

Proposal for

---

# Housing Study and Needs Assessment

July 18, 2023

Submitted to

**City of La Crosse**

Diane McGinnis Casey



Submitted by



Wendy Brewer, Senior Manager

wbrewer@tpma-inc.com

740-350-5880

# Cover Letter

Dear Diane,

TPMA is pleased to provide the attached proposal to City of La Crosse (The City) in response to the Request for Proposals for a Housing Study and Needs Assessment.

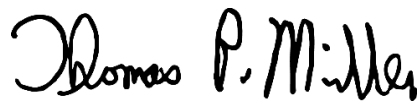
Established in 1989, TPMA provides comprehensive consulting services throughout the United States and internationally, working with nonprofit organizations, educational institutions, local and state governments, and industry associations. We have the experience and expertise to define current weaknesses in the housing market and discover opportunities and barriers that lie ahead for those living in and moving to the City of La Crosse.

We understand that this is the first time the City is developing a housing study and assessment. Our experience positions us well to guide you through the process and create actionable recommendations that will support future prosperity for residents of the City. Our approach will include data analytics and housing analyses in addition to identification of funding sources and strategic guidance that will fuel untapped potential for the city. Our team will also engage external (e.g., La Crosse Housing Authority) and internal stakeholders during the process to gather local insights and perspectives.

TPMA has worked across the United States on housing, economic development, and planning projects. Our approach places great importance on understanding a community's demographic characteristics, emerging economic trends, and related opportunities that can support long-term growth. This allows our team to align strategies to immediate, short-term, and long-term priorities in meeting housing needs for all household types and income levels. Our recommendations are designed to fuel resiliency through economic diversity, resource alignment, and community vibrance.

Your TPMA team, led by Aaron Finley, includes housing experts that have an intimate understanding of growing communities and housing obstacles in various states. Should you have any questions on our proposal, please contact Wendy Brewer, Senior Manager at [wbrewer@tpma-inc.com](mailto:wbrewer@tpma-inc.com), or by phone at (740) 350-5880.


Sincerely,




Thomas P. Miller  
President & CEO

# Project Team


The TPMA Housing Team provides expertise in assessing housing markets, identifying opportunities, and developing solutions that align with community and economic development objectives. The Team connects these efforts with the expertise of the greater TPMA staff that includes subject matter experts in housing assessments, economic and labor market research, workforce development strategy, and evaluation. Team member bios have been included on the following pages.



**Project Lead**  
Aaron Finley

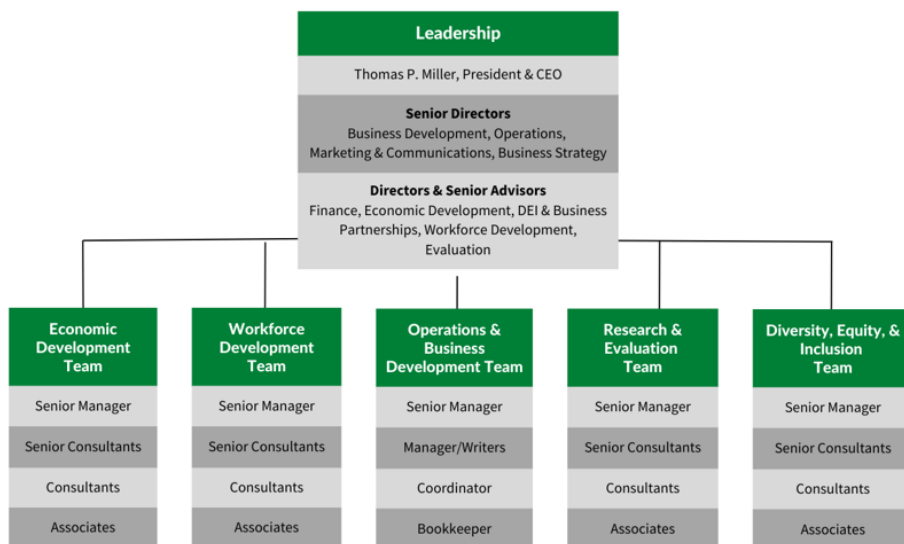


**Research Specialist**  
Erin Brown



**Project Support**  
Ashley Sharpley

## TPMA Organizational Structure



# Aaron Finley

Senior Consultant

**LinkedIn:** [aaron-finley-b60b4526](#)

**Email:** [afinley@tpma-inc.com](mailto:afinley@tpma-inc.com)

**Phone:** 937-657-5490



## Project Lead & Project Manager

Aaron will serve as the Project Lead, ensuring the successful completion of all project work and deliverables. He will also lead stakeholder engagement, supported by Ashley.

## Professional Summary

Aaron specializes in housing research and strategy, workforce development, and community resiliency. Data-driven and goal oriented, his approach is one of locating gaps and developing solutions. Aaron leads research projects at TPMA with specialized skill in the interpretation of complex data. He is particularly skilled in the transformation of complex challenges into communicable and achievable strategies and outcomes.

Aaron has designed propriety housing research methodology at TPMA, in addition to strategies for alignment of priorities to investment, land use plans, investment options, and innovative partnerships. He recently led Regional Labor & Housing Studies for North Dakota's North Central Planning Commission and is currently leading the Housing Needs Assessment and Policy Development for the City of Northglenn, Colorado, as well as a Housing Needs Assessment and Implementation Plan in St. Lucie County, FL. Aaron has helped to design propriety housing research methodology at TPMA, in addition to strategies for alignment of priorities to investment, land use plans, investment options, and innovative partnerships.

## Education

English, MA, Kent State University

English, BA, Indiana University

## Expertise

- Housing Strategies
- Workforce Development
- Housing Analysis
- Project Management

## Relevant Experience

### City of Northglenn

Housing Needs Assessment & Policy Development, CO

### Okaloosa County

Attainable Housing Strategic Plan, FL

## Technical Skills

- Gap Analysis
- Workforce Training
- Curriculum Design
- Solution Development

# Erin Brown

Consultant

**LinkedIn:** [erinkbrown](#)

**Email:** [ebrown@tpma-inc.com](mailto:ebrown@tpma-inc.com)

**Phone:** 203-913-7694



## Research Specialist

As the project's Research Specialist, Erin will support all areas of quantitative research and statistical analysis.

## Professional Summary

Erin is a Consultant at TPMA who brings years of experience in research and analyzing quantitative data. Erin's strong quantitative background enables her to use various analytical tools including R, Stata, and ArcGIS.

Prior to joining TPMA, Erin served as a Research Assistant at the Margaret Chase Smith Policy Center, where she developed and authored technical reports, created visualizations for stakeholders, and analyzed and summarized papers for researchers.

Erin also served as a research assistant for the University of Maine, where she cleaned and analyzed data to study Maine Residents' perceptions of aquaculture, conducted literature reviews, and presented complete research findings to stakeholders at several conferences. Currently, Erin is working on several projects at TPMA including a Workforce study for SEAMaine, a seafood economic accelerator that supports Maine's commercial fishing industry and an Equitable Economic Development Strategic Plan for DeKalb, IL. She provides data analytics and aggregation on many levels for various additional projects throughout the country.

## Education

Economics, MS, University of Maine

Economics, BS, University of Maine

Environmental Sciences: Hydrology, BS,  
University of New Hampshire

## Expertise

- Research and Data
- Program Evaluation
- Public Transportation
- Vehicle Electrification
- Housing Assessment

## Relevant Experience

### St. Lucie County

Attainable Housing Strategic Plan, FL

### Okaloosa County

Attainable Housing Strategic Plan, FL

## Technical Skills

- R, Stata, and ArcGIS
- Pro IMPLAN
- Spatial Analysis

# Ashley Sharpley

Associate, TPMA

**LinkedIn:** [ashley-sharpley](#)

**Email:** [asharpley@tpma-inc.com](mailto:asharpley@tpma-inc.com)

**Phone:** 317-760-4864



## Project Support

Ashley will support stakeholder engagement.

## Professional Summary

Ashley completed her Bachelor of Science in Business at the Kelley School of Business and focused on business economics and public policy analysis. Her coursework focused strongly on economic development and research and data analysis.

She has served as a Chief of Staff and later as a president for the Indiana Model United Nations. Her responsibilities included fiscal year budgeting, recruiting, and streamlining conference logistics by expanding interlinking data storage and processing systems. Furthermore, she supported the Genetics Biobank as an intern and processed current trial data, utilizing various research and medical databases.

Currently, Ashley is supporting a Housing Report Needs Assessment and Policy Development for the City of Northglenn, a Housing Assessment and Strategy for the City of Fairfax, and a Comprehensive Economic Development Strategy for the Blue Ridge Parkway Region.

## Education

Business, BS, Indiana University

## Relevant Experience

### St. Lucie County, FL

Housing Needs Assessment & Implementation Plan

### City of Northglenn, CO

Housing Report Needs Assessment, and Policy Development

## Expertise

- Research and Data Analysis
- Business Economics
- Public Policy
- Economic Development



## Consultant Firm



TPMA envisions a world that thinks strategically, works collaboratively, and acts sustainably. In keeping with that vision, we empower organizations and communities, through strategic partnerships and informed solutions that create positive, sustainable change.

We have a deep understanding of the needs of both rural and urban communities through our extensive housing study and assessment work. TPMA has worked in communities of all sizes from Los Angeles, California to Cumberland, Indiana. Our experience in other unique locations such as Greenville, South Carolina; Moscow, Idaho; and Detroit, Michigan has allowed our team to apply this process in communities of varying size across the United States on projects related to housing, workforce development, disaster recovery, strategic planning, and more. Our approach seeks to align economic, quality of place, and talent development efforts that are customized to the strengths of each one of our project's local areas.

Our staff includes subject matter experts in housing and market research, workforce and economic development strategy, evaluation, and resource development. This will provide the City with a team that is able to produce customized research and analysis, understands how to communicate and build consensus among multiple audiences, defines strategy with measurable outcomes, and outlines clear action for implementation.

We acknowledge collaborative efforts of the City and County in addressing the pressing housing challenges faced by vulnerable populations, particularly the homeless. The establishment of a comprehensive and long-term strategy is commendable and carries significant importance in tackling this issue. This is, of course, only a fraction of the local challenges but will need to be carefully considered while developing the housing study and assessment. Securing accessible housing options, along with other viable alternatives, remains a top priority when addressing these concerns. Hence, the timely initiation of a housing study and needs assessment is crucial. Furthermore, we realize that the region is an excellent location for recreation, and outdoor activities, which will also play an important role when analyzing housing, zoning (hotels etc.). Our team values through examination of potential funding sources to support effective implementation and holds a proven track record of securing diverse funding streams, such as state, federal, and private sources, to facilitate housing development in numerous cities nationwide. We also value progress and are committed to regular check-ins post project to provide guidance during implementation.

### *AFFORDABLE AND MARKET RATE HOUSING DEVELOPMENT EXPERIENCE*

TPMA has experience working with communities across the United States to develop actionable implementation plans for the development of both affordable and market rate housing. TPMA brings experience working directly with communities, developers, and residents to find optimal housing solutions to respond to community housing needs. Our team brings experience securing the necessary funding streams and federal grant management to support recommendations to close the financial gap for recommended policies.

### *SCALABLE UNDERSTANDING OF HOUSING PRIORITIES*

TPMA understands that local housing markets must evolve to meet the needs of diverse residents, from seniors and persons with disabilities to buyers and renters. Our team has experience designing finance strategies for various types of housing to meet existing and future demands. We have recently completed similar housing studies that include work with Hiawatha, IA; Greenville, SC; Canton, GA; DeKalb County, IL; Palouse Region (Moscow, ID and Pullman, WA); Northglenn, CO; Dearborn County, IN; Fairborn, OH; and the Indiana Housing & Community Development Authority.

### *RESEARCH & ANALYSIS CAPABILITIES*

TPMA specializes in custom methodologies that combine quantitative and qualitative insights into tangible analysis. We employ a wide array of data sets and sources to paint a comprehensive picture of housing needs based on housing stock, market trends, and the demographic characteristics of our clients' communities. We design our deliverables to provide the right amount of data in easy-to-understand formats that highlight key findings linked to policy recommendations and actions.

### *DIVERSITY, EQUITY, AND INCLUSION LENS AND FRAMEWORK*

TPMA understands the importance of embedding diversity, equity, and inclusion (DEI) practices into all areas of the company and our work. We value participatory approaches, engaging community members and those affected most by programs to ensure their voices are being heard and measuring the impact of provided services.



# Project Timeline

## Task 1: Project Launch and Administration

---

The Project Team will facilitate a launch meeting with the City of La Crosse team to make introductions and discuss any information that may help develop context for the Housing Assessment. **We do not view this meeting as a formality** but as a critical step to ensure alignment of expectations and arranging important details and actions necessary for a smooth execution of the project. Discussion topics include:

- Scope of work, project plans, timeline, and deliverables;
- Roles and responsibilities;
- Communication preferences and monthly schedule for regular meetings;
- Desired outcomes and measures of success;
- Current housing plans and programs; and
- Logistics for stakeholder engagement.

TPMA values regular open communication with our clients. For this project, we propose monthly update calls throughout the process. We will use this time to provide updates and next steps for the project as well as an opportunity for feedback on the work being done and any adjustments that need to be made.

*Timeline: August 2023*

## Task 2: Demographic/ Economic Analysis & Housing Stock Analysis

---

### EXISTING PLANS

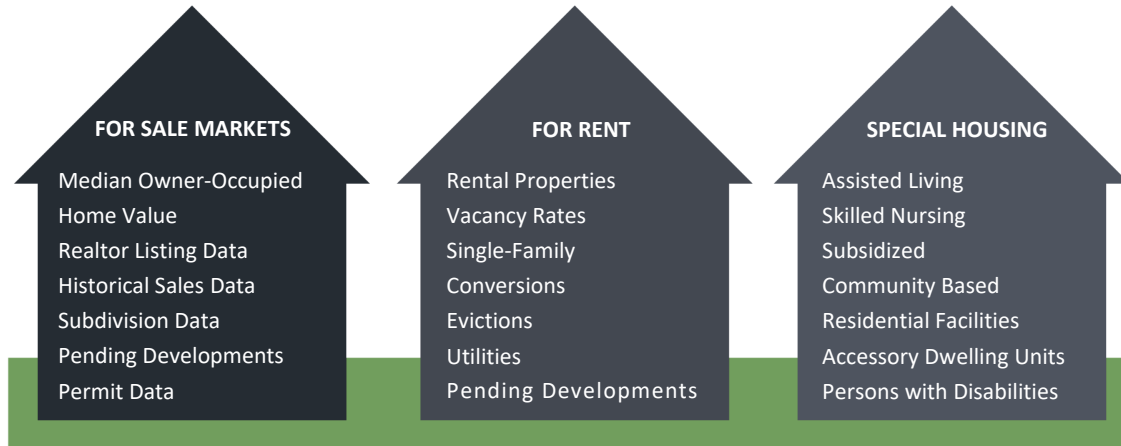
Data collection and analysis are essential to understanding the local climate as it relates to housing. TPMA will initiate background research by reviewing existing regulations, policies, and local and regional plans.

This step will ensure that the Project Team has identified the pertinent resources and local planning context to build on previous work where possible and provide the necessary background when addressing key research questions.

### EXISTING HOUSING STOCK / DEMOGRAPHICS

In addition to the comprehensive review of regional studies and documents, TPMA will review secondary sources such as national databases from Lightcast, ESRI Business Analyst, Zillow.com, Trulia.com, Redfin, Costar, and the American Community Survey of the U.S. Census Bureau to establish additional contextual understanding. Current

data from local residential listing services will confirm housing values and price points for housing stock that makes up the local housing market.



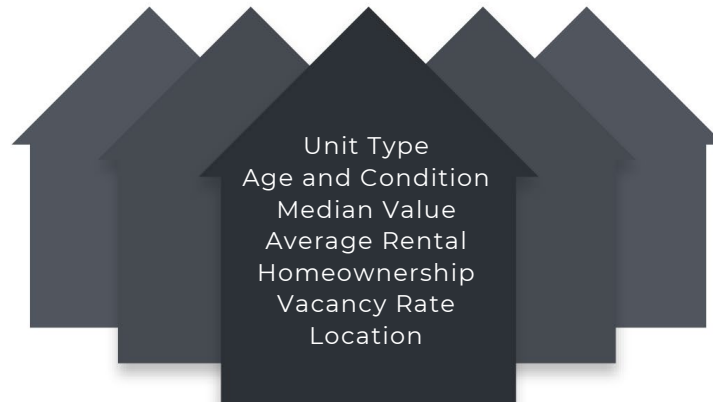
This analysis will serve as the basis for the final report and summarize key assumptions that inform final recommendations and strategies. A review of demographic data will provide additional context for current and future housing needs, as well as the types of housing and incentive programs that should be targeted. ESRI Tapestry Household data will be analyzed to understand household consumer housing lifestyles and housing preferences. As requested in the RFP, the team will include a data set for staff to review. Furthermore, TPMA will provide comparisons to similar cities (e.g., Eau Claire, Sheboygan etc.).

### ECONOMICS

TPMA will review financial data to help determine monetary resources and needs of average homebuyers, renters, and special populations to determine their economic stability. TPMA will identify key data trends that characterize the state of the local housing stock and affordability in the City based on the initial data collection. In addition, TPMA will complete an analysis of the for-sale housing market and rental markets that integrates a City profile into in-depth analysis of access to local housing, including affordability and market rate. This review will also include the number of families receiving housing assistance, as requested in the RFP.

**HOUSEHOLD DATA**

- Household Size/Income
- Major Employment Industries
- Wage Data
- Age Distribution
- Commuting Data
- Educational Attainment



- Unit Type
- Age and Condition
- Median Value
- Average Rental
- Homeownership
- Vacancy Rate
- Location

*Timeline: August - November 2023*

### Task 3: Community Engagement

---

TPMA employs a menu of engagement activities that effectively build on relationships with trusted community partners to expand reach and establish credibility. This involves collaborating with organizations that have long-established and respected relationships with their constituents who invite, encourage, and support participation in planning initiatives.

The Project Team will schedule a **series of in-person interviews** and **focus groups** with community stakeholders such as the City Planning and Zoning leadership/staff, Inspection experts, La Crosse Area Chamber of Commerce (if applicable), realtor organizations, non-profits, housing organizations (La Crosse Housing Authority), business representatives, social service representatives, education partners, etc. These interviews will give the Project Team a chance to connect with local groups and individuals who are intimately familiar with the real estate market, and housing situation in the City. Additionally, TPMA will conduct a **housing survey** to assess current housing interests, barriers and needs within the community. A survey is significant in garnering insights from households and residents who are unable to participate in a public meeting or interview.

To target underrepresented groups, minorities, and BIPOC, TPMA will work with the City to identify the best channels (**church, local influencers, social workers, various social media outlets** etc.) to reach these groups. It is critical to cater to the ones that are often left out of stakeholder engagement processes but are vital for an extensive needs assessment and housing study.

*Timeline: October - January 2023*

### Task 4: Housing Assessment & Analysis

---

TPMA will complete an analysis of the for-sale housing market and rental markets in the City that integrates demographic data into an in-depth analysis of access to housing. The analysis will estimate current and future demand for housing based on existing housing stock, population growth, and projected development. This will serve to inform strategies recommended for the area to adequately address housing demand in the short-term (2-5 years), mid-term (10 years), and long-term (15 years). Housing market research will include the following areas:

- Recently opened and planned housing developments;
- Housing units and household growth trends;
- Lending practices and interest rates;
- Housing demand analysis based on population projections; and
- National housing trends.

The Project Team will investigate potential housing development issues, including:

- Regulatory entitlement: zoning, planning, and other factors;
- Permitted housing types;
- Charter restrictions;
- Geographic and topographic factors;
- Construction and land costs;
- Broadband availability;
- Traffic patterns; and
- Neighborhood walkability.

This will serve to inform strategies recommended for the area to adequately address housing demand. As requested in the RFP, the team will also elaborate on transitional and supportive housing, with a focus on the unsheltered population.

## **Land Suitability Assessment**

Based on the insights gained from the stakeholder engagement sessions, the team will meet with the City to determine the most essential future requirements. These requirements will serve as a guide for the assessment of land suitability. Subsequently, the team will evaluate the available land based on the chosen focus area, such as affordable housing or healthcare. It is crucial to thoroughly examine which sites are appropriate, identify any existing obstacles, and determine whether the sites can meet the housing needs or if adjustments to zoning regulations are necessary. Additionally, the team will prioritize assessing whether certain sites are not fully utilized or could be repurposed to meet the specific needs of the City.

*Timeline: January - March 2024*

## Task 5: Housing Study/ Assessment & Recommendations

---

Upon completion of all project activities, TPMA will produce a preliminary draft document of the final Housing Study and Assessment that addresses the needs of the City. Due to the highly dynamic City housing market, the team will focus on a reliable roadmap, flanked by actionable recommendations that consider the capacity of City staff and leadership. It is important to provide recommendations that are tailored not only to the needs of the City but also focus on monetary and capacity barriers that might affect the City. This draft will include potential partnerships to ease the way of developing affordable, and general housing throughout the City.

Following feedback from staff and key stakeholders, TPMA will design a final report which will include:

- Executive Summary;
- Housing Data Report;
- Analyses;
- Project matrix (including housing needs, infrastructure needs, funding sources, etc.);
- Organizational Strategies and Partnerships; and
- Strategic Plan and Roadmap.

The Project Team will incorporate the quantitative data review, housing analyses, and qualitative data collection into a draft report that will include key findings and summarize the results of all data analysis and stakeholder and leadership input. The Project Team will allow for a short review period for thorough edits/revisions and will make any adjustments as directed by the City planning staff before completing the final document.

It is common for housing studies to lack a clear plan for action. However, at TPMA, we subscribe to a distinct approach that involves conducting a comprehensive examination of funding options and incentives. This scan identifies key contacts, potential funding sources, and actionable steps to effectively utilize the housing study and assessment, enabling us to foster and fuel development in the City. Our goal is to ensure your success by offering practical and achievable recommendations for action.

Data will be presented in easy-to-understand narrative suitable for a variety of audiences with labeled maps, tables, and graphics where appropriate. The assessment will outline recommendations and supporting assumptions related to housing. The team will present the final strategy and roadmap at City Council meetings (TBD) in-person or online.

*Timeline: March - May 2024*

## Timeline

Task	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May
<b>Project Management</b>										
<b>Ongoing Communication</b>										
<b>Task 1</b>										
<b>Task 2</b>										
<b>Task 3</b>										
<b>Task 4</b>										
<b>Task 5</b>										

## Project Budget

TPMA is prepared to deliver the above-mentioned scope of work for a total cost of **\$97,400.00**. This proposed cost includes a thorough funding scan that will be aligned to recommendations and responsibilities to drive action.

If funding for the proposed scope of work is not available, we are able to adapt the scope to meet your limitations. Proposed cost is inclusive of all staff time, travel, and materials. Our firm recognizes the fiduciary responsibility of government agencies and makes every effort to design efficient project budgets that leverage the unique expertise of individual team members.

Task	Cost
<b>Task 1</b>	\$14,400.00
<b>Task 2</b>	\$16,900.00
<b>Task 3</b>	\$19,600.00
<b>Task 4</b>	\$19,600.00
<b>Task 5</b>	\$26,900.00
<b>Total</b>	<b>\$97,400.00</b>

# References

## Reference 1:

City of Northglenn - Housing Needs Assessment & Policy Development  
Sara Dusenberry, Senior Planner  
303-450-8836/ [sdusenberry@northglenn.org](mailto:sdusenberry@northglenn.org)

## Reference 2:

City of Minot - Housing Needs and Market Analysis  
Megan Laudenschlager, Executive Director  
701-303-0840/ [megan@strengthnnd.com](mailto:megan@strengthnnd.com)

## Reference 3:

Ross County - Affordable Housing Assessment  
Audrey Barker, Program Manager  
740-656-2341/ [abarker@adena.org](mailto:abarker@adena.org)

## Work Samples

TPMA is adept at preparing housing studies and assessments that provide communities with actionable recommendations and long-term strategies. **The team is currently developing the following housing studies (ongoing process) across the country:**

- Okaloosa County, FL - Attainable Housing Strategic Plan;
- City of Northglenn, CO - Housing Needs Assessment & Policy Development;
- City of Fairfax, VA - Housing Assessment & Strategy Report; and
- St. Lucie County, FL - Housing Needs Assessment & Implementation Plan.

**Past projects, which are similar in nature and display our team's ability to finish projects on time and within budget are listed below:**

- City of Canton, GA - Update to Housing Study (2022);
- Indiana Housing and Community Development Authority, IN - Multiple projects for over 10 years;
- City of Whiting, IN - Housing Market Study;
- North Central Planning Commission, ND - Regional Labor & Housing Study (2021);
- Knox County Development Corporation, IN - Housing Study (2021);



- Housing Authority of the County of DeKalb, IL - Comprehensive Housing Needs Study (2021);
- Okanogan County, WA - Housing Needs Study (2020);
- City of Hiawatha, IA - Housing Study and Needs Assessment (2020); and
- Greenville Housing Fund, SC - Affordable Housing Profile (2021).

## City of Northglenn, CO, Housing Needs Assessment and Policy Development



TPMA is developing a housing needs assessment focused on various housing issues and compiles data regarding the housing market (costs, inventory, turnover, projected timelines etc.). Also, the team assists the city with creating policies informed by the assessment, related addressing apps and improving, incentivizing, and maintaining affordable and workforce housing options. TPMA is proposing concrete policies, recommendations, language, and prioritization to guide the city through development. The Housing

Needs Assessment also includes a broad range of stakeholder facilitation to gain additional, local insights into the market and interview experts on the topic. Read the 2022 final report [here](#).

## North Central Planning Commission, ND, Regional Labor & Housing Studies

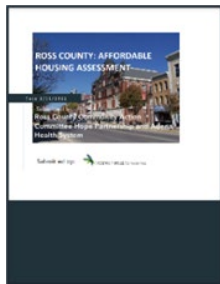


TPMA conducted a Regional Labor and Housing Study for the North Central Planning Council (NCPC), funded by the Economic Development Administration through the Supplemental Planning Grant for CARES Act Recovery Assistance. The area encompasses 6 counties within Region III of North Dakota.

The study required the Identification and assessment of the current workforce available, including compiling an income matrix by industry and workforce demographics by county. It also included the identification and assessment of the demographics of the potential workforce, the identifying and assessment of current job vacancies by type, pay and benefits, and typical cause of turnover, the compiling of a current workforce landscape, the identification of workforce barriers, which may include workforce capability gaps, daycare, and proximity to work site and the compilation of successful workforce programs or best practices.

The Housing Study also required an existing housing inventory and trend analysis through socio-economic data collection and analysis, a market rate and rental housing demand analysis, and extensive stakeholder engagement with up to 60 individual interviews conducted with housing market and real estate leaders and prominent community members. This information formed the basis for two final reports presented to NCPC with recommendations for future positive long-term impact in improving housing and labor needs. Read the 2021 final report [here](#).

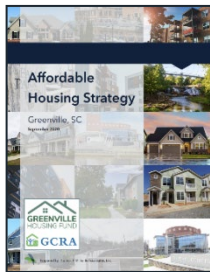
## Ross County, OH, Affordable Housing Assessment



The Ross County Community Action Commission, Hope Partnership Project, and Adena Health Systems needed a housing assessment to understand the trends impacting affordable and mixed-income housing, zoning, and inclusionary housing ordinances (with special focus on recovery/mental health housing).

A Human Resource Services Administration Rural Community Opioid Response Program grant funded the project. Over the course of nine (9) months, TPMA performed extensive quantitative and qualitative analysis of the local community, its population demographics, and housing market, and determined significant findings in resident socioeconomic, housing availability, and housing affordability. The final report can be found here [Affordable Housing Study](#).

## Greenville, SC, Affordable Housing Profile & Strategy



The Greenville, South Carolina metropolitan area has experienced increasing significant shortages of affordable housing for its residents. A citywide report that identified a projected housing gap of 9,000 units prompted municipal leaders to prioritize in-depth research and long-term planning. TPMA conducted background research on current conditions, 20+ stakeholder interviews, and generated a report of recommendations. TPMA partnered in building

the final strategy, establishing a clear work program and a set of metrics to track progress. Focus areas include affordable housing preservation, new affordable housing production across a variety of typologies, location of affordable housing throughout the metro area, housing finance and regulatory tools, and affordable housing capacity and coordination. This City and County effort encompasses a \$1.4 billion affordable housing strategy to preserve and produce 13,000 affordable units over ten years via a robust public-private partnership. The recommendations to create a Regional Housing Task Force, develop a Comprehensive Homeowner Support Program, assist landlords and tenants through structured support programs, and establish a vision for future development (including the utilization of Federal and State

funding sources) were included in an 80-page final deliverable that will be used to inform regional strategy over the next 5 years. Read the 2022 final report [here](#).

