



2.2 Housing

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As the City grows and changes, housing must change to meet the needs of the population. This section of the plan should be used by City officials, property owners and developers to guide housing investment projects of all types and sizes.

Vision Statement

The City of La Crescent is growing a diverse housing stock which is accessible to a wide variety of residents, including young professionals, first time home buyers, two and single-parent households, empty nesters, and the elderly. Housing density is increasing and more alternatives to single-family detached housing units are available. With the support of the City, property owners are modernizing or redeveloping older homes to fit contemporary needs, while in a manner that is compatible with the fabric of the neighborhood. All neighborhoods continue to be safe and attractive places to live with access to daily educational, retail and recreational needs.

Issues & Opportunities

The planning process revealed the following issues and opportunities related to housing that inform this plan for the future of La Crescent. (These statements are drawn from public comments, the Community Indicator Report, committee discussions and survey results and do not represent policy decisions.)

- The lack of available lots for construction or land for new residential subdivisions is a concern.
- The City currently has an adequate mix of detached single family homes and lot sizes, but typically at higher price points. The City currently lacks an adequate supply of owner occupied housing between \$50,000 and \$100,000 in value as compared to the greater La Crosse MSA.
- Residents do not support new or expanded mobile home parks (only 4% of survey respondents though La Crescent needed more mobile home parks).
- According to the survey, regarding the need for housing in various categories, the highest number of respondents suggested the City needs more senior condominiums and apartments, assisted living facilities for seniors, and affordable housing.
- There are concerns that the price of housing and lack of housing diversity is a barrier to young professionals, first time home buyers, new families and single-parent households. There is a desire to provide a range of housing types, styles and price points to allow those that wish to return, or move to, La Crescent an opportunity to do so.
- There are concerns that empty nesters and seniors are staying in their detached single-family homes longer than they may desire due to the lack of alternative housing options within the City such as independent living senior condominiums, apartments, and assisted living facilities that may be a better fit for their housing needs. This has led to a secondary concern that these homeowners are deferring home maintenance and modernization projects which may be contributing to the deterioration of the City's housing stock. The lack of other senior housing options forces these individuals to look to other communities to meet their housing needs even though they desire to stay in La Crescent.
- There is a desire to maintain safe and attractive neighborhoods that have access to parks and daily retail needs.
- There is a desire to increase retail, service and entertainment uses in the City, especially the Downtown, in order to improve the livability of the City for existing residents and to attract young professionals and new families.
- There is a desire to maintain a strong school system, including both the quality of education and facilities, to keep and attract new families in La Crescent.

Goals & Objectives



Goal:

La Crescent will offer safe, healthy, attractive and diverse housing options to people of all income levels, age groups and people with varied needs.

Objectives:

1. Increase the available supply and diversity of housing options to attract young professionals, first time home buyers, and new families.
2. Increase the available supply and diversity of housing options for existing residents wishing to “age in place” and remain in La Crescent as their housing needs change.
3. Expand the supply of affordable housing in the community.
4. Support the rehabilitation, moderization, and redevelopment of older housing to meet contemporary needs.
5. Update and maintain zoning and building code regulations that permit a variety of lot sizes, dwelling sizes, unit mixes, styles and densities.
6. Maintain safe and attractive neighborhoods that have convenient access to daily educational, retail and recreational needs.
7. Maintain a strong school system, including both the quality of education and facilities, to keep and attract new families to La Crescent.

Strategies



Communication and Programs:

1. Prepare a marketing campaign for the City focused on attracting and retaining new families and young professionals. The marketing campaign may include focus groups to gain a deeper understanding of why families choose to move to La Crescent, choose not to move to La Crescent, or choose to leave La Crescent.
2. Create user-friendly brochures and/or on-line guides to outline the permitting process for home improvement projects and available local, county, state, or federal housing programs that provide financial assistance with housing ownership or improvement projects.
3. Create a no cost or subsidized program that provides the services of an architect or home builder (e.g. initial consultations) to work with interested home owners to visualize potential home rehabilitation and modernization projects with priority given to owner occupied properties, older properties and low-income homeowners. Focus on those home improvement projects that will result in the best return on investment based on professional input.
4. Create a no or low-interest loan program geared toward construction projects that improve and modernize older properties in the City with priority given to low-income homeowners and owner occupied properties.
5. Create rebate programs and other financial incentives, in conjunction with public and private partners, for homeowners undertaking energy efficient home rehabilitation projects. Priority should be given to owner occupied properties, older properties and low-income homeowners.
6. Maintain civic programs (e.g. Neighbors in Action) focused specifically on assisting seniors in single family homes with home and property maintenance. Consider how programs such as these could be expanded to include volunteer or civic lead home moderization/construction projects.
7. Create a Community Development Authority (CDA) and purchase land to develop rental and senior housing developments in areas identified for such uses in this plan. Issue a developer request for proposal to develop the specific housing desired.



Land Use and Regulations:

8. Examine and revision the City's zoning and building codes to support improvements, expansions, creative redevelopment, and diversification of residential properties. Consider:
 - Adding duplex uses as a conditional use in R-1A, R-1B, and R1-C zoning districts.
 - Adding horizontally stacked duplexes and twindomimiums as a permitted use in the R2 zoning district.
 - Adding townhouses as a conditional use in the R-2 district.
 - Adding townhouses >6 units per structure as a conditional use in the R-3 district.
 - Increasing the number of permitted units for multi-family dwellings in the R-3 district that can be built without requiring a conditional use permit from 8 to 50. Alternatively, remove restrictions that require a CUP based on the number of proposed units.
 - Reducing minimum dwelling sizes to permit smaller more affordable houses (e.g. tiny homes) and apartment units.
 - Modifying the existing requirement that all 1st floor residences must have individual entrances at street level in the CBD-1 and CDB-2 districts, to only those units that front a street.
 - Adding townhouses as a conditional use in the CBD-1 and CBD-2 districts.
 - Increasing maximum lot coverages to remove barriers to affordable housing and accessory dwelling structures.
 - Allowing for a reduction in multifamily parking requirements to require only 1 parking space for 1 bedroom or efficiency units to remove barriers to creation of multi-family developments especially in the Downtown area.
- Examine zoning regulations for principal and accessory buildings as they apply to existing residential properties which become annexed to the City to remove barriers to building additions or new structures which are compatible with the existing lot size.
9. Evaluate allowing construction of accessory dwelling units (e.g. units above garages) and small lot housing to provide market-rate affordable housing options.
10. Examine historical variance records (especially with regard to setbacks, building heights, lot coverages, and accessory uses) to see whether current codes are too prohibitive. When commonly granted variances for home expansion and improvement are found in variance records, draft amendments to zoning codes (rather than continuing to grant variances).
11. Continue to promote property maintenance through zoning and building code regulations. The City will actively enforce code violations related to housing standards and property maintenance.
12. Maintain and enforce a comprehensive building code that requires inspection of new structures and report of unsafe and unsanitary housing conditions. The City will work with property owners to improve the quality of living and appearance of housing properties including removal of "junk" materials, and will enforce property maintenance and public nuisance ordinance as needed.
13. Maintain and enforce development design guidelines for all housing types that will maintain neighborhood character, property values and aesthetics over time and enhance the social function, health, and safety of City neighborhoods. *Refer to representative images of housing design strategies within this plan and zoning code regulations.*

14. Consider ordinances and programs that encourage the development of affordable and senior housing integrated with market-rate housing. Inclusionary housing ordinances can provide incentives to development with certain percentages of affordable or senior housing units (e.g. a density bonus allowing for more total units than otherwise permitted, or waiving fees on affordable or senior percentages of new development).
15. The residential component of the Future Land Use Plan shall indicate the generally acceptable zoning categories, residential uses, densities, intensities, and ancillary uses allowed in the City. These housing characteristics shall be adhered to unless there is a compelling overall community reason to change the Future Land Use Plan.
16. La Crescent plans to maintain a mix of housing types, styles, sizes and affordability. The housing mix should be represented in future land use mapping and new subdivision development. New subdivisions should include housing for all ages and family types as opposed to only singular types of development.
17. As supported by the market, increase the diversity of housing types, styles, and sizes in La Crescent. Within current and near future redevelopment opportunities, show support for creative housing and mixed-use proposals that bring new and diverse housing types to La Crescent.
18. Infill and housing redevelopment should be compatible with the character of the surrounding neighborhood through appropriate transitions in housing density, styles, setbacks, heights, etc.
19. The City will work to improve walkability, lighting, streets and sidewalks in existing neighborhoods. Sidewalks should continue to be required on both sides of all new residential streets. Easements for walking and biking trails should be secured to link new housing and park developments. Unconnected residential development (i.e. no pedestrian or bicycle facility connections to the rest of the community) is strongly discouraged.
20. Residential development, especially multi-family and senior living developments, should be located in areas where there is safe pedestrian and bicycle access to park, retail and community facilities.
21. The City will promote the geographical dispersal of affordable housing throughout the community, and encourage development of affordable housing on transit routes and corridors.
22. The City will encourage and support the creation of neighborhood plans for areas proposed for new City expansion to proactively determine how varied housing types, sizes, and uses can be appropriately integrated into the neighborhood based on the policies of this plan to provide a more detailed vision for these areas to guide private development projects.