

Zoning update can help address housing crisis

America has a housing shortage, and La Crosse is no different. But city governments can't just build new housing themselves.

Cities don't control interest rates, lenders, construction costs, or who buys property. And publicly owned housing, while important, is just a drop in the bucket. What cities do control is their zoning: municipal rules created over the last half century to restrict the uses of private property.



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Today, the city of La Crosse has a chance to remove barriers that have unintentionally limited housing availability and affordability, and led to our present shortage. The last 50-60 years of restrictive zoning has tended to produce one kind of house, and discouraged what we now call missing-middle choices: smaller, more affordable and on existing property.

One opportunity for inclusionary zoning is an ordinance change coming before the Common Council that would allow more residential property owners the option to construct an accessory dwelling unit on their own lots, which zoning made illegal.

Allowing accessory dwelling unit is an increasingly popular reform nation-wide. It means a separate, additional building – the “accessory” to the main house on a lot – the “dwelling.” ADUs are just one solution for one kind of housing, but they're a start.

Since they've been built all over the nation for decades, ADUs have many nicknames: garage apartments, carriage houses, backyard bungalows, alley flats, guest houses, in-law suites, or accessory apartments. Currently in La Crosse, ADUs are allowed – but only conditionally, for the care of an infirm family member or their caretaker. Otherwise, they're banned by zoning.

Making it easier for property owners to build ADUs is one way to address the housing crisis in La

Crosse. A low-impact change that makes a small number of familiar, modest home choices legal again doesn't alter the fundamental character of neighborhoods.

As other cities have experienced, the number of ADUs built would be small; they would still need to comply with existing safety, building and utility requirements. So, it would be like building a small house, with construction permits and a separate plumbing and electrical supply.

But it would return the choice to owners, not the city government. An ADU ordinance would give property owners more flexibility to build small housing. This change would modify the current zoning to allow one more option for owners, while maintaining all other requirements of residential zoning.

We need more small houses because household sizes in Wisconsin are falling, from an average of 3.2 people per household in 1970 to 2.3 in 2020, according to the U.S. Census. In Wisconsin, single-person households make up 30 percent of all households. Right now, 70 percent of all La Crosse households have just one or two people.

So, there's a demographic mismatch: most of our housing was built during a time of larger households, but now we need more housing options for smaller households or multi-generational families. Americans are living longer, but having fewer children. Many young people now carry student loan burdens that can postpone marriage, children, or first-time home ownership.

This ADU proposal has been in the works for a year. It's gone through three drafts and six meetings of the Neighborhood Revitalization Commission, and the Community Development Committee. Along the way it's had input from the public, city staff and council members.

Many local groups support ADUs, including the Wisconsin AARP, a nonpartisan organization that advocates for people to choose how they live as they age. Other local supporters include

the Housing Advocacy Committee of La Crosse, made up of Habitat for Humanity of the Greater La Crosse Region, Couleecap, YWCA La Crosse, 360 Real Estate, Cia Siab, Coulee Tenants United, Mastercraft Homes, and La Crosse Area Builders Association.

The proposed ADU ordinance is also a part of the city's just-approved comprehensive plan. The comprehensive plan came out of a year-long collaborative process, with numerous public meetings and input from every neighborhood association. The plan, approved unanimously by Common Council in October 2023, specifically recommends ADUs as one way to increase housing options and choices.

Rules that cities made in the past had many good outcomes, but they were solutions to the problems of the past. Right now, we have new problems: smaller families, aging populations, more expensive construction costs and energy, multi-generational families, falling student populations, stagnant wages and limited housing supply.

To make living in La Crosse affordable and desirable, we need a greater variety and availability of housing options for many kinds of people: young families just starting out, small households who want to buy an affordable home, new employees moving in for work, and seniors who want to live on their own as long as possible.

We need solutions to our own problems in the present so that La Crosse can continue to grow in the future.

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