



**City of La Crosse Annual Action Plan
2021**



Executive Summary

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

1. Introduction

The City of La Crosse (the City) anticipates expending nearly \$1.232 million in HUD Community Development Block Grant and HOME Investment Partnership (CDBG/HOME) resources this year to address housing and community needs in La Crosse. In particular, with the pandemic, the City focused on providing funds to non-profit organizations to help people in need. These funds will be expended in accordance with both City and CDBG/HOME goals, and the purpose will be to positively impact low-and-moderate income residents. These investments will leverage over \$8 million in other sources of funding, resulting that every \$1 spent in CDBG will leverage \$6.78.

In year one of the City's 2020-2021 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 and Depot Neighborhoods.

The City of La Crosse will expend 60% 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

See goals below.

2021-2022 Goals

- 1. Increase the safety and maintenance of homes through code enforcement**
212 housing units are better maintained, improved, or cease to have illegal activity occurring.
- 2. Repair aging housing infrastructure, both rental and owner-occupied**
15 units of homeowner housing rehabbed to meet housing quality standards (HQS).
6 units of housing will be improved to pass lead safety standards.
- 3. Increase the number of quality and affordable owner-occupied homes in target neighborhoods.**
2 units of affordable homeowner housing added, of which 100% are energy efficient.
- 4. Build mixed-income, affordable, multi-family housing, with set-aside units for homeless individuals**
25 units of rental housing built or significantly rehabbed (high priority 30%, 50% CMI).
4 long-term units for people transitioning out of homelessness added (30% CMI).
- 5. Rebuild public infrastructure to improve livability for families in Neighborhood Revitalization Strategy Areas.**
Hamilton Elementary School has its renovations completed to create a community school.
- 7. Support businesses that create economic opportunity in LMI neighborhoods .**
75 businesses receive technical assistance, 15 jobs created
- 8. Prevent and end homelessness in La Crosse**
330 people receive overnight shelter, 110 people assisted in obtaining permanent housing,
75 households provided assistance to prevent them from becoming homeless
- 9. Alleviate poverty and increase self-reliance (focus on mental health, substance abuse, health care, domestic violence, and youth services).** 2245 LMI persons assisted.

Goals 2021

Award Amounts

Housing and Neighborhood Revitalization

City of La Crosse - Replacement Housing, \$282,252 (HOME and CDBG)

Community Housing Development Organization Set-Aside, \$54,189 (HOME)

City of La Crosse- Multi-Family Affordable Housing Revolving Loan, \$200,000

La Crosse School District Hamilton Elementary School Renovations, \$200,000

Small Business Support

Couleecap Microenterprise Development, \$25,000

Wisconsin Women’s Business Initiative Corp Entrepreneurial Technical Assistance , \$35,000

Public Services (Non-Profit Awards)

Couleecap's Homeless Supportive Housing, \$25,000

La Crosse County Hintgen-Huber Collaborative, \$25,000

Boys & Girls Club After-School Services, \$25,000

New Horizons Shelter, \$25,000

Family & Children's Center Family Advocacy for Victims of Child Abuse, \$15,000

La Crosse Warming Center, \$20,000

Kane Street Community Garden, \$20,000

YWCA La Crosse- Ruth House, \$18,000

Marine Credit Union Foundation Increasing Homeownership Diversity with Finding HOME, \$17,000

Administration \$156,023.10 (CDBG and HOME)

Planning (Comprehensive Plan, Trees) \$50,000

Total **\$1,232,464**

5-YEAR GOALS	5-YEAR NRSA OUTCOMES	NRSA 2021 Goal
Housing Quality and Affordability		
1. Increase safety and maintenance of homes through code enforcement	2000 housing units make repairs as a result of code enforcement	500
2. Repair aging housing infrastructure, both rental and owner-occupied.	25 units of homeowner housing are improved to meet Housing Quality Standards.	5
	25 units of rental housing are improved to meet HQS standards.	
3. Address lead-based paint hazards in homes with children.	10 rental units pass a lead clearance test.	5
4 Build mixed-income, affordable multi-family rental housing, with set-aside units for formerly homeless individuals.	50 units of affordable rental housing built or significantly rehabbed (priority 50% CMI)	25
	35 long-term units for persons transitioning out of homelessness added (30% AMI units).	
Neighborhood Capital Improvements		
5. Rebuild public infrastructure to improve livability and attractiveness of Neighborhood Strategy Areas for families.	Hamilton Elementary School completes capital improvements to enhance learning for its low-income students and surrounding neighborhood.	1
Community Economic Development		
6. Support businesses that create economic opportunity in LMI neighborhoods, with an emphasis on food access.	50 businesses receive technical assistance or financial assistance for start-up or expansion. 100 jobs created as a result. Launch public food market.	30/10

Neighborhood Revitalization Strategy Area (NRSA) Goals

3. Evaluation of past performance

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

The global pandemic has caused the City of La Crosse to focus on support non-profit organizations to deliver needed services to low-income families this year. The City, however, will continue to operate its Housing Rehabilitation program, as households find themselves trying to make even more improvements to their homes, due to staying at home. Neighborhood revitalization is still a need and the City's Replacement Housing Program won a state-wide award in November 2019. This successful program will be continued.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of La Crosse invited comments on the Annual Action Plan and grant making process. We noticed also public hearing in a legal advertisement on November 22, 2020 and November 26, 2020, and sent

the notice of public hearing to relevant stakeholders. The public hearing was held on Tuesday, December 8, 2020. At the public hearing, XXXXXXXXXXXXXXXXXXXX

On January 20, 2021, the City also noticed in the newspaper the availability of the City's annual Action Plan and the public hearing taking place on February 4, 2021 at the Finance and Personnel Committee. A fifteen day notice was given for the public hearings. It also informed the public that they could comment on the plan. 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.

The availability of the plan was also promoted on the local media. It was featured on a WXOW Channel 19 television story on January 14 and in the *La Crosse Tribune* on January 14. Additionally, Caroline Gregerson also appeared on the morning tax show on the local talk radio on Friday, January 15. The public was encouraged in all media outlets to go to the City's website and comment on the plan or send in comments directly. Additionally, on Facebook, reports of the Action Plan generated over 90 likes.



Public Services Partners

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.

NEEDS TO BE COMPLETED

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

All comments were accepted.

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 also public hearing in a legal on November 22,2020 and November 26, 2020, and sent the notice of public hearing to relevant stakeholders. The public hearing was held on Tuesday, December 8, 2020. At the public hearing, XXXXXXXXXXXXXXXXXXXXX

On XXXX, 20XX, the City also noticed in the newspaper the availability of the City's annual action plan and the public hearing taking place on February 4, 2021 at the Finance and Personnel Committee. A fifteen day notice was given for the public hearings. It also informed the public that they could comment on the plan. 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 works with a variety of agencies to coordinate public and assisted housing providers, and others. The City serves as a member of the La Crosse Collaborative to End Homelessness which seeks to coordinate these efforts.

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 coordinates with the Continuum of Care through its participation in the Coulee Collaborative to End Homelessness.

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-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency attended a public hearing and commented how CDBG funds were instrumental in addressing homelessness in the City of La Crosse. Agency has been instrumental in encourage the City to consider allocating funds for affordable rental housing.
2	Agency/Group/Organization	Catholic Charities
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of La Crosse frequently partnered with Catholic Charities and consulted with them on homeless needs in the community during the pandemic.
3	Agency/Group/Organization	INDEPENDENT LIVING RESOURCES
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City of La Crosse staff met with Independent Living Resources to discuss closer coordination with police for homeless outreach and also discuss community needs.
4	Agency/Group/Organization	La Crosse County
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of La Crosse staff met with the La Crosse Area Family Collaborative to discuss homeless prevention, public housing, and how to help low-income families in La Crosse.
5	Agency/Group/Organization	La Crosse Public Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff met with the Executive Director of La Crosse Public Housing Authority and also spoke with residents living in public housing.

Identify any Agency Types not consulted and provide rationale for not consulting

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 affordable 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. Supporting child care also emerged as a priority.

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)
1	Public Hearing	Non-targeted/broad community	On December 8, 2021, the City of La Crosse held a virtual public hearing ahead of its CDBG/HOME annual call for proposals for citizens to comments on what areas the City should focus on.	NEED TO ADD		

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)
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 on February 4, 2021. This was videotaped and included as part of the public record. The public hearing had a 15-day notice in the newspaper.	Need to add.		

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	Non-targeted/broad community	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 February 4, 2021.	Kim Cable from Couleecap, Isaac Hoffman from the La Crosse Family Collaborative, Julie Emsle from WWBIC, Melanie Hamel from YWCA, Jason Larsen from Big Brothers Big Sisters all attended the public hearing and provided a statement in support of the plan		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City anticipates a balance of \$400,000 in revolving loan for its housing rehabilitation loan program. The demands for the CDBG program were greater than what was available. The Community Development Committee prioritized projects based on need.

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	882,251	0	400,000	1,282,251	2,400,000	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.

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	310,213	0	0	310,213	0	The City of La Crosse will expend the Program Income as it is received on its Replacement Housing Program.
Other	public - federal	Admin and Planning Economic Development Public Services	0	0	0	0	0	

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 \$8.3 million on local funds, private donors, Continuum of

Care Funding, city funding, loans and state resources. The City will continue its history of matching nearly \$6.76 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 affordable housing and neighborhood revitalization from all public agencies (county, city, council and boards), the private sector, and non-profit organizations. The City has committed \$1.7 million in TIF funds towards neighborhoods and affordable housing and \$1.2 million was committed in County Grant Funding towards the revitalization of neighborhoods. In addition, the City of La Crosse has also received a grant from the State of Wisconsin for Lead Abatement. 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 publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of La Crosse is looking at under-utilized land and considering options for new affordable housing development.

Discussion

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	2020	2024	Affordable Housing	Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Improve housing quality	CDBG: \$400,000	Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Replace or rehab dilapidated housing structures	2020	2025	Affordable Housing	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Improve housing quality	CDBG: \$57,251 HOME: \$279,190	Homeowner Housing Added: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Increase affordable housing	2020	2025	Affordable Housing Homeless	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Affordable Rental Housing (In-fill or rehab)	CDBG: \$200,000	Rental units constructed: 25 Household Housing Unit
4	Improve Neighborhood Livability for Families	2020	2025	Non-Housing Community Development	Southside Neighborhood Revitalization Strategy Area	Public Infrastructure (lighting, schools, parks)	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted
5	Increase economic opportunities	2020	2025	Non-Housing Community Development	City-Wide Area	Economic Development: Food Access and Child Care	CDBG: \$55,000	Jobs created/retained: 5 Jobs Businesses assisted: 75 Businesses Assisted
6	Prevent and end homelessness	2020	2025	Homeless	City-Wide Area	Poverty Alleviation	CDBG: \$122,000	Tenant-based rental assistance / Rapid Rehousing: 112 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 450 Beds Homelessness Prevention: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Alleviate poverty and increase self-reliance.	2020	2025	Non-Housing Community Development	City-Wide Area	Poverty Alleviation	CDBG: \$78,000	Public service activities for Low/Moderate Income Housing Benefit: 1641 Households Assisted
8	Administer CDBG/HOME Program	2015	2020	Administration	City-Wide Area	Housing and Neighborhood Plans	CDBG: \$149,000 HOME: \$30,000	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Repair aging housing infrastructure
	Goal Description	These funds will be used to fund the City's Housing Rehabilitation Loan Program. In addition, the City will leverage these funds to bring up to 6 units of housing in lead-safe home compliance. It is expected that about 30% of the Housing Rehabilitation Loans will be for homes in a NRSA.
2	Goal Name	Replace or rehab dilapidated housing structures
	Goal Description	Increase the number of quality and affordable owner-occupied homes in target neighborhoods.
3	Goal Name	Increase affordable housing
	Goal Description	Build mixed-income, affordable, multi-family housing, with set-aside units for homeless individuals

4	Goal Name	Improve Neighborhood Livability for Families
	Goal Description	Rebuild public infrastructure to improve livability for families in Neighborhood Revitalization Strategy Areas. This project will occur in the NRSA.
5	Goal Name	Increase economic opportunities
	Goal Description	In addition to the CDBG Entitlement indicated below, the City will also undertake activities related to supporting Women and Minority-Owned Business previously described in its 2020 Action Plan. The activities will principally benefit low-and-moderate income families.
6	Goal Name	Prevent and end homelessness
	Goal Description	
7	Goal Name	Alleviate poverty and increase self-reliance.
	Goal Description	
8	Goal Name	Administer CDBG/HOME Program
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

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

Projects

#	Project Name

Table 7 - Project Information

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

Allocation priorities were based on priorities identified in the Consolidate Plan. A lack of resources and high needs of the homeless population are obstacles to addressing underserved needs.

AP-38 Project Summary
Project Summary Information

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 and Depot Neighborhoods. These areas are of the greatest priority for the City.

Geographic Distribution

Target Area	Percentage of Funds
City-Wide Area	41
Northside Neighborhood Revitalization Strategy Area	41
Southside Neighborhood Revitalization Strategy Area	18

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. Additionally, the NRSA areas represent the City's areas of greatest need and potential to impact low-moderate income households.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The goals are also listed under the goals section of the Consolidated Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	515
Non-Homeless	32
Special-Needs	0
Total	547

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	75
The Production of New Units	25
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	115

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

Discussion

Assistance will be provided to households through the construction of new affordable housing, housing rehabilitation programs, and code enforcement.

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. The City will collaborate with the Housing Authority on advancing the analysis of impediments to fair housing, working with landlords, and addressing homelessness.

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

The City of La Crosse Public Housing Authority has obtained 40 additional Section 8 Vouchers to help prevent families from becoming homeless during Covid-19. The City of La Crosse supported and advocated for this effort.

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

No action being undertaken.

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

N/A

Discussion

The City of La Crosse's relationship with the City of La Crosse Housing Authority has significantly improved.

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

Introduction

The City of La Crosse, in addition to the actions listed below, coordinates with the Continuum of Care which is led by the La Crosse Collaborative to End Homelessness and Couleecap.

- Independent Living Resources (ILR) will operate an Outreach Worker Program. ILR will provide assistance to homeless persons or persons at risk of being homeless.
- 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 a Permanent Housing Program which will provide case management and housing for homeless persons.
- Funding is being provided to the Warming Center to provide emergency services during the winter.

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 is funding Independent Living Resources to provide homeless outreach services. It is anticipated that they will serve 110 people.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City is funding Catholic Charities Warming Center and New Horizons Domestic Violence Shelter. It is anticipated that they will serve 330 people.

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 of La Crosse will support the Couleecap program to transition individuals to permanent

supportive housing (110 people served).

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.

The City of La Crosse will support the ILR to operate an outreach worker program that anticipates serving 120 individuals to undertake these activities.

Discussion

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 region, continue to de-concentrate pockets of poverty and create mixed-income neighborhoods, promote home ownership for minorities, collaborate with the Housing Authority, and continue to promote housing for all abilities. The onset of Covid-19 made it difficult to achieve its goals but it is making significant progress through promoting minority homeownership and promoting fair housing education.

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

- Develop a regional affordable housing plan to examine these issues in the ex-urban areas of La Crosse such as Onalaska, Holmen, Town of Shelby
- Examine ways to increase the number of rental housing vouchers available in the region
- Work with landlords to participate in the Housing Choice Voucher program
- Examine ways to reinstate the rental registration and rental inspection program
- Deliver annual fair housing education
- Use CDBG funds to support the construction of affordable housing
- Review family definitions and review permitted locations of housing serving people recovering from alcohol or substance abuse
- Examine a local code amendment that would provide an alternative to a variance application for people requesting modifications related to a disability

Discussion:

The City recently completed its analysis of impediments to fair housing. It is located at <https://www.cityoflacrosse.org/your-government/departments/community-development-and-housing/fair-housing/fair-housing-study>

AP-85 Other Actions – 91.220(k)

Introduction:

There are a variety of other initiatives that the City is undertaking as part of its Action Plan.

Actions planned to address obstacles to meeting underserved needs

Cuts to HUD funding has meant that it's more difficult to address underserved needs. 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. Currently, there is legislation being written to provide non-HUD capital towards this fund, which will leverage HUD funds.

Actions planned to foster and maintain affordable housing

As noted in previous sections, the City is bolstering its efforts to promote affordable housing by creating a capital funds, currently anticipated to be capitalized at \$1.7 million in addition to the \$200,000 outlined in this plan towards affordable multi-family housing. The City also funds its Housing Rehabilitation Loan program and Replacement Housing program also aimed at fostering and maintaining affordable housing.

Actions planned to reduce lead-based paint hazards

The City of La Crosse applied for and received a grant from the State of Wisconsin to reduce lead-based paint hazards in homes and completely abate lead hazards. This is also a key component of the City's Housing Rehabilitation Loan Program.

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.

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) through a partnership with La Crosse County La Crosse Area Family Collaborative;
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 continue to support a strategic planning process to explore the viability of a La Crosse Neighborhood Development Corporation.
- The City of La Crosse will convene its affordable housing partners both formally and informally to enhance coordination and carry out joint projects.
- The City of La Crosse is also providing technical support to a non-profit organization, La Crosse Promise, to leverage private funds to re-develop its priority neighborhoods.
- The City plans to update its Neighborhood Revitalization Strategy Area to HUD in the near future.

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

The City of La Crosse will continue to improve its efforts to bring together multiple public and private housing and social service agencies for improved collaboration, to assist with strategy and policy-making, and leverage joint resources.

Discussion:

Program Specific Requirements

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

Introduction:

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
 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
 3. The amount of surplus funds from urban renewal settlements
 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.
 5. The amount of income from float-funded activities
- Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

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:
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:
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:
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:

