Habitat for Humanity

Partner Report

May 2025

Coulee Data Center
La Crosse, WI

I. Introduction

Habitat for Humanity of the Greater La Crosse Region ("Habitat") is a nonprofit organization focused on improving access to quality, affordable housing in the greater La Crosse region. Habitat's programming is extensive, with their most iconic program being building new homes and rehabbing existing homes.

Habitat recognizes that educating the public on their work and its impact is essential to their mission. Housing is fundamentally a concept rooted in community. Building relationships and having conversations with the communities that Habitat works in is paramount to its success. In addition, Habitat must manage limited resource and employ careful decision making about where, what, and how they build.

To both of these ends, Habitat partnered with the Coulee Data Center (CDC) to conduct a rigorous, objective, data-driven fact-finding review of the historical work of Habitat. The CDC is a pro bono analytics service focused on partnering with nonprofit and community partners in the Coulee Region of southwestern Wisconsin and southeastern Minnesota. The planning phase of this project began in January 2025, with deliverables presented to Habitat in May 2025. The project was completed by three applied statistics students at the University of Wisconsin-La Crosse: Julia Haas, Maddy Rilling, and James Spalding, under the supervision of David Elzinga, Ph.D.

This report contains the goals, data, results, and conclusions of the aforementioned partnership. Although the CDC partnered with Habitat, all the results in this report are objectively grounded in the curated data. This report is written to a non-technical audience interested in Habitat's work. The technical details are sequestered in a public repository.

II. Goals

The focus of this work is to quantify the impact of Habitat on the Greater La Crosse Area. We elected to focus on three major measurements of this impact.

1. Historical Review - a demographic and geographic look-back of who and where Habitat has been serving.
2. Budget Breakdown - a resource allocation inspection to find opportunities for cost savings.
3. Capital Generation - a portfolio level analysis to look for changes in home values and tax generation.

III. Data Curation

The data for this project was sourced from multiple entities. Habitat was able to provide the addresses for 80 projects, including basic information about the project type (new construction or rehab) and project completion date for the majority but project budget details were available only for a minority. The CDC gathered La Crosse City demographic data and population details from the U.S. Census Bureau and property tax records through both La Crosse County (for homes in La Crosse County) and Zillow (for homes outside La Crosse County).

IV. Results

IV.1. Results In Brief

Habitat has made a significant impact on the local community, particularly by expanding homeownership across nearly all minority communities. Strategically, Habitat continues to prioritize La Crosse City to ensure a balanced number of projects per capita. Since its inception, Habitat's housing portfolio has grown from $2.5 million to over $12 million and has generated approximately $3 million in property taxes for local communities.

To further improve per capita balance, Habitat should consider expanding projects into neighboring townships, especially Holmen, as well as Caledonia, Winona, and Sparta.

Administrative expenses for rehabilitated homes have risen sharply, now approaching 50% of the budget—up from a historical average of around 10%. In contrast, budgets for new construction have remained more stable, with the most notable increases occurring in structural and exterior costs. While the share of funding from donations has grown over time, especially for new constructions, recent declines may be cause for concern. Expanding donation sources for rehab projects appears to be an area for consideration.

IV.2. Demographic Results

Figure 1 — Demographic breakdown: Habitat for Humanity Compared to The City of La Crosse

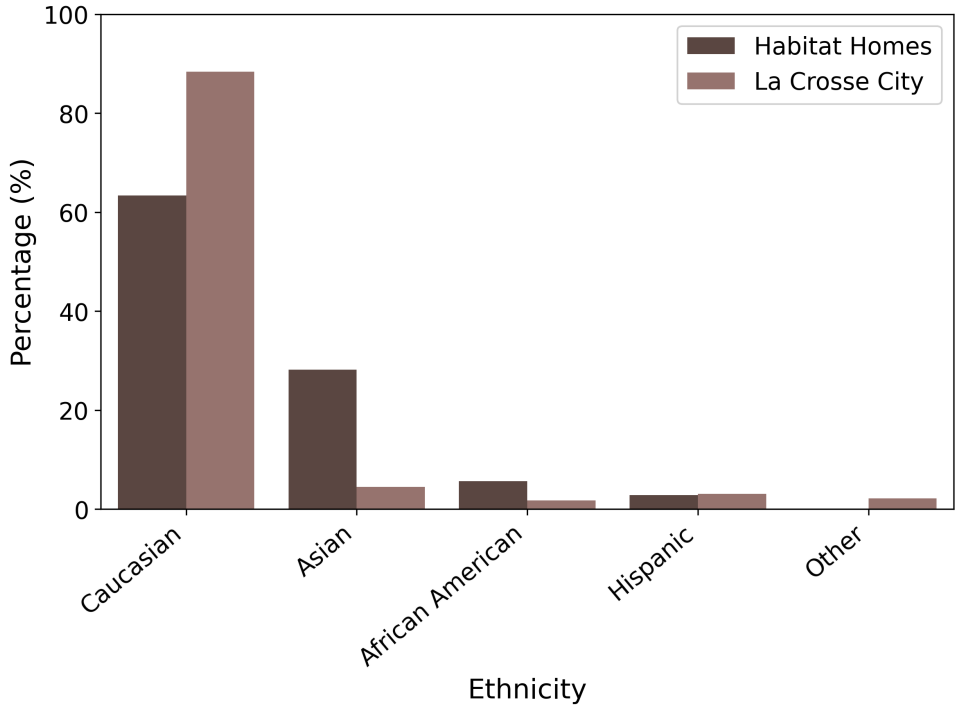


Figure 1 compares the ethnic makeup of individuals served by Habitat for Humanity with the overall demographics of the city of La Crosse. It provides insight into how well the organization is reaching different communities. While 88.4% of La Crosse's population identifies as Caucasian, a smaller proportion—approximately 68.4%—of those served by Habitat for Humanity fall into this group. In contrast, individuals identifying as Asian represent about

4.5% of the city's population but account for 28.2% of those served by Habitat. Similar patterns can be seen across other groups, including African American, Hispanic, and individuals categorized as "Other."

These differences suggest that Habitat for Humanity is reaching and supporting a racially and ethnically diverse group of residents, particularly communities that may face barriers to homeownership. Rather than mirroring the city's demographic distribution exactly, the organization's outreach may be addressing disparities in housing access or need. This outreach, however, is modest, and does not over-serve minority communities in a disproportionate manner.

Figure 2 — Habitat for Humanity Homes Per Capita

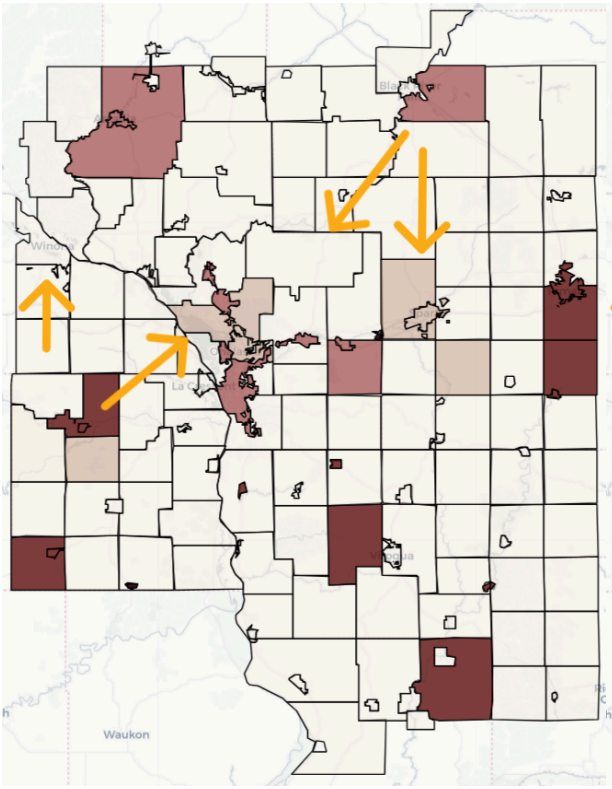
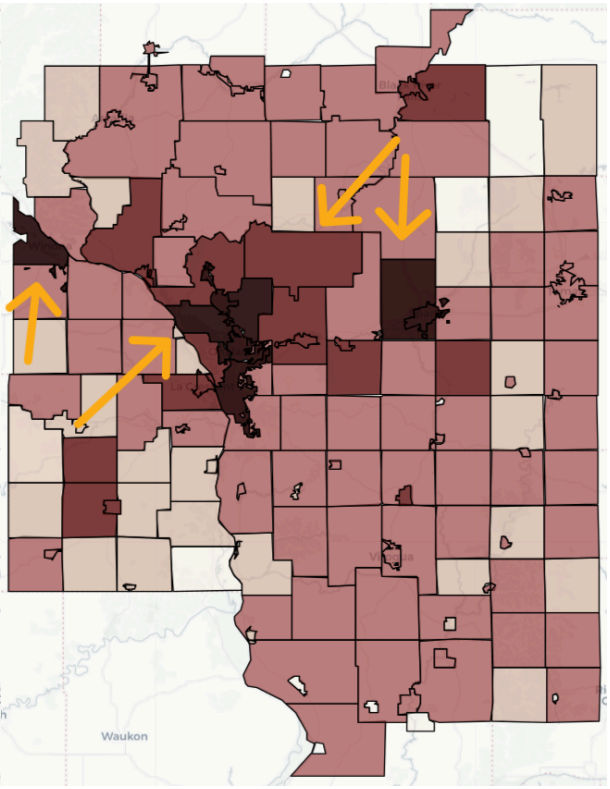


Figure 3 — Population Counts by Township



The two figures above visualize the per capita number of Habitat for Humanity homes (Figure 2) and the total population of townships in the region (Figure 3). These maps provide insight into how equitably Habitat's resources are being distributed relative to local need. As shown, the majority of Habitat homes have been constructed in the City of La Crosse. Given La Crosse's relatively high population density, this focus appears justified as the per capita measure is modest.

However, when population is considered alongside per capita distribution, it becomes clear that several neighboring townships such as those surrounding La Crosse, as well as Caledonia, Winona, and Sparta, may be underserved. These areas have moderate to high population counts but relatively low numbers of Habitat homes per resident. This imbalance suggests opportunities for Habitat for Humanity to expand outreach and services to communities that are currently less supported, despite having substantial populations that could benefit from affordable housing assistance.

By comparing both per capita housing distribution and absolute population, Habitat for Humanity can more strategically target future projects to promote housing equity throughout the region.

IV.3. Budget Results

Figure 4 — Total Project Cost Over Time

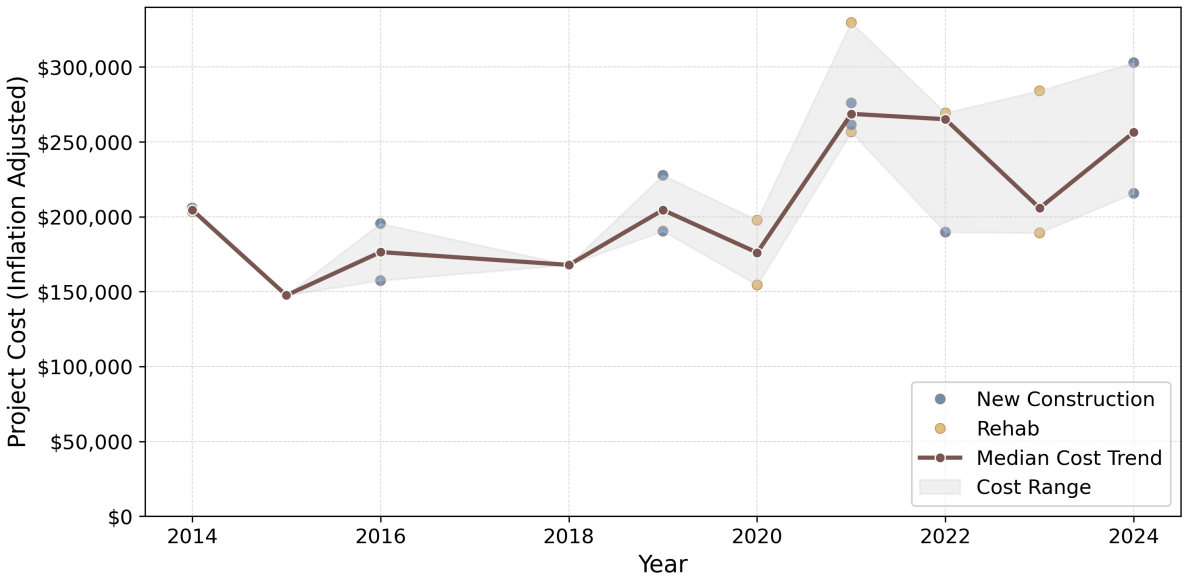


Figure 4 shows the total project cost adjusted for inflation for each house from 2014 to 2024. Each data point on the graph is colored by the type of project the house was, new construction or rehab. The trend line shows the median cost for each year, helping to illustrate trends over time when multiple projects occurred in a single year. The shaded area around the trend line indicates the range of project costs each year.

Based on Figure 4, we can see that rises in project costs are modestly outpacing inflation. The median project cost continues to rise throughout the years, even after accounting for inflation. The graph also shows that there are no consistent budget differences between rehab houses and new construction houses.

Figure 5 shows the budget breakdown of project costs for each year. The plot shows the percentage that each category of the budget made up of the total cost. The plot on the left shows the budget breakdown for new construction homes throughout time, and the plot on the right shows the budget breakdown for rehab homes. We grouped all project costs into seven categories, which are shown on the graph. The graph shows the percentage that each category of the budget made up for each year.

Based on the plot for new construction homes, we can see that structural and exterior costs are growing. Overtime, the percentage of total cost that structural and exterior costs make up has increased. Based on the plot for rehab construction, we can see that admin costs have ballooned. In 2022, admin costs made up about 50% of the total cost of rehab homes and in 2023, admin costs made up about 40% of the total cost of rehab homes.

Figure 5 — Construction Cost Breakdowns Over Time

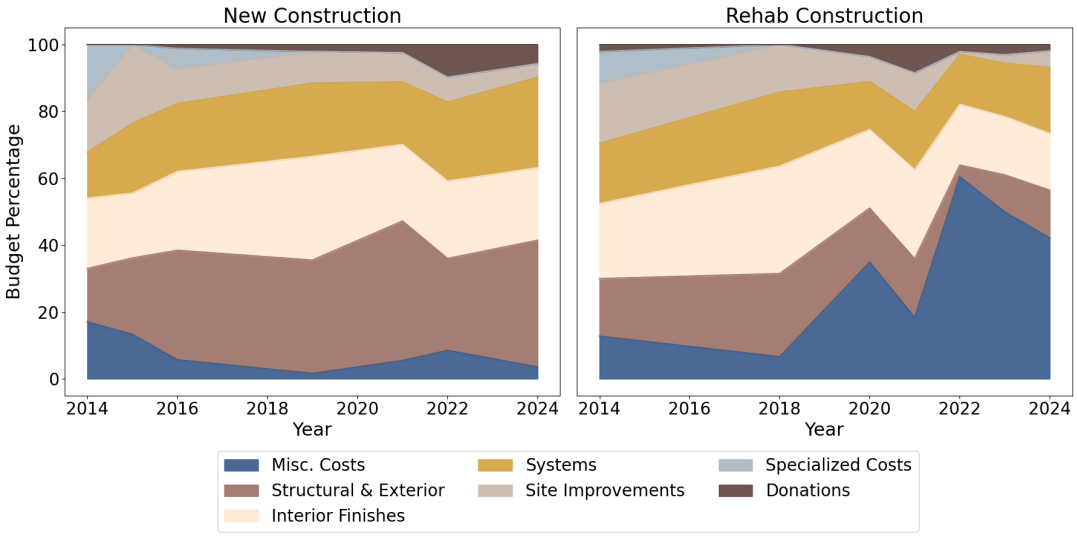


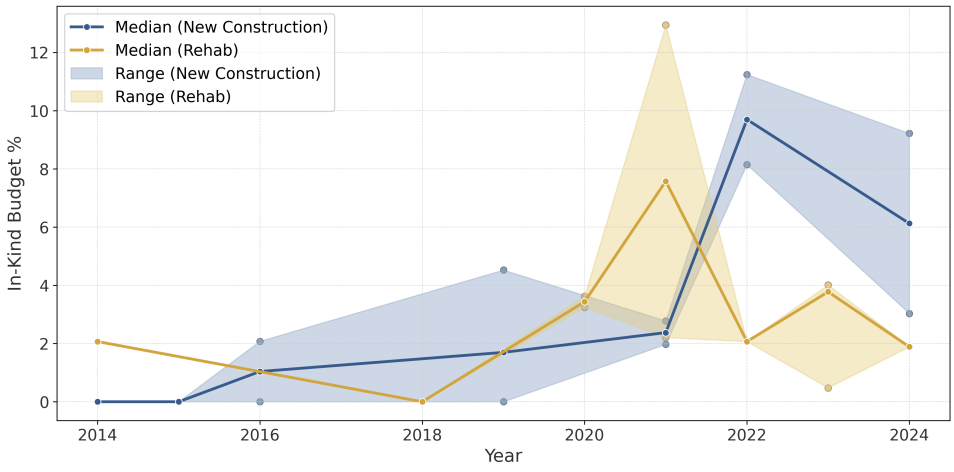
Figure 6 — Cost Components by Category

Category	Cost Components
Structural & Exterior	Foundation, framing walls, garage, gutters and roof trusses, siding
Interior Finishes	Appliances, drywall paint, flooring, interiror doors trim and cabinets, windows, doors
Systems	Electrical, HVAC, plumbing, sanitation, utilities
Site Improvements	Excavating, exterior flatwork, landscaping, waste removal
Specialized Costs	land, mod home cost
Misc. Costs	Admin cost
Doantions	In Kind

Figure 7 provides information about the percentage of the project budget that donations make up. The graph has separate lines for new construction homes, and rehab homes. The line on the graph for each type of project shows the median percentage of the budget that donations make up each year. The shaded area around each line shows the range for the percentage of budget cost that are donations.

Figure 7 shows us that donations have become a larger percentage of budgets for new construction houses. We see an increase in the percentage of budget that donations make up for new construction homes in 2022, continuing to 2024. However, we see that there has been a recent decline for in-kind contributions, especially for rehab homes.

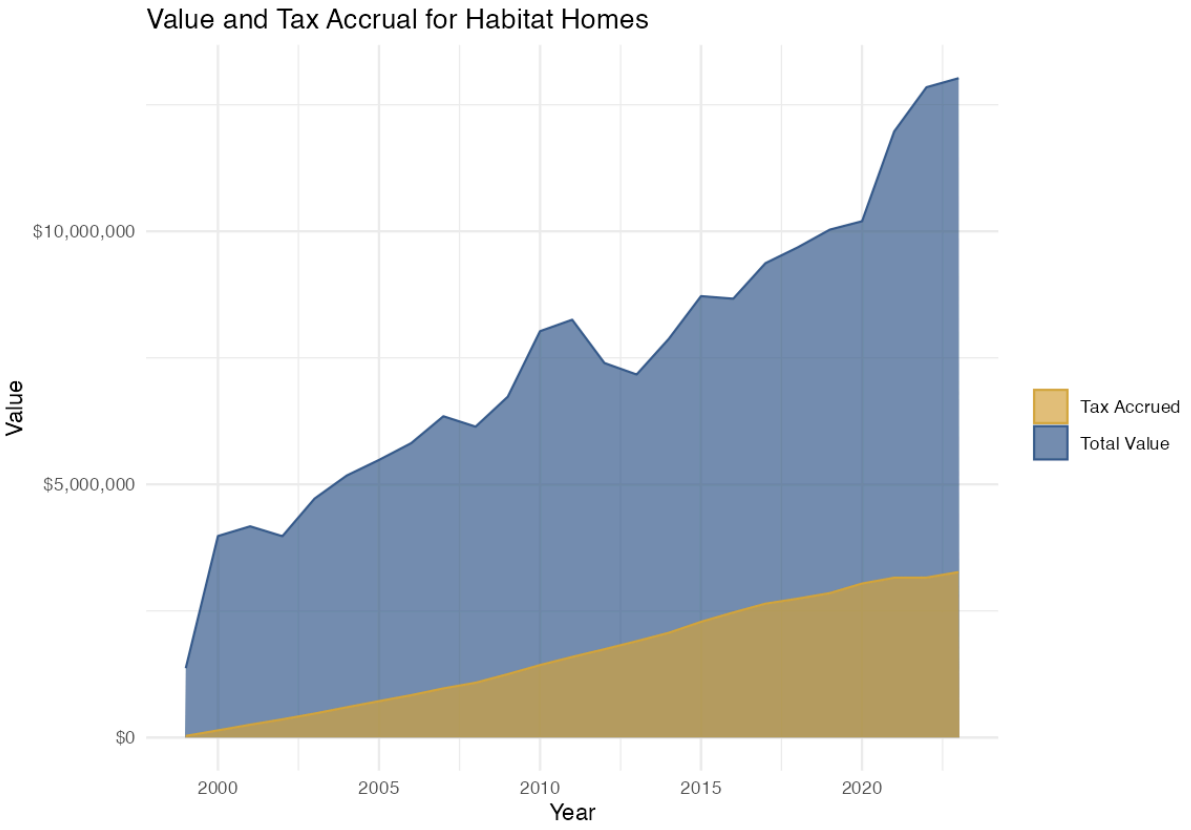
Figure 7 — Donations Over Time



IV.4. Portfolio Results

Figure 8 shows the value, along with the total amount of tax dollars generated, by all Habitat homes in the region. This data was obtained primarily from public tax records and supplemented with estimates from Zillow. It is shown that between 1999 and 2024, Habitat's portfolio has grown by approximately $10 million. Property tax generation has exceed $3 million. On average, home values have increased by 11% by year since 2000, outpacing the national average.

Figure 8 — Overall Tax Figures (Inflation Adjusted)



Furthermore, the plot shown in Figure 8 can be created for any specific town that contains a Habitat home using the RShiny dashboard included in the shared repository.