

MIXED USE INVESTMENT OPPORTUNITY

HALFWAY CREEK FLAT & SHOPPES · HOLMEN, WISCONSIN

±18,000 square feet of retail with residents living upstairs.

Building A of the Halfway Creek mixed use development on Gaarder Road, a four story building placing ±18,000 square feet of retail and commercial space at the street with residential flats above. The parcel is zoned MUD and serviced to the property line. The village of Holmen has grown **13.4%** since 2020 while La Crosse County was essentially flat, and the Holmen Drive corridor just east already carries established grocery, quick service, banking, and clinic traffic.

±18,000SQUARE FEET OF RETAIL
AND COMMERCIAL**4**STORIES, RETAIL AT GRADE
WITH FLATS ABOVE**14,900**VEHICLES PER DAY ON
HOLMEN DRIVE**+13.4%**HOLMEN POPULATION
GROWTH SINCE 2020

AGENT

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THE DEVELOPMENT

Four stories, serviced, ready to build.

Site 5 sits west of Holmen Drive and north of the Hale Drive extension, with frontage on Gaarder Road. Grading is level to gently sloping. Underground electric, municipal water, public sewer, natural gas, and high speed internet are site planned to the property line. Building A places retail and commercial tenants at grade beneath residential flats, with the balance of the site planned for surface parking and outlet buildings.



MASTER SITE PLAN, CONCEPTUAL. BUILDING A IS THE SUBJECT OF THIS PACKAGE. QUANTITIES AND AREAS PRINTED INSIDE THE PLAN ARE CONCEPT ONLY AND SUBJECT TO SURVEY AND FINAL ENGINEERING. THE PARCEL AREA STATED IN THIS PACKAGE GOVERNS.

ACCESS AND UTILITIES

Frontage	Gaarder Road
Traffic count	14,900 / day
Utilities	To property line
Topography	Level to gently sloping



BUILDING A CONCEPT ELEVATION. RETAIL AND COMMERCIAL AT GRADE WITH RESIDENTIAL FLATS ABOVE. STOREFRONT NAMES SHOWN ARE ILLUSTRATIVE OF INTENDED USES AND DO NOT REPRESENT SIGNED TENANTS.

SITE AND BUILDING

Total site	11.8 acres
Building A	±18,000 SF retail and commercial
Configuration	4 stories, flats above
Zoning	MUD, mixed use
Minimum divisible area	On request
Delivery condition and date	On request

PARKING, CONCEPTUAL PLAN

Total site parking	216 spaces
Standard, ADA, EV, bicycle	201 / 15 / 6 / 6
Commercial terms	On request

Development momentum. JDT is currently developing a Starbucks at the Holmen Drive and Gaarder Road corner. It is under development and not yet open. The firm's wider pipeline covers \$85M+ of projects and 121,000+ square feet of planned commercial development across Wisconsin and Minnesota.

LOCATION AND ACCESS

Established traffic. Rooftops already next door.

Grocery, quick service, banking, and clinic uses are already open around the Holmen Drive and Gaarder Road intersection. Holmen Drive is the village's primary north to south commercial corridor, carrying 14,900 vehicles per day, so retail in this position inherits existing trips rather than having to create them. Established single family neighborhoods sit just beyond the site's tree line, which matters for a building whose upper floors are residential.



THE PARCEL FROM ABOVE. FRONTAGE ROAD AT LEFT, ESTABLISHED HOLMEN ROOFTOPS AT UPPER RIGHT, THE MISSISSIPPI RIVER VALLEY AND BLUFFS BEYOND. UNANNOTATED AERIAL PHOTOGRAPH; BOUNDARIES AND SITE CONDITIONS SUBJECT TO SURVEY.

EXISTING AND OPEN NEARBY

Festival Foods

Mayo Clinic

McDonald's

Kwik Trip

Verve Credit Union

Winona National Bank

Scooter's Coffee

Shopko Optical and Taco Bell

Burger King

DEVELOPMENT STATUS

Halfway Creek Flat & Shoppes

THE SUBJECT PROPERTY, PLANNED

Starbucks

UNDER CONSTRUCTION BY JDT, NOT YET OPEN

BUSINESSES LISTED ARE OPEN AT OR NEAR THE HOLMEN DRIVE AND GAARDER ROAD INTERSECTION AND ARE SHOWN TO DESCRIBE THE SURROUNDING RETAIL ENVIRONMENT. POSITIONS ARE NOT PLOTTED ON THE AERIAL ABOVE.

DEMOGRAPHICS AND MARKET GROWTH

Population and income are moving in the right direction.

Holmen has added 1,432 residents since the 2020 census, growth of 13.4% against 0.4% for La Crosse County as a whole. At the village's average of 2.41 persons per household, that implies roughly 590 additional households formed in five years.

GEOGRAPHY	POPULATION JUL 2025	CHANGE SINCE 2020	HOUSEHOLDS	MEDIAN HH INCOME	PER CAPITA INCOME	MEDIAN HOME VALUE
Holmen village, WI THE SITE	12,105	+13.4%	4,695	\$79,899	\$40,614	\$285,900
Onalaska city, WI IMMEDIATELY SOUTH	20,297	+7.8%	9,002	\$85,867	\$52,580	\$288,900
La Crosse city, WI REGIONAL CENTER	50,784	-3.6%	22,965	\$55,866	\$34,439	\$210,100
Winona city, MN ACROSS THE RIVER	26,530	+2.1%	10,786	\$56,337	\$34,531	\$201,800
La Crosse County, WI BENCHMARK	121,339	+0.4%	51,497	\$73,013	\$41,922	\$257,000

66,633

JOBS AT LA CROSSE COUNTY
ESTABLISHMENTS, 2023

3,151

EMPLOYER ESTABLISHMENTS
IN THE COUNTY, 2023

61.6%

OWNER OCCUPIED
HOUSING IN HOLMEN

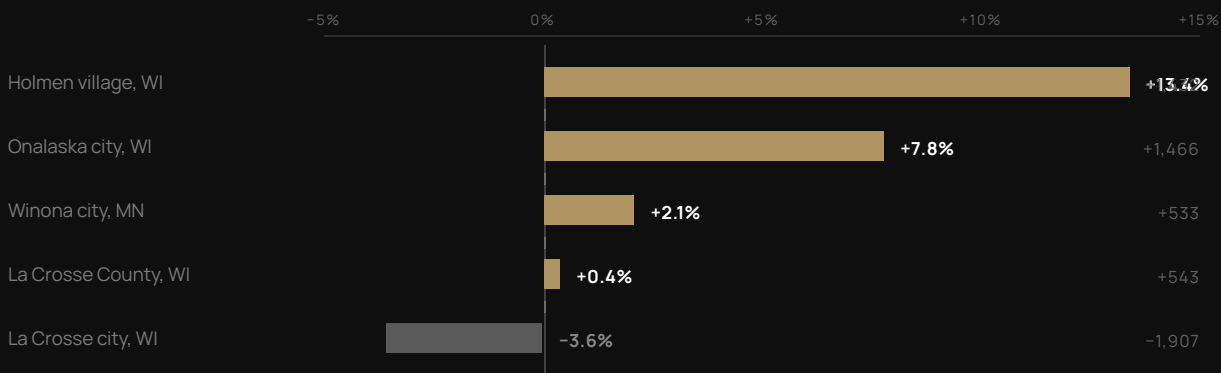
SOURCE: U.S. CENSUS BUREAU QUICKFACTS, ACCESSED AUGUST 2026. POPULATION IS THE VINTAGE V2025 ESTIMATE FOR JULY 1, 2025, MEASURED AGAINST THE APRIL 1, 2020 CENSUS BASE. HOUSEHOLDS, INCOME, HOME VALUES, AND TENURE ARE 2020 TO 2024 AMERICAN COMMUNITY SURVEY FIVE-YEAR ESTIMATES, STATED IN 2024 DOLLARS. EMPLOYMENT IS JOBS AT EMPLOYER ESTABLISHMENTS AND, WITH ESTABLISHMENT COUNTS, COMES FROM 2023 COUNTY BUSINESS PATTERNS. IMPLIED HOUSEHOLD FORMATION IS ARITHMETIC ON THE POPULATION CHANGE AND THE PUBLISHED PERSONS-PER-HOUSEHOLD FIGURE, NOT A SEPARATE CENSUS ESTIMATE. FIGURES ARE MUNICIPAL AND COUNTY GEOGRAPHIES, NOT RADIUS TRADE AREAS; RING DATA AT ONE, THREE, AND FIVE MILES REQUIRES A DEMOGRAPHIC VENDOR REPORT.

ROOFTOPS AND DEMAND

Regional growth is concentrating, and it is concentrating here.

La Crosse County as a whole has been close to flat since 2020, and the city of La Crosse has lost population. Nearly all of the county's net household growth has landed in Holmen and Onalaska. This site sits in the market absorbing that shift, and its own upper floors add to it.

POPULATION CHANGE · APRIL 2020 TO JULY 2025

**+1,432**RESIDENTS ADDED IN
HOLMEN IN FIVE YEARS**~590**HOUSEHOLDS IMPLIED AT 2.41
PERSONS PER HOUSEHOLD**\$375M**AGGREGATE HOUSEHOLD
INCOME INSIDE THE VILLAGE

WHAT THE ROOFTOPS LOOK LIKE

Median home value, Holmen	\$285,900
Median home value, county	\$257,000
Median home value, La Crosse city	\$210,100
Owner occupied, Holmen	61.6%
County building permits, 2025	363

WHY IT MATTERS FOR THIS SITE

Retail with demand on site. Flats above the storefronts put households at the address, which supports ground floor tenants before a single car turns in.

Newer, higher value stock. Holmen housing carries the highest median value of the three Wisconsin markets shown, \$28,900 above the county.

Settled households. 61.6% owner occupancy is a resident base, not transient demand.

Income above the benchmark. Holmen and Onalaska median household incomes run \$6,900 and \$12,900 above the county.

SOURCE: U.S. CENSUS BUREAU QUICKFACTS, ACCESSED AUGUST 2026. POPULATION CHANGE COMPARES THE VINTAGE V2025 ESTIMATE FOR JULY 1, 2025 WITH THE APRIL 1, 2020 CENSUS BASE. HOME VALUES AND TENURE ARE 2020 TO 2024 AMERICAN COMMUNITY SURVEY FIVE-YEAR ESTIMATES IN 2024 DOLLARS. BUILDING PERMITS ARE THE 2025 COUNTY FIGURE. IMPLIED HOUSEHOLDS AND AGGREGATE HOUSEHOLD INCOME ARE ARITHMETIC ON PUBLISHED CENSUS FIGURES, NOT SEPARATE CENSUS ESTIMATES.

INVESTMENT CONCLUSION

Retail, flats, and serviced land at one Holmen address.

Halfway Creek Flat & Shoppes offers ±18,000 square feet of new retail and commercial space at the street, beneath residential flats, on an 11.8 acre serviced parcel on Gaarder Road. Holmen Drive carries 14,900 vehicles per day just east, past an intersection where grocery, quick service, banking, and clinic uses are already open, so a new storefront inherits existing trips. The village has grown 13.4% since 2020 while La Crosse County was essentially flat and the city of La Crosse lost population, which means nearly all of the county's net growth has landed in Holmen and Onalaska.

Zoning is in place for mixed use, utilities are planned to the property line, and JDT is already active at this intersection. Site plan and building images are conceptual and subject to final engineering and municipal approval. Rent, terms, delivery condition, and timing are available on request.

THE DEVELOPER

\$85M+DEVELOPMENT
PIPELINE**121K+**SF PLANNED COMMERCIAL
DEVELOPMENT**96+**YEARS COMBINED
INDUSTRY EXPERIENCE**30+**PROFESSIONAL AND
TRADE PARTNERS

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