



City of La Crosse Department of Planning, Development and Assessment

CITY OF LA CROSSE HOUSING AFFORDABILITY ANALYSIS

2020

City of La Crosse, Wisconsin

HOUSING AFFORDABILITY ANALYSIS

For Wisconsin Act 243, Wis. Stat. 66.10013

Final Draft

2020



INTRODUCTION/ PREFACE

This report is prepared under the requirements of 2017 Wisconsin Act 243, Wis. Stat. 66.10013 covering the Housing Affordability Analysis.

The City of La Crosse's Comprehensive Plan includes a Housing Element which recognizes the importance of providing an adequate housing supply for the City, including affordable housing options. It should be noted, however, that cities do not exist in a vacuum and the Metropolitan Statistical Area (MSA) market must be considered in terms of practices that discourage affordable housing development in various jurisdictions.

For the purposes of this report, *Affordable Housing* is defined as a housing unit costing no more than 30% of the occupant's income which generally includes principal, interest, property taxes and insurance for owner occupied units and rent and utilities for renter occupied units.

The City also considers a vast array of other housing related issues which contribute to the costs of housing, some of which can be mitigated by thoughtful land use planning, transportation investment and energy investments.

In addition, the City recognizes many other factors affecting housing affordability including but not limited to wage growth or stagnation, inflation, Wisconsin tax policy (property taxes), discriminatory practices, housing tenure and supply, discriminatory policies within the MSA by municipalities and national economic policies affecting both inflation (such as tariffs) and middle-class economic security (education funding, healthcare, etc.) as well as the history of commodified land in the United States which in urban centers involves higher development costs due to historical issues such as demolition needs and/or environmental remediation along with growth in market desirability due to proximity to services and cultural attractions, all of which generally trend toward higher real estate values and costs in urban centers over time, forcing market prices higher and affordable housing for lower wage earners farther and farther away from the urban core.



Housing Affordability Report

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City of La Crosse Comprehensive Plan-Housing Element Summary

Written in 2002 and soon to be updated, the City's Comprehensive Plan (*The Confluence*), Includes a neighborhood and housing element (Chapter 8) and background element providing data and policy recommendations through 2022. The plan will soon be updated as the background (data) element is underway and will be followed by a public participation strategy and planning workplan to complete the new plan in the next two years.

Regarding meeting housing demand, given the age of the City's Comprehensive Plan, the City must consider the latest population growth estimates for the MSA by the Department of Administration which indicate an expected growth rate of .05% annually or 689 people per year. With an average of 2.1 people per household, the housing units needed to fulfill this increase in the MSA population would equal approximately 323 new units annually. The City's percentage of the MSA population is roughly 38% or 122 housing units. The City's policies promote urban infill in the MSA and thus a higher percentage of housing within the City versus on greenfield development due to the more efficient and economic use of existing infrastructure and service delivery investments and the reduction of commuting and mitigation of environmental impact of greenfield development in the region.

Given the City added 145 units in 2019, we have met housing demand by population estimates and distribution through rezonings, subdivisions and urban infill investments which may include public private partnerships.



The following is a summary of the objectives from this element:

Housing

Objective 9: Housing Options. Establish a mix of housing options, sizes, prices, styles, and tenancy.

Objective 10: Increase Home Ownership. Foster the purchase of single-family and two-unit homes for owner-occupancy.

Objective 11: Improve Housing Maintenance and Quality. Continue to encourage proactive housing maintenance and code enforcement.

Objective 12: Populations with Special Needs. La Crosse should work with La Crosse County and other regional agencies to offer a variety of housing options for populations with special needs.

Specific Policies and Programs Implementing the Comprehensive Plan Housing Element

The following list entails programs the City has implemented in order to effectuate the implementation of the above-stated housing objectives:

Objective 9: Housing Options. Establish a mix of housing options, sizes, prices, styles, and tenancy.

- **Implement flexibility in land use regulation.** Through the implementation of the future land use plan portion of the Comprehensive Plan. The future land use plan specifies many land use areas allowing a mix of housing types.
- **Adopt flexible zoning regulations.** The City employs Traditional Neighborhood Development and Planned Development District zoning, allowing for customization of zoning for mixed density and mixed-use developments. Additionally, the City recently passed a de-regulatory zoning overlay district to encourage redevelopment of a former retail gray-field site.
- **Public-private partnerships.** The City offers a variety of gap financing instruments that have assisted developers in delivering mixed use and mixed density projects in the City. Examples include the 2219 Lofts, Roosevelt School, the Hub on 6th, The Brewery Lofts, Garden Terrace and many others. The City also works with a variety of non-profit partners who deliver a variety of housing and affordable options including CouleeCap, Habit for Humanity, the La Crosse Promise and Tax Credit Developers.
- **Maintain an inventory of available sites for housing development.** The City provides an economic development website and ESRI story-map showing potential development sites throughout the City. We frequently market this information to developers including tax credit housing investors, market rate investors, senior housing investors and others.

Objective 10: Increase Home Ownership. Foster the purchase of single-family and



two-unit homes for owner-occupancy.

- **Provide funding options that support home-ownership.** The City provides housing rehabilitation funding as well as housing replacement funding through our Community Development Department requiring home ownership. Additionally, replacement housing programs offer affordable income-restricted options for homeowners.
- **Maintain a level of home-ownership options.** The City's land use plan encourages single family detached and attached options in various areas of the City. These land use plans are implemented by the City's Planning Department and Commission.
- **Work with Neighborhood Groups.** The City has embraced both the use of special task forces such as the Housing Task Force and Neighborhood Associations to stay involved in housing policy in the City. A recent threat to homeownership as discovered in updated data are home conversions to rentals, largely around college campuses, but also in areas of the City with floodplain challenges. These grass roots organizations help advocate for policies to support home ownership such as zoning, residential parking policies (ongoing), improving neighborhood infrastructure and amenities to attract owner-investors and inspection.

Objective 11: Improve Housing Maintenance and Quality. Continue to encourage proactive housing maintenance and code enforcement.

- Despite Wisconsin Act 317's limitations on local control allowing mandatory rental registration and inspection and the collection of related revenue, the City maintains a Department of Safety and Building Inspection which provides regular metrics on building inspection and nuisance abatement throughout the year for both rented and owner-occupied properties. Through clear goals, management and staffing, the City has been able to address housing decay and nuisance issues in neighborhoods. ACT 317, however will likely affect the City's ability to influence interior decay of rental properties as inspection of rental housing units by the City's Community Development Department who purchase property for rehabilitation or replacement often reveal deferred maintenance and building deficiency issues.

The following is a summary of metrics from 2018 activity given the 2019 annual report from Buildings and Safety was not yet complete for 2019 at the time of the drafting of this report:



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Maintenance Inspection

Maintenance Enforcement activity decreased from 3,694 actions in year 2017 to 3,558 in year 2018.

Property Maintenance – Compliance Rates

The overall average compliance rate increased from 89% in 2017 to 94.49% in 2018.

2018 Totals

TYPE OF ORDER TO CORRECT	<u>ORDERS ISSUED</u>	<u>COMPLIANCE ACHIEVED</u>	<u>RATE OF COMPLIANCE</u>
	YTD	YTD	YTD
REPAIR BUILDING	469	388	82.73%
+ RENTAL	981	904	92.15%
GARBAGE & REFUSE	299	297	99.33%
+ RENTAL	398	395	99.24%
OPEN STORAGE	547	534	97.62%
+ RENTAL	860	840	97.67%
MISC.- SIGN REPAIR/REMOVE	4	4	100%
TOTAL	3558	3362	<u>94.49%</u>

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- The City employs a “311” system on its website allowing citizens to lodge concerns about housing maintenance and decay issues among other things. This system allows for direct correspondence with necessary staff given the nature of the issue.
- The City holds a monthly meeting on the subject of chronic nuisance properties for staff to coordinate between departments and strategize on solutions.
- The City’s HUD and TIF funded housing replacement program has shown to be influential in the immediate area of these investments as private building permit activity tends to be 10 to 20% higher where these new infill homes have been built. By aggressively addressing condemned or decayed property with replacement homes, the City has been able to reverse downward decay in neighborhoods.
- The City provides a solution-oriented variety of housing rehab and housing maintenance programs benefitting property owners including a Paint and Fix Up Program, Housing Rehab Program, Mayor’s Energy Challenge Program, Floodplain Relief Program and Housing Replacement Program.



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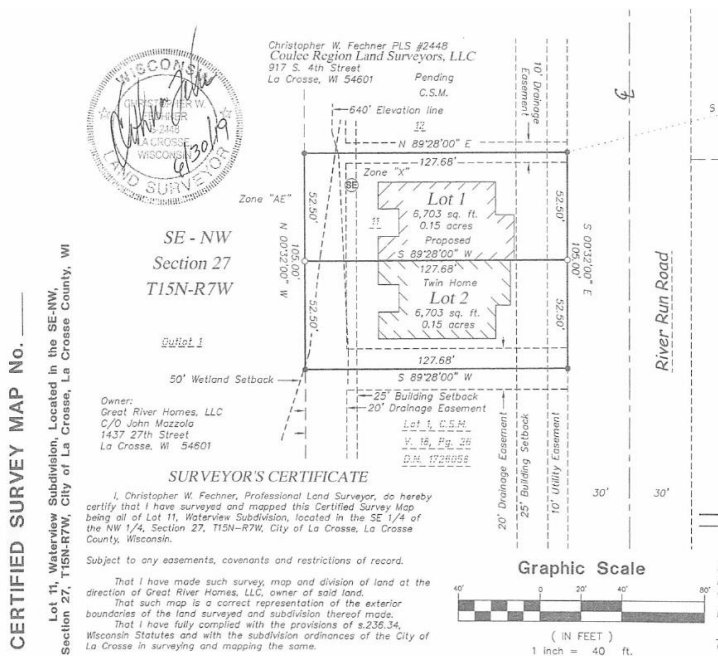
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Objective 12: Populations with Special Needs. La Crosse should work with La Crosse County and other regional agencies to offer a variety of housing options for populations with special needs.

- The City has permitted over 50 Community Living Arrangement properties to accommodate people of varying needs in the City.
- The City works closely with CouleeCap, Habitat for Humanity and the La Crosse County Housing Authority in delivering a variety of housing products in the City.
- The City administers and enforces ADA regulations as part of the City’s design review process for new residential development 2 units and over.
- The City has an appointed Human Rights Commission which may address housing discrimination issues
- The City recently completed a Fair Housing Report identifying barriers to housing for all needs in the City. The recommendations of this report are being considered with the new Comprehensive Plan and internal (Planning and Community Development) solutions.

2019 Subdivisions Summary

There were 7 minor land divisions in the City of La Crosse in 2019. All were in the Waterview Subdivision to accommodate zero-lot-line housing for duplexed condominiums like the one below:



While these minor land divisions were a subset of the Waterview Plat, they do effect density (narrower lot configurations) and allow for single-family attached housing for 7 housing units.

The review fee for these Certified Survey maps is \$100.00 each or \$700.00 in revenue for 2019 through the end of July. No other minor land divisions within the corporate limits of the City have been received since the end of July, 2019.



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General review fees for preliminary and final plats are \$700 in total.

2019 New Dwelling Units by Type

New Dwelling Units through November 20, 2019:

- 35 New Single Family Permits (35 units)
- 2 New Duplex Permits (4 units)
- 6 New Multi-Family Permits (56 units)
- 2 New Mixed-Use Permits (50 units)

Undeveloped Parcels Inventory in the City of La Crosse

The following is an inventory prepared by the City’s GIS/IT Department of vacant and tax exempt residential zoned properties in the City:

TaxParcelNo	ZONING	LegalAcres	TotalAssessedValueImprovements	PROPADDNEW
17-10006-90	R1	0.071	0	717 WALL ST
17-10021-20	R1	0.053	0	720 AVON ST
17-10021-80	R1	0.192	0	622 AVON ST
17-10042-70	R2	0.161	0	307 CALEDONIA ST
17-10043-80	R2	0.161	0	307 AVON ST
17-10045-60	R2	0.154	0	427 AVON ST
17-10047-120	R1	0.187	0	525 LIBERTY ST
17-10048-100	R2	0.093	0	829 GOULD ST
17-10049-120	R5	0.191	0	311 LIBERTY ST
17-10050-10	R5	0.168	0	818 GOULD ST
17-10052-90	R1	0.08	0	929 ISLAND ST
17-10057-90	R1	0.133	0	1016 ST PAUL ST
17-10061-130	R1	0.161	0	924 LIBERTY ST
17-10064-10	R1	0.034	0	732 AVON ST
17-10064-130	R1	0.069	0	913 ST CLOUD ST
17-10066-50	R1	0.163	0	918 ST CLOUD ST
17-10084-30	R2	0.164	0	1526 CALEDONIA ST
17-10084-40	R2	0.164	0	1522 CALEDONIA ST
17-10096-40	R1	0.109	0	1232 KANE ST
17-20086-75	R1	0.015	0	2625 SCHUBERT PL
17-10102-140	R1	0.145	0	1408 LIBERTY ST
17-10102-140	R1	0.145	0	1410 LIBERTY ST
17-10107-40	R2	0.004	0	916 RUBLEE ST
17-10111-30	R1	0.162	0	1407 KANE ST
17-10115-30	R2	0.08	0	1533 GEORGE ST
17-10119-10	R1	0.115	0	1026 GOHRES ST
17-10120-40	R1	0.163	0	1723 CHARLES ST



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17-10134-40	R1	0.163	0	2023 CHARLES ST
17-10141-50	R1	0.161	0	1332 GEORGE ST
17-10156-80	R1	0.129	0	2227 PROSPECT ST
17-10172-20	R1	0.064	0	1932 PROSPECT ST
17-10176-20	R1	0.129	0	1815 WOOD ST
17-10183-10	R1	0.025	0	1719 LOOMIS ST
17-10183-20	R1	0.084	0	1717 LOOMIS ST
17-10183-30	R1	0.084	0	1715 LOOMIS ST
17-10183-40	R1	0.084	0	1713 LOOMIS ST
17-10184-80	R1	0.039	0	812 GOHRES ST
17-10186-10	R1	0.161	0	1907 AVON ST
17-10186-20	R1	0.161	0	1911 AVON ST
17-10186-50	R1	0.06	0	1910 CALEDONIA ST
17-10186-60	R1	0.23	0	1906 CALEDONIA ST
17-10189-140	R1	0.129	0	2322 KANE ST
17-10192-20	R1	0.128	0	2233 GEORGE ST
17-10192-130	R1	0.055	0	2208 KANE ST
17-10199-90	R1	0.022	0	2037 LIBERTY ST
17-10210-140	R1	0.034	0	2502 LOOMIS ST
17-10211-70	R1	0.034	0	2503 PROSPECT ST
17-10213-70	R1	0.172	0	510 LOOMIS ST
17-10215-25	R1	0.161	0	422 LOOMIS ST
17-10222-110	R1	0.161	0	200 CALEDONIA ST
17-10229-40	R1	0.161	0	616 HARVEY ST
17-10231-70	R1	0.172	0	2733 ONALASKA AVE
17-10231-80	R1	0.215	0	2733 ONALASKA AVE
17-10234-30	R1	0.129	0	2830 HARVEY ST
17-10235-15	R1	0.128	0	2829 HAMILTON ST
17-10240-110	R1	0.02	0	2512 ONALASKA AVE
17-10247-10	R1	0.034	0	2500 GEORGE ST
17-10257-142	R1	0.17	0	SALEM RD
17-10258-10	R1	0.087	0	2702 HARVEY ST
17-10266-50	R1	0.193	0	CAMPBELL ST
17-10270-40	R1	0.065	0	2119 WOOD ST
17-10271-60	R1	0.124	0	801 HAYES ST
17-10281-40	R1	0.184	0	2125 LIBERTY ST
17-10281-100	R1	0.007	0	2034 KANE ST
17-10284-40	R1	0.061	0	2107 LIBERTY ST
17-10286-160	R2	0.16	0	SUNSET LN
17-10290-40	R1	0.605	0	1725 ST CLOUD ST
17-10290-60	R1	0.27	0	1713 ST CLOUD ST
17-10290-70	R1	0.251	0	1700 ST JAMES ST
17-10291-40	R1	0.647	0	1600 ST CLOUD ST
17-10292-20	R5	0.163	0	412 LIBERTY ST
17-10292-80	R5	0.206	0	912 GOULD ST

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17-10293-57	R2	0.191	0	1000 ISLAND ST
17-10409-60	R1	0.228	0	2443 REDWING RD
17-10410-142	R1	0.29	0	COUNTY ROAD B
17-10410-310	R1	0.105	0	PETERS RD
17-10410-342	R1	0.38	0	COUNTY ROAD B
17-10414-150	R1	0.067	0	5120 COUNTY ROAD B
17-10460-20	R2	0.062	0	SUNNYSLOPE RD
17-10671-110	PD	0.65	0	1421 MOORINGS DR
17-20057-70	R1	0.145	0	205 LOSEY BLVD N
17-20057-70	R1	0.145	0	2417 STATE ST
17-20062-100	R1	0.174	0	1919 MAIN ST
17-20066-10	R1	0.049	0	2005 STATE ST
17-20066-20	R1	0.016	0	1923 STATE ST
17-20066-30	R1	0.013	0	1929 STATE ST
17-20066-40	R1	0.021	0	1933 STATE ST
17-20067-50	R1	0.035	0	2021 MAIN ST
17-20105-70	R1	0.215	0	121 13TH ST S
17-20109-10	R1	0.116	0	1634 KING ST
17-20109-30	R1	0.007	0	232 17TH ST S
17-20109-40	R1	0.002	0	238 17TH ST S
17-20109-110	R1	0.008	0	1612 KING ST
17-20109-110	R1	0.008	0	1614 KING ST
17-20111-10	R1	0.192	0	2416 MAIN ST
17-20111-10	R1	0.192	0	2418 MAIN ST
17-20158-130	R5	0.017	0	403 11TH ST N
17-20273-20	PD	1.017	0	455 PARK PLAZA DR
17-20273-50	PD	0.7	0	455 PARK PLAZA DR
17-20194-10	R5	0.202	0	1125 STATE ST
17-20194-20	R5	0.232	0	1131 STATE ST
17-20196-120	R5	0.049	0	320 11TH ST N
17-20196-130	R5	0.049	0	322 11TH ST N
17-20197-20	R5	0.195	0	1013 VINE ST
17-20203-130	R5	0.01	0	908 VINE ST
17-20204-10	R5	0.109	0	928 STATE ST
17-20204-20	R5	0.07	0	119 10TH ST N
17-20204-30	R5	0.297	0	922 STATE ST
17-20204-70	R5	0.165	0	118 9TH ST N
17-20217-110	R5	0.187	0	1332 PINE ST
17-20242-20	R1	0.488	0	2454 7TH ST S
17-20242-40	R1	0.731	0	2502 7TH ST S
17-20251-100	PD	1.222	0	11 COPELAND AVE
17-20263-100	R1	0.124	0	2713 MAIN ST
17-20264-100	R1	0.304	0	2601 STATE ST
17-20264-300	R1	0.391	0	2641 SCHUBERT PL
17-20264-500	R1	0.338	0	326 27TH PL N

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17-20264-510	R1	0.416	0	314 27TH PL N
17-20268-10	R1	1.633	0	4668 COUNTY ROAD F
17-20400-70	R1	0.304	0	204 COUNTRY CLUB CT
17-30005-100	R1	0.039	0	1109 5TH AVE S
17-30005-110	R1	0.049	0	1115 5TH AVE S
17-30005-120	R1	0.064	0	1117 5TH AVE S
17-30005-130	R1	0.054	0	1121 5TH AVE S
17-30005-140	R1	0.029	0	1127 5TH AVE S
17-30006-40	R1	0.049	0	1211 5TH AVE S
17-30006-50	R1	0.059	0	1215 5TH AVE S
17-30006-60	R1	0.06	0	1219 5TH AVE S
17-30009-30	R1	0.097	0	1214 9TH ST S
17-30019-100	R1	0.085	0	1228 WEST AVE S
17-30024-100	R1	0.103	0	1307 9TH ST S
17-30025-20	R1	0.18	0	938 FARNAM ST
17-30028-60	R1	0.105	0	929 JOHNSON ST
17-30036-70	TND	0.093	0	915 GREEN BAY ST
17-30037-10	TND	0.077	0	917 GREEN BAY ST
17-30077-60	R4	0.121	0	1420 9TH ST S
17-30079-80	R5	0.165	0	1407 6TH ST S
17-30079-90	R5	0.074	0	608 FARNAM ST
17-30079-100	R5	0.091	0	1403 6TH ST S
17-30079-120	TND	0.068	0	1402 6TH ST S
17-30080-10	TND	0.15	0	512 FARNAM ST
17-30080-10	TND	0.15	0	514 FARNAM ST
17-30083-50	R4	0.068	0	1600 9TH ST S
17-30091-10	R2	0.004	0	512 JACKSON ST
17-30114-70	R4	0.05	0	422 WINNEBAGO ST
17-30153-30	R1	0.121	0	330 LOSEY BLVD S
17-40054-20	R1	0.11	0	2020 ADAMS ST
17-30143-80	R1	0.019	0	2116 MARKET ST
17-30159-70	R1	0.046	0	2117 MISSISSIPPI ST
17-30177-15	R1	0.061	0	403 13TH ST S
17-30178-40	R1	0.093	0	511 WEST AVE S
17-30183-25	R1	0.042	0	523 17TH ST S
17-30193-130	R1	0.264	0	829 JANICE CT E
17-30223-90	R1	0.138	0	1720 WINNEBAGO ST
17-30225-10	R2	0.233	0	1707 JACKSON ST
17-30225-10	R2	0.233	0	1709 JACKSON ST
17-40002-70	R1	0.042	0	1233 14TH ST S
17-40002-80	R1	0.093	0	1222 15TH ST S
17-40002-90	R1	0.096	0	1218 15TH ST S
17-40037-20	R2	0.068	0	1226 JACKSON ST
17-40047-20	R1	0.013	0	1927 ADAMS ST
17-40056-10	R1	0.146	0	1221 19TH ST S

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17-40134-50	R1	0.117	0	1421 31ST PL S
17-40134-70	R1	0.126	0	1503 31ST PL S
17-40067-110	R1	0.184	0	2103 GREEN BAY ST
17-40070-10	R1	0.034	0	1126 26TH ST S
17-40070-40	R1	0.034	0	1127 25TH ST S
17-40088-10	R4	0.196	0	1430 JACKSON ST
17-40097-30	R1	0.182	0	3119 STATE RD
17-40098-80	R1	0.152	0	1833 SUNSET DR
17-40100-10	R1	0.245	0	2612 JACKSON ST
17-40103-40	R1	0.172	0	1003 LOSEY BLVD S
17-40107-90	R1	0.225	0	1352 26TH ST S
17-40111-20	R1	0.172	0	1307 31ST ST S
17-40129-130	R1	0.122	0	2150 CLIFFVIEW TER
17-40138-30	R1	0.232	0	2114 BARNABEE RD
17-40138-30	R1	0.232	0	3305 STATE RD
17-40139-130	R1	0.529	0	1919 EASTWOOD LN
17-40152-60	R1	0.216	0	515 28TH ST S
17-40290-10	R5	1.31	0	3298 BAYSIDE CT
17-50002-40	R1	0.073	0	1401 TRAVIS ST
17-50005-70	R1	0.128	0	1720 16TH ST S
17-50031-20	R1	0.25	0	2422 13TH PL S
17-50031-20	R1	0.25	0	2424 13TH PL S
17-50038-110	R1	0.034	0	1109 MAPLE ST
17-50038-120	R1	0.172	0	1105 MAPLE ST
17-50039-100	R1	0.184	0	2218 11TH PL S
17-50048-10	R1	0.06	0	2902 SOUTH AVE
17-50049-20	R1	0.15	0	2508 15TH ST S
17-50055-20	R1	0.25	0	2502 EAST AVE S
17-50100-20	R1	0.178	0	2151 21ST PL S
17-50123-110	R1	0.161	0	2712 BLUFFVIEW PL
17-50129-10	R1	0.04	0	2542 TRAVIS ST
17-50129-240	R1	0.217	0	2602 TRAVIS ST
17-50140-11	R1	0.128	0	2822 FAIRCHILD ST W
17-50167-10	R1	0.172	0	2805 JAMES ST
17-50175-60	R1	0.185	0	3042 27TH ST S
17-50186-60	R1	0.185	0	2701 LEONARD ST
17-50199-110	R1	0.047	0	3029 BIRCH DR
17-50199-130	R1	0.582	0	3117 CLIFFSIDE DR
17-50201-70	R1	0.409	0	3155 ELM DR
17-50250-35	R2	0.029	0	414 18TH PL S
17-50250-35	R2	0.029	0	416 18TH PL S
17-50615-20	R1	0.434	0	4135 CLIFFSIDE DR
17-50365-105	PD	0.27	0	JUSTIN RD
17-20280-82	PD	0.88	0	201 FRONT ST N
17-50228-70	R1	0.189	0	2917 HOLLY PL

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17-50247-10	R1	0.269	0	540 28TH ST S
17-50247-12	R1	0.219	0	614 28TH ST S
17-50247-13	R1	0.205	0	702 28TH ST S
17-50247-14	R1	0.164	0	710 28TH ST S
17-50247-15	R1	0.165	0	720 28TH ST S
17-50247-16	R1	0.162	0	804 28TH ST S
17-50247-17	R1	0.158	0	812 28TH ST S
17-50247-18	R1	0.155	0	820 28TH ST S
17-50247-19	R1	0.151	0	908 28TH ST S
17-50247-20	R1	0.148	0	918 28TH ST S
17-50247-21	R1	0.064	0	922 28TH ST S
17-50247-22	R1	0.063	0	924 28TH ST S
17-50247-23	R1	0.067	0	932 28TH ST S
17-50247-24	R1	0.055	0	934 28TH ST S
17-50253-90	R1	0.106	0	919 JOHNSON ST
17-50254-60	R1	0.004	0	1524 WINNEBAGO ST
17-50255-41	R1	0.058	0	120 19TH ST S
17-50255-42	R1	0.062	0	130 19TH ST S
17-50255-43	R1	0.076	0	125 17TH PL S
17-50255-44	R1	0.016	0	133 17TH PL S
17-50255-45	R1	0.01	0	115 17TH PL S
17-50255-50	R1	0.057	0	1802 KING ST
17-50264-90	R1	0.299	0	2416 7TH ST S
17-50273-30	R1	0.078	0	1413 9TH ST S
17-50283-95	R5	4.514	0	2575 7TH ST S
17-50289-50	R1	0.245	0	2317 GREEN BAY ST
17-50303-120	R1	0.086	0	1813 DENTON ST
17-50304-25	R1	0.074	0	1322 31ST PL S
17-50304-65	R1	0.069	0	3204 FARNAM ST
17-50305-50	R1	0.023	0	1632 31ST PL S
17-50306-60	R1	1.071	0	1429 31ST PL S
17-50306-70	R1	0.53	0	1415 31ST PL S
17-50306-80	R1	0.14	0	1323 31ST PL S
17-50307-30	R1	0.191	0	1821 EASTWOOD LN
17-50307-60	R1	0.207	0	1811 SUNSET DR
17-50309-30	R1	0.082	0	3910 33RD ST S
17-50310-50	R5	0.36	0	HILLCREST DR
17-50323-600	R2	20.5	0	3000 EAST AVE S
17-50324-120	R1	0.02	0	7TH ST S
17-50325-80	R1	3.943	0	4201 CLIFFSIDE DR
17-50325-300	R5	8.18	0	5100 MORMON COULEE RD
17-50325-410	R5	1.81	0	5450 MORMON COULEE RD
17-50325-810	R1	0.017	0	5601 MORMON COULEE RD
17-50360-10	PD	0.02	0	US HIGHWAY 14/61
17-50360-60	R5	4.73	0	US HIGHWAY 14/61

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17-50380-65	R2	0.203	0	MARKLE RD
17-50383-20	R1	0.276	0	4410 OAK DR
17-50465-100	R1	0.007	0	5521 MORMON COULEE RD
17-50481-70	R2	0.143	0	2027 MILLER ST
17-50481-100	R2	0.143	0	2009 MILLER ST
17-50482-200	R2	0.132	0	1900 FANELL DR
17-50500-200	R1	0.096	0	4015 SUNNYSIDE DR
17-50500-210	R1	0	0	6217 STATE ROAD 35
17-50510-20	R1	0.129	0	4015 SUNNYSIDE DR
17-50705-30	R5	0.45	0	5233 33RD ST S
17-50705-40	R5	0.464	0	5221 33RD ST S
17-50768-10	R5	0.03	0	CITY VIEW LN
17-50771-10	PD	0.44	0	BELL FARM GRN
17-50771-20	PD	0.33	0	BELL FARM GRN
17-50771-30	PD	0.47	0	BELL FARM GRN
17-50771-40	PD	0.43	0	WATERFORD VALLEY RD
17-50771-50	PD	0.67	0	4601 STONE BRIDGE RD
17-50771-70	PD	0.11	0	BELL FARM GRN
17-50771-200	PD	0.09	0	SOUTHFIELD GRN
17-50771-210	PD	0.09	0	WOODLAND GRN
17-50771-220	PD	3.52	0	WATERFORD VALLEY RD
17-50772-130	PD	0.52	0	4920 SILVER MORNING LN
17-50772-170	PD	0.48	0	4830 SILVER MORNING LN
17-50772-250	PD	0.06	0	SILVER MORNING LN
17-10045-90	R1	0.129	0	550 CALEDONIA ST
17-50325-995	PD	22.35	0	US HIGHWAY 14/61
17-10286-150	R2	0.18	0	1824 SUNSET LN
17-50136-30	R1	0.02	0	2023 30TH ST S
17-50136-40	R1	0.035	0	2026 30TH ST S
17-50170-60	R1	0.015	0	26TH ST S
17-30193-100	R1	0.377	0	805 JANICE CT W
17-20122-109	R1	0.14	0	MAIN ST
17-10575-62	PD	2	0	4003 KINNEY COULEE RD N
17-10315-670	R1	0.28	0	COUNTY ROAD B
17-50775-360	R1	0.395	0	4860 JUSTIN RD
17-50255-60	R1	0.01	0	1802 KING ST
17-10410-550	R1	0.52	0	SMITH VALLEY RD
17-10315-718	R2	0.009	0	COUNTY ROAD B
17-10315-683	R2	9.76	0	3936 COUNTY ROAD B
17-30084-130	R5	0.13	0	816 REDFIELD ST
17-30085-10	R5	0.18	0	1706 9TH ST S
17-30084-140	R5	0.16	0	1702 9TH ST S
17-10687-120	PD	2.21	0	3030 BERLIN DR
17-30077-10	R4	0.06	0	820 FARNAM ST
17-30077-135	R5	0.01	0	FARNAM ST

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17-10001-130	R5	0.161	0	1212 ROSE ST
17-10001-130	R5	0.161	0	1214 ROSE ST
17-50777-230	PD	1.07	0	MEIR CT
17-50777-240	PD	0.41	0	MEIR CT
17-50365-104	PD	0.06	0	JUSTIN RD
17-30011-70	R1	0.112	0	1407 5TH AVE S
17-30011-80	R1	0.131	0	1413 5TH AVE S
17-10689-30	R1	0.58	0	2375 SABLEWOOD RD
17-10689-40	R1	0.61	0	2385 SABLEWOOD RD
17-10689-60	R1	0.56	0	5120 GRANDWOOD PL W
17-10689-80	R1	1	0	5100 GRANDWOOD PL W
17-10689-120	R1	0.63	0	5135 GRANDWOOD PL W
17-10689-270	R1	0.51	0	2370 SABLEWOOD RD
17-10689-280	R1	0.47	0	2360 SABLEWOOD RD
17-10689-300	R1	1.32	0	GRANDWOOD PL E
17-50325-800	R1	0.86	0	5607 GARNER PL
17-50772-120	PD	0.49	0	4930 SILVER MORNING LN
17-10470-13	R2	0.3	0	2013 SUNSET LN
17-50137-31	R1	0.21	0	29TH ST S
17-20194-100	R5	0.011	0	1126 VINE ST
17-10141-131	R1	0.024	0	RANGER DR
17-50779-30	PD	0.19	0	4373 MARIAH DR N
17-50779-60	PD	0.19	0	4349 MARIAH DR N
17-50779-150	PD	0.34	0	4318 MARIAH DR S
17-50779-160	PD	0.35	0	4324 MARIAH DR S
17-50779-170	PD	0.23	0	4332 MARIAH DR S
17-50779-190	PD	0.23	0	4348 MARIAH DR S
17-50779-300	PD	0.18	0	4303 MARIAH DR S
17-50779-310	PD	0.18	0	4300 MARIAH DR N
17-20206-80	R2	0.12	0	121 WEST AVE S
17-20206-90	R2	0.16	0	125 WEST AVE S
17-50779-388	R1	0.458	0	2935 BAIER LN
17-50772-350	PD	0.29	0	4545 STONE BRIDGE RD
17-50201-12	R1	0.23	0	CLIFFSIDE DR
17-10689-320	R1	0.309	0	HAYES ST
17-10689-340	R1	0.291	0	PALACE ST
17-10689-350	R1	0.329	0	PALACE ST
17-10689-360	R1	0.368	0	CUNNINGHAM ST
17-10689-331	R1	0.149	0	HAYES ST
17-50323-610	PD	35.17	0	3710 EAST AVE S
17-20124-110	R1	0.226	0	2511 CASS ST
17-20124-111	R1	0.169	0	LOSEY BLVD S
17-10152-75	R1	0.01	0	SILL ST
17-50530-362	PD	1.69	0	4439 EL CAMINO REAL DR
17-30185-10	R1	0.04	0	1304 CASS ST

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17-50030-40	R2	0.044	0	1202 BENNETT ST
17-50510-82	R1	0.166	0	6123 LAUREL ST
17-30096-140	R1	0.01	0	1409 4TH ST S
17-10071-60	R2	0.185	0	701 GEORGE ST
17-50781-220	R1	0.213	0	4610 MILLATTI LN
17-50781-270	R1	0.284	0	5540 ORION CT
17-10071-50	R2	0.172	0	707 GEORGE ST
17-50779-20	PD	0.19	0	4381 MARIAH DR N
17-50530-160	PD	0.18	0	4535 EL CAMINO REAL DR
17-10049-41	R2	0.161	0	AVON ST
17-10245-80	R1	0.032	0	1916 ONALASKA AVE
17-10064-125	R1	0.047	0	909 CHARLES ST
17-20145-60	R5	0.193	0	8TH ST N
17-10124-40	R1	0.172	0	1832 CHARLES ST
17-50770-52	R1	0.415	0	1410 GLADYS ST
17-10215-60	R1	0.06	0	400 PROSPECT ST
17-40380-150	PD	0.113	0	1382 SUNSET CT
17-40380-160	PD	0.113	0	1376 SUNSET CT
17-40380-170	PD	0.113	0	1368 SUNSET CT
17-40380-180	PD	0.113	0	1362 SUNSET CT
17-40380-190	PD	0.113	0	1356 SUNSET CT
17-40380-200	PD	0.113	0	1350 SUNSET CT
17-40380-210	PD	0.113	0	1340 SUNSET CT
17-40380-220	PD	0.113	0	1336 SUNSET CT
17-40380-230	PD	0.113	0	1334 SUNSET CT
17-40380-240	PD	0.113	0	1332 SUNSET CT
17-40380-250	PD	0.113	0	1328 SUNSET CT
17-40380-260	PD	0.113	0	1324 SUNSET CT
17-10118-90	R1	0.026	0	1711 GEORGE ST
17-30219-65	R1	0.06	0	1518 WINNEBAGO ST
17-10675-155	R1	0.01	0	NAKOMIS AVE
17-50360-20	PD	4.72	0	US HIGHWAY 14/61
17-30189-130	R1	0.49	0	917 CLIFFWOOD LN
17-10687-100	PD	0.23	0	BERLIN DR
17-50360-31	PD	1.17	0	5722 US HIGHWAY 14/61
17-50305-12	R1	0.34	0	SUNSET DR
17-10687-194	PD	1.148	0	BERLIN DR
17-10687-195	PD	1.176	0	BERLIN DR
17-10687-230	PD	5.31	0	2970 LUOYANG AVE
17-50781-500	PD	29.34	0	800 BENNORA LEE CT
17-50781-530	PD	0.19	0	601 BENNORA LEE CT
17-50325-990	PD	2.13	0	US HIGHWAY 14/61
17-20041-73	R1	0.19	0	737 24TH ST N
17-40098-160	R1	0.17	0	1828 SUNSET DR
17-10289-40	PD	10.01	0	1319 ST ANDREW ST

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17-10289-40	PD	10.01	0	1325 ST ANDREW ST
17-40006-22	R1	0.205	0	1221 HINTGEN CT
17-10410-25	R1	0.693	0	2636 EASTBROOK DR
17-10410-26	R1	0.693	0	2622 EASTBROOK DR
17-50705-15	TND	1.17	0	5248 33RD ST S
17-10201-80	R1	0.12	0	2412 GEORGE ST
17-20246-32	PD	3.52	0	529 PARK PLAZA DR
17-20273-10	PD	1.13	0	455 PARK PLAZA DR
17-50301-62	R1	0.21	0	2035 29TH ST S
17-10036-42	R5	0.92	0	2 BUCHNER PL
17-40381-320	PD	0.225	0	619 PETTIBONE POINTE WAY
17-40381-330	PD	0.225	0	615 PETTIBONE POINTE WAY
17-40381-340	PD	0.225	0	609 PETTIBONE POINTE WAY
17-40381-350	PD	0.225	0	605 PETTIBONE POINTE WAY
17-40381-360	PD	0.225	0	328 RIVER PT
17-40381-370	PD	0.225	0	326 RIVER PT
17-40381-380	PD	0.225	0	322 RIVER PT
17-40381-390	PD	0.225	0	320 RIVER PT
17-40381-400	PD	0.225	0	321 RIVER PT
17-40381-410	PD	0.225	0	323 RIVER PT
17-40381-420	PD	0.225	0	325 RIVER PT
17-40381-430	PD	0.225	0	329 RIVER PT
17-40381-440	PD	0.225	0	626 PETTIBONE POINTE WAY
17-40381-450	PD	0.225	0	628 PETTIBONE POINTE WAY
17-40381-480	PD	0.225	0	619 WATERPLACE DR
17-40381-490	PD	0.225	0	615 WATERPLACE DR
17-50781-485	PD	3.221	0	2301 7TH ST S
17-30114-131	PD	0.069	0	421 MISSISSIPPI ST
17-30114-132	PD	0.067	0	425 MISSISSIPPI ST
17-10186-41	R1	0.158	0	726 LIVINGSTON ST
17-10069-33	PD	0.714	0	809 KANE ST
17-10239-24	R1	0.061	0	HARVEY ST
17-50781-830	R4	0.451	0	3806 SUNNYSIDE DR W
17-50781-830	R4	0.451	0	3808 SUNNYSIDE DR W
17-50781-830	R4	0.451	0	3810 SUNNYSIDE DR W
17-50781-830	R4	0.451	0	3812 SUNNYSIDE DR W
17-50781-840	R4	0.578	0	3805 SUNNYSIDE DR W
17-50781-840	R4	0.578	0	3807 SUNNYSIDE DR W
17-50781-850	R4	0.298	0	3825 SUNNYSIDE DR W
17-50781-850	R4	0.298	0	3827 SUNNYSIDE DR W
17-50781-860	R4	0.358	0	3849 SUNNYSIDE DR W

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17-50781-860	R4	0.358	0	6226 RIVER RUN RD
17-50781-870	R2	0.601	0	6216 RIVER RUN RD
17-50781-870	R2	0.601	0	6218 RIVER RUN RD
17-50781-880	R2	0.359	0	6206 RIVER RUN RD
17-50781-880	R2	0.359	0	6208 RIVER RUN RD
17-50781-920	R2	0.308	0	6026 RIVER RUN RD
17-50781-920	R2	0.308	0	6028 RIVER RUN RD
17-50781-980	R4	0.456	0	6005 RIVER RUN RD
17-50781-980	R4	0.456	0	6007 RIVER RUN RD
17-50781-990	R4	0.536	0	6015 RIVER RUN RD
17-50781-990	R4	0.536	0	6017 RIVER RUN RD
17-50782-20	R4	0.391	0	6125 RIVER RUN RD
17-50782-20	R4	0.391	0	6127 RIVER RUN RD
17-50782-30	R4	0.398	0	6205 RIVER RUN RD
17-50782-30	R4	0.398	0	6207 RIVER RUN RD
17-50782-40	R4	0.636	0	6215 RIVER RUN RD
17-50782-40	R4	0.636	0	6217 RIVER RUN RD
17-50782-50	R4	0.574	0	3925 SUNNYSIDE DR W
17-50782-50	R4	0.574	0	6225 RIVER RUN RD
17-50772-231	PD	0.372	0	4520 STONE BRIDGE RD
17-10671-140	PD	1.09	0	MOORINGS DR

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Housing regulation analysis and suggestions

The City of La Crosse’s residential development regulations include:

- Zoning
- Subdivision approval including extraterritorial plat review
- Conditional Use Permitting (for unique uses listed in certain zoning districts)
- Administrative Design Review (for housing 2 units and above)
- Standard building code requirements/permitting

The following table illustrates the typical time line for approvals provided applicants submit full and complete applications.

Regulatory Process	Monthly Deadline	Time from application to approval
Rezoning	Yes	20 business days +/-
Subdivisions	Yes	20 business days +/-
Conditional Use Permit	Yes	15-20 business days +/-
Admin. Design Review	No	2-1 Week Processes (Prelim + Final)
Building Codes	No	As needed for plan review and permit issuance



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In 2018, the City had required applicants to submit applications a full month in advance of action for introduction on the previous month’s Council agenda, however, this process was changed, thus reducing time for the review process by 20 to 30 days.

Another way to understand whether or not the City’s regulatory processes currently impede forecasted housing demand is to review and analyze those housing related applications that were denied over the past two years and to determine if overly strict regulation or process inhibited the addition of new housing units.

For the purposes of this report, the City reviewed all of the housing related denials over the past two years and found the following:

Application	Location and Proposal	Reason for Denial
18-0685	1114-1120 5 th St S-Single Family to TND Zoning to replace a single-family home with a 11 unit apartment building	Neighborhood concerns and inconsistency with neighborhood plan and traditional neighborhood development land use intent
17-1599	Consideration of the Same of Land to a Private Party for potential residential construction at	Unable to reach an equitable price on the sale of the land given market value determination

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It is important to note that these applications denied over the last two years were either due to dissatisfaction by the public at the corresponding statutorily required hearings due to either incompatibility with the surrounding neighborhood and land uses, the preservation of existing housing or inconsistent design information provided by the applicant to justify the project under the City’s Comprehensive Plan guidance, or in the case of the land sale; inability to reach an agreement on the cost/value of the land.

Given the City’s efficient (20 business day) requirements for entitlement sites and approvals and the modest cost of regulatory review when spread over the lifecycle of a typical housing unit, empirical data would indicate the principal reason for delay or denial is not related to a stringent regulatory process as much as it is related to public opinion of housing styles in a certain context or certain public preferences embodied in City plans; a due process requirement and consideration for zoning in 62.23 7(d) of the Wis. Statutes.

In addition, the Planning and Development Department is concerned about regulation that may impede development applications before they are even submitted as developers may not find a project feasible given the needed density to offset initial land and development costs. It has been our experience these impediments are largely related to the costs of urban infill development given land costs and the costs of creating shovel-ready lands and the corresponding inhibitors of density such as



off- street parking requirements or the costs and land needed to adhere to state stormwater regulations; however, these “density inhibitors” are significantly supported by the public due to the adverse impacts of flooding and water quality, or in the case of parking, demand spill-over into adjacent neighborhood areas.

Regarding parking demand, the City has taken proactive steps to address this issue as a density inhibitor by permitting mixed-use shared parking arrangements and recently enacting a redevelopment zoning overlay district whereby developers may apply for an administrative reduction in off street parking of up to 25% by proving transportation demand management practices within the development.

Given this revelation, the City could consider the following in promoting more affordable housing in the City:

- Invest in education and awareness of housing affordability needs in the City to a greater extent than we do now to improve the public’s (including business) understanding of housing needs and context-sensitive styles of affordable housing in the City of La Crosse
- Engaging the public in determining acceptable urban-infill styles of multi-family housing including compact housing arrangements that may deliver affordability
- Further promote public investment of incentives that reduce existing housing stock costs such as rehabilitation funding, energy efficiency improvements and conversions
- Provide additional subsidies to offset urban infill costs for demolition of environmental remediation, understanding this can sometimes boost the sellers price on the land, which can further inhibit entitlement sites depending on the development proforma.
- Enact more targeted zoning overlay districts in redevelopment areas offering mixed use/mixed density options which give investors more certainty in assembling land for housing projects.

The Housing Affordability Report further requires cities to look at ways of reducing the time and cost necessary to approve and develop new residential subdivisions in the municipality by 20 percent. To address this specific requirement in Wis. Stats. 66.10013, the City can look at one of its most recent subdivision approvals for the Waterview Subdivision, noted on page 15. The City expedited this plat for the developer/investor in several ways:

- Allowing the review and approval of the Preliminary and Final Plat in the same 20 days process
- Conducting a staff level review with developers prior to their application to avoid surprises and allow for clarification of code requirements by the developer
- Conducting design review concurrently with plat review and approval to avoid delays
- Encouraging mixed density development within the project and advocating for the supporting zoning designations



In order to reduce time and costs by 20% on subdivision review, the City would have to reduce its review period to 16 business days and reduce permitting costs by \$200 per housing unit.

In order to address this suggestion in the Statutes, the City would likely need to do the following:

- Reduce staff oversight of development projects due to declining revenues **or** subsidize new development with general tax levy placing the burden of review costs on the general tax payer rather than the investor who is in an arguably better position to absorb costs in the development proforma.
- Increase the number of monthly Council and Planning Commission meetings to accommodate a tighter schedule, accommodating applications as they come in several times per month, rather than once monthly, placing a larger burden on municipal staff to review projects faster and expedite applications to committees.
- Deregulate to eliminate or reduce municipal oversight, which may result in platting errors and property line disputes, improperly placed easements or unplanned access to adjacent developable lands to name a few of the common problems observed in platting.

Report Summary

The findings contained in this report validate the complexity of housing affordability in cities, noting the trade-offs between public opinion and support for a certain amount of regulation to protect individual property rights and interests and the need to accommodate housing demand and meet the needs of the community.

Simply deregulating to add density has not been proven to guarantee housing affordability as some of the most-dense cities in the nation are also the most unaffordable due to the spotty nature of investors taking advantage of upzoning (*see: "Changing Residential Land Use Regulations to Address High Housing Prices," JAPA Volume 85, No. 2.*), and it may take State-level government mandates on allowances for density to overcome public opinion against affordable and/or multi-family housing projects, which is unpopular with many traditional single family home investors and local elected leaders who believe strongly in local control.

La Crosse's streamlined review processes (20 business days or less) and modest development costs (which are periodically compared with other like markets in the State), are not considered to be a contributor to housing affordability given the trade-offs indicated. In contrast, construction inflation, Wisconsin's limited tax policy (property taxes), consumer and public opinion and preferences for density, amenities, styles and locations, public fear and/or disregard for multi-family housing, wage stagnation and policies promoting sprawl which increase taxes have more influence on housing affordability in the City.