

**HOME CHDO APPLICATION**

Organization Name: YWCA LA Crosse

Organization Address: 212 11<sup>th</sup> Street South, La Crosse, WI 54601

Contact Person: Rosanne Northwood

Contact Person Email Address: rnorthwood@ywcalax.org

Contact Person Phone #: 608-781-2783 ext 221

Federal Tax ID: 39-0810543

DUNS #: 941006900

Is this a joint application?

Yes – List Organization’s Name: \_\_\_\_\_  
 No

List the amount being requested by activity:

Homebuyer acquisition/rehab/resale \$ \_\_\_\_\_

Rental acquisition and/or rehab \$ 101,900

Single family new construction \$ \_\_\_\_\_

Rental New Construction \$ \_\_\_\_\_

TOTAL REQUEST \$ 101,900

I hereby certify that I am an authorized representative of the organization and that to the best of my knowledge:

- The data in this application is true and accurate;
- The organization will be able to meet all of the minimum proposal requirements as specified in the RFP;
- The agency will comply with the necessary certifications and assurances and project description in the proposal including federal regulations and requirements if contract is awarded.

Authorized Representative Name: Rosanne Northwood Title: Assistant Director of Housing And Community Resources

Authorized Representative Signature: Rosanne Northwood Date: 5/16/2023

**HOME CHDO Application Narrative**  
**YWCA La Crosse**

**Proposal Summary**

YWCA will purchase one property to use as a rental unit or units. Single dwelling rentals and duplexes will be considered. We will be looking to find a property at or below \$200,000. Rent will be calculated utilizing the FY 2023 Fair Market Rental rates for La Crosse-Onalaska, WI-MN MSA ([https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023\\_code/2023summary.odn](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023_code/2023summary.odn)). Affordable rent amounts will help keep the market reasonable and benefit the neighborhood with affordable rental rates.

YWCA's project will benefit the neighborhood by offering affordable rental units that will increase the likelihood the rental unit will stay occupied. The property will be maintained by the renter and landlord and improve curbside appeal for the neighborhood. Our project will be a preservation and rehabilitation unit. We will also rehabilitate to make the home more efficient and economical for renters.

**Program Descriptions**

● **Project Timeline**

- June/July 2023 Research available properties in the La Crosse area and schedule showings
- August 15, 2023 Make an offer on selected property
- September 30, 2023 Finalize funding and closing
- September 30, 2023 Insure property
- October 31, 2023 Schedule Home Energy Audit
  - Prioritize recommendations
  - Schedule work as needed in short, medium, and long term goal categories
- October 10, 2023 Set rent using FY2023 FMR
- October 15, 2023 Advertise Rental Unit/s
- November 30, 2023 Rent unit
- December 1, 2023 first tenant moves in

● **Map of project site**

- YWCA will look for a property within the city limits of La Crosse, WI.

● **Budget**

- Property Inspection \$500
- Purchase rental unit
  - Down payment/ \$101,900 HOME CHDO/Match YWCA donations/fundraising

|   |   |
|---|---|
| Closing Costs                                       | \$ 10,000 Match YWCA<br>donations/fundraising |
| ○ Line of credit for YWCA                           |   |
| Owned property                                      | \$ 98,910 Match YWCA                          |
| ○ Property taxes                                    | \$ 3.920 Match YWCA<br>donations/fundraising  |
| ○ Insurance Rental Property                         | \$ 1,500 Match YWCA donations/fundraising     |
| ○ Fire extinguishers/alarms                         | \$ 250 Match YWCA donations/fundraising       |
| ○ Orkin pest control                                | \$ 720 Match YWCA donations/fundraising       |
| ○ Purchase Energy Star<br>appliances for the rental | \$ 4,000 YWCA donations/fundraising           |
| <hr/>   |   |
|   | \$ 221,700                                    |

- **Site Control**
  - YWCA does not have site control at the time of this application but would secure a rental unit site within 6 months of approval of our HOME CHDO Proposal.
- **Rental Housing Project**
  - YWCA's project will be a rental housing project.
- **Rent calculation**
  - Rent will be calculated based on FY2023 FMR rates.  
([https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023\\_code/2023summary.pdf](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2023_code/2023summary.pdf)) Rent will be evaluated on an annual basis using the FMR rates as our source for rent increases.
- **Energy Star Standards**
  - YWCA will conduct an Energy Audit upon purchase of the rental unit.
  - YWCA will work with Couleecap's Energy Director or recommended community partner to determine short, medium, and long term goals for energy efficiency of the rental unit
  - YWCA will seek additional funding to help cover the costs of renovations needed to increase efficiency and affordability of the rental unit for renters
- **YWCA's project is not a collaborative project.**

#### **CHDO Capacity and Experience**

- **Primary Staff**
  - Rosanne Northwood, Assistant Director of Housing and Community Resources  
Rosanne has worked with transitional housing, emergency shelter for victims domestic and sexual violence, hotel/motel safehome program for victims of domestic and sexual violence, served as the first Program Director for the RHYMES (Runaway Homeless Youth Mediation and Emergency Services) program, supervises YWCA's Ruth House and Ophelia House, REACH Services and Community Resource Center a collaborative program model to meet the needs of our unhoused neighbors in one place, and created and implemented a scattered site rapid rehousing program.

- Laurie Cooper Stoll, Executive Director, joined the YWCA on February 1 of this year. She is an accomplished complex problem solver and works collaboratively toward resolution. She is a Sociology Professor at UW-La Crosse and teaches on social justice issues. Laurie served for six years on the school board and has worked collaboratively to meet the needs of students, their families, and our community. Laurie's vast array of professional skills are transferable to supporting the addition of a rental unit to our supportive housing programming.

- **Organizations experience with similar projects**

YWCA has a full time Assistant Director of Housing and Community Resources (ADHCR) that will oversee this project as one of our Supportive Housing programs. Our ADHCR has experience working with HUD funding and housing programs, which include transitional housing, developing and implementing a Rapid Rehousing program, emergency shelter for domestic, sexual, and child abuse victims, emergency shelter for women working toward their sobriety, and a jail alternative program for non violent women offenders, and a hotel/motel safe home program.

The YWCA currently offers the following supportive programs Ruth House which is an emergency shelter for women working toward their sobriety, Ophelia house which is a residential jail alternative program for non violent women offenders, RHYMES (Runaway Homeless Youth Mediation and Emergency Services) a collaborative program with community partners which provides drop in services and housing supports to youth and young adults ages 12-24, and REACH a collaborative program that works with our unhoused neighbors and those experiencing housing insecurity. We provide the maintenance at Ruth House and Ophelia House, are responsible for the yard work, landscaping, shoveling, and other regular maintenance. We screen applicants and provide program rules, similar to lease expectations, with applicants to our programs. Through our supportive housing programs we work with landlords, neighbors, community members, and others to have the best outcomes for our clients and neighborhoods.

- **Describe the accounting system and internal controls**

YWCA La Crosse uses Quickbooks as our accounting software, and we track expenses related to each program and funding source separately through Quickbooks. This allows us to accurately track all expenses related to each funding source or program and pull accurate reports as needed. YWCA uses a cost allocation plan to document the methods and procedures that we use to allocate costs to our various programs, grants, and contracts. YWCA La Crosse's Cost Allocation Plan is based on the direct cost allocation method described in 2 CFR part 200 Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, which treats all costs as direct costs except general administration and fundraising expenses.

YWCA's finance administrative team includes a Business Assistant, Director of Business and Finance, and Executive Director. The oversees the

expenditure of all funds that come from Federal, State, or local government sources, as well as private foundations. The Business Manager oversees the bookkeeping for the whole organization and works closely with the program directors to ensure funds are tracked appropriately in Quickbooks. The Executive Director oversees all financial information for the organization and assists with checks and balances to ensure that funds are being appropriately tracked and expended. The Treasurer of YWCA's Board of Directors leads the Finance Committee, and the Executive Director and Business Manager report to the committee monthly which, in turn, reports to the entire board. We are audited annually to make sure we follow generally accepted accounting principles.

- **Operating Expense pro forma**

This is based on a single dwelling rental unit being purchased. In the event we found a duplex in our purchase price range the numbers would double.

**Year 1**

|                            |              |
|----------------------------|--------------|
| Potential Gross Income     | 18,317       |
| <u>-Vacancy</u>            | <u>2,818</u> |
| =Effective Gross Income    | 15,499       |
| <u>-Operating Expenses</u> | <u>4,160</u> |
| =Net Operating Income      | 11,339       |

**Year 2**

|                            |              |
|----------------------------|--------------|
| Potential Gross Income     | 17,412       |
| <u>-Vacancy</u>            | <u>0</u>     |
| =Effective Gross Income    | 17,412       |
| <u>-Operating Expenses</u> | <u>3,960</u> |
| =Net Operating Income      | 13,452       |

**Year 3**

|                            |              |
|----------------------------|--------------|
| Potential Gross Income     | 17,940       |
| <u>-Vacancy</u>            | <u>0</u>     |
| =Effective Gross Income    | 17,940       |
| <u>-Operating Expenses</u> | <u>3,960</u> |
| =Net Operating Income      | 13,980       |

**Year 4**

|                            |              |
|----------------------------|--------------|
| Potential Gross Income     | 18,480       |
| <u>-Vacancy</u>            | <u>0</u>     |
| =Effective Gross Income    | 18,480       |
| <u>-Operating Expenses</u> | <u>3,960</u> |
| =Net Operating Income      | 14,520       |

- **Owner/Developer/Sponsor**

YWCA La Crosse will be the owner of the property and serve as landlord for the unit/units.