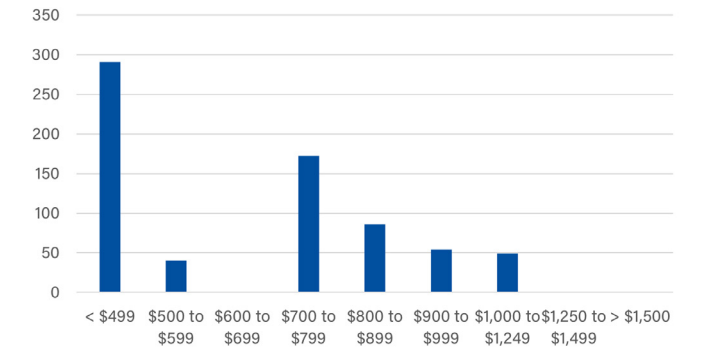
**Figure 26. Rental Building Type**



# Rental Cost

Black River Falls has lower median rents (\$718) compared to many peer communities, including Mauston (\$830) and Osseo (\$827). Rental costs in the city also fall below the Jackson County median of \$789. Neillsville has the lowest rents among the comparison communities at \$680. These median rent figures are illustrated in Figure 29. While these numbers offer a general sense of affordability, they may not fully capture recent rental developments or shifts in the housing market.

Figure 28. Unit Rents (2022)



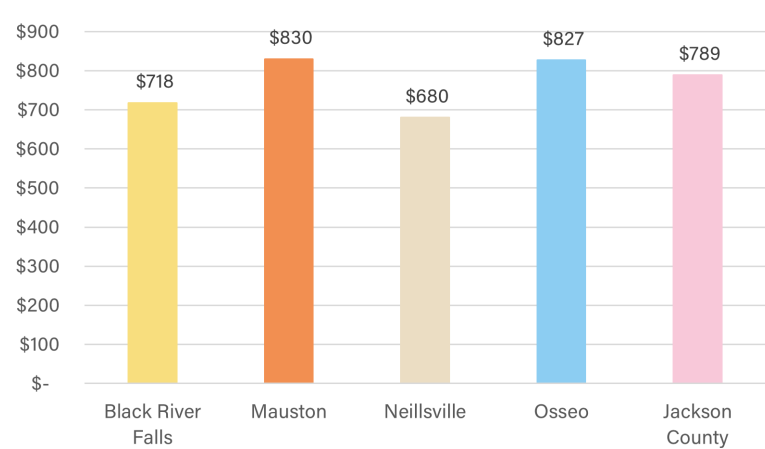
Data Source: 2022 ACS 5-Year Census

Figure 27. Median Rent bt Bedroom (2022)



Data Source: 2022 ACS 5-Year Census

Figure 29. Median Rent (2023)

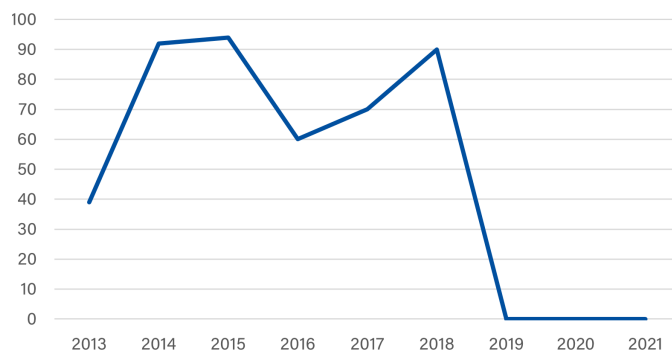


Data Source: 2022 ACS 5-Year Census

# Rental Vacancy

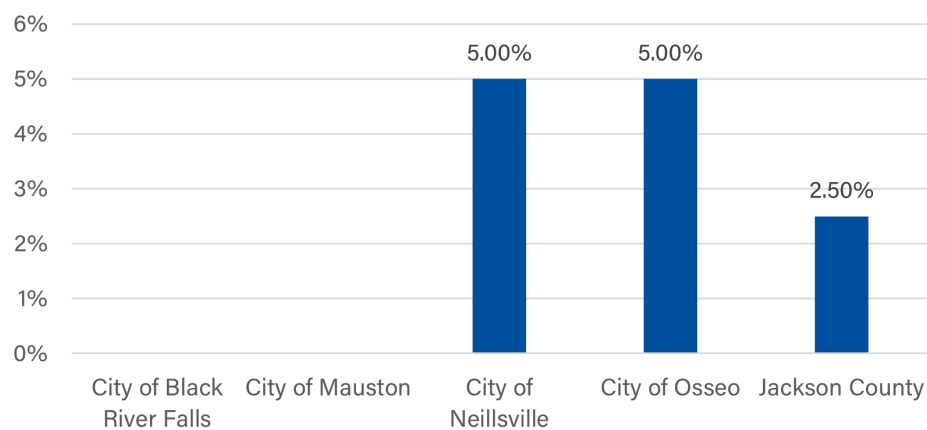
Black River Falls has had an effectively 0% rental vacancy rate for the past three years, mirroring trends in Mauston. This suggests a highly constrained rental market with limited availability for new or relocating residents. In contrast, Neillsville and Osseo report 5% vacancy rates, while Jackson County as a whole sits at 2.5%. While 2023 ACS data provides a general estimate, local conditions indicate an ongoing housing shortage. Low vacancy rates can drive up rents and make it difficult for households to find suitable housing, highlighting the need for additional rental development.

**Figure 30. Rental Vaccancy Black River Falls**



Data Source: 2022 ACS 5-Year Census

**Figure 31. Vacciancy Rate of Surrounding Communities**



Data Source: 2022 ACS 5-Year Census

**Note: The 5-Year ACS estimates for vacancy rates contain a significant margin of error (greater than 45% for Black River Falls and surrounding)**

# Rental Stock Profile

Black River Falls' rental market includes a mix of new market-rate developments and long-standing affordable and senior housing options.

## Most Recent Rental Builds:

SCS Apartments & Storage Facility (2022)

- (1) 4-unit building
- (2) 16-unit buildings
- (3) 20-unit buildings
- Includes on-site storage options
- Total Units Added: 96 units across multiple buildings
- At market rent

## SCS Apartments



## Other Rentals Available:

Spaulding Place Cooperative (1374 Van Buren Street)

- Senior housing for age 62+
- Cooperative ownership model – residents buy into the community
- One current unit listed: \$174,000 for 2-bedroom, 2-bath
- Monthly fee includes most utilities, maintenance, taxes, cable, and Wi-Fi
- Designed for independent living – not assisted living

## Spaulding Place



Union Place (223 N 4th Street)

- Renovated Union High School
- Housing for elderly (62+) or handicapped/disabled individuals
- Rent based on 30% of gross income (average around \$330, possibly less with medical expense deductions)

## Union Place





# Rental Stock Profile

## Rye Bluff Townhomes (200 N 14th Street)

- 2- and 3-bedroom townhomes
- Suitable for individuals and families
- Section 8 affordable housing

## 200 N 14th Street



## Country View Apartments (125 Rye Bluff Rd)

- 24 total units
- 2- and 3-bedroom apartments (1.5 baths)
- Managed by Felzien Three LLC
- Off-street parking and optional garages
- Air conditioning, cable-ready
- One listed 2-bedroom unit: \$829/month

## Country View



## River Run Apartments (145 Rye Bluff Rd)

- 48 total units across two buildings
- Studio, 1-, and 3-bedroom floor plans
- 32 affordable (Section 8) units
- Owned by Black River Housing LLC
- Private entrances for each unit
- Scenic views and community garden
- One listed 1-bedroom unit: \$645/month

## Black River Housing River Run



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# Ownership Market



4

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# Affordability

The table below shows homeownership affordability in Black River Falls varies significantly by income level. Using a standard affordability multiplier of 3.36, the estimated home purchase limit for a family of four at 100% of the area median income (AMI) is \$143,801. This means that a household earning the median income can reasonably afford a home at this price without being cost-burdened (HUD, 2023).

Affordability declines for lower-income households. Families earning 80% AMI have a purchase limit of \$115,041, while those at 50%

AMI are limited to homes priced around \$71,901. Households earning 30% AMI or less can only afford homes under \$43,140, restricting them primarily to mobile homes or subsidized options.

Currently, 57% of homeowners in Black River Falls earn above 100% AMI, positioning them to afford homes above the \$143,801 threshold. However, lower-income households, particularly those earning below 80% AMI, face significant barriers to homeownership due to rising housing costs and limited availability of affordably priced homes.

**Table 10. Affordability Limits (Homeownership)**

Median Ownership Limits for Family of 4 (100% Median Income)	Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
Black River Falls \$143,801	Extremely Low Income (30% AMI)	\$30,198	\$34,512	\$38,826	\$43,140	\$46,592	\$50,043	\$53,494	\$56,945
	Very Low Income (50% AMI)	\$50,330	\$57,521	\$64,711	\$71,901	\$77,653	\$83,405	\$89,157	\$94,909
	Low Income (80% AMI)	\$80,529	\$92,033	\$103,537	\$115,041	\$124,244	\$133,448	\$142,651	\$151,854
	Median Income (100% AMI)	\$100,661	\$115,041	\$129,421	\$143,801	\$155,305	\$166,809	\$178,314	\$189,818
	120% AMI	\$120,793	\$138,049	\$155,305	\$172,562	\$186,366	\$200,171	\$213,976	\$227,781

Data Source: 2022 ACS 5-Year Census, HUD      Note: Multiplier of 3.36

# Housing Stress

Housing cost burden is a challenge for both homeowners and renters, with a significant portion of households spending more than 30% of their income on housing. Among homeowners, 33% are cost-burdened, with 12% severely cost-burdened (spending over 50% of income on housing). Renters face similar challenges, with 34% cost-burdened and 16% severely cost-burdened.

Figures 32-34 indicate that affordability pressures affect both ownership and rental markets, suggesting a tight housing market where many households are financially stretched. Addressing this issue may require expanding affordable housing options and increasing household income opportunities.

Figure 32. Owner Households

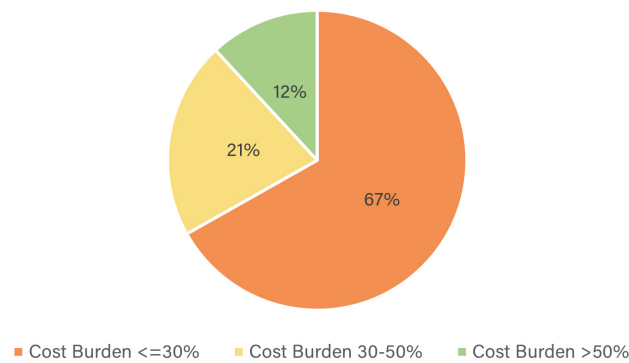
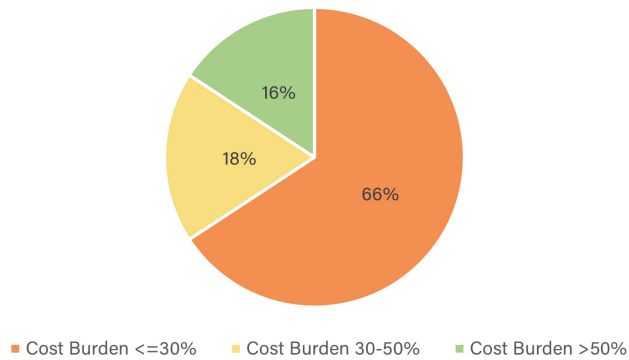
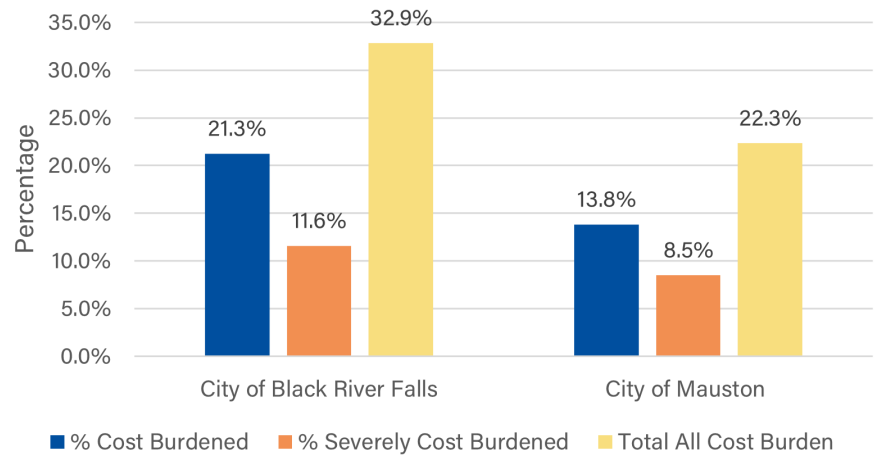


Figure 33. Renter Households



Data Source: HUD, CHAS (2017-2021)

Figure 34. Cost Burden - Owner Occupied

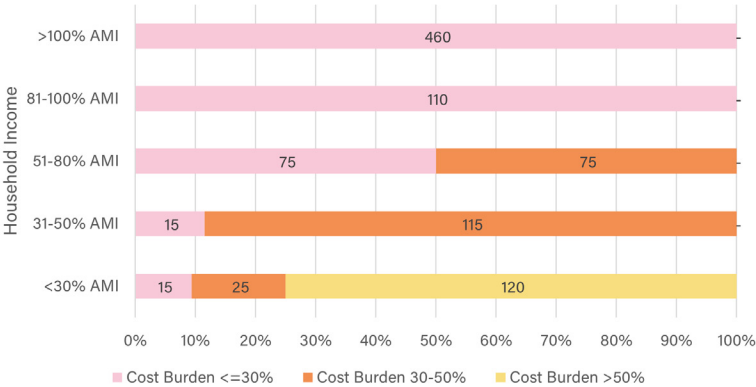


Data Source: HUD, CHAS (2017-2021)

# Owner Stress By Income

In Black River Falls, the majority of homeowners are not cost burdened. However, households earning less than 30% of the area median income (AMI) face significant affordability challenges. A large portion of these lowest-income homeowners experience severe cost burden, with 120 households paying more than 50% of their income on housing. The ownership unit mismatch data, shown in Table 11, indicates an oversupply of lower-cost homes, likely reflecting an aging housing stock. However, there is a shortage of homes available for middle- and upper-income households. This supply gap is particularly pronounced for households earning more than 100% of AMI, where there is a shortfall of 105 units. Even with this mismatch, it remains essential to increase the supply of affordable homes—otherwise, higher-income households may purchase lower-cost units, reducing availability for those with more limited means.

Figure 35. Cost Burden by Income for Homeowner



Data Source: HUD, CHAS (2017-2021)

Table 11. Ownership Unit Mismatch

Ownership Unit Mismatch	Owner Units Available	Owner Households	Over-/Under-Supply
0-50% AMI	310	180	130
51-80% AMI	150	130	20
81-100% AMI	109	150	-41
>100% AMI	465	570	-105

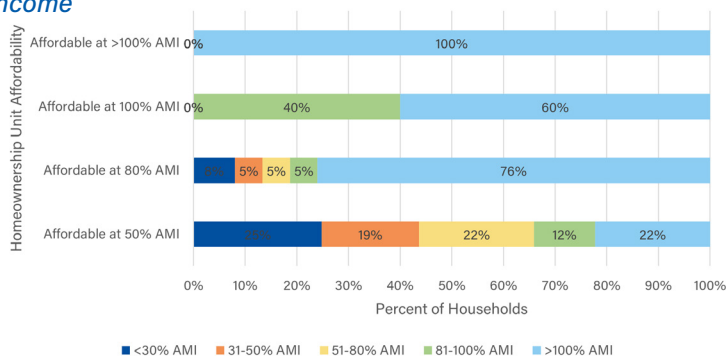
Data Source: HUD, CHAS (2017-2021)

# Homeownership Unit Consumption

Homeownership in Black River Falls is predominantly concentrated among households earning above 80% of the Area Median Income (AMI). Seen in Figure 36, 60% of homeowners earning more than 100% AMI can afford housing at that level, while 76% of this group can also afford homes at 80% AMI. In contrast, lower-income households face significant affordability challenges. Only 25% of homeowners earning below 30% AMI can afford housing at 50% AMI, with affordability declining sharply as income decreases.

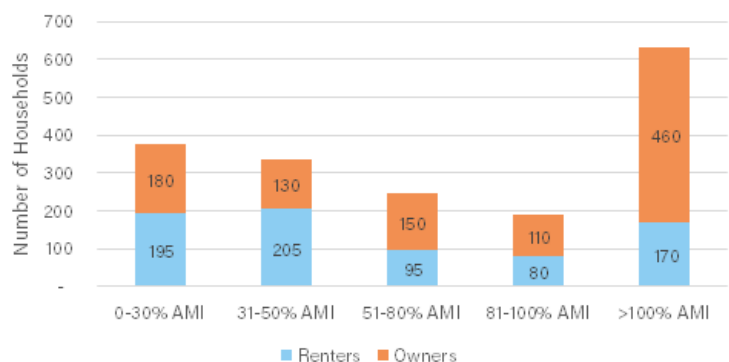
The distribution of homeowners by income level further highlights this trend, with the majority of homeowners (460 out of 1,030) earning more than 100% AMI. Meanwhile, there are fewer homeowners in the lower-income brackets, particularly among those earning 31-50% AMI (130 homeowners) and below 30% AMI (180 homeowners). This suggests that homeownership is largely out of reach for lower-income households, reinforcing the need for more affordable ownership opportunities in Black River Falls.

**Figure 36. Owner Occupied Consumption by Income**



Data Source: HUD, CHAS (2017-2021)

**Figure 37. Households by Income and Tenure**



Data Source: HUD, CHAS (2017-2021)

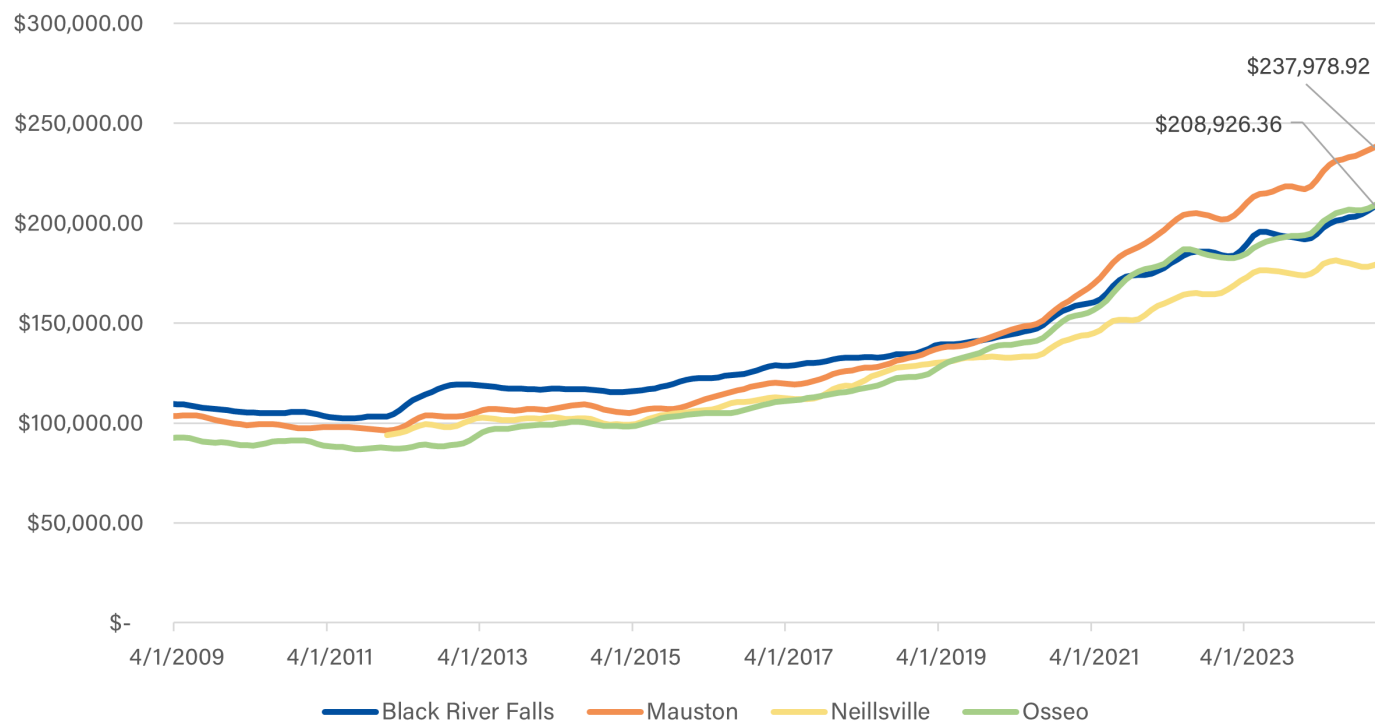
# Housing Cost

The housing market in Black River Falls has experienced significant price growth over the past five years. Looking at Figure 38, it can be shown that on March 31, 2019, the average home price was \$138,712.63. By January 31, 2025, this figure is projected to reach \$210,309.90, reflecting a 51.6% increase.

2017 and 2022, Wisconsin home prices rose by over 50%, while median household incomes increased by just 19.7%, according to the Wisconsin Policy Forum.

This trend mirrors statewide patterns—between

**Figure 38.** *Median Sales for All Homes*



Data Source: Zillow

# Starter Home Cost

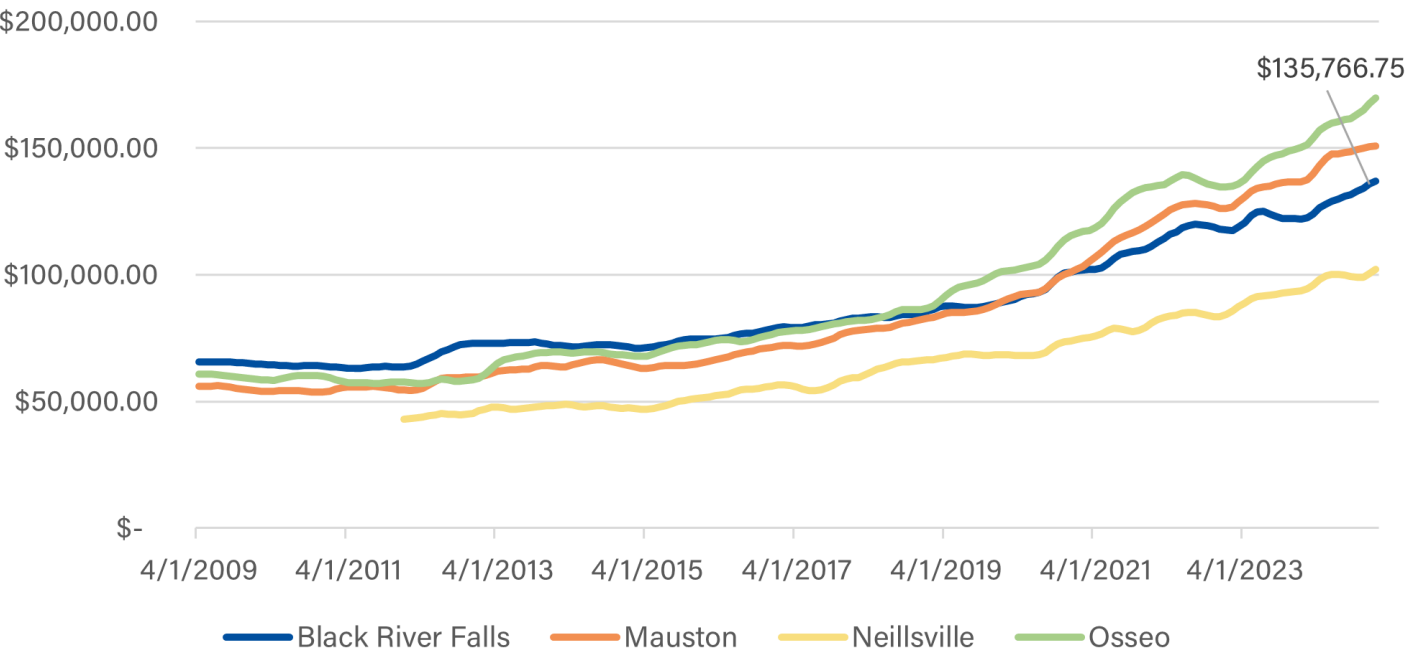
Lower-income households that own their housing commonly occupy what is referred to as the “starter home” market. For purposes of this study, this is tracked as the “Bottom Tier Home Value” and is the median of the 5th to 35th percentile of all home values within the City.

Starter homes in Black River Falls have followed the same general trend over the past decade, with steadily increasing costs (see Figure 39. In 2012, the median starter home price was \$63,606. By 2025, it had risen to \$137,041, marking a 115% increase. More

recently, from March 2019 to January 2025, home prices have surged another 56.9%.

The median household of four would just be able to afford the median starter home in the City (\$137,041 entry cost vs. \$143,801 purchase limit). For Black River Falls households earning under the median income (\$42,798), homeownership remains increasingly out of reach.

Figure 39. Starter Home Prices

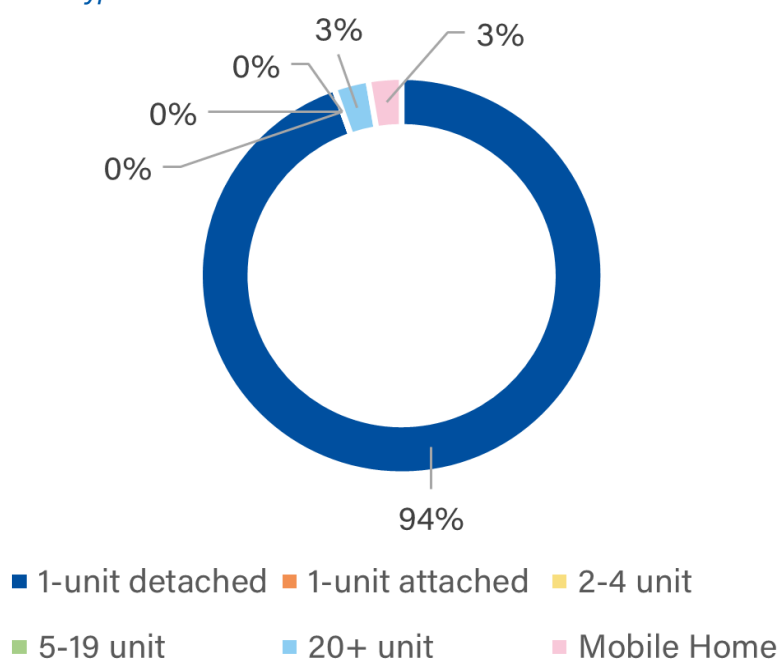


Data Source: Zillow

# Owner Unit - Types

Single-unit detached homes are the most common owner-occupied housing type in Black River Falls, making up 83% of the ownership market. Mobile homes are the second most common, with 53.1% owner-occupied, providing an affordable alternative for homeownership. As shown in Figure 40, ownership in larger multifamily buildings (20+ units) is limited, with only a 14.1% ownership rate. Meanwhile, 1-unit attached homes, smaller multi-unit buildings (2–19 units), and condominiums are virtually absent from the ownership market. The lack of these attached and medium-density housing options restricts affordable homeownership alternatives and limits the potential for denser, more diverse housing development within the city.

Figure 40. Owner Unit Type



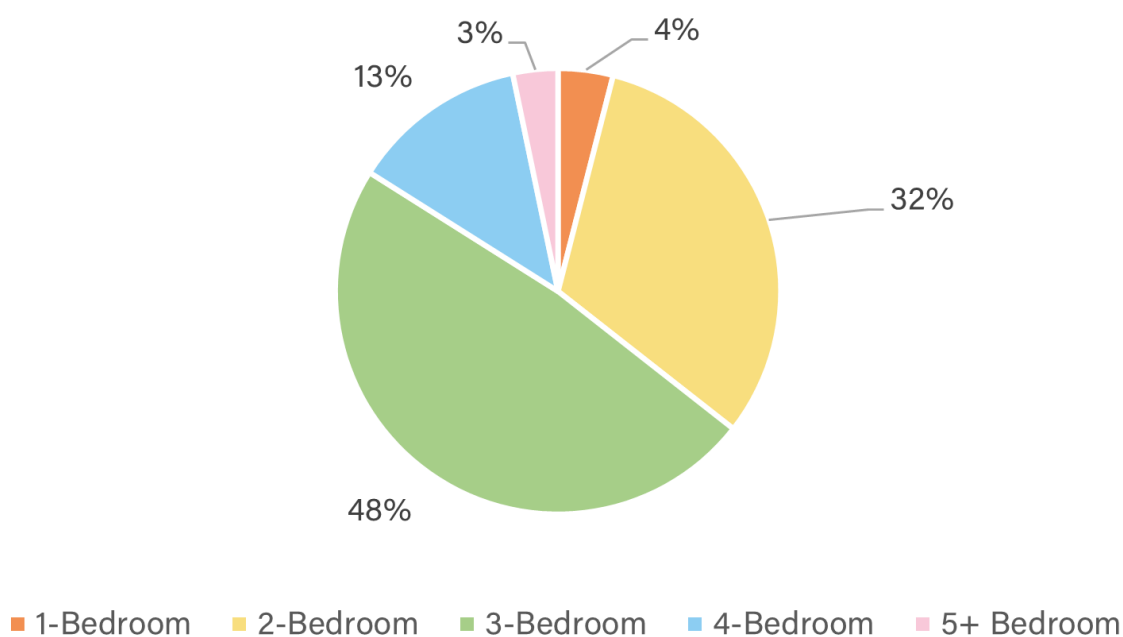
Data Source: 2022 ACS 5-Year Census



## Owner Unit - Size

In Black River Falls, WI, ownership unit sizes are primarily composed of 3-bedroom units, which account for 48% of the total. Two-bedroom units make up 32%, while 4-bedroom units represent 13%. As shown in Figure 41, smaller units including 1-bedroom homes (4%) and 5 or more bedroom homes (3%) make up a much smaller share of the market, and there are no efficiency units available. This limited range of unit sizes may present challenges for smaller households, seniors, or first-time buyers who are looking for more affordable or appropriately sized homes.

**Figure 41.. Number of Bedrooms**



Data Source: 2022 ACS 5-Year Census

# Housing Stock Profile

## Owner Occupied Properties

An overview of the current housing stock in Black River Falls shows a tight and competitive market in 2025. Recent listings on Zillow highlight a wide price range for 3-bedroom single-family homes, from \$128,000 to \$360,000. The available housing stock is predominantly made up of single-family homes, with limited listings for duplexes or condominiums.



110 Barbara Avenue, Black River Falls, WI 54615

- \$360,000
- 3 beds | 2 baths
- 1,790 sqft
- Single-family residence
- Built in 2021



Note: SCS homes in the Lallapoolza Subdivision, city owns the other parcels

# Housing Stock Profile



514 Van Buren St, Black River Falls, WI 54615

- \$220,400
- 4 beds | 2 baths
- 1,850 sqft
- Single-family residence
- Built in 1930



212 Columbus Street, Black River Falls, WI 54615

- \$127,900
- 3 beds | 1 bath
- 1,232 sqft
- Single-family residence
- Built in 1910

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# Recommended Housing Goals

5



# Recommended Housing Goals

## GOAL 1 – Expand and Diversify the Local Housing Supply to Meet Current and Future Needs

Black River Falls is experiencing clear signs of constrained housing options. From 2012 to 2022, the number of households declined by 12.34%, pointing to a drop in population, potential outmigration, and fewer new families moving in. Additionally, the city's housing stock is aging, with nearly 60% of all housing units built before 1970, highlighting the urgent need for modernization and reinvestment in existing homes.

Compounding this is the limited housing diversity—63% of rental units are single-family homes, with only 11% in larger apartment complexes (20+ units) and very few small multifamily or condo options. To meet current needs and attract a wider range of residents, Black River Falls must increase the supply of diverse housing types, including townhomes, duplexes, senior-friendly homes, and smaller multifamily units.

## GOAL 2 – Improve Housing Affordability and Reduce Cost Burdens for Residents

Housing affordability is a pressing concern across income levels in Black River Falls. Among renters, 33% are cost-burdened, and 14.8% are severely cost-burdened, spending more than half their income on housing. Many low-income homeowners also struggle, especially as home prices have increased by 51.6% since 2019.

The city's median household income is \$42,798, yet the entry cost for a starter home is \$137,041—barely within reach for most median-income households. This affordability gap has left many families stuck between limited rental options and unattainable homeownership. Furthermore, higher-income households are “renting down,” occupying lower-cost units that could serve lower-income residents. In fact, only 45% of affordable rentals (for those earning 30% AMI or less) are actually occupied by those in that income range, intensifying the squeeze on the city's most vulnerable.

To ensure all residents have stable, affordable housing, Black River Falls must increase income-restricted and workforce housing, support down-payment and rental assistance, and incentivize affordability in new developments.

## GOAL 3 - Support Workforce House to Strengthen the Local Labor Market

Black River Falls functions as an employment center but struggles to house its own workforce. Of the 3,053 primary jobs in the city, 73.8% of workers commute from outside, while just 14.1% both live and work in the city. This imbalance may stem from a lack of affordable and appropriate housing options for local employees.

The city's inability to retain its workforce also affects families: from 2019 to 2024, the local school district lost 111 students (a 6% decline), reflecting a drop in young families and raising long-term workforce sustainability concerns.

By developing workforce housing—both rental and ownership—at price points accessible to essential workers and young families, Black River Falls can reduce in-commuting, grow local enrollment, and support long-term economic resilience.

## GOAL 4 – Plan for an Aging Population by Expanding Senior-Friendly Housing Options

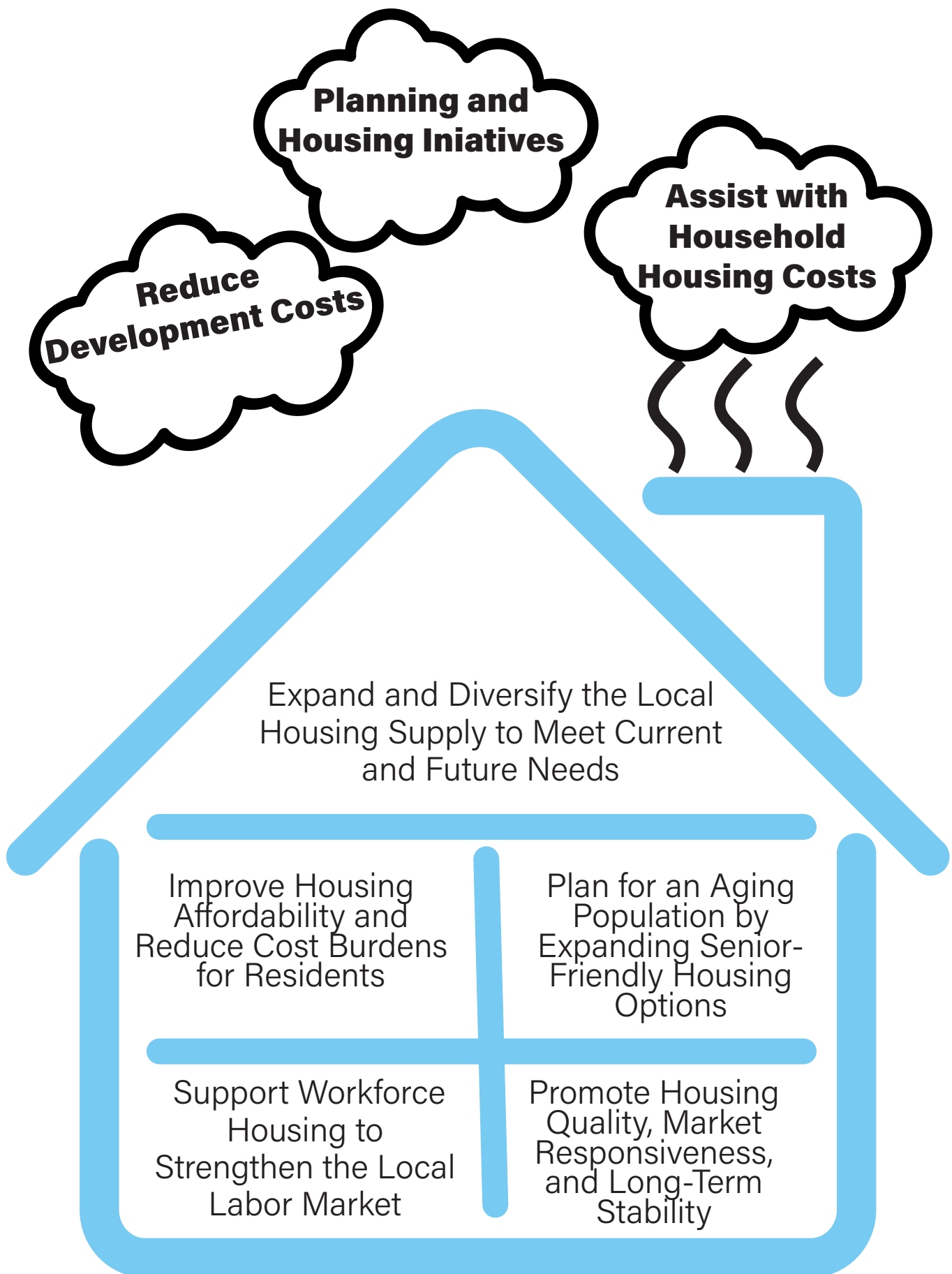
Black River Falls is experiencing demographic shifts in line with national aging trends. The 65–84 age group has grown significantly, driven by aging Baby Boomers. This shift underscores rising demand for senior-friendly housing, including one-level homes, accessible units, and maintenance-free living.

With much of the city's housing built before accessibility standards were common, and with many seniors on fixed incomes, future housing must be both affordable and designed for aging in place. Increasing supply of senior apartments, assisted living, and downsizing options will also help free up larger homes for younger families and improve circulation within the housing market.

## GOAL 5 – Promote Housing Quality, Market Responsiveness, and Long-Term Stability

While Black River Falls recently added a new market-rate apartment complex by S.C. Swiderski, early indicators suggest leasing is lagging, which may indicate a mismatch between unit pricing and local demand. At the same time, the city has experienced rental vacancy rates below 5% for years, a strong sign of demand and tight supply, particularly for mid- and lower-income households.

This tension reveals a housing market in flux: higher-income households may have limited options to “move up,” while lower-income residents face rising costs and limited availability. To navigate this, Black River Falls must promote market responsiveness through ongoing monitoring of vacancy rates, rent levels, and through ongoing monitoring of vacancy rates, rent levels, and turnover, and by encouraging a broader mix of housing to better match local demand.





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# Strategies & Recommendations

6



# Strategies

To achieve the goal of expanding quality, affordable housing options in Black River Falls, a combination of strategies will be necessary. This section outlines a focused set of recommendations across three key areas: **reducing development costs, supporting planning and housing initiatives, and assisting with household housing costs.** Each strategy is designed to complement the others and provide flexible tools the City can use to address current housing challenges. There is no one-size-fits-all solution—Black River Falls will need to take a layered approach that leverages partnerships, funding sources, and local resources to move toward a more balanced and accessible housing market.

## Planning & Housing Initiatives

### Identify Areas Suitable for Mixed Unit Types

To meet evolving housing needs, both small-lot and large-lot development should be prioritized—particularly projects that incorporate a mix of unit types within new subdivisions. This includes detached and attached homes, duplexes, condominiums, and small-scale multifamily buildings (3–9 units). Integrating this variety of housing types creates more choices for residents of different income levels and life stages, helping ensure that most neighborhoods offer accessible options for renters, first-time buyers, and downsizers alike.

This approach also supports long-term

neighborhood stability, allowing residents to remain in the same area as their housing needs change. To implement this strategy, the city should identify:

- Transitional areas where higher-density housing can be introduced next to existing neighborhoods
- Larger sites that can support tiered-density development, with intensity gradually decreasing toward adjacent single-family areas
- Mixed-use corridors that could support residential alongside commercial services Predesignated sites in new subdivisions

### Consider a “Community as Developer” Approach to Address Local Housing Needs

Black River Falls should explore the idea of acting as a developer—or partnering with experienced organizations—to help meet local housing goals. This could involve the city, county, or housing authority taking the lead in creating new subdivisions or building housing units directly.

By identifying, assembling, and zoning land to make it shovel-ready, the community can reduce barriers for future development. Another option is to fund a “spec” home as a demonstration project, showing the kind of housing the community wants to encourage. This kind of project can give developers a clear vision and reduce hesitation about being the first to invest.

Wausau recently partnered with Habitat for Humanity to advance a modular home infill project—an example that shows how local governments and nonprofits can successfully team up to expand housing options.

## **Explore Adaptive Reuse of Vacant Buildings and Land for Transitional and Supportive Housing**

The City of Black River Falls should consider strategies to repurpose vacant buildings and underutilized land for transitional and supportive housing. There may be viable opportunities within the city to convert existing structures into housing solutions that serve individuals and families experiencing housing instability.

To pursue this, the City, in collaboration with Jackson County and local stakeholders—including the housing authority and community-based organizations—should identify and evaluate properties with potential for adaptive reuse. Former motels, hospitals, schools, and similar structures can often be cost-effectively renovated into functional housing units.

## **Shared Equity and Rent-to-Own for Sustainable Homeownership**

To address long-term housing affordability and expand access to homeownership for first-time buyers, the City of Black River Falls should pursue a blended model that integrates elements of community land trusts and rent-to-own structures. Together, these initiatives can provide stable, affordable housing options while helping residents build equity and eventually transition into ownership.

**1. Strategic Land Acquisition and Development**  
The City should continue acquiring available parcels—particularly in the downtown area and established neighborhoods—and prioritize development of small-scale multi-family housing (e.g., triplexes and fourplexes). These projects can be facilitated through public-private partnerships with mission-aligned developers, using city-owned land as a tool to keep projects affordable.

**2. Community Land Trust (CLT) for Long-Term Affordability**  
The City can establish or partner with a local community land trust—similar to the Madison Area Community Land Trust—to permanently retain land ownership while allowing residents to purchase homes on renewable long-term leases. When a homeowner sells, they receive a portion of the appreciated value, while the rest remains in the

trust to keep the home affordable for future buyers. This ensures the City's investment in affordability continues to benefit generations.

**3. Rent-to-Own Pathways for First-Time Buyers**  
To create an accessible entry point into this system, the City can implement a rent-to-own component within the CLT framework. Prospective buyers—especially those who are credit-constrained—can initially rent a CLT home while building up equity or credit toward a down payment. Over time, they transition to full ownership of the home (but not the land), making the purchase more affordable.

## **Increase Housing Options for Seniors**

As the senior population continues to grow in Black River Falls, the City should focus on expanding housing options that encourage aging residents to downsize from their single-family homes. Communities like Spaulding Place have proven successful, but high demand and long waitlists indicate a clear need for additional senior cooperative housing.

Developing more cooperative-style units or small-scale multi-family options—such as condos, duplexes, or fourplexes—within existing neighborhoods can give seniors attractive, affordable alternatives. In turn, this frees up older, more modest homes that are ideal for first-time buyers.

## **Assist with Household Housing Costs**

### **Encourage city to explore utilizing the Tax Increment District (TID)**

Creating need-based grant or loan programs can help low-income residents maintain safe, stable housing and access essential services like childcare. One way to fund these efforts is by using the Affordable Housing Extension available through Tax Increment Financing (TIF). This tool allows municipalities to extend a successful Tax Increment District (TID) for one additional year, as long as at least 75% of the final increment supports affordable housing initiatives within the city.

Black River Falls should review its existing TIDs to identify where this extension could be applied. Funds could be directed toward home improvement loans, support for home-based childcare providers, or other programs that ease cost burdens for residents and strengthen housing security in the community.

### **Promote WHEDA Loan Programs to Increase Affordable Homeownership**

The City of Black River Falls should actively promote the Wisconsin Housing and Economic Development Authority (WHEDA) programs to help expand homeownership, especially for moderate-income residents. Since Jackson County is a federally designated target area, eligible buyers in Black River Falls can receive reduced interest rates through WHEDA financing, even if they are not first-time buyers.

Two of the main options are the WHEDA Advantage Conventional and WHEDA Advantage FHA loan programs. Both offer 30-year fixed-rate mortgages for a range of property types, including single-family homes, 2–4 unit buildings, condos, and double-wide manufactured homes. Buyers must occupy the home and meet household income limits, but they can qualify with credit scores as low as 620 for Conventional loans and 640 for FHA. These programs also allow for WHEDA Down Payment Assistance (DPA), making up to 100% financing possible for eligible buyers.

To further support local housing efforts, the City should also highlight WHEDA's renovation loan options, such as the HomeStyle® Renovation Loan, which allows buyers to purchase and repair a home under one mortgage. For current homeowners, the Home Improvement Loan Program (HILP) offers up to \$50,000 to help with repairs or upgrades, with flexible terms and low rates.

### **Use LIHTC to Support Affordable Rental Housing**

To increase affordable housing options in Black River Falls, the City should actively pursue partnerships with developers experienced in the Low-Income Housing Tax Credit (LIHTC) program. LIHTC, administered through WHEDA, provides federal and state tax credits to support the development of affordable rental housing through new construction or the rehabilitation of existing buildings.

There are two types of credits available: the competitive 9% credit and the non-competitive 4% credit. Wisconsin also offers a matching 4% state tax credit that can be paired with the federal version. These tools can make affordable housing projects financially viable and help meet the growing need for workforce housing in the community.

With employers across the region reporting a shortage of affordable rental options for workers, tapping into LIHTC resources gives the City an opportunity to bring new, income-restricted units River Falls, the City should actively pursue partnerships with developers experienced in the LIHTC program.

### **Leverage Capital Subsidies to Lower Development Costs**

To encourage the creation of more affordable housing in Black River Falls, the City should look into using capital subsidies to help cover a portion of development costs. These funds can reduce the need for conventional loans, making projects more financially feasible for developers.

Capital subsidies can come from a mix of federal, state, and local sources, such as Low-Income Housing Tax Credits (LIHTC), HOME or CDBG grants, Wisconsin historic tax credits, general obligation bonds, or TIF funds. Programs like the Federal Home Loan Bank's Affordable Housing Program are also strong options to explore.

By assembling these resources, the City can play an active role in supporting affordable housing

construction, especially in areas where the market alone may not deliver the needed supply.

## **Reduce Development Costs**

### **Reduce Upfront Costs with Incentives and Fee Waivers**

To make development more financially viable, the City can consider waiving or reducing impact fees for housing projects that meet community goals such as affordability, accessibility, or infill development. This lowers upfront costs and can make smaller-scale projects more attractive to local or regional developers.

### **Conduct a Land Inventory to Guide Future Development**

The City of Black River Falls should create a full inventory of land available for housing, including vacant lots, brownfields, and underutilized parcels owned by public agencies or private individuals. Using a GIS-based mapping system to track and update this information will help identify strategic development opportunities and support better land use planning. The City could also explore partnerships with local colleges or universities to assist with research and mapping, providing both valuable data and hands-on learning experiences. This inventory will serve as a key tool in guiding future housing efforts and attracting investment.

### **Support Small-Scale Residential Development**

The City should explore ways to make it easier to build smaller housing types like duplexes, triplexes, fourplexes, cottages, and accessory dwelling units (ADUs). These types of homes can fit well into existing neighborhoods and help meet the needs of a range of residents, including first-time homebuyers and seniors.

Possible Actions:

- Provide pre-approved building plans for small-scale housing to reduce design and permitting costs.
- Offer technical assistance or training for local

students or residents and small developers interested in building housing.

- Partner with organizations to help more people understand how to finance and manage small development projects.

# Recommendations

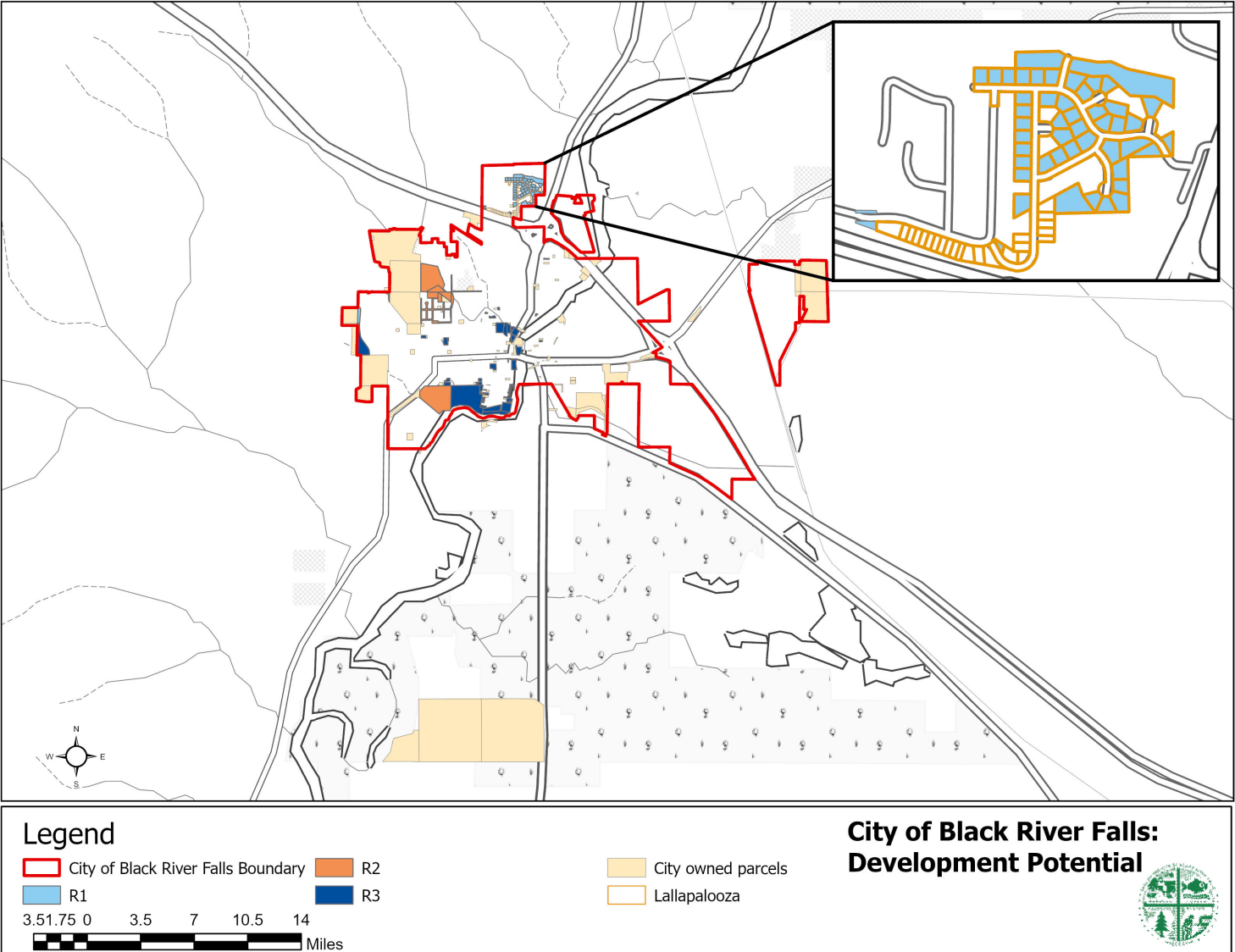
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Through conversations with City staff and an analysis of Black River Falls' zoning and Jackson County tax parcel data, I identified several city-owned properties with redevelopment potential. These locations present a strong starting point for expanding housing options and better utilizing underused land. Guided by the City's housing goals and informed by local context, I developed a set of recommendations aimed at improving housing affordability and diversifying the local housing stock.

To support these recommendations, I drew from the Housing Supply Accelerator Playbook, released by the American Planning Association (APA) and the National League of Cities. This resource outlines strategies for overcoming housing development barriers and includes practical case studies from communities across the country. The following examples from the playbook are especially relevant to Black River Falls and can help inform future planning and implementation efforts.



Map 2. Infill Development Parcels



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# Case Studies

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## **Fayetteville, Arkansas (Population: 93,949)**

The City of Fayetteville is developing a program to streamline residential construction in its Downtown and Walker Park neighborhoods by offering pre-approved architectural designs. This initiative aims to expedite the permitting process, saving residents time and money while providing new housing options. There will be 30 designs available, including single-family homes, townhomes, duplexes and cottages. These designs are part of the city's priority for compatible infill, as outlined by the city's 2040 Comprehensive Plan. By utilizing pre-reviewed plans provided by the city's Development Services Department, applicants can navigate the building process more efficiently and cut development costs that often impede small-scale housing development.

## **Yuma, Arizona (Population: 95,548)**

The City of Yuma introduced the Infill Incentive Plan to promote infill development and revitalize neighborhoods.

Developed through collaboration among city departments, the plan establishes the Infill Overlay District (IO) and offers incentives to encourage development within this zone. The plan includes the Infill Incentive Toolkit, which equips developers with resources to address regulatory challenges and financial barriers. This toolkit offers various incentives to invest in infill properties, including financial benefits and regulatory flexibility.

## **Hood River, Oregon (Population 8,313)**

In response to high land costs and limited space for growth, the City of Hood River, Oregon, implemented a land banking strategy to support affordable housing development. By purchasing land and holding it for future projects, the City is able to reduce one of the biggest cost barriers for developers—land acquisition. This gives the City greater control over how sites are developed and ensures they're used for projects that meet community needs. A key example is the 780 Rand Road site, where the City purchased land, issued a request for proposals, and selected a developer to build affordable housing. The City

continues to assist with site preparation and grant applications, helping move the project forward. Hood River also partners with nonprofits and housing authorities, offering public land or funding to support their development efforts. This approach provides a consistent pipeline of land for housing and ensures long-term affordability by guiding development from the ground up.

### **Pathway Homes and Rent-to-Own Equity Buy-In**

Pathway Homes offers a flexible and innovative approach to homeownership through a rent-to-own program. With this model, renters have the exclusive right to purchase the home they are renting at the end of the lease term, without the pressure of bidding wars or competition. This provides renters with the opportunity to build equity as they live in the home, gradually working toward full ownership.

The program offers a unique opportunity for individuals who may not have the immediate financial ability to purchase a home but want to work toward ownership. Over the course of the rental period, a portion of the rent is typically applied toward the purchase price, helping renters save for a down payment. Importantly, there is no obligation to buy, allowing renters the flexibility to decide at the end of the lease whether they want to continue renting or transition to homeownership.

# Conclusion

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This housing assessment for the City of Black River Falls highlights several key challenges and opportunities that the community must address to build a more inclusive and resilient housing market. Affordability remains a central issue, particularly for low-income households who face significant cost burdens and limited options in the current housing stock. The city's reliance on single-unit detached homes limits diversity in housing types, which is necessary to serve a broader range of residents including young professionals, seniors, and working families. Expanding the range of housing types and price points will be critical to improving overall affordability and preparing for future growth.

Strengthening partnerships with developers will also play an important role. The city can benefit from improving the clarity and accessibility of development information, offering targeted financial incentives, and working proactively to make city-owned land more viable for housing. Beyond new construction, strategies that help reduce household financial strain—such as utility support, repair assistance, and renter-focused programs—can help residents remain stably housed. The aging population of Black River Falls also warrants greater attention, particularly in planning for accessible, smaller-scale, and supportive housing options.

While this report provides a strong starting point, it is important to acknowledge its limitations. The analysis relies primarily on publicly available data sources such as the U.S. Census Bureau,

the Wisconsin Department of Administration, and state economic platforms. These data sources offer a broad understanding of housing conditions, but more granular and localized data—such as rental listings, demand surveys, and development cost breakdowns—would further strengthen future planning efforts. The city may also benefit from analyzing pro formas for potential development types on specific parcels to better understand feasibility and barriers to construction.

Finally, the housing strategy for Black River Falls should not operate in isolation from broader community development efforts. Investments in parks, public spaces, local businesses, and cultural events can make the city a more attractive and vibrant place to live. By pairing housing efforts with strong placemaking and economic development strategies, the city can not only expand its housing supply but also create a community where people actively choose to live, work, and stay.

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# Appendix

# Methodology

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## Population Projection Step-by-Step Calculation

The following are the 2022 ACS Survey population estimates, margin of error, and sample size category for **Black River Falls, WI**

Gathered annual population estimates from the U.S. Census Bureau for the City of Black River Falls from 2012 to 2022.

Year	Black River Falls
2012	3,615
2013	3,621
2014	3,591
2015	3,574
2016	3,566
2017	3,537
2018	3,512
2019	3,496
2020	3,473
2021	3,514
2022	3,488

Created a column labeled "Forecast" to generate projected population values starting from 2022 through 2040.

Used Excel's FORECAST.ETS function to model the population trend and estimate future values.

<div><div>✕</div><div>✓</div><div><i>fx</i></div></div>	<div>=FORECAST.ETS(A13,\$B\$2:\$B\$12,\$A\$2:\$A\$12,1,1)</div>	
2023		3,453
2024		3,438
2025		3,423
2026		3,408
2027		3,394
2028		3,379
2029		3,364
2030		3,349
2031		3,335
2032		3,320
2033		3,305
2034		3,290
2035		3,275
2036		3,261
2037		3,246
2038		3,231
2039		3,216
2040		3,202

Included Lower and Upper Confidence Bound columns to show the range of potential values.

This helps visualize uncertainty in the projections and aids in more conservative planning.

<div><div>✕</div><div>✓</div><div><i>fx</i></div></div>	<div>=C13-FORECAST.ETS.CONFINT(A13,\$B\$2:\$B\$12,\$A\$2:\$A\$12,0.95,1,1)</div>	
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Timeline	Values	Forecast	Lower Confidence Bound	Upper Confidence
2012	3,615			
2013	3,621			
2014	3,591			
2015	3,574			
2016	3,566			
2017	3,537			
2018	3,512			
2019	3,496			
2020	3,473			
2021	3,514			
2022	3,488	3,488	3,488	
2023		3,453	3,420	
2024		3,438	3,405	
2025		3,423	3,390	
2026		3,408	3,376	
2027		3,394	3,361	
2028		3,379	3,346	
2029		3,364	3,331	
2030		3,349	3,317	
2031		3,335	3,302	
2032		3,320	3,287	
2033		3,305	3,272	
2034		3,290	3,257	
2035		3,275	3,243	
2036		3,261	3,228	
2037		3,246	3,213	
2038		3,231	3,198	
2039		3,216	3,184	
2040		3,202	3,169	

Calculated projected total population change between 2020 and 2040, both in raw numbers and percentage change.

Also analyzed interim trends like 2025–2030 and 2030–2040 changes.

Year	Population		
2015	3,574		
2016	3,566		
2017	3,537		
2018	3,512		
2019	3,496		
2020	3,473		
2021	3,514		
2022	3,488		
2023	3,453		
2025	3,423		
2030	3,349	2025-2030 Change	-2.16%
2035	3,275		
2040	3,202	2030-2040 Change	-4.41%
2045	3,128		
2050	3,054		

## Limitations of Population Forecast

While this projection provides a data-driven outlook on the future population of Black River Falls, several limitations should be acknowledged that impact the accuracy and utility of the results.

This forecast was developed using historical population data sourced primarily from the U.S. Census Bureau and modeled in Excel using time series forecasting tools such as the FORECAST.ETS function. While these tools can identify and extrapolate trends based on past performance, they inherently assume that future conditions will mirror the past. This assumption may not hold true for a small community like Black River Falls, where even modest economic, political, or social changes can have outsized effects on demographic patterns.

The projections do not incorporate local or regional policy shifts, potential economic development, infrastructure investments, or changes in land use regulations that could influence future population growth. Similarly, this model does not account for factors such as housing supply expansion, migration patterns, or labor market trends, all of which can significantly impact population change at the local level.

Additionally, while the Wisconsin Department of Administration (DOA) provides its own population forecasts, I chose to create an alternative projection using local Census data. Given the ongoing population decline in Black River Falls over the past decade, the DOA projections appeared overly optimistic and did not seem to align with the local trends observed in recent years. A more tailored, community-specific forecast—while limited—was seen as a more realistic foundation for this analysis.



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