



Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

In year four of the City's 2015-2019 Consolidated Plans, the City of La Crosse will continue to prioritize and fund:

1. Neighborhood revitalization through acquisition and demolition of blighted structures, improving housing structures, in-fill ownership housing, and code enforcement.
2. Creation of Affordable housing through the development of mixed income, mixed use rental

housing focused on meeting the needs of low-income families, ending homelessness, and housing for persons with disabilities.

3. Public investment in priority areas which are Powell-Poage Hamilton, Washburn, and Lower Northside Depot Neighborhoods.

The City of La Crosse will expend 55% of its CDBG resources in its North and Southside NRSAs to accomplish these priorities. (See more detailed explanation under AP-20).

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Please see a summary of the objectives and outcomes listed below.

5-YEAR GOALS	5-YEAR OUTCOMES	Results to Date (2018)	Remaining to meet 5-year goal	2019 Goals	Percentage of Goal Met
Neighborhood Revitalization					
1. Increase safety and maintenance of homes through code enforcement	5000 housing units make repairs as a result of code enforcement	4324	676	100	86%
2. Repair aging housing infrastructure	75 units of homeowner housing rehabilitated	58	17	17	77%
	25 rental units rehabilitated	20	5	0	80%
3. Demolish dilapidated housing structures and replace with new, affordable housing	30 units of homeowner housing	18	12	5	
	30 buildings demolished	25	5	3	
4. Improve livability, attractiveness, and safety through public infrastructure	2 priority neighborhood plan projects implemented (e.g. green spaces, street-scaping, parks)	2	0	0	100%
	Street lighting added in census tract 4 or 9, or 2 corridors	2	0	0	200%
5. Increase storm water captured through green infrastructure	Implement 1 green infrastructure project	0	1 green infrastructure	0	0
Affordable Housing					
6. Increase mixed-income, affordable rental housing for low-income families, minorities, and persons with disabilities	200 units of affordable rental housing added	110	90	78	55%
	35 units for persons transitioning out of homelessness added	21	14	16	60%
Economic Development					
7. Increase economic opportunities for low- and moderate-income persons	100 FTE jobs created	72	28	5	72%
8. Support neighborhood-based businesses	2 businesses assisted	82	Exceeded Goal (2)	34	4100%
Anti-Poverty Services					
9. Prevent and end homelessness in La Crosse	3000 homeless persons receive overnight shelter	5141	Exceeded Goal	450	171%
	100 homeless persons housed in permanent housing.	207	Exceeded goal	232	132%
	75 households assisted in obtaining or keeping housing	449	Exceeded Goal	0	599%
10. Alleviate poverty and increase self-reliance	25,000 LMI persons assisted	15855	5906	1641	63%

Goals 2019

2019 ACTION PLAN GOALS AND ALLOCATIONS		CDBG 2019	HOME	Other Funds A	Other Funds B/C	Type of Funds
Organization Name	Proposal Title					
1. Increase safety and maintenance of homes through code enforcement		Official Amount				
City of La Crosse	City of La Crosse Building and Inspections	\$59,629	\$ 59,629			
2. Demolish dilapidated housing structures and replace with new, affordable housing						
City of La Crosse	City of La Crosse Replacement Housing	\$225,000	\$ 225,000			future Revolving Loan
Habitat for Humanity La Crosse Area	Habitat for Humanity (rehab + construction)	\$120,000	\$ 70,266	\$ -	\$ 54,234	A: future Revolving Loan
La Crosse Housing Development Organization	Single Family Rehab Project	\$99,161	\$ 54,161	\$ 45,000		
	Total	\$444,161.00	\$ 184,056	\$ 270,000		
3. Repair aging housing infrastructure						
City of La Crosse	Housing Rehabilitation	\$250,000				\$305,000
4. Increase mixed-income or mixed-use, affordable rental housing for low-income families, minorities, persons with						
Rivoli Theater Project		\$300,000		\$ 300,000		A: Re-Allocated SBDL Revolving Loan Fun A: 2018 Entitlement B: \$95,000 SBDL RL Re-allocated C: \$254,232 2020 EN
Commonbond	Red Cloud Apartments (2019 Action Plan)	\$600,000	\$ 201,944	\$ 48,824	\$ 349,232	
5. Increase economic opportunities for low- and moderate-income persons.						
CouleeCap	Focused Microenterprise Development	\$25,000	\$ 25,000			
Wisconsin Womens Business Initiative Corp	Entrepreneurial Technical Assistance	\$30,000	\$ 30,000			
	Total	\$55,000	\$ 55,000			\$0
6. Prevent and end homelessness in La Crosse.						
Emergency Shelter Services						
Catholic Charities of the Diocese of La Crosse	La Crosse Warming Center	\$20,000	\$20,000			
New Horizons Shelter and Outreach Centers	New Horizons Shelter Project	\$22,000	\$22,000			
YWCA La Crosse	Ruth House	\$15,000	\$15,000			
	Homeless households receive supported permanent housing.		\$57,000			
CouleeCap	Tenant Based Rental Assistance Program	\$25,000	\$ 25,000			
Catholic Charities of the Diocese of La Crosse, Inc.	Collaborative Support for Families	\$25,000	\$25,000			
La Crosse Collaborative to End Homelessness	La Crosse Collaborative to End Homelessness Outrea	\$25,000	\$25,000			
CouleeCap, Inc.	CouleeCap's Supportive Housing Program	\$25,000	\$25,000			
	Total	\$50,000	\$100,000			
7. Alleviate poverty and increase self-reliance						
Family & Children's Center, Inc.	Family Advocacy Program	\$15,000	\$15,000			
La Crosse County Human Services Department	La Crosse Area Family Collaborative	\$25,000	\$25,000			
Big Brothers Big Sisters of the 7 Rivers Region	At Risk Youth Mentoring	\$20,000	\$20,000			
The Hunger Task Force of La Crosse, Inc.	The Kane Street Community Garden	\$18,000	\$18,000			
	Total	\$185,000	\$78,000			
Administration and Planning						
City of La Crosse	CDBG Administration	\$149,000.00	\$149,000.00			
City of La Crosse	HOME Administration	\$30,000.00	\$0.00	\$30,000		
Planning	Historic Preservation	\$20,000	\$20,000			
	Total	\$199,000.00	\$169,000.00			
	2018 Entitlement (CDBG and HOME)	\$1,135,105	\$845,000	\$300,000		

Goals and Award Amounts

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of La Crosse is mainly on track to meet it's 5-year goals and in many cases exceeding its goals. It has been unable to identify a green infrastructure project but part of the Kane St Development is green infrastructure. It has a strong interest in promoting economic development among women and minorities and therefore funded the Wisconsin Women's Business Initiative for the first time. Because the City has completed several park projects already, no new park projects were funded this year. The City's Small Business Development Loan Program has been underutilized, which caused the City of La Crosse to be untimely. This year all remaining funds are being re-allocated to the Rivoli Theater and any new Housing Rehabilitation Loans and no new small business loans will be granted in 2019. The City of La Crosse may start up a Small Business Program in 2021 depending on the demand.



Groundbreaking Garden Terrace

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of La Crosse noticed in the newspaper on XXXXXXXXXXXX and XXXXXXXXXXXX, that after receiving its annual Entitlement allocation, the City would be submitting in 2019 Action Plan. The notice informed citizens that the plan was available for public review and comment on the City's website and at the City Planning Department. The notice also informed the public that there would be a public hearing on the plan on XXXXXXXXXXXX. Prior to these notices for the request for proposals for the 2019 Annual Action Plan was also noticed in the newspaper on October 8, 2019. The City received notice of its annual allocation on XXXXX and it required no substantial amendment.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Need to complete after public hearing.

6. Summary of comments or views not accepted and the reasons for not accepting them

See summary above, all comments were received.

7. Summary

The City of La Crosse continues to maintain focus on achieving the goals outlined in its Consolidated Plan. See charts above.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	LA CROSSE	Planning and Development Department
HOME Administrator	LA CROSSE	Planning and Development Department

Table 1 – Responsible Agencies

Narrative (optional)

The City of La Crosse was the lead agency that prepared this Action Plan.

Consolidated Plan Public Contact Information

For questions or comments about the Annual Action Plan, please contact Caroline Gregerson, Community Development Administrator, gregersonc@cityoflacrosse.org or 608-789-7393.

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of La Crosse invited comments on the Annual Action Plan and grant making process. We noticed a public hearing to the newspapers and sent the notice of public hearing to relevant stakeholders. On XXXXX and XXXXXX, 2019, the City also noticed in the newspaper the availability of the City's annual action plan and several public hearings. A fifteen day notice was given for the public hearings. The public was given more than 30 days to comment on the Action Plan.

Some of the comments were: Kim Cable from Couleecap noted that the funds were instrumental in addressing homelessness in La Crosse. A representative from New Horizons noted that the funds addressed domestic violence issues at the shelter.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City of La Crosse invited several social services agencies to provide input on its Consolidated Plan through public meetings targetted towards these agencies and through attending Homeless Coalition Meetings.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of La Crosse has funded several agencies responsible for its Continuum of Care and is currently working with them on a Homeless Veterans Initiative.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

N/A, the City does not receive ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	COULEECAP INC
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended a public hearing and commented how CDBG funds were instrumental in addressing homelessness in the City of La Crosse.
2	Agency/Group/Organization	YWCA OF COULEE REGION
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed ideas for ending Veteran's Homelessness and Homelessness in general. It is anticipated that the City will collaborate with this organization on a future affordable housing project.
4	Agency/Group/Organization	La Crosse Public Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Discussed ideas for ending Veteran's Homelessness and Homelessness in general, as well as how the City can continue to support its Public Housing Authority. It is anticipated that the City will collaborate with this organization on a future affordable housing project.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

None.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Couleecap	Our goals coincide with addressing homelessness and creating more affordable housing.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

Most of the Comments received encourage the City of La Crosse to implement its 5-year plan as originally designed. Also there was encouragement to look at permanent supportive housing for homeless individuals.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of La Crosse used an intensive Citizen Participation process to identify its goals for its Consolidated Plan. Citizens overwhelmingly wanted to see the city to continue its efforts to stabilize neighborhoods through investment in housing- especially owner-occupied housing. The public participation process also had active participation from homeless advocates and social workers. They both noted the need for affordable rental housing and code enforcement.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
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1	Public Hearing	Non-targeted/broad community	<p>The City of La Crosse held a public hearing ahead of its CDBG/HOME annual call for proposals for citizens to comments on what areas the City should focus on. This was held at the CDBG Committee meeting on November 13 and several people attended, including a Council Member, New Horizons, and Couleecap. New Horizons noted the importance of CDBG funds to help their domestic violence shelter. Couleecap noted the importance of the funds in ending homelessness and they directly helped 90 people. The City advertised the public hearing to mass e-</p>	CDBG funds have been instrumental in assisting homeless people in the community.	None.	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
			mails and through noticing the meeting to the media.			
2	Public Hearing	Non-targeted/broad community	The City of La Crosse held a public hearing on its Annual Action Plan at the City of La Crosse City Council Meeting. This was videotaped and included as part of the public record. There was a newspaper ad published on March 18 and March 27, informing audiences of the public hearing held on April 5, 2018		None.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The City of La Crosse published a newspaper ad in March informing the public about the Annual Action Plan and that it sought comments of it. The ad informed the public that it would be available for review at the City Planning Department and on the City's website. The ad also informed the public about the public hearing held on April 5, 2018.</p>	Need to add?	None.	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of La Crosse will have decreased funding from previous years and had to cut the anticipated output for its programs. Of its total resources, the City of La Crosse intends to spend 65% of its resources in its Neighborhood Revitalization Strategy Areas.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	845,000	500,000	395,000	1,740,000	0	The City of La Crosse shall set aside 20% of its receipted program income funds for Administration and Planning and then receipt the balance of funds to the respective revolving loans. The City of La Crosse will also re-allocate \$395,000 of Small Business Development Loan (prior year resources) to fund the Rivoli Theater and Commonbond projects.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	300,000	0	0	300,000	0	The City of La Crosse will expend the Program Income as it is received on its Replacement Housing Program.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of La Crosse anticipated leveraging CDBG/HOME funds with approximately \$19 million in Low Income Housing Tax Credits, Historic Tax Credits, Continuum of Care Funding, city funding, loans and other state and local resources. The City will continue its history of matching nearly \$19 for every \$1 of CDBG investment. One advantage for the City of La Crosse looking at the next five years is the energy and commitment to neighborhood revitalization from all public agencies (county, city, council and boards), the private sector, and non-profit organizations. The City has committed \$2 million in TIF funds towards neighborhoods, \$1.2 million has been raised for La Crosse Promise to invest in our targeted neighborhoods, and \$1.2 million has been committed in County Grant Funding towards the revitalization of neighborhoods. HOME Match

requirements will be satisfied through donated time and labor from our technical college partner who builds homes. Additionally, the City's strategy of leverage CDBG/HOME funds with housing tax credits has been very successful.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

N/A

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Repair aging housing infrastructure	2015	2020	Affordable Housing	Powell-Poage-Hamilton/Washburn Lower Northside Depot City-Wide Area	Neighborhood Revitalization Affordable Rental Housing (In-fill or rehab)	CDBG: \$624,427 HOME: \$45,000	Homeowner Housing Rehabilitated: 18 Household Housing Unit
2	Replace dilapidated housing structures	2015	2020	Affordable Housing	Powell-Poage-Hamilton/Washburn Lower Northside Depot	Neighborhood Revitalization	CDBG: \$0 HOME: \$22,500	Homeowner Housing Added: 2 Household Housing Unit Buildings Demolished: 2 Buildings
3	Increase affordable housing	2015	2020	Affordable Housing Homeless	Powell-Poage-Hamilton/Washburn Lower Northside Depot	Affordable Rental Housing (In-fill or rehab)	CDBG: \$596,944 HOME: \$0	Rental units constructed: 78 Household Housing Unit Housing for Homeless added: 16 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Prevent and end homelessness	2015	2020	Homeless	City-Wide Area	Poverty Alleviation	CDBG: \$157,000 HOME: \$0	Tenant-based rental assistance / Rapid Rehousing: 112 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 450 Beds Homelessness Prevention: 100 Persons Assisted
5	Alleviate poverty and increase self-reliance.	2015	2020	Non-Housing Community Development	Powell-Poage-Hamilton/Washburn Lower Northside Depot City-Wide Area	Poverty Alleviation	CDBG: \$78,000	Public service activities for Low/Moderate Income Housing Benefit: 1641 Households Assisted
6	Increase economic opportunities	2015	2020	Non-Housing Community Development	Powell-Poage-Hamilton/Washburn City-Wide Area	Economic Development	CDBG: \$55,000	Public service activities other than Low/Moderate Income Housing Benefit: 65 Persons Assisted Jobs created/retained: 5 Jobs Businesses assisted: 34 Businesses Assisted Other: 65 Other
8	Administer CDBG/HOME Program	2015	2020	Administration	City-Wide Area	Neighborhood Revitalization	CDBG: \$149,000 HOME: \$30,000	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Improve Neighborhood Livability	2015	2020	Non-Housing Community Development	Lower Northside Depot	Neighborhood Plans	CDBG: \$20,000	Other: 1 Other
10	Improve code enforcement	2015	2020	Affordable Housing Code Enforcement	Powell-Poage-Hamilton/Washburn Lower Northside Depot City-Wide Area	Neighborhood Revitalization	CDBG: \$596,329	Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Repair aging housing infrastructure
	Goal Description	The City of La Crosse's Housing Rehabilitation Program anticipates rehabilitating 15 single family homes. In addition, Habitat for Humanity and Couleecap plan to substantially renovate 3 homes and create affordable housing for homeowners. Of these, it is anticipated that 70% of the Housing Rehabilitation Projects will occur in the City's North and South NRSA. 20% of the income received through this housing rehabilitation revolving loan will be receipted as PI to fund Administration and Planning Costs.
2	Goal Name	Replace dilapidated housing structures
	Goal Description	The City of La Crosse plans to tear down dilapidated housing structures and replace them with 2 new single family homes.

3	Goal Name	Increase affordable housing
	Goal Description	The purpose of this goal is to increase the supply of available affordable housing in La Crosse. The City of La Crosse has committed to funding Commonbond's Red Cloud Terrace Apartments with expected completed date in 2020. This will create a total of 45 units of mainly affordable housing, with units set aside for the homeless. These numbers were anticipated in the 2018 Annual Action Plan but the project is still in the planning and funding phases. In addition, the City of La Crosse is funding the Rivoli Theater Apartment project, which will build 33 units. This goal is new to the 2019 action plan. The Commonbond project will occur in the North Neighborhood Revitalization Strategy Area and the Rivoli Theater will occur in the South Neighborhood Revitalization Strategy Area.
4	Goal Name	Prevent and end homelessness
	Goal Description	Preventing and ending homelessness is a priority of the City of La Crosse. To that end, resources will support Catholic Charities, New Horizons Domestic Violence Shelter to operate emergency shelters. Couleecap's Supportive Housing Program and the YWCA Ruth House provides transitional and permanent housing to homeless individuals. Finally, the La Crosse Collaborative to End Homelessness (the City's Continuum of Care) will be assisted with tenant-based rental assistance to provide permanent housing for homeless families. The City of La Crosse will fund vouchers and CDBG will provide the housing and case management for the vouchers.
5	Goal Name	Alleviate poverty and increase self-reliance.
	Goal Description	The City of La Crosse will fund priority anti-poverty activities that alleviate poverty and increase self-reliance, including youth services, food programs, housing services. The City is also supporting the La Crosse County Human Services Program that place neighborhood-based social service workers in target area. 73% of the individuals served through the public services are living in the City's North and South NRSAs and the service providers are located there. This includes La Crosse County Family Collaborative, Big Brothers and Big Sisters of the 7 Rivers Region (North and South NRSA), the Kane Street Garden (North NRSA).

6	Goal Name	Increase economic opportunities
	Goal Description	Couleecap, through its La Crosse Microenterprise Program and Wisconsin Womens Business initiative, plan to assist 65 LMI persons in starting micro-enterprises and assist 34 businesses. In addition, these projects anticipate creating 5 jobs. These jobs will be primarily located in the South and North NRSAs. The City of La Crosse will no longer be operating its Small Business Revolving Loan program due to the change in regulations around timeliness which meant that the City had to commit to expenditures its Small Business Revolving Loan available funds.
8	Goal Name	Administer CDBG/HOME Program
	Goal Description	The funding will administer the CDBG program. The total amount allocated for this project will be in part funded by Program Income. For the City of La Crosse's Revolving Loans (Housing Rehabilitation, Small Business Development, and Replacement Housing), 20% out of proceeds of this program, will be receipted as Program Income and used to fund CDBG Administration. This process is already done for HOME.
9	Goal Name	Improve Neighborhood Livability
	Goal Description	This is a project under the Planning Cap. This project aims to improve neighborhood livability by preserving La Crosse's historic neighborhood. This will be done through a public awareness campaign conducted through the development of historic walking tour brochures. In particular, these brochures will serve La Crosse's Lower Northside Neighborhood Depot (in a Neighborhood Revitalization Strategy Area).
10	Goal Name	Improve code enforcement
	Goal Description	The Fire Department - Division of Fire Prevention & Building Safety is requesting funds to create a position to carry out the provisions of the City of La Crosse's Chronic Nuisance Abatement ordinance. This position will contact the property owner(s) of a chronic nuisance property and apply the ordinance to that property. It appears that most of the chronic nuisance properties are in low to moderate income areas of the City of La Crosse. This position will be a crucial part of abating these chronic nuisance properties to reduce the blighting factor in these neighborhoods.

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects listed below are aimed at achieving the City's Consolidated Plan goals:

1. Demolish dilapidated housing structures and replace with new, affordable housing.
2. Repair aging housing infrastructure.
3. Improve livability, attractiveness, and safety through public infrastructure in target neighborhoods (Lower Northside, PPH, Washburn). This goal will not be undertaken because it has been accomplished already.
4. Increase mixed-income or mixed-use, affordable rental housing for low-income families, minorities, and persons with disabilities.
5. Increase economic opportunities for low- and moderate-income persons.
6. Support neighborhood-based businesses.
7. Prevent and end homelessness in La Crosse.
8. Alleviate poverty and increase self-reliance.
9. Increase code enforcement

Projects

#	Project Name
1	Affordable Rental Housing and Permanent Supportive Housing
5	Tenant-Based Rental Assistance

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Our allocation priorities are based on the goals in our 5-year Consolidated Plan.

AP-38 Project Summary
Project Summary Information

1	Project Name	Affordable Rental Housing and Permanent Supportive Housing
	Target Area	Lower Northside Depot
	Goals Supported	Increase affordable housing Prevent and end homelessness
	Needs Addressed	Affordable Rental Housing (In-fill or rehab)
	Funding	CDBG: \$600,000
	Description	This project will fund the Kane Street Garden (whose outcomes and measurements will be reported under a different project) and the Red Cloud Apartments (completion in 2020).
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 45 families will benefit from these activities (7 at 60% AMI, 19 at 50% AMI, 11 at 30% AMI (of those 9 would be homeless households), 8 above 80% AMI
	Location Description	Trane Plant 6 Redevelopment Site (George St and Island St)
	Planned Activities	Obtain low-income tax credits, construct affordable housing
2	Project Name	Tenant-Based Rental Assistance
	Target Area	City-Wide Area
	Goals Supported	Prevent and end homelessness
	Needs Addressed	Poverty Alleviation
	Funding	CDBG: \$100,000
	Description	CDBG funds will pay for the management of a tenant-based rental assistance program. The actual source of funds for the tenant-based rental assistance program will be City-funds but will operate in accordance with HOME regulations.
	Target Date	3/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 8 families will benefit from this assistance.
	Location Description	
	Planned Activities	Provide housing and case counseling to homeless families

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of La Crosse will concentrate its effort in Census Tract 4, 9, and 2. These areas are known locally as Washburn, Powell Poage Hamilton, and Lower Northside Neighborhoods. They compose of the City's North and South NRSA. These areas are of the greatest priority for the City. However, these are also its lowest-income neighborhoods. Therefore, not all affordable housing will be concentrated in areas of low-income residents and much of the City's funding is directed City-wide.

Geographic Distribution

Target Area	Percentage of Funds
Powell-Poage-Hamilton/Washburn	38
Lower Northside Depot	38
City-Wide Area	24

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Research demonstrates that concentrating resources in smaller areas creates the largest impact on home values and neighborhoods.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The creation of affordable housing that addresses the needs of the homeless and those precariously housed is a top priority for the City of La Crosse. These goals below are also listed as Goals in another section of the Annual Action Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	22
Non-Homeless	81
Special-Needs	0
Total	103

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	6
The Production of New Units	78
Rehab of Existing Units	17
Acquisition of Existing Units	3
Total	104

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of La Crosse will support homeless households through 6 tenant-based rental assistance vouchers and 16 units set-aside in a Low-Income Housing Tax Credit for homeless households. In addition the City of La Crosse will support the creation of 78 units of apartments. This will be primarily funded through CDBG. 15 units will be rehabbed and the City, LCHDO, and Habitat will acquire existing units (demolish them and build new units in their place) for 5 households.

AP-60 Public Housing – 91.220(h)

Introduction

The City of La Crosse continues to improve its level of collaboration with the public housing authority but does not directly fund their projects.

Actions planned during the next year to address the needs to public housing

The City of La Crosse will continue to collaborate and partner with the Public Housing Authority but not directly funds initiatives. The City hopes to partner on an affordable rental project with the Public Housing Authority, as to be able to pair Section 8 vouchers with new affordable rental housing.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Not applicable.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

Discussion

Not applicable.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of La Crosse continues to support efforts to end homelessness. The La Crosse Collaborative to End Homelessness achieved functional zero on Veteran's homelessness, while reducing Chronic Homelessness and Families who are homeless. This year, the City will support tenant-based rental assistance in order to place homeless families in apartments with case managers. The City is an active member of the La Crosse Collaborative to End Homelessness.

- Additionally, studies show there is a strong correlation between homelessness and domestic violence victims. This year, the City of La Crosse's will help New Horizons shelter provided emergency shelter to homeless women.
- The YWCA Ruth House will help women transition into a drug-free independent lifestyle by providing them transitional housing services.
- Couleecap will operate the Transitional Housing Services Program which will provide case management for homeless persons. Services included transportation, security deposits, life skills training, employment training and housing counseling.
- The City of La Crosse will provide assistance to the La Crosse Collaborative to employ outreach workers.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of La Crosse will support activities to reach out to 678 persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of La Crosse will support non-profit organizations in providing shelter to 450 homeless persons.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City plans to support Tenant Based Rental Assistance Vouchers to house 6 homeless families. In

addition, we are supporting a project to build 16 units of permanent housing for the homeless.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

See introduction.

Discussion

See introduction.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of La Crosse will continue its strong efforts to support affordable housing opportunities in the City of La Crosse through strengthening its new Human Rights Commission, meeting with landlords, and marketing fair housing policies, as well as supporting city investment in affordable housing. The City of La Crosse plans to update its 2011 Analysis of Impediments starting in 2018. At this time, the City of La Crosse has an executed contract with Mosaic to update its Analysis of Impediments. A new AI will be utilized for the next 2019 CAPER and Action Plan.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of La Crosse identified the following impediments to fair housing and affordable housing in the City of La Crosse in its Analysis of Impediments. It plans to begin to review and update its 2011 Analysis to Impediments in 2018. Below are the impediments and the City's planned actions.

Impediment 1: Affordable Housing Needs Disproportionately Affect Protected Classes

- Bring together regional stakeholders to develop a Regional Affordable Housing Plan
- Continue to require affordable housing in City's RFPs to encourage developers to include affordable housing.

Impediment 2: Regional Mobility Options are limited

- Discuss campaign with stakeholders and Housing Authorities to recruit people into the Housing Choice Voucher Program
- Research alternative transportation systems

Impediment 3: Poor rental housing conditions limit access to quality housing

- Design and deliver annual fair housing education to landlords
- Continue to use CDBG funds to fund rental housing projects

Impediment 4:

- Consider opportunities to incentivize construction of new accessible housing units for people with

disabilities

- Review family definitions to remove ambiguities and ensure clear definitions for occupancy for housing for people with disabilities
- Amend ordinances to expand housing choice for people with disabilities
- Review and clarify the permitted locations of housing serving people recovering from alcohol or substance abuse
- Adopt local code amendments that would provide an administrative alternative to variance application for people requesting accomodation or modification related to a disability

Discussion:

With the City's new Analysis of Impediment to Fair Housing, there are many goals to begin tackling this year.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of La Crosse continues to find innovative solutions to meeting the local needs of its community.

Actions planned to address obstacles to meeting underserved needs

Historical cuts to HUD funding has meant that it's more difficult to address underserved needs. Even though the City received an increase this year, it does not make up for the years and years of cuts in funding. The City is addressing this issue by prioritizing its funds towards only projects that meet a high priority in its Consolidated Plan. It also evaluates applicants for funding based on whether applicants are using CDBG funds to leverage additional funds. Finally, the City this year is starting a revolving loan fund dedicated to meeting one of the highest underserved needs- affordable housing for renters.

Actions planned to foster and maintain affordable housing

The City is bolstering its efforts to promote affordable housing, as well as dedicating \$210,000 towards projects that foster and maintain affordable rental housing and \$470,000 towards projects the create affordable homeowner housing. These funds are being leveraged by other resources such as Low Income Housing Tax Credit Funding and funding from foundations.

Actions planned to reduce lead-based paint hazards

See Section, SP-65 Lead-based Paint Hazards - 91.215(i) in the City's Consolidated Plan. The City of La Crosse is also partnering with the La Crosse County Public Health Department to organize a lead-based paint awareness events. In addition, the City of La Crosse continues to prioritize and work with La Crosse County to address lead-based paint issues.

Actions planned to reduce the number of poverty-level families

The City of La Crosse and its partners support a diverse range of programs and services funded through multiple sources to help low income families. The City of La Crosse's anti-poverty strategy will do the following:

1. Assist families and individuals access resources that may help them move into self-sufficiency (stable and affordable housing, neighborhood-based sources, after-school programs, job training);
2. Prevent poverty through assistance to City of La Crosse's youth, building communities, and supporting affordable housing initiatives;
3. Alleviate poverty by improving family and individual economic opportunities that lead to a sustainable

living wage.

Actions planned to develop institutional structure

The City of La Crosse will provide support to the La Crosse Coalition to End Homelessness and its Continuum of Care through facilitating strategic planning to create goals and achieve them to end homelessness, provide training to its sub-recipients as to how to manage HUD funding, and will provide institutional support to several organizations aimed at improving the City's neighborhoods, including neighborhood associations and the Joint Development Corporation.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of La Crosse sits on the Homeless Coalition, the Affordable Housing Coalition- both organizations which aim to enhance coordination among agencies. Additionally, the City of La Crosse is actively supporting a new collaborative, Rebuilding for Learning, which increases coordination among La Crosse School Districts, the County, and the City.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	75.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

None that have not already been described previously.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The La Crosse HOME Program/CHDO Loan Payment Repayment Agreement signed at closing will indicate which provision will apply to each property. The Agreement enforces the resale or recapture obligation through a lien, deed restriction, or covenant running with the land. The City's homes will use the recapture provision in the case that there is a second mortgage on the property. The CHDO homes will always use the recapture provision. The resale provision will be used by the City of La Crosse in the case that there was no direct subsidy to the homebuyer. If the City works with any other subrecipient for its HOME funds, such as Habitat for Humanity, the resale provision will apply.

The Declaration of Restrictive Covenants (Deed Restrictions) requires that units utilizing HOME funds meet the affordability requirements of the HOME program at 24 CFR 92.254 for homeowner housing. To ensure affordability, recapture or resale restrictions will be triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability. A copy of the recorded deed restrictions will be on file with the City.

1. In the event that the property is sold during the affordability period, the following recapture conditions will be met:
 - a. Under the recapture option, the period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit.
 - b. The CHDO and/or PJ will recapture the full amount of the HOME direct subsidy out of the net proceeds of the sale of the property. The net proceeds mean the sale price minus non-HOME loan repayment and closing costs.
 - c. If there are no net proceeds or insufficient proceeds to recapture the full amount of HOME investment due, the amount subject to recapture must be limited to what is available from net proceeds.
 - d. If the net proceeds are not sufficient to recapture the full amount of HOME investment plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvements made to the property during the period of occupancy, the homeowner's investment will be repaid in full before any HOME funds are recaptured.
 - e. If no direct subsidy is provided to the homebuyer to allow for the purchase of the unit, then

the resale provisions must be imposed.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

2. A resale provision will be used for projects that involve HOME assistance paid to the CHDO/PJ, but with no additional assistance to the buyer, meaning no direct subsidy was provided to the homebuyer that enabled the homebuyer to purchase the unit. This is because there are no funds that are subject to recapture.

- a. The affordability period will be based on the total amount of HOME funds used to assist the property and the buyer. The homebuyer must sell to another Low-Income homebuyer who earn less than 80% of the CMI, with the new home being affordable to the new buyer. The new homebuyer may not pay more than 33 percent of gross income for Principal, Interest, Taxes and Insurance (PITI).

- b. In the event that the resale provisions will be used, the CHDO/PJ must inform the homebuyer prior to the closing of the sale of the property and incorporate the resale provisions in the written agreements with the homebuyer.

In certain circumstances, the CITY may permit a new homebuyer to assume the City/CHDO loan and affordability restrictions, i.e., the CITY will not require the full repayment of the initial HOME subsidy. The HOME subsidy would be transferred to the new buyer and the remaining affordability period will remain with the property unless additional HOME assistance is provided to the new buyer.

The homebuyer for whom a resale restriction is enforced will be allowed a fair return when selling to another income eligible buyer. The seller (i.e., the original buyer) will be allowed to retain their original investment in the property (i.e., down payment) plus the cost of any improvements made to the property.

During the period of affordability, the last recorded purchase price will generally be the minimum restricted price at the time of resale. Neither the minimum nor the maximum restricted resale price is guaranteed to the owner. If the restricted price exceeds the actual market value, the owner may have to accept the lower price. HOME-assisted units must be maintained in good condition receive the maximum restricted price.

Foreclosure and Resale – Foreclosure also triggers Resale provisions. Under a foreclosure scenario the CHDO/PJ must ensure the house is sold to another low-income buyer, as defined by HUD, at an

affordable price. The CITY has a right of first refusal under a foreclosure scenario.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

N/A

