



# City of La Crosse, Wisconsin

City Hall  
400 La Crosse Street  
La Crosse, WI 54601

## Meeting Agenda - Final

### Economic and Community Development Commission

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Wednesday, June 25, 2025

3:00 PM

Council Chambers

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The meeting is open for in-person attendance and will also be conducted through video conferencing. To join the meeting click this link (or typing the URL in your web browser address bar) <https://cityoflacrosse-org.zoom.us/j/83768127868?pwd=WUJpRkwzbWpHL0VvcKhmRmdxMm5pZz09>  
Meeting ID: 837 6812 7868; Passcode: ECDC23; Dial by your location +1-309-205-3325

If you wish to speak on an agenda item, arrive early to sign up before the meeting begins. If attending virtually and you wish to speak, contact the Department of Planning, Development and Assessment at the email or phone number below so we can provide you with the necessary information to join in.

Members of the public who would like to provide written comments on any agenda may do so by emailing [emsliej@cityoflacrosse.org](mailto:emsliej@cityoflacrosse.org), using a drop box outside of City Hall, or mailing the Department of Planning, Development and Assessment, 400 La Crosse Street, La Crosse WI 54601. Questions, call 608-789-7512.

#### Call to Order

#### Roll Call

#### Approval of Minutes from the May 28th, 2025 meeting.

#### Agenda Items:

[25-0662](#) Public Hearing regarding the 2025-2029 Consolidated Plan & 2025 Action Plan

**Attachments:** [Executive Summary - 2025-2029 Consolidated Plan & 2025 Action Plan](#)  
[2025-2029 Consolidated Plan & 2025 Action Plan](#)

[25-0663](#) Resolution authorizing the 2025-2029 Consolidated Plan & 2025 Action Plan.

**Sponsors:** Goggin  
**Attachments:** [Resolution](#)  
[2025-2029 Consolidated Plan & 2025 Action Plan](#)  
[Executive Summary](#)  
[Staff Report](#)

[25-0718](#) Public Hearing for the 2025 CAPER

*Public Hearing*

**Attachments:** [2024 CAPER](#)

[CAPER Executive Summary](#)

[25-0719](#) Accept and File the 2025 CAPER

**Attachments:** [2024 CAPER](#)

[CAPER Executive Summary.pdf](#)

[25-0724](#) Consideration and possible action on revised facade grant program guidelines.

**Attachments:** [Elevate Facade Grant Program 2025 Update - Suggested Changes Illustrated](#)

[Elevate Facade Grant Program 2025 Update - Clean Version](#)

[Northside Facade Grant 2025 Update - Suggested Changes Illustrated](#)

[Northside Facade Grant 2025 Update - Clean Version](#)

25-0721

Resolution approving development agreements for Phases 1, 2, & 3 with The Chalmers, LLC, a multi-family housing development located at 215 Pine Street and 401 3rd Street North, location of the former La Crosse Tribune building.

*(Note: The Committee and/or Council may convene in closed session pursuant to Wis. Stat. 19.85(1)(e) to formulate & update negotiation strategies and parameters. Following such closed session, the Committees and/or Council may reconvene in open session.)*

**Sponsors:** Kahlow

**Attachments:** [Resolution](#)

[Chalmers Phase 1 Development Agreement](#)

[Phase 1 Exhibit A - Real Estate](#)

[Phase1 Exhibit B - Project Description](#)

[Phase 1 Exhibit C - Restrictive Covenant](#)

[Phase 1 Exhibit D - Public Improvements](#)

[Phase 1 Exhibit E - Project Cost Breakdown](#)

[Phase 1 Exhibit F - Timeline](#)

[Phase 1 Exhibit G - Monetary Obligation](#)

[Phase 1 Exhibit H](#)

[Phase 1 Exhibit I](#)

[Chalmers Phase 2 Development Agreement](#)

[Phase 2 Exhibit A - Real Estate](#)

[Phase 2 Exhibit B - Project Description](#)

[Phase 2 Exhibit C - Restrictive Covenant](#)

[Phase 2 Exhibit D - Public Improvements](#)

[Phase 2 Exhibit E - Project Cost Breakdown](#)

[Phase 2 Exhibit F - Timeline](#)

[Phase 2 Exhibit G - Monetary Obligation](#)

[Phase 2 Exhibit H](#)

[Phase 2 Exhibit I](#)

[Chalmers Phase 3 Development Agreement](#)

[Phase 3 Exhibit A - Real Estate](#)

[Phase 3 Exhibit B - Project Description](#)

[Phase 3 Exhibit C - Restrictive Covenant](#)

[Phase 3 Exhibit D - Public Improvements](#)

[Phase 3 Exhibit E - Project Cost Breakdown](#)

[Phase 3 Exhibit F - Timeline](#)

[Phase 3 Exhibit G - Monetary Obligation](#)

[Phase 3 Exhibit H](#)

[Phase 3 Exhibit I](#)

[Legislative Staff Report](#)

25-0725

Consideration and possible action on Preliminary Term Sheet for public assistance to RyKey Properties for the Gateway Commons project, a mixed used development located on Lot 9 in the River Point District.

*(Note: The Committee and/or Council may convene in closed session pursuant to Wis. Stat. 19.85(1)(e) to formulate & update negotiation strategies and parameters. Following such closed session, the Committee and/or Council may reconvene in open session.)*

## Adjournment

*Notice is further given that members of other governmental bodies may be present at the above scheduled meeting to gather information about a subject over which they have decision-making responsibility.*

### NOTICE TO PERSONS WITH A DISABILITY

*Requests from persons with a disability who need assistance to participate in this meeting should call the City Clerk's office at (608) 789-7510 or send an email to [ADAcityclerk@cityoflacrosse.org](mailto:ADAcityclerk@cityoflacrosse.org), with as much advance notice as possible.*

**Mayor Shaundel Washington-Spivey, Tamra Dickinson, Linda Lee, Gina Miller, Mary Rohrer, Erin Goggin, & Vicki Markussen.**





# City of La Crosse, Wisconsin

City Hall  
400 La Crosse Street  
La Crosse, WI 54601

## Text File

File Number: 25-0662

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**Agenda Date:** 7/3/2025

**Version:** 1

**Status:** New Business

**In Control:** Finance & Personnel Committee

**File Type:** General Item

**Agenda Number:**

# 2025–2029 Consolidated Plan Summary

## Overview

The City receives funds from the U.S. Department of Housing & Urban Development (HUD) through the Community Development Block Grant (CDBG) and HOME Investment Partnership programs. Every five years, the City must complete a Consolidated Plan to identify community needs and outline strategies for allocating federal funds.

## Input Process

- Online community survey
- Two public open houses
- Individual meetings with stakeholders
- Interviews with City & County Staff
- Public Hearings
- 30 Day Comment period
- Reference of existing city plans

## Needs Assessment

The needs assessment for the City of La Crosse identified critical issues related to housing, public services, and infrastructure. Aging housing stock, affordability challenges, and inadequate resources for vulnerable populations were central concerns. Key areas of need identified are as follows:

- *Housing Quality & Affordability* – limited housing opportunities, especially affordable rental/homeownership options, high energy costs and aging housing stock in need of updates.
- *Public Housing* – Long waitlists & anticipated reductions in federal funding.
- *Special Needs Population* – Ongoing need for units accessible to residents with mental, physical, or developmental disabilities.
- *Homeless Population* – Need for housing with supportive services and case management
- *Public Services* – greatest need for services addressing homelessness, mental health, crime prevention & public safety, barriers to housing, and substance abuse.

## Market Analysis

The Market Analysis highlights key housing challenges in La Crosse, informed by the 2024 Housing Study and Fair Housing Analysis. The city's housing stock is aging, with over two-thirds of homes built before 1980, leading to maintenance issues and financial barriers for low-income residents. Geographic constraints limit new development, making the preservation and improvement of existing housing a priority.

Nearly half of renters are cost-burdened, and homeownership rates are significantly lower than state and peer-city averages. While vacancy rates are generally healthy, the rental market remains tight, contributing to affordability pressures.

## Prior Plan Performance

The previous Consolidated Plan (2019–2024) achieved several key housing goals, including the rehabilitation of 48 homes and the development of 10 new affordable owner-occupied units through replacement housing. Two major multi-family developments were also completed, adding 172 affordable rental units to the community. These projects utilized CDBG funds for Acquisition & Demolition, the Affordable Housing Revolving Loan Fund, and additional City dollars to come to fruition.

In response to the COVID-19 pandemic, the City amended the plan to incorporate CARES Act funding to the plan. The Citizen Participation Plan was also amended during this time to allow for virtual meetings and public participation.

# 2025–2029 Consolidated Plan Summary

## 5-Year Strategic Plan

The purpose of the 5-Year Strategic Plan is to address issues identified in the Needs Assessment & Market Analysis. The Priority Needs & Goals identified are:



### Quality Affordable Housing

- Increase access to affordable housing
- Provide funding to increase the quality of housing



### Poverty Alleviation

- Provide resources to increase self-reliance through partner organizations
- No more than 15% of allocation & program income can allocated to public services



### Economic Development

- Fund workforce development programs
- Support business development



### Urgent Need

- Address urgent, emergency issues in a timely manor
- This is a new expenditure category for the City of La Crosse, as encouraged by HUD



### Administration

- Create & update plans, policies & procedures to address changing market needs
- Allocate funds for City staff to ensure compliance with CDBG and HOME regulations

Funding	2025 Annual Allocation
CDBG	\$882,603
HOME	\$277,259

## Annual Action Plan Allocation

The Action Plan serves as a detailed, annual roadmap that implements goals established in the Consolidated Plan. The 2025 annual funding is allocated as follows:

- Increase access to affordable housing – CDBG \$264,782 | HOME \$249,532
- Provide funding to increase the quality of housing – CDBG \$93,042
- Economic Development – CDBG \$176,540
- Poverty Alleviation – CDBG \$149,654
- Urgent Need – CDBG \$22,065
- Administration – CDBG \$176,520 | HOME \$27,726

### Poverty Alleviation Grantees | 2025 Public Service Awards

- Cia Siab, Inc; Kho Tsev: Hmoob Family Housing Program – \$25,900
- La Crosse County; Schuh-Mullen Project – \$47,043
- New Horizons; Homicide Prevention Shelter – \$25,000
- Catholic Charities; La Crosse Warming Center – \$25,900
- Family & Children's Center; Stepping Stones – \$25,900

# 2025-2029 Consolidated Plan

City of La Crosse, Wisconsin  
July 2025



## Executive Summary

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

#### 1. Introduction

The City of La Crosse receives annual community development funding through the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) and HOME Investment Partnership programs. To receive funding, the City is required to complete the Consolidated Plan, which outlines targeted goals, objectives, and strategies to expand opportunities for low- to moderate-income residents of the City. This Consolidated Plan covers the program years 2025-2029.

This plan's purpose is to leverage extensive data analysis and public engagement to identify facets of the community's housing, economic growth, and community development that have the greatest need for programmatic intervention, and to outline the anticipated allocation of federal funding to enable these activities. These funds will be used to directly meet HUD's goals and objectives within the local community and will be implemented by the City as well as through partnerships with non-profit organizations, housing developers, local businesses, stakeholders, residents, and other partners representative of the community at-large.

#### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Key outcomes of the 2025-2029 Consolidated Plan:

1. Increase access to quality affordable housing, as many renters and homeowners in La Crosse are cost burdened. CDBG funds will be utilized to increase housing opportunities that are affordable to low-income households through construction and repair.
2. Increase job readiness and economic opportunities for businesses development.
3. Provide resources to increase self-sufficiency through public service partnerships and *Pathways Home* initiatives.
4. Allocate funds to address urgent needs in the community.
5. Ensure procedures and policies are up-to-date and address current market issues.

#### 3. Evaluation of past performance

The 2019-2024 Consolidated Plan established key priorities and deliverables for the CDBG and HOME programs. During the COVID-19 pandemic, the City of La Crosse completed a Substantial Amendment to the Consolidated Plan and updated the Citizen Participation Plan to allow for virtual engagement methods.

The City's Housing Rehabilitation Loan Program has been successful at serving low-income homeowners. Eligible repairs have included roofing and siding, windows, doors, walls, flooring and heating, air conditioning, and electrical and plumbing systems. The 1% deferred loan amount was increased during the last performance period (from \$35k to \$45k) and addition evaluation of policy and procedures may be worthwhile to prioritize the highest-need repairs.

Through the last Consolidated Plan, staffing changes and restructuring reduced the team supporting CDBG and HOME programs from four full-time members to three. The team is evaluating duties and responsibilities to best align with future Consolidated Plan goals and ensure efficiency in program management.

The City's Replacement Housing Program, in collaboration with Western Technical College/Central High School and Habitat for Humanity, continues forward. Rising costs and delays in materials have slowed projects and bandwidth for development.

#### **4. Summary of citizen participation process and consultation process**

For the development of this Consolidated Plan, the City worked with MSA Professional Services to develop and implement a Citizen Participation Plan. City staff were directly involved in the development and implementation of citizen participation activities to focus and guide conversations, as relevant, regarding the current and future provision of funds. All engagement activities were noticed and promoted through a combination of City resources, local news, and other outlets available to the City. Citizen participation was welcomed throughout the planning process, and comments received through these methods (in tandem with data analysis) were used to draft the plan's goals, objectives, and strategies. Generally, citizen engagement for this Consolidated Plan included the following activities:

- Online community input survey, which received 665 responses from a wide cross section of the community;
- Two public open houses;
- Interviews with approximately 25 key local and regional stakeholders, including non-profit social assistance organizations, philanthropic entities, and local institutions;
- Interviews with City and County staff;
- Public hearings at Economic and Community Development Commission (ECDC) meetings;
- 30-day comment periods.

#### **5. Summary of public comments**

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

All comments received during the development of this Consolidated Plan were considered and accepted, with many incorporated into goals and objectives of the plan as relevant to program mechanisms allowable under CDBG and HOME funding.

## **7. Summary**

The City of La Crosse's 2025-2029 Consolidated Plan is a blueprint for meeting important goals to create vibrant, healthy neighborhoods and provide affordable housing opportunities – all while working under a constrained-resource environment. The Neighborhood Revitalization Strategy Area is another resource to specifically help La Crosse target its most distressed neighborhoods. The extensive public input and data analysis collected throughout this process have created a realistic but ambitious strategic plan that has broad public support.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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

The City of La Crosse’s Planning and Development Department is the lead agency for the development of the Consolidated Plan and the administration of Community Development Block Grant (CDBG) and HOME funds. The City of La Crosse both directly implements many of its programs and contracts out other services.

The City of La Crosse directly manages its Housing Rehabilitation, Small Business Loan Fund, Affordable Housing loan fund and Replacement Housing fund loan portfolios. Approximately 60% of its funding is directly managed and operated by the City. The La Crosse Community Housing Development Organization (LCHDO) and Habitat for Humanity also receive CDBG/HOME funds for infill housing programs. The City's Engineering and Parks, Recreation & Forestry Departments oversee public infrastructure projects. Finally, several non-profit organizations receive public service grants to carry out the city's anti-poverty and homeless strategy.

#### Consolidated Plan Public Contact Information

Questions concerning the Consolidated Plan may be directed to Mara Keyes, Community Development Manager for the City of La Crosse. Mara's phone number is 608-789-7362 and her email is [keyesm@cityoflacrosse.org](mailto:keyesm@cityoflacrosse.org). The mailing address for City Hall is 400 La Crosse St, La Crosse, WI 54601.



## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

Since this Consolidated Plan was produced tangentially to the City’s Analysis of Impediments to Fair Housing Choice, feedback gathered through the community engagement process was used in both documents (as applicable). Public participation included an online community input survey, two public open houses, interviews with key local and regional stakeholders, public hearings held at Economic & Community Development Meetings, and public comment periods as mandated by state statute.

**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)).**

Over the past five years, the City of La Crosse has worked with the La Crosse Housing Authority to improve collaboration and address community needs identified in the previous Consolidated Plan, including the need for housing and support services for chronically unsheltered individuals. In its five-year plan, the Housing Authority indicated that it intends to support current City and County housing/community development initiatives (including *Pathways Home* – see following question) and continue to leverage partnerships with local organizations that provide health, wellness, and socialization opportunities for public housing residents.

**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 Continuum of Care funds are allocated at the state level through the Wisconsin Balance of State. The City of La Crosse is included in the Coulee Coalition, which comprises of these counties: Crawford, La Crosse, Monroe and Vernon. This Coalition is known as the La Crosse Collaborate to End Homelessness. The City Homeless Services Coordinator serves as the lead for the Coulee Coalition. In early 2024, the City of La Crosse partnered with La Crosse County to develop *Pathways Home*, a long-term plan aiming to achieve “functional zero” homelessness by 2029. A key component of this plan is to coordinate across funding sources such as CoC, CDBG, HOME and ESG.

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

The State of Wisconsin administers the ESG funds through the Continuum of Care. These partner agencies were consulted and input has been considered when formulating 2025-2029 Consolidated Plan goals and outcomes.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	School District of La Crosse
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed the district's building/infrastructure improvement needs, district partnerships with local social support organizations, community-wide housing needs
2	<b>Agency/Group/Organization</b>	City of La Crosse Planning and Development Department
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided input on how CDBG links with planning efforts and how housing programs align with overall Comprehensive Plan.
3	<b>Agency/Group/Organization</b>	La Crosse County
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Health Services-Employment Service-Fair Housing Health Agency Other government - County

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	La Crosse County Human Services works closely with low-income City of La Crosse residents. Consulted on local needs and anticipate collaboration with them on numerous community wellness initiatives. La Crosse County Community Development was also consulted to determine broadband and regional housing needs.
4	<b>Agency/Group/Organization</b>	ST. CLARE HEALTH MISSION
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-homeless Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed healthcare needs of chronically homeless and individuals without access to health insurance; discussed need for housing resource navigation and improved City/non-profit collaboration
5	<b>Agency/Group/Organization</b>	COULEECAP INC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services-Education Services-Employment Service-Fair Housing Regional organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed existing assistance programs, ongoing challenges for program implementation, and opportunities for partnerships.
6	<b>Agency/Group/Organization</b>	Habitat for Humanity of the Greater La Crosse Region, iNc
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed partnership opportunities to re-develop single family housing and weatherize existing housing.
7	<b>Agency/Group/Organization</b>	INDEPENDENT LIVING RESOURCES
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed the needs of the homeless and residents with disabilities
8	<b>Agency/Group/Organization</b>	Great Rivers United Way
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Health Services-Education Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed community wellness needs (e.g. mental health and youth outreach) and funding opportunities
9	<b>Agency/Group/Organization</b>	City of La Crosse Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed PHA's improvement activities and needs of public housing residents

10	<b>Agency/Group/Organization</b>	La Crosse Community Foundation
	<b>Agency/Group/Organization Type</b>	Civic Leaders Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed trends and considerations for funding projects. As a donor in the community, the City anticipates working with the Community Foundation to co-fund projects.
11	<b>Agency/Group/Organization</b>	Family & Children's Center
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed need for wraparound services for chronically homeless, existing programs for homeless and unaccompanied youth
12	<b>Agency/Group/Organization</b>	Black Leaders Acquiring Collective Knowledge
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Civic Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed needs of local black youth and black entrepreneurs
13	<b>Agency/Group/Organization</b>	YWCA OF COULEE REGION
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence Services - Victims Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed needs of local unaccompanied youth and low-income women, impacts of recent local homelessness policy
14	<b>Agency/Group/Organization</b>	Cinnaire
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted with local affordable housing developer about development challenges in La Crosse and opportunities for partnerships with City/local assistance organizations
15	<b>Agency/Group/Organization</b>	SALVATION ARMY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless Services-Education



	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed needs of local homeless and funding opportunities (e.g. weatherization, wraparound services)
16	<b>Agency/Group/Organization</b>	Firefighters Credit Union
	<b>Agency/Group/Organization Type</b>	Housing Private Sector Banking / Financing
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted mortgage lender on local housing needs. Anticipate working with more lenders on fair housing issues and down payment assistance.
17	<b>Agency/Group/Organization</b>	NEW HORIZONS
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed needs of victims of domestic violence and transitionally homeless families
18	<b>Agency/Group/Organization</b>	North La Crosse Business Association
	<b>Agency/Group/Organization Type</b>	Business Leaders

	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed needs of small businesses in northside and impacts of COVID-19 pandemic
19	<b>Agency/Group/Organization</b>	Western Wisconsin Workforce Development Board
	<b>Agency/Group/Organization Type</b>	Services-Employment Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed local/regional employment trends and impacts of workforce development programs for targeted populations
20	<b>Agency/Group/Organization</b>	La Crosse Area Chamber of Commerce
	<b>Agency/Group/Organization Type</b>	Services-Employment Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed local programs for economic development and anticipated/aspirational projects for community development in La Crosse
21	<b>Agency/Group/Organization</b>	WISCONSIN WOMEN'S BUSINESS INITIATIVE CORPORATION
	<b>Agency/Group/Organization Type</b>	Services-Employment Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed workforce/infrastructure/funding needs for local small businesses
22	<b>Agency/Group/Organization</b>	La Crosse Promise
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Education Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed education/housing needs in La Crosse and opportunities for future mission expansion

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

There were no intended omissions of agencies consulted. Intentional efforts were made to provide a variety of ways for agencies to connect and provide feedback.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	The Coulee Coalition	The Coulee Coalition is strategically aligned with the Pathways Home Plan (see below).
Pathways Home: Plan to End Homelessness	City of La Crosse & La Crosse County	Both plans have identified establishing long-term supportive housing for the homeless as a priority.
2024 Housing Study	City of La Crosse	Both plans have identified quality affordable housing as a priority, especially through infill development and redevelopment (that has historically been funded by CDBG and HOME funds).

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

La Crosse County has been a key collaborator, with consultations involving the Health & Human Services Department on community health needs and the Zoning, Planning & Land Information Departments on regional needs and broadband access.

**Narrative (optional):**

**PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)****1. Summary of citizen participation process/Efforts made to broaden citizen participation  
Summarize citizen participation process and how it impacted goal-setting**

Citizen participation and outreach were central to the development of this Consolidated Plan and included input from residents and service providers alike. The City promoted and noticed community engagement activities to the maximum feasible extent during the planning process, including through the City website, press releases, servicer-provider managed list-servs, public postings of engagement materials, and press coverage. All information has been used to assess emerging trends and needs of the community.

The Consolidated Plan’s engagement process included an online community input survey, two public open houses, interviews with key local and regional stakeholders, and public hearings and comment periods. These activities are described in further detail in the following section.

**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 Meeting	Non-targeted/broad community	Low attendance - less than 5 people	Discussions on the importance of transparent tax policy/development regulations	N/A	

DRAFT – La Crosse 2025-2029 Consolidated Plan

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 Meeting	Non-targeted/broad community	Moderate attendance - about 15 people	Discussions on prioritization of service sectors relating to health, safety, community services, and housing/homelessness; barriers to employers and employees	N/A	

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	Internet Outreach	Non-targeted/broad community	665 online survey responses	Questions related to demographics/current housing status, community needs and priorities, effectiveness of existing City programs, and barriers to economic growth and fair housing choice. Responses reflected a widespread desire for affordable, quality housing, and free/affordable community services.	N/A	<a href="https://www.surveymonkey.com/r/QD7CQQL">https://www.surveymonkey.com/r/QD7CQQL</a>

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)
4	Public Hearing	Non-targeted/broad community	None	None	None	

**Table 4 – Citizen Participation Outreach**



## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

**Housing Quality and Affordability:** La Crosse’s aging housing stock has perpetuated concerns about housing quality and affordability, especially among low-income renters, residents of color, and/or people with disabilities. Additional housing problems include:

- Limited supply of affordable renter- and owner-occupied housing, leading to artificially high unit prices;
- High energy costs, which are often not communicated to residents moving into “affordable” housing units;
- Limited resources for maintaining and/or retrofitting housing for accessibility;
- Alleged discrimination from landlords and property managers based on race, housing voucher or assistance status, poor credit/rental history, and other factors;
- Lack of multi-family housing options for those other than college students, such as young professionals or those that do not want to own a home;
- Geographic limitations to new residential development (due to the City’s placement within the floodplain and between the Mississippi River/Granddad Bluff), significantly increasing competition for existing developed parcels and housing of any condition;
- Limited supply of quality senior housing options, causing many residents to “age in place” and restricting housing options for young families and other first-time homebuyers.

**Public Housing:** Waitlists are long for both public housing units and Section 8 housing vouchers, reflecting high demand and low supply for assistance. The La Crosse Housing Authority anticipates reductions in federal funding for the voucher program in the coming years, further limiting the viability of subsidized market-rate housing as an affordable alternative.

**Special Needs Population:** Residents with mental, physical, or developmental disabilities have an ongoing need for permanent housing and supportive services for day-to-day activities, advocacy and resource navigation, employment, accessibility, and medical care. The elderly population’s needs include aging-in-place supportive services, access to medical care and other life necessities, and home maintenance and mobility retrofitting. ACS data estimates that 6,273 La Crosse residents (12.4% of the City’s total population) have at least one disability, requiring varying levels of care or intervention.

**Homeless Population:** Transitionally homeless households generally benefit from rapid re-housing efforts, especially those that lost their housing due to emergency circumstances. Chronically homeless individuals often require additional or ongoing assistance (e.g. financial counseling, mental healthcare,

case management, etc.) and therefore achieve better outcomes through transitional housing programs or permanent supportive housing.

**Public Services:** As identified through the community input survey, the City has the greatest need for services addressing homelessness, mental health, crime prevention & public safety, financial barriers to homeownership, and substance abuse.

**Public Improvements:** The City of La Crosse has identified a need for improvements to the main arteries that run north-south through the community. The City has been advocating at the state level to prioritize and fund modernization improvements to these key thoroughfares. Other necessary community-wide projects include improvements to bike/pedestrian accessibility, public parks, and safety.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Housing needs in the City of La Crosse were identified through 2020 Census data, American Community Survey (ACS) estimates, public input from residents and stakeholders, results from the Analysis of Impediments to Fair Housing Choice, and the City's 2024 Housing Study. Affordability, safety, and quality within the City's aging housing stock are significant concerns for many low- and moderate-income households, many of whom do not have the means to obtain high-quality housing units or mitigate safety concerns in their current living arrangements. There is also a persistent need for accompanying housing support services, such as financial assistance, resource navigation, and wraparound care for those that need help stabilizing in permanent housing.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	51,995	51,545	-1%
Households	20,690	21,240	3%
Median Income	\$40,725.00	\$46,438.00	14%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,070	3,305	4,770	2,590	6,505
Small Family Households	515	500	1,305	945	2,925
Large Family Households	75	105	130	30	345
Household contains at least one person 62-74 years of age	540	830	915	425	1,240
Household contains at least one person age 75 or older	475	595	515	190	500
Households with one or more children 6 years old or younger	280	320	620	320	620

**Table 6 - Total Households Table**

**Data Source:** 2016-2020 CHAS

**Housing Needs Summary Tables****1. Housing Problems (Households with one of the listed needs)**

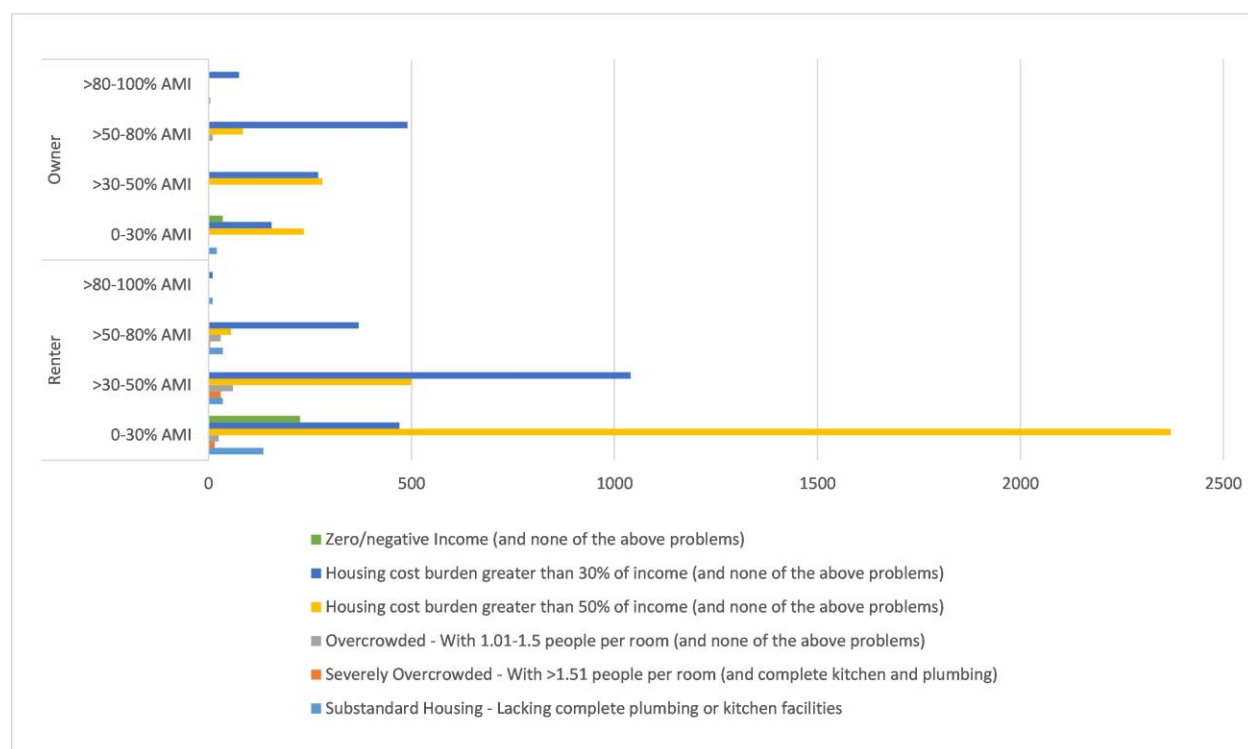
	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	135	35	35	10	215	20	0	0	4	24
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	30	4	0	49	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	60	30	0	115	0	0	10	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	2,370	500	55	0	2,925	235	280	85	0	600

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	470	1,040	370	10	1,890	155	270	490	75	990
Zero/negative Income (and none of the above problems)	225	0	0	0	225	35	0	0	0	35

Table 7 – Housing Problems Table

Data 2016-2020 CHAS

Source:



### Housing Problems by Tenure and AMI

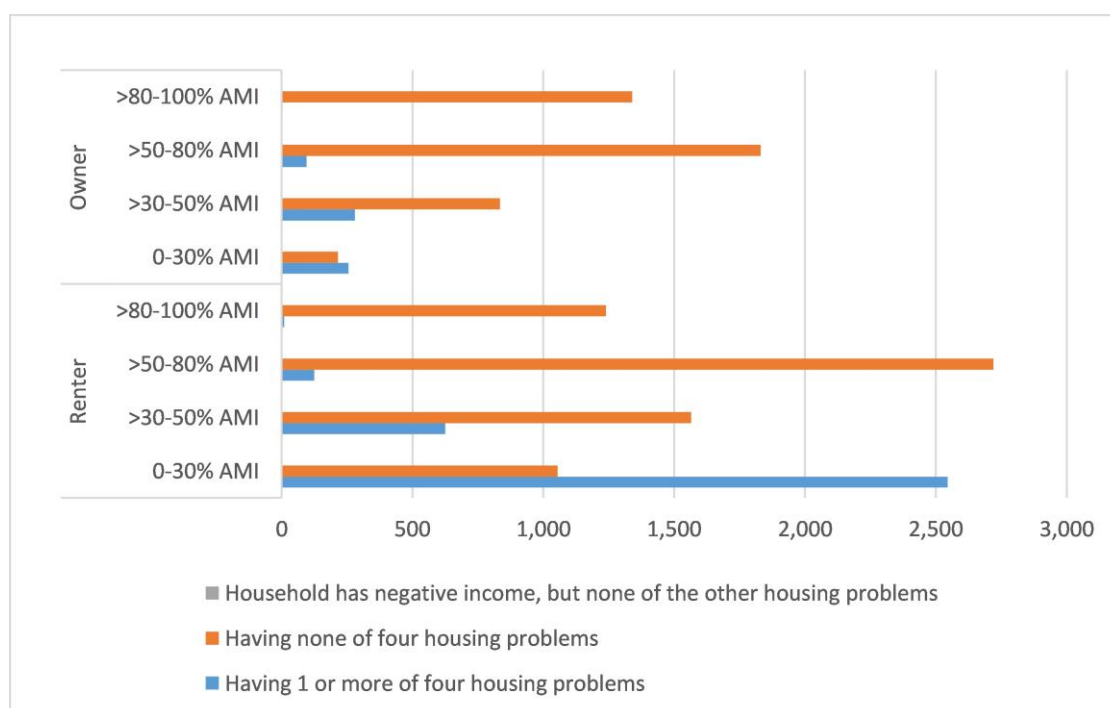
#### 2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen

or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,545	625	125	10	3,305	255	280	95	4	634
Having none of four housing problems	1,055	1,565	2,720	1,240	6,580	215	835	1,830	1,340	4,220
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data 2016-2020 CHAS  
Source:



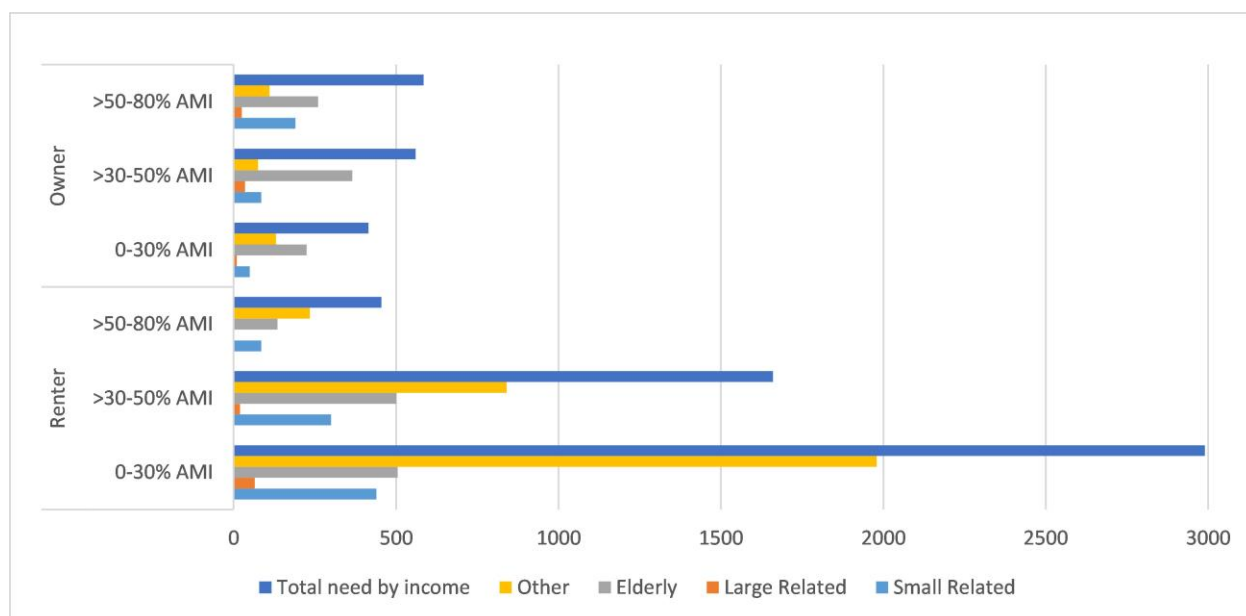
### Severe Housing Problems by Tenure and AMI

## 3. Cost Burden &gt; 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	440	300	85	825	50	85	190	325
Large Related	65	20	0	85	10	35	25	70
Elderly	505	500	135	1,140	225	365	260	850
Other	1,980	840	235	3,055	130	75	110	315
Total need by income	2,990	1,660	455	5,105	415	560	585	1,560

Table 9 – Cost Burden &gt; 30%

Data 2016-2020 CHAS  
Source:



## Cost Burden &gt; 30% by Tenure and AMI

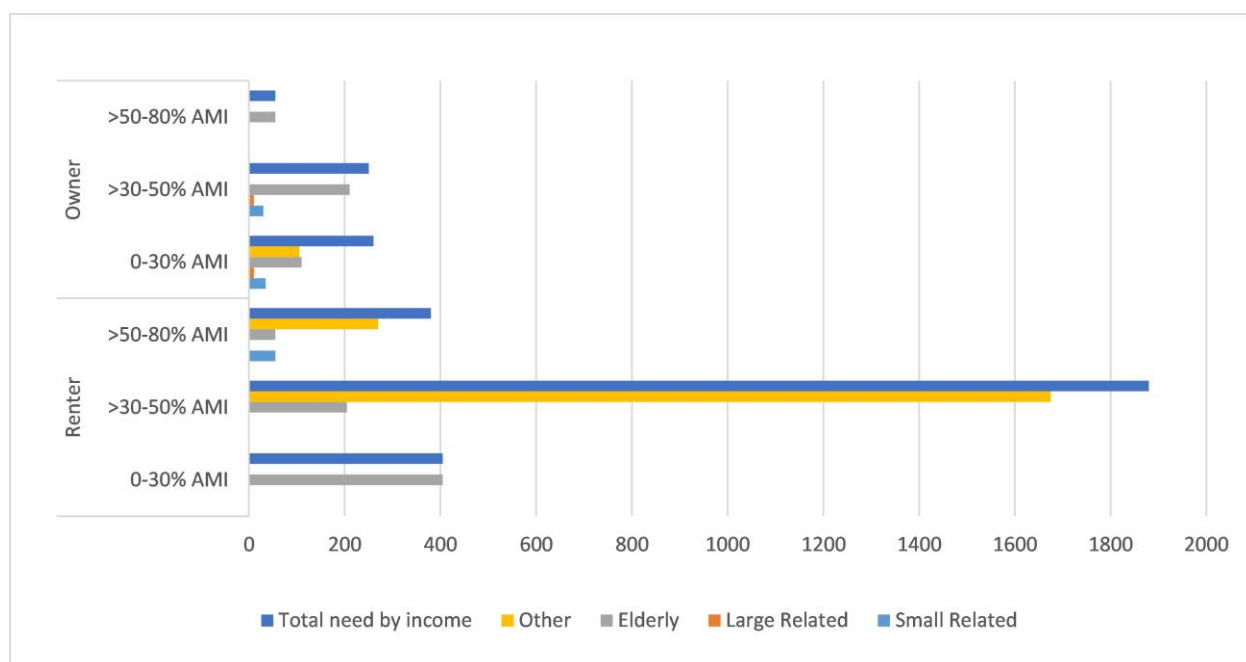
## 4. Cost Burden &gt; 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	55	55	35	30	0	65
Large Related	0	0	0	0	10	10	0	20
Elderly	405	205	55	665	110	210	55	375

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	0	1,675	270	1,945	105	0	0	105
Total need by income	405	1,880	380	2,665	260	250	55	565

Table 10 – Cost Burden &gt; 50%

Data 2016-2020 CHAS  
Source:



### Cost Burden >50% by Tenure and AMI

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	40	10	15	0	65	0	0	10	0	10
Multiple, unrelated family households	0	0	15	0	15	0	0	0	0	0
Other, non-family households	0	80	4	0	84	0	0	0	0	0



	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Total need by income	40	90	34	0	164	0	0	10	0	10

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

### Describe the number and type of single person households in need of housing assistance.

According to 2016-2020 ACS data, approximately 39.2% of all householders in La Crosse are single-person households. 30.3% of owner-occupied households and 46.7% of renter-occupied households are single-person households. Table 6 indicates that 2,320 “small family” households within the City of La Crosse, which includes single-person households, fall under the 80% AMI threshold. Stakeholders identified single-person households as some of the most underserved populations within the City, as families (especially those with young children) are often prioritized by organizations providing housing and/or social support assistance.

### Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Although this statistic is not specifically tracked, the New Horizons Shelter & Outreach Center exclusively serves single women and men, children, and families that are victims of domestic violence, dating violence and sexual assault. In 2024, New Horizons served 503 people, with the emergency shelter serving 138 victims. Of this population, 73% of those seeking rapid rehousing services and 35% of shelter residents identified as Black, Indigenous, or Person of Color (BIPOC). Consultation with the shelter and anecdotal evidence suggests that the total number of estimated victims may be conservative, as domestic violence incidents are typically underreported.

### What are the most common housing problems?

The most common housing problem at all LMI levels (80% Area Median Income: \$46,438) for renters and owners is cost burden, in which residents pay greater than 30% or more of their income on housing costs. For both renter and owner households at 0-30% AMI, 625 are cost burdened and 2,605 are severely cost burdened (spending over 50% of their income on housing costs). For households at 30-50% AMI, 1,310 are cost burdened and 780 are severely cost burdened. Overall, 1,890 renter households across all LMI levels are cost burdened and 2,925 households are severely cost burdened. Due to the inability to afford quality housing that can reasonably accommodate all family members, extremely low-income renter households (0-30% AMI) are more likely to live in substandard housing and experience overcrowding. Coupled with La Crosse's high population of college students, there is a high demand for low-cost rental housing.

Cost burden is less likely for homeowners due to the comparatively high up-front costs compared to rental housing. 990 households are cost burdened and 600 are severely cost burdened across all LMI levels.

Additionally, the age and quality of La Crosse's existing housing stock is also a concern. Approximately 68.2% of housing stock in the City of La Crosse was built before 1980, with over a quarter constructed before 1940. Lead-based paint was commonly used before 1978 and poses a risk to children who live in older homes that have not been mitigated. Due to the cost of mitigation, lower-income households are more likely to live in homes where lead paint has not been adequately addressed. Please see *MA-20 (Housing Market Analysis: Condition of Housing)* for more information.

### **Are any populations/household types more affected than others by these problems?**

Very low-income (30-50% AMI) and extremely low income (0-30%) households are more likely to experience severe housing problems such as insufficient kitchen/plumbing facilities, overcrowding, or significant cost burden. The tables in this section indicate that extremely low-income renters – often elderly, disabled, and/or residents of color – disproportionately experience housing problems.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Severely cost burdened households are most at-risk of experiencing homelessness due to limited financial flexibility for unexpected expenses, stagnating wages, pre-existing physical or mental ailments, and other risk factors. Within La Crosse, 2,370 renter households and 235 owner households are considered severely cost burdened; per CHAS data, 280 of these households have one or more children aged 6 or younger. Housing-insecure families with young children can face special challenges finding housing following eviction or other emergency circumstances; stakeholders have noted that it is difficult to move multiple children on short notice and there are limited safe options within the City (e.g.

women-centered shelter space is limited and hotel vouchers can be dangerous due to proximity to individuals with criminal or substance abuse histories).

Rapid re-housing is generally successful for the first-time homeless population, especially those that lose their housing due to emergency circumstances. Unsheltered individuals who require additional or ongoing assistance (e.g. financial counseling, mental healthcare, case management, etc.) and the chronically homeless are generally not good candidates for rapid re-housing. These groups often achieve better outcomes through transitional housing programs or permanent supportive housing. At HUD's guidance in recent years, many transitional housing providers in the City of La Crosse have pivoted their efforts towards permanent supportive housing, due to the longer timeline afforded to individuals that need intensive assistance. However, there are voucher programs that can fill this gap in transitional housing options; for example, Couleecap offers tenant-based vouchers for two years of financial assistance for families as long as they settle in adjacent communities.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

N/A

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

For very low and extremely-low income populations, severe cost burden is the greatest challenge to housing stability. This is a combination of high (and consistently increasing) housing costs and low (often stagnating) income. Additionally, personal experiences such as domestic violence, new or existing physical/mental ailments, substance use disorders, and unstable employment can increase the risk of homelessness. The risk of homelessness is further exacerbated by the City's lack of safe and affordable housing options, shortage of available Section 8 vouchers and public housing units, limited funding (and ever-increasing demand) for homelessness prevention resources, and lender/landlord discrimination based on a variety of financial and individual circumstances.

## **Discussion**

The data highlights significant housing challenges in La Crosse, especially for low-income households, with many spending over 30% of their income on housing. Cost burden is a major issue, particularly for renters, leading to overcrowding and substandard conditions.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section evaluates disproportionately greater housing needs among households with housing problems. As identified by HUD, the four housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.0 person per room; 4) Cost burden over 30%. “Disproportionately greater need” exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

Since white households make up the majority of La Crosse’s population (approximately 85.6%), and therefore comprise the majority of residents under the AMI, the category averages align heavily with the prevalence of housing problems for white households. For households experiencing any of the four housing problems, disproportionately greater need exists for the Black/African American, Asian, and American Indian/Alaska Native populations who earn 0-30% AMI and the Hispanic population who earns 50-100% AMI.

Although data show disproportionately greater need for these groups, it should also be noted that the margins of error are high for some of these racial and ethnic groups and make the data less reliable (e.g. for Black, American Indian/Alaska Native, Asian, Native Hawaiian, and Hispanic populations).

While there is no significant concentration of residents of color in La Crosse (as discussed in *NA-30* and *MA-50*), many live in neighborhoods with the highest proportion of low- to moderate-income individuals (<80% AMI). This primarily includes Powell-Poage-Hamilton, Washburn, and Lower Northside. These areas have comparatively high rental and poverty rates, as well as an aging housing stock that is falling into disrepair or may not be noncompliant with modern building codes.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,045	430	205
White	2,765	415	195
Black / African American	95	0	0
Asian	80	0	0
American Indian, Alaska Native	24	0	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	70	15	10

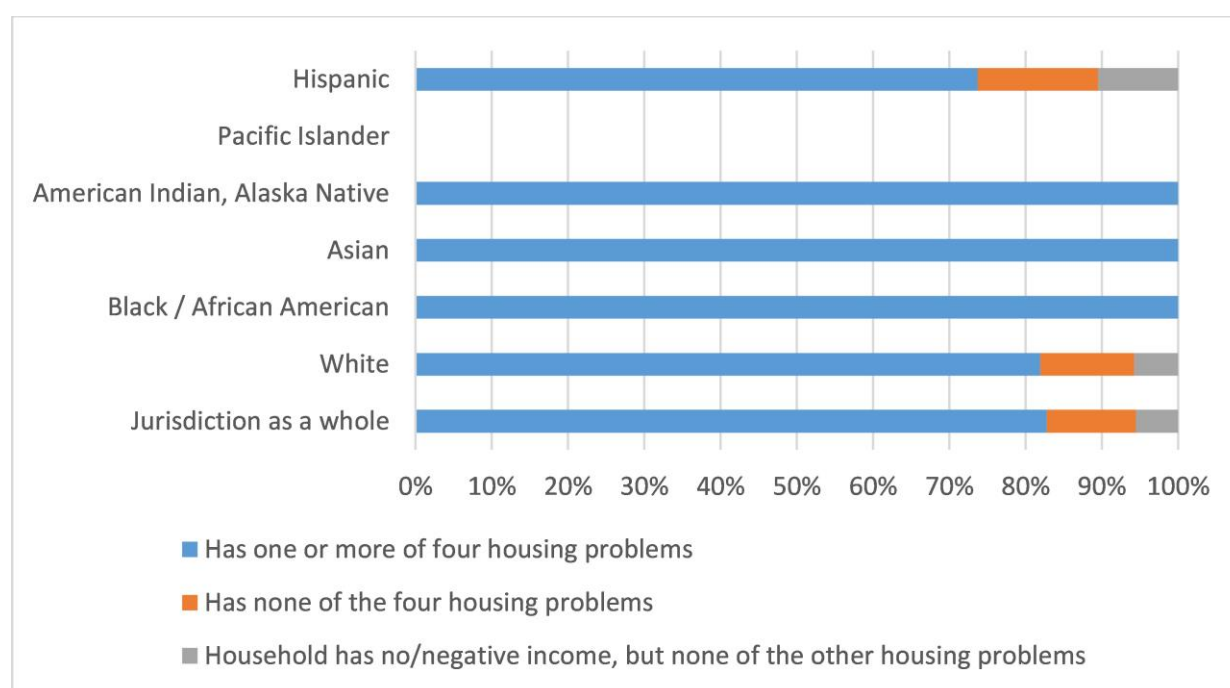
**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Prevalence of Housing Problems by Race (0-30% AMI)****30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,270	1,085	0
White	2,145	960	0
Black / African American	0	20	0
Asian	45	45	0
American Indian, Alaska Native	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	55	55	0

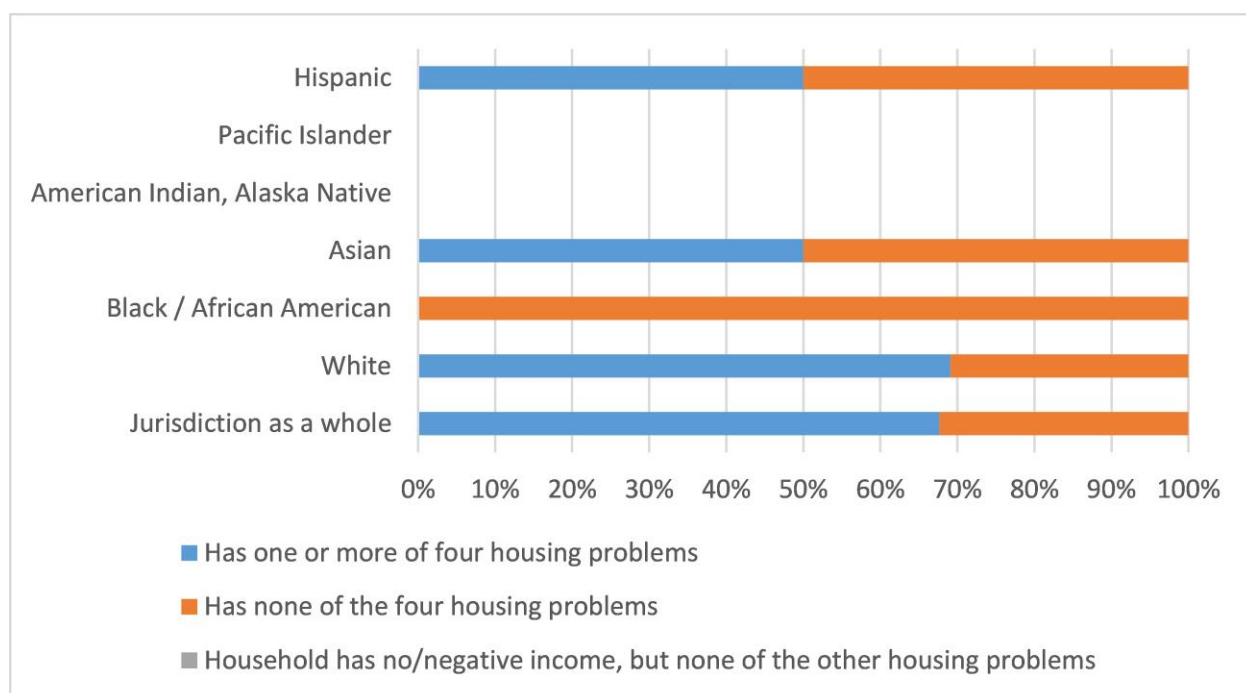
**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Prevalence of Housing Problems by Race (30-50% AMI)****50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,440	2,930	0
White	1,345	2,625	0
Black / African American	10	90	0
Asian	10	110	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	60	0

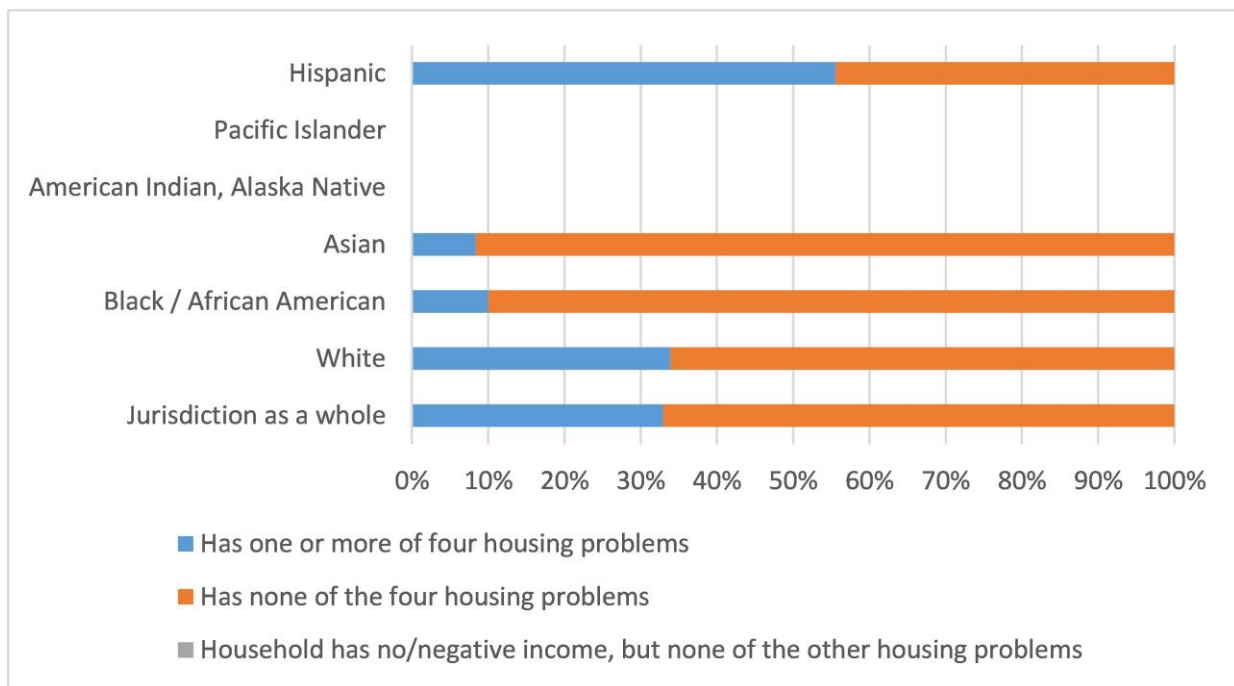
**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Prevalence of Housing Problems by Race (50-80% AMI)****80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	300	2,515	0
White	275	2,275	0
Black / African American	0	10	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	210	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	25	0

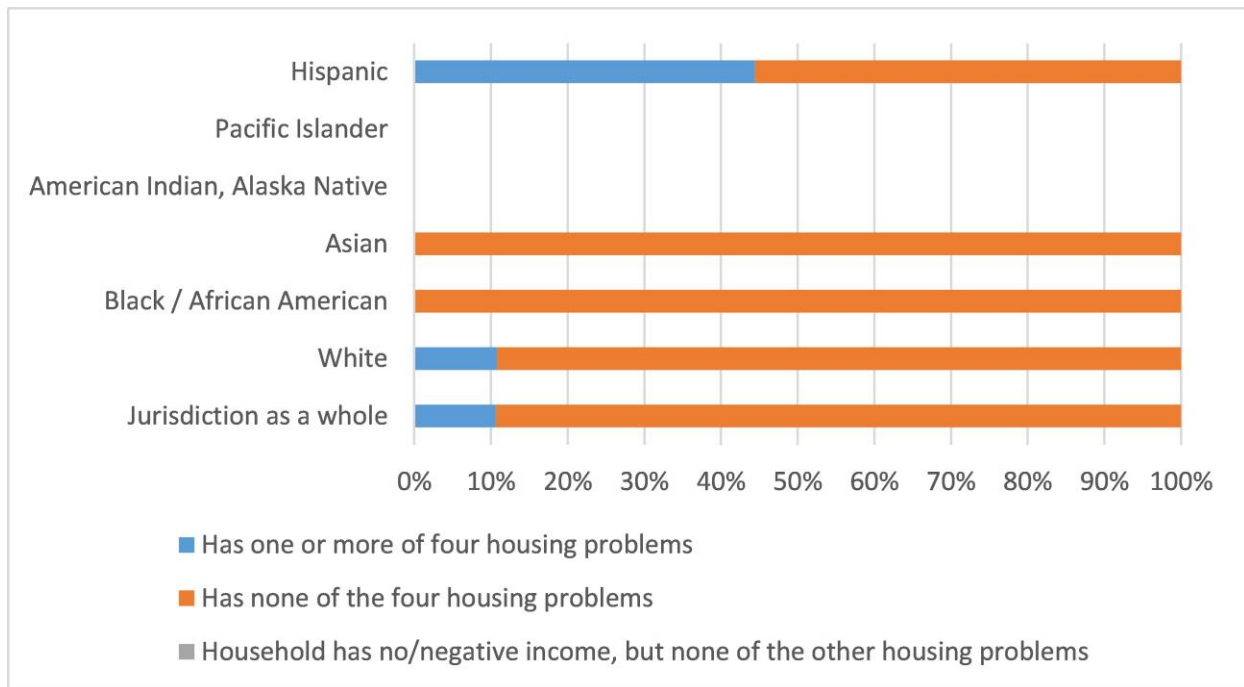
**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



#### Prevalence of Housing Problems by Race (80-100% AMI)

#### Discussion

Households under the AMI threshold are more likely to experience at least one of HUD's four identified housing problems due to the high cost of obtaining high-quality housing or fixing existing nonconformities. As illustrated by the graphs in this section, disproportionately greater need exists for low-income Black/African American, Asian, and American Indian/Alaska Native residents throughout the City. Housing cost burden remains the greatest need, especially in areas of La Crosse that contain the



highest proportion of low- to moderate-income individuals (<80% AMI) and a comparatively high population of Asian/Pacific Islander residents.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section evaluates disproportionately greater housing needs among households with *severe* housing problems. As identified by HUD, the four severe housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.5 persons per room; 4) Cost burden over 50%. “Disproportionately greater need” exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

### 0%-30% of Area Median Income

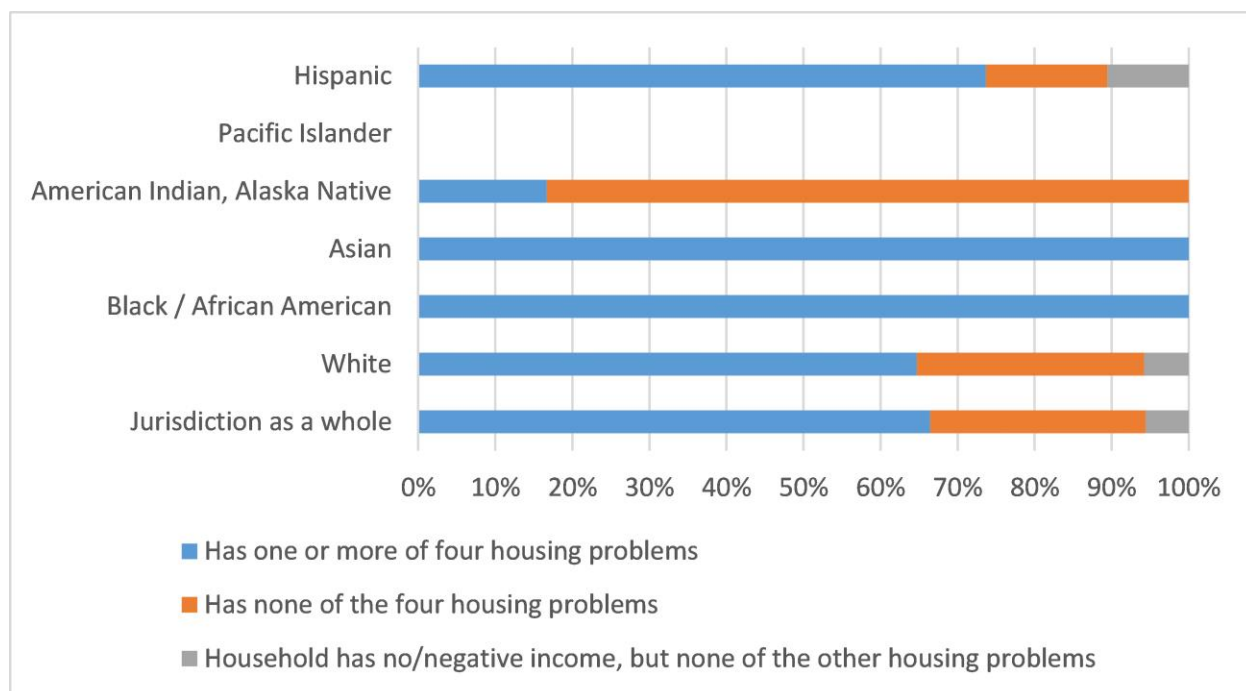
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,445	1,030	205
White	2,185	995	195
Black / African American	95	0	0
Asian	80	0	0
American Indian, Alaska Native	4	20	0
Pacific Islander	0	0	0
Hispanic	70	15	10

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**Prevalence of Severe Housing Problems by Race (30-50% AMI)**

### 30%-50% of Area Median Income

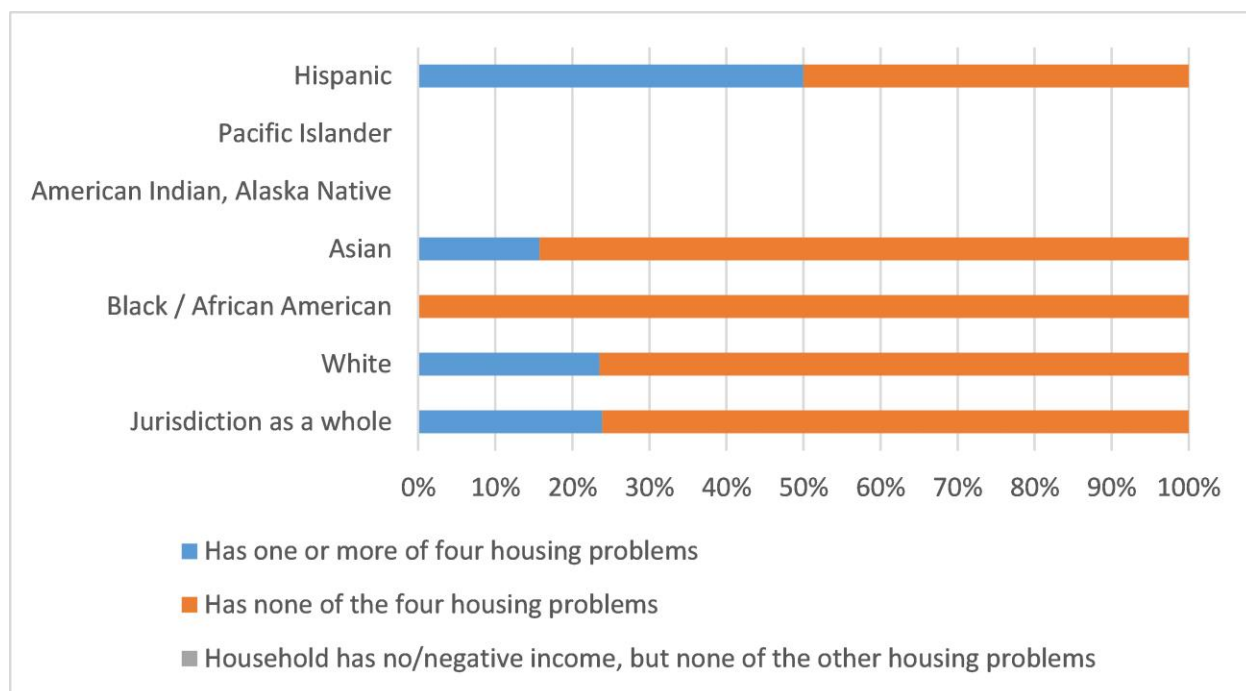
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	800	2,550	0
White	730	2,375	0
Black / African American	0	20	0
Asian	14	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	55	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**Prevalence of Severe Housing Problems by Race (30-50% AMI)**

#### 50%-80% of Area Median Income

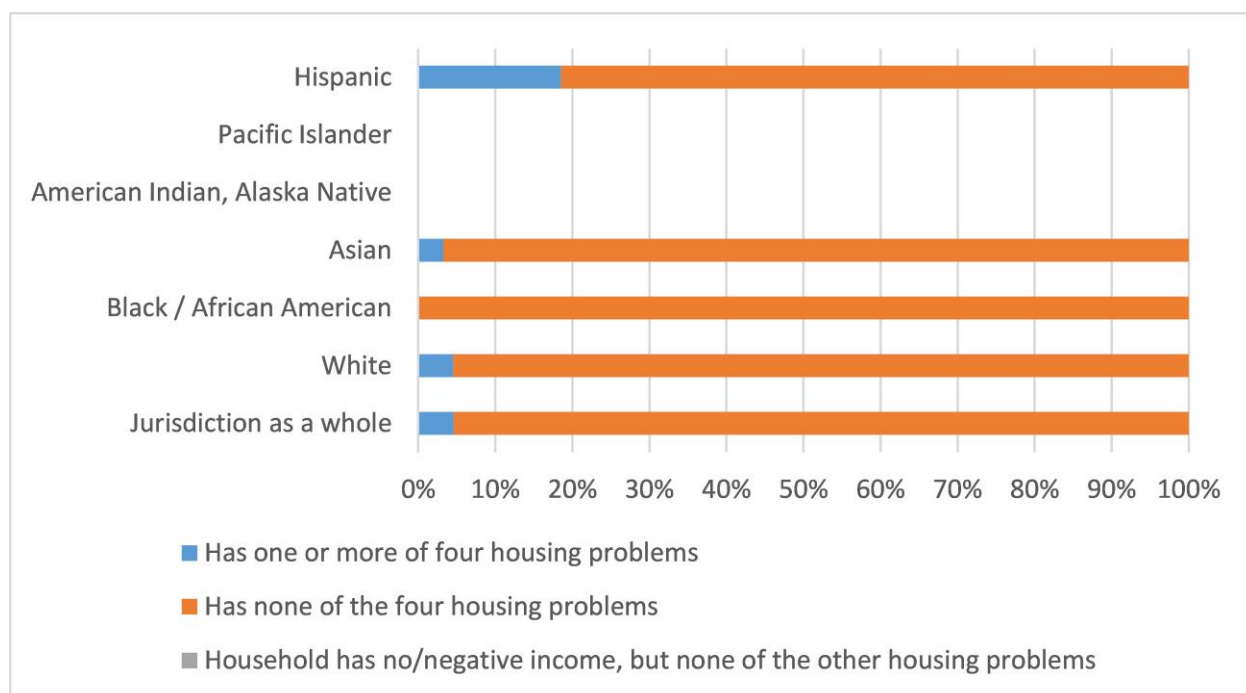
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	200	4,170	0
White	180	3,795	0
Black / African American	0	100	0
Asian	4	120	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	110	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data: 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**Prevalence of Severe Housing Problems by Race (50-80% AMI)**

#### 80%-100% of Area Median Income

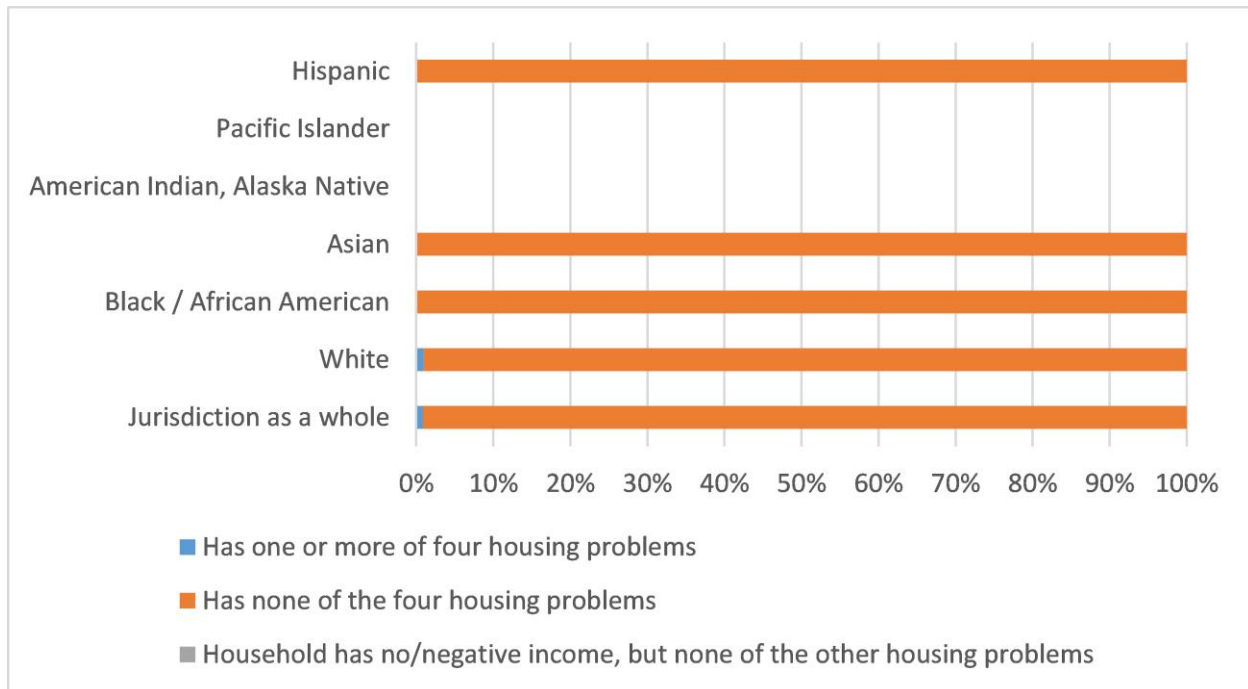
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	25	2,785	0
White	25	2,525	0
Black / African American	0	10	0
Asian	0	210	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	40	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data: 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**Prevalence of Severe Housing Problems by Race (80-100% AMI)**

### Discussion

Severe housing problems are most prevalent in extremely low-income households (0-30% AMI) due to the lack of safe, affordable housing units in the City of La Crosse and the significant financial burden that housing costs impose on such a limited (or nonexistent) income. Households between 30-100% AMI are less likely to experience severe housing problems (and more likely to experience normal housing problems, with slightly less cost burden and/or overcrowding) because they can afford better housing options and allocate less of their income towards housing.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

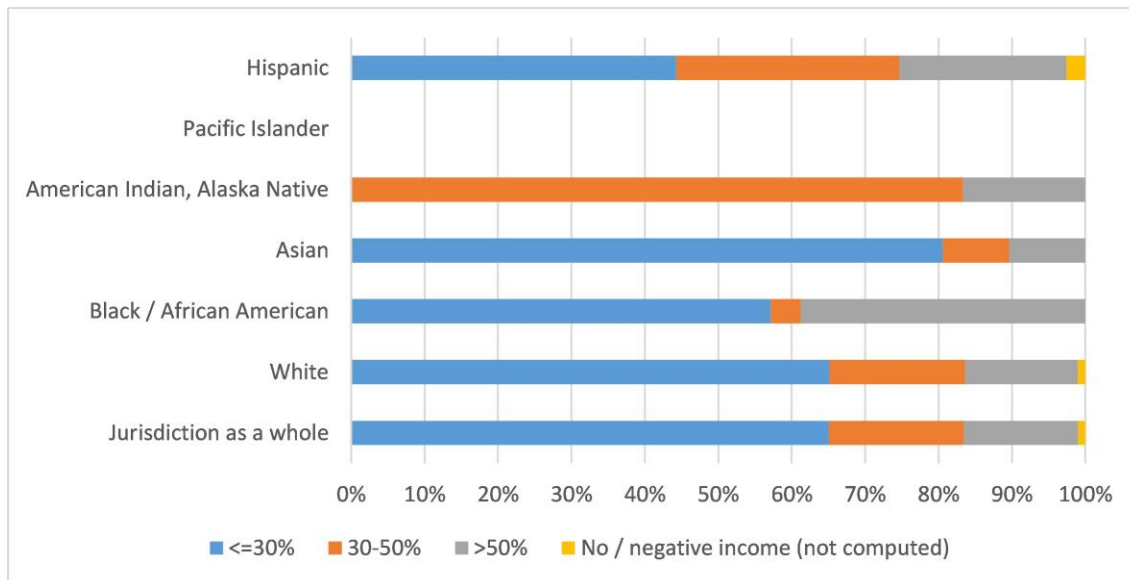
The most common housing problem is cost burden, meaning households spend more than 30% of their income on housing costs.

### Housing Cost Burden

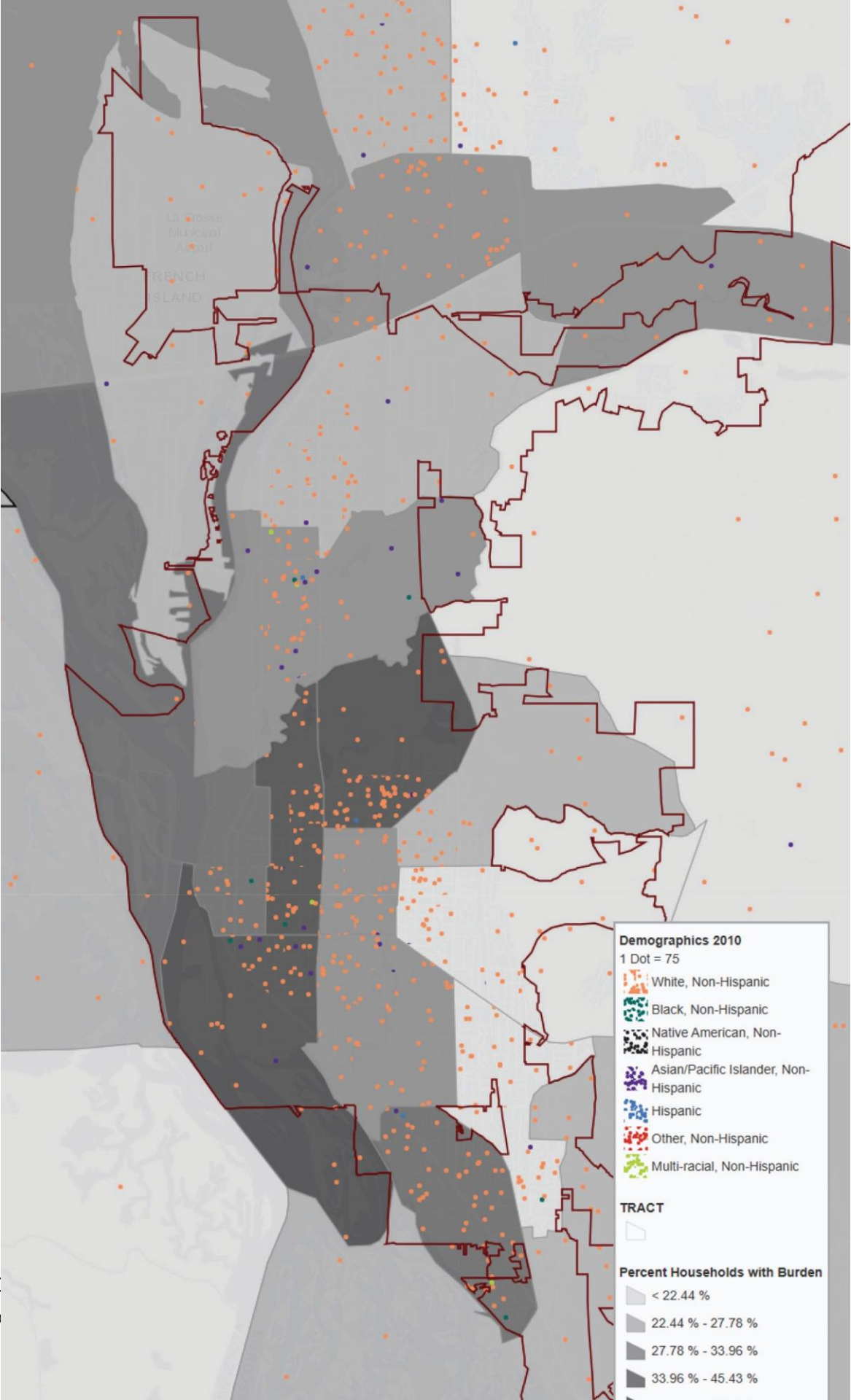
Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,620	3,845	3,259	205
White	12,710	3,605	2,995	195
Black / African American	140	10	95	0
Asian	535	60	69	0
American Indian, Alaska Native	0	20	4	0
Pacific Islander	0	0	0	0
Hispanic	175	120	90	10

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS



### Prevalence of Cost Burden by Race





## **Demographics of Housing Need**

### **Discussion:**

Housing cost burden is significantly more common for renters than for homeowners and is disproportionately greater for residents of color. As shown in the "Demographics of Housing Need" map, the census tracts with the highest prevalence of housing problems, including cost burden, are census tracts 9 (in which 45.43% of households have at least one of the four housing problems), 4 (64.05%), and 5 (61.88%). These align with Washburn, Powell-Poage-Hamilton, UW-La Crosse campus, and Grandview Emerson.

### **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

#### **Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

For households experiencing any of the four housing problems, disproportionately greater need exists for extremely low-income (0-30% AMI) Black/African American, Asian, and American Indian/Alaska Native households, as well as Hispanic households who earns 50-100% AMI.

For households experiencing any of the four severe housing problems, disproportionately greater need exists for extremely low-income (0-30% AMI) Black/African American and Asian households and Hispanic households making 0-80% AMI.

#### **If they have needs not identified above, what are those needs?**

- In its 2020 School Resource Officer Program Review, the School District of La Crosse determined that it “disproportionally disciplines and suspends students of color, students in poverty, male students, and students with disabilities.” This pattern leads to lower academic achievement and higher dropout rates among these groups, as well as increased risk for involvement in the criminal justice system, barriers to employment and housing, and negative physical and mental health outcomes.
- According to a report conducted on behalf of La Crosse County’s Criminal Justice Management Council, “between 2018 and 2021, Black people made up 1.3–1.7% of the population in La Crosse County but accounted for 20% of the people arrested and jailed. In particular, the proportion of Black people accessing deflection and diversion programming through Justice Support Services is low in proportion to arrest rates.”
- Through consultations with key community stakeholders, it is evident that a disproportionate percentage of individuals seeking community support services (such as emergency shelters, food and clothing banks, domestic violence services, and mobile healthcare) are people of color.
- While La Crosse’s population of foreign-born or Limited English Proficiency (LEP) residents is comparatively small, stakeholders identified a gap in culturally competent and/or native language-speaking assistance programs that cater to low-income households. These services are critical to helping struggling households navigate housing resources, understand leases/mortgages and letters from landlords/banks, and provide advocacy support.

#### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

There do not appear to be any *significantly* concentrated areas of racial or ethnic groups within the City of La Crosse. One method to quantify racial and ethnic concentration is with the Dissimilarity Index, which measures the degree to which two groups living in a region are similarly geographically distributed. Dissimilarity Index values range from 0 (complete integration) to 100 (complete

segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation. For the City's Black population, the 2020 Census dissimilarity index relative to white residents was 25.3, for Hispanics it was 17.3, and for Asians it was 22. These scores indicate low levels of segregation for these groups within La Crosse.

However, the "Demographics of Housing Need" map indicates that the neighborhoods of Powell-Poage Hamilton, Washburn, and Lower Northside and Depot have notable populations of racial minorities, particularly Black/African American and Asian/Pacific Islander households. These neighborhoods also have higher rates of poverty and a higher prevalence of housing problems (see *NA-15* for more information).

## NA-35 Public Housing – 91.205(b)

### Introduction

The La Crosse Housing Authority provides affordable housing for low-income and fixed-income households, including families, the elderly, and those with disabilities. The Housing Authority currently oversees four family housing properties, nine high-rise towers, and six market rate units for residents with disabilities, totaling approximately 599 units of public housing with capacity for 611 units. Of these units, 95 (15.9%) are either fully ADA-compliant or partially modifiable.

The La Crosse Housing Authority also administers the Section 8 Housing Choice Voucher Program, which assists approximately 199 households throughout the City of La Crosse (184 through tenant-based vouchers and 15 through Veterans Affairs Supportive Housing). While this program can help mitigate the demand on public housing stock, landlord discrimination against voucher holders continues to be an issue in the community. La Crosse’s Section 8 allocations are anticipated to decrease moving forward, therefore threatening the future of this program in the City and further straining available housing options for lowest-income residents.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	575	137	0	133	4	0	0

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	12,525	12,188	0	12,426	4,262	0
Average length of stay	0	0	5	4	0	4	0	0
Average Household size	0	0	1	2	0	2	1	0
# Homeless at admission	0	0	2	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	202	18	0	18	0	0
# of Disabled Families	0	0	239	55	0	54	1	0
# of Families requesting accessibility features	0	0	575	137	0	133	4	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Race of Residents**

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	491	92	0	89	3	0	0
Black/African American	0	0	35	38	0	37	1	0	0
Asian	0	0	48	7	0	7	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	7	1	0	0	1	0	0
Not Hispanic	0	0	568	136	0	133	3	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

***Public Housing Tenants***

The Director of the La Crosse Housing Authority reported that the organization’s biggest challenge is consistent lease violations of various kinds, including nonpayment of rent, criminal activity, sheltering non-liaable guests without permission, and improper care of units. This indicates that an ongoing need for public housing tenants is individual and/or family support that provides mental health resources, teaches basic life skills or assists in daily tasks, and supplies emergency funding assistance.

The Housing Authority’s current collaborations with local supportive service organizations have already proven very beneficial to tenants. Residents of each building or development have access to mobile food pantries, resource navigation personnel from various organizations, and youth programming. Entities such as the La Crosse Family Collaborative and School District of La Crosse have embedded social workers in multiple low-income neighborhoods, who can “knit together” location-specific resources and financial aid for public housing tenants and other households in need. However, funding and staff capacity to maintain these programs is tight and as demand for supportive services (especially housing assistance) continues to increase, additional funding and collaboration will be required to adequately address residents’ needs.

***Accessible Unit Waitlist Applicants***

Stakeholders consulted for this Consolidated Plan and Analysis of Impediments to Fair Housing Choice reported a critical need for affordable accessible units in the City of La Crosse. The La Crosse Housing Authority offers 90 ADA-compliant or partial-modification units throughout its developments, representing approximately 15% of its units. While the waitlist for accessible units is comparatively lower than other unit types, turnover is very low. The Housing Authority assesses disabilities and accessibility needs as part of the unit intake or transfer process, as well as modifies existing units in response to reasonable accommodation requests, which may help lessen the need to relocate to a designated accessible unit.

In an effort to decrease the waitlist for accessible units, the Housing Authority built five accessible duplexes within the Schuh Homes complex in 2011, as well as six one-bedroom accessible units in Washburn in May 2020. The City is also expecting to gain 74 additional affordable units from the new “Haven on Main” development project, which will cater to adults with disabilities and/or special needs.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

***Public Housing Residents***

Residents of public housing and those utilizing Housing Choice Vouchers would benefit from increased access to resources that can help them achieve long-term housing stability and financial independence. This includes support for down payment assistance programs to help transition to homeownership, as well as financial literacy training to improve spending habits and increase savings. These resources are



essential in empowering residents to build a stronger foundation for their future and break the cycle of housing insecurity.

### ***Housing Choice Voucher Holders***

Section 8 voucher holders often struggle to find willing landlords and properties that meet federal inspection standards. Quality affordable housing in La Crosse is scarce, even with assistance, and the number of landlords willing to work with Section 8 vouchers is declining locally and regionally. Involvement with the Section 8 program requires landlords to navigate stricter tenant screening requirements, regular HUD inspections, and the possibility of delayed rent payments due to bureaucratic processes, therefore pushing them to work with tenants that can pay directly instead.

### **How do these needs compare to the housing needs of the population at large**

Public housing residents and Section 8 voucher holders (and those on the waitlists) are some of the City's lowest-income households, with a mean annual income of approximately \$12,188–\$12,525 respectively. Elderly and/or disabled residents are often on fixed incomes, which leaves little wiggle room for other financial obligations or emergency expenses. Reliance on subsidized housing – whether within Public Housing Authority-managed properties or through the Section 8 program – greatly reduces these households' available housing options due to limited supply or discriminatory landlords. Many households also depend on social support services to remain stable in their housing, which are often integrated into public housing communities.

While these populations share some common concerns with the general population, such as affordability and proximity to amenities, the specific needs of public housing tenants and Section 8 voucher holders are often more acute and require targeted interventions and support systems to ensure they have access to safe, stable, and affordable housing.

### **Discussion**

While the Housing Authority plays a critical role in providing affordable housing in the City of La Crosse, the challenges associated with managing units and voucher programs are difficult to address when resources are decreasing. Innovative strategies to support residents and coordinate with partners should be explored to maximize housing opportunities.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

During the COVID-19 pandemic, the City of La Crosse saw a significant increase in people experiencing homelessness. Despite increased federal funding and resources to address these emergency needs, numbers remained stubbornly high and the City sought a way to unify available services and identify long-term solutions. In early 2024, the City of La Crosse partnered with La Crosse County to develop *Pathways Home*, a long-term plan that outlines a framework of staffing/leadership, data reporting processes, and housing policy aimed at achieving “functional zero” homelessness by 2029. According to the plan, achieving ‘functional zero’ would mean “any instances of homelessness are rare and brief, and the availability of services and resources matches or exceeds demand” within the City. This plan – and the people that put it together – have been instrumental in the development of this Consolidated Plan and accompanying Analysis of Impediments to Fair Housing Choice.

As identified in *Pathways Home* and numerous stakeholder discussions, local factors contributing to homelessness include a lack of quality and affordable housing, low household incomes, stagnating wages and limited access to skilled labor opportunities, declining funding for housing subsidies, and strained support services. At an individual level, these issues can be exacerbated by mental illness, underemployment and unemployment, domestic violence, disabling health conditions, chemical dependencies, criminal justice system involvement, lack of adequate transportation, and poor credit/landlord histories. Addressing homelessness continues to be a high priority in the City of La Crosse.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	13	3	16	20	12	264
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	173	61	234	100	65	337

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Individuals	62	1	63	0	0	0
Chronically Homeless Families	4	0	4	1	1	695
Veterans	0	0	0	0	0	802
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

**Data Source Comments:** City of La Crosse Planning & Development Department - Homelessness Services

Indicate if the homeless population is:      Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Specific data surrounding people becoming homeless is challenging to track. According to the Pathways to Housing list (as of April 2025), the average number of days experiencing homelessness is 321. About 16% of those currently unhoused are in shelter. While there are individuals entering homelessness, there are also individuals being placed in housing. From March to April 2025, there was a net increase in homelessness by two individuals. Fourteen people were housed from the Pathways to Housing List in the month of April.

### Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The estimated number of homeless veterans was 7 as of the April 2025 *Pathways Home* data. Most homeless families are currently sheltered, with the estimated number being under a dozen.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Homelessness in La Crosse tends to disproportionately affect those of racial and ethnic minorities, though the majority of currently homeless individuals identify as white.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Point-in-Time (PIT) counts in January 2025 indicated that in the City of La Crosse, 26 individuals were unsheltered and 124 individuals were sheltered. The *Pathways Home* data is believed to be more accurate because it is continuously updated; April 2025 numbers indicated 261 homeless individuals.

### Discussion:

The Pathways to Housing List identifies individuals experiencing homelessness and ensures coordination between resource providers to obtain housing. A key component of housing these individuals is to pair adequate case management needs with the right type of housing. This housing navigation will continue to be a crucial resource in addressing homelessness in the community.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

The special needs population of La Crosse consists of several groups: persons with disabilities, the elderly, and elderly with disabilities. Disabilities are physical or mental health issues that substantially limit one or more life activities such as walking, talking, learning, or caring for oneself (HUD Section 504). These issues include any combination of hearing or vision difficulties, physical difficulties, cognitive or development difficulties, and severe mental illness. The special needs population experiences higher rates of poverty (relative to the general population) due to barriers in accessing education, employment, and healthcare. As a result, finding safe, accessible, and affordable housing within the City of La Crosse is a significant challenge.

### **Describe the characteristics of special needs populations in your community:**

According to 2016-2020 ACS estimates, 6,273 residents (12.4% of the City's total population) have one or more disabilities. The age cohort with the highest number of residents with a disability is those aged 18 to 64, in which 3,275 residents are estimated to have a hearing, vision, cognitive, ambulatory, self-care, and/or independent living disability. The age cohort with the highest percentage of disabilities is those aged 65+, in which 40.75% of residents in that age group are estimated to have a disability. Of the listed disabilities, the most common are cognitive, ambulatory, and independent living difficulties.

Unemployment or underemployment is more prevalent with persons with disabilities than the general population. In La Crosse County, 2016-2021 ACS data indicates that 69.2% of people were either unemployed or out of the labor force entirely (either retired or on SSD) due to a disability, whereas only 28.1% of people without disabilities were unemployed or out of the labor force. Employed persons with disabilities also earned significantly less than persons without disabilities – \$20,893 annually compared to \$36,195 respectively in 2021.\*

\*This data was estimated during the height of the COVID-19 pandemic, and therefore may not reflect the current employment or financial circumstances of persons with disabilities post-pandemic.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

As with many demographics within the City of La Crosse, the greatest need for disabled and/or elderly residents is affordable and safe housing. With a standard monthly Supplemental Security Income (SSI) payment of \$1,026 for individuals and \$1,547 for couples in 2024, residents with disabilities that are unable to work are very likely to face substantial cost burdens and difficulty finding quality housing. While public housing can meet this need, waitlists are long and, due to the age of the high rise buildings,

units may not adequately accommodate modern wheelchairs or mobility equipment. La Crosse has fifteen accessible units available through the Housing Authority, though turnover is very low.

For those that wish to live independently (and/or must remain in place due to a lack of alternative housing options), homes can be outfitted with accessibility modifications, assistive devices, and care assistance for personal hygiene and home maintenance. However, the majority of homes in the City of La Crosse are older (with nearly a quarter built before 1940 alone) and were not constructed with accessibility as a priority. Accessibility modifications can be prohibitively expensive out-of-pocket and can potentially sacrifice the resale value of the home (e.g. removing space from a bedroom to make the bathroom bigger may reduce the total number of compliant bedrooms in the home).

Supportive service needs for persons with disabilities include advocacy assistance (including gaining self-advocacy skills and acute negotiation services for benefits, housing issues, education access, etc.), independent life skills development/reinforcement, and ongoing case management as needed (e.g. medication management, mental health counseling, transportation connections, healthcare access, etc.). These needs were determined through consultation with local organizations that provide support services for special needs populations in La Crosse.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The State of Wisconsin receives Housing Opportunities for Persons with AIDS (HOPWA) funding to identify, assess, and address needs of persons with HIV/AIDS. The City of La Crosse does not receive this funding to directly address this issue. According to the 2022 Wisconsin HIV/AIDS Surveillance Annual Review (published by the Wisconsin Department of Health Services), in 2022 there were 2 new reported cases of HIV infection in La Crosse, with 101-300 infected residents estimated to live in the County in total. Wisconsin trends from 2013-2022 indicate that young men and people of color are disproportionately affected by HIV.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

N/A

**Discussion:**

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Improvements to public facilities (recreation/community centers and public safety buildings) emerged as a relatively low priority for community input survey respondents; however, improvements to libraries were generally seen as “very important” (see the "Survey Responses for Public Improvements" graph). The City of La Crosse and the School District of La Crosse have identified public facility needs to be addressed in the coming years, including:

- Consolidating elementary schools and replacing/renovating remaining buildings;
- Improvements to major north-south corridors;
- Parks improvements and modernization;
- Safety and Lighting.

### **How were these needs determined?**

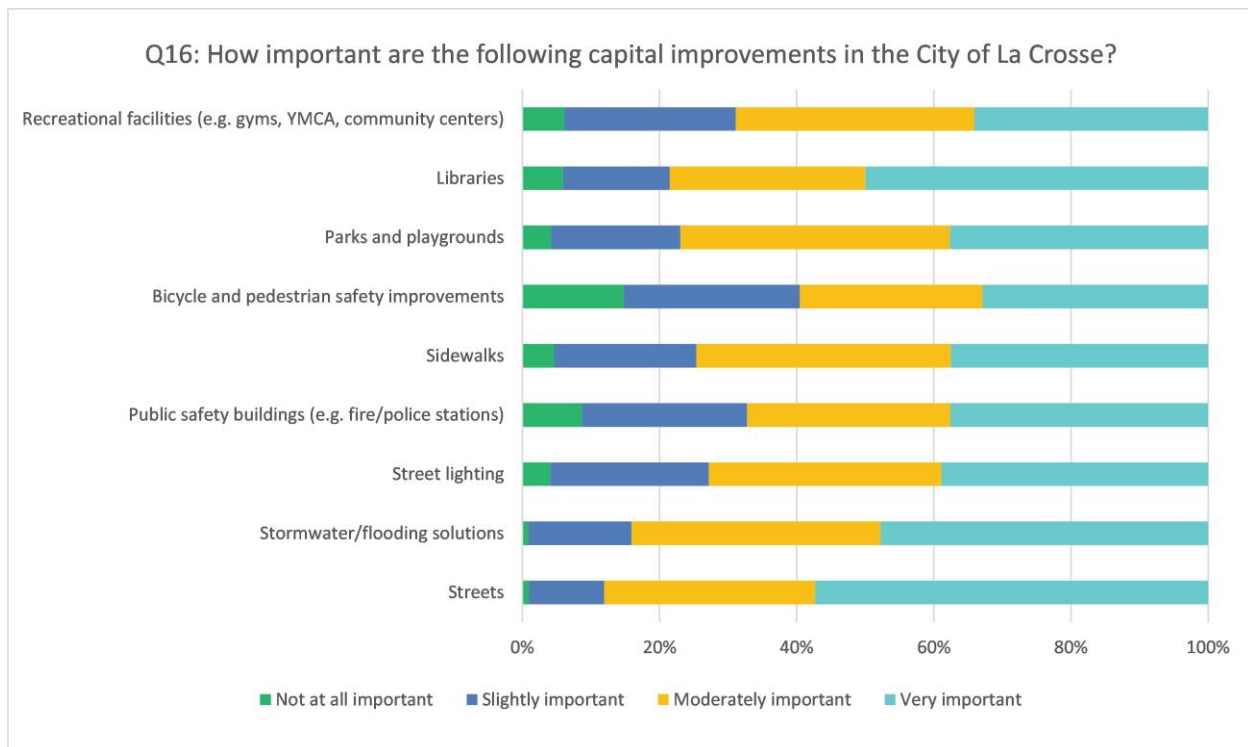
Public engagement through meetings and community input survey, consultation with stakeholders and City staff, City of La Crosse's 2025-2029 Capital Budget.

### **Describe the jurisdiction's need for Public Improvements:**

Input survey respondents generally favored improvements to stormwater/flooding mitigation solutions and streets over other potential capital improvement projects. Parks are a key priority for residents, though when using CDBG dollars, it fell lower in priority than other public improvements like floodplain, stormwater mitigation, and housing needs.

### **How were these needs determined?**

Public engagement through meetings and community input survey, consultation with stakeholders and City staff, City of La Crosse's 2025-2029 Capital Budget.



## Survey Responses for Public Improvements

### Describe the jurisdiction's need for Public Services:

Input survey respondents identified the following as the highest-priority public services to fund in the coming years: (1) homelessness services, (2) mental health services, (3) crime prevention & public safety, (4) homeownership assistance, and (5) substance abuse services (see the "Survey Responses for Public Services" table). The need for homelessness services and mental health services was reiterated by many key stakeholders, as demand for homelessness assistance and prevention has steadily increased in the City of La Crosse since the COVID-19 pandemic. Enhanced mental health services – particularly those that are affordable and culturally component for a wide range of backgrounds – would be beneficial to reinforce housing stability efforts and improve outcomes in many other social support sectors.

### How were these needs determined?

Public engagement through meetings and community input survey, consultation with stakeholders.



ANSWER CHOICES	RESPONSES	
Mental health services	51.18%	281
Homeownership assistance (down payment/closing cost assistance, housing rehabilitation, etc.)	31.69%	174
Crime prevention and public safety	41.71%	229
Homelessness services (housing, shelters, counseling)	52.64%	289
Low-cost healthcare services	24.04%	132
Substance abuse services and prevention	29.69%	163
Domestic violence/child abuse prevention	21.31%	117
Youth services and programs	16.39%	90
Childcare services	24.23%	133
Parks and recreation (parks, playgrounds, community events)	17.30%	95
Community social workers and case management	20.22%	111
Job training	11.29%	62
Transportation services (bus, car repair)	8.74%	48
Food banks	12.39%	68
Emergency shelters	11.11%	61
Tenant/landlord counseling	7.47%	41
Financial counseling services	8.01%	44
Total Respondents: 549		

### Survey Responses for Public Services

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Market Analysis provides a sense of the state of housing, homelessness, special populations, and affordable housing in the City of La Crosse. Many insights in this section were informed by the City's 2024 Housing Study and recent Analysis of Impediments to Fair Housing Choice, as well as public engagement completed for those processes.

### *Housing Stock*

2016-2020 ACS data indicates that the most common unit type in the City of La Crosse is single-unit detached homes (49.6% of all units), followed by multi-family buildings with 20+ units (16.1%), buildings with 3-4 units (7.9%), and buildings with two units (7.7%).

The housing stock in the City of La Crosse is generally older, with approximately 68.2% of housing built before 1980; over a quarter of the City's homes were constructed before 1940 alone. These older homes often require extensive maintenance and mitigation of hazardous materials (e.g. lead paint and asbestos), which present significant financial barriers to low-income residents and first-time homebuyers. A combination of low property values, comparatively high property tax rates, rising construction/rehab costs, and absentee property managers has led to the deterioration of many residential structures throughout the City. Coupled with a competitive renter and buyer market, current owners or property managers are not incentivized to improve the properties to attract interest.

Due to the myriad of barriers to new development – namely the geographic restrictions created by the City's floodplains, bluffs, adjacency to the Mississippi River, and boundary constraints from neighboring communities – the City must prioritize improving the quality and affordability of its existing housing stock.

### *Housing Cost*

As with many parts of the County, housing affordability is a significant issue in La Crosse, particularly for renters. According to the 2016-2020 ACS data, nearly half (46.5%) of La Crosse's renters are considered "cost burdened" (paying more than 30% of income on housing costs) compared to 18.46% of homeowners. Additionally, HUD's 2023 Fair Market Rent for the City of La Crosse was higher than that of peer Wisconsin cities Wausau, Appleton, and Eau Claire for every unit size, with an average of \$1,132 per month compared to \$945, \$985, and \$988 respectively.

### *Tenancy*

The City of La Crosse's homeownership rate (45.5%) is considerably lower than comparably sized Wisconsin cities (Eau Claire – 56.6%, Kenosha – 57.4%, and Madison – 47.6%) and the State of Wisconsin as a whole (67.1%). This is likely due, in part, to a high transient college student population served by

three post-secondary educational institutions and permissive zoning that allowed the rapid conversion of single-family homes to multi-unit rental properties up until the mid-1990's.

***Vacancy Rate***

A vacancy rate between one and two percent is considered ideal in the homeowner market. A five percent rental vacancy rate is typically considered ideal because it indicates a balanced market, where potential renters can find units that meet their needs and landlords can keep prices stable. According to 2016-2020 ACS data, the homeowner vacancy rate in La Crosse was approximately 2.5% in 2020, indicating a relatively healthy owner's market. The rental vacancy rate was approximately 4% – slightly below the desirable rate for the rental market but still healthy.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

Like most communities in Wisconsin, the most common unit type in City of La Crosse is single-unit detached homes (49.6%), followed by multi-family buildings with 20+ units (16.1%), buildings with 3-4 units (7.9%), and buildings with two units (7.7%). Approximately 56.9% of the housing stock in the City is intended for single families, including single-unit detached homes, attached homes, and mobile homes.

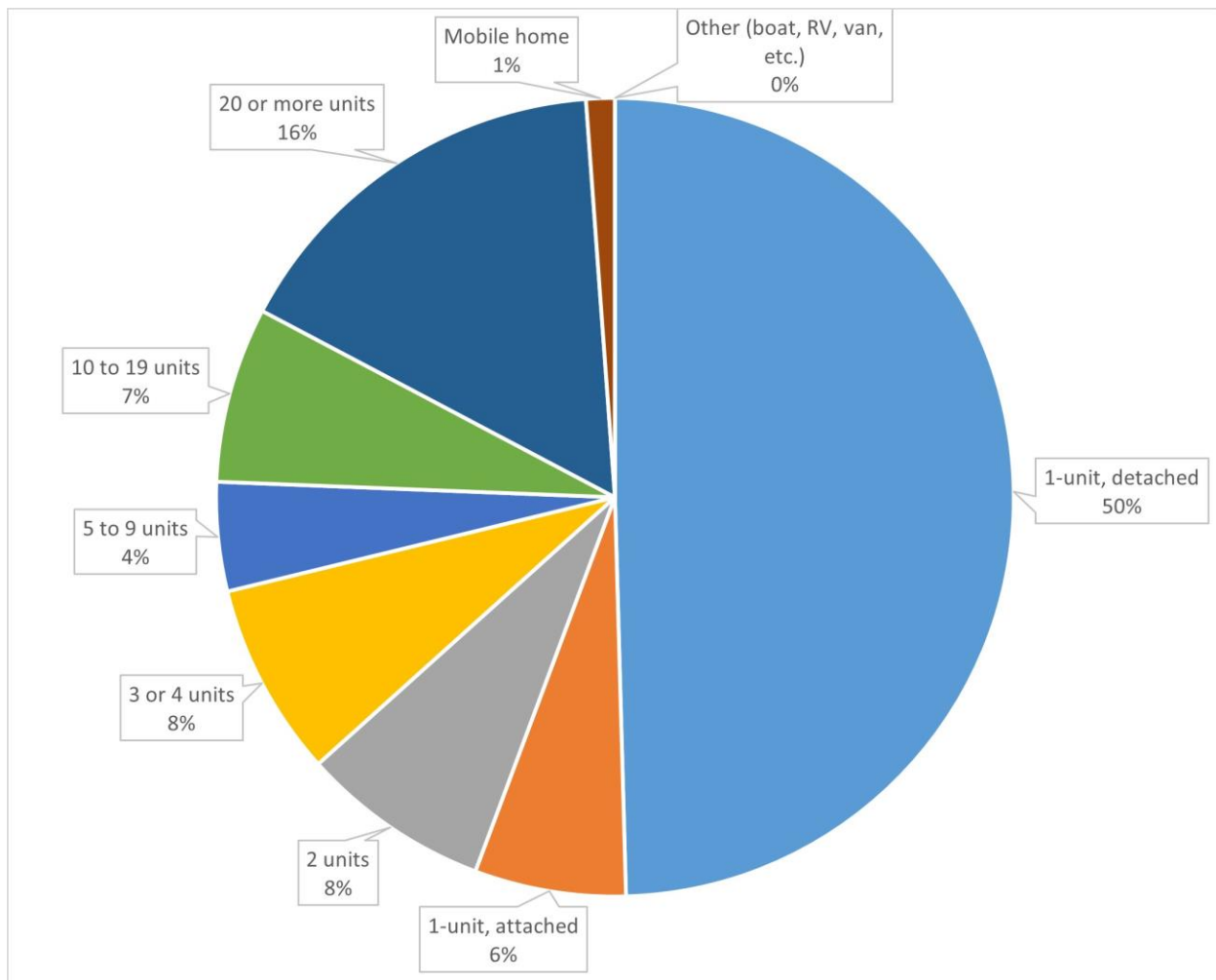
Unit size varies between owner and rental markets. The majority of owner-occupied units (68%) have three or more bedrooms, whereas the size of renter-occupied units is relatively well dispersed between 1-, 2-, and 3+ bedroom units (31%, 34%, and 28% respectively). There are considerably fewer efficiency (studio) units than other sized units.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,260	50%
1-unit, attached structure	1,395	6%
2-4 units	3,525	16%
5-19 units	2,620	12%
20 or more units	3,660	16%
Mobile Home, boat, RV, van, etc	265	1%
<b>Total</b>	<b>22,725</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

**Data Source:** 2016-2020 ACS



### Structure Type

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	110	1%	820	7%
1 bedroom	215	2%	3,570	31%
2 bedrooms	2,795	29%	3,985	34%
3 or more bedrooms	6,550	68%	3,200	28%
<b>Total</b>	<b>9,670</b>	<b>100%</b>	<b>11,575</b>	<b>100%</b>

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

In 2021, the inventory of federally subsidized rental housing in the City of La Crosse included a total of 1,511 units, representing 12.4% of the city's total rental stock.

The La Crosse Housing Authority provides 599 units of housing with capacity for 611 units; of these units, 95 (15.9%) are either fully ADA-compliant or partially modifiable. The Housing Authority also administers 199 Section 8 Housing Choice vouchers (184 through tenant-based vouchers and 15 through Veterans Affairs Supportive Housing). All tenants of public housing and Section 8 voucher holders must be below 80% of the county median income and most of the tenants are below 50% of the county median income.

The City of La Crosse has several active WHEDA tax credit (Section 42) developments for low- to moderate-income families making below 80% of the county median income. There are nine Section 42 family developments with a total of 608 units and 2 facilities for elderly tenants with a total of 65 units.

At a local level, the City of La Crosse has provided housing rehabilitation assistance to 1,163 low- to moderate-income homeowners since the inception of the program in the 1980's. The City of La Crosse has also provided 55 new, affordable homes for low- to moderate-income homebuyers in the same time frame.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

There are 201 affordable units that will expire in 2025 and restrictions on an additional 30 units are set to expire by 2030. In some cases, the units may remain affordable even after the restrictions expire due to rental market conditions. However, the removal of the affordability restrictions will allow for rents to rise substantially if owners do not renew, reducing the stock of units renting at an affordable level.

**Does the availability of housing units meet the needs of the population?**

The availability of housing units does not meet the needs of the population of La Crosse. There is a significant lack of decent, affordable housing for extremely low- and low-income households, persons with disabilities, and permanent or transitional housing for the homeless. Waitlists for the Housing Authority's units and Section 8 vouchers are currently in the double- or triple-digits, further underscoring the lack of affordable housing. Please see *NA-10 (Housing Needs Assessment)* for more information.

**Describe the need for specific types of housing:**

- Quality, affordable housing for low-income households;
- Quality, affordable housing for extremely low-income households;
- Quality, accessible housing for families and single individuals;
- Quality, affordable, accessible housing for persons with disabilities;

- Permanent and transitional housing for homeless individuals and families, including but not limited to communal living options (paired with live-in staff that provide wraparound services), group homes, and emergency options for those that are homeless due to sudden circumstances;
- Housing for young professionals and residents that do not wish to own a house.

## **Discussion**

The shortage of available affordable housing units showcases the need to increase the supply of owner-occupied and rental units affordable to households making less than area median income.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The City of La Crosse's median home value and median contract rent have both increased 16% between 2009 and 2020. Wages have not increased proportionally, therefore requiring residents to spend more of their income on housing than ever before. Affordable housing, especially rental housing, continues to be a primary concern in the City of La Crosse.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	130,100	150,500	16%
Median Contract Rent	616	712	16%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,160	18.7%
\$500-999	6,780	58.6%
\$1,000-1,499	1,830	15.8%
\$1,500-1,999	595	5.1%
\$2,000 or more	205	1.8%
<b>Total</b>	<b>11,570</b>	<b>100.0%</b>

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,050	No Data
50% HAMFI	4,060	1,170
80% HAMFI	8,645	3,420
100% HAMFI	No Data	4,778
<b>Total</b>	<b>13,755</b>	<b>9,368</b>

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS



## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	685	799	1,024	1,409	1,744
High HOME Rent	531	624	826	1,140	1,429
Low HOME Rent	531	624	826	1,021	1,140

**Table 32 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

There is a significant lack of affordable, quality housing in the City of La Crosse, especially for households with yearly incomes less than 50% AMI (<\$20,000). Affordable housing, in any condition, is nearly non-existent for households with yearly incomes at 0-30% AMI. The units that are affordable to this income level are almost entirely public housing units with rents set at 30% of gross income and are heavily subsidized by the federal government. However, waitlists for these units are long and Section 8 housing choice vouchers (that would normally subsidize market-rate housing for remaining households) are incredibly limited.

It is estimated that 1,890 households making under 100% AMI are cost-burdened (spending greater than 30% of one's income on housing costs) and 2,925 are severely cost burdened (spending more than 50% on housing costs). Due to the lack of affordable housing options within the City, these households are the most at-risk for homelessness and likely live in the lowest quality housing and/or in crowded conditions. For more information, please see *NA-10 (Housing Needs Assessment)*.

## How is affordability of housing likely to change considering changes to home values and/or rents?

According to 2016-2020 ACS data, rental costs in the City of La Crosse increased nearly 35% between 2010–2020 and are likely to continue to do so due to low rental housing inventory and high demand. In the same time period, owner-occupied home values increased approximately 20.4%, but are still lower than the state and national average. Considering drastic increases in construction costs and limited opportunities for new development within the City, new units added to the market will likely increase the median rent and ownership cost at a higher rate than simply rent-inflation in a static market.

## How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

As shown in Table 36, La Crosse's Fair Market Rent is higher than low/high HOME rents, indicating that the HOME program is offering a potentially subsidized or below-market rent compared to what landlords could typically charge in the current market. However, La Crosse's median gross rent (\$820 in

2020) is considerably higher than both the Fair Market Rent and HOME rents for efficiency and one-bedroom units, meaning that the average rent for most rental units is currently above what is considered reasonable for the City's current stock and quality. Since the value of Section 8 vouchers is partially determined by HOME rent levels, high median rent limits the availability of housing that is affordable to a Section 8 voucher holder.

Going forward, it is critical that La Crosse produces housing at fair market rent and preserves existing housing that is considered affordable, particularly efficiency and one-bedroom units.

## **Discussion**

Affordability is one of the biggest issues with La Crosse's housing market, especially for its lowest-income residents. Due to the old age and declining condition of many residential structures within the City, households are paying more for lower-quality housing. Continuing to rehabilitate or replace La Crosse's dilapidated housing, assisting households in acquiring housing aid, and enhancing the stock of affordable housing can help address this issue, although funding and capacity (for both the City of La Crosse and local non-profits) are limited.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The condition of La Crosse's housing stock is generally poor as noted by key stakeholders and community input survey respondents. Approximately 68.2% of La Crosse's housing units were built before 1980, which are much more likely to contain lead-based paint, asbestos, and other toxic materials. These hazards are a barrier to housing rehabilitation as inspections and mitigation efforts can be cost prohibitive for many households. Many owner- and renter-occupied units are considered "cost burdened" (paying more than 30% of their income on housing costs) and are therefore less likely to pay for maintenance projects that enhance the safety of their home. Additionally, the City's high demand for rental housing disincentivizes landlords/property managers from investing in necessary maintenance and upgrades due to the high number of potential tenants readily available to fill vacancies.

### Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

*Substandard housing* is defined as a housing unit that fails to meet La Crosse Housing Code standards (Section 103-443, City of La Crosse Municipal Code of Ordinances).

*Substandard condition but suitable for rehabilitation* is defined as a substandard housing unit that is structurally sound and economically feasible to repair (La Crosse Replacement Housing Program Policy).

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,690	17%	4,975	43%
With two selected Conditions	10	0%	330	3%
With three selected Conditions	20	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,950	82%	6,265	54%
<b>Total</b>	<b>9,670</b>	<b>99%</b>	<b>11,570</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

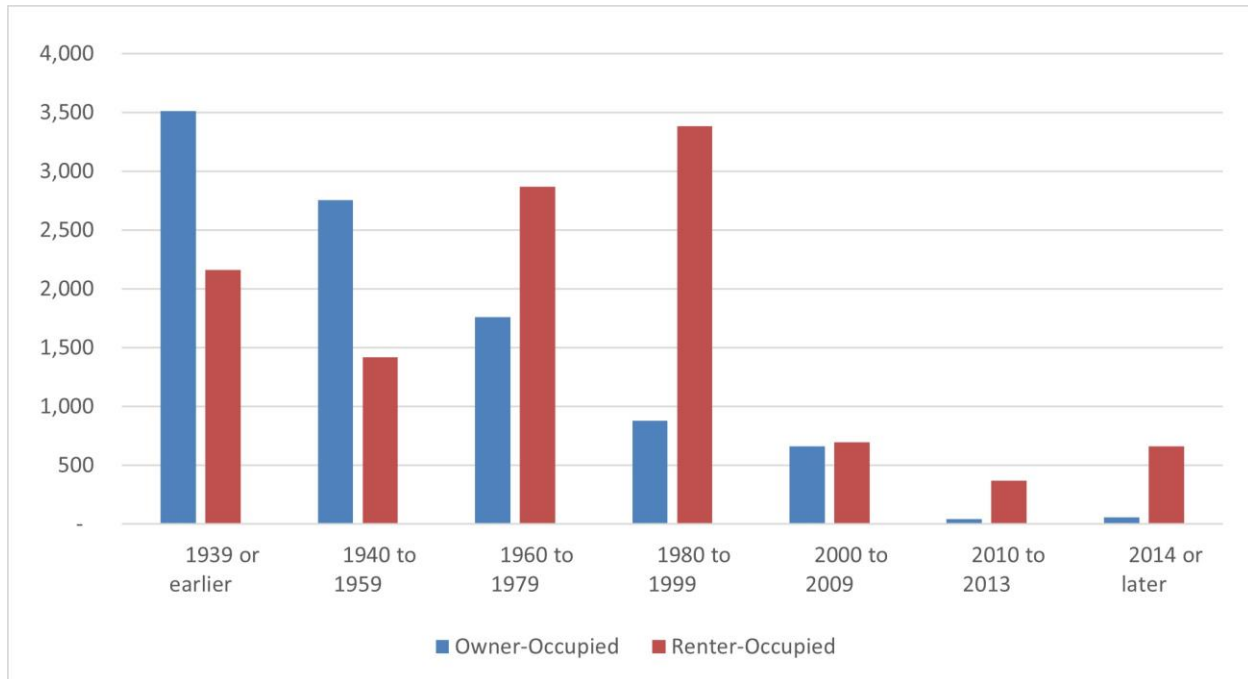
### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	765	8%	1,735	15%
1980-1999	875	9%	3,385	29%
1950-1979	3,275	34%	3,820	33%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Before 1950	4,750	49%	2,635	23%
<b>Total</b>	<b>9,665</b>	<b>100%</b>	<b>11,575</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2016-2020 CHAS



## Year Unit Built

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,025	83%	6,455	56%
Housing Units build before 1980 with children present	445	5%	165	1%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

According to HUD definitions, the four severe housing problems are: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than 1.5 persons per room, and 4) cost burden greater than 50%.

As discussed in *NA-10*, approximately 33.4% of all rental units and 13% of all owner-occupied housing units in La Crosse have at least one of the severe housing issues listed above. These housing conditions are almost entirely related to cost burden rather than substandard conditions or overcrowding; however, this increases the likelihood that households won't be able to afford maintenance or will opt to live in a unit with other families to lower the cost burden, leading to overcrowded conditions.

Due to high rental demand driven by shifting housing/economic trends and the City's high college student population, many single-family homes have been converted into multi-family dwellings. Historically, weak code enforcement combined with the high wear-and-tear from transiency in these units has led to the dilapidation of these converted multi-family dwellings. For owner-occupied housing, rehabilitation need is especially prevalent for lower-income households, elderly residents, and residents with mobility difficulties, as money may be too tight or it may be too physically difficult to make non-essential repairs; therefore, issues compound and homes continue to deteriorate.

It is likely that most of the roughly 3,305 renter-occupied units and 634 owner-occupied units with a selected severe housing problem are in need of varying degrees of rehabilitation, from exterior repairs/improvements (e.g. roofing, paint/siding, landscaping) to structural issues and interior needs (e.g. energy efficiency improvements). Several local organizations, such as Couleecap and Habitat for Humanity, assist low-income residents with rehabilitation projects; however, the stigma of working with these programs often deters contractors or results in shotty craftsmanship. These organizations are also unable to use CDBG funding within the City of La Crosse – including for rehabilitation projects – requiring additional collaboration and coordination with City staff to continue these efforts.

## Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Approximately 68.2% of La Crosse's housing units were built before 1980. Since lead-based paint (LBP) was commonly used before 1978, it is likely that a large percentage of the City's housing stock contains lead-based paint and other hazardous toxins. According to the EPA's *Steps to Lead Safe Renovation, Repair and Painting* Report (October 2011), 69% of all homes built between 1940 and 1959 contain LBP, while 87% of homes built before 1940 contain LBP. The concentration of lead in the paint itself is higher in older houses as well; concentrations of lead can be up to 40% in LBP manufactured prior to 1940. Approximately one-third of La Crosse's housing stock was built prior to 1939.

Table 39 indicates that 5% of renter-occupied units and 1% of owner-occupied units built before 1980 are currently inhabited by families with children. This is notable because lead exposure is particularly

destructive to babies and children under age 5 — the critical ages for brain development — causing lifelong neurological, cognitive and physical impairment.

According to Wisconsin Department of Health Services' 2018-2021 estimates for childhood lead poisoning, 1.98% of children under 6 years old (84 tested total) in La Crosse County had a confirmed blood level of  $>5\mu\text{g/dL}$ , signifying lead poisoning. The highest percentages of childhood lead poisoning occurred in the western-most census tracts of La Crosse, encapsulating Washburn, Powell-Poage Hamilton, and Spence neighborhoods, which have a high density of older homes.

## **Discussion**

The City of La Crosse's housing stock is old, with nearly three-quarters of all housing units being constructed before 1980. This means that many units are in need of repairs and more likely to contain lead-based paint, asbestos, and other toxic material. Continued rehabilitation efforts will be critical to preserve La Crosse's aging housing stock and ensure that residents of all income levels have access to safe, affordable housing.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Housing Authority is governed by a board of five commissioners who are appointed by the Mayor and confirmed by the Common Council.

The La Crosse Housing Authority operates 599 public housing units and administers approximately 199 Section 8 housing vouchers within the City. The Housing Authority is currently designated as a “High Performer PHA”, indicating that it manages more than 550 combined public housing units/housing choice vouchers and upholds a high living quality and financial standard.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			593	199		184	15	0	0
# of accessible units			52						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

Public Housing Authority

Data Source Comments:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The La Crosse Housing Authority owns and operates seven high-rise structures for elderly/persons with disabilities, four family developments, and one complex of lower-density duplexes. There are 90 accessible units available across the high rises and family facilities, though stakeholders noted that the units in the older high-rise buildings are generally too confined to fit modern mobility equipment. Accessible units comprise approximately 15% of the Housing Authority's total stock.

HUD no longer issues inspection scores for individual facilities. However, according to the Housing Authority, the most recent composite score for all of its residential facilities was 39 out of possible 40. See the following sections for the Housing Authority's anticipated revitalization activities to improve the physical condition of its properties.



## Public Housing Condition

Public Housing Development	Average Inspection Score
Composite Inspection Score	39

Table 38 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

A majority of the Housing Authority's facilities were built in the 1970s and require regular maintenance and rehabilitation. In its 2025-2029 Five-Year Action Plan, the Housing Authority has outlined maintenance priorities including, but not limited to, the following:

- General unit rehabilitation and upgrades, including improvements to lighting, flooring, plumbing, electrical, kitchen cabinets and appliances, and wall paint;
- Rehabilitation of high-rise common areas and family development shared facilities (e.g. bathrooms, recreation rooms, corridors, laundry rooms, community kitchens);
- Roof replacements for main residential structures and accessory structures;
- Parking lot, driveway, and loading dock replacement;
- Mechanical and plumbing improvements.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority has a Resident Services department that is responsible for activities programming in the family developments, as well as the facilitation of tenant organizations within the high-rise properties. Planned social activities include craft programs, movie nights, cooking demonstrations, community events with organizations such as the Boys and Girls Club, and trips to popular regional destinations. Residents of each property are also served by outside support entities such as mobile food pantries and resource navigation personnel from various organizations, who can provide beneficial guidance and financial aid to help residents reinforce positive living behaviors and remain stable in their housing.

The Housing Authority also plans to continue improving living conditions through the following actions:

- Offer public housing/Section 8 voucher "application process" training to community agencies;
- Collaborate with the City, County, and local agencies currently conducting program/compression planning to divert evictions;
- Continue collaborations with the City County, School District, Boys & Girls Club, police department, YWCA, Western Technical College, and other entities to support residents of the Hintgen-Huber and Schuh-Mullen communities. This includes the creation of plans to address

safety/welfare issues and individual/family stabilization needs, coordination of job fairs and after-school programming, and socialization opportunities.

- Continue improvement of existing housing portfolio (see answer to previous question above).

**Discussion:**

The Housing Authority has indicated that one of its forefront priorities is to continue improving communication and collaboration with the City and partnering entities to meet the current needs of its residents. Stakeholders have identified opportunities for improvement to customer service, namely timely responsiveness to maintenance requests and other voiced concerns, as a key goal moving forward.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

There are numerous organizations within the City of La Crosse that provide homelessness assistance/prevention services, including emergency shelters, food pantries and clothing donation centers, supportive and transitional housing providers, wraparound support coordinators, and financial assistance administrators.

Housing resource navigation and intensive case management are a significant need to address homelessness. Since the COVID-19 pandemic, local organizations across most sectors have reported a substantial increase in demand for homelessness prevention services, though funding and staff capacity is limited to adequately address these needs. Some stakeholders cited insufficient inter-organizational collaboration as a primary barrier to meeting demand in the City of La Crosse. Limited funding opportunities and human capital have resulted in a “scarcity mindset” within the non-profit space that has inhibited the exchange of strategies and knowledge in fear of losing leverage in grant applications and other funding opportunities. Since many assistance programs have specific eligibility requirements and/or targeted populations, it is difficult for ineligible households to navigate this siloed network of assistance resources.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	4	0	0	0	0
Households with Only Adults	60	34	0	54	38
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	13	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** City of La Crosse Planning & Development Department - Homeless Services

Organization Name	Primary Services
Couleecap, Inc.	Homelessness prevention, transitional housing, supportive housing, emergency food assistance, transportation assistance, job and business development, skills enhancement, home rehabilitation/weatherization assistance, first time homebuyer assistance
Salvation Army of La Crosse	Emergency shelter, meal program, food pantry, healthcare provider and assistance, rent and utility assistance, transportation assistance, community resource referrals, clothing and household item vouchers
Hunger Task Force	Food pantry, food donation coordination
WAFFER	Food pantry, food pantry coordination
Independent Living Resources	Disability advocacy, employment assistance, life skills and personal care training, homelessness and housing referrals, social security benefit assistance, accessibility assessments, peer support, drop-in mental health support
Catholic Charities of the Diocese of La Crosse	Homeless shelter and referrals, disability services, domestic abuse prevention and victim support, HIV/AIDS supportive services, pregnancy support services
YWCA of the Coulee Region	Detox supportive housing, childcare assistance, employment training, supportive services for females in criminal justice system, support for homeless youth
New Horizons Shelter & Outreach Centers	Emergency shelter, supportive services for domestic violence victims
Family and Children's Center	Supportive services for domestic abuse victims, family health services and referrals, behavioral and mental health support, young adult residential support, disability services
Coulee Council on Addictions	Drug and alcohol counseling, recovery supportive services, peer support
La Crosse County - Human Services	Mental health services, support for children with disabilities and caregivers, support for former foster youth and formerly institutionalized individuals, independent living support, substance abuse services, homelessness assistance/prevention, employment assistance
St. Clare Health Mission	Mobile health clinic, healthcare network navigation and referrals, on-site medical care, medication management
RHYMES	Emergency support for homeless or at-risk youth, emergency shelter and drop-in center, case management, family mediation, education and employment assistance, life skills training
City of La Crosse	Landlord mitigation/homelessness advocacy
The Warming Center	Emergency shelter, meal assistance
Place of Grace	Food and clothing assistance, drop-in day shelter
Come for Supper	Food assistance, community meals
Monday Meals	Food assistance, community meals
School District of La Crosse	Homelessness resource navigation for enrolled families
The Center: 7 Rivers LGBTQ Connection	Homeless and at-risk youth referrals and support
Workforce Connections	Employment assistance, healthcare system navigation, emergency financial assistance, stable employment case management
Sia Ciab, Inc.	Hmong advocacy, technical assistance with applications, renter/homeowner education
REACH Services	Housing resource navigation, homelessness support/prevention, mental health and addiction counseling, food and hygiene pantry
Karuna Inc.	Supportive communal housing, peer support, professional care coordination

### Local Resources Serving Homeless Persons

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons**

Please see the preceding "Local Resources Serving Homeless Persons" table, which outlines local organizations that serve homeless individuals directly and/or offer programs that reinforce homelessness prevention efforts.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The "Facilities and Housing Targeted to Homeless Households" table outlines the availability of beds in the community for those experiencing homelessness. Please note that these beds are available to households with only adults, in addition to veterans and chronically homeless individuals.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

There are numerous organizations within the City of La Crosse that serve individuals with special needs, primarily the elderly, frail elderly, and persons with mental, physical and developmental disabilities. These programs can include housing rehabilitation/retrofitting for mobility, life skill development, mental health and substance dependence counseling, and benefits/housing/employment advocacy.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

There is a need for supportive housing for elderly, persons with disabilities, persons with addictions and families of households with these needs. Typically, these housing units may require wraparound services such as case management, financial wellness and or general access to community resources.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The City of La Crosse does not directly oversee facilities for people returning from physical or mental health institutions. Partners in the community who provide these supports include but are not limited to:

- Independent Living Resources, Family & Children's Center's Community Support Program (CSP), La Crosse County and other County/State funded programs – provide social services/case management to help people acquire and remain in stable housing post-institutionalization.
- Partnership between the YWCA and Great Rivers United Way – Coordinators visit imprisoned youth (aged 18-24) to establish housing goals and long-term plan upon release, as well as provide assistance with getting into Coordinated Entry system.
- Next Chapter La Crosse – Structured residential reentry program for formerly incarcerated men, as well as employment and financial wellness support.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City of La Crosse anticipates a key housing development to break ground in the next year – Haven on Main. The Haven on Main will create 74 units to ensure affordable housing to create an independent living space with on-site resources and connected supports.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

See above.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Within the last year, the City of La Crosse has made multiple notable changes to its zoning ordinance, eliminating some barriers to development. While many of these changes have not yet been widely ingrained in City processes, the City is currently updating its zoning and subdivision ordinances to further flesh out these changes and improve readability, enforceability, and compliance with the Comprehensive Plan and other recent planning policies. The most recent ordinance changes include:

- Eliminating off-street parking requirements;
- Eliminating nearly all conditional uses in all districts (in response to Wisconsin's Act 67, which requires substantial justification for conditions attached to conditional use permits);
- Allowing Accessory Dwelling Units (ADUs);
- Allowing short-term rentals (e.g. AirBnb and Vrbo) contingent upon City registration and County Health Department licensing.

As outlined in the Analysis of Impediments to Fair Housing Choice, La Crosse's zoning ordinance contains outdated minimum lot sizes, widths, and minimum setbacks that prevent the placement of small houses on small lots. Larger lots are more expensive to obtain and require more municipal infrastructure maintenance, which can be cost prohibitive for low-income residents. Affordable housing developers consulted for this process expressed an interest in developing smaller, more affordable housing units to better meet demand, but current lot standards (coupled with a shortage of developable parcels within City limits) impede the construction of affordable single-family homes. Most zoning districts also heavily favor single-family or low-density multi-family housing, making it difficult to develop high-density multi-family or mixed-use structures without Planned Unit Developments (PUDs) to loosen setbacks and density restrictions.

Additionally, many stakeholders expressed frustration with the City's development project approval process, which can be complicated, time-intensive, and resource-intensive, especially for non-profit organizations and affordable housing developers with limited staff capacity to attend meetings or repeatedly revise proposals. Alleged siloing within City departments and a general lack of oversight has negatively impacted timeliness, clarity, and consistency of responses when working with community members, impeding beneficial new development and improvements to unsafe or noncompliant properties.



## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The City of La Crosse is the largest community in the region and is therefore the central job center for many industries. The City is the home of two major healthcare centers, three post-secondary educational institutions, and headquarters or regional offices for multiple major companies. Because of this, the job market is strong and growing compared to other parts of Wisconsin.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	109	3	1	0	-1
Arts, Entertainment, Accommodations	2,962	4,843	15	11	-4
Construction	771	1,252	4	3	-1
Education and Health Care Services	4,903	13,255	24	31	7
Finance, Insurance, and Real Estate	1,633	3,736	8	9	1
Information	338	687	2	2	0
Manufacturing	2,771	5,755	14	13	-1
Other Services	887	2,038	4	5	1
Professional, Scientific, Management Services	1,308	2,641	6	6	0
Public Administration	0	0	0	0	0
Retail Trade	2,782	4,082	14	10	-4
Transportation and Warehousing	881	1,760	4	4	0
Wholesale Trade	1,073	2,627	5	6	1
Total	20,418	42,679	--	--	--

**Table 40 - Business Activity**

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	28,145
Civilian Employed Population 16 years and over	27,025
Unemployment Rate	3.96
Unemployment Rate for Ages 16-24	9.38
Unemployment Rate for Ages 25-65	3.08

**Table 41 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	5,810
Farming, fisheries and forestry occupations	1,070
Service	4,125
Sales and office	5,760
Construction, extraction, maintenance and repair	1,125
Production, transportation and material moving	1,435

**Table 42 – Occupations by Sector**

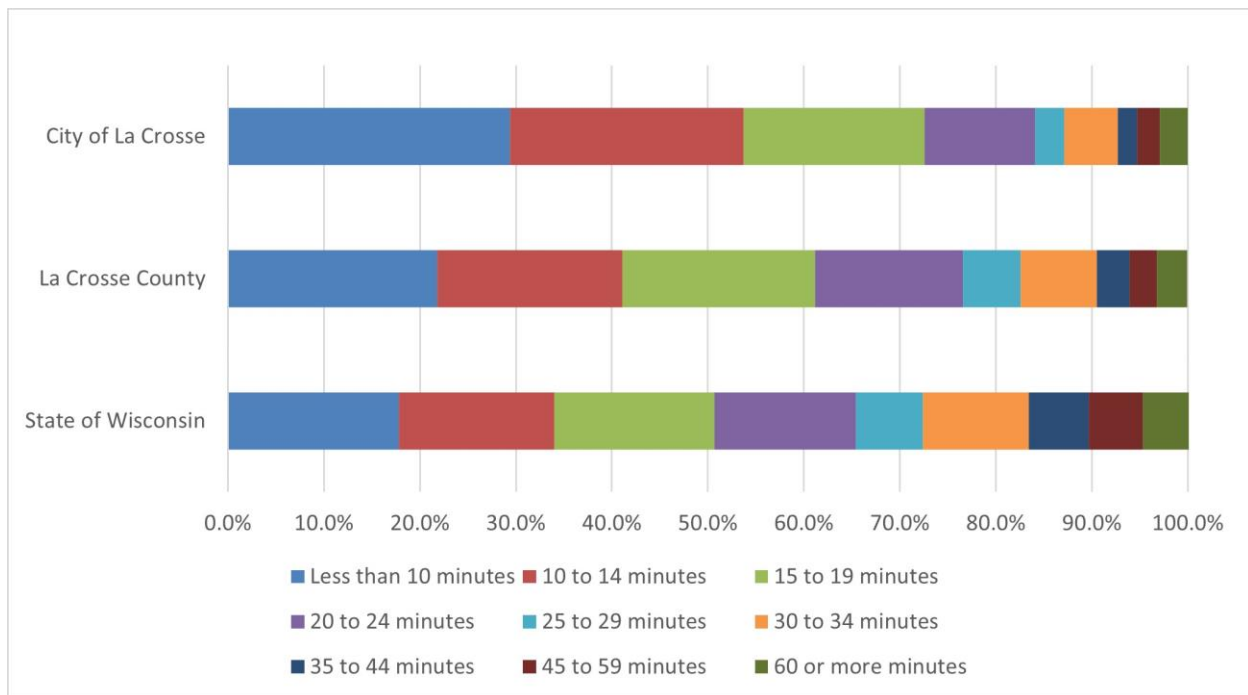
Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	0	0%
30-59 Minutes	0	0%
60 or More Minutes	768	100%
<b>Total</b>	<b>768</b>	<b>100%</b>

**Table 43 - Travel Time**

Alternate Data Source Name:  
2016-2020 ACS 5-Year Community Survey  
Data Source Comments:



## Travel Time

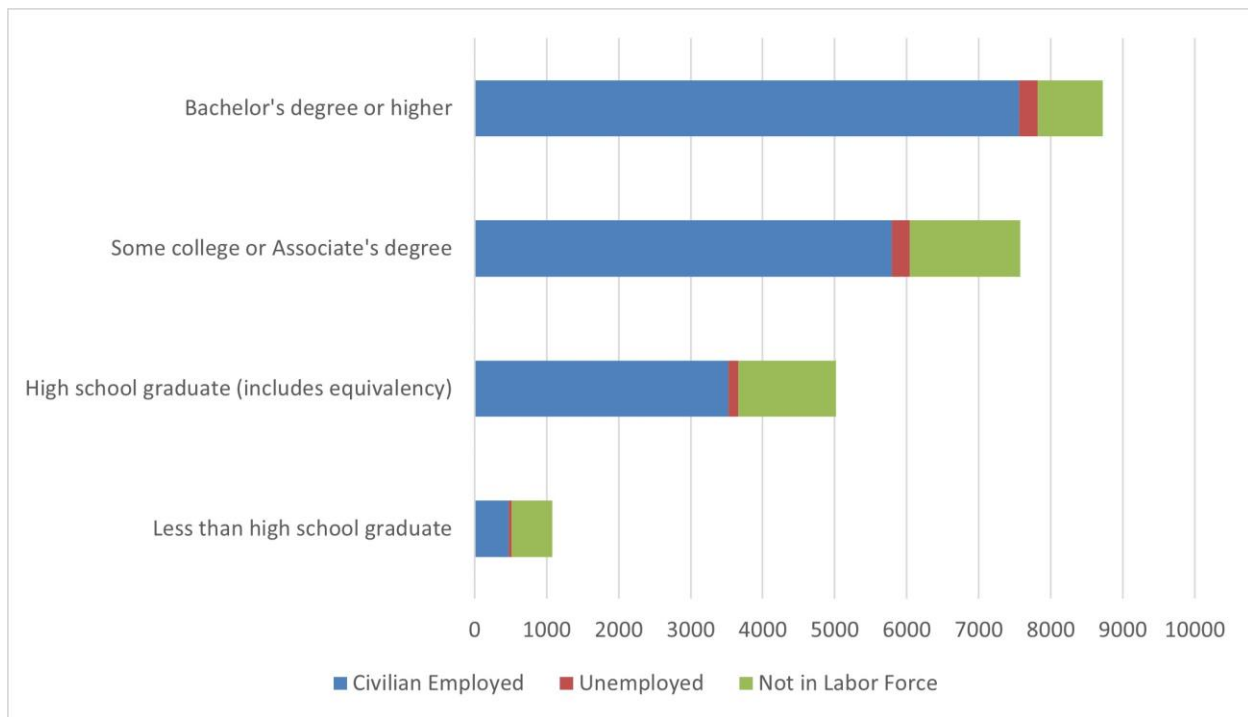
## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	475	35	570
High school graduate (includes equivalency)	3,525	140	1,350
Some college or Associate's degree	5,790	250	1,535
Bachelor's degree or higher	7,560	260	900

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS



#### Educational Attainment by Employment Status

#### Educational Attainment by Age

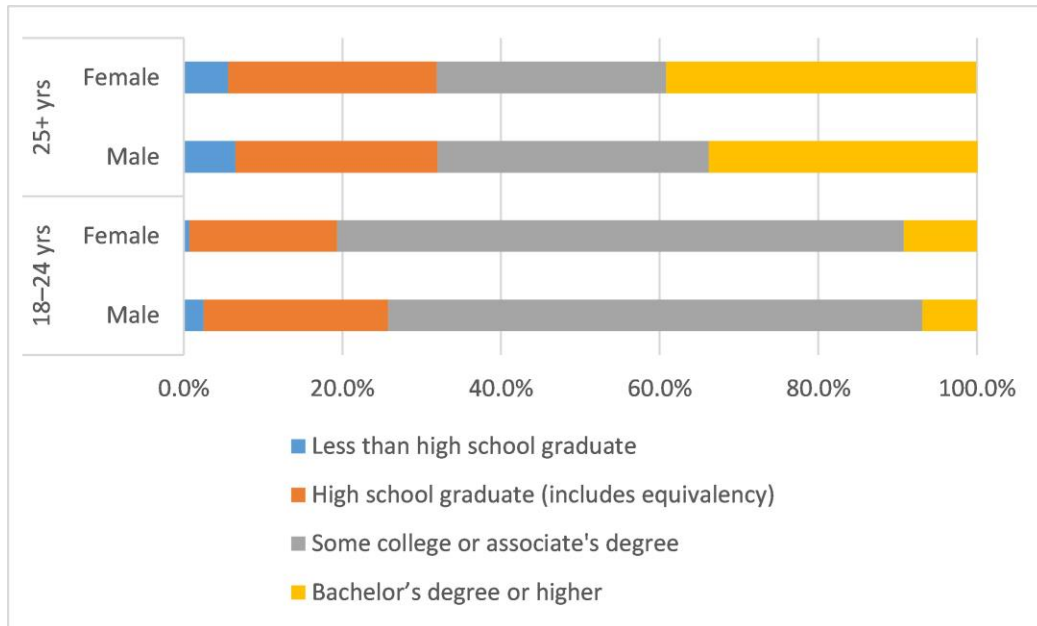
	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

**Table 45 - Educational Attainment by Age**

**Alternate Data Source Name:**

2016-2020 ACS 5-Year Community Survey

**Data Source Comments:**



### Educational Attainment by Age and Gender

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,223
High school graduate (includes equivalency)	30,997
Some college or Associate's degree	31,961
Bachelor's degree	44,612
Graduate or professional degree	54,864

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in La Crosse are:

- Education and Healthcare Services (4,903 workers, 23% of workforce)
- Arts, Entertainment, Accommodations (2,962 workers, 14% of workforce)
- Retail Trade (2,782 workers, 13% of workforce)
- Manufacturing (2,771 workers, 13% of workforce)

These sectors align with La Crosse's standing as a major employment and cultural hub in the region. The City is the home to three universities (UW-La Crosse, Viterbo University, and Western Technical College), two major hospitals, and headquarters or regional offices of multiple major companies. It also has large

numbers of retail stores, restaurants, hotels, and other amenities to support a large urban population of residents and visitors.

### **Describe the workforce and infrastructure needs of the business community:**

Key stakeholders identified the following as La Crosse's primary workforce and business infrastructure needs:

- Job readiness & Skills Training: Demand for job readiness programs is rising as employers seek candidates with both technical and soft skills (e.g., communication, problem-solving). As automation grows, foundational skills like digital literacy and adaptability are critical. Targeted programs for underserved groups, such as youth and low-income individuals, drive this market, with growth supported by partnerships between local governments, schools, and nonprofits.
- Career Counseling and Case Management: As workers shift careers and face new job market demands, the need for personalized guidance including job search support and skill development is essential for career transitions, especially in a rapidly changing economy. These services promote effective and long-term job placement, leading to greater job retention.
- Occupational Skills Training: The need for healthcare, IT, manufacturing and skilled trades has been expressed by employers. These skills can often be built through work experience and/or on-the-job training programs.
- Upskilling opportunities: In all industries and skill levels, upskilling (i.e. training programs and development opportunities to expand an employee's abilities and minimize skill gaps) is crucial to increasing employees' earning potential, career satisfaction, and adaptability to new technologies and trends. Many entities in La Crosse offer upskilling opportunities to workers of various backgrounds, such as higher education institutions and certification programs. There are also numerous organizations that provide financial assistance to make these opportunities more accessible for low-income workers, though more can be done to bolster these efforts.
- Career preparation for young or non-traditional workers: In recent years, four-year degrees have become increasingly de-emphasized due to their perceived value (or lack thereof) in the modern workforce. Developing and promoting alternative career preparation pathways (e.g. trade schools, certification programs, and apprenticeships) will be necessary to capture and retain local talent across all sectors. Additionally, many stakeholders identified a need for "career readiness" and soft skills in the younger workforce, which can be acquired through mentorships, internships, and other opportunities outside of higher education.
- Funding for small businesses: Following the COVID-19 pandemic, many small businesses are still struggling to get a foothold due to the decrease in government-sponsored funding and other emergency assistance.

### **Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect**

**job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Anticipated changes that may impact economic growth include, but are not limited to:

- Possible building and/or workforce expansions for major employers such as KwikTrip, Gunderson, and Mayo, could intensify the demand for local workers, infrastructure improvements, and supportive necessities such as housing.
- University of Wisconsin-La Crosse's in-progress Prairie Springs Science Center will grow the university's data science, engineering physics, environmental sciences, and food sciences programs, which will welcome more students to the City of La Crosse and ideally retain more of these professionals in the region upon graduation. As previously discussed, housing and other lifestyle necessities will be pivotal to attracting and retaining these students.
- Multiple large-scale housing developments, such as the River Point District, are anticipated to add many housing units to La Crosse's stock in the coming years. This will help the City grow and retain its talent pool by offering a variety of quality, affordable housing options within close proximity to employment opportunities.
- Multiple community partners are currently collaborating with the La Crosse Regional Airport to add additional providers and enhance affordability for consumers, which would bolster La Crosse's prominence as a regional destination. The City should be prepared to strengthen its hospitality and tourism sectors to accommodate this anticipated influx of people in and out of La Crosse.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The City of La Crosse contains two major healthcare centers, three post-secondary educational institutions, and headquarters or regional offices for multiple major companies. Therefore, there is a high concentration of educated individuals in the City vying for jobs and resources; as shown in Table 50, nearly two-thirds of residents over age 18 have at least some college education. However, the City consistently experiences a "brain drain" as many recent graduates seek high-paying jobs, more specialized schooling, and better opportunities elsewhere. Multiple key stakeholders also noted that the highest-profile and highest-paying careers at the City's major employers are often filled by individuals from outside La Crosse or the United States.

The City is currently identifying gaps in healthcare, technology and trades. As previously discussed, alternative career preparation opportunities will be important for recruiting and training talent to fill those gaps. There are multiple local programs that provide educational, financial, and technical assistance to those looking to enter those industries (and the workforce in general), with some offering skills training and career recruitment for low-income and/or formerly homeless individuals, those involved in the justice system, and those with disabilities.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Employment skill development is supported through the efforts of the Western Wisconsin Workforce Development Board (WDB) as well as non-profit organizations and educational institutions. Workforce development programs include, but are not limited to, the following:

- Project Proven (Western Technical College): Program that aims to reduce recidivism by helping justice-involved individuals obtain career and educational opportunities.
- Youth Apprenticeship Program (School District of La Crosse): Students gain paid, on-the-job work experience while earning high school credit, with the opportunity to transfer into Wisconsin's Registered Apprenticeship program upon graduation.
- Replacement Housing Program (City of La Crosse, School District of La Crosse, Western Wisconsin Technical College): Housing construction sites often serve as field training for high school and college students involved in Wood Technologies courses.
- Workforce Connections: Local organization that helps individuals with employment, training, healthcare navigation, and emergency assistance, including specialized services for seniors and families.

These programs support La Crosse's Consolidated Plan by addressing local employers' education and training needs, including retaining local talent, better utilizing residents with different backgrounds or abilities, and, in the case of the Replacement Housing Program, even leveraging workforce education activities to address the City's housing shortage.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City of La Crosse participates in the Mississippi River Regional Planning Commission (MRRPC)'s Comprehensive Economic Development Strategy (CEDS). The following broad CEDS goals/strategies that could impact economic growth in La Crosse include:

- Expand inter-city transportation opportunities such as ridesharing, carpooling, and SMRT bus;
- Support public infrastructure projects that minimize community risks from severe climate-related events;



- Bolster career-readiness programs in local high schools, including healthcare/medical career and manufacturing tracks;
- Enhance childcare availability and affordability;
- Build quality housing options near employment centers;
- Support entrepreneurship through exposure, technical/financial assistance, and incubation opportunities;
- Mitigate continuing economic repercussions of the COVID-19 pandemic;
- Increase outdoor recreational opportunities and conservation efforts throughout the region.

CDBG funds are planned for economic development activities, in alignment the Comprehensive Plan, to support the City of La Crosse's Economic Development Program. This program aims to grow local businesses, facilitate a strong workforce, and assist development projects in the City of La Crosse in order to increase the quality of living and high-quality job opportunities. The primary goals of this program are workforce and business support.

## **Discussion**

Due to its high concentration of employers and higher-education opportunities, as well as its position as a population center in southwestern Wisconsin, the City of La Crosse is well-positioned to support workers, small businesses, and large corporations across all sectors. As identified in this section, there is a wealth of workforce development resources and promising forward movement to keep La Crosse's economy strong following the COVID-19 pandemic. However, the City's lack of housing, affordable childcare, and other necessities discussed throughout this Consolidated Plan are stifling this growth by failing to attract and retain a dynamic workforce.

## MA-50 Needs and Market Analysis Discussion

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

*A concentration of multiple household problems is defined as an area where the rate of household problems is 10% than the rate in the City of La Crosse as a whole for those household problems.*

As discussed in NA-10: *Housing Needs Assessment*, extremely low-income renters – often elderly, disabled, and/or residents of color – disproportionately experience housing problems. While there are no significant concentrations of poverty within the City of La Crosse, the neighborhoods of Powell-Poage-Hamilton (PPH), Washburn, and Lower Northside and Depot are characterized by lower-quality housing stock and a sizeable population of low-income and extremely low-income residents.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

*HUD defines "minority concentration" as an area that meets one of the following definitions:*

- *The percentage of persons of a particular racial or ethnic minority Qualifies as an area of minority concentration within the area of the site is at least 20% higher than the percentage of that minority group in the housing market as a whole;*
- *The total percentage of minority persons within the area of the site is at least 20 percentage points higher than the total percentage of minorities in the housing market area as a whole.*

While PPH, Washburn, and Lower Northside and Depot all have sizeable populations of minority households – namely Black/African American and Asian/Pacific Islanders – none meet HUD's criteria for "minority concentration" since the large majority of La Crosse's population is white. However, these areas all have a low poverty index of 38 or lower, indicating a relatively high exposure to poverty. Please see NA-15 (*Disproportionately Greater Need – Housing Problems*) and NA-30 (*Disproportionately Greater Need – Discussion*) for more information.

### **What are the characteristics of the market in these areas/neighborhoods?**

Relative to the City of La Crosse as a whole, the neighborhoods of PPH, Washburn, and Lower Northside and Depot are characterized by high renter-occupancy rates (70-80% renters), lower-quality and/or older housing stock, lower housing sale value and volume, and elevated rates of poverty.

### **Are there any community assets in these areas/neighborhoods?**

In the community input survey, residents of PPH, Washburn, and Lower Northside and Depot offered their favorite aspects of their neighborhoods. PPH residents appreciated the area's greenery and access

to parks/trails, proximity to local amenities (e.g. hospital, grocery store, schools, downtown La Crosse), quietness, and friendly neighbors. Washburn residents appreciated the area's walkability (especially to downtown), beautiful historic homes, and the diversity of housing choices and demographics/income levels. Lower Northside and Depot residents appreciated the area's walkability (e.g. downtown, riverfront, and marsh), friendly neighbors, easy access to bus routes, and quietness.

**Are there other strategic opportunities in any of these areas?**

These areas have historically benefitted from neighborhood revitalization efforts from the City of La Crosse and housing-oriented non-profit organizations such as Habitat for Humanity and La Crosse Promise. This investment of personnel and financial capital into specific "nuisance" properties has often prompted community-led beautification efforts, leading to higher overall investment and sense of neighborly pride. While targeted efforts will continue to be important in these neighborhoods moving forward, multiple organizations have indicated a desire to expand their reach geographically and programmatically as new community development needs arise throughout the City.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Since the City of La Crosse is an urban area, there is widespread broadband infrastructure coverage and all residents and businesses have the opportunity to hook up to these services. However, affordability and reliability of broadband is still a county-wide concern. La Crosse County recently acquired funding from the Lifeline Outreach Grant Program (through the Public Service Commission of Wisconsin) to distribute to low-income consumers to offset costs of communication services; it is estimated that 12% of County residents and a smaller percentage of City of La Crosse residents are eligible for this assistance. Additionally, La Crosse County is currently developing programs to connect eligible residents to affordable refurbished technology, internet literacy classes, and application support for assistance programs.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

There are numerous identified internet services providers in the City of La Crosse; therefore, increasing competition is not a priority at this time. Due to La Crosse's unique and varied terrain, residents have benefited from having multiple choices for installation and connection methods.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

La Crosse is particularly susceptible to flooding due to its proximity to multiple rivers. The map on the following page shows the current floodplain, which already covers a large swath of the City.

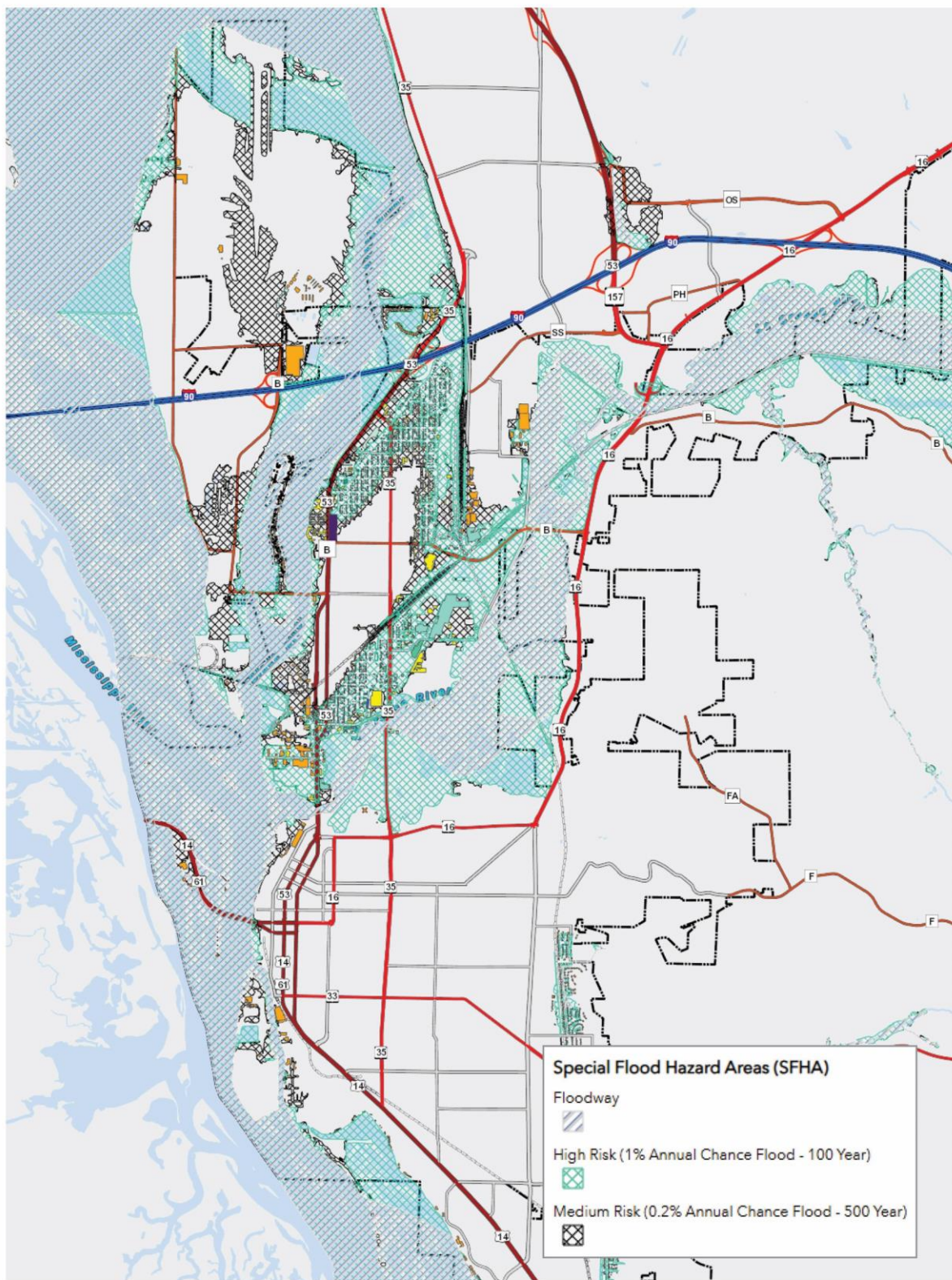
The largest floodplain issue that the City faces is the frequency by which residents undertake floodplain development problems without obtaining a permit. If the City is not able to properly review these proposed projects, the resulting product may not comply with safety and environmental floodplain standards, thus risking repeated damage to the built and natural environments.

PFAS (a.k.a. "forever chemicals") are also a hazard risk, especially on La Crosse's French Island, where the majority of residents are required to use bottled water due to unsafe levels in the supply.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Many areas with the highest prevalence of housing need are also located within close proximity or completely within the floodplain, as shown in the City's floodplain map. The neighborhoods at the highest risk of a 100-year flood include Logan-Northside, Lower Northside and Depot, and the Black River District.

When flooding occurs, the damage is often more severe for lower-income areas because these households typically lack the resources to invest in resilient infrastructure, obtain adequate flood insurance, or fix structural damage caused by storms. If not properly mitigated, floodwaters can lead to mold growth and contamination, exacerbating respiratory issues and other health problems.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The purpose of the 2025-2029 Consolidated Plan strategy is to address issues identified through the preceding Needs Assessment and Market Analysis sections. The Consolidated Plan outlines the allocation plan for CDBG and HOME funds over the course of this upcoming five-year period to directly address identified gaps throughout the community. The City will regularly review these priorities to ensure they are still relevant. The 2025-2029 Consolidated Plan focuses on:

- Increasing access to affordable housing through acquisition, demolition, construction, and/or financial assistance;
- Increasing the quality of existing housing stock through housing rehabilitation activities (including mitigating lead-based paint and other hazards);
- Funding public services that prevent chronic homelessness, alleviate poverty, and improve self-reliance;
- Creating and updating City plans, policies, and procedures to address urgent needs;
- Addressing urgent issues facing low-income households throughout the community as needed;
- Bolstering economic growth through funding workforce development programs and other economic development activities.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	City-Wide Area
	<b>Area Type:</b>	Nature of activities make it difficult to limit to one part of the city.
	<b>Other Target Area Description:</b>	Nature of activities make it difficult to limit to one part of the city.
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Northside Neighborhood Revitalization Strategy Area
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	2/3/2016
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	



<b>Identify the neighborhood boundaries for this target area.</b>	
<b>Include specific housing and commercial characteristics of this target area.</b>	Large areas of the floodplain, low-income area, historically a working-class neighborhood
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Feedback received demonstrates that this is a high-need area in terms of poverty, number of police calls, and older housing stock
<b>Identify the needs in this target area.</b>	Access to quality and affordable housing
<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>	Floodplain

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The Northside has been identified as a key development area due to the income levels and infrastructure needs in this part of the City. The floodplain creates a significant economic barrier to development and improvement of quality housing. Additionally, this aligns with the Opportunity Zone of Census Tract 2.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Quality Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly
	<b>Geographic Areas Affected</b>	Nature of activities make it difficult to limit to one part of the city. Northside Neighborhood Revitalization Strategy Area
	<b>Associated Goals</b>	Increase access to affordable housing Provide funding to increase the quality of housing
	<b>Description</b>	Access to affordable housing will be addressed through a comprehensive approach that includes building new homes, financing affordable housing projects, rehabilitating existing properties, addressing hazards and utility issues, and utilizing acquisition and demolition to make room for new development. Strategies to achieve these will include down payment assistance, lead and asbestos abatement, and creating opportunity for safe and sanitary housing.
	<b>Basis for Relative Priority</b>	The Community Input Survey identified this issue as a top priority for La Crosse residents. Most of the homes built in La Crosse's target neighborhoods are over 100 years old and many of them have been allowed to deteriorate significantly. Overwhelmingly, La Crosse's deteriorating neighborhoods have created a flight of wealthier households to the larger metro area, leaving lower income households bearing the taxing burden. Housing needs section details that cost burden is a significant challenge for La Crosse renters and home ownership is not easily achievable for households at or below 80% AMI.
2	<b>Priority Need Name</b>	Poverty Alleviation
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Nature of activities make it difficult to limit to one part of the city.
	<b>Associated Goals</b>	Provide resources to increase self-reliance
	<b>Description</b>	Address poverty through organizations who directly serve low-income households. This could include but is not limited to: <ul style="list-style-type: none"> <li>• Homeless prevention, crisis response and outflow to housing.</li> <li>• Alleviate poverty and increase self-reliance (focus on mental health, substance abuse, health care, domestic violence, and youth services)</li> </ul>
	<b>Basis for Relative Priority</b>	These public services help low-and-moderate income families or individuals lift themselves out of poverty.
<b>3</b>	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Nature of activities make it difficult to limit to one part of the city.
	<b>Associated Goals</b>	Fund workforce development programs Support business development

	<b>Description</b>	<p>Key economic development strategies will include but not be limited to:</p> <ul style="list-style-type: none"> <li>• Job readiness and employability skills training</li> <li>• Career counseling and case management</li> <li>• Occupational skills training (including certifications)</li> <li>• Work experience or on-the-job training programs</li> <li>• Job placement and retention services</li> <li>• Supportive services (e.g., transportation assistance, childcare, work clothing)</li> <li>• Financial Training</li> <li>• Small Business support</li> </ul>
	<b>Basis for Relative Priority</b>	The key feedback regarding economic development was regarding the opportunity for workforce development opportunities.
4	<b>Priority Need Name</b>	Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Nature of activities make it difficult to limit to one part of the city. Northside Neighborhood Revitalization Strategy Area
	<b>Associated Goals</b>	Create and update Plans, Policies, and Procedures Administer CDBG & HOME programs
	<b>Description</b>	Administer CDBG & HOME programs and changing community needs through market analysis to formulate and implement effective City Plans.
	<b>Basis for Relative Priority</b>	
5	<b>Priority Need Name</b>	Address Urgent Needs of the City
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Nature of activities make it difficult to limit to one part of the city. Northside Neighborhood Revitalization Strategy Area
	<b>Associated Goals</b>	Address urgent, emergency issues
	<b>Description</b>	Ensure CDBG funds can be used to timely address urgent needs in the City of La Crosse.
	<b>Basis for Relative Priority</b>	The City of La Crosse has not utilized Urgent Needs for CDBG funds. Since the COVID-19 pandemic, communities have found greater need for timely expenditure of funds through Urgent Need.

### Narrative (Optional)

Addressing these priority needs will improve residents' quality of life and opportunity outcomes for LMI individuals, families and households, and will stabilize neighborhoods and improve program effectiveness in the City of La Crosse.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	While there is a need for Tenant Based Rental Assistance to make rents more affordable, the City does not anticipate using HOME funds for this purpose. There are greater priorities to construct new affordable housing. In the past, Continuum of Care funds have assisted with TBRA; should there be an increase in availability of HOME funds, we would consider this as a potential project.
TBRA for Non-Homeless Special Needs	The City does not anticipate prioritizing any TBRA programs for Non-Homeless Special Needs.
New Unit Production	The City of La Crosse finds an average annual construction need of about 202-2,032 units annually through the entire span of this Consolidated Plan. This rate is significantly more than what was produced in the previous decade, and we are currently on track to add about 100 units annually.
Rehabilitation	The City's aging housing stock emphasizes the need for housing rehabilitation. The City has operated a Housing Rehab loan program since the 1980s. Market conditions have not incentivized payoffs of these deferred loans and City Staff will be exploring opportunities for policy updates to meet current market conditions.
Acquisition, including preservation	Cost of housing acquisition has increased significantly and the availability of vacant lots remains very low. This means to create new infill development, higher acquisition and demolition costs are being incurred.

**Table 49 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City of La Crosse's anticipated resources include level funding for CDBG/HOME, plus program income that the City receives through its Housing Rehabilitation, Replacement Housing, and Small Business Loan programs. The estimated CDBG/HOME funding noted in this document is based on current HUD funding estimates but is subject to change, so these numbers may be altered in the future.

HUD allocations and funding are subject to change. Should the funding amounts change within +/- 20% of these anticipated dollars, the City's Planning & Development Staff will re-allocate funds as required. Should funding be increased or decreased by more than 20%, a Substantial Amendment will be completed and brought to the Economic & Community Development Commission.

### 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	882,603	300,000	961,580	2,144,183	4,200,000	Annual allocation is subject to Congressional Approval. Program Income is estimated, including Revolving Loan Funds. The City plans to receipt up to 20% of its Program Income to CDBG Administration.

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	277,260	250,000	459,488	986,748	1,800,000	Despite the effectiveness of City HOME programs, a decrease in funding is expected for HOME funds over the next five years.

Table 50 - Anticipated Resources

**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 will continue its history of matching nearly \$6 for every \$1 of CDBG investment, and often times significantly more than this. HOME Match requirements will be satisfied through donated time and labor from our technical college partner who builds homes and the Streets Department. Typically, projects are funded through a variety of sources, including but not limited to GeoBonds, TID dollars, TID Affordable Housing Extension and WHEDA programs.



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

The City owns several parcels throughout the City with the intention to develop into affordable housing through Replacement Housing and/or partner organizations.

#### **Discussion**

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of La Crosse	Government	Ownership Planning	Jurisdiction
COULEECAP INC	Regional organization	Homelessness	Region
Habitat for Humanity of the Greater La Crosse Region, iNc	CHDO	Ownership	Region
City of La Crosse Housing Authority	PHA	Public Housing	Jurisdiction

**Table 51 - Institutional Delivery Structure**

### **Assess of Strengths and Gaps in the Institutional Delivery System**

The City of La Crosse has a network of partnerships that collectively address housing, neighborhood improvements, public facilities, economic development, public health, and special needs services for homeless and non-homeless residents. Overall, the City’s delivery system is well-equipped to achieve the goals in this Consolidated Plan and has seen enhanced coordination and transparency with all agencies in recent years.

As identified by key stakeholders, siloing of outreach efforts continues to be an impediment within the institutional delivery system. Limited funding opportunities and human capital has resulted in a “scarcity mindset” within the non-profit space that has inhibited the exchange of strategies and knowledge in fear of losing leverage in grant applications and other funding opportunities. Since many assistance programs have specific eligibility requirements and/or targeted populations, it is difficult for ineligible households to navigate this siloed network of assistance resources. The City will continue to work with assistance organizations to identify strategies to incentivize communication, share resources and knowledge, and secure additional financial resources.

Additionally, supply and demand gaps exist within the market that makes institutional delivery systems less effective, particularly in the areas of affordable housing and homelessness. Stakeholders acknowledged that there simply are not enough affordable housing units in the City to rehouse everyone in need, nor is there enough personnel and financial capital to consistently fulfill every facet of an organization’s mission.

### **Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics	X	X	
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The City of La Crosse and La Crosse County have partnered to create *Pathways Home*, which intends to leverage government/service provider wraparound services to address homelessness. Key efforts include creating a dynamic data platform to actively track data for our community. This will expand and simplify access to case management. Increasing housing units and integration of resources – peer supports especially – is also key to addressing homelessness.

The City is focused on pairing the proper level of case management and housing based on the needs of individuals experiencing homelessness. By doing so, we ensure long-term housing stability and reduce the return to homelessness.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Due to the aging infrastructure in La Crosse and changes in policies for housing service delivery for special needs populations (from group home approaches to scattered site housing approaches), the institutional delivery systems in La Crosse are still catching up to addressing long-term housing needs of those with special needs. As discussed in *NA-35*, the City has a significant shortage of affordable accessible units, which would help ensure the success of supplemental supportive services under the “Housing First” model. Multiple anticipated residential developments within La Crosse, such as Haven on Main, will supply additional units and resources for residents with disabilities; the La Crosse Housing Authority also indicated that it will continue to expand its stock of accessible units and/or accommodations for residents with special needs.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

To overcome the aforementioned gaps, creation of affordable housing units remains the largest community need. As described in the “Housing First” model, safe and affordable housing leads to increased household stability, reductions in homelessness, and better outcomes for wraparound services. The City will continue to collaborate with local non-profit organizations, the La Crosse Housing Authority, and neighboring communities to strategically plan affordable housing initiatives, as well as strengthen the circulation of knowledge, resources, and joint goals.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase access to affordable housing	2025	2029	Affordable Housing	City-Wide Area	Quality Affordable Housing	CDBG: \$1,686,046 HOME: \$2,318,736	Homeowner Housing Added: 7 Household Housing Unit  Homeowner Housing Rehabilitated: 12 Household Housing Unit  Direct Financial Assistance to Homebuyers: 24 Households Assisted  Buildings Demolished: 10 Buildings  Other: 1 Other
2	Provide funding to increase the quality of housing	2025	2029	Affordable Housing	City-Wide Area	Quality Affordable Housing	CDBG: \$1,268,837	Rental units constructed: 5 Household Housing Unit  Homeowner Housing Rehabilitated: 12 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide resources to increase self-reliance	2025	2029	Homeless Public Services	City-Wide Area	Poverty Alleviation	CDBG: \$951,627	Public service activities other than Low/Moderate Income Housing Benefit: 1025 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 475 Households Assisted  Homeless Person Overnight Shelter: 65 Persons Assisted  Homelessness Prevention: 55 Persons Assisted  Other: 1 Other
5	Create and update Plans, Policies, and Procedures	2025	2029	Administrative	City-Wide Area	Administration	CDBG: \$117,209	Other: 1 Other
6	Address urgent, emergency issues	2025	2029	Urgent Need	City-Wide Area	Address Urgent Needs of the City	CDBG: \$100,000 HOME: \$50,000	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Administer CDBG & HOME programs	2025	2029	Administrative	City-Wide Area	Administration	CDBG: \$951,627 HOME: \$418,012	Other: 1 Other
8	Fund workforce development programs	2025	2029	Economic Development	City-Wide Area	Economic Development	CDBG: \$634,418	Jobs created/retained: 6 Jobs  Businesses assisted: 6 Businesses Assisted  Other: 1 Other
9	Support business development	2025	2029	Economic Development	City-Wide Area	Economic Development	CDBG: \$634,418	Jobs created/retained: 8 Jobs  Businesses assisted: 16 Businesses Assisted  Other: 1 Other

**Table 53 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Increase access to affordable housing
	<b>Goal Description</b>	Support opportunities for housing to low-income individuals through acquisition, demolition, construction, and/or providing financial assistance.
2	<b>Goal Name</b>	Provide funding to increase the quality of housing
	<b>Goal Description</b>	Address the aging housing stock through housing rehabilitation for low-income households and address hazards such as lead, asbestos and needed utility improvements.
4	<b>Goal Name</b>	Provide resources to increase self-reliance
	<b>Goal Description</b>	Fund public services and homeless services to improve self-reliance and alleviate poverty.
5	<b>Goal Name</b>	Create and update Plans, Policies, and Procedures
	<b>Goal Description</b>	Ensure CDBG and HOME programs are addressing current market needs through updates to plans, policies and procedures.
6	<b>Goal Name</b>	Address urgent, emergency issues
	<b>Goal Description</b>	Utilize CDBG and/or HOME funds to urgently address issues in the community that impact low-income individuals and households.
7	<b>Goal Name</b>	Administer CDBG & HOME programs
	<b>Goal Description</b>	Administer CDBG & HOME programs
8	<b>Goal Name</b>	Fund workforce development programs
	<b>Goal Description</b>	Collaborate with partners to provide workforce training and job placement.
9	<b>Goal Name</b>	Support business development
	<b>Goal Description</b>	Provide support to eligible businesses through partner organizations.



**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City estimates 12 families at or below median income to be served through access to affordable housing.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

N/A

### **Activities to Increase Resident Involvements**

The La Crosse Housing Authority has several programs in place to encourage resident involvement within their facilities. These include access to occupational therapy on site, visits from the WAFER food pantry, free health screenings and community events.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the ‘troubled’ designation**

N/A

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Within the last year, the City of La Crosse has made multiple notable changes to its zoning ordinance, eliminating some barriers to development. While many of these changes have not yet been widely ingrained in City processes, the City is currently updating its zoning and subdivision ordinances to further flesh out these changes and improve readability, enforceability, and compliance with the Comprehensive Plan and other recent planning policies. The most recent ordinance changes include:

- Eliminating off-street parking requirements;
- Eliminating nearly all conditional uses in all districts (in response to Wisconsin's Act 67, which requires substantial justification for conditions attached to conditional use permits);
- Allowing Accessory Dwelling Units (ADUs);
- Allowing short-term rentals (e.g. AirBnb and Vrbo) contingent upon City registration and County Health Department licensing.

As outlined in the Analysis of Impediments to Fair Housing Choice, La Crosse's zoning ordinance contains outdated minimum lot sizes, widths, and minimum setbacks that prevent the placement of small houses on small lots. Larger lots are more expensive to obtain and require more municipal infrastructure maintenance, which can be cost prohibitive for low-income residents. Affordable housing developers consulted for this process expressed an interest in developing smaller, more affordable housing units to better meet demand, but current lot standards (coupled with a shortage of developable parcels within City limits) impede the construction of affordable single-family homes. Most zoning districts also heavily favor single-family or low-density multi-family housing, making it difficult to develop high-density multi-family or mixed-use structures without Planned Unit Developments (PUDs) to loosen setbacks and density restrictions.

Additionally, many stakeholders expressed frustration with the City's development project approval process, which can be complicated, time-intensive, and resource-intensive, especially for non-profit organizations and affordable housing developers with limited staff capacity to attend meetings or repeatedly revise proposals. Alleged siloing within City departments and a general lack of oversight has negatively impacted timeliness, clarity, and consistency of responses when working with community members, impeding beneficial new development and improvements to unsafe or noncompliant properties.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Recommendations to remove these barriers to affordable housing are outlined at length in the City's Analysis of Impediments to Fair Housing Choice. These recommendations include, but are not limited to:

- Leverage Capital Improvement Project dollars and TIF Districts to finance the improvement of blighted areas and creation of new residential and mixed-use developments.
- Continue to incentivize developers to build affordable housing within the City by utilizing the TIF 1-year extension (which allows a TID to be open for an additional year and funds to be used for affordable housing anywhere in the City) and the Affordable Housing Revolving Loan Fund.
- Review local funding mechanisms and federal grant sources for opportunities to incentivize development of new accessible housing units.
- Continue the City's Replacement Housing program to address the community's most dangerous and dilapidated housing.
- Continue to promote the redevelopment and infill of underutilized sites throughout the City for residential and/or mixed-use uses, including the cleanup and reuse of brownfields.
- During the City Code revision process, consult with a variety of stakeholders, including affordable housing developers and social support organizations, to ensure that amendments adequately address housing development and acquisition barriers.
- Work with local non-profit organizations to identify strategies to increase communication, share resources and knowledge, and secure additional financial resources.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The City of La Crosse's strategic plan goals contribute to this area through funding partner organizations and public services. The Homeless Outreach Team connects with this community where they are.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City's strategic plan goals include supporting public services who help homeless individuals access emergency and transitional housing.

**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.**

This is a priority for the City of La Crosse and La Crosse County, in partnership with *Pathways Home*. A key goal will be for CDBG Public Service funds to align with *Pathways Home* strategies.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

This is a priority for the City of La Crosse to shore up homeless prevention and fund public services that support these efforts.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The Replacement Housing Program ensures that new housing units do not have LBP hazards and often replaces properties that require abatement. Lead testing is a part of the housing rehabilitation process and the City aims to leverage State funds to address lead hazards in homes.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The City of La Crosse will continue to increase access to housing without LBP hazards and rehabilitate homes to address existing hazards.

### **How are the actions listed above integrated into housing policies and procedures?**

Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities. Risk Assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35, Subpart J and Wisconsin Administrative Code DHS 163.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City of La Crosse aims to support housing stability, viable complete neighborhoods, employment opportunities, and equitable support services to LMI households as a general anti-poverty strategy across all departments. Specific to this Consolidated Plan, the City of La Crosse works with a variety of community partners to improve affordable housing production and acquisition, enhance safety and well-being, and increase access to employment. These initiatives work as an anti-poverty strategy by allowing residents to secure more of their income toward personal investment, health, and future outcomes for themselves and family members, leading to better health outcomes and qualities of life.

The City's goals to address poverty include, but are not limited to, increasing access to affordable and quality housing, funding public services who support these populations and ensuring community health resources are available to increase self-sufficiency.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The goal to increase the supply/quality of affordable housing will address poverty by ensuring that all residents have access to safe and sanitary living spaces. The economic development goals align by creating opportunities for job creation and retention.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Monitoring activities will be completed at the direction of the Community Development Manager. These activities may include but are not limited to:

1. Review of Financial Reports and Records
2. Site Visits and Inspections
3. Performance Monitoring
4. Contract and Agreement Compliance Review
5. Complaint and Grievance Resolution

City Staff has discretion when addressing items identified in monitoring through a variety of methods. For less egregious offenses, technical assistance may be provided to resolve issues. In severe cases, fund repayment and/or contract termination may occur.



## Expected Resources

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

#### Introduction

The City of La Crosse's anticipated resources include level funding for CDBG/HOME, plus program income that the City receives through its Housing Rehabilitation, Replacement Housing, and Small Business Loan programs. The estimated CDBG/HOME funding noted in this document is based on current HUD funding estimates but is subject to change, so these numbers may be altered in the future.

HUD allocations and funding are subject to change. Should the funding amounts change within +/- 20% of these anticipated dollars, the City's Planning & Development Staff will re-allocate funds as required. Should funding be increased or decreased by more than 20%, a Substantial Amendment will be completed and brought to the Economic & Community Development Commission.

#### 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	882,603.00	300,000.00	961,580.33	2,144,183.33	4,200,000.00	Annual allocation is subject to Congressional Approval. Program Income is estimated, including Revolving Loan Funds. The City plans to receipt up to 20% of its Program Income to CDBG Administration.

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	277,258.61	250,000.00	459,488.23	986,748.06	1,800,000.00	Despite the effectiveness of City HOME programs, a decrease in funding is expected for HOME funds over the next five years.

Table 54 - 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 will continue its history of matching nearly \$6 for every \$1 of CDBG investment, and often times significantly more than this. HOME Match requirements will be satisfied through donated time and labor from our technical college partner who builds homes and the Streets Department. Typically, projects are funded through a variety of sources, including but not limited to GeoBonds, TID dollars, TID Affordable Housing Extension and WHEDA programs.

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

The City owns several parcels throughout the City with the intention to develop into affordable housing through Replacement Housing and/or partner organizations.

#### **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	Increase access to affordable housing	2025	2029	Affordable Housing	City-Wide Area	Quality Affordable Housing	CDBG: \$1,004,537.18 HOME: \$814,066.14	Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted Buildings Demolished: 2 Buildings Other: 1 Other
2	Provide funding to increase the quality of housing	2025	2029	Affordable Housing	City-Wide Area Northside Neighborhood Revitalization Strategy Area	Quality Affordable Housing	CDBG: \$107,209.17	Rental units constructed: 1 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Fund workforce development programs	2025	2029	Economic Development	City-Wide Area	Economic Development	CDBG: \$214,418.33	Jobs created/retained: 1 Jobs Businesses assisted: 2 Businesses Assisted Other: 1 Other
4	Support business development	2025	2029	Economic Development	City-Wide Area	Economic Development	CDBG: \$214,418.33	Jobs created/retained: 1 Jobs Businesses assisted: 3 Businesses Assisted Other: 1 Other
5	Provide resources to increase self-reliance	2025	2029	Homeless Public Services	City-Wide Area	Poverty Alleviation	CDBG: \$149,763.00	Public service activities other than Low/Moderate Income Housing Benefit: 205 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 95 Households Assisted Homelessness Prevention: 55 Persons Assisted
6	Address urgent, emergency issues	2025	2029	Urgent Need	City-Wide Area	Address Urgent Needs of the City	CDBG: \$25,000.65	Other: 1 Other
7	Administer CDBG & HOME programs	2025	2029	Administrative	City-Wide Area	Administration	CDBG: \$311,627.52 HOME: \$148,012.03	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Create and update Plans, Policies, and Procedures	2025	2029	Administrative	City-Wide Area	Administration	CDBG: \$117,209.15	Other: 1 Other

Table 55 – Goals Summary

## Goal Descriptions

1	Goal Name	Increase access to affordable housing
	Goal Description	Support opportunities for housing to low-income individuals through acquisition, demolition, construction, and/or providing financial assistance.
2	Goal Name	Provide funding to increase the quality of housing
	Goal Description	Address the aging housing stock through housing rehabilitation for low-income households and address hazards such as lead, asbestos and needed utility improvements.
3	Goal Name	Fund workforce development programs
	Goal Description	Collaborate with partners to provide workforce training and job placement.
4	Goal Name	Support business development
	Goal Description	Provide support to eligible businesses through partner organizations.
5	Goal Name	Provide resources to increase self-reliance
	Goal Description	Fund public services and homeless services to improve self-reliance and alleviate poverty.

6	<b>Goal Name</b>	Address urgent, emergency issues
	<b>Goal Description</b>	Utilize CDBG and/or HOME funds to urgently address issues in the community that impact low-income individuals and households.
7	<b>Goal Name</b>	Administer CDBG & HOME programs
	<b>Goal Description</b>	Administer CDBG & HOME programs.
8	<b>Goal Name</b>	Create and update Plans, Policies, and Procedures
	<b>Goal Description</b>	Ensure CDBG and HOME programs are addressing current market needs through updates to plans, policies and procedures.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of La Crosse will allocate funds towards projects that meet a priority need and towards activities that help meet its strategic goals.

#### Projects

#	Project Name
1	Replacement Housing
2	Down Payment Assistance
3	Housing Rehab
4	Workforce Development
5	Support Business Development
6	Public Services
7	Urgent Need
8	Update Plans, Policies and Procedures
9	Administer CDBG/HOME Programs

Table 56 – Project Information

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



**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Replacement Housing
	<b>Target Area</b>	City-Wide Area Northside Neighborhood Revitalization Strategy Area
	<b>Goals Supported</b>	Increase access to affordable housing
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	CDBG: \$602,722.31 HOME: \$814,066.14
	<b>Description</b>	Increase access to affordable housing through replacement housing
	<b>Target Date</b>	3/30/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	In the 2025 Program Year, 3 low-income households will benefit from new owner-occupied housing. One home will be rehabilitated, and two condemned properties will be demolished. 2 homebuyers will receive direct financial assistance to achieve home ownership.
	<b>Location Description</b>	Replacement housing is a City-Wide initiative.
	<b>Planned Activities</b>	Planned activities include but are not limited to 823 Avon St and 1020 5th Ave.
2	<b>Project Name</b>	Down Payment Assistance
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Increase access to affordable housing
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	CDBG: \$401,814.87
	<b>Description</b>	Provide down payment assistance to eligible homebuyers.
	<b>Target Date</b>	3/30/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 5 households will be assisted through down payment assistance. These will be low-income households and future residents of La Crosse.
	<b>Location Description</b>	Down payment assistance will be available City-wide.
	<b>Planned Activities</b>	
3	<b>Project Name</b>	Housing Rehab
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide funding to increase the quality of housing
	<b>Needs Addressed</b>	Quality Affordable Housing

	<b>Funding</b>	CDBG: \$107,209.17
	<b>Description</b>	Provide funding to increase quality of housing through home rehabilitation.
	<b>Target Date</b>	3/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The housing rehab is on pause for this program year. These funds are intended to impact 1 owner-occupied home and create 1 rental unit through rehabilitation efforts.
	<b>Location Description</b>	Housing rehabilitation projects will happen City-wide.
	<b>Planned Activities</b>	
4	<b>Project Name</b>	Workforce Development
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Fund workforce development programs
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$214,418.33
	<b>Description</b>	Increase economic development opportunities by funding workforce development programs.
	<b>Target Date</b>	3/31/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Workforce development will be supported through job creation, businesses assisted and other potential outcomes.
	<b>Location Description</b>	N/A - City Wide
	<b>Planned Activities</b>	
5	<b>Project Name</b>	Support Business Development
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Support business development
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$214,418.33
	<b>Description</b>	Increase economic development opportunities through business development.
	<b>Target Date</b>	3/31/2029

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Support Business Development through job creation, assisting 3 businesses and other potential outcomes.
	<b>Location Description</b>	N/A - City-Wide
	<b>Planned Activities</b>	
6	<b>Project Name</b>	Public Services
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Provide resources to increase self-reliance
	<b>Needs Addressed</b>	Poverty Alleviation
	<b>Funding</b>	CDBG: \$149,763.00
	<b>Description</b>	Provided resources to increase self reliance and alleviate poverty.
	<b>Target Date</b>	3/31/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Through partner organizations, 205 low-income people will benefit, 90 households and homeless prevention for 55 persons.
	<b>Location Description</b>	N/A - City-Wide Area
	<b>Planned Activities</b>	The City will fund Cia Siab Family Housing Program, La Crosse County Schuh-Mullen Project, New Horizons Homicide Prevention Shelter, Catholic Charities Warming Center, and Family & Children's Center's Stepping Stone Program.
7	<b>Project Name</b>	Urgent Need
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Address urgent, emergency issues
	<b>Needs Addressed</b>	Address Urgent Needs of the City
	<b>Funding</b>	CDBG: \$25,000.00 HOME: \$24,668.67
	<b>Description</b>	Address urgent, emergency issues.
	<b>Target Date</b>	3/31/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To be determined based on the urgent needs of the City

	<b>Location Description</b>	To be determined based on the urgent needs of the City
	<b>Planned Activities</b>	To be determined based on the urgent needs of the City
<b>8</b>	<b>Project Name</b>	Update Plans, Policies and Procedures
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Create and update Plans, Policies, and Procedures
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	:
	<b>Description</b>	Create and update plans, policies and procedures to address changing needs
	<b>Target Date</b>	3/30/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Future La Crosse residents will benefit from the update program policies, procedures and plans.
	<b>Location Description</b>	N/A - City Wide
	<b>Planned Activities</b>	
<b>9</b>	<b>Project Name</b>	Administer CDBG/HOME Programs
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Administer CDBG & HOME programs
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	:
	<b>Description</b>	Administer CDBG/HOME Programs
	<b>Target Date</b>	3/30/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

## **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 primarily distribute funding to City-wide initiatives and projects in the Northside Neighborhood Revitalization Strategy Area. The latter is bounded by Gohres St to the north, Monitor St to the south, George St to the east, and US-53 to the west.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City-Wide Area	85
Northside Neighborhood Revitalization Strategy Area	15

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

### **Discussion**

Most of the priorities and goals identified take place at a City-Wide level. Floodplain measures will be focused in the Northside NRSA.

## 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	10
Non-Homeless	25
Special-Needs	5
Total	40

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	0
Acquisition of Existing Units	1
Total	3

**Table 59 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of La Crosse will continue to collaborate with the La Crosse Housing Authority on advancing the recommendations outlined in the Analysis of Impediments to Fair Housing Choice, working with landlords, and addressing homelessness.

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

No actions are planned during the next year for public housing.

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

No actions are planned during the next year for public housing residents.

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

N/A

### **Discussion**



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

### **Introduction**

The City of La Crosse coordinates with the Continuum of Care which is led by the La Crosse Collaborative to End Homeless and Couleecap. For information about specific organizations and activities within La Crosse that are addressing homelessness, please see *MA-30 (Homeless Facilities and Services)* and *SP-40 (Institutional Delivery Structure)*.

### **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 homeless outreach activities, with the intention of reaching 250 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 unsheltered persons, with the intention of reaching 100 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 of La Crosse will support the Couleecap program to transition individuals to permanent supportive housing, with the intention of reaching 250 persons.

#### **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 non-profit organizations in preventing homelessness for extremely

low-income and/or at-risk households, with the intention of reaching 250 persons.

## **Discussion**

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

### **Introduction:**

The City of La Crosse will continue to support affordable housing opportunities in the region, continue to de-concentrate pockets of poverty and create mixed-income neighborhoods, promote homeownership for BIPOC households, collaborate with the La Crosse Housing Authority, and continue to promote housing for all abilities.

### **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**

- Continue to conduct a comprehensive update of the City's zoning and subdivision ordinances (started in Fall 2024).
- Collaborate with La Crosse County on its current housing study to address local and regional housing needs (started Winter 2025).
- Continue the City's Replacement Housing and Housing Rehabilitation programs to address the community's most dangerous and dilapidated housing.
- Examine ways to increase the number of rental housing vouchers available in the region and roster of landlords that are willing to participate in the Housing Choice Voucher program.
- Use CDBG funds to support the construction of affordable housing.
- Address recommendations outlined in the recent Analysis of Impediments to Fair Housing Choice.

### **Discussion:**

The City recently completed its Analysis of Impediments to Fair Housing Choice in April 2025. Please see the latest version of this document on the City's website.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

In addition to the CDBG funded actions outlined in this Action Plan, there are other actions that the City of La Crosse will take to provide decent housing, a suitable living environment, and expand economic opportunities.

### **Actions planned to address obstacles to meeting underserved needs**

Cuts to HUD funding has made it 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.

### **Actions planned to foster and maintain affordable housing**

Please see *SP-55 (Barriers to Affordable Housing)* and *AP-75 (Barriers to Affordable Housing)*.

### **Actions planned to reduce lead-based paint hazards**

Please see *SP-65 (Lead Based Paint Hazards)*.

### **Actions planned to reduce the number of poverty-level families**

Please see *SP-70 (Anti-Poverty Strategy)*.

### **Actions planned to develop institutional structure**

Please see *SP-80 (Monitoring)*.

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

The City of La Crosse will continue to work with local housing and social service organizations to identify strategies to increase communication, share resources and knowledge, and secure additional financial resources.

### **Discussion:**

## Program Specific Requirements

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

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(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        |
| <b>Total Program Income:</b>   | <b>0</b> |

#### Other CDBG Requirements

- |   |        |
|---|--------|
| 1. The amount of urgent need activities   | 0      |
| <TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF]<br>DELETE_TABLE_IF_EMPTY=[YES]>   |        |
| 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. | 70.00% |

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(l)(2)

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

The City consistently leverages funds in addition to HOME Investments.

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:

Recapture provisions must recoup the HOME investment from available net proceeds obtained from the sale of a house. Resale provisions must limit any subsequent purchase of a HOME-assisted property to income-eligible families, provide the owner with a fair return on investment, and ensure that the house will remain affordable to a reasonable range of low-income homebuyers.

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:

No planned activities for rental units. Replacement Policy & Procedures provide guidelines for resale/recapture of owner-occupied properties.

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:

No plans to utilize HOME funds to refinance existing debt.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT\_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

No plans to utilize HOME funds for TBRA activities.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

No plans to utilize HOME funds for TBRA activities.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b>
	City-Wide Community Needs Survey
	<b>List the name of the organization or individual who originated the data set.</b>
	City of La Crosse Planning Department
	<b>Provide a brief summary of the data set.</b>
	The survey showed resident priorities relating to housing and economic development, as well as neighborhood revitalization and issues relating to poverty and homelessness.
	<b>What was the purpose for developing this data set?</b>
	This survey was designed and implemented to help design the priorities for the 5-Year Consolidated Plan.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>
The survey was administered online, in person, door-to-door, at events on Survey Monkey from October-December 2019.	
<b>Briefly describe the methodology for the data collection.</b>	
The survey was administered through Survey Monkey	
<b>Describe the total population from which the sample was taken.</b>	
The survey was available to residents of the city of La Crosse.	
<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>	
2295 people were surveyed: 1859 lived in the City, 302 worked but did not live in the City, 90 did not live or work in the City. Only the 1859 responses of City residents were analyzed. 92% survey responses were White, 8% non-white, 67% homeowners and 28% renters, 892 survey takers were households earning less than \$50,000 per year.	
2	<b>Data Source Name</b>
	2012-2016 ACS 5-Year Community Survey
	<b>List the name of the organization or individual who originated the data set.</b>
	US Census
<b>Provide a brief summary of the data set.</b>	
ACS estimates 2012-2016	
<b>What was the purpose for developing this data set?</b>	
To provide more updated information than what is provided by the IDIS system	



	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> standard ACS Data C
	<b>Briefly describe the methodology for the data collection.</b> The <b>Census Bureau</b> selects a random sample <b>of</b> addresses to be included in the <b>ACS</b> . Each address has about a 1-in-480 chance <b>of</b> being selected in a given month, and no address should be selected more than once every five years. <b>Data is collected</b> by internet, mail, telephone interviews and in-person interviews.
	<b>Describe the total population from which the sample was taken.</b> It is sent to a small percentage of the population on a rotating basis throughout the decade. No household will receive the survey more often than once every five years.
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> City of La Crosse
3	<b>Data Source Name</b> HUD FMR Rent
	<b>List the name of the organization or individual who originated the data set.</b> HUD
	<b>Provide a brief summary of the data set.</b> This system provides complete documentation of the development of the FY 2020 Fair Market Rents (FMRs) for any area of the country selected by the user. After selecting the desired geography, the user is provided a page containing a summary of how the FY 2020 FMRs were developed and updated starting with the formation of the FMR Areas from the metropolitan Core-Based Statistical Areas (CBSAs) as established by the Office of Management and Budget, the newly available 2017 American Community Survey (ACS) 1 year data and the newly available 2013-2017 5 year data, and updating to FY 2020 including information from local survey data. The tables on the summary page include links to complete detail on how the data were developed.
	<b>What was the purpose for developing this data set?</b> Established for HUD Programs
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> 2019
	<b>Briefly describe the methodology for the data collection.</b> N/A
	<b>Describe the total population from which the sample was taken.</b> N/A

	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>N/A</p>
4	<p><b>Data Source Name</b></p> <p>2014-2018 ACS Data</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>US Census</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The <b>American Community Survey (ACS)</b> is an ongoing survey by the U.S. Census Bureau. It regularly gathers information previously contained only in the long form of the decennial census, such as ancestry, citizenship, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics. These data are used by many public-sector, private-sector, and not-for-profit stakeholders to allocate funding, track shifting demographics, plan for emergencies, and learn about local communities.[1] Sent to approximately 295,000 addresses monthly (or 3.5 million per year), it is the largest household survey that the Census Bureau administers.[2]</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Demographics</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2018</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>See above</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>See above</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>See above</p>
	5
<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Public Housing Authority</p>	
<p><b>Provide a brief summary of the data set.</b></p> <p>Report from Executive Director of Housing Authority, as reported in their Consolidated Plan</p>	

	<p><b>What was the purpose for developing this data set?</b></p> <p>Determine the nature and extent of public housing.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>January 2020</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>Describe public housing available in the La Crosse Area</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>N/A</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>N/A</p>
6	<p><b>Data Source Name</b></p> <p>2016-2020 ACS 5-Year Community Survey</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p>
	<p><b>Provide a brief summary of the data set.</b></p>
	<p><b>What was the purpose for developing this data set?</b></p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p>
	<p><b>Briefly describe the methodology for the data collection.</b></p>
	<p><b>Describe the total population from which the sample was taken.</b></p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>



# City of La Crosse, Wisconsin

City Hall  
400 La Crosse Street  
La Crosse, WI 54601

## Text File

**File Number: 25-0663**

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**Agenda Date:** 7/3/2025

**Version:** 1

**Status:** New Business

**In Control:** Finance & Personnel Committee

**File Type:** Resolution

**Agenda Number:**

Resolution authorizing the 2025-2029 Consolidated Plan & 2025 Action Plan.

## RESOLUTION

WHEREAS, the 2025-2029 Consolidated Plan for the City of La Crosse is a five-year planning document that assesses community development needs that impact low-income persons and the Year 1 (2025) Action Plan is used for addressing priority needs referenced in the Strategic Plan; and

WHEREAS, the City is required to approve the 2025-2029 Consolidated Plan and the 2025 Action Plan, which includes an application under the Community Development Block Grant (CDBG) and HOME Investment Partnerships Entitlement Programs for federal funding, as a prerequisite to the Department of Housing and Urban Development (HUD) funding of the CDBG Grant and HOME Formula Grant Programs; and

WHEREAS, the 2025-2029 Consolidated Plan and 2020 Action Plan is the basis upon which HUD approves or disapproves the allocation of formula grant programs; and

WHEREAS, the 2025 Action Plan of the 2025-2029 Consolidated Plan identifies uses and awards amounts of the 2025 CDBG and HOME Investment Partnerships Entitlement funds; and

WHEREAS, the City desires to commit program income to specific activities that generate such income.

NOW, THEREFORE, BE IT RESOLVED by the Common Council of the City of La Crosse that the 2025-2029 Consolidated Plan and the 2025 Action Plan are hereby approved.

BE IT FURTHER RESOLVED that income generated by CDBG & HOME Program activities is dedicated to the continuation of those activities.

BE IT FURTHER RESOLVED that the Mayor is designated as the authorized representative of the City of La Crosse to act in connection with the Consolidated Plan and to provide such additional information as may be required.

BE IT FURTHER RESOLVED that the Mayor is authorized to execute any documents which are necessary for the implementation of activities funded under the Action Plan and Consolidated Plan.

BE IT FURTHER RESOLVED that the City of La Crosse continues to be a Participating Jurisdiction (PJ) in the HOME Investment Partnerships Entitlement Program.

BE IT FURTHER RESOLVED that City staff is hereby authorized to take any and all steps necessary to effectuate this resolution.

# 2025-2029 Consolidated Plan

City of La Crosse, Wisconsin  
July 2025



## Executive Summary

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

#### 1. Introduction

The City of La Crosse receives annual community development funding through the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) and HOME Investment Partnership programs. To receive funding, the City is required to complete the Consolidated Plan, which outlines targeted goals, objectives, and strategies to expand opportunities for low- to moderate-income residents of the City. This Consolidated Plan covers the program years 2025-2029.

This plan's purpose is to leverage extensive data analysis and public engagement to identify facets of the community's housing, economic growth, and community development that have the greatest need for programmatic intervention, and to outline the anticipated allocation of federal funding to enable these activities. These funds will be used to directly meet HUD's goals and objectives within the local community and will be implemented by the City as well as through partnerships with non-profit organizations, housing developers, local businesses, stakeholders, residents, and other partners representative of the community at-large.

#### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Key outcomes of the 2025-2029 Consolidated Plan:

1. Increase access to quality affordable housing, as many renters and homeowners in La Crosse are cost burdened. CDBG funds will be utilized to increase housing opportunities that are affordable to low-income households through construction and repair.
2. Increase job readiness and economic opportunities for businesses development.
3. Provide resources to increase self-sufficiency through public service partnerships and *Pathways Home* initiatives.
4. Allocate funds to address urgent needs in the community.
5. Ensure procedures and policies are up-to-date and address current market issues.

#### 3. Evaluation of past performance

The 2019-2024 Consolidated Plan established key priorities and deliverables for the CDBG and HOME programs. During the COVID-19 pandemic, the City of La Crosse completed a Substantial Amendment to the Consolidated Plan and updated the Citizen Participation Plan to allow for virtual engagement methods.

The City's Housing Rehabilitation Loan Program has been successful at serving low-income homeowners. Eligible repairs have included roofing and siding, windows, doors, walls, flooring and heating, air conditioning, and electrical and plumbing systems. The 1% deferred loan amount was increased during the last performance period (from \$35k to \$45k) and addition evaluation of policy and procedures may be worthwhile to prioritize the highest-need repairs.

Through the last Consolidated Plan, staffing changes and restructuring reduced the team supporting CDBG and HOME programs from four full-time members to three. The team is evaluating duties and responsibilities to best align with future Consolidated Plan goals and ensure efficiency in program management.

The City's Replacement Housing Program, in collaboration with Western Technical College/Central High School and Habitat for Humanity, continues forward. Rising costs and delays in materials have slowed projects and bandwidth for development.

#### **4. Summary of citizen participation process and consultation process**

For the development of this Consolidated Plan, the City worked with MSA Professional Services to develop and implement a Citizen Participation Plan. City staff were directly involved in the development and implementation of citizen participation activities to focus and guide conversations, as relevant, regarding the current and future provision of funds. All engagement activities were noticed and promoted through a combination of City resources, local news, and other outlets available to the City. Citizen participation was welcomed throughout the planning process, and comments received through these methods (in tandem with data analysis) were used to draft the plan's goals, objectives, and strategies. Generally, citizen engagement for this Consolidated Plan included the following activities:

- Online community input survey, which received 665 responses from a wide cross section of the community;
- Two public open houses;
- Interviews with approximately 25 key local and regional stakeholders, including non-profit social assistance organizations, philanthropic entities, and local institutions;
- Interviews with City and County staff;
- Public hearings at Economic and Community Development Commission (ECDC) meetings;
- 30-day comment periods.

#### **5. Summary of public comments**

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



All comments received during the development of this Consolidated Plan were considered and accepted, with many incorporated into goals and objectives of the plan as relevant to program mechanisms allowable under CDBG and HOME funding.

## **7. Summary**

The City of La Crosse's 2025-2029 Consolidated Plan is a blueprint for meeting important goals to create vibrant, healthy neighborhoods and provide affordable housing opportunities – all while working under a constrained-resource environment. The Neighborhood Revitalization Strategy Area is another resource to specifically help La Crosse target its most distressed neighborhoods. The extensive public input and data analysis collected throughout this process have created a realistic but ambitious strategic plan that has broad public support.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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

The City of La Crosse’s Planning and Development Department is the lead agency for the development of the Consolidated Plan and the administration of Community Development Block Grant (CDBG) and HOME funds. The City of La Crosse both directly implements many of its programs and contracts out other services.

The City of La Crosse directly manages its Housing Rehabilitation, Small Business Loan Fund, Affordable Housing loan fund and Replacement Housing fund loan portfolios. Approximately 60% of its funding is directly managed and operated by the City. The La Crosse Community Housing Development Organization (LCHDO) and Habitat for Humanity also receive CDBG/HOME funds for infill housing programs. The City's Engineering and Parks, Recreation & Forestry Departments oversee public infrastructure projects. Finally, several non-profit organizations receive public service grants to carry out the city's anti-poverty and homeless strategy.

#### Consolidated Plan Public Contact Information

Questions concerning the Consolidated Plan may be directed to Mara Keyes, Community Development Manager for the City of La Crosse. Mara's phone number is 608-789-7362 and her email is [keyesm@cityoflacrosse.org](mailto:keyesm@cityoflacrosse.org). The mailing address for City Hall is 400 La Crosse St, La Crosse, WI 54601.

## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

Since this Consolidated Plan was produced tangentially to the City’s Analysis of Impediments to Fair Housing Choice, feedback gathered through the community engagement process was used in both documents (as applicable). Public participation included an online community input survey, two public open houses, interviews with key local and regional stakeholders, public hearings held at Economic & Community Development Meetings, and public comment periods as mandated by state statute.

**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)).**

Over the past five years, the City of La Crosse has worked with the La Crosse Housing Authority to improve collaboration and address community needs identified in the previous Consolidated Plan, including the need for housing and support services for chronically unsheltered individuals. In its five-year plan, the Housing Authority indicated that it intends to support current City and County housing/community development initiatives (including *Pathways Home* – see following question) and continue to leverage partnerships with local organizations that provide health, wellness, and socialization opportunities for public housing residents.

**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 Continuum of Care funds are allocated at the state level through the Wisconsin Balance of State. The City of La Crosse is included in the Coulee Coalition, which comprises of these counties: Crawford, La Crosse, Monroe and Vernon. This Coalition is known as the La Crosse Collaborate to End Homelessness. The City Homeless Services Coordinator serves as the lead for the Coulee Coalition. In early 2024, the City of La Crosse partnered with La Crosse County to develop *Pathways Home*, a long-term plan aiming to achieve “functional zero” homelessness by 2029. A key component of this plan is to coordinate across funding sources such as CoC, CDBG, HOME and ESG.

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

The State of Wisconsin administers the ESG funds through the Continuum of Care. These partner agencies were consulted and input has been considered when formulating 2025-2029 Consolidated Plan goals and outcomes.

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

Table 2 – Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	School District of La Crosse
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed the district's building/infrastructure improvement needs, district partnerships with local social support organizations, community-wide housing needs
2	<b>Agency/Group/Organization</b>	City of La Crosse Planning and Development Department
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided input on how CDBG links with planning efforts and how housing programs align with overall Comprehensive Plan.
3	<b>Agency/Group/Organization</b>	La Crosse County
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Health Services-Employment Service-Fair Housing Health Agency Other government - County

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	La Crosse County Human Services works closely with low-income City of La Crosse residents. Consulted on local needs and anticipate collaboration with them on numerous community wellness initiatives. La Crosse County Community Development was also consulted to determine broadband and regional housing needs.
4	<b>Agency/Group/Organization</b>	ST. CLARE HEALTH MISSION
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-homeless Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed healthcare needs of chronically homeless and individuals without access to health insurance; discussed need for housing resource navigation and improved City/non-profit collaboration
5	<b>Agency/Group/Organization</b>	COULEECAP INC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services-Education Services-Employment Service-Fair Housing Regional organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed existing assistance programs, ongoing challenges for program implementation, and opportunities for partnerships.
6	<b>Agency/Group/Organization</b>	Habitat for Humanity of the Greater La Crosse Region, iNc
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed partnership opportunities to re-develop single family housing and weatherize existing housing.
7	<b>Agency/Group/Organization</b>	INDEPENDENT LIVING RESOURCES
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed the needs of the homeless and residents with disabilities
8	<b>Agency/Group/Organization</b>	Great Rivers United Way
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Health Services-Education Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed community wellness needs (e.g. mental health and youth outreach) and funding opportunities
9	<b>Agency/Group/Organization</b>	City of La Crosse Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed PHA's improvement activities and needs of public housing residents



10	<b>Agency/Group/Organization</b>	La Crosse Community Foundation
	<b>Agency/Group/Organization Type</b>	Civic Leaders Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed trends and considerations for funding projects. As a donor in the community, the City anticipates working with the Community Foundation to co-fund projects.
11	<b>Agency/Group/Organization</b>	Family & Children's Center
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed need for wraparound services for chronically homeless, existing programs for homeless and unaccompanied youth
12	<b>Agency/Group/Organization</b>	Black Leaders Acquiring Collective Knowledge
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Civic Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed needs of local black youth and black entrepreneurs
13	<b>Agency/Group/Organization</b>	YWCA OF COULEE REGION
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence Services - Victims Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed needs of local unaccompanied youth and low-income women, impacts of recent local homelessness policy
14	<b>Agency/Group/Organization</b>	Cinnaire
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted with local affordable housing developer about development challenges in La Crosse and opportunities for partnerships with City/local assistance organizations
15	<b>Agency/Group/Organization</b>	SALVATION ARMY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless Services-Education

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed needs of local homeless and funding opportunities (e.g. weatherization, wraparound services)
16	<b>Agency/Group/Organization</b>	Firefighters Credit Union
	<b>Agency/Group/Organization Type</b>	Housing Private Sector Banking / Financing
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted mortgage lender on local housing needs. Anticipate working with more lenders on fair housing issues and down payment assistance.
17	<b>Agency/Group/Organization</b>	NEW HORIZONS
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed needs of victims of domestic violence and transitionally homeless families
18	<b>Agency/Group/Organization</b>	North La Crosse Business Association
	<b>Agency/Group/Organization Type</b>	Business Leaders

	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed needs of small businesses in northside and impacts of COVID-19 pandemic
19	<b>Agency/Group/Organization</b>	Western Wisconsin Workforce Development Board
	<b>Agency/Group/Organization Type</b>	Services-Employment Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed local/regional employment trends and impacts of workforce development programs for targeted populations
20	<b>Agency/Group/Organization</b>	La Crosse Area Chamber of Commerce
	<b>Agency/Group/Organization Type</b>	Services-Employment Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed local programs for economic development and anticipated/aspirational projects for community development in La Crosse
21	<b>Agency/Group/Organization</b>	WISCONSIN WOMEN'S BUSINESS INITIATIVE CORPORATION
	<b>Agency/Group/Organization Type</b>	Services-Employment Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed workforce/infrastructure/funding needs for local small businesses
22	<b>Agency/Group/Organization</b>	La Crosse Promise
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Education Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussed education/housing needs in La Crosse and opportunities for future mission expansion

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

There were no intended omissions of agencies consulted. Intentional efforts were made to provide a variety of ways for agencies to connect and provide feedback.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	The Coulee Coalition	The Coulee Coalition is strategically aligned with the Pathways Home Plan (see below).
Pathways Home: Plan to End Homelessness	City of La Crosse & La Crosse County	Both plans have identified establishing long-term supportive housing for the homeless as a priority.
2024 Housing Study	City of La Crosse	Both plans have identified quality affordable housing as a priority, especially through infill development and redevelopment (that has historically been funded by CDBG and HOME funds).

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

La Crosse County has been a key collaborator, with consultations involving the Health & Human Services Department on community health needs and the Zoning, Planning & Land Information Departments on regional needs and broadband access.

**Narrative (optional):**

**PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)****1. Summary of citizen participation process/Efforts made to broaden citizen participation  
Summarize citizen participation process and how it impacted goal-setting**

Citizen participation and outreach were central to the development of this Consolidated Plan and included input from residents and service providers alike. The City promoted and noticed community engagement activities to the maximum feasible extent during the planning process, including through the City website, press releases, servicer-provider managed list-servs, public postings of engagement materials, and press coverage. All information has been used to assess emerging trends and needs of the community.

The Consolidated Plan’s engagement process included an online community input survey, two public open houses, interviews with key local and regional stakeholders, and public hearings and comment periods. These activities are described in further detail in the following section.

**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 Meeting	Non-targeted/broad community	Low attendance - less than 5 people	Discussions on the importance of transparent tax policy/development regulations	N/A	

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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)
2	Public Meeting	Non-targeted/broad community	Moderate attendance - about 15 people	Discussions on prioritization of service sectors relating to health, safety, community services, and housing/homelessness; barriers to employers and employees	N/A	



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	Internet Outreach	Non-targeted/broad community	665 online survey responses	Questions related to demographics/current housing status, community needs and priorities, effectiveness of existing City programs, and barriers to economic growth and fair housing choice. Responses reflected a widespread desire for affordable, quality housing, and free/affordable community services.	N/A	<a href="https://www.surveymonkey.com/r/QD7CQQL">https://www.surveymonkey.com/r/QD7CQQL</a>

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)
4	Public Hearing	Non-targeted/broad community	None	None	None	

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

**Housing Quality and Affordability:** La Crosse’s aging housing stock has perpetuated concerns about housing quality and affordability, especially among low-income renters, residents of color, and/or people with disabilities. Additional housing problems include:

- Limited supply of affordable renter- and owner-occupied housing, leading to artificially high unit prices;
- High energy costs, which are often not communicated to residents moving into “affordable” housing units;
- Limited resources for maintaining and/or retrofitting housing for accessibility;
- Alleged discrimination from landlords and property managers based on race, housing voucher or assistance status, poor credit/rental history, and other factors;
- Lack of multi-family housing options for those other than college students, such as young professionals or those that do not want to own a home;
- Geographic limitations to new residential development (due to the City’s placement within the floodplain and between the Mississippi River/Granddad Bluff), significantly increasing competition for existing developed parcels and housing of any condition;
- Limited supply of quality senior housing options, causing many residents to “age in place” and restricting housing options for young families and other first-time homebuyers.

**Public Housing:** Waitlists are long for both public housing units and Section 8 housing vouchers, reflecting high demand and low supply for assistance. The La Crosse Housing Authority anticipates reductions in federal funding for the voucher program in the coming years, further limiting the viability of subsidized market-rate housing as an affordable alternative.

**Special Needs Population:** Residents with mental, physical, or developmental disabilities have an ongoing need for permanent housing and supportive services for day-to-day activities, advocacy and resource navigation, employment, accessibility, and medical care. The elderly population’s needs include aging-in-place supportive services, access to medical care and other life necessities, and home maintenance and mobility retrofitting. ACS data estimates that 6,273 La Crosse residents (12.4% of the City’s total population) have at least one disability, requiring varying levels of care or intervention.

**Homeless Population:** Transitionally homeless households generally benefit from rapid re-housing efforts, especially those that lost their housing due to emergency circumstances. Chronically homeless individuals often require additional or ongoing assistance (e.g. financial counseling, mental healthcare,

case management, etc.) and therefore achieve better outcomes through transitional housing programs or permanent supportive housing.

**Public Services:** As identified through the community input survey, the City has the greatest need for services addressing homelessness, mental health, crime prevention & public safety, financial barriers to homeownership, and substance abuse.

**Public Improvements:** The City of La Crosse has identified a need for improvements to the main arteries that run north-south through the community. The City has been advocating at the state level to prioritize and fund modernization improvements to these key thoroughfares. Other necessary community-wide projects include improvements to bike/pedestrian accessibility, public parks, and safety.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Housing needs in the City of La Crosse were identified through 2020 Census data, American Community Survey (ACS) estimates, public input from residents and stakeholders, results from the Analysis of Impediments to Fair Housing Choice, and the City's 2024 Housing Study. Affordability, safety, and quality within the City's aging housing stock are significant concerns for many low- and moderate-income households, many of whom do not have the means to obtain high-quality housing units or mitigate safety concerns in their current living arrangements. There is also a persistent need for accompanying housing support services, such as financial assistance, resource navigation, and wraparound care for those that need help stabilizing in permanent housing.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	51,995	51,545	-1%
Households	20,690	21,240	3%
Median Income	\$40,725.00	\$46,438.00	14%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,070	3,305	4,770	2,590	6,505
Small Family Households	515	500	1,305	945	2,925
Large Family Households	75	105	130	30	345
Household contains at least one person 62-74 years of age	540	830	915	425	1,240
Household contains at least one person age 75 or older	475	595	515	190	500
Households with one or more children 6 years old or younger	280	320	620	320	620

**Table 6 - Total Households Table**

**Data Source:** 2016-2020 CHAS

**Housing Needs Summary Tables****1. Housing Problems (Households with one of the listed needs)**

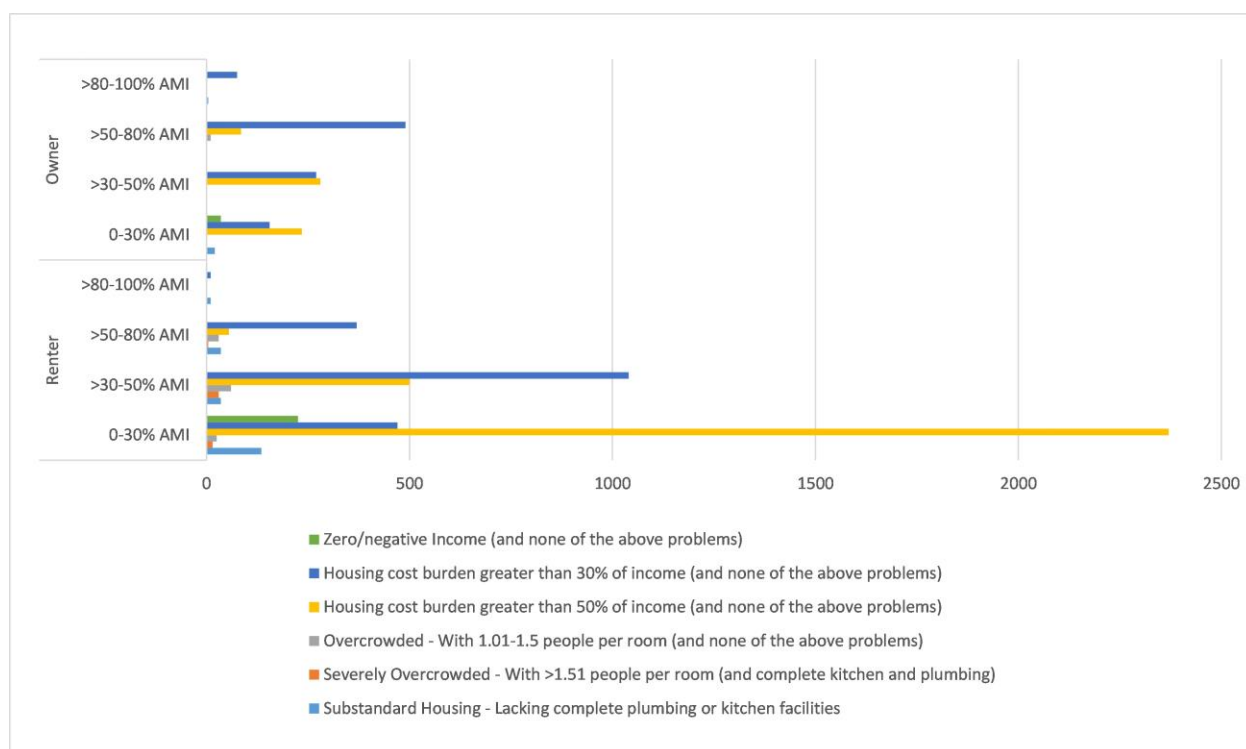
	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	135	35	35	10	215	20	0	0	4	24
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	30	4	0	49	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	60	30	0	115	0	0	10	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	2,370	500	55	0	2,925	235	280	85	0	600

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	470	1,040	370	10	1,890	155	270	490	75	990
Zero/negative Income (and none of the above problems)	225	0	0	0	225	35	0	0	0	35

Table 7 – Housing Problems Table

Data 2016-2020 CHAS

Source:



### Housing Problems by Tenure and AMI

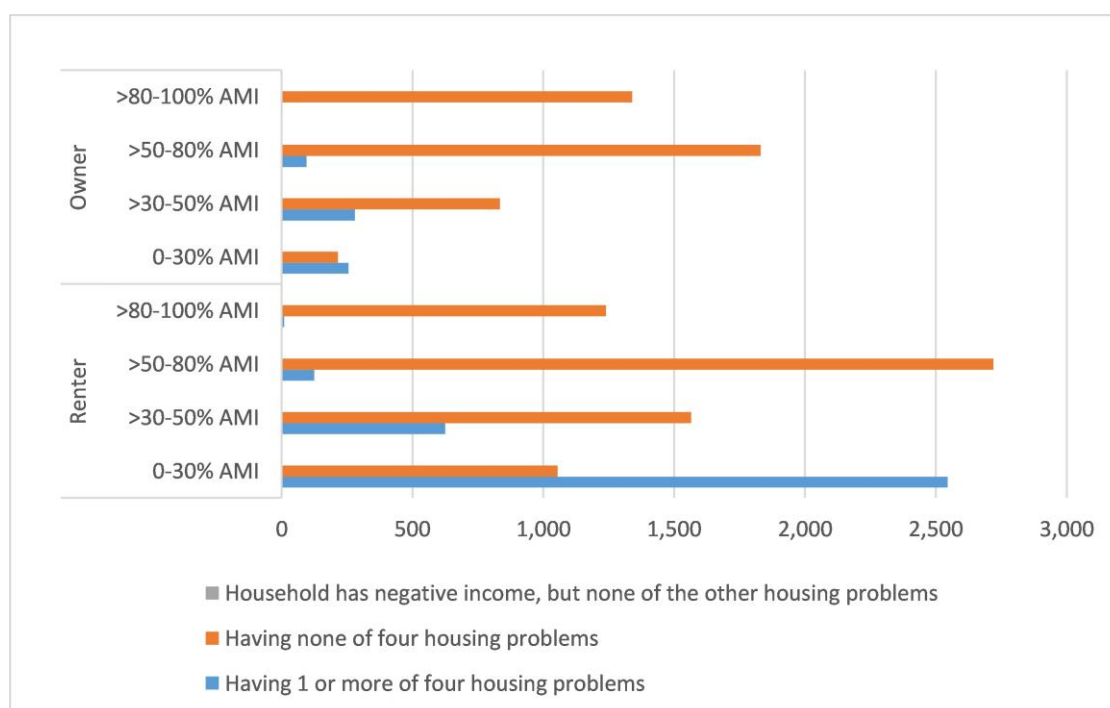
#### 2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen

or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,545	625	125	10	3,305	255	280	95	4	634
Having none of four housing problems	1,055	1,565	2,720	1,240	6,580	215	835	1,830	1,340	4,220
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data 2016-2020 CHAS  
Source:



### Severe Housing Problems by Tenure and AMI

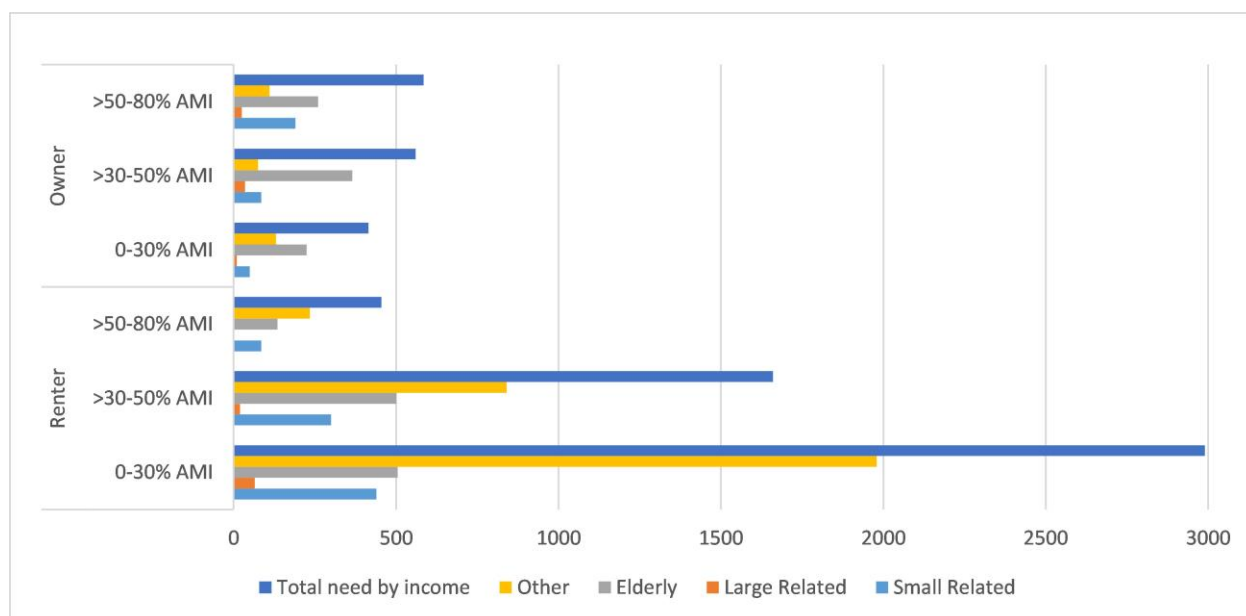


## 3. Cost Burden &gt; 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	440	300	85	825	50	85	190	325
Large Related	65	20	0	85	10	35	25	70
Elderly	505	500	135	1,140	225	365	260	850
Other	1,980	840	235	3,055	130	75	110	315
Total need by income	2,990	1,660	455	5,105	415	560	585	1,560

Table 9 – Cost Burden &gt; 30%

Data 2016-2020 CHAS  
Source:



## Cost Burden &gt;30% by Tenure and AMI

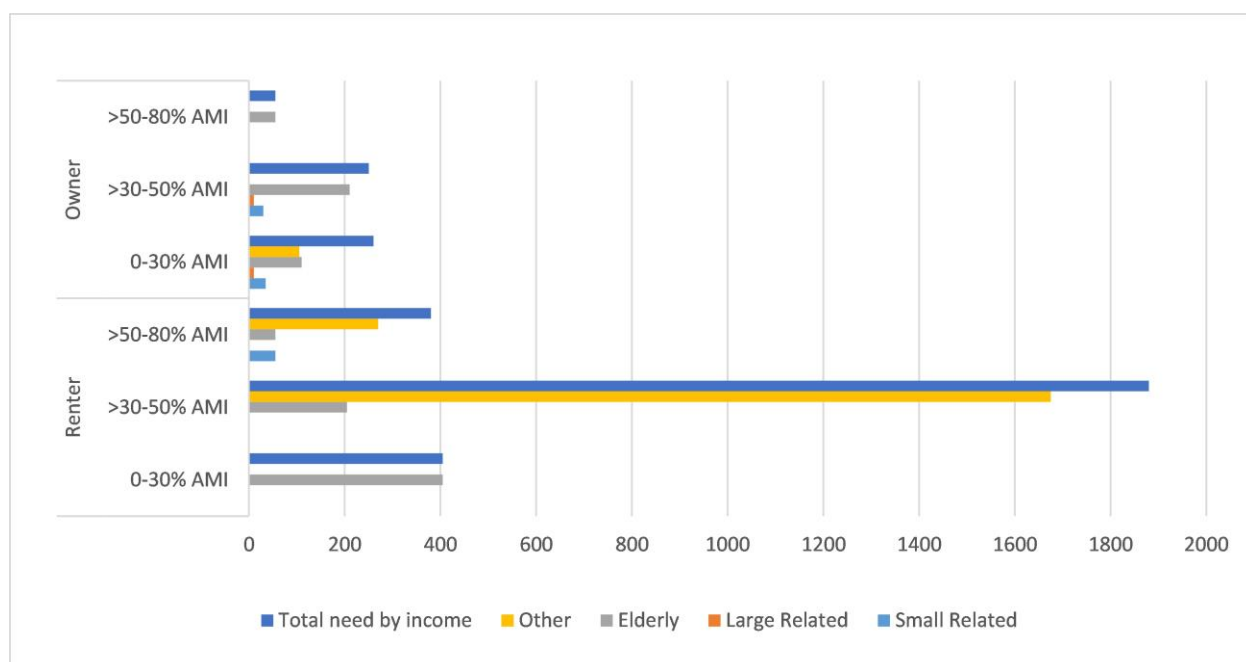
## 4. Cost Burden &gt; 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	55	55	35	30	0	65
Large Related	0	0	0	0	10	10	0	20
Elderly	405	205	55	665	110	210	55	375

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	0	1,675	270	1,945	105	0	0	105
Total need by income	405	1,880	380	2,665	260	250	55	565

Table 10 – Cost Burden &gt; 50%

Data 2016-2020 CHAS  
Source:



### Cost Burden >50% by Tenure and AMI

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	40	10	15	0	65	0	0	10	0	10
Multiple, unrelated family households	0	0	15	0	15	0	0	0	0	0
Other, non-family households	0	80	4	0	84	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Total need by income	40	90	34	0	164	0	0	10	0	10

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

### Describe the number and type of single person households in need of housing assistance.

According to 2016-2020 ACS data, approximately 39.2% of all householders in La Crosse are single-person households. 30.3% of owner-occupied households and 46.7% of renter-occupied households are single-person households. Table 6 indicates that 2,320 “small family” households within the City of La Crosse, which includes single-person households, fall under the 80% AMI threshold. Stakeholders identified single-person households as some of the most underserved populations within the City, as families (especially those with young children) are often prioritized by organizations providing housing and/or social support assistance.

### Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Although this statistic is not specifically tracked, the New Horizons Shelter & Outreach Center exclusively serves single women and men, children, and families that are victims of domestic violence, dating violence and sexual assault. In 2024, New Horizons served 503 people, with the emergency shelter serving 138 victims. Of this population, 73% of those seeking rapid rehousing services and 35% of shelter residents identified as Black, Indigenous, or Person of Color (BIPOC). Consultation with the shelter and anecdotal evidence suggests that the total number of estimated victims may be conservative, as domestic violence incidents are typically underreported.

### What are the most common housing problems?

The most common housing problem at all LMI levels (80% Area Median Income: \$46,438) for renters and owners is cost burden, in which residents pay greater than 30% or more of their income on housing costs. For both renter and owner households at 0-30% AMI, 625 are cost burdened and 2,605 are severely cost burdened (spending over 50% of their income on housing costs). For households at 30-50% AMI, 1,310 are cost burdened and 780 are severely cost burdened. Overall, 1,890 renter households across all LMI levels are cost burdened and 2,925 households are severely cost burdened. Due to the inability to afford quality housing that can reasonably accommodate all family members, extremely low-income renter households (0-30% AMI) are more likely to live in substandard housing and experience overcrowding. Coupled with La Crosse’s high population of college students, there is a high demand for low-cost rental housing.

Cost burden is less likely for homeowners due to the comparatively high up-front costs compared to rental housing. 990 households are cost burdened and 600 are severely cost burdened across all LMI levels.

Additionally, the age and quality of La Crosse’s existing housing stock is also a concern. Approximately 68.2% of housing stock in the City of La Crosse was built before 1980, with over a quarter constructed before 1940. Lead-based paint was commonly used before 1978 and poses a risk to children who live in older homes that have not been mitigated. Due to the cost of mitigation, lower-income households are more likely to live in homes where lead paint has not been adequately addressed. Please see *MA-20 (Housing Market Analysis: Condition of Housing)* for more information.

### **Are any populations/household types more affected than others by these problems?**

Very low-income (30-50% AMI) and extremely low income (0-30%) households are more likely to experience severe housing problems such as insufficient kitchen/plumbing facilities, overcrowding, or significant cost burden. The tables in this section indicate that extremely low-income renters – often elderly, disabled, and/or residents of color – disproportionately experience housing problems.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Severely cost burdened households are most at-risk of experiencing homelessness due to limited financial flexibility for unexpected expenses, stagnating wages, pre-existing physical or mental ailments, and other risk factors. Within La Crosse, 2,370 renter households and 235 owner households are considered severely cost burdened; per CHAS data, 280 of these households have one or more children aged 6 or younger. Housing-insecure families with young children can face special challenges finding housing following eviction or other emergency circumstances; stakeholders have noted that it is difficult to move multiple children on short notice and there are limited safe options within the City (e.g.

women-centered shelter space is limited and hotel vouchers can be dangerous due to proximity to individuals with criminal or substance abuse histories).

Rapid re-housing is generally successful for the first-time homeless population, especially those that lose their housing due to emergency circumstances. Unsheltered individuals who require additional or ongoing assistance (e.g. financial counseling, mental healthcare, case management, etc.) and the chronically homeless are generally not good candidates for rapid re-housing. These groups often achieve better outcomes through transitional housing programs or permanent supportive housing. At HUD's guidance in recent years, many transitional housing providers in the City of La Crosse have pivoted their efforts towards permanent supportive housing, due to the longer timeline afforded to individuals that need intensive assistance. However, there are voucher programs that can fill this gap in transitional housing options; for example, Couleecap offers tenant-based vouchers for two years of financial assistance for families as long as they settle in adjacent communities.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

N/A

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

For very low and extremely-low income populations, severe cost burden is the greatest challenge to housing stability. This is a combination of high (and consistently increasing) housing costs and low (often stagnating) income. Additionally, personal experiences such as domestic violence, new or existing physical/mental ailments, substance use disorders, and unstable employment can increase the risk of homelessness. The risk of homelessness is further exacerbated by the City's lack of safe and affordable housing options, shortage of available Section 8 vouchers and public housing units, limited funding (and ever-increasing demand) for homelessness prevention resources, and lender/landlord discrimination based on a variety of financial and individual circumstances.

## **Discussion**

The data highlights significant housing challenges in La Crosse, especially for low-income households, with many spending over 30% of their income on housing. Cost burden is a major issue, particularly for renters, leading to overcrowding and substandard conditions.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section evaluates disproportionately greater housing needs among households with housing problems. As identified by HUD, the four housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.0 person per room; 4) Cost burden over 30%. “Disproportionately greater need” exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

Since white households make up the majority of La Crosse’s population (approximately 85.6%), and therefore comprise the majority of residents under the AMI, the category averages align heavily with the prevalence of housing problems for white households. For households experiencing any of the four housing problems, disproportionately greater need exists for the Black/African American, Asian, and American Indian/Alaska Native populations who earn 0-30% AMI and the Hispanic population who earns 50-100% AMI.

Although data show disproportionately greater need for these groups, it should also be noted that the margins of error are high for some of these racial and ethnic groups and make the data less reliable (e.g. for Black, American Indian/Alaska Native, Asian, Native Hawaiian, and Hispanic populations).

While there is no significant concentration of residents of color in La Crosse (as discussed in *NA-30* and *MA-50*), many live in neighborhoods with the highest proportion of low- to moderate-income individuals (<80% AMI). This primarily includes Powell-Poage-Hamilton, Washburn, and Lower Northside. These areas have comparatively high rental and poverty rates, as well as an aging housing stock that is falling into disrepair or may not be noncompliant with modern building codes.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,045	430	205
White	2,765	415	195
Black / African American	95	0	0
Asian	80	0	0
American Indian, Alaska Native	24	0	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	70	15	10

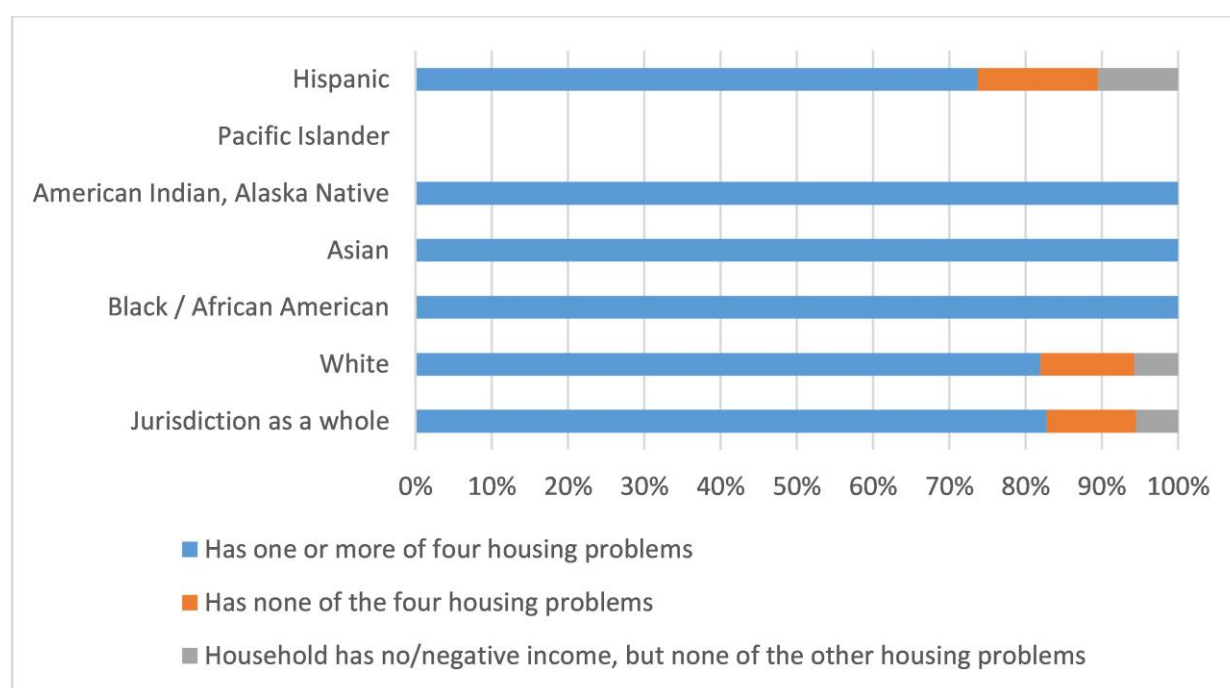
**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Prevalence of Housing Problems by Race (0-30% AMI)****30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,270	1,085	0
White	2,145	960	0
Black / African American	0	20	0
Asian	45	45	0
American Indian, Alaska Native	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	55	55	0

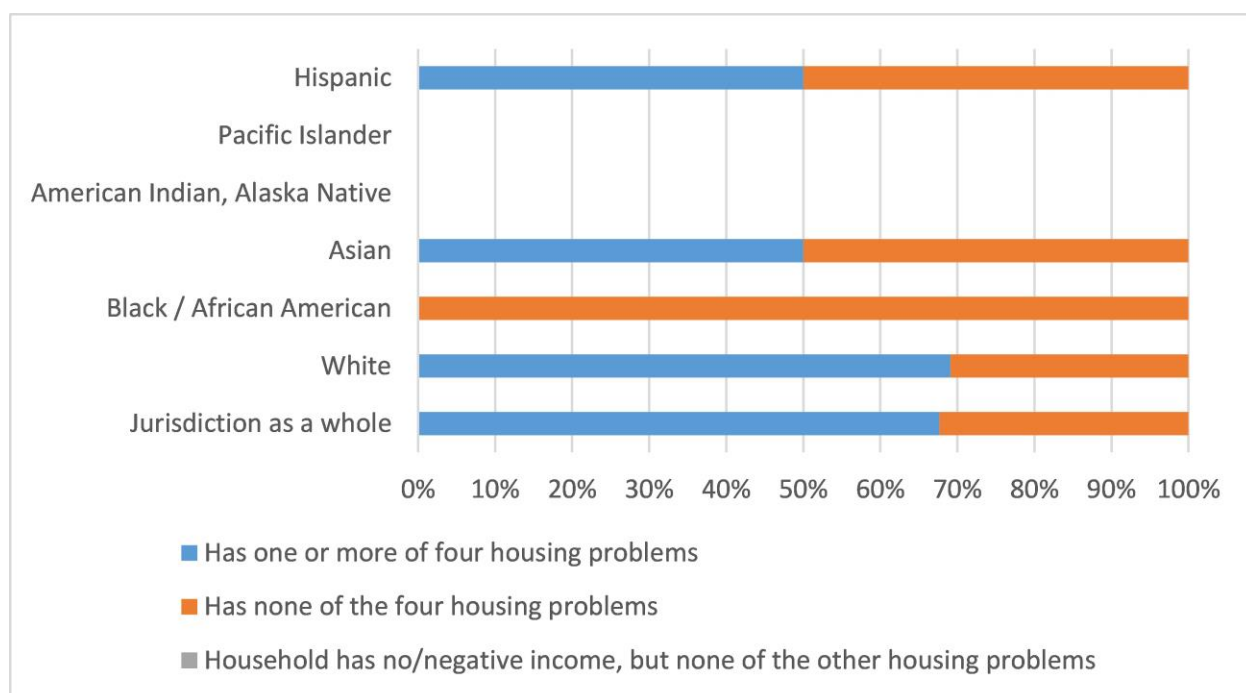
**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Prevalence of Housing Problems by Race (30-50% AMI)****50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,440	2,930	0
White	1,345	2,625	0
Black / African American	10	90	0
Asian	10	110	0



Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	60	0

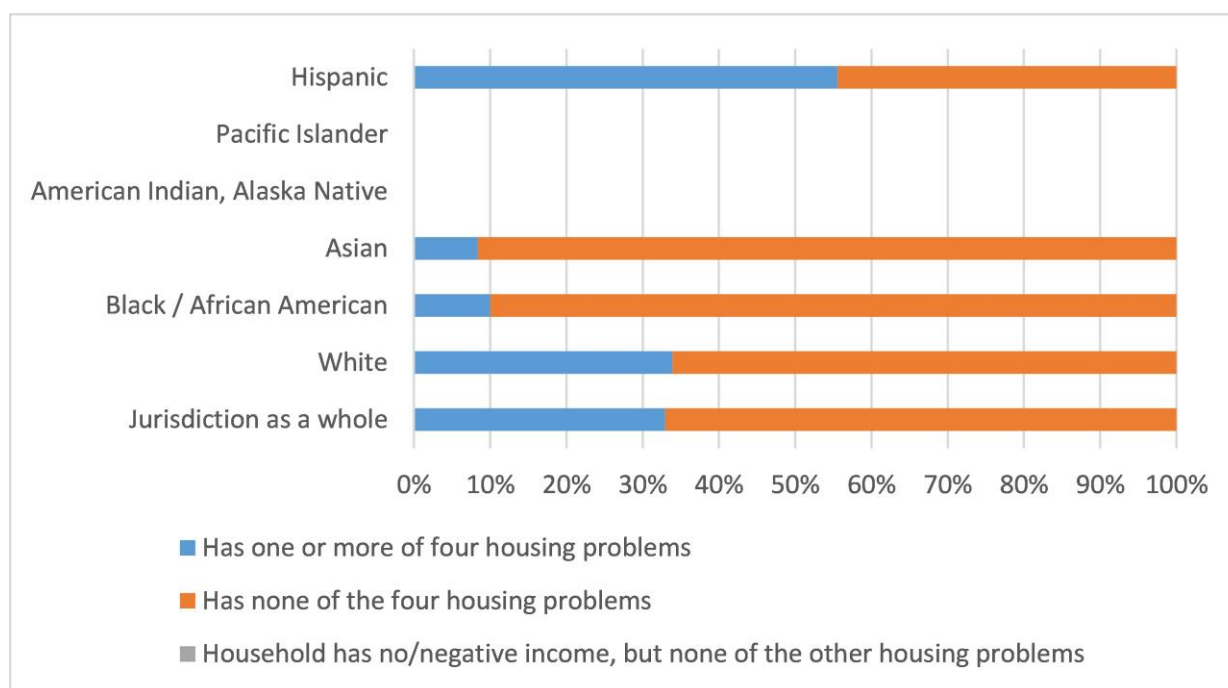
**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Prevalence of Housing Problems by Race (50-80% AMI)****80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	300	2,515	0
White	275	2,275	0
Black / African American	0	10	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	210	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	25	0

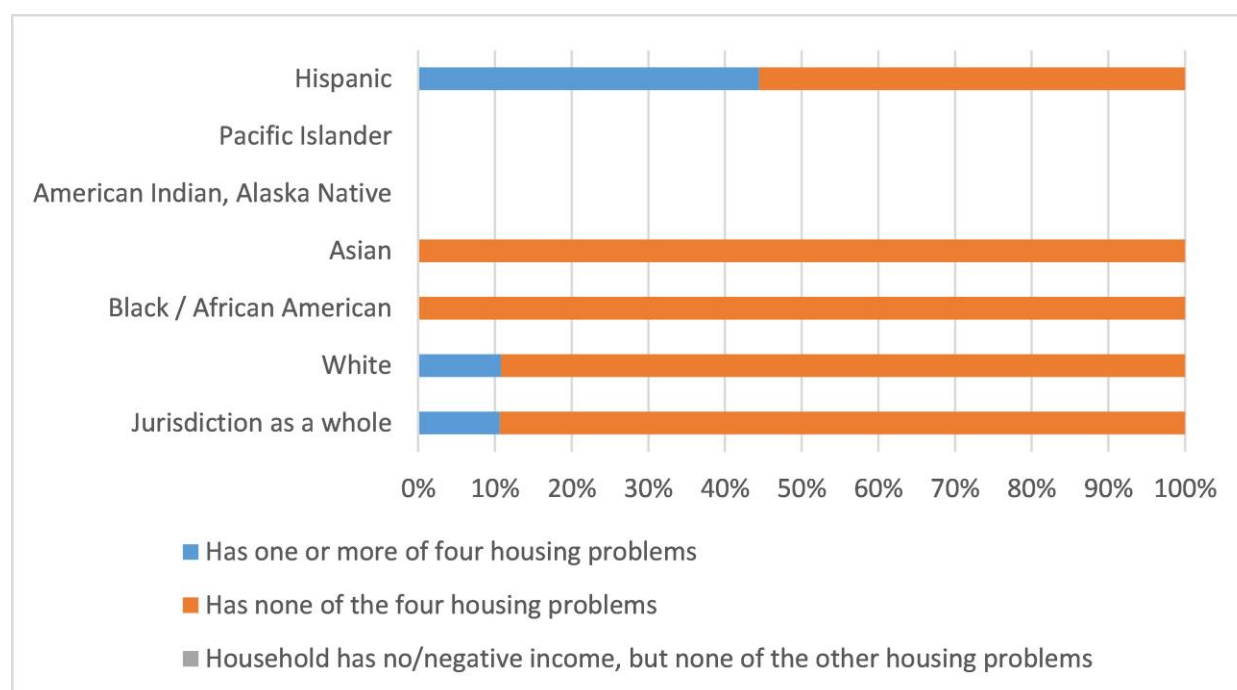
**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



#### Prevalence of Housing Problems by Race (80-100% AMI)

#### Discussion

Households under the AMI threshold are more likely to experience at least one of HUD's four identified housing problems due to the high cost of obtaining high-quality housing or fixing existing nonconformities. As illustrated by the graphs in this section, disproportionately greater need exists for low-income Black/African American, Asian, and American Indian/Alaska Native residents throughout the City. Housing cost burden remains the greatest need, especially in areas of La Crosse that contain the

highest proportion of low- to moderate-income individuals (<80% AMI) and a comparatively high population of Asian/Pacific Islander residents.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

### (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section evaluates disproportionately greater housing needs among households with *severe* housing problems. As identified by HUD, the four severe housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.5 persons per room; 4) Cost burden over 50%. “Disproportionately greater need” exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

### 0%-30% of Area Median Income

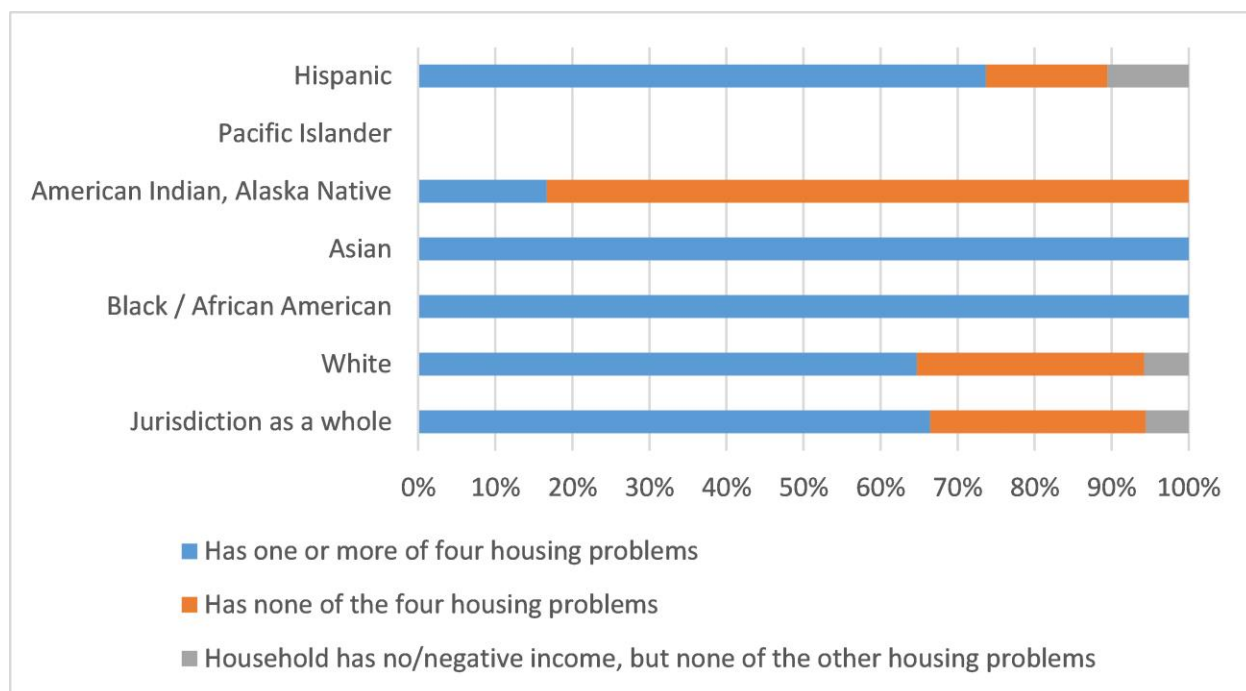
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,445	1,030	205
White	2,185	995	195
Black / African American	95	0	0
Asian	80	0	0
American Indian, Alaska Native	4	20	0
Pacific Islander	0	0	0
Hispanic	70	15	10

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**Prevalence of Severe Housing Problems by Race (30-50% AMI)**

### 30%-50% of Area Median Income

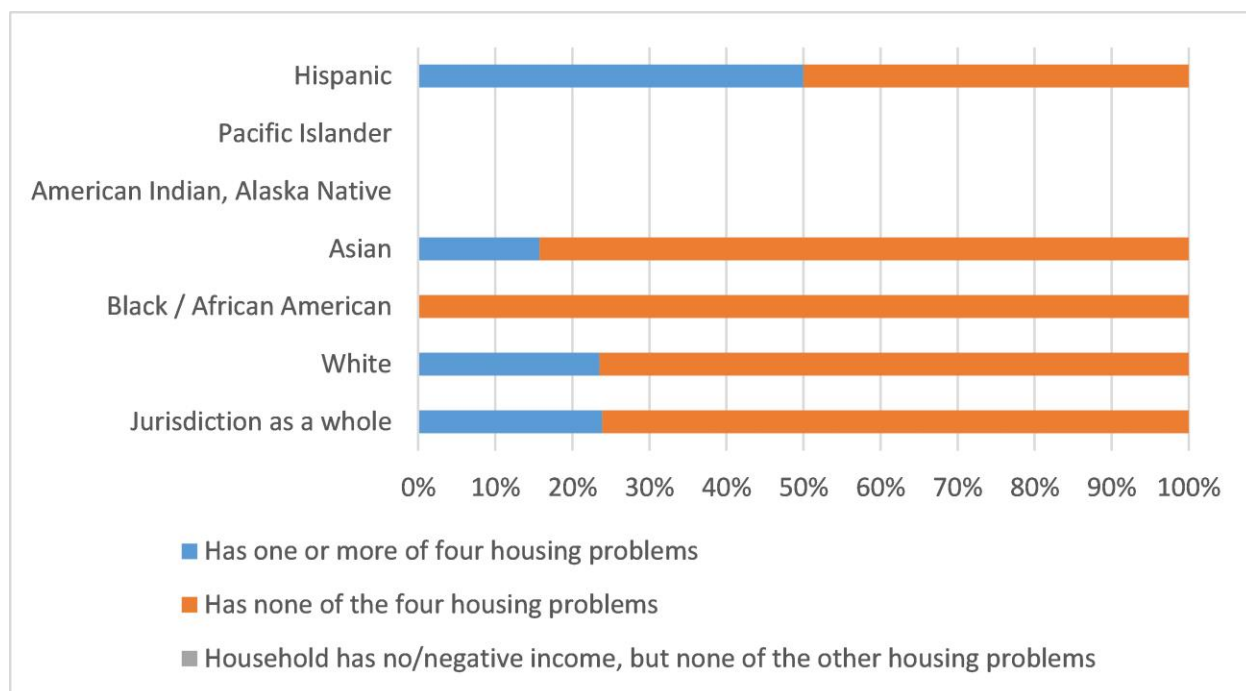
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	800	2,550	0
White	730	2,375	0
Black / African American	0	20	0
Asian	14	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	55	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**Prevalence of Severe Housing Problems by Race (30-50% AMI)**

#### 50%-80% of Area Median Income

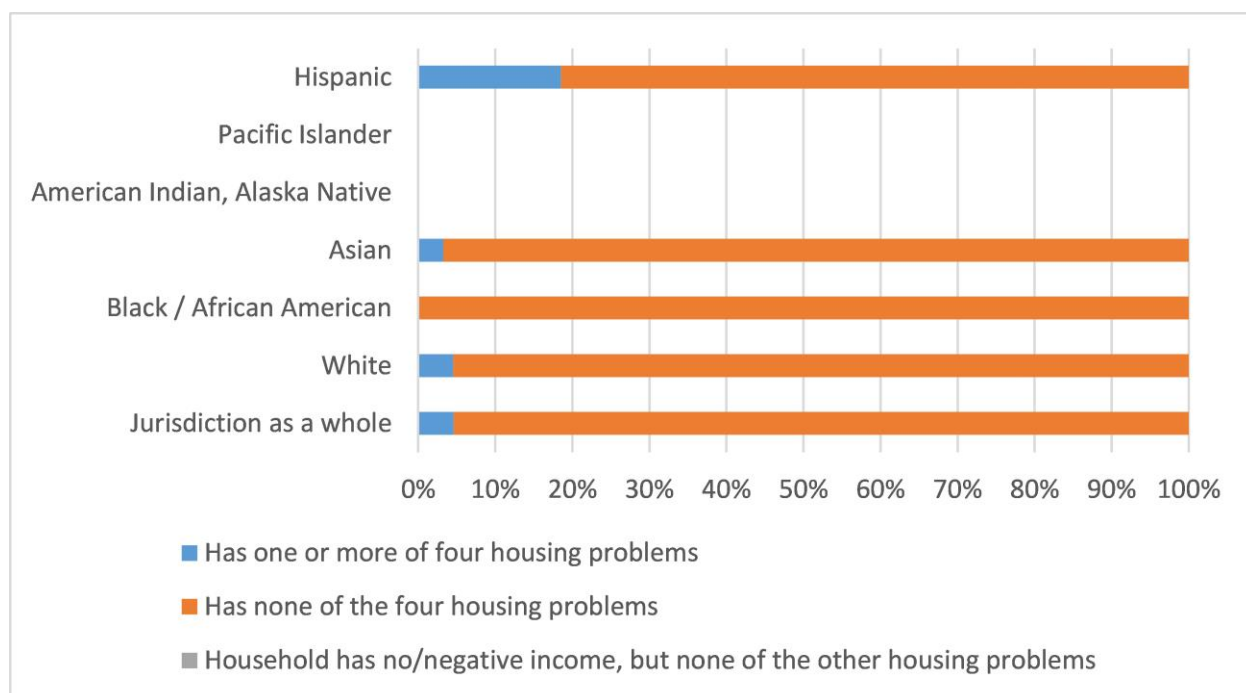
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	200	4,170	0
White	180	3,795	0
Black / African American	0	100	0
Asian	4	120	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	110	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**Prevalence of Severe Housing Problems by Race (50-80% AMI)**

#### 80%-100% of Area Median Income

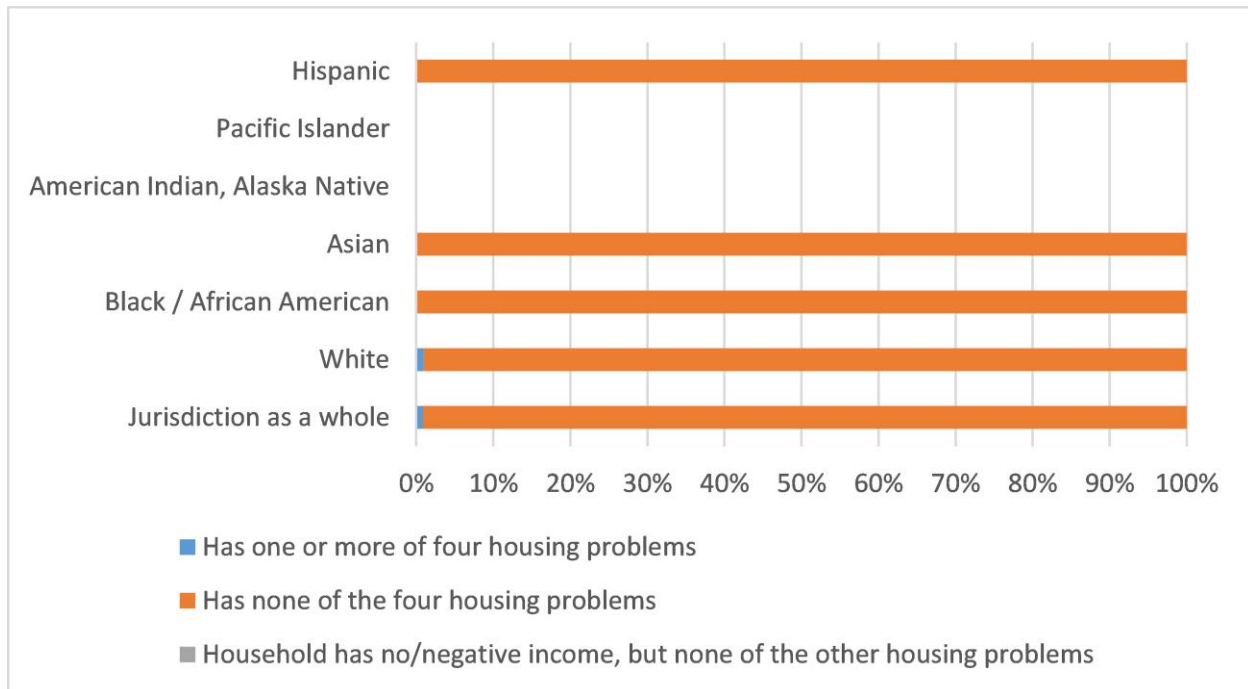
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	25	2,785	0
White	25	2,525	0
Black / African American	0	10	0
Asian	0	210	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	40	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data: 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



**Prevalence of Severe Housing Problems by Race (80-100% AMI)**

### Discussion

Severe housing problems are most prevalent in extremely low-income households (0-30% AMI) due to the lack of safe, affordable housing units in the City of La Crosse and the significant financial burden that housing costs impose on such a limited (or nonexistent) income. Households between 30-100% AMI are less likely to experience severe housing problems (and more likely to experience normal housing problems, with slightly less cost burden and/or overcrowding) because they can afford better housing options and allocate less of their income towards housing.



## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

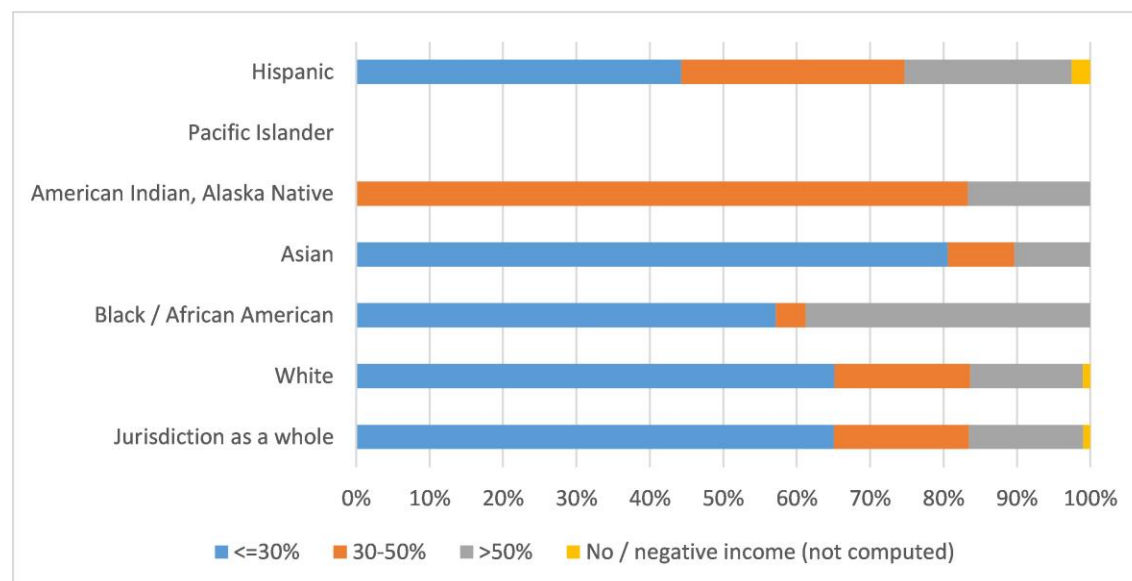
The most common housing problem is cost burden, meaning households spend more than 30% of their income on housing costs.

### Housing Cost Burden

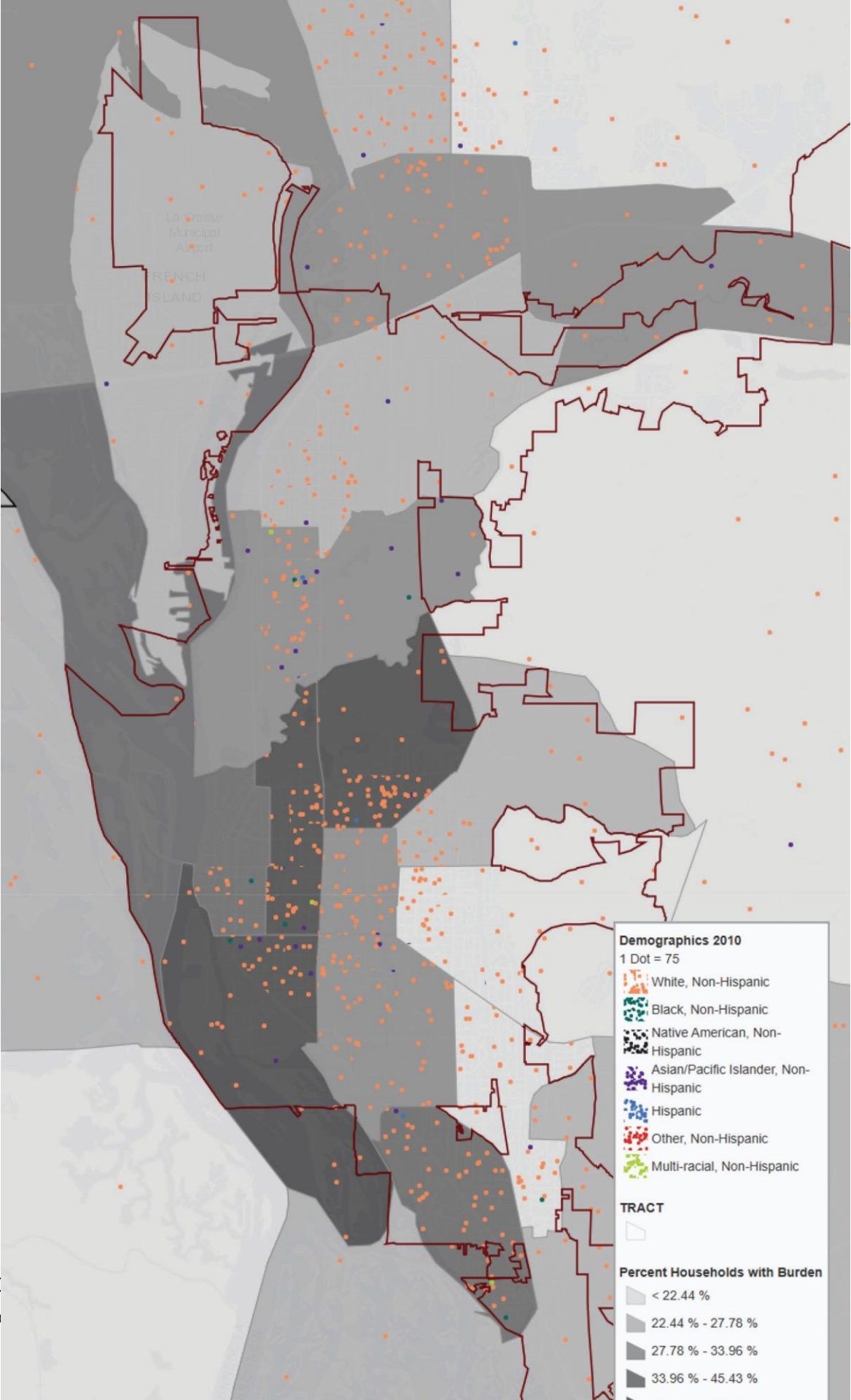
Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,620	3,845	3,259	205
White	12,710	3,605	2,995	195
Black / African American	140	10	95	0
Asian	535	60	69	0
American Indian, Alaska Native	0	20	4	0
Pacific Islander	0	0	0	0
Hispanic	175	120	90	10

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS



### Prevalence of Cost Burden by Race



## **Demographics of Housing Need**

### **Discussion:**

Housing cost burden is significantly more common for renters than for homeowners and is disproportionately greater for residents of color. As shown in the "Demographics of Housing Need" map, the census tracts with the highest prevalence of housing problems, including cost burden, are census tracts 9 (in which 45.43% of households have at least one of the four housing problems), 4 (64.05%), and 5 (61.88%). These align with Washburn, Powell-Poage-Hamilton, UW-La Crosse campus, and Grandview Emerson.

### **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

#### **Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

For households experiencing any of the four housing problems, disproportionately greater need exists for extremely low-income (0-30% AMI) Black/African American, Asian, and American Indian/Alaska Native households, as well as Hispanic households who earns 50-100% AMI.

For households experiencing any of the four severe housing problems, disproportionately greater need exists for extremely low-income (0-30% AMI) Black/African American and Asian households and Hispanic households making 0-80% AMI.

#### **If they have needs not identified above, what are those needs?**

- In its 2020 School Resource Officer Program Review, the School District of La Crosse determined that it “disproportionally disciplines and suspends students of color, students in poverty, male students, and students with disabilities.” This pattern leads to lower academic achievement and higher dropout rates among these groups, as well as increased risk for involvement in the criminal justice system, barriers to employment and housing, and negative physical and mental health outcomes.
- According to a report conducted on behalf of La Crosse County’s Criminal Justice Management Council, “between 2018 and 2021, Black people made up 1.3–1.7% of the population in La Crosse County but accounted for 20% of the people arrested and jailed. In particular, the proportion of Black people accessing deflection and diversion programming through Justice Support Services is low in proportion to arrest rates.”
- Through consultations with key community stakeholders, it is evident that a disproportionate percentage of individuals seeking community support services (such as emergency shelters, food and clothing banks, domestic violence services, and mobile healthcare) are people of color.
- While La Crosse’s population of foreign-born or Limited English Proficiency (LEP) residents is comparatively small, stakeholders identified a gap in culturally competent and/or native language-speaking assistance programs that cater to low-income households. These services are critical to helping struggling households navigate housing resources, understand leases/mortgages and letters from landlords/banks, and provide advocacy support.

#### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

There do not appear to be any *significantly* concentrated areas of racial or ethnic groups within the City of La Crosse. One method to quantify racial and ethnic concentration is with the Dissimilarity Index, which measures the degree to which two groups living in a region are similarly geographically distributed. Dissimilarity Index values range from 0 (complete integration) to 100 (complete

segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation. For the City's Black population, the 2020 Census dissimilarity index relative to white residents was 25.3, for Hispanics it was 17.3, and for Asians it was 22. These scores indicate low levels of segregation for these groups within La Crosse.

However, the "Demographics of Housing Need" map indicates that the neighborhoods of Powell-Poage Hamilton, Washburn, and Lower Northside and Depot have notable populations of racial minorities, particularly Black/African American and Asian/Pacific Islander households. These neighborhoods also have higher rates of poverty and a higher prevalence of housing problems (see *NA-15* for more information).

## NA-35 Public Housing – 91.205(b)

### Introduction

The La Crosse Housing Authority provides affordable housing for low-income and fixed-income households, including families, the elderly, and those with disabilities. The Housing Authority currently oversees four family housing properties, nine high-rise towers, and six market rate units for residents with disabilities, totaling approximately 599 units of public housing with capacity for 611 units. Of these units, 95 (15.9%) are either fully ADA-compliant or partially modifiable.

The La Crosse Housing Authority also administers the Section 8 Housing Choice Voucher Program, which assists approximately 199 households throughout the City of La Crosse (184 through tenant-based vouchers and 15 through Veterans Affairs Supportive Housing). While this program can help mitigate the demand on public housing stock, landlord discrimination against voucher holders continues to be an issue in the community. La Crosse's Section 8 allocations are anticipated to decrease moving forward, therefore threatening the future of this program in the City and further straining available housing options for lowest-income residents.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	575	137	0	133	4	0	0

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	12,525	12,188	0	12,426	4,262	0
Average length of stay	0	0	5	4	0	4	0	0
Average Household size	0	0	1	2	0	2	1	0
# Homeless at admission	0	0	2	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	202	18	0	18	0	0
# of Disabled Families	0	0	239	55	0	54	1	0
# of Families requesting accessibility features	0	0	575	137	0	133	4	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Race of Residents**

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	491	92	0	89	3	0	0
Black/African American	0	0	35	38	0	37	1	0	0
Asian	0	0	48	7	0	7	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	7	1	0	0	1	0	0
Not Hispanic	0	0	568	136	0	133	3	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**



**Data Source:** PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

***Public Housing Tenants***

The Director of the La Crosse Housing Authority reported that the organization’s biggest challenge is consistent lease violations of various kinds, including nonpayment of rent, criminal activity, sheltering non-labile guests without permission, and improper care of units. This indicates that an ongoing need for public housing tenants is individual and/or family support that provides mental health resources, teaches basic life skills or assists in daily tasks, and supplies emergency funding assistance.

The Housing Authority’s current collaborations with local supportive service organizations have already proven very beneficial to tenants. Residents of each building or development have access to mobile food pantries, resource navigation personnel from various organizations, and youth programming. Entities such as the La Crosse Family Collaborative and School District of La Crosse have embedded social workers in multiple low-income neighborhoods, who can “knit together” location-specific resources and financial aid for public housing tenants and other households in need. However, funding and staff capacity to maintain these programs is tight and as demand for supportive services (especially housing assistance) continues to increase, additional funding and collaboration will be required to adequately address residents’ needs.

***Accessible Unit Waitlist Applicants***

Stakeholders consulted for this Consolidated Plan and Analysis of Impediments to Fair Housing Choice reported a critical need for affordable accessible units in the City of La Crosse. The La Crosse Housing Authority offers 90 ADA-compliant or partial-modification units throughout its developments, representing approximately 15% of its units. While the waitlist for accessible units is comparatively lower than other unit types, turnover is very low. The Housing Authority assesses disabilities and accessibility needs as part of the unit intake or transfer process, as well as modifies existing units in response to reasonable accommodation requests, which may help lessen the need to relocate to a designated accessible unit.

In an effort to decrease the waitlist for accessible units, the Housing Authority built five accessible duplexes within the Schuh Homes complex in 2011, as well as six one-bedroom accessible units in Washburn in May 2020. The City is also expecting to gain 74 additional affordable units from the new “Haven on Main” development project, which will cater to adults with disabilities and/or special needs.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

***Public Housing Residents***

Residents of public housing and those utilizing Housing Choice Vouchers would benefit from increased access to resources that can help them achieve long-term housing stability and financial independence. This includes support for down payment assistance programs to help transition to homeownership, as well as financial literacy training to improve spending habits and increase savings. These resources are

essential in empowering residents to build a stronger foundation for their future and break the cycle of housing insecurity.

### ***Housing Choice Voucher Holders***

Section 8 voucher holders often struggle to find willing landlords and properties that meet federal inspection standards. Quality affordable housing in La Crosse is scarce, even with assistance, and the number of landlords willing to work with Section 8 vouchers is declining locally and regionally. Involvement with the Section 8 program requires landlords to navigate stricter tenant screening requirements, regular HUD inspections, and the possibility of delayed rent payments due to bureaucratic processes, therefore pushing them to work with tenants that can pay directly instead.

### **How do these needs compare to the housing needs of the population at large**

Public housing residents and Section 8 voucher holders (and those on the waitlists) are some of the City's lowest-income households, with a mean annual income of approximately \$12,188–\$12,525 respectively. Elderly and/or disabled residents are often on fixed incomes, which leaves little wiggle room for other financial obligations or emergency expenses. Reliance on subsidized housing – whether within Public Housing Authority-managed properties or through the Section 8 program – greatly reduces these households' available housing options due to limited supply or discriminatory landlords. Many households also depend on social support services to remain stable in their housing, which are often integrated into public housing communities.

While these populations share some common concerns with the general population, such as affordability and proximity to amenities, the specific needs of public housing tenants and Section 8 voucher holders are often more acute and require targeted interventions and support systems to ensure they have access to safe, stable, and affordable housing.

### **Discussion**

While the Housing Authority plays a critical role in providing affordable housing in the City of La Crosse, the challenges associated with managing units and voucher programs are difficult to address when resources are decreasing. Innovative strategies to support residents and coordinate with partners should be explored to maximize housing opportunities.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

During the COVID-19 pandemic, the City of La Crosse saw a significant increase in people experiencing homelessness. Despite increased federal funding and resources to address these emergency needs, numbers remained stubbornly high and the City sought a way to unify available services and identify long-term solutions. In early 2024, the City of La Crosse partnered with La Crosse County to develop *Pathways Home*, a long-term plan that outlines a framework of staffing/leadership, data reporting processes, and housing policy aimed at achieving “functional zero” homelessness by 2029. According to the plan, achieving ‘functional zero’ would mean “any instances of homelessness are rare and brief, and the availability of services and resources matches or exceeds demand” within the City. This plan – and the people that put it together – have been instrumental in the development of this Consolidated Plan and accompanying Analysis of Impediments to Fair Housing Choice.

As identified in *Pathways Home* and numerous stakeholder discussions, local factors contributing to homelessness include a lack of quality and affordable housing, low household incomes, stagnating wages and limited access to skilled labor opportunities, declining funding for housing subsidies, and strained support services. At an individual level, these issues can be exacerbated by mental illness, underemployment and unemployment, domestic violence, disabling health conditions, chemical dependencies, criminal justice system involvement, lack of adequate transportation, and poor credit/landlord histories. Addressing homelessness continues to be a high priority in the City of La Crosse.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	13	3	16	20	12	264
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	173	61	234	100	65	337

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Individuals	62	1	63	0	0	0
Chronically Homeless Families	4	0	4	1	1	695
Veterans	0	0	0	0	0	802
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

**Data Source Comments:** City of La Crosse Planning & Development Department - Homelessness Services

Indicate if the homeless population is:      Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Specific data surrounding people becoming homeless is challenging to track. According to the Pathways to Housing list (as of April 2025), the average number of days experiencing homelessness is 321. About 16% of those currently unhoused are in shelter. While there are individuals entering homelessness, there are also individuals being placed in housing. From March to April 2025, there was a net increase in homelessness by two individuals. Fourteen people were housed from the Pathways to Housing List in the month of April.

### Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The estimated number of homeless veterans was 7 as of the April 2025 *Pathways Home* data. Most homeless families are currently sheltered, with the estimated number being under a dozen.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Homelessness in La Crosse tends to disproportionately affect those of racial and ethnic minorities, though the majority of currently homeless individuals identify as white.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Point-in-Time (PIT) counts in January 2025 indicated that in the City of La Crosse, 26 individuals were unsheltered and 124 individuals were sheltered. The *Pathways Home* data is believed to be more accurate because it is continuously updated; April 2025 numbers indicated 261 homeless individuals.

### Discussion:

The Pathways to Housing List identifies individuals experiencing homelessness and ensures coordination between resource providers to obtain housing. A key component of housing these individuals is to pair adequate case management needs with the right type of housing. This housing navigation will continue to be a crucial resource in addressing homelessness in the community.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

The special needs population of La Crosse consists of several groups: persons with disabilities, the elderly, and elderly with disabilities. Disabilities are physical or mental health issues that substantially limit one or more life activities such as walking, talking, learning, or caring for oneself (HUD Section 504). These issues include any combination of hearing or vision difficulties, physical difficulties, cognitive or development difficulties, and severe mental illness. The special needs population experiences higher rates of poverty (relative to the general population) due to barriers in accessing education, employment, and healthcare. As a result, finding safe, accessible, and affordable housing within the City of La Crosse is a significant challenge.

### **Describe the characteristics of special needs populations in your community:**

According to 2016-2020 ACS estimates, 6,273 residents (12.4% of the City's total population) have one or more disabilities. The age cohort with the highest number of residents with a disability is those aged 18 to 64, in which 3,275 residents are estimated to have a hearing, vision, cognitive, ambulatory, self-care, and/or independent living disability. The age cohort with the highest percentage of disabilities is those aged 65+, in which 40.75% of residents in that age group are estimated to have a disability. Of the listed disabilities, the most common are cognitive, ambulatory, and independent living difficulties.

Unemployment or underemployment is more prevalent with persons with disabilities than the general population. In La Crosse County, 2016-2021 ACS data indicates that 69.2% of people were either unemployed or out of the labor force entirely (either retired or on SSD) due to a disability, whereas only 28.1% of people without disabilities were unemployed or out of the labor force. Employed persons with disabilities also earned significantly less than persons without disabilities – \$20,893 annually compared to \$36,195 respectively in 2021.\*

\*This data was estimated during the height of the COVID-19 pandemic, and therefore may not reflect the current employment or financial circumstances of persons with disabilities post-pandemic.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

As with many demographics within the City of La Crosse, the greatest need for disabled and/or elderly residents is affordable and safe housing. With a standard monthly Supplemental Security Income (SSI) payment of \$1,026 for individuals and \$1,547 for couples in 2024, residents with disabilities that are unable to work are very likely to face substantial cost burdens and difficulty finding quality housing. While public housing can meet this need, waitlists are long and, due to the age of the high rise buildings,

units may not adequately accommodate modern wheelchairs or mobility equipment. La Crosse has fifteen accessible units available through the Housing Authority, though turnover is very low.

For those that wish to live independently (and/or must remain in place due to a lack of alternative housing options), homes can be outfitted with accessibility modifications, assistive devices, and care assistance for personal hygiene and home maintenance. However, the majority of homes in the City of La Crosse are older (with nearly a quarter built before 1940 alone) and were not constructed with accessibility as a priority. Accessibility modifications can be prohibitively expensive out-of-pocket and can potentially sacrifice the resale value of the home (e.g. removing space from a bedroom to make the bathroom bigger may reduce the total number of compliant bedrooms in the home).

Supportive service needs for persons with disabilities include advocacy assistance (including gaining self-advocacy skills and acute negotiation services for benefits, housing issues, education access, etc.), independent life skills development/reinforcement, and ongoing case management as needed (e.g. medication management, mental health counseling, transportation connections, healthcare access, etc.). These needs were determined through consultation with local organizations that provide support services for special needs populations in La Crosse.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The State of Wisconsin receives Housing Opportunities for Persons with AIDS (HOPWA) funding to identify, assess, and address needs of persons with HIV/AIDS. The City of La Crosse does not receive this funding to directly address this issue. According to the 2022 Wisconsin HIV/AIDS Surveillance Annual Review (published by the Wisconsin Department of Health Services), in 2022 there were 2 new reported cases of HIV infection in La Crosse, with 101-300 infected residents estimated to live in the County in total. Wisconsin trends from 2013-2022 indicate that young men and people of color are disproportionately affected by HIV.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

N/A

**Discussion:**



## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

Improvements to public facilities (recreation/community centers and public safety buildings) emerged as a relatively low priority for community input survey respondents; however, improvements to libraries were generally seen as “very important” (see the "Survey Responses for Public Improvements" graph). The City of La Crosse and the School District of La Crosse have identified public facility needs to be addressed in the coming years, including:

- Consolidating elementary schools and replacing/renovating remaining buildings;
- Improvements to major north-south corridors;
- Parks improvements and modernization;
- Safety and Lighting.

### **How were these needs determined?**

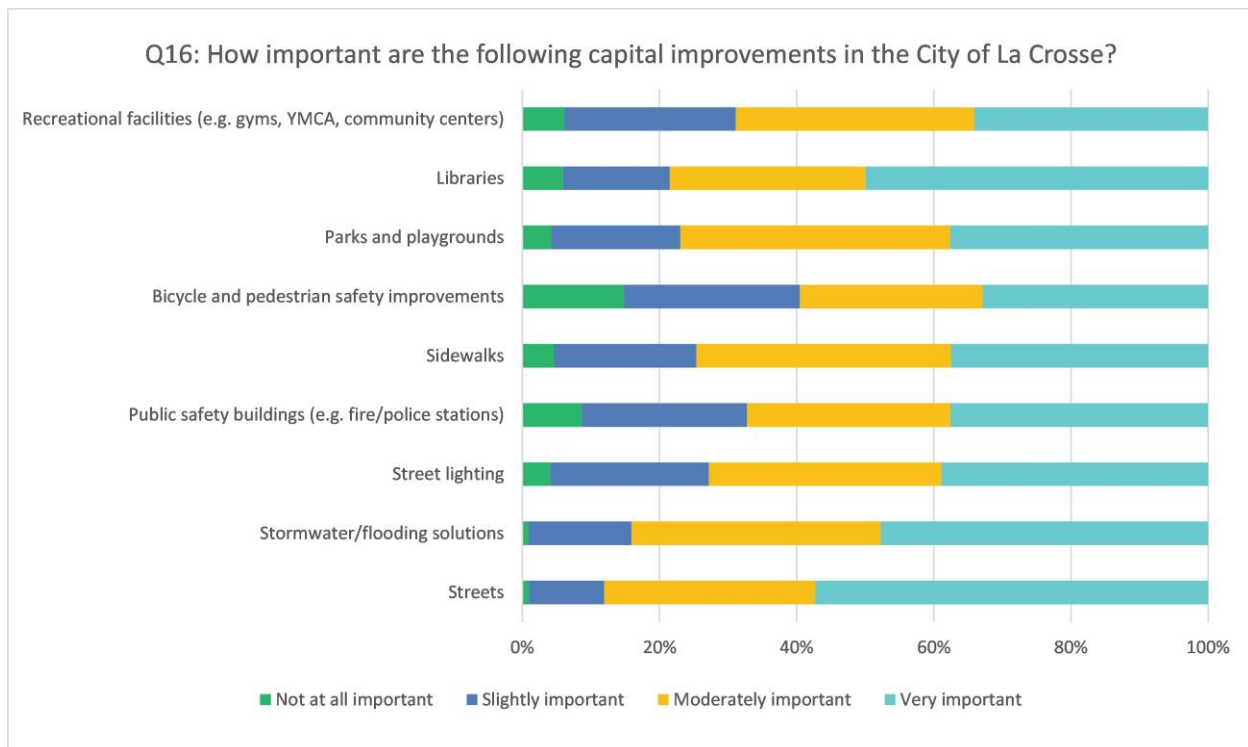
Public engagement through meetings and community input survey, consultation with stakeholders and City staff, City of La Crosse’s 2025-2029 Capital Budget.

### **Describe the jurisdiction’s need for Public Improvements:**

Input survey respondents generally favored improvements to stormwater/flooding mitigation solutions and streets over other potential capital improvement projects. Parks are a key priority for residents, though when using CDBG dollars, it fell lower in priority than other public improvements like floodplain, stormwater mitigation, and housing needs.

### **How were these needs determined?**

Public engagement through meetings and community input survey, consultation with stakeholders and City staff, City of La Crosse’s 2025-2029 Capital Budget.



## Survey Responses for Public Improvements

### Describe the jurisdiction's need for Public Services:

Input survey respondents identified the following as the highest-priority public services to fund in the coming years: (1) homelessness services, (2) mental health services, (3) crime prevention & public safety, (4) homeownership assistance, and (5) substance abuse services (see the "Survey Responses for Public Services" table). The need for homelessness services and mental health services was reiterated by many key stakeholders, as demand for homelessness assistance and prevention has steadily increased in the City of La Crosse since the COVID-19 pandemic. Enhanced mental health services – particularly those that are affordable and culturally component for a wide range of backgrounds – would be beneficial to reinforce housing stability efforts and improve outcomes in many other social support sectors.

### How were these needs determined?

Public engagement through meetings and community input survey, consultation with stakeholders.

ANSWER CHOICES	RESPONSES	
Mental health services	51.18%	281
Homeownership assistance (down payment/closing cost assistance, housing rehabilitation, etc.)	31.69%	174
Crime prevention and public safety	41.71%	229
Homelessness services (housing, shelters, counseling)	52.64%	289
Low-cost healthcare services	24.04%	132
Substance abuse services and prevention	29.69%	163
Domestic violence/child abuse prevention	21.31%	117
Youth services and programs	16.39%	90
Childcare services	24.23%	133
Parks and recreation (parks, playgrounds, community events)	17.30%	95
Community social workers and case management	20.22%	111
Job training	11.29%	62
Transportation services (bus, car repair)	8.74%	48
Food banks	12.39%	68
Emergency shelters	11.11%	61
Tenant/landlord counseling	7.47%	41
Financial counseling services	8.01%	44
Total Respondents: 549		

### Survey Responses for Public Services

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Market Analysis provides a sense of the state of housing, homelessness, special populations, and affordable housing in the City of La Crosse. Many insights in this section were informed by the City's 2024 Housing Study and recent Analysis of Impediments to Fair Housing Choice, as well as public engagement completed for those processes.

### *Housing Stock*

2016-2020 ACS data indicates that the most common unit type in the City of La Crosse is single-unit detached homes (49.6% of all units), followed by multi-family buildings with 20+ units (16.1%), buildings with 3-4 units (7.9%), and buildings with two units (7.7%).

The housing stock in the City of La Crosse is generally older, with approximately 68.2% of housing built before 1980; over a quarter of the City's homes were constructed before 1940 alone. These older homes often require extensive maintenance and mitigation of hazardous materials (e.g. lead paint and asbestos), which present significant financial barriers to low-income residents and first-time homebuyers. A combination of low property values, comparatively high property tax rates, rising construction/rehab costs, and absentee property managers has led to the deterioration of many residential structures throughout the City. Coupled with a competitive renter and buyer market, current owners or property managers are not incentivized to improve the properties to attract interest.

Due to the myriad of barriers to new development – namely the geographic restrictions created by the City's floodplains, bluffs, adjacency to the Mississippi River, and boundary constraints from neighboring communities – the City must prioritize improving the quality and affordability of its existing housing stock.

### *Housing Cost*

As with many parts of the County, housing affordability is a significant issue in La Crosse, particularly for renters. According to the 2016-2020 ACS data, nearly half (46.5%) of La Crosse's renters are considered "cost burdened" (paying more than 30% of income on housing costs) compared to 18.46% of homeowners. Additionally, HUD's 2023 Fair Market Rent for the City of La Crosse was higher than that of peer Wisconsin cities Wausau, Appleton, and Eau Claire for every unit size, with an average of \$1,132 per month compared to \$945, \$985, and \$988 respectively.

### *Tenancy*

The City of La Crosse's homeownership rate (45.5%) is considerably lower than comparably sized Wisconsin cities (Eau Claire – 56.6%, Kenosha – 57.4%, and Madison – 47.6%) and the State of Wisconsin as a whole (67.1%). This is likely due, in part, to a high transient college student population served by

three post-secondary educational institutions and permissive zoning that allowed the rapid conversion of single-family homes to multi-unit rental properties up until the mid-1990's.

***Vacancy Rate***

A vacancy rate between one and two percent is considered ideal in the homeowner market. A five percent rental vacancy rate is typically considered ideal because it indicates a balanced market, where potential renters can find units that meet their needs and landlords can keep prices stable. According to 2016-2020 ACS data, the homeowner vacancy rate in La Crosse was approximately 2.5% in 2020, indicating a relatively healthy owner's market. The rental vacancy rate was approximately 4% – slightly below the desirable rate for the rental market but still healthy.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

Like most communities in Wisconsin, the most common unit type in City of La Crosse is single-unit detached homes (49.6%), followed by multi-family buildings with 20+ units (16.1%), buildings with 3-4 units (7.9%), and buildings with two units (7.7%). Approximately 56.9% of the housing stock in the City is intended for single families, including single-unit detached homes, attached homes, and mobile homes.

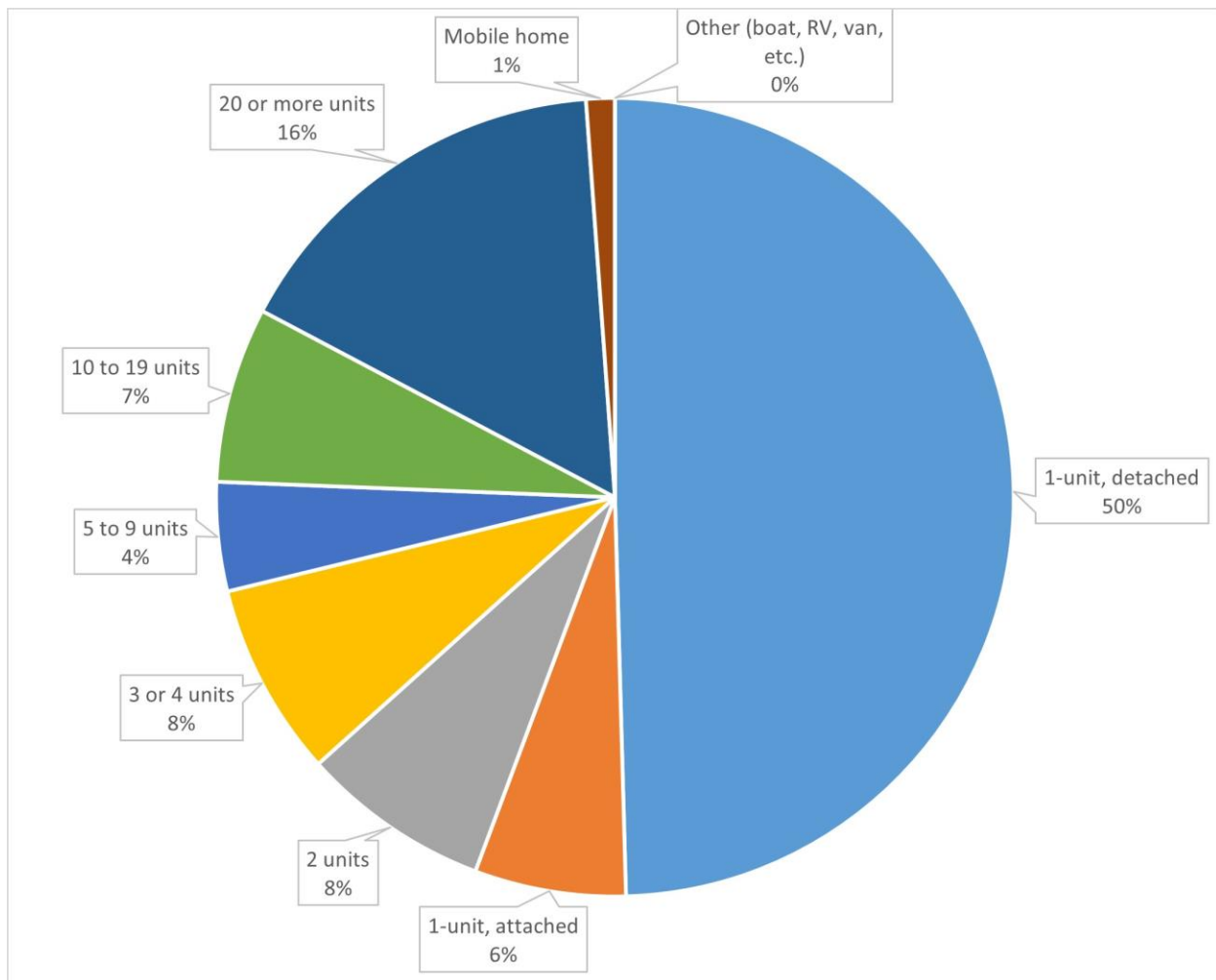
Unit size varies between owner and rental markets. The majority of owner-occupied units (68%) have three or more bedrooms, whereas the size of renter-occupied units is relatively well dispersed between 1-, 2-, and 3+ bedroom units (31%, 34%, and 28% respectively). There are considerably fewer efficiency (studio) units than other sized units.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,260	50%
1-unit, attached structure	1,395	6%
2-4 units	3,525	16%
5-19 units	2,620	12%
20 or more units	3,660	16%
Mobile Home, boat, RV, van, etc	265	1%
<b>Total</b>	<b>22,725</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

**Data Source:** 2016-2020 ACS



### Structure Type

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	110	1%	820	7%
1 bedroom	215	2%	3,570	31%
2 bedrooms	2,795	29%	3,985	34%
3 or more bedrooms	6,550	68%	3,200	28%
<b>Total</b>	<b>9,670</b>	<b>100%</b>	<b>11,575</b>	<b>100%</b>

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

In 2021, the inventory of federally subsidized rental housing in the City of La Crosse included a total of 1,511 units, representing 12.4% of the city's total rental stock.

The La Crosse Housing Authority provides 599 units of housing with capacity for 611 units; of these units, 95 (15.9%) are either fully ADA-compliant or partially modifiable. The Housing Authority also administers 199 Section 8 Housing Choice vouchers (184 through tenant-based vouchers and 15 through Veterans Affairs Supportive Housing). All tenants of public housing and Section 8 voucher holders must be below 80% of the county median income and most of the tenants are below 50% of the county median income.

The City of La Crosse has several active WHEDA tax credit (Section 42) developments for low- to moderate-income families making below 80% of the county median income. There are nine Section 42 family developments with a total of 608 units and 2 facilities for elderly tenants with a total of 65 units.

At a local level, the City of La Crosse has provided housing rehabilitation assistance to 1,163 low- to moderate-income homeowners since the inception of the program in the 1980's. The City of La Crosse has also provided 55 new, affordable homes for low- to moderate-income homebuyers in the same time frame.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

There are 201 affordable units that will expire in 2025 and restrictions on an additional 30 units are set to expire by 2030. In some cases, the units may remain affordable even after the restrictions expire due to rental market conditions. However, the removal of the affordability restrictions will allow for rents to rise substantially if owners do not renew, reducing the stock of units renting at an affordable level.

**Does the availability of housing units meet the needs of the population?**

The availability of housing units does not meet the needs of the population of La Crosse. There is a significant lack of decent, affordable housing for extremely low- and low-income households, persons with disabilities, and permanent or transitional housing for the homeless. Waitlists for the Housing Authority's units and Section 8 vouchers are currently in the double- or triple-digits, further underscoring the lack of affordable housing. Please see *NA-10 (Housing Needs Assessment)* for more information.

**Describe the need for specific types of housing:**

- Quality, affordable housing for low-income households;
- Quality, affordable housing for extremely low-income households;
- Quality, accessible housing for families and single individuals;
- Quality, affordable, accessible housing for persons with disabilities;



- Permanent and transitional housing for homeless individuals and families, including but not limited to communal living options (paired with live-in staff that provide wraparound services), group homes, and emergency options for those that are homeless due to sudden circumstances;
- Housing for young professionals and residents that do not wish to own a house.

## **Discussion**

The shortage of available affordable housing units showcases the need to increase the supply of owner-occupied and rental units affordable to households making less than area median income.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The City of La Crosse's median home value and median contract rent have both increased 16% between 2009 and 2020. Wages have not increased proportionally, therefore requiring residents to spend more of their income on housing than ever before. Affordable housing, especially rental housing, continues to be a primary concern in the City of La Crosse.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	130,100	150,500	16%
Median Contract Rent	616	712	16%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,160	18.7%
\$500-999	6,780	58.6%
\$1,000-1,499	1,830	15.8%
\$1,500-1,999	595	5.1%
\$2,000 or more	205	1.8%
<b>Total</b>	<b>11,570</b>	<b>100.0%</b>

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,050	No Data
50% HAMFI	4,060	1,170
80% HAMFI	8,645	3,420
100% HAMFI	No Data	4,778
<b>Total</b>	<b>13,755</b>	<b>9,368</b>

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	685	799	1,024	1,409	1,744
High HOME Rent	531	624	826	1,140	1,429
Low HOME Rent	531	624	826	1,021	1,140

**Table 32 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

There is a significant lack of affordable, quality housing in the City of La Crosse, especially for households with yearly incomes less than 50% AMI (<\$20,000). Affordable housing, in any condition, is nearly non-existent for households with yearly incomes at 0-30% AMI. The units that are affordable to this income level are almost entirely public housing units with rents set at 30% of gross income and are heavily subsidized by the federal government. However, waitlists for these units are long and Section 8 housing choice vouchers (that would normally subsidize market-rate housing for remaining households) are incredibly limited.

It is estimated that 1,890 households making under 100% AMI are cost-burdened (spending greater than 30% of one's income on housing costs) and 2,925 are severely cost burdened (spending more than 50% on housing costs). Due to the lack of affordable housing options within the City, these households are the most at-risk for homelessness and likely live in the lowest quality housing and/or in crowded conditions. For more information, please see *NA-10 (Housing Needs Assessment)*.

## How is affordability of housing likely to change considering changes to home values and/or rents?

According to 2016-2020 ACS data, rental costs in the City of La Crosse increased nearly 35% between 2010–2020 and are likely to continue to do so due to low rental housing inventory and high demand. In the same time period, owner-occupied home values increased approximately 20.4%, but are still lower than the state and national average. Considering drastic increases in construction costs and limited opportunities for new development within the City, new units added to the market will likely increase the median rent and ownership cost at a higher rate than simply rent-inflation in a static market.

## How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

As shown in Table 36, La Crosse's Fair Market Rent is higher than low/high HOME rents, indicating that the HOME program is offering a potentially subsidized or below-market rent compared to what landlords could typically charge in the current market. However, La Crosse's median gross rent (\$820 in

2020) is considerably higher than both the Fair Market Rent and HOME rents for efficiency and one-bedroom units, meaning that the average rent for most rental units is currently above what is considered reasonable for the City's current stock and quality. Since the value of Section 8 vouchers is partially determined by HOME rent levels, high median rent limits the availability of housing that is affordable to a Section 8 voucher holder.

Going forward, it is critical that La Crosse produces housing at fair market rent and preserves existing housing that is considered affordable, particularly efficiency and one-bedroom units.

## **Discussion**

Affordability is one of the biggest issues with La Crosse's housing market, especially for its lowest-income residents. Due to the old age and declining condition of many residential structures within the City, households are paying more for lower-quality housing. Continuing to rehabilitate or replace La Crosse's dilapidated housing, assisting households in acquiring housing aid, and enhancing the stock of affordable housing can help address this issue, although funding and capacity (for both the City of La Crosse and local non-profits) are limited.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The condition of La Crosse's housing stock is generally poor as noted by key stakeholders and community input survey respondents. Approximately 68.2% of La Crosse's housing units were built before 1980, which are much more likely to contain lead-based paint, asbestos, and other toxic materials. These hazards are a barrier to housing rehabilitation as inspections and mitigation efforts can be cost prohibitive for many households. Many owner- and renter-occupied units are considered "cost burdened" (paying more than 30% of their income on housing costs) and are therefore less likely to pay for maintenance projects that enhance the safety of their home. Additionally, the City's high demand for rental housing disincentivizes landlords/property managers from investing in necessary maintenance and upgrades due to the high number of potential tenants readily available to fill vacancies.

### Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

*Substandard housing* is defined as a housing unit that fails to meet La Crosse Housing Code standards (Section 103-443, City of La Crosse Municipal Code of Ordinances).

*Substandard condition but suitable for rehabilitation* is defined as a substandard housing unit that is structurally sound and economically feasible to repair (La Crosse Replacement Housing Program Policy).

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,690	17%	4,975	43%
With two selected Conditions	10	0%	330	3%
With three selected Conditions	20	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,950	82%	6,265	54%
<b>Total</b>	<b>9,670</b>	<b>99%</b>	<b>11,570</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

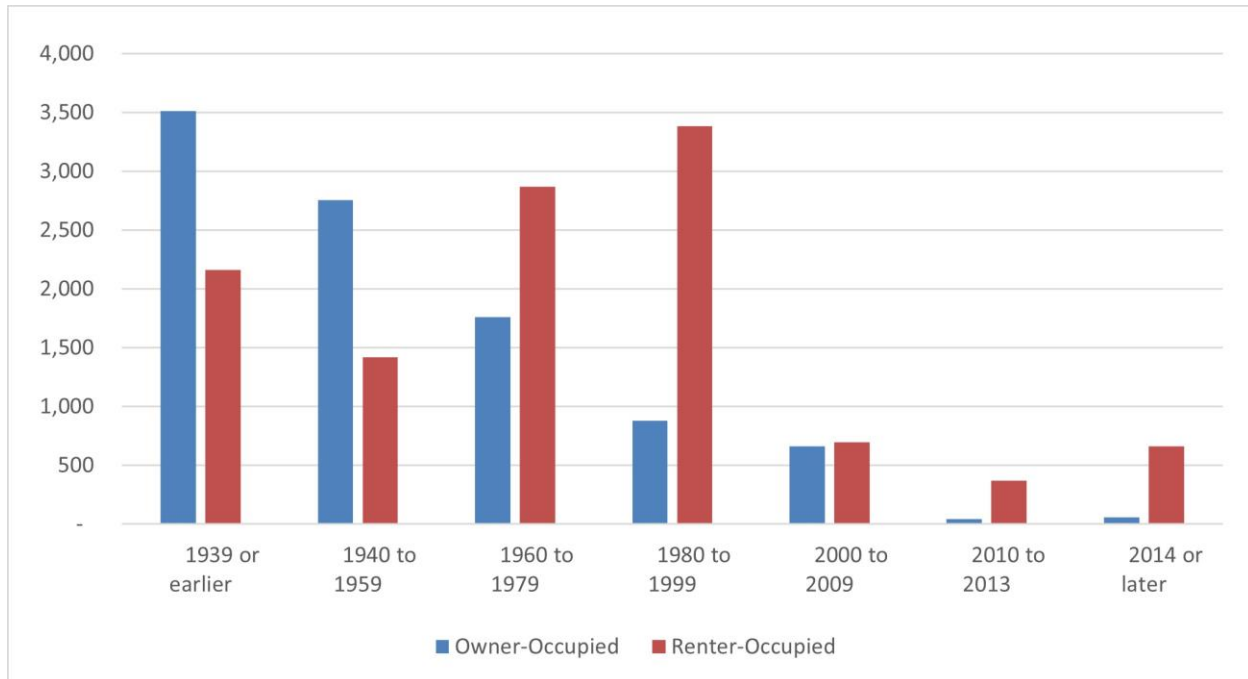
### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	765	8%	1,735	15%
1980-1999	875	9%	3,385	29%
1950-1979	3,275	34%	3,820	33%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Before 1950	4,750	49%	2,635	23%
<b>Total</b>	<b>9,665</b>	<b>100%</b>	<b>11,575</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2016-2020 CHAS



## Year Unit Built

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,025	83%	6,455	56%
Housing Units build before 1980 with children present	445	5%	165	1%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

According to HUD definitions, the four severe housing problems are: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than 1.5 persons per room, and 4) cost burden greater than 50%.

As discussed in *NA-10*, approximately 33.4% of all rental units and 13% of all owner-occupied housing units in La Crosse have at least one of the severe housing issues listed above. These housing conditions are almost entirely related to cost burden rather than substandard conditions or overcrowding; however, this increases the likelihood that households won't be able to afford maintenance or will opt to live in a unit with other families to lower the cost burden, leading to overcrowded conditions.

Due to high rental demand driven by shifting housing/economic trends and the City's high college student population, many single-family homes have been converted into multi-family dwellings. Historically, weak code enforcement combined with the high wear-and-tear from transiency in these units has led to the dilapidation of these converted multi-family dwellings. For owner-occupied housing, rehabilitation need is especially prevalent for lower-income households, elderly residents, and residents with mobility difficulties, as money may be too tight or it may be too physically difficult to make non-essential repairs; therefore, issues compound and homes continue to deteriorate.

It is likely that most of the roughly 3,305 renter-occupied units and 634 owner-occupied units with a selected severe housing problem are in need of varying degrees of rehabilitation, from exterior repairs/improvements (e.g. roofing, paint/siding, landscaping) to structural issues and interior needs (e.g. energy efficiency improvements). Several local organizations, such as Couleecap and Habitat for Humanity, assist low-income residents with rehabilitation projects; however, the stigma of working with these programs often deters contractors or results in shotty craftsmanship. These organizations are also unable to use CDBG funding within the City of La Crosse – including for rehabilitation projects – requiring additional collaboration and coordination with City staff to continue these efforts.

## Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Approximately 68.2% of La Crosse's housing units were built before 1980. Since lead-based paint (LBP) was commonly used before 1978, it is likely that a large percentage of the City's housing stock contains lead-based paint and other hazardous toxins. According to the EPA's *Steps to Lead Safe Renovation, Repair and Painting* Report (October 2011), 69% of all homes built between 1940 and 1959 contain LBP, while 87% of homes built before 1940 contain LBP. The concentration of lead in the paint itself is higher in older houses as well; concentrations of lead can be up to 40% in LBP manufactured prior to 1940. Approximately one-third of La Crosse's housing stock was built prior to 1939.

Table 39 indicates that 5% of renter-occupied units and 1% of owner-occupied units built before 1980 are currently inhabited by families with children. This is notable because lead exposure is particularly

destructive to babies and children under age 5 — the critical ages for brain development — causing lifelong neurological, cognitive and physical impairment.

According to Wisconsin Department of Health Services' 2018-2021 estimates for childhood lead poisoning, 1.98% of children under 6 years old (84 tested total) in La Crosse County had a confirmed blood level of  $>5\mu\text{g/dL}$ , signifying lead poisoning. The highest percentages of childhood lead poisoning occurred in the western-most census tracts of La Crosse, encapsulating Washburn, Powell-Poage Hamilton, and Spence neighborhoods, which have a high density of older homes.

## **Discussion**

The City of La Crosse's housing stock is old, with nearly three-quarters of all housing units being constructed before 1980. This means that many units are in need of repairs and more likely to contain lead-based paint, asbestos, and other toxic material. Continued rehabilitation efforts will be critical to preserve La Crosse's aging housing stock and ensure that residents of all income levels have access to safe, affordable housing.



## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Housing Authority is governed by a board of five commissioners who are appointed by the Mayor and confirmed by the Common Council.

The La Crosse Housing Authority operates 599 public housing units and administers approximately 199 Section 8 housing vouchers within the City. The Housing Authority is currently designated as a “High Performer PHA”, indicating that it manages more than 550 combined public housing units/housing choice vouchers and upholds a high living quality and financial standard.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			593	199		184	15	0	0
# of accessible units			52						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

Public Housing Authority

Data Source Comments:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The La Crosse Housing Authority owns and operates seven high-rise structures for elderly/persons with disabilities, four family developments, and one complex of lower-density duplexes. There are 90 accessible units available across the high rises and family facilities, though stakeholders noted that the units in the older high-rise buildings are generally too confined to fit modern mobility equipment. Accessible units comprise approximately 15% of the Housing Authority's total stock.

HUD no longer issues inspection scores for individual facilities. However, according to the Housing Authority, the most recent composite score for all of its residential facilities was 39 out of possible 40. See the following sections for the Housing Authority's anticipated revitalization activities to improve the physical condition of its properties.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Composite Inspection Score	39

Table 38 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

A majority of the Housing Authority's facilities were built in the 1970s and require regular maintenance and rehabilitation. In its 2025-2029 Five-Year Action Plan, the Housing Authority has outlined maintenance priorities including, but not limited to, the following:

- General unit rehabilitation and upgrades, including improvements to lighting, flooring, plumbing, electrical, kitchen cabinets and appliances, and wall paint;
- Rehabilitation of high-rise common areas and family development shared facilities (e.g. bathrooms, recreation rooms, corridors, laundry rooms, community kitchens);
- Roof replacements for main residential structures and accessory structures;
- Parking lot, driveway, and loading dock replacement;
- Mechanical and plumbing improvements.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority has a Resident Services department that is responsible for activities programming in the family developments, as well as the facilitation of tenant organizations within the high-rise properties. Planned social activities include craft programs, movie nights, cooking demonstrations, community events with organizations such as the Boys and Girls Club, and trips to popular regional destinations. Residents of each property are also served by outside support entities such as mobile food pantries and resource navigation personnel from various organizations, who can provide beneficial guidance and financial aid to help residents reinforce positive living behaviors and remain stable in their housing.

The Housing Authority also plans to continue improving living conditions through the following actions:

- Offer public housing/Section 8 voucher "application process" training to community agencies;
- Collaborate with the City, County, and local agencies currently conducting program/compression planning to divert evictions;
- Continue collaborations with the City County, School District, Boys & Girls Club, police department, YWCA, Western Technical College, and other entities to support residents of the Hintgen-Huber and Schuh-Mullen communities. This includes the creation of plans to address

safety/welfare issues and individual/family stabilization needs, coordination of job fairs and after-school programming, and socialization opportunities.

- Continue improvement of existing housing portfolio (see answer to previous question above).

**Discussion:**

The Housing Authority has indicated that one of its forefront priorities is to continue improving communication and collaboration with the City and partnering entities to meet the current needs of its residents. Stakeholders have identified opportunities for improvement to customer service, namely timely responsiveness to maintenance requests and other voiced concerns, as a key goal moving forward.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

There are numerous organizations within the City of La Crosse that provide homelessness assistance/prevention services, including emergency shelters, food pantries and clothing donation centers, supportive and transitional housing providers, wraparound support coordinators, and financial assistance administrators.

Housing resource navigation and intensive case management are a significant need to address homelessness. Since the COVID-19 pandemic, local organizations across most sectors have reported a substantial increase in demand for homelessness prevention services, though funding and staff capacity is limited to adequately address these needs. Some stakeholders cited insufficient inter-organizational collaboration as a primary barrier to meeting demand in the City of La Crosse. Limited funding opportunities and human capital have resulted in a “scarcity mindset” within the non-profit space that has inhibited the exchange of strategies and knowledge in fear of losing leverage in grant applications and other funding opportunities. Since many assistance programs have specific eligibility requirements and/or targeted populations, it is difficult for ineligible households to navigate this siloed network of assistance resources.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	4	0	0	0	0
Households with Only Adults	60	34	0	54	38
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	13	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** City of La Crosse Planning & Development Department - Homeless Services

Organization Name	Primary Services
Couleecap, Inc.	Homelessness prevention, transitional housing, supportive housing, emergency food assistance, transportation assistance, job and business development, skills enhancement, home rehabilitation/weatherization assistance, first time homebuyer assistance
Salvation Army of La Crosse	Emergency shelter, meal program, food pantry, healthcare provider and assistance, rent and utility assistance, transportation assistance, community resource referrals, clothing and household item vouchers
Hunger Task Force	Food pantry, food donation coordination
WAFFER	Food pantry, food pantry coordination
Independent Living Resources	Disability advocacy, employment assistance, life skills and personal care training, homelessness and housing referrals, social security benefit assistance, accessibility assessments, peer support, drop-in mental health support
Catholic Charities of the Diocese of La Crosse	Homeless shelter and referrals, disability services, domestic abuse prevention and victim support, HIV/AIDS supportive services, pregnancy support services
YWCA of the Coulee Region	Detox supportive housing, childcare assistance, employment training, supportive services for females in criminal justice system, support for homeless youth
New Horizons Shelter & Outreach Centers	Emergency shelter, supportive services for domestic violence victims
Family and Children's Center	Supportive services for domestic abuse victims, family health services and referrals, behavioral and mental health support, young adult residential support, disability services
Coulee Council on Addictions	Drug and alcohol counseling, recovery supportive services, peer support
La Crosse County - Human Services	Mental health services, support for children with disabilities and caregivers, support for former foster youth and formerly institutionalized individuals, independent living support, substance abuse services, homelessness assistance/prevention, employment assistance
St. Clare Health Mission	Mobile health clinic, healthcare network navigation and referrals, on-site medical care, medication management
RHYMES	Emergency support for homeless or at-risk youth, emergency shelter and drop-in center, case management, family mediation, education and employment assistance, life skills training
City of La Crosse	Landlord mitigation/homelessness advocacy
The Warming Center	Emergency shelter, meal assistance
Place of Grace	Food and clothing assistance, drop-in day shelter
Come for Supper	Food assistance, community meals
Monday Meals	Food assistance, community meals
School District of La Crosse	Homelessness resource navigation for enrolled families
The Center: 7 Rivers LGBTQ Connection	Homeless and at-risk youth referrals and support
Workforce Connections	Employment assistance, healthcare system navigation, emergency financial assistance, stable employment case management
Sia Ciab, Inc.	Hmong advocacy, technical assistance with applications, renter/homeowner education
REACH Services	Housing resource navigation, homelessness support/prevention, mental health and addiction counseling, food and hygiene pantry
Karuna Inc.	Supportive communal housing, peer support, professional care coordination

### Local Resources Serving Homeless Persons

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons**

Please see the preceding "Local Resources Serving Homeless Persons" table, which outlines local organizations that serve homeless individuals directly and/or offer programs that reinforce homelessness prevention efforts.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The "Facilities and Housing Targeted to Homeless Households" table outlines the availability of beds in the community for those experiencing homelessness. Please note that these beds are available to households with only adults, in addition to veterans and chronically homeless individuals.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

There are numerous organizations within the City of La Crosse that serve individuals with special needs, primarily the elderly, frail elderly, and persons with mental, physical and developmental disabilities. These programs can include housing rehabilitation/retrofitting for mobility, life skill development, mental health and substance dependence counseling, and benefits/housing/employment advocacy.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

There is a need for supportive housing for elderly, persons with disabilities, persons with addictions and families of households with these needs. Typically, these housing units may require wraparound services such as case management, financial wellness and or general access to community resources.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The City of La Crosse does not directly oversee facilities for people returning from physical or mental health institutions. Partners in the community who provide these supports include but are not limited to:

- Independent Living Resources, Family & Children's Center's Community Support Program (CSP), La Crosse County and other County/State funded programs – provide social services/case management to help people acquire and remain in stable housing post-institutionalization.
- Partnership between the YWCA and Great Rivers United Way – Coordinators visit imprisoned youth (aged 18-24) to establish housing goals and long-term plan upon release, as well as provide assistance with getting into Coordinated Entry system.
- Next Chapter La Crosse – Structured residential reentry program for formerly incarcerated men, as well as employment and financial wellness support.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City of La Crosse anticipates a key housing development to break ground in the next year – Haven on Main. The Haven on Main will create 74 units to ensure affordable housing to create an independent living space with on-site resources and connected supports.



**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

See above.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Within the last year, the City of La Crosse has made multiple notable changes to its zoning ordinance, eliminating some barriers to development. While many of these changes have not yet been widely ingrained in City processes, the City is currently updating its zoning and subdivision ordinances to further flesh out these changes and improve readability, enforceability, and compliance with the Comprehensive Plan and other recent planning policies. The most recent ordinance changes include:

- Eliminating off-street parking requirements;
- Eliminating nearly all conditional uses in all districts (in response to Wisconsin's Act 67, which requires substantial justification for conditions attached to conditional use permits);
- Allowing Accessory Dwelling Units (ADUs);
- Allowing short-term rentals (e.g. AirBnb and Vrbo) contingent upon City registration and County Health Department licensing.

As outlined in the Analysis of Impediments to Fair Housing Choice, La Crosse's zoning ordinance contains outdated minimum lot sizes, widths, and minimum setbacks that prevent the placement of small houses on small lots. Larger lots are more expensive to obtain and require more municipal infrastructure maintenance, which can be cost prohibitive for low-income residents. Affordable housing developers consulted for this process expressed an interest in developing smaller, more affordable housing units to better meet demand, but current lot standards (coupled with a shortage of developable parcels within City limits) impede the construction of affordable single-family homes. Most zoning districts also heavily favor single-family or low-density multi-family housing, making it difficult to develop high-density multi-family or mixed-use structures without Planned Unit Developments (PUDs) to loosen setbacks and density restrictions.

Additionally, many stakeholders expressed frustration with the City's development project approval process, which can be complicated, time-intensive, and resource-intensive, especially for non-profit organizations and affordable housing developers with limited staff capacity to attend meetings or repeatedly revise proposals. Alleged siloing within City departments and a general lack of oversight has negatively impacted timeliness, clarity, and consistency of responses when working with community members, impeding beneficial new development and improvements to unsafe or noncompliant properties.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The City of La Crosse is the largest community in the region and is therefore the central job center for many industries. The City is the home of two major healthcare centers, three post-secondary educational institutions, and headquarters or regional offices for multiple major companies. Because of this, the job market is strong and growing compared to other parts of Wisconsin.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	109	3	1	0	-1
Arts, Entertainment, Accommodations	2,962	4,843	15	11	-4
Construction	771	1,252	4	3	-1
Education and Health Care Services	4,903	13,255	24	31	7
Finance, Insurance, and Real Estate	1,633	3,736	8	9	1
Information	338	687	2	2	0
Manufacturing	2,771	5,755	14	13	-1
Other Services	887	2,038	4	5	1
Professional, Scientific, Management Services	1,308	2,641	6	6	0
Public Administration	0	0	0	0	0
Retail Trade	2,782	4,082	14	10	-4
Transportation and Warehousing	881	1,760	4	4	0
Wholesale Trade	1,073	2,627	5	6	1
Total	20,418	42,679	--	--	--

**Table 40 - Business Activity**

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	28,145
Civilian Employed Population 16 years and over	27,025
Unemployment Rate	3.96
Unemployment Rate for Ages 16-24	9.38
Unemployment Rate for Ages 25-65	3.08

**Table 41 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	5,810
Farming, fisheries and forestry occupations	1,070
Service	4,125
Sales and office	5,760
Construction, extraction, maintenance and repair	1,125
Production, transportation and material moving	1,435

**Table 42 – Occupations by Sector**

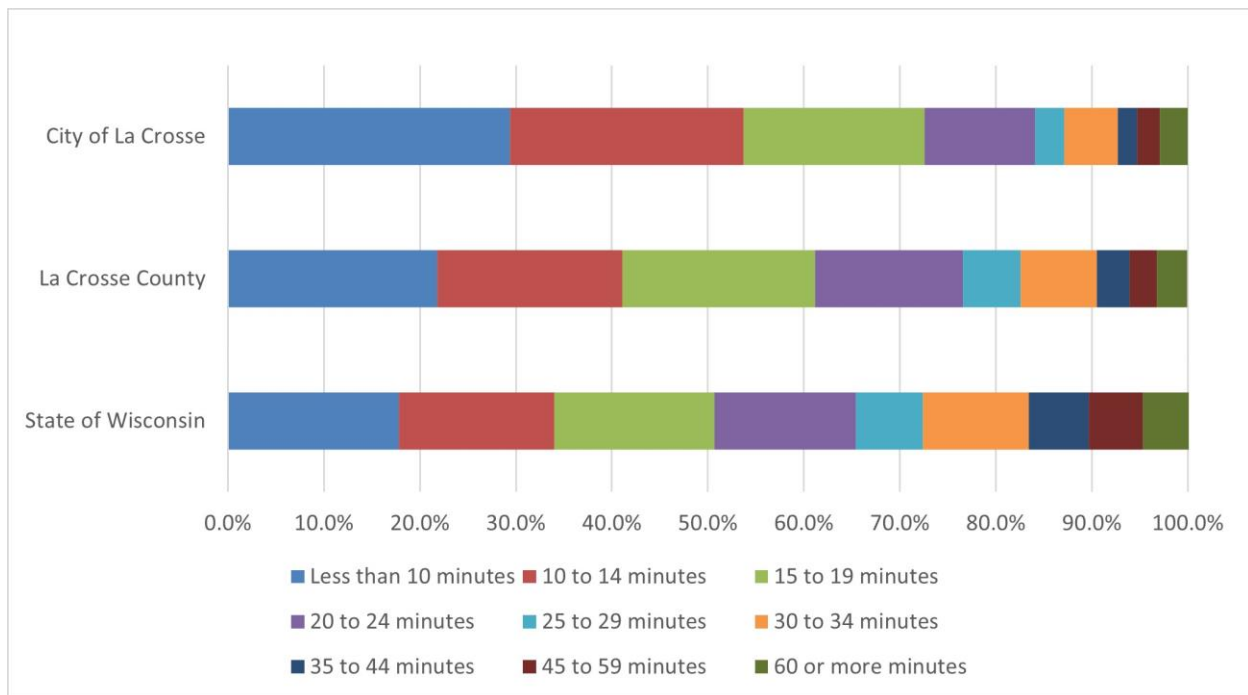
Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	0	0%
30-59 Minutes	0	0%
60 or More Minutes	768	100%
<b>Total</b>	<b>768</b>	<b>100%</b>

**Table 43 - Travel Time**

Alternate Data Source Name:  
2016-2020 ACS 5-Year Community Survey  
Data Source Comments:



## Travel Time

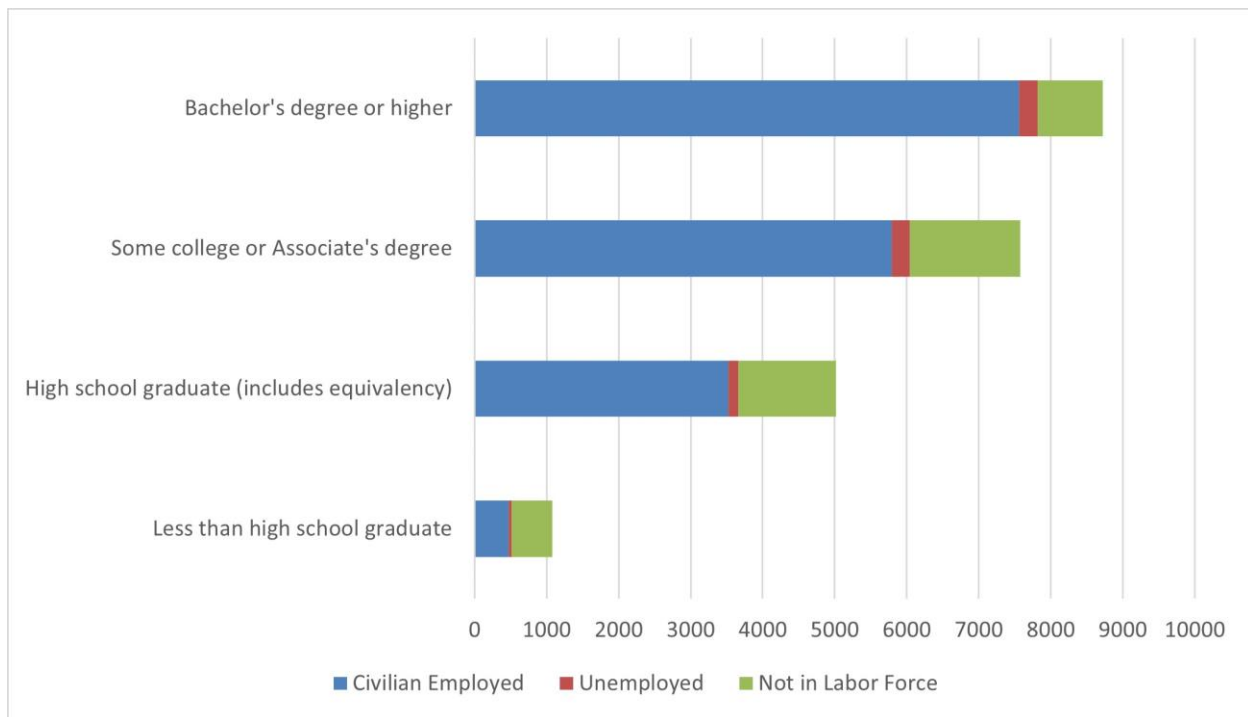
## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	475	35	570
High school graduate (includes equivalency)	3,525	140	1,350
Some college or Associate's degree	5,790	250	1,535
Bachelor's degree or higher	7,560	260	900

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS



#### Educational Attainment by Employment Status

#### Educational Attainment by Age

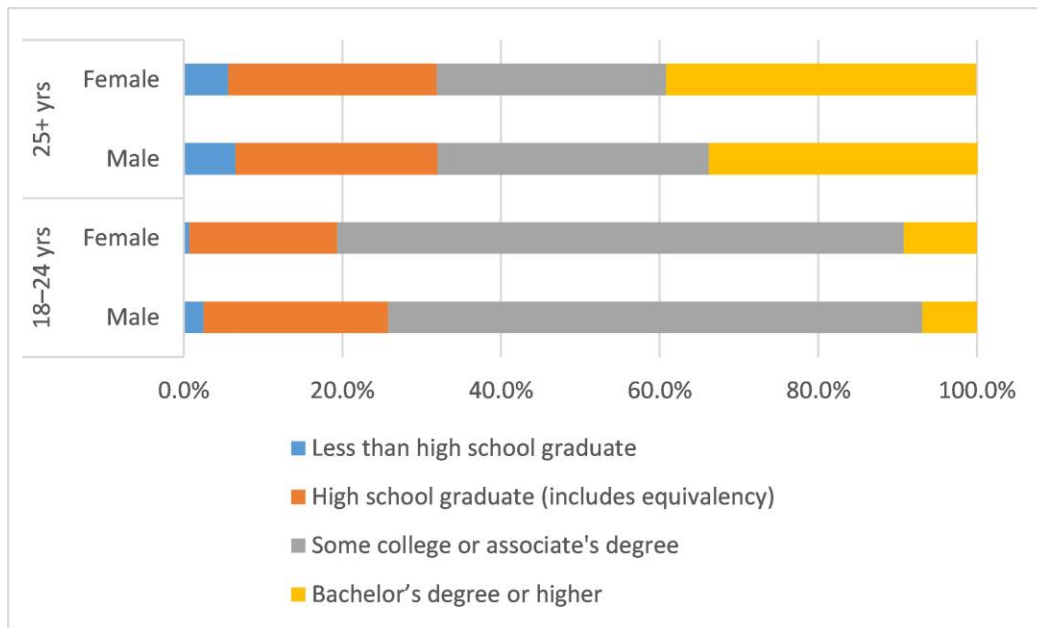
	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

**Table 45 - Educational Attainment by Age**

**Alternate Data Source Name:**

2016-2020 ACS 5-Year Community Survey

**Data Source Comments:**



### Educational Attainment by Age and Gender

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,223
High school graduate (includes equivalency)	30,997
Some college or Associate's degree	31,961
Bachelor's degree	44,612
Graduate or professional degree	54,864

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in La Crosse are:

- Education and Healthcare Services (4,903 workers, 23% of workforce)
- Arts, Entertainment, Accommodations (2,962 workers, 14% of workforce)
- Retail Trade (2,782 workers, 13% of workforce)
- Manufacturing (2,771 workers, 13% of workforce)

These sectors align with La Crosse's standing as a major employment and cultural hub in the region. The City is the home to three universities (UW-La Crosse, Viterbo University, and Western Technical College), two major hospitals, and headquarters or regional offices of multiple major companies. It also has large

numbers of retail stores, restaurants, hotels, and other amenities to support a large urban population of residents and visitors.

### **Describe the workforce and infrastructure needs of the business community:**

Key stakeholders identified the following as La Crosse's primary workforce and business infrastructure needs:

- Job readiness & Skills Training: Demand for job readiness programs is rising as employers seek candidates with both technical and soft skills (e.g., communication, problem-solving). As automation grows, foundational skills like digital literacy and adaptability are critical. Targeted programs for underserved groups, such as youth and low-income individuals, drive this market, with growth supported by partnerships between local governments, schools, and nonprofits.
- Career Counseling and Case Management: As workers shift careers and face new job market demands, the need for personalized guidance including job search support and skill development is essential for career transitions, especially in a rapidly changing economy. These services promote effective and long-term job placement, leading to greater job retention.
- Occupational Skills Training: The need for healthcare, IT, manufacturing and skilled trades has been expressed by employers. These skills can often be built through work experience and/or on-the-job training programs.
- Upskilling opportunities: In all industries and skill levels, upskilling (i.e. training programs and development opportunities to expand an employee's abilities and minimize skill gaps) is crucial to increasing employees' earning potential, career satisfaction, and adaptability to new technologies and trends. Many entities in La Crosse offer upskilling opportunities to workers of various backgrounds, such as higher education institutions and certification programs. There are also numerous organizations that provide financial assistance to make these opportunities more accessible for low-income workers, though more can be done to bolster these efforts.
- Career preparation for young or non-traditional workers: In recent years, four-year degrees have become increasingly de-emphasized due to their perceived value (or lack thereof) in the modern workforce. Developing and promoting alternative career preparation pathways (e.g. trade schools, certification programs, and apprenticeships) will be necessary to capture and retain local talent across all sectors. Additionally, many stakeholders identified a need for "career readiness" and soft skills in the younger workforce, which can be acquired through mentorships, internships, and other opportunities outside of higher education.
- Funding for small businesses: Following the COVID-19 pandemic, many small businesses are still struggling to get a foothold due to the decrease in government-sponsored funding and other emergency assistance.

### **Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect**



**job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Anticipated changes that may impact economic growth include, but are not limited to:

- Possible building and/or workforce expansions for major employers such as KwikTrip, Gunderson, and Mayo, could intensify the demand for local workers, infrastructure improvements, and supportive necessities such as housing.
- University of Wisconsin-La Crosse's in-progress Prairie Springs Science Center will grow the university's data science, engineering physics, environmental sciences, and food sciences programs, which will welcome more students to the City of La Crosse and ideally retain more of these professionals in the region upon graduation. As previously discussed, housing and other lifestyle necessities will be pivotal to attracting and retaining these students.
- Multiple large-scale housing developments, such as the River Point District, are anticipated to add many housing units to La Crosse's stock in the coming years. This will help the City grow and retain its talent pool by offering a variety of quality, affordable housing options within close proximity to employment opportunities.
- Multiple community partners are currently collaborating with the La Crosse Regional Airport to add additional providers and enhance affordability for consumers, which would bolster La Crosse's prominence as a regional destination. The City should be prepared to strengthen its hospitality and tourism sectors to accommodate this anticipated influx of people in and out of La Crosse.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The City of La Crosse contains two major healthcare centers, three post-secondary educational institutions, and headquarters or regional offices for multiple major companies. Therefore, there is a high concentration of educated individuals in the City vying for jobs and resources; as shown in Table 50, nearly two-thirds of residents over age 18 have at least some college education. However, the City consistently experiences a "brain drain" as many recent graduates seek high-paying jobs, more specialized schooling, and better opportunities elsewhere. Multiple key stakeholders also noted that the highest-profile and highest-paying careers at the City's major employers are often filled by individuals from outside La Crosse or the United States.

The City is currently identifying gaps in healthcare, technology and trades. As previously discussed, alternative career preparation opportunities will be important for recruiting and training talent to fill those gaps. There are multiple local programs that provide educational, financial, and technical assistance to those looking to enter those industries (and the workforce in general), with some offering skills training and career recruitment for low-income and/or formerly homeless individuals, those involved in the justice system, and those with disabilities.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Employment skill development is supported through the efforts of the Western Wisconsin Workforce Development Board (WDB) as well as non-profit organizations and educational institutions. Workforce development programs include, but are not limited to, the following:

- Project Proven (Western Technical College): Program that aims to reduce recidivism by helping justice-involved individuals obtain career and educational opportunities.
- Youth Apprenticeship Program (School District of La Crosse): Students gain paid, on-the-job work experience while earning high school credit, with the opportunity to transfer into Wisconsin's Registered Apprenticeship program upon graduation.
- Replacement Housing Program (City of La Crosse, School District of La Crosse, Western Wisconsin Technical College): Housing construction sites often serve as field training for high school and college students involved in Wood Technologies courses.
- Workforce Connections: Local organization that helps individuals with employment, training, healthcare navigation, and emergency assistance, including specialized services for seniors and families.

These programs support La Crosse's Consolidated Plan by addressing local employers' education and training needs, including retaining local talent, better utilizing residents with different backgrounds or abilities, and, in the case of the Replacement Housing Program, even leveraging workforce education activities to address the City's housing shortage.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City of La Crosse participates in the Mississippi River Regional Planning Commission (MRRPC)'s Comprehensive Economic Development Strategy (CEDS). The following broad CEDS goals/strategies that could impact economic growth in La Crosse include:

- Expand inter-city transportation opportunities such as ridesharing, carpooling, and SMRT bus;
- Support public infrastructure projects that minimize community risks from severe climate-related events;

- Bolster career-readiness programs in local high schools, including healthcare/medical career and manufacturing tracks;
- Enhance childcare availability and affordability;
- Build quality housing options near employment centers;
- Support entrepreneurship through exposure, technical/financial assistance, and incubation opportunities;
- Mitigate continuing economic repercussions of the COVID-19 pandemic;
- Increase outdoor recreational opportunities and conservation efforts throughout the region.

CDBG funds are planned for economic development activities, in alignment the Comprehensive Plan, to support the City of La Crosse's Economic Development Program. This program aims to grow local businesses, facilitate a strong workforce, and assist development projects in the City of La Crosse in order to increase the quality of living and high-quality job opportunities. The primary goals of this program are workforce and business support.

## **Discussion**

Due to its high concentration of employers and higher-education opportunities, as well as its position as a population center in southwestern Wisconsin, the City of La Crosse is well-positioned to support workers, small businesses, and large corporations across all sectors. As identified in this section, there is a wealth of workforce development resources and promising forward movement to keep La Crosse's economy strong following the COVID-19 pandemic. However, the City's lack of housing, affordable childcare, and other necessities discussed throughout this Consolidated Plan are stifling this growth by failing to attract and retain a dynamic workforce.

## MA-50 Needs and Market Analysis Discussion

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

*A concentration of multiple household problems is defined as an area where the rate of household problems is 10% than the rate in the City of La Crosse as a whole for those household problems.*

As discussed in NA-10: *Housing Needs Assessment*, extremely low-income renters – often elderly, disabled, and/or residents of color – disproportionately experience housing problems. While there are no significant concentrations of poverty within the City of La Crosse, the neighborhoods of Powell-Poage-Hamilton (PPH), Washburn, and Lower Northside and Depot are characterized by lower-quality housing stock and a sizeable population of low-income and extremely low-income residents.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

*HUD defines "minority concentration" as an area that meets one of the following definitions:*

- *The percentage of persons of a particular racial or ethnic minority Qualifies as an area of minority concentration within the area of the site is at least 20% higher than the percentage of that minority group in the housing market as a whole;*
- *The total percentage of minority persons within the area of the site is at least 20 percentage points higher than the total percentage of minorities in the housing market area as a whole.*

While PPH, Washburn, and Lower Northside and Depot all have sizeable populations of minority households – namely Black/African American and Asian/Pacific Islanders – none meet HUD's criteria for "minority concentration" since the large majority of La Crosse's population is white. However, these areas all have a low poverty index of 38 or lower, indicating a relatively high exposure to poverty. Please see NA-15 (*Disproportionately Greater Need – Housing Problems*) and NA-30 (*Disproportionately Greater Need – Discussion*) for more information.

### **What are the characteristics of the market in these areas/neighborhoods?**

Relative to the City of La Crosse as a whole, the neighborhoods of PPH, Washburn, and Lower Northside and Depot are characterized by high renter-occupancy rates (70-80% renters), lower-quality and/or older housing stock, lower housing sale value and volume, and elevated rates of poverty.

### **Are there any community assets in these areas/neighborhoods?**

In the community input survey, residents of PPH, Washburn, and Lower Northside and Depot offered their favorite aspects of their neighborhoods. PPH residents appreciated the area's greenery and access

to parks/trails, proximity to local amenities (e.g. hospital, grocery store, schools, downtown La Crosse), quietness, and friendly neighbors. Washburn residents appreciated the area's walkability (especially to downtown), beautiful historic homes, and the diversity of housing choices and demographics/income levels. Lower Northside and Depot residents appreciated the area's walkability (e.g. downtown, riverfront, and marsh), friendly neighbors, easy access to bus routes, and quietness.

**Are there other strategic opportunities in any of these areas?**

These areas have historically benefitted from neighborhood revitalization efforts from the City of La Crosse and housing-oriented non-profit organizations such as Habitat for Humanity and La Crosse Promise. This investment of personnel and financial capital into specific "nuisance" properties has often prompted community-led beautification efforts, leading to higher overall investment and sense of neighborly pride. While targeted efforts will continue to be important in these neighborhoods moving forward, multiple organizations have indicated a desire to expand their reach geographically and programmatically as new community development needs arise throughout the City.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Since the City of La Crosse is an urban area, there is widespread broadband infrastructure coverage and all residents and businesses have the opportunity to hook up to these services. However, affordability and reliability of broadband is still a county-wide concern. La Crosse County recently acquired funding from the Lifeline Outreach Grant Program (through the Public Service Commission of Wisconsin) to distribute to low-income consumers to offset costs of communication services; it is estimated that 12% of County residents and a smaller percentage of City of La Crosse residents are eligible for this assistance. Additionally, La Crosse County is currently developing programs to connect eligible residents to affordable refurbished technology, internet literacy classes, and application support for assistance programs.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

There are numerous identified internet services providers in the City of La Crosse; therefore, increasing competition is not a priority at this time. Due to La Crosse's unique and varied terrain, residents have benefited from having multiple choices for installation and connection methods.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

La Crosse is particularly susceptible to flooding due to its proximity to multiple rivers. The map on the following page shows the current floodplain, which already covers a large swath of the City.

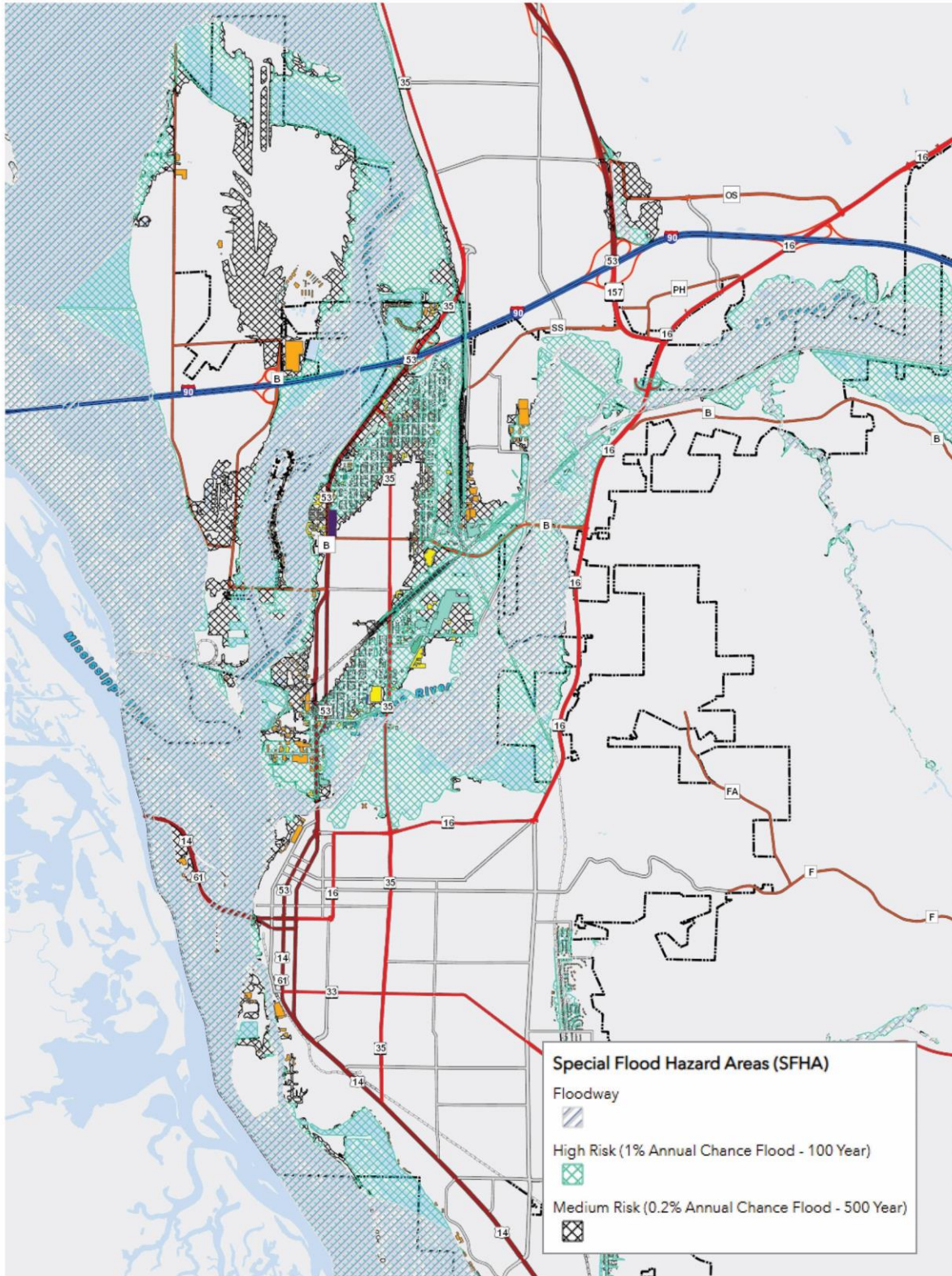
The largest floodplain issue that the City faces is the frequency by which residents undertake floodplain development problems without obtaining a permit. If the City is not able to properly review these proposed projects, the resulting product may not comply with safety and environmental floodplain standards, thus risking repeated damage to the built and natural environments.

PFAS (a.k.a. "forever chemicals") are also a hazard risk, especially on La Crosse's French Island, where the majority of residents are required to use bottled water due to unsafe levels in the supply.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Many areas with the highest prevalence of housing need are also located within close proximity or completely within the floodplain, as shown in the City's floodplain map. The neighborhoods at the highest risk of a 100-year flood include Logan-Northside, Lower Northside and Depot, and the Black River District.

When flooding occurs, the damage is often more severe for lower-income areas because these households typically lack the resources to invest in resilient infrastructure, obtain adequate flood insurance, or fix structural damage caused by storms. If not properly mitigated, floodwaters can lead to mold growth and contamination, exacerbating respiratory issues and other health problems.



**City of La Crosse Floodplain Map**



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The purpose of the 2025-2029 Consolidated Plan strategy is to address issues identified through the preceding Needs Assessment and Market Analysis sections. The Consolidated Plan outlines the allocation plan for CDBG and HOME funds over the course of this upcoming five-year period to directly address identified gaps throughout the community. The City will regularly review these priorities to ensure they are still relevant. The 2025-2029 Consolidated Plan focuses on:

- Increasing access to affordable housing through acquisition, demolition, construction, and/or financial assistance;
- Increasing the quality of existing housing stock through housing rehabilitation activities (including mitigating lead-based paint and other hazards);
- Funding public services that prevent chronic homelessness, alleviate poverty, and improve self-reliance;
- Creating and updating City plans, policies, and procedures to address urgent needs;
- Addressing urgent issues facing low-income households throughout the community as needed;
- Bolstering economic growth through funding workforce development programs and other economic development activities.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	City-Wide Area
	<b>Area Type:</b>	Nature of activities make it difficult to limit to one part of the city.
	<b>Other Target Area Description:</b>	Nature of activities make it difficult to limit to one part of the city.
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Northside Neighborhood Revitalization Strategy Area
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	2/3/2016
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	

<b>Identify the neighborhood boundaries for this target area.</b>	
<b>Include specific housing and commercial characteristics of this target area.</b>	Large areas of the floodplain, low-income area, historically a working-class neighborhood
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Feedback received demonstrates that this is a high-need area in terms of poverty, number of police calls, and older housing stock
<b>Identify the needs in this target area.</b>	Access to quality and affordable housing
<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>	Floodplain

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The Northside has been identified as a key development area due to the income levels and infrastructure needs in this part of the City. The floodplain creates a significant economic barrier to development and improvement of quality housing. Additionally, this aligns with the Opportunity Zone of Census Tract 2.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Quality Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly
	<b>Geographic Areas Affected</b>	Nature of activities make it difficult to limit to one part of the city. Northside Neighborhood Revitalization Strategy Area
	<b>Associated Goals</b>	Increase access to affordable housing Provide funding to increase the quality of housing
	<b>Description</b>	Access to affordable housing will be addressed through a comprehensive approach that includes building new homes, financing affordable housing projects, rehabilitating existing properties, addressing hazards and utility issues, and utilizing acquisition and demolition to make room for new development. Strategies to achieve these will include down payment assistance, lead and asbestos abatement, and creating opportunity for safe and sanitary housing.
	<b>Basis for Relative Priority</b>	The Community Input Survey identified this issue as a top priority for La Crosse residents. Most of the homes built in La Crosse's target neighborhoods are over 100 years old and many of them have been allowed to deteriorate significantly. Overwhelmingly, La Crosse's deteriorating neighborhoods have created a flight of wealthier households to the larger metro area, leaving lower income households bearing the taxing burden. Housing needs section details that cost burden is a significant challenge for La Crosse renters and home ownership is not easily achievable for households at or below 80% AMI.
2	<b>Priority Need Name</b>	Poverty Alleviation
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Nature of activities make it difficult to limit to one part of the city.
	<b>Associated Goals</b>	Provide resources to increase self-reliance
	<b>Description</b>	Address poverty through organizations who directly serve low-income households. This could include but is not limited to: <ul style="list-style-type: none"> <li>• Homeless prevention, crisis response and outflow to housing.</li> <li>• Alleviate poverty and increase self-reliance (focus on mental health, substance abuse, health care, domestic violence, and youth services)</li> </ul>
	<b>Basis for Relative Priority</b>	These public services help low-and-moderate income families or individuals lift themselves out of poverty.
<b>3</b>	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Nature of activities make it difficult to limit to one part of the city.
	<b>Associated Goals</b>	Fund workforce development programs Support business development

	<b>Description</b>	Key economic development strategies will include but not be limited to: <ul style="list-style-type: none"> <li>• Job readiness and employability skills training</li> <li>• Career counseling and case management</li> <li>• Occupational skills training (including certifications)</li> <li>• Work experience or on-the-job training programs</li> <li>• Job placement and retention services</li> <li>• Supportive services (e.g., transportation assistance, childcare, work clothing)</li> <li>• Financial Training</li> <li>• Small Business support</li> </ul>
	<b>Basis for Relative Priority</b>	The key feedback regarding economic development was regarding the opportunity for workforce development opportunities.
4	<b>Priority Need Name</b>	Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Nature of activities make it difficult to limit to one part of the city. Northside Neighborhood Revitalization Strategy Area
	<b>Associated Goals</b>	Create and update Plans, Policies, and Procedures Administer CDBG & HOME programs
	<b>Description</b>	Administer CDBG & HOME programs and changing community needs through market analysis to formulate and implement effective City Plans.
	<b>Basis for Relative Priority</b>	
5	<b>Priority Need Name</b>	Address Urgent Needs of the City
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Nature of activities make it difficult to limit to one part of the city. Northside Neighborhood Revitalization Strategy Area
	<b>Associated Goals</b>	Address urgent, emergency issues
	<b>Description</b>	Ensure CDBG funds can be used to timely address urgent needs in the City of La Crosse.
	<b>Basis for Relative Priority</b>	The City of La Crosse has not utilized Urgent Needs for CDBG funds. Since the COVID-19 pandemic, communities have found greater need for timely expenditure of funds through Urgent Need.

### Narrative (Optional)

Addressing these priority needs will improve residents' quality of life and opportunity outcomes for LMI individuals, families and households, and will stabilize neighborhoods and improve program effectiveness in the City of La Crosse.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	While there is a need for Tenant Based Rental Assistance to make rents more affordable, the City does not anticipate using HOME funds for this purpose. There are greater priorities to construct new affordable housing. In the past, Continuum of Care funds have assisted with TBRA; should there be an increase in availability of HOME funds, we would consider this as a potential project.
TBRA for Non-Homeless Special Needs	The City does not anticipate prioritizing any TBRA programs for Non-Homeless Special Needs.
New Unit Production	The City of La Crosse finds an average annual construction need of about 202-2,032 units annually through the entire span of this Consolidated Plan. This rate is significantly more than what was produced in the previous decade, and we are currently on track to add about 100 units annually.
Rehabilitation	The City's aging housing stock emphasizes the need for housing rehabilitation. The City has operated a Housing Rehab loan program since the 1980s. Market conditions have not incentivized payoffs of these deferred loans and City Staff will be exploring opportunities for policy updates to meet current market conditions.
Acquisition, including preservation	Cost of housing acquisition has increased significantly and the availability of vacant lots remains very low. This means to create new infill development, higher acquisition and demolition costs are being incurred.

**Table 49 – Influence of Market Conditions**



## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City of La Crosse's anticipated resources include level funding for CDBG/HOME, plus program income that the City receives through its Housing Rehabilitation, Replacement Housing, and Small Business Loan programs. The estimated CDBG/HOME funding noted in this document is based on current HUD funding estimates but is subject to change, so these numbers may be altered in the future.

HUD allocations and funding are subject to change. Should the funding amounts change within +/- 20% of these anticipated dollars, the City's Planning & Development Staff will re-allocate funds as required. Should funding be increased or decreased by more than 20%, a Substantial Amendment will be completed and brought to the Economic & Community Development Commission.

### 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	882,603	300,000	961,580	2,144,183	4,200,000	Annual allocation is subject to Congressional Approval. Program Income is estimated, including Revolving Loan Funds. The City plans to receipt up to 20% of its Program Income to CDBG Administration.

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	277,260	250,000	459,488	986,748	1,800,000	Despite the effectiveness of City HOME programs, a decrease in funding is expected for HOME funds over the next five years.

Table 50 - Anticipated Resources

**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 will continue its history of matching nearly \$6 for every \$1 of CDBG investment, and often times significantly more than this. HOME Match requirements will be satisfied through donated time and labor from our technical college partner who builds homes and the Streets Department. Typically, projects are funded through a variety of sources, including but not limited to GeoBonds, TID dollars, TID Affordable Housing Extension and WHEDA programs.

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

The City owns several parcels throughout the City with the intention to develop into affordable housing through Replacement Housing and/or partner organizations.

#### **Discussion**

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of La Crosse	Government	Ownership Planning	Jurisdiction
COULEECAP INC	Regional organization	Homelessness	Region
Habitat for Humanity of the Greater La Crosse Region, iNc	CHDO	Ownership	Region
City of La Crosse Housing Authority	PHA	Public Housing	Jurisdiction

**Table 51 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of La Crosse has a network of partnerships that collectively address housing, neighborhood improvements, public facilities, economic development, public health, and special needs services for homeless and non-homeless residents. Overall, the City’s delivery system is well-equipped to achieve the goals in this Consolidated Plan and has seen enhanced coordination and transparency with all agencies in recent years.

As identified by key stakeholders, siloing of outreach efforts continues to be an impediment within the institutional delivery system. Limited funding opportunities and human capital has resulted in a “scarcity mindset” within the non-profit space that has inhibited the exchange of strategies and knowledge in fear of losing leverage in grant applications and other funding opportunities. Since many assistance programs have specific eligibility requirements and/or targeted populations, it is difficult for ineligible households to navigate this siloed network of assistance resources. The City will continue to work with assistance organizations to identify strategies to incentivize communication, share resources and knowledge, and secure additional financial resources.

Additionally, supply and demand gaps exist within the market that makes institutional delivery systems less effective, particularly in the areas of affordable housing and homelessness. Stakeholders acknowledged that there simply are not enough affordable housing units in the City to rehouse everyone in need, nor is there enough personnel and financial capital to consistently fulfill every facet of an organization’s mission.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics	X	X	
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The City of La Crosse and La Crosse County have partnered to create *Pathways Home*, which intends to leverage government/service provider wraparound services to address homelessness. Key efforts include creating a dynamic data platform to actively track data for our community. This will expand and simplify access to case management. Increasing housing units and integration of resources – peer supports especially – is also key to addressing homelessness.

The City is focused on pairing the proper level of case management and housing based on the needs of individuals experiencing homelessness. By doing so, we ensure long-term housing stability and reduce the return to homelessness.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Due to the aging infrastructure in La Crosse and changes in policies for housing service delivery for special needs populations (from group home approaches to scattered site housing approaches), the institutional delivery systems in La Crosse are still catching up to addressing long-term housing needs of those with special needs. As discussed in *NA-35*, the City has a significant shortage of affordable accessible units, which would help ensure the success of supplemental supportive services under the “Housing First” model. Multiple anticipated residential developments within La Crosse, such as Haven on Main, will supply additional units and resources for residents with disabilities; the La Crosse Housing Authority also indicated that it will continue to expand its stock of accessible units and/or accommodations for residents with special needs.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

To overcome the aforementioned gaps, creation of affordable housing units remains the largest community need. As described in the “Housing First” model, safe and affordable housing leads to increased household stability, reductions in homelessness, and better outcomes for wraparound services. The City will continue to collaborate with local non-profit organizations, the La Crosse Housing Authority, and neighboring communities to strategically plan affordable housing initiatives, as well as strengthen the circulation of knowledge, resources, and joint goals.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase access to affordable housing	2025	2029	Affordable Housing	City-Wide Area	Quality Affordable Housing	CDBG: \$1,686,046 HOME: \$2,318,736	Homeowner Housing Added: 7 Household Housing Unit  Homeowner Housing Rehabilitated: 12 Household Housing Unit  Direct Financial Assistance to Homebuyers: 24 Households Assisted  Buildings Demolished: 10 Buildings  Other: 1 Other
2	Provide funding to increase the quality of housing	2025	2029	Affordable Housing	City-Wide Area	Quality Affordable Housing	CDBG: \$1,268,837	Rental units constructed: 5 Household Housing Unit  Homeowner Housing Rehabilitated: 12 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide resources to increase self-reliance	2025	2029	Homeless Public Services	City-Wide Area	Poverty Alleviation	CDBG: \$951,627	Public service activities other than Low/Moderate Income Housing Benefit: 1025 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 475 Households Assisted  Homeless Person Overnight Shelter: 65 Persons Assisted  Homelessness Prevention: 55 Persons Assisted  Other: 1 Other
5	Create and update Plans, Policies, and Procedures	2025	2029	Administrative	City-Wide Area	Administration	CDBG: \$117,209	Other: 1 Other
6	Address urgent, emergency issues	2025	2029	Urgent Need	City-Wide Area	Address Urgent Needs of the City	CDBG: \$100,000 HOME: \$50,000	Other: 1 Other



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Administer CDBG & HOME programs	2025	2029	Administrative	City-Wide Area	Administration	CDBG: \$951,627 HOME: \$418,012	Other: 1 Other
8	Fund workforce development programs	2025	2029	Economic Development	City-Wide Area	Economic Development	CDBG: \$634,418	Jobs created/retained: 6 Jobs  Businesses assisted: 6 Businesses Assisted  Other: 1 Other
9	Support business development	2025	2029	Economic Development	City-Wide Area	Economic Development	CDBG: \$634,418	Jobs created/retained: 8 Jobs  Businesses assisted: 16 Businesses Assisted  Other: 1 Other

**Table 53 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Increase access to affordable housing
	<b>Goal Description</b>	Support opportunities for housing to low-income individuals through acquisition, demolition, construction, and/or providing financial assistance.
2	<b>Goal Name</b>	Provide funding to increase the quality of housing
	<b>Goal Description</b>	Address the aging housing stock through housing rehabilitation for low-income households and address hazards such as lead, asbestos and needed utility improvements.
4	<b>Goal Name</b>	Provide resources to increase self-reliance
	<b>Goal Description</b>	Fund public services and homeless services to improve self-reliance and alleviate poverty.
5	<b>Goal Name</b>	Create and update Plans, Policies, and Procedures
	<b>Goal Description</b>	Ensure CDBG and HOME programs are addressing current market needs through updates to plans, policies and procedures.
6	<b>Goal Name</b>	Address urgent, emergency issues
	<b>Goal Description</b>	Utilize CDBG and/or HOME funds to urgently address issues in the community that impact low-income individuals and households.
7	<b>Goal Name</b>	Administer CDBG & HOME programs
	<b>Goal Description</b>	Administer CDBG & HOME programs
8	<b>Goal Name</b>	Fund workforce development programs
	<b>Goal Description</b>	Collaborate with partners to provide workforce training and job placement.
9	<b>Goal Name</b>	Support business development
	<b>Goal Description</b>	Provide support to eligible businesses through partner organizations.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City estimates 12 families at or below median income to be served through access to affordable housing.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

N/A

### **Activities to Increase Resident Involvements**

The La Crosse Housing Authority has several programs in place to encourage resident involvement within their facilities. These include access to occupational therapy on site, visits from the WAFER food pantry, free health screenings and community events.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the ‘troubled’ designation**

N/A

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Within the last year, the City of La Crosse has made multiple notable changes to its zoning ordinance, eliminating some barriers to development. While many of these changes have not yet been widely ingrained in City processes, the City is currently updating its zoning and subdivision ordinances to further flesh out these changes and improve readability, enforceability, and compliance with the Comprehensive Plan and other recent planning policies. The most recent ordinance changes include:

- Eliminating off-street parking requirements;
- Eliminating nearly all conditional uses in all districts (in response to Wisconsin's Act 67, which requires substantial justification for conditions attached to conditional use permits);
- Allowing Accessory Dwelling Units (ADUs);
- Allowing short-term rentals (e.g. AirBnb and Vrbo) contingent upon City registration and County Health Department licensing.

As outlined in the Analysis of Impediments to Fair Housing Choice, La Crosse's zoning ordinance contains outdated minimum lot sizes, widths, and minimum setbacks that prevent the placement of small houses on small lots. Larger lots are more expensive to obtain and require more municipal infrastructure maintenance, which can be cost prohibitive for low-income residents. Affordable housing developers consulted for this process expressed an interest in developing smaller, more affordable housing units to better meet demand, but current lot standards (coupled with a shortage of developable parcels within City limits) impede the construction of affordable single-family homes. Most zoning districts also heavily favor single-family or low-density multi-family housing, making it difficult to develop high-density multi-family or mixed-use structures without Planned Unit Developments (PUDs) to loosen setbacks and density restrictions.

Additionally, many stakeholders expressed frustration with the City's development project approval process, which can be complicated, time-intensive, and resource-intensive, especially for non-profit organizations and affordable housing developers with limited staff capacity to attend meetings or repeatedly revise proposals. Alleged siloing within City departments and a general lack of oversight has negatively impacted timeliness, clarity, and consistency of responses when working with community members, impeding beneficial new development and improvements to unsafe or noncompliant properties.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Recommendations to remove these barriers to affordable housing are outlined at length in the City's Analysis of Impediments to Fair Housing Choice. These recommendations include, but are not limited to:

- Leverage Capital Improvement Project dollars and TIF Districts to finance the improvement of blighted areas and creation of new residential and mixed-use developments.
- Continue to incentivize developers to build affordable housing within the City by utilizing the TIF 1-year extension (which allows a TID to be open for an additional year and funds to be used for affordable housing anywhere in the City) and the Affordable Housing Revolving Loan Fund.
- Review local funding mechanisms and federal grant sources for opportunities to incentivize development of new accessible housing units.
- Continue the City's Replacement Housing program to address the community's most dangerous and dilapidated housing.
- Continue to promote the redevelopment and infill of underutilized sites throughout the City for residential and/or mixed-use uses, including the cleanup and reuse of brownfields.
- During the City Code revision process, consult with a variety of stakeholders, including affordable housing developers and social support organizations, to ensure that amendments adequately address housing development and acquisition barriers.
- Work with local non-profit organizations to identify strategies to increase communication, share resources and knowledge, and secure additional financial resources.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The City of La Crosse's strategic plan goals contribute to this area through funding partner organizations and public services. The Homeless Outreach Team connects with this community where they are.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City's strategic plan goals include supporting public services who help homeless individuals access emergency and transitional housing.

**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.**

This is a priority for the City of La Crosse and La Crosse County, in partnership with *Pathways Home*. A key goal will be for CDBG Public Service funds to align with *Pathways Home* strategies.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

This is a priority for the City of La Crosse to shore up homeless prevention and fund public services that support these efforts.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The Replacement Housing Program ensures that new housing units do not have LBP hazards and often replaces properties that require abatement. Lead testing is a part of the housing rehabilitation process and the City aims to leverage State funds to address lead hazards in homes.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The City of La Crosse will continue to increase access to housing without LBP hazards and rehabilitate homes to address existing hazards.

### **How are the actions listed above integrated into housing policies and procedures?**

Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities. Risk Assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35, Subpart J and Wisconsin Administrative Code DHS 163.



## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City of La Crosse aims to support housing stability, viable complete neighborhoods, employment opportunities, and equitable support services to LMI households as a general anti-poverty strategy across all departments. Specific to this Consolidated Plan, the City of La Crosse works with a variety of community partners to improve affordable housing production and acquisition, enhance safety and well-being, and increase access to employment. These initiatives work as an anti-poverty strategy by allowing residents to secure more of their income toward personal investment, health, and future outcomes for themselves and family members, leading to better health outcomes and qualities of life.

The City's goals to address poverty include, but are not limited to, increasing access to affordable and quality housing, funding public services who support these populations and ensuring community health resources are available to increase self-sufficiency.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The goal to increase the supply/quality of affordable housing will address poverty by ensuring that all residents have access to safe and sanitary living spaces. The economic development goals align by creating opportunities for job creation and retention.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Monitoring activities will be completed at the direction of the Community Development Manager. These activities may include but are not limited to:

1. Review of Financial Reports and Records
2. Site Visits and Inspections
3. Performance Monitoring
4. Contract and Agreement Compliance Review
5. Complaint and Grievance Resolution

City Staff has discretion when addressing items identified in monitoring through a variety of methods. For less egregious offenses, technical assistance may be provided to resolve issues. In severe cases, fund repayment and/or contract termination may occur.

## Expected Resources

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

#### Introduction

The City of La Crosse's anticipated resources include level funding for CDBG/HOME, plus program income that the City receives through its Housing Rehabilitation, Replacement Housing, and Small Business Loan programs. The estimated CDBG/HOME funding noted in this document is based on current HUD funding estimates but is subject to change, so these numbers may be altered in the future.

HUD allocations and funding are subject to change. Should the funding amounts change within +/- 20% of these anticipated dollars, the City's Planning & Development Staff will re-allocate funds as required. Should funding be increased or decreased by more than 20%, a Substantial Amendment will be completed and brought to the Economic & Community Development Commission.

#### 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	882,603.00	300,000.00	961,580.33	2,144,183.33	4,200,000.00	Annual allocation is subject to Congressional Approval. Program Income is estimated, including Revolving Loan Funds. The City plans to receipt up to 20% of its Program Income to CDBG Administration.

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	277,258.61	250,000.00	459,488.23	986,748.06	1,800,000.00	Despite the effectiveness of City HOME programs, a decrease in funding is expected for HOME funds over the next five years.

Table 54 - 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 will continue its history of matching nearly \$6 for every \$1 of CDBG investment, and often times significantly more than this. HOME Match requirements will be satisfied through donated time and labor from our technical college partner who builds homes and the Streets Department. Typically, projects are funded through a variety of sources, including but not limited to GeoBonds, TID dollars, TID Affordable Housing Extension and WHEDA programs.

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

The City owns several parcels throughout the City with the intention to develop into affordable housing through Replacement Housing and/or partner organizations.

#### **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	Increase access to affordable housing	2025	2029	Affordable Housing	City-Wide Area	Quality Affordable Housing	CDBG: \$1,004,537.18 HOME: \$814,066.14	Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted Buildings Demolished: 2 Buildings Other: 1 Other
2	Provide funding to increase the quality of housing	2025	2029	Affordable Housing	City-Wide Area Northside Neighborhood Revitalization Strategy Area	Quality Affordable Housing	CDBG: \$107,209.17	Rental units constructed: 1 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Fund workforce development programs	2025	2029	Economic Development	City-Wide Area	Economic Development	CDBG: \$214,418.33	Jobs created/retained: 1 Jobs Businesses assisted: 2 Businesses Assisted Other: 1 Other
4	Support business development	2025	2029	Economic Development	City-Wide Area	Economic Development	CDBG: \$214,418.33	Jobs created/retained: 1 Jobs Businesses assisted: 3 Businesses Assisted Other: 1 Other
5	Provide resources to increase self-reliance	2025	2029	Homeless Public Services	City-Wide Area	Poverty Alleviation	CDBG: \$149,763.00	Public service activities other than Low/Moderate Income Housing Benefit: 205 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 95 Households Assisted Homelessness Prevention: 55 Persons Assisted
6	Address urgent, emergency issues	2025	2029	Urgent Need	City-Wide Area	Address Urgent Needs of the City	CDBG: \$25,000.65	Other: 1 Other
7	Administer CDBG & HOME programs	2025	2029	Administrative	City-Wide Area	Administration	CDBG: \$311,627.52 HOME: \$148,012.03	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Create and update Plans, Policies, and Procedures	2025	2029	Administrative	City-Wide Area	Administration	CDBG: \$117,209.15	Other: 1 Other

Table 55 – Goals Summary

## Goal Descriptions

1	Goal Name	Increase access to affordable housing
	Goal Description	Support opportunities for housing to low-income individuals through acquisition, demolition, construction, and/or providing financial assistance.
2	Goal Name	Provide funding to increase the quality of housing
	Goal Description	Address the aging housing stock through housing rehabilitation for low-income households and address hazards such as lead, asbestos and needed utility improvements.
3	Goal Name	Fund workforce development programs
	Goal Description	Collaborate with partners to provide workforce training and job placement.
4	Goal Name	Support business development
	Goal Description	Provide support to eligible businesses through partner organizations.
5	Goal Name	Provide resources to increase self-reliance
	Goal Description	Fund public services and homeless services to improve self-reliance and alleviate poverty.



6	<b>Goal Name</b>	Address urgent, emergency issues
	<b>Goal Description</b>	Utilize CDBG and/or HOME funds to urgently address issues in the community that impact low-income individuals and households.
7	<b>Goal Name</b>	Administer CDBG & HOME programs
	<b>Goal Description</b>	Administer CDBG & HOME programs.
8	<b>Goal Name</b>	Create and update Plans, Policies, and Procedures
	<b>Goal Description</b>	Ensure CDBG and HOME programs are addressing current market needs through updates to plans, policies and procedures.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of La Crosse will allocate funds towards projects that meet a priority need and towards activities that help meet its strategic goals.

#### Projects

#	Project Name
1	Replacement Housing
2	Down Payment Assistance
3	Housing Rehab
4	Workforce Development
5	Support Business Development
6	Public Services
7	Urgent Need
8	Update Plans, Policies and Procedures
9	Administer CDBG/HOME Programs

**Table 56 – Project Information**

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

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Replacement Housing
	<b>Target Area</b>	City-Wide Area Northside Neighborhood Revitalization Strategy Area
	<b>Goals Supported</b>	Increase access to affordable housing
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	CDBG: \$602,722.31 HOME: \$814,066.14
	<b>Description</b>	Increase access to affordable housing through replacement housing
	<b>Target Date</b>	3/30/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	In the 2025 Program Year, 3 low-income households will benefit from new owner-occupied housing. One home will be rehabilitated, and two condemned properties will be demolished. 2 homebuyers will receive direct financial assistance to achieve home ownership.
	<b>Location Description</b>	Replacement housing is a City-Wide initiative.
	<b>Planned Activities</b>	Planned activities include but are not limited to 823 Avon St and 1020 5th Ave.
2	<b>Project Name</b>	Down Payment Assistance
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Increase access to affordable housing
	<b>Needs Addressed</b>	Quality Affordable Housing
	<b>Funding</b>	CDBG: \$401,814.87
	<b>Description</b>	Provide down payment assistance to eligible homebuyers.
	<b>Target Date</b>	3/30/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 5 households will be assisted through down payment assistance. These will be low-income households and future residents of La Crosse.
	<b>Location Description</b>	Down payment assistance will be available City-wide.
	<b>Planned Activities</b>	
3	<b>Project Name</b>	Housing Rehab
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide funding to increase the quality of housing
	<b>Needs Addressed</b>	Quality Affordable Housing

	<b>Funding</b>	CDBG: \$107,209.17
	<b>Description</b>	Provide funding to increase quality of housing through home rehabilitation.
	<b>Target Date</b>	3/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The housing rehab is on pause for this program year. These funds are intended to impact 1 owner-occupied home and create 1 rental unit through rehabilitation efforts.
	<b>Location Description</b>	Housing rehabilitation projects will happen City-wide.
	<b>Planned Activities</b>	
4	<b>Project Name</b>	Workforce Development
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Fund workforce development programs
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$214,418.33
	<b>Description</b>	Increase economic development opportunities by funding workforce development programs.
	<b>Target Date</b>	3/31/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Workforce development will be supported through job creation, businesses assisted and other potential outcomes.
	<b>Location Description</b>	N/A - City Wide
	<b>Planned Activities</b>	
5	<b>Project Name</b>	Support Business Development
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Support business development
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$214,418.33
	<b>Description</b>	Increase economic development opportunities through business development.
	<b>Target Date</b>	3/31/2029

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Support Business Development through job creation, assisting 3 businesses and other potential outcomes.
	<b>Location Description</b>	N/A - City-Wide
	<b>Planned Activities</b>	
6	<b>Project Name</b>	Public Services
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Provide resources to increase self-reliance
	<b>Needs Addressed</b>	Poverty Alleviation
	<b>Funding</b>	CDBG: \$149,763.00
	<b>Description</b>	Provided resources to increase self reliance and alleviate poverty.
	<b>Target Date</b>	3/31/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Through partner organizations, 205 low-income people will benefit, 90 households and homeless prevention for 55 persons.
	<b>Location Description</b>	N/A - City-Wide Area
	<b>Planned Activities</b>	The City will fund Cia Siab Family Housing Program, La Crosse County Schuh-Mullen Project, New Horizons Homicide Prevention Shelter, Catholic Charities Warming Center, and Family & Children's Center's Stepping Stone Program.
7	<b>Project Name</b>	Urgent Need
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Address urgent, emergency issues
	<b>Needs Addressed</b>	Address Urgent Needs of the City
	<b>Funding</b>	CDBG: \$25,000.00 HOME: \$24,668.67
	<b>Description</b>	Address urgent, emergency issues.
	<b>Target Date</b>	3/31/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To be determined based on the urgent needs of the City

	<b>Location Description</b>	To be determined based on the urgent needs of the City
	<b>Planned Activities</b>	To be determined based on the urgent needs of the City
<b>8</b>	<b>Project Name</b>	Update Plans, Policies and Procedures
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Create and update Plans, Policies, and Procedures
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	:
	<b>Description</b>	Create and update plans, policies and procedures to address changing needs
	<b>Target Date</b>	3/30/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Future La Crosse residents will benefit from the update program policies, procedures and plans.
	<b>Location Description</b>	N/A - City Wide
	<b>Planned Activities</b>	
<b>9</b>	<b>Project Name</b>	Administer CDBG/HOME Programs
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Administer CDBG & HOME programs
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	:
	<b>Description</b>	Administer CDBG/HOME Programs
	<b>Target Date</b>	3/30/2029
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

## **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 primarily distribute funding to City-wide initiatives and projects in the Northside Neighborhood Revitalization Strategy Area. The latter is bounded by Gohres St to the north, Monitor St to the south, George St to the east, and US-53 to the west.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City-Wide Area	85
Northside Neighborhood Revitalization Strategy Area	15

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

### **Discussion**

Most of the priorities and goals identified take place at a City-Wide level. Floodplain measures will be focused in the Northside NRSA.



## 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	10
Non-Homeless	25
Special-Needs	5
Total	40

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	0
Acquisition of Existing Units	1
Total	3

**Table 59 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of La Crosse will continue to collaborate with the La Crosse Housing Authority on advancing the recommendations outlined in the Analysis of Impediments to Fair Housing Choice, working with landlords, and addressing homelessness.

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

No actions are planned during the next year for public housing.

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

No actions are planned during the next year for public housing residents.

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

N/A

### **Discussion**

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

### **Introduction**

The City of La Crosse coordinates with the Continuum of Care which is led by the La Crosse Collaborative to End Homeless and Couleecap. For information about specific organizations and activities within La Crosse that are addressing homelessness, please see *MA-30 (Homeless Facilities and Services)* and *SP-40 (Institutional Delivery Structure)*.

### **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 homeless outreach activities, with the intention of reaching 250 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 unsheltered persons, with the intention of reaching 100 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 of La Crosse will support the Couleecap program to transition individuals to permanent supportive housing, with the intention of reaching 250 persons.

#### **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 non-profit organizations in preventing homelessness for extremely

low-income and/or at-risk households, with the intention of reaching 250 persons.

## **Discussion**

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

### **Introduction:**

The City of La Crosse will continue to support affordable housing opportunities in the region, continue to de-concentrate pockets of poverty and create mixed-income neighborhoods, promote homeownership for BIPOC households, collaborate with the La Crosse Housing Authority, and continue to promote housing for all abilities.

### **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**

- Continue to conduct a comprehensive update of the City's zoning and subdivision ordinances (started in Fall 2024).
- Collaborate with La Crosse County on its current housing study to address local and regional housing needs (started Winter 2025).
- Continue the City's Replacement Housing and Housing Rehabilitation programs to address the community's most dangerous and dilapidated housing.
- Examine ways to increase the number of rental housing vouchers available in the region and roster of landlords that are willing to participate in the Housing Choice Voucher program.
- Use CDBG funds to support the construction of affordable housing.
- Address recommendations outlined in the recent Analysis of Impediments to Fair Housing Choice.

### **Discussion:**

The City recently completed its Analysis of Impediments to Fair Housing Choice in April 2025. Please see the latest version of this document on the City's website.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

In addition to the CDBG funded actions outlined in this Action Plan, there are other actions that the City of La Crosse will take to provide decent housing, a suitable living environment, and expand economic opportunities.

### **Actions planned to address obstacles to meeting underserved needs**

Cuts to HUD funding has made it 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.

### **Actions planned to foster and maintain affordable housing**

Please see *SP-55 (Barriers to Affordable Housing)* and *AP-75 (Barriers to Affordable Housing)*.

### **Actions planned to reduce lead-based paint hazards**

Please see *SP-65 (Lead Based Paint Hazards)*.

### **Actions planned to reduce the number of poverty-level families**

Please see *SP-70 (Anti-Poverty Strategy)*.

### **Actions planned to develop institutional structure**

Please see *SP-80 (Monitoring)*.

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

The City of La Crosse will continue to work with local housing and social service organizations to identify strategies to increase communication, share resources and knowledge, and secure additional financial resources.

### **Discussion:**

## Program Specific Requirements

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

#### Introduction:

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(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        |
| <b>Total Program Income:</b>   | <b>0</b> |

#### Other CDBG Requirements

- |   |        |
|---|--------|
| 1. The amount of urgent need activities   | 0      |
| <TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF]<br>DELETE_TABLE_IF_EMPTY=[YES]>   |        |
| 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. | 70.00% |

#### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)

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

The City consistently leverages funds in addition to HOME Investments.

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:

Recapture provisions must recoup the HOME investment from available net proceeds obtained from the sale of a house. Resale provisions must limit any subsequent purchase of a HOME-assisted property to income-eligible families, provide the owner with a fair return on investment, and ensure that the house will remain affordable to a reasonable range of low-income homebuyers.

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:

No planned activities for rental units. Replacement Policy & Procedures provide guidelines for resale/recapture of owner-occupied properties.

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:

No plans to utilize HOME funds to refinance existing debt.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT\_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

No plans to utilize HOME funds for TBRA activities.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).



No plans to utilize HOME funds for TBRA activities.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b>
	City-Wide Community Needs Survey
	<b>List the name of the organization or individual who originated the data set.</b>
	City of La Crosse Planning Department
	<b>Provide a brief summary of the data set.</b>
	The survey showed resident priorities relating to housing and economic development, as well as neighborhood revitalization and issues relating to poverty and homelessness.
	<b>What was the purpose for developing this data set?</b>
	This survey was designed and implemented to help design the priorities for the 5-Year Consolidated Plan.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>
The survey was administered online, in person, door-to-door, at events on Survey Monkey from October-December 2019.	
<b>Briefly describe the methodology for the data collection.</b>	
The survey was administered through Survey Monkey	
<b>Describe the total population from which the sample was taken.</b>	
The survey was available to residents of the city of La Crosse.	
<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>	
2295 people were surveyed: 1859 lived in the City, 302 worked but did not live in the City, 90 did not live or work in the City. Only the 1859 responses of City residents were analyzed. 92% survey responses were White, 8% non-white, 67% homeowners and 28% renters, 892 survey takers were households earning less than \$50,000 per year.	
2	<b>Data Source Name</b>
	2012-2016 ACS 5-Year Community Survey
	<b>List the name of the organization or individual who originated the data set.</b>
	US Census
<b>Provide a brief summary of the data set.</b>	
ACS estimates 2012-2016	
<b>What was the purpose for developing this data set?</b>	
To provide more updated information than what is provided by the IDIS system	

	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> standard ACS Data C
	<b>Briefly describe the methodology for the data collection.</b> The <b>Census Bureau</b> selects a random sample <b>of</b> addresses to be included in the <b>ACS</b> . Each address has about a 1-in-480 chance <b>of</b> being selected in a given month, and no address should be selected more than once every five years. <b>Data is collected</b> by internet, mail, telephone interviews and in-person interviews.
	<b>Describe the total population from which the sample was taken.</b> It is sent to a small percentage of the population on a rotating basis throughout the decade. No household will receive the survey more often than once every five years.
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> City of La Crosse
<b>3</b>	<b>Data Source Name</b> HUD FMR Rent
	<b>List the name of the organization or individual who originated the data set.</b> HUD
	<b>Provide a brief summary of the data set.</b> This system provides complete documentation of the development of the FY 2020 Fair Market Rents (FMRs) for any area of the country selected by the user. After selecting the desired geography, the user is provided a page containing a summary of how the FY 2020 FMRs were developed and updated starting with the formation of the FMR Areas from the metropolitan Core-Based Statistical Areas (CBSAs) as established by the Office of Management and Budget, the newly available 2017 American Community Survey (ACS) 1 year data and the newly available 2013-2017 5 year data, and updating to FY 2020 including information from local survey data. The tables on the summary page include links to complete detail on how the data were developed.
	<b>What was the purpose for developing this data set?</b> Established for HUD Programs
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> 2019
	<b>Briefly describe the methodology for the data collection.</b> N/A
	<b>Describe the total population from which the sample was taken.</b> N/A

	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>N/A</p>
4	<p><b>Data Source Name</b></p> <p>2014-2018 ACS Data</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>US Census</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The <b>American Community Survey (ACS)</b> is an ongoing survey by the U.S. Census Bureau. It regularly gathers information previously contained only in the long form of the decennial census, such as ancestry, citizenship, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics. These data are used by many public-sector, private-sector, and not-for-profit stakeholders to allocate funding, track shifting demographics, plan for emergencies, and learn about local communities.[1] Sent to approximately 295,000 addresses monthly (or 3.5 million per year), it is the largest household survey that the Census Bureau administers.[2]</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Demographics</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2018</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>See above</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>See above</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>See above</p>
	5
<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Public Housing Authority</p>	
<p><b>Provide a brief summary of the data set.</b></p> <p>Report from Executive Director of Housing Authority, as reported in their Consolidated Plan</p>	

	<p><b>What was the purpose for developing this data set?</b></p> <p>Determine the nature and extent of public housing.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>January 2020</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>Describe public housing available in the La Crosse Area</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>N/A</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>N/A</p>
6	<p><b>Data Source Name</b></p> <p>2016-2020 ACS 5-Year Community Survey</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p>
	<p><b>Provide a brief summary of the data set.</b></p>
	<p><b>What was the purpose for developing this data set?</b></p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p>
	<p><b>Briefly describe the methodology for the data collection.</b></p>
	<p><b>Describe the total population from which the sample was taken.</b></p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>

# 2025–2029 Consolidated Plan Summary

## Overview

The City receives funds from the U.S. Department of Housing & Urban Development (HUD) through the Community Development Block Grant (CDBG) and HOME Investment Partnership programs. Every five years, the City must complete a Consolidated Plan to identify community needs and outline strategies for allocating federal funds.

## Input Process

- Online community survey
- Two public open houses
- Individual meetings with stakeholders
- Interviews with City & County Staff
- Public Hearings
- 30 Day Comment period
- Reference of existing city plans

## Needs Assessment

The needs assessment for the City of La Crosse identified critical issues related to housing, public services, and infrastructure. Aging housing stock, affordability challenges, and inadequate resources for vulnerable populations were central concerns. Key areas of need identified are as follows:

- *Housing Quality & Affordability* – limited housing opportunities, especially affordable rental/homeownership options, high energy costs and aging housing stock in need of updates.
- *Public Housing* – Long waitlists & anticipated reductions in federal funding.
- *Special Needs Population* – Ongoing need for units accessible to residents with mental, physical, or developmental disabilities.
- *Homeless Population* – Need for housing with supportive services and case management
- *Public Services* – greatest need for services addressing homelessness, mental health, crime prevention & public safety, barriers to housing, and substance abuse.

## Market Analysis

The Market Analysis highlights key housing challenges in La Crosse, informed by the 2024 Housing Study and Fair Housing Analysis. The city's housing stock is aging, with over two-thirds of homes built before 1980, leading to maintenance issues and financial barriers for low-income residents. Geographic constraints limit new development, making the preservation and improvement of existing housing a priority.

Nearly half of renters are cost-burdened, and homeownership rates are significantly lower than state and peer-city averages. While vacancy rates are generally healthy, the rental market remains tight, contributing to affordability pressures.

## Prior Plan Performance

The previous Consolidated Plan (2019–2024) achieved several key housing goals, including the rehabilitation of 48 homes and the development of 10 new affordable owner-occupied units through replacement housing. Two major multi-family developments were also completed, adding 172 affordable rental units to the community. These projects utilized CDBG funds for Acquisition & Demolition, the Affordable Housing Revolving Loan Fund, and additional City dollars to come to fruition.

In response to the COVID-19 pandemic, the City amended the plan to incorporate CARES Act funding to the plan. The Citizen Participation Plan was also amended during this time to allow for virtual meetings and public participation.

# 2025–2029 Consolidated Plan Summary

## 5-Year Strategic Plan

The purpose of the 5-Year Strategic Plan is to address issues identified in the Needs Assessment & Market Analysis. The Priority Needs & Goals identified are:



### Quality Affordable Housing

- Increase access to affordable housing
- Provide funding to increase the quality of housing



### Poverty Alleviation

- Provide resources to increase self-reliance through partner organizations
- No more than 15% of allocation & program income can be allocated to public services



### Economic Development

- Fund workforce development programs
- Support business development



### Urgent Need

- Address urgent, emergency issues in a timely manner
- This is a new expenditure category for the City of La Crosse, as encouraged by HUD



### Administration

- Create & update plans, policies & procedures to address changing market needs
- Allocate funds for City staff to ensure compliance with CDBG and HOME regulations

Funding	2025 Annual Allocation
CDBG	\$882,603
HOME	\$277,259

## Annual Action Plan Allocation

The Action Plan serves as a detailed, annual roadmap that implements goals established in the Consolidated Plan. The 2025 annual funding is allocated as follows:

- Increase access to affordable housing – CDBG \$264,782 | HOME \$249,532
- Provide funding to increase the quality of housing – CDBG \$93,042
- Economic Development – CDBG \$176,540
- Poverty Alleviation – CDBG \$149,654
- Urgent Need – CDBG \$22,065
- Administration – CDBG \$176,520 | HOME \$27,726

### Poverty Alleviation Grantees | 2025 Public Service Awards

- Cia Siab, Inc; Kho Tsev: Hmoob Family Housing Program – \$25,900
- La Crosse County; Schuh-Mullen Project – \$47,043
- New Horizons; Homicide Prevention Shelter – \$25,000
- Catholic Charities; La Crosse Warming Center – \$25,900
- Family & Children's Center; Stepping Stones – \$25,900



# ***CITY OF LA CROSSE***

400 La Crosse Street  
La Crosse, Wisconsin 54601  
(608) 789-CITY  
[www.cityoflacrosse.org](http://www.cityoflacrosse.org)

## **LEGISLATION STAFF REPORT FOR COUNCIL**

File ID                      Caption

Staff/Department Responsible for Legislation

Requestor of Legislation

Location, if applicable

Summary/Purpose

Background

Fiscal Impact

Staff Recommendation





# City of La Crosse, Wisconsin

City Hall  
400 La Crosse Street  
La Crosse, WI 54601

## Text File

**File Number: 25-0718**

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**Agenda Date:**

**Version: 1**

**Status:** Agenda Ready

**In Control:** Economic and Community Development Commission

**File Type:** General Item

## CR-05 - Goals and Outcomes

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City of La Crosse moved forward several key initiatives identified in the strategic plan. As the final year in the 2019-2024 Consolidated Plan, we are satisfied with the performance. These highlights in 2024 include:

- Public Services – Essential funding was provided to the following organizations: Couleecap, Cia Siab, New Horizons, Family & Children’s Center and La Crosse County Schuh-Mullen Project. Due to timing of draws, the Public Service amounts may have been adjusted to appropriately meet the 15% regulatory cap.
- Replacement Housing – Essential steps were made toward new housing development. CBDG is just one funding source we utilize for Acquisition & Demolition. Many key lots become available thanks to La Crosse County’s Acquisition & Demolition grant, TID funds, and Floodplain assistance dollars
- Affordable Housing – A key affordable rental housing development was completed in this program year – Driftless Apartments. While there are 120 units total, the move in is still in process – 59 of the units were filled at the end of the Program Year
- Housing Rehab – 15 low-moderate income homeowners in La Crosse were assisted with necessary home repairs with a 1% interest deferred loan.
- Economic Development – Direct grants were provided to Couleecap to three businesses. The City is reevaluating the goals and projects tied to economic development in future plans.
- Administration – a key policy change was made regarding the housing rehab program – increasing the maximum loan amount from \$35k to \$45k. This helps home repair be more accessible to low-moderate income homeowners and reflects the rising costs of construction materials & labor.

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Administer CDBG/HOME Program	Administration	CDBG: \$ / HOME: \$ / CDBG-CV: \$	Other	Other	1	1	100.00%	1	1	100.00%
Alleviate poverty and increase self-reliance.	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	8000	10161	127.01%	730	829	113.56%
Alleviate poverty and increase self-reliance.	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	110		0	0	
Alleviate poverty and increase self-reliance.	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	138				
Alleviate poverty and increase self-reliance.	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Homeless Person Overnight Shelter	Persons Assisted	0	1176		0	0	

Alleviate poverty and increase self-reliance.	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0				
Child Care	Child Care	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	275	537	195.27%			
Child Care	Child Care	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Businesses assisted	Businesses Assisted	5	3	60.00%			
Code Enforcement	Code Enforcement	CDBG: \$ / HOME: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	400	1538	384.50%			
Covid-19 Emergency Response	Non-Housing Community Development	CARES Act CV2 Funds: \$	Other	Other	75	0	0.00%			
Improve Neighborhood Livability for Families	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	10794				

Improve Neighborhood Livability for Families	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	10000	0	0.00%			
Improve Neighborhood Livability for Families	Non-Housing Community Development	CDBG: \$	Other	Other	4	0	0.00%			
Increase affordable housing	Affordable Housing Homeless	CDBG: \$	Rental units constructed	Household Housing Unit	150	59	39.33%	120	59	49.17%
Increase affordable housing	Affordable Housing Homeless	CDBG: \$	Homeowner Housing Added	Household Housing Unit	0	0		0	0	
Increase affordable housing	Affordable Housing Homeless	CDBG: \$	Housing for Homeless added	Household Housing Unit	35	0	0.00%			
Increase affordable housing	Affordable Housing Homeless	CDBG: \$	Other	Other	1	0	0.00%			
Increase economic opportunities	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Facade treatment/business building rehabilitation	Business	0	0		0	0	
Increase economic opportunities	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Jobs created/retained	Jobs	100	69	69.00%	2	2	100.00%
Increase economic opportunities	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Businesses assisted	Businesses Assisted	100	302	302.00%	35	16	45.71%

Prevent and end homelessness	Homeless	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	269				
Prevent and end homelessness	Homeless	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	727		75	128	170.67%
Prevent and end homelessness	Homeless	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	100	38	38.00%			
Prevent and end homelessness	Homeless	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Homeless Person Overnight Shelter	Persons Assisted	3000	1523	50.77%	0	0	
Prevent and end homelessness	Homeless	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0				

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Prevent and end homelessness	Homeless	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Homelessness Prevention	Persons Assisted	500	48	9.60%			
Repair aging housing infrastructure	Affordable Housing	CDBG: \$ / HOME: \$144129	Rental units rehabilitated	Household Housing Unit	25	0	0.00%			
Repair aging housing infrastructure	Affordable Housing	CDBG: \$ / HOME: \$144129	Homeowner Housing Rehabilitated	Household Housing Unit	75	73	97.33%	16	18	112.50%
Replace or rehab dilapidated housing structures	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	15	15	100.00%	3	2	66.67%
Replace or rehab dilapidated housing structures	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	5	0	0.00%	0	0	
Replace or rehab dilapidated housing structures	Affordable Housing	CDBG: \$ / HOME: \$	Buildings Demolished	Buildings	15	6	40.00%	2	6	300.00%

Replace or rehab dilapidated housing structures	Affordable Housing	CDBG: \$ / HOME: \$	Other	Other	5	0	0.00%			
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**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

**Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

The allocation of funds has remained consistent with the goals and priorities outlined in the 2019–2024 Consolidated Plan. Although the unexpected onset of the COVID-19 pandemic affected some anticipated outcomes, the investments have had a meaningful and measurable impact across the community. The Driftless Apartments and the Collective on Fourth have been two important affordable rental housing developments completed or near complete during this planning period. Housing quality and stormwater infrastructure have improved through the housing rehabilitation program. Efforts to alleviate poverty have been supported through collaborations with partner organizations, while economic development initiatives—particularly those aiding low-income entrepreneurs—have been advanced through partnerships with groups like Couleecap and the Wisconsin Women’s Business Initiative Corporation (WWBIC). Additionally, critical planning documents, including the Analysis of Impediments to Fair Housing, were updated to reflect the evolving needs of the community since 2019.



## CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	603	1
Black or African American	146	0
Asian	181	0
American Indian or American Native	20	0
Native Hawaiian or Other Pacific Islander	12	0
<b>Total</b>	<b>962</b>	<b>1</b>
Hispanic	50	0
Not Hispanic	912	1

Table 2 – Table of assistance to racial and ethnic populations by source of funds

### Narrative

The City of La Crosse is approx. 89% white community, while 63% of households served through CDBG funding are White. Note: some individuals prefer not to respond to this question, and that is not currently an option when reporting. Variability in numbers may be due to this.

## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	2,362,616	960,316
HOME	public - federal	1,220,224	597,986

Table 3 - Resources Made Available

### Narrative

### Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City-Wide Area	41	0	Nature of activities make it difficult to limit to one part of the city.
Northside Neighborhood Revitalization Strategy Area	41	100	
Southside Neighborhood Revitalization Strategy Area	18	0	

Table 4 – Identify the geographic distribution and location of investments

### Narrative

CDBG and HOME funds have been expended city wide with projects on the North and South side of the City. The NRSA benefit has not been utilized in the 2024 program year.

## Leveraging

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

The City of La Crosse matches CDBG and HOME funds with a variety of sources. The HOME Match requirement is met through the in-kind labor by the students at Western Technical College and Central High School. This workforce development initiative is a unique fixture of La Crosse's programming. Approximately 37 total students worked 10,285 hours on three different homes.. Even calculated at minimum wage, which is much lower than the true labor cost of this work, far exceeds the 25% HOME match requirement.

In addition to this time investment, financial match happens through TIF funds, usage of TIF affordable housing extension, Government borrowing and American Rescue Plan Act (ARPA) dollars. It is estimated that for every \$1 of CDBG/HOME investment, an additional \$6 in funding is leveraged.

<b>Fiscal Year Summary – HOME Match</b>	
1. Excess match from prior Federal fiscal year	272,383
2. Match contributed during current Federal fiscal year	74,566
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	346,949
4. Match liability for current Federal fiscal year	70,383
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	276,567

**Table 5 – Fiscal Year Summary - HOME Match Report**

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
3251	04/05/2024	0	0	0	0	9,788	0	9,788
3254	12/01/2024	0	0	0	0	54,991	0	54,991
3272	06/01/2024	0	0	0	0	9,788	0	9,788

Table 6 – Match Contribution for the Federal Fiscal Year

## HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	616,404	243,940	0	372,464

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	59,600	0	0	59,600	0	0
Number	3	0	0	3	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

**Table 8 - Minority Business and Women Business Enterprises**

<b>Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted</b>						
	<b>Total</b>	<b>Minority Property Owners</b>				<b>White Non-Hispanic</b>
		<b>Alaskan Native or American Indian</b>	<b>Asian or Pacific Islander</b>	<b>Black Non-Hispanic</b>	<b>Hispanic</b>	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

**Table 9 – Minority Owners of Rental Property**

<b>Relocation and Real Property Acquisition</b> – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		3	135,378			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

**Table 10 – Relocation and Real Property Acquisition**

## CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	141	0
Number of Special-Needs households to be provided affordable housing units	0	0
<b>Total</b>	<b>141</b>	<b>0</b>

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	120	120
Number of households supported through Rehab of Existing Units	18	16
Number of households supported through Acquisition of Existing Units	3	2
<b>Total</b>	<b>141</b>	<b>138</b>

Table 12 – Number of Households Supported

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

The City of La Crosse supported access to affordable housing through production of new units, rehab of existing units and acquisition of existing units. These goals were hit through the Replacement Housing Program, Housing Rehab Program, Habitat for Humanity and through the MSP Development 'Driftless Apartments'.

Challenges encountered meeting these goals include but are not limited to rising costs for acquisition, demolition, construction and home repairs.

**Discuss how these outcomes will impact future annual action plans.**

These outcomes will align with future action plans by evaluating policies and procedures to ensure guidelines are meeting the needs of the community to adequately address goals.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	3	1
Low-income	2	0
Moderate-income	6	2
<b>Total</b>	<b>11</b>	<b>3</b>

**Table 13 – Number of Households Served**

**Narrative Information**

Affordable housing has been a key priority through the previous program year and will remain a priority area in the future.



## **CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

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

The City is actively involved with the Pathways Home 5-Year Plan to End Homelessness. Key strategies to reach homeless persons that align with this plan include but are not limited to the Homeless Outreach Team (HOT), Total Navigation Team (TNT) and shared Case Conferencing notes through the Pathways Home list.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City and County are creating a Specialized Housing Plan to identify the number of units required for housing that serves homeless persons. The focus is on transitional housing with a focus on meeting each individual's needs of case management.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Through public services, the City funds many great programs that help with diversion. Couleecap, New Horizons and The La Crosse Family Colaborative all provide essential direct services.

**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 public service providers are essential at supporting the chronic homeless individuals.

## **CR-30 - Public Housing 91.220(h); 91.320(j)**

### **Actions taken to address the needs of public housing**

CDBG and HOME funds were not used for actions to address the needs of public housing.

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

CDBG and HOME funds were not used for actions to encourage home ownership to public housing residents.

### **Actions taken to provide assistance to troubled PHAs**

CDBG and HOME funds were not used for actions to provide assistance to troubled PHAs.

## **CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken 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. 91.220 (j); 91.320 (i)**

The City Zoning Code plays a role in the development of affordable housing. Residential requirements, set backs, definition of family, lot sizes all make it challenging to develop new housing units.

The City is reviewing and updating the zoning code in hopes to alleviate some of these challenges. In addition to zoning code updates, the City seeks out opportunities to develop in the floodplain, a significant barrier to affordable housing development.

### **Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

A key need of underserved individuals is access to affordable housing. The City leverages CDBG and HOME funds with LIHTC awards to increase opportunities development of housing units.

### **Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

In previous years, the City utilized the State of WI Lead Safe Homes Program. In this program year, city staff has observed challenges with this program's implementation and prioritization.

### **Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

Actions are taken through support of public service, specifically Couleecap, La Crosse Area Family Collaborative, New Horizons, Cia Siab and Family Children Center.

### **Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

The City of La Crosse and La Crosse County partnership has been instrumental in developing institutional structure. The County Health Department is exploring ways to support underserved populations through their social support services.

### **Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

No specific actions taken with CDBG or HOME funds. A potential model is being piloted with The Collective on Fourth Housing Development. This is a Memorandum of Understanding (MOU) between the private developer, Cinnaire, the social service agency, Lutheran Social Services and the City and County to ensure delivery of services.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

The City of La Crosse is analyzing the current process for addressing fair housing complaints. This is currently done through the Human Rights Commission for issues with private landlords. The Housing Authority has their own process for addressing fair housing issues.

## **CR-40 - Monitoring 91.220 and 91.230**

**Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

During CDBG Proposal Review process, all projects were reviewed to ensure they meet a national objective and meet priorities in the Consolidated Plan. The City of La Crosse reviewed all payment requests from subrecipients to ensure that Federal Funds were properly spent.

The City has monitoring procedures in place that include site visits and financial reviews. In general, the focus of this is to provide training and/or technical assistance to ensure compliance measures are addressed.

## **Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

In the 2024 program year, City staff have launched a Facebook page for the Planning and Development Department. This has been a new outreach tool in addition to providing notices in the La Cross Tribune, flyers at local gathering spots and sharing through partner organizations.

**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

Overall program objectives aligned with the activities that took place. The City has been evaluating the current reporting processes to ensure the most effective reporting – for example the matrix code, Goal Outcome Indicator, and Accomplishment Types aligning.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

## **CR-50 - HOME 24 CFR 91.520(d)**

**Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations**

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

No on-site inspections were required this year.

**Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)**

The City of La Crosse affirmatively markets its housing programs by promoting them to several non-profit agencies that work with minorities. The City sold several of its homes to minorities, single mothers, and the elderly.

**Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics**

A total of \$616,403.83 was receipted to HOME PI this year. Program Income was used to build the following homes:

1316 5th Ave, 1709 29th St, 929 5th Ave, 516 Caledonia & Habitat for Humanity's homes at 2706 & 2702 Onalaska Ave were under construction in the last program year. Two property sales were completed – one to a low-income family and the other to a veteran and his daughter.

**Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)**

Actions taken to foster and maintain affordable housing with CDBG and HOME funds have been noted previously

## CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

**Table 14 – Total Labor Hours**

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					



Other.					
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**Table 15 – Qualitative Efforts - Number of Activities by Program**

## Narrative

We have no projects that fall under section 3 in 2024.

# City of La Crosse 2024 CAPER

## Consolidated Annual Performance Evaluation Report Executive Summary

### Overview

The 2024–2025 Consolidated Annual Performance & Evaluation Report (CAPER) describes the accomplishments from April 1, 2024, to March 31, 2025. The report provides information about all activities that were undertaken with Community Development Block Grant and HOME funds during the program year. These projects leverage a variety of funding sources and community resources including the TID affordable housing extension, American Rescue Plan Act (ARPA) dollars and government borrowing.

One key component of the City Replacement Housing program is the collaboration with Western Technical College and the School District of La Crosse's ACE program. In the 2024 program year, approximately 37 total students worked 10,285 hours on at least three different homes.



### Goals and Outcomes Summary

**Replacement Housing** – The Acquisition & Demolition of property ensures lots are available for new construction. In 2024, 6 homes were demolished and 2 new owner-occupied affordable single family homes were added.

**Housing Rehab** – 18 low-to-moderate income homeowners were provided 1% interest deferred loans to make necessary repairs.

**Economic Development** – Funds provided Couleecap to create two two new low-to-moderate income jobs and assist 16 businesses.

**Public Services** – Essential funding was provided to the following organizations: Couleecap, Cia Siab, New Horizons, Family & Children's Center and La Crosse County Schuh-Mullen Project.

**Multi-Family Affordable Housing** – Driftless Apartments construction completed in this program year. These are 120 new affordable rental units and at time of year end, 59 of the units were filled.

### State of Future Funding\*

The CDBG and HOME programs are securely funded for 2025. The President's proposed 2026 budget eliminates the CDBG and HOME programs. This cut was also proposed in 2016, and the programs were re-introduced to the budget by Congress. In general, the mindset is that will likely happen again, though there is much uncertainty in the future and reductions in force & funding are anticipated.

\*updated June 2025



# City of La Crosse, Wisconsin

City Hall  
400 La Crosse Street  
La Crosse, WI 54601

## Text File

File Number: 25-0719

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**Agenda Date:**

**Version:** 1

**Status:** Agenda Ready

**In Control:** Economic and Community Development Commission

**File Type:** General Item

**Agenda Number:**

## CR-05 - Goals and Outcomes

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City of La Crosse moved forward several key initiatives identified in the strategic plan. As the final year in the 2019-2024 Consolidated Plan, we are satisfied with the performance. These highlights in 2024 include:

- Public Services – Essential funding was provided to the following organizations: Couleecap, Cia Siab, New Horizons, Family & Children’s Center and La Crosse County Schuh-Mullen Project. Due to timing of draws, the Public Service amounts may have been adjusted to appropriately meet the 15% regulatory cap.
- Replacement Housing – Essential steps were made toward new housing development. CBDG is just one funding source we utilize for Acquisition & Demolition. Many key lots become available thanks to La Crosse County’s Acquisition & Demolition grant, TID funds, and Floodplain assistance dollars
- Affordable Housing – A key affordable rental housing development was completed in this program year – Driftless Apartments. While there are 120 units total, the move in is still in process – 59 of the units were filled at the end of the Program Year
- Housing Rehab – 15 low-moderate income homeowners in La Crosse were assisted with necessary home repairs with a 1% interest deferred loan.
- Economic Development – Direct grants were provided to Couleecap to three businesses. The City is reevaluating the goals and projects tied to economic development in future plans.
- Administration – a key policy change was made regarding the housing rehab program – increasing the maximum loan amount from \$35k to \$45k. This helps home repair be more accessible to low-moderate income homeowners and reflects the rising costs of construction materials & labor.

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Administer CDBG/HOME Program	Administration	CDBG: \$ / HOME: \$ / CDBG-CV: \$	Other	Other	1	1	100.00%	1	1	100.00%
Alleviate poverty and increase self-reliance.	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	8000	10161	127.01%	730	829	113.56%
Alleviate poverty and increase self-reliance.	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	110		0	0	
Alleviate poverty and increase self-reliance.	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	138				
Alleviate poverty and increase self-reliance.	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Homeless Person Overnight Shelter	Persons Assisted	0	1176		0	0	

Alleviate poverty and increase self-reliance.	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0				
Child Care	Child Care	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	275	537	195.27%			
Child Care	Child Care	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Businesses assisted	Businesses Assisted	5	3	60.00%			
Code Enforcement	Code Enforcement	CDBG: \$ / HOME: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	400	1538	384.50%			
Covid-19 Emergency Response	Non-Housing Community Development	CARES Act CV2 Funds: \$	Other	Other	75	0	0.00%			
Improve Neighborhood Livability for Families	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	10794				

Improve Neighborhood Livability for Families	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	10000	0	0.00%			
Improve Neighborhood Livability for Families	Non-Housing Community Development	CDBG: \$	Other	Other	4	0	0.00%			
Increase affordable housing	Affordable Housing Homeless	CDBG: \$	Rental units constructed	Household Housing Unit	150	59	39.33%	120	59	49.17%
Increase affordable housing	Affordable Housing Homeless	CDBG: \$	Homeowner Housing Added	Household Housing Unit	0	0		0	0	
Increase affordable housing	Affordable Housing Homeless	CDBG: \$	Housing for Homeless added	Household Housing Unit	35	0	0.00%			
Increase affordable housing	Affordable Housing Homeless	CDBG: \$	Other	Other	1	0	0.00%			
Increase economic opportunities	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Facade treatment/business building rehabilitation	Business	0	0		0	0	
Increase economic opportunities	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Jobs created/retained	Jobs	100	69	69.00%	2	2	100.00%
Increase economic opportunities	Non-Housing Community Development	CDBG: \$ / CDBG-CV: \$	Businesses assisted	Businesses Assisted	100	302	302.00%	35	16	45.71%

Prevent and end homelessness	Homeless	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	269				
Prevent and end homelessness	Homeless	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	727		75	128	170.67%
Prevent and end homelessness	Homeless	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	100	38	38.00%			
Prevent and end homelessness	Homeless	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Homeless Person Overnight Shelter	Persons Assisted	3000	1523	50.77%	0	0	
Prevent and end homelessness	Homeless	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0				

CAPER

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Prevent and end homelessness	Homeless	CDBG: \$ / CARES Act CV2 Funds: \$ / CDBG-CV: \$	Homelessness Prevention	Persons Assisted	500	48	9.60%			
Repair aging housing infrastructure	Affordable Housing	CDBG: \$ / HOME: \$144129	Rental units rehabilitated	Household Housing Unit	25	0	0.00%			
Repair aging housing infrastructure	Affordable Housing	CDBG: \$ / HOME: \$144129	Homeowner Housing Rehabilitated	Household Housing Unit	75	73	97.33%	16	18	112.50%
Replace or rehab dilapidated housing structures	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	15	15	100.00%	3	2	66.67%
Replace or rehab dilapidated housing structures	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	5	0	0.00%	0	0	
Replace or rehab dilapidated housing structures	Affordable Housing	CDBG: \$ / HOME: \$	Buildings Demolished	Buildings	15	6	40.00%	2	6	300.00%

Replace or rehab dilapidated housing structures	Affordable Housing	CDBG: \$ / HOME: \$	Other	Other	5	0	0.00%			
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**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

**Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

The allocation of funds has remained consistent with the goals and priorities outlined in the 2019–2024 Consolidated Plan. Although the unexpected onset of the COVID-19 pandemic affected some anticipated outcomes, the investments have had a meaningful and measurable impact across the community. The Driftless Apartments and the Collective on Fourth have been two important affordable rental housing developments completed or near complete during this planning period. Housing quality and stormwater infrastructure have improved through the housing rehabilitation program. Efforts to alleviate poverty have been supported through collaborations with partner organizations, while economic development initiatives—particularly those aiding low-income entrepreneurs—have been advanced through partnerships with groups like Couleecap and the Wisconsin Women’s Business Initiative Corporation (WWBIC). Additionally, critical planning documents, including the Analysis of Impediments to Fair Housing, were updated to reflect the evolving needs of the community since 2019.

## CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	603	1
Black or African American	146	0
Asian	181	0
American Indian or American Native	20	0
Native Hawaiian or Other Pacific Islander	12	0
<b>Total</b>	<b>962</b>	<b>1</b>
Hispanic	50	0
Not Hispanic	912	1

Table 2 – Table of assistance to racial and ethnic populations by source of funds

### Narrative

The City of La Crosse is approx. 89% white community, while 63% of households served through CDBG funding are White. Note: some individuals prefer not to respond to this question, and that is not currently an option when reporting. Variability in numbers may be due to this.

## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	2,362,616	960,316
HOME	public - federal	1,220,224	597,986

Table 3 - Resources Made Available

### Narrative

### Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City-Wide Area	41	0	Nature of activities make it difficult to limit to one part of the city.
Northside Neighborhood Revitalization Strategy Area	41	100	
Southside Neighborhood Revitalization Strategy Area	18	0	

Table 4 – Identify the geographic distribution and location of investments

### Narrative

CDBG and HOME funds have been expended city wide with projects on the North and South side of the City. The NRSA benefit has not been utilized in the 2024 program year.

## Leveraging

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

The City of La Crosse matches CDBG and HOME funds with a variety of sources. The HOME Match requirement is met through the in-kind labor by the students at Western Technical College and Central High School. This workforce development initiative is a unique fixture of La Crosse's programming. Approximately 37 total students worked 10,285 hours on three different homes.. Even calculated at minimum wage, which is much lower than the true labor cost of this work, far exceeds the 25% HOME match requirement.

In addition to this time investment, financial match happens through TIF funds, usage of TIF affordable housing extension, Government borrowing and American Rescue Plan Act (ARPA) dollars. It is estimated that for every \$1 of CDBG/HOME investment, an additional \$6 in funding is leveraged.

<b>Fiscal Year Summary – HOME Match</b>	
1. Excess match from prior Federal fiscal year	272,383
2. Match contributed during current Federal fiscal year	74,566
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	346,949
4. Match liability for current Federal fiscal year	70,383
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	276,567

**Table 5 – Fiscal Year Summary - HOME Match Report**

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
3251	04/05/2024	0	0	0	0	9,788	0	9,788
3254	12/01/2024	0	0	0	0	54,991	0	54,991
3272	06/01/2024	0	0	0	0	9,788	0	9,788

Table 6 – Match Contribution for the Federal Fiscal Year

## HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	616,404	243,940	0	372,464

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	59,600	0	0	59,600	0	0
Number	3	0	0	3	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

**Table 8 - Minority Business and Women Business Enterprises**

<b>Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted</b>						
	<b>Total</b>	<b>Minority Property Owners</b>				<b>White Non-Hispanic</b>
		<b>Alaskan Native or American Indian</b>	<b>Asian or Pacific Islander</b>	<b>Black Non-Hispanic</b>	<b>Hispanic</b>	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

**Table 9 – Minority Owners of Rental Property**

<b>Relocation and Real Property Acquisition</b> – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		3	135,378			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

**Table 10 – Relocation and Real Property Acquisition**



## CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	141	0
Number of Special-Needs households to be provided affordable housing units	0	0
<b>Total</b>	<b>141</b>	<b>0</b>

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	120	120
Number of households supported through Rehab of Existing Units	18	16
Number of households supported through Acquisition of Existing Units	3	2
<b>Total</b>	<b>141</b>	<b>138</b>

Table 12 – Number of Households Supported

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

The City of La Crosse supported access to affordable housing through production of new units, rehab of existing units and acquisition of existing units. These goals were hit through the Replacement Housing Program, Housing Rehab Program, Habitat for Humanity and through the MSP Development 'Driftless Apartments'.

Challenges encountered meeting these goals include but are not limited to rising costs for acquisition, demolition, construction and home repairs.

**Discuss how these outcomes will impact future annual action plans.**

These outcomes will align with future action plans by evaluating policies and procedures to ensure guidelines are meeting the needs of the community to adequately address goals.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	3	1
Low-income	2	0
Moderate-income	6	2
<b>Total</b>	<b>11</b>	<b>3</b>

**Table 13 – Number of Households Served**

**Narrative Information**

Affordable housing has been a key priority through the previous program year and will remain a priority area in the future.

## **CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

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

The City is actively involved with the Pathways Home 5-Year Plan to End Homelessness. Key strategies to reach homeless persons that align with this plan include but are not limited to the Homeless Outreach Team (HOT), Total Navigation Team (TNT) and shared Case Conferencing notes through the Pathways Home list.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City and County are creating a Specialized Housing Plan to identify the number of units required for housing that serves homeless persons. The focus is on transitional housing with a focus on meeting each individual's needs of case management.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Through public services, the City funds many great programs that help with diversion. Couleecap, New Horizons and The La Crosse Family Colaborative all provide essential direct services.

**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 public service providers are essential at supporting the chronic homeless individuals.

## **CR-30 - Public Housing 91.220(h); 91.320(j)**

### **Actions taken to address the needs of public housing**

CDBG and HOME funds were not used for actions to address the needs of public housing.

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

CDBG and HOME funds were not used for actions to encourage home ownership to public housing residents.

### **Actions taken to provide assistance to troubled PHAs**

CDBG and HOME funds were not used for actions to provide assistance to troubled PHAs.

### **CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken 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. 91.220 (j); 91.320 (i)**

The City Zoning Code plays a role in the development of affordable housing. Residential requirements, set backs, definition of family, lot sizes all make it challenging to develop new housing units.

The City is reviewing and updating the zoning code in hopes to alleviate some of these challenges. In addition to zoning code updates, the City seeks out opportunities to develop in the floodplain, a significant barrier to affordable housing development.

### **Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

A key need of underserved individuals is access to affordable housing. The City leverages CDBG and HOME funds with LIHTC awards to increase opportunities development of housing units.

### **Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

In previous years, the City utilized the State of WI Lead Safe Homes Program. In this program year, city staff has observed challenges with this program's implementation and prioritization.

### **Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

Actions are taken through support of public service, specifically Couleecap, La Crosse Area Family Collaborative, New Horizons, Cia Siab and Family Children Center.

### **Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

The City of La Crosse and La Crosse County partnership has been instrumental in developing institutional structure. The County Health Department is exploring ways to support underserved populations through their social support services.

### **Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

No specific actions taken with CDBG or HOME funds. A potential model is being piloted with The Collective on Fourth Housing Development. This is a Memorandum of Understanding (MOU) between the private developer, Cinnaire, the social service agency, Lutheran Social Services and the City and County to ensure delivery of services.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

The City of La Crosse is analyzing the current process for addressing fair housing complaints. This is currently done through the Human Rights Commission for issues with private landlords. The Housing Authority has their own process for addressing fair housing issues.

## **CR-40 - Monitoring 91.220 and 91.230**

**Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

During CDBG Proposal Review process, all projects were reviewed to ensure they meet a national objective and meet priorities in the Consolidated Plan. The City of La Crosse reviewed all payment requests from subrecipients to ensure that Federal Funds were properly spent.

The City has monitoring procedures in place that include site visits and financial reviews. In general, the focus of this is to provide training and/or technical assistance to ensure compliance measures are addressed.

## **Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

In the 2024 program year, City staff have launched a Facebook page for the Planning and Development Department. This has been a new outreach tool in addition to providing notices in the La Cross Tribune, flyers at local gathering spots and sharing through partner organizations.

**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

Overall program objectives aligned with the activities that took place. The City has been evaluating the current reporting processes to ensure the most effective reporting – for example the matrix code, Goal Outcome Indicator, and Accomplishment Types aligning.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**



## **CR-50 - HOME 24 CFR 91.520(d)**

**Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations**

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

No on-site inspections were required this year.

**Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)**

The City of La Crosse affirmatively markets its housing programs by promoting them to several non-profit agencies that work with minorities. The City sold several of its homes to minorities, single mothers, and the elderly.

**Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics**

A total of \$616,403.83 was receipted to HOME PI this year. Program Income was used to build the following homes:

1316 5th Ave, 1709 29th St, 929 5th Ave, 516 Caledonia & Habitat for Humanity's homes at 2706 & 2702 Onalaska Ave were under construction in the last program year. Two property sales were completed – one to a low-income family and the other to a veteran and his daughter.

**Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)**

Actions taken to foster and maintain affordable housing with CDBG and HOME funds have been noted previously

## CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

**Table 14 – Total Labor Hours**

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 15 – Qualitative Efforts - Number of Activities by Program

**Narrative**

We have no projects that fall under section 3 in 2024.

# City of La Crosse 2024 CAPER

## Consolidated Annual Performance Evaluation Report Executive Summary

### Overview

The 2024–2025 Consolidated Annual Performance & Evaluation Report (CAPER) describes the accomplishments from April 1, 2024, to March 31, 2025. The report provides information about all activities that were undertaken with Community Development Block Grant and HOME funds during the program year. These projects leverage a variety of funding sources and community resources including the TID affordable housing extension, American Rescue Plan Act (ARPA) dollars and government borrowing.

One key component of the City Replacement Housing program is the collaboration with Western Technical College and the School District of La Crosse's ACE program. In the 2024 program year, approximately 37 total students worked 10,285 hours on at least three different homes.



### Goals and Outcomes Summary

**Replacement Housing** – The Acquisition & Demolition of property ensures lots are available for new construction. In 2024, 6 homes were demolished and 2 new owner-occupied affordable single family homes were added.

**Housing Rehab** – 18 low-to-moderate income homeowners were provided 1% interest deferred loans to make necessary repairs.

**Economic Development** – Funds provided Couleecap to create two two new low-to-moderate income jobs and assist 16 businesses.

**Public Services** – Essential funding was provided to the following organizations: Couleecap, Cia Siab, New Horizons, Family & Children's Center and La Crosse County Schuh-Mullen Project.

**Multi-Family Affordable Housing** – Driftless Apartments construction completed in this program year. These are 120 new affordable rental units and at time of year end, 59 of the units were filled.

### State of Future Funding\*

The CDBG and HOME programs are securely funded for 2025. The President's proposed 2026 budget eliminates the CDBG and HOME programs. This cut was also proposed in 2016, and the programs were re-introduced to the budget by Congress. In general, the mindset is that will likely happen again, though there is much uncertainty in the future and reductions in force & funding are anticipated.

\*updated June 2025



# City of La Crosse, Wisconsin

City Hall  
400 La Crosse Street  
La Crosse, WI 54601

## Text File

**File Number: 25-0724**

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**Agenda Date:** 6/25/2025

**Version:** 1

**Status:** Agenda Ready

**In Control:** Economic and Community Development Commission

**File Type:** Review

**Agenda Number:**

# ELEVATE GRANTS

## DOWNTOWN FACADE GRANT PROGRAM

### ELEVATE GOALS:

The mission of this façade restoration program is to provide grants to downtown property owners for revitalizing the exteriors of their buildings. Properties must be located within the downtown district.

### ELEVATE BENEFITS:

This program will provide grants up to a maximum amount of \$~~230~~<sup>230</sup>,000 for historic buildings, and \$~~105~~<sup>105</sup>,000 for non-historic buildings, at no more than a 50/50 match for eligible expenses. **All successful applicants must meet the program requirements and go through the approval process prior to beginning any construction work.** Preference will be given to historic buildings.

### ELIGIBLE PROPERTIES AND SCOPE OF WORK:

#### Eligible Properties

- Properties must be located within the designated downtown district; the boundaries defined as La Crosse St, Mississippi River, 8<sup>th</sup> St, and Cass St
- Buildings shall have been constructed 50 years ago or more
- Applicants must be property owners or building tenants obtaining written permission from the building owner
- Project must meet all state and local codes and zoning ordinances
- Project must conform to the Downtown Commercial Historic Design Standards for the City of La Crosse
- Buildings listed in the National Register of Historic Places individually or as contributing to an historic district shall comply with the Secretary of the Interior's Standards for the Treatment of Historic Properties

#### Ineligible Properties

- Buildings containing a dwelling unit on the first/ ground floor
- Properties with back taxes
- Building owners with back taxes on other properties
- Properties and/or Owners with outstanding citations/orders from the Inspection Department, unless this grant is being used to correct those violations.

#### Eligible Work

- Front (street) facade
- Side (street/alley) facade
- Rear (alley/parking lot) facade
- Restoration of architectural, historic, or ornamental features
- Lighting attached to the building
- Awnings and signage: limited to a \$1,000 grant for both, however this may be raised to \$2,000 limit if the awning does not include printing

#### Eligible Expenses (Priority shall be given to front facades)

- Exterior wall restoration/rehabilitation
- Front entry work
- Masonry restoration

~~Revised May 2023~~ Revised June 2025

- Ornamental details including but not limited to metalwork, stone, wood, terra cotta, stained glass, and hardware
- Doors, windows and shutters including but not limited to materials that take advantage of natural light, reduce air leakage through weather-stripping and crack sealing, and control temperature or ventilation
- Exterior lighting
- Up to \$1,000 for architecture and engineering fees to generate construction documents

#### Ineligible Work

- Interior improvements
- Roofing
- Exterior portions of the building not visible from a public street/alley
- Removal or insensitive alterations to historic or architecturally significant building features
- Activities completed prior to receiving conditional approval from the City in written form

#### Ineligible Expenses

- Furniture, interior fixtures and equipment
- Purchase of property
- Marketing/Advertising
- Inventory/Overhead
- Fees for government approvals, taxes, permits, etc.
- New additions

### GRANT SELECTION CRITERIA:

#### Buy Local

While not required, it is strongly recommended to hire local contractors and craftsmen to help support and strengthen the local economy.

#### Applicant Checklist

Applicants should make sure to have all items in the list below included in their submission:

- Facade Grant Application Form
- ~~Rendered elevations~~ Drawing(s) to scale of proposed work/project
- Professional rendered elevations upon request of City staff
- ~~\_\_\_\_\_~~
- Electronic photos ~~with a key plan~~ illustrating existing conditions
- Historic photos with dates listed (if available)
- Contractor's ~~Opinion of Probable Cost~~ Cost Estimate
- Anticipated construction start and completion date

#### How To Apply

- First and foremost an applicant must define the scope of work to be done. This will often require retaining the services of an Architect for the "Rendered Elevation(s)" and could also include a Contractor to assist in preparing the ~~"Opinion of Probable Cost~~ Cost Estimate."
- Contact Tim Acklin, Deputy Director, to determine if the building is historic and the design plans need to be reviewed by the Historic Preservation Commission.
- Fill out all requested information on the application form. ~~Please provide, including~~ current contact information. ~~If there is a question and we aren't able to get in contact with you it may delay the processing of your application.~~ If an area does not apply to your project simply write "N/A".
- Rendered elevations should be 2-dimensional line drawings with notes clarifying materials and finishes. Shadows and other features are optional. Drawings are preferred at 1/4"=1'-0" scale, but 1/8"=1'-0" scale drawings are acceptable for larger buildings. Renderings may be done on any standard paper size.

~~Revised May 2023~~ Revised June 2025

- Submit electronic photographs depicting the existing condition of the building. Photos illustrating the overall facade(s) as well as detail shots shall be included. (Please keep in mind that photos taken at the same location after project completion will be required prior to final disbursement of funds.)
- Submit one copy of any historic photograph of your building. Photos should list the location of the photograph and the approximate date if available. Please note that not all buildings have historic photos available. Two of the best places to search for historic photos locally are the La Crosse Public Library Archives and the University of Wisconsin - La Crosse Murphy Library Special Collections.
- The "~~Opinion of Probable Cost~~[Cost Estimate](#)" may best be compiled by a Contractor, but an Architect could also provide this document. Costs shall be broken down by discipline, i.e. masonry, carpentry, doors/windows, overhead and profit etc. This breakdown shall also list the work to be performed. A ~~minimum of a~~ 10% construction contingency to help cover unforeseen conditions may also be included.

#### Award of Funds

- After the complete submittal has been received, it will be reviewed by City staff.
- Applicants will be notified if their project is "Conditionally Approved" or "Denied". Applicants who are conditionally approved may see items requiring action on their part. Any requested corrections should be addressed in writing and may require the elevation drawing(s) to be resubmitted.
- Portions of work on the project utilizing these funds can only begin after receiving a written Conditional Approval from the City.
- When all construction work is **COMPLETE**, request the reimbursement form ~~provided by~~[from](#) City staff. The final submittal shall also include color photos showing the completed project and shall be taken from similar angles/locations as the original submitted photos. All receipts and invoices paid in full must also be submitted (invoices should have an itemized breakdown of work done and show the cost of each item, such as X square feet or tuckpointing \$5,000). City staff will conduct a final inspection.
- After final review, if the completed project has met the requirements and a W-9 is completed, the City of La Crosse will release funding to the applicant.

#### Other Program Specifics

- Grant award amounts are based on a per tax parcel basis.
- All photos, drawings and other documents shall be able to be used by the City for marketing and advertising purposes without any compensation to the Owner or other parties involved.
- The project may be rejected for not conforming to the design guidelines.
- Work that does not conform to the proposal submitted, reviewed and approved may be partially or totally rejected.
- Work done that does not comply with building codes and zoning will be rejected.
- Projects not completed within 12 months of the date on the conditional approval ~~letter~~[notification](#) may have part or all of the funding denied. [Requests for extensions must be sent in writing to City staff.](#)
- ~~Grant and loan amounts may be reduced due to insufficient funds being available. Applications will be reviewed and awarded as funding allows and is available.~~

~~Revised May 2023~~[Revised June 2025](#)



For questions and more information:  
Julie Emslie, Economic Development Administrator (608) 789-7393 [emslie@cityoflacrosse.org](mailto:emslie@cityoflacrosse.org)

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~~Revised May 2023~~ [Revised June 2025](#)

# ELEVATE GRANTS

## DOWNTOWN FACADE GRANT PROGRAM

### **ELEVATE GOALS:**

The mission of this façade restoration program is to provide grants to downtown property owners for revitalizing the exteriors of their buildings. Properties must be located within the downtown district.

### **ELEVATE BENEFITS:**

This program will provide grants up to a maximum amount of \$30,000 for historic buildings, and \$15,000 for non-historic buildings, at no more than a 50/50 match for eligible expenses. **All successful applicants must meet the program requirements and go through the approval process prior to beginning any construction work.** Preference will be given to historic buildings.

### **ELIGIBLE PROPERTIES AND SCOPE OF WORK:**

#### **Eligible Properties**

- Properties must be located within the designated downtown district; the boundaries defined as La Crosse St, Mississippi River, 8<sup>th</sup> St, and Cass St
- Buildings shall have been constructed 50 years ago or more
- Applicants must be property owners or building tenants obtaining written permission from the building owner
- Project must meet all state and local codes and zoning ordinances
- Project must conform to the Downtown Commercial Historic Design Standards for the City of La Crosse
- Buildings listed in the National Register of Historic Places individually or as contributing to an historic district shall comply with the Secretary of the Interior's Standards for the Treatment of Historic Properties

#### **Ineligible Properties**

- Buildings containing a dwelling unit on the first/ ground floor
- Properties with back taxes
- Building owners with back taxes on other properties
- Properties and/or Owners with outstanding citations/orders from the Inspection Department, unless this grant is being used to correct those violations.

#### **Eligible Work**

- Front (street) facade
- Side (street/alley) facade
- Rear (alley/parking lot) facade
- Restoration of architectural, historic, or ornamental features
- Lighting attached to the building
- Awnings and signage: limited to a \$1,000 grant for both, however this may be raised to \$2,000 limit if the awning does not include printing

#### **Eligible Expenses (Priority shall be given to front facades)**

- Exterior wall restoration/rehabilitation
- Front entry work
- Masonry restoration

- Ornamental details including but not limited to metalwork, stone, wood, terra cotta, stained glass, and hardware
- Doors, windows and shutters including but not limited to materials that take advantage of natural light, reduce air leakage through weather-stripping and crack sealing, and control temperature or ventilation
- Exterior lighting
- Up to \$1,000 for architecture and engineering fees to generate construction documents

#### **Ineligible Work**

- Interior improvements
- Roofing
- Exterior portions of the building not visible from a public street/alley
- Removal or insensitive alterations to historic or architecturally significant building features
- Activities completed prior to receiving conditional approval from the City in written form

#### **Ineligible Expenses**

- Furniture, interior fixtures and equipment
- Purchase of property
- Marketing/Advertising
- Inventory/Overhead
- Fees for government approvals, taxes, permits, etc.
- New additions

### **GRANT SELECTION CRITERIA:**

#### **Buy Local**

While not required, it is strongly recommended to hire local contractors and craftsmen to help support and strengthen the local economy.

#### **Applicant Checklist**

Applicants should make sure to have all items in the list below included in their submission:

- Facade Grant Application Form
- Drawing(s) to scale of proposed work/project
- Professional rendered elevations upon request of City staff
- Electronic photos illustrating existing conditions
- Historic photos with dates listed (if available)
- Contractor's Cost Estimate
- Anticipated construction start and completion date

#### **How To Apply**

- First and foremost an applicant must define the scope of work to be done. This will often require retaining the services of an Architect for the "Rendered Elevation(s)" and could also include a Contractor to assist in preparing the "Cost Estimate."
- Contact Tim Acklin, Deputy Director, to determine if the building is historic and the design plans need to be reviewed by the Historic Preservation Commission.
- Fill out all requested information on the application form, including current contact information. If an area does not apply to your project simply write "N/A".
- Rendered elevations should be 2-dimensional line drawings with notes clarifying materials and finishes. Shadows and other features are optional. Drawings are preferred at 1/4"=1'-0" scale, but 1/8"=1'-0" scale drawings are acceptable for larger buildings. Renderings may be done on any standard paper size.
- Submit electronic photographs depicting the existing condition of the building. Photos illustrating the overall facade(s) as well as detail shots shall be included. (Please keep in mind that photos taken at the same location after project completion will be required prior to final disbursement of funds.)

- Submit one copy of any historic photograph of your building. Photos should list the location of the photograph and the approximate date if available. Please note that not all buildings have historic photos available. Two of the best places to search for historic photos locally are the La Crosse Public Library Archives and the University of Wisconsin - La Crosse Murphy Library Special Collections.
- The "Cost Estimate" may best be compiled by a Contractor, but an Architect could also provide this document. Costs shall be broken down by discipline, i.e. masonry, carpentry, doors/windows, overhead and profit etc. This breakdown shall also list the work to be performed. A 10% construction contingency to help cover unforeseen conditions may also be included.

#### **Award of Funds**

- After the complete submittal has been received, it will be reviewed by City staff.
- Applicants will be notified if their project is "Conditionally Approved" or "Denied". Applicants who are conditionally approved may see items requiring action on their part. Any requested corrections should be addressed in writing and may require the elevation drawing(s) to be resubmitted.
- Portions of work on the project utilizing these funds can only begin after receiving a written Conditional Approval from the City.
- When all construction work is **COMPLETE**, request the reimbursement form from City staff. The final submittal shall also include color photos showing the completed project and shall be taken from similar angles/locations as the original submitted photos. All receipts and invoices paid in full must also be submitted (invoices should have an itemized breakdown of work done and show the cost of each item, such as X square feet or tuckpointing \$5,000). City staff will conduct a final inspection.
- After final review, if the completed project has met the requirements and a W-9 is completed, the City of La Crosse will release funding to the applicant.

#### **Other Program Specifics**

- Grant award amounts are based on a per tax parcel basis.
- All photos, drawings and other documents shall be able to be used by the City for marketing and advertising purposes without any compensation to the Owner or other parties involved.
- The project may be rejected for not conforming to the design guidelines.
- Work that does not conform to the proposal submitted, reviewed and approved may be partially or totally rejected.
- Work done that does not comply with building codes and zoning will be rejected.
- Projects not completed within 12 months of the date on the conditional approval notification may have part or all of the funding denied. Requests for extensions must be sent in writing to City staff.
- Applications will be reviewed and awarded as funding allows and is available.

For questions and more information:

Julie Emslie, Economic Development Administrator (608) 789-7393 [emsliej@cityoflacrosse.org](mailto:emsliej@cityoflacrosse.org)



# UPDATE NORTH LA CROSSE

## NORTHSIDE FAÇADE IMPROVEMENT GRANT PROGRAM

### GOALS:

The mission of this façade restoration program is to provide incentives to property and business owners for revitalizing the exteriors of their buildings. The grant is available to businesses and properties located in the City of La Crosse on the north side of the La Crosse River and as funding allows.

### BENEFITS:

This program will provide grants up to a maximum amount of \$320,000 for historic buildings, and \$1015,000 for non-historic buildings, at no more than a 50/50 match for eligible expenses. **All successful applicants must meet the program requirements and go through the approval process prior to beginning any construction work.**

### ELIGIBLE PROPERTIES AND SCOPE OF WORK:

#### Eligible Properties

- Properties must be located within the designated Northside district.
- Buildings shall have been constructed 50 years ago or more
- Applicants must be property owners or building tenants obtaining written permission from the building owner.
- Project must meet all state and local codes and zoning ordinances.
- Project must conform to the design standards for the City of La Crosse.
- Buildings listed in the National Register of Historic Places individually or as contributing to an historic district shall comply with the Secretary of the Interior's Standards for the Treatment of Historic Properties.

#### Ineligible Properties

- Buildings containing a dwelling unit on the first/ ground floor.
- Properties with back taxes.
- Building owners with back taxes on other properties.
- Properties and/or Owners with outstanding citations/orders from the Inspection Department, unless this grant is being used to correct those violations.

#### Eligible Work

- Front (street) facade
- Side (street/alley) facade
- Rear (alley/parking lot) facade
- Restoration of architectural, historic, or ornamental features
- Lighting attached to the building
- Awnings and signage: limited to a \$1,000 grant for both, however this may be raised to \$2,000 limit if the awning does not have printing

#### Eligible Expenses (Priority shall be given to front facades)

- Exterior wall restoration/rehabilitation
- Front entry work
- Masonry restoration
- Storefronts

- Ornamental details including but not limited to metalwork, stone, wood, terra cotta, stained glass, and hardware
- Doors and windows including but not limited to materials that take advantage of natural light, reduce air leakage through weather-stripping and crack sealing, and control temperature or ventilation
- Exterior lighting
- Awnings that are opaque, retractable, with openings for ventilation
- Up to \$1,000 for architecture and engineering fees to generate construction documents

#### **Ineligible Work**

- Interior improvements
- Roofing
- Exterior portions of the building not visible from a public street/alley
- Removal or insensitive alterations to historic or architecturally significant building features
- Activities completed prior to receiving conditional approval in written form

#### **Ineligible Expenses**

- Furniture, interior fixtures and equipment
- Purchase of property
- Marketing/Advertising
- Inventory/Overhead
- Fees for government approvals, taxes, permits, etc.
- New additions

### **GRANT SELECTION CRITERIA:**

#### **Buy Local**

While not required, it is strongly recommended to hire local contractors and craftsmen to help support and strengthen the local economy.

#### **Applicant Checklist**

Applicants should make sure to have all items in the list below included in order for an application submission to be considered complete.

- Facade Grant Application Form
- ~~Colored, rendered elevations~~ Drawing(s) to scale of proposed work/project
- Professional rendered elevations upon request of City staff
- Electronic photos with a key plan illustrating existing conditions
- Contractor's ~~Opinion of Probable~~ Cost Estimate
- Anticipated construction start and completion date

#### **How To Apply**

- Contact Julie Emslie, Economic Development Administrator, to determine if the project meets the funding parameters currently available.
- ~~First and foremost an applicant must define~~ Determine the scope of work to be done. This will often require retaining the services of an Architect for the "Rendered Elevation(s)" and could also include a Contractor to assist in preparing the "~~Opinion of Probable~~ Cost Estimate."
- Contact Tim Acklin, ~~Planning Administrator~~ Deputy Director, to determine if the building is historic and the design plans need to be reviewed by the Historic Preservation Commission.
- Fill out all requested information on the application form, including, ~~Please provide~~ current contact information. ~~If there is a question, and we aren't able to get in contact with you it may delay the processing of your application.~~ If an area does not apply to your project simply write "N/A".
- Colored, rendered elevations should be 2-dimensional line drawings with color and notes clarifying materials, finishes. Shadows and other features are optional. Drawings are preferred at 1/4"=1'-0" scale,

~~Revised April 2023~~ Revised June 2025

but 1/8"=1'-0" scale drawings are acceptable for larger buildings. All submitted images may be used by the City at their discretion for advertising and educational purposes. Renderings may be done on any standard paper size.

- Submit electronic photographs depicting the existing condition of the building. Photos illustrating the overall facade(s) as well as detail shots shall be included. (Please keep in mind that photos taken at the same location after project completion will be required prior to final disbursement of funds.)
- Submit one [copy-set](#) of any historic photographs of your building. Photos should list the location of the photograph and the approximate date if available. Please note that not all buildings have historic photos available. Two of the best places to search for historic photos locally are the La Crosse Public Library Archives and the University of Wisconsin – La Crosse Murphy Library Special Collections. ~~If using these resources, please call ahead and inform the staff of the property you wish to research.~~
- The "~~Opinion of Probable~~ Cost [Estimate](#)" may best be compiled by a Contractor or Architect. Costs shall be broken down by discipline, i.e. masonry, carpentry, doors/windows, overhead and profit, etc. This breakdown shall also list the work to be performed, such as masonry may have cleaning, tuckpointing and new masonry installation work all listed under the "masonry" section. A ~~minimum of a~~ 10% construction contingency to help cover unforeseen conditions may also be included.

### Award of Funds

- After the complete submittal has been received, it will be reviewed by City Staff.
- Applicants will be notified if their project is "Conditionally Approved" or "Denied." Applicants who are conditionally approved may see items requiring action on their part. Any requested corrections should be addressed in writing and may require the elevation drawing(s) to be resubmitted.
- Portions of work on the project utilizing these funds can only begin after receiving a Conditional Approval from the City.
- When all construction work is **COMPLETE**, ~~requested a reimbursement form from City staff~~[submit a request for final inspection](#). The final submittal shall also include color photos showing the completed project and shall be taken from similar angles/locations as the original submitted photos. All receipts and invoices paid in full must also be submitted (invoices should have an itemized breakdown of work done and show the cost of each item, such as X square feet or tuckpointing \$5,000). ~~The reimbursement form must also be submitted.~~[City staff will conduct a final inspection.](#)
- After final review, if the completed project has met the requirements and a W-9 is completed, the City of La Crosse will release funding to the applicant.

### Other Program Specifics

- Grant award amounts are based on a per primary façade basis.
- All photos, drawings and other documents shall be able to be used by the City for marketing and advertising purposes without any compensation to the Owner or other parties involved.
- The project may be rejected for not conforming to the design guidelines.
- Work that does not conform to the proposal submitted, reviewed and approved may be partially or totally rejected.
- Work done that does not comply with building codes and zoning will be rejected.
- Work on the project must commence within 6 months. Projects not completed within 12 months of the date on the conditional approval [letter-notification](#) may have part or all of the funding denied. Requests for extensions need to be sent in writing to City staff.
- ~~Grant award amounts, at the time of conditional approval, may be reduced due to insufficient funds being available~~[Applications will be reviewed and awarded as funding allows and is available.](#)



# UPDATE NORTH LA CROSSE

## NORTHSIDE FAÇADE IMPROVEMENT GRANT PROGRAM

### **GOALS:**

The mission of this façade restoration program is to provide incentives to property and business owners for revitalizing the exteriors of their buildings. The grant is available to businesses and properties located in the City of La Crosse north of the La Crosse River as funding allows.

### **BENEFITS:**

This program will provide grants up to a maximum amount of \$30,000 for historic buildings, and \$15,000 for non-historic buildings, at no more than a 50/50 match for eligible expenses. **All successful applicants must meet the program requirements and go through the approval process prior to beginning any construction work.**

### **ELIGIBLE PROPERTIES AND SCOPE OF WORK:**

#### **Eligible Properties**

- Properties must be located within the designated Northside district.
- Buildings shall have been constructed 50 years ago or more
- Applicants must be property owners or building tenants obtaining written permission from the building owner.
- Project must meet all state and local codes and zoning ordinances.
- Project must conform to the design standards for the City of La Crosse.
- Buildings listed in the National Register of Historic Places individually or as contributing to an historic district shall comply with the Secretary of the Interior's Standards for the Treatment of Historic Properties.

#### **Ineligible Properties**

- Buildings containing a dwelling unit on the first/ ground floor.
- Properties with back taxes.
- Building owners with back taxes on other properties.
- Properties and/or Owners with outstanding citations/orders from the Inspection Department, unless this grant is being used to correct those violations.

#### **Eligible Work**

- Front (street) facade
- Side (street/alley) facade
- Rear (alley/parking lot) facade
- Restoration of architectural, historic, or ornamental features
- Lighting attached to the building
- Awnings and signage: limited to a \$1,000 grant for both, however this may be raised to \$2,000 limit if the awning does not have printing

#### **Eligible Expenses (Priority shall be given to front facades)**

- Exterior wall restoration/rehabilitation
- Front entry work
- Masonry restoration
- Storefronts

- Ornamental details including but not limited to metalwork, stone, wood, terra cotta, stained glass, and hardware
- Doors and windows including but not limited to materials that take advantage of natural light, reduce air leakage through weather-stripping and crack sealing, and control temperature or ventilation
- Exterior lighting
- Awnings that are opaque, retractable, with openings for ventilation
- Up to \$1,000 for architecture and engineering fees to generate construction documents

#### **Ineligible Work**

- Interior improvements
- Roofing
- Exterior portions of the building not visible from a public street/alley
- Removal or insensitive alterations to historic or architecturally significant building features
- Activities completed prior to receiving conditional approval in written form

#### **Ineligible Expenses**

- Furniture, interior fixtures and equipment
- Purchase of property
- Marketing/Advertising
- Inventory/Overhead
- Fees for government approvals, taxes, permits, etc.
- New additions

### **GRANT SELECTION CRITERIA:**

#### **Buy Local**

While not required, it is strongly recommended to hire local contractors and craftsmen to help support and strengthen the local economy.

#### **Applicant Checklist**

Applicants should make sure to have all items in the list below included in order for an application submission to be considered complete.

- Facade Grant Application Form
- Drawing(s) to scale of proposed work/project
- Professional rendered elevations upon request of City staff
- Electronic photos with a key plan illustrating existing conditions
- Contractor's Cost Estimate
- Anticipated construction start and completion date

#### **How To Apply**

- Contact Julie Emslie, Economic Development Administrator, to determine if the project meets the funding parameters currently available.
- Determine the scope of work to be done. This will often require retaining the services of an Architect for the "Rendered Elevation(s)" and could also include a Contractor to assist in preparing the "Cost Estimate."
- Contact Tim Acklin, Deputy Director, to determine if the building is historic and the design plans need to be reviewed by the Historic Preservation Commission.
- Fill out all requested information on the application form, including current contact information. If an area does not apply to your project simply write "N/A".
- Colored, rendered elevations should be 2-dimensional line drawings with color and notes clarifying materials, finishes. Shadows and other features are optional. Drawings are preferred at 1/4"=1'-0" scale, but 1/8"=1'-0" scale drawings are acceptable for larger buildings. All submitted images may be used by

the City at their discretion for advertising and educational purposes. Renderings may be done on any standard paper size.

- Submit electronic photographs depicting the existing condition of the building. Photos illustrating the overall facade(s) as well as detail shots shall be included. (Please keep in mind that photos taken at the same location after project completion will be required prior to final disbursement of funds.)
- Submit one set of any historic photographs of your building. Photos should list the location of the photograph and the approximate date if available. Please note that not all buildings have historic photos available. Two of the best places to search for historic photos locally are the La Crosse Public Library Archives and the University of Wisconsin – La Crosse Murphy Library Special Collections.
- The "Cost Estimate" may best be compiled by a Contractor or Architect. Costs shall be broken down by discipline, i.e. masonry, carpentry, doors/windows, overhead and profit, etc. This breakdown shall also list the work to be performed, such as masonry may have cleaning, tuckpointing and new masonry installation work all listed under the "masonry" section. A 10% construction contingency to help cover unforeseen conditions may also be included.

#### **Award of Funds**

- After the complete submittal has been received, it will be reviewed by City Staff.
- Applicants will be notified if their project is "Conditionally Approved" or "Denied." Applicants who are conditionally approved may see items requiring action on their part. Any requested corrections should be addressed in writing and may require the elevation drawing(s) to be resubmitted.
- Portions of work on the project utilizing these funds can only begin after receiving a Conditional Approval from the City.
- When all construction work is **COMPLETE**, requested a reimbursement form from City staff. The final submittal shall also include color photos showing the completed project and shall be taken from similar angles/locations as the original submitted photos. All receipts and invoices paid in full must also be submitted (invoices should have an itemized breakdown of work done and show the cost of each item, such as X square feet or tuckpointing \$5,000). City staff will conduct a final inspection.
- After final review, if the completed project has met the requirements and a W-9 is completed, the City of La Crosse will release funding to the applicant.

#### **Other Program Specifics**

- Grant award amounts are based on a per primary façade basis.
- All photos, drawings and other documents shall be able to be used by the City for marketing and advertising purposes without any compensation to the Owner or other parties involved.
- The project may be rejected for not conforming to the design guidelines.
- Work that does not conform to the proposal submitted, reviewed and approved may be partially or totally rejected.
- Work done that does not comply with building codes and zoning will be rejected.
- Work on the project must commence within 6 months. Projects not completed within 12 months of the date on the conditional approval notification may have part or all of the funding denied. Requests for extensions need to be sent in writing to City staff.
- Applications will be reviewed and awarded as funding allows and is available.



# City of La Crosse, Wisconsin

City Hall  
400 La Crosse Street  
La Crosse, WI 54601

## Text File

File Number: 25-0721

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**Agenda Date:** 7/3/2025

**Version:** 1

**Status:** New Business

**In Control:** Finance & Personnel Committee

**File Type:** Resolution

**Agenda Number:**

Resolution approving development agreements for Phases 1, 2, & 3 with The Chalmers, LLC, a multi-family housing development located at 215 Pine Street and 401 3rd Street North, location of the former La Crosse Tribune building.

## RESOLUTION

WHEREAS, the developer proposes to construct a three phase, 4-story multifamily development that will take advantage of the vacant lot on 215 Pine Street and the former and now blighted La Crosse Tribune building; and

WHEREAS, the proposed development includes 1 level of underground parking, approximately 260 residential units and approximately 5,500sq ft of commercial space; and

WHEREAS, the City's Comprehensive Plan strongly emphasizes infill development, especially for vacant or underutilized lands and buildings, and the developer intends to revitalize this site by demolishing the underutilized/blighted Tribune building to make way for The Chalmers redevelopment; and

WHEREAS, The Chalmers project aims to stimulate further revitalization, promote efficient land use, support the employment base, upgrade neighborhoods, increase property value and tax base, attract businesses, and create a vibrant mixed-use community; and

WHEREAS, City staff and the City's third-party consultant, Ehlers, reviewed the Tax Increment Financing application and found this project fulfilled the requirements of the City's TIF policy, including demonstrating a financing need for assistance.

NOW, THEREFORE, BE IT RESOLVED by the Common Council of the City of La Crosse that it hereby approves the attached development agreements for Phases 1, 2, & 3 for The Chalmers development project.

BE IT FURTHER RESOLVED by the Common Council of the City of La Crosse that it hereby authorizes the City Attorney, Director of Finance, Director of Planning and Development, Mayor and City Clerk to execute said agreement.

BE IT FURTHER RESOLVED that City staff is hereby authorized to take any and all steps necessary to effectuate this resolution.

## CHALMERS PHASE 1 DEVELOPMENT AGREEMENT

This Chalmers Phase 1 Development Agreement (hereafter "Agreement") is made by and among the **City of La Crosse**, Wisconsin, a Wisconsin municipal corporation with offices located at 400 La Crosse Street, La Crosse, Wisconsin, 54601 ("**City**"), the and **The Chalmers Residences, LLC**, a Wisconsin limited liability company with principal offices located at 1818 Parmenter Street, Suite 400, Middleton, Wisconsin 53562 ("**Developer**").

### WITNESSETH:

**Whereas**, Developer proposes to purchase, own, develop construct, improve and equip a multi-story, vertical mixed-use building with approximately 82 general occupancy rental units, including both structured and surface parking stalls, defined below as the "Project," within the City of La Crosse on property it will purchase and own, all of which property is more particularly described in **Exhibit A** ("Real Estate");

**Whereas**, the goals for the Real Estate include encouraging private residential development and improvements and undertaking public improvements that promote desirable and sustainable uses, which further serve the needs of the community and visitors as well as fulfilling the aesthetic character standards of the City;

**Whereas**, the City finds it necessary to further redevelop an area of the City within Tax Incremental District No. 17, ("TID #17"), in order to further redevelop an area of the City, reduce underutilized property, grow the tax base and stimulate commercial and residential activity as well as provide for a place of employment and residence for citizens of the State and the City;

**Whereas**, Section 66.1105, Wis. Stat., empowers cities to assist redevelopment projects by lending or contributing funds as well as performing other actions of a character which the City is authorized to perform for other general purposes;

**Whereas**, the City has found and determined that: (1) the economic vitality of the Real Estate is essential to the economic health of the City and other taxing jurisdictions within the City; (2) the proposed development of the Real Estate through the construction of the Project is an integral part of the residential and commercial needs of City residents, local businesses and the surrounding area; and (3) the benefits to be gained by the City as a result of the Project are greater than the costs to the City under this Agreement;

**Whereas**, the Developer and the City agree that the Real Estate's development and improvement shall (1) result in an economic and aesthetic benefit to the City and the surrounding area, including, without limitation, growth in the tax base and job creation; and (2) be secured for the future benefit of the citizens and the community through the construction and development of the Project all in accordance with the Master Plan to be prepared by the Developer and approved by the City Design Review Committee;

**Whereas**, the City desires the Project to proceed for the reasons set forth above and ultimately to provide increased tax revenues for the City and various taxing jurisdictions authorized to levy taxes within TID #17;

This space is reserved for recording data

Return to

City Attorney  
400 La Crosse Street  
La Crosse WI 54601

Parcel Identification Number/Tax Key Number

**Whereas**, in order to induce Developer to undertake the Project, the City has agreed to pay for certain costs included in the project plan of TID #17 ("TID Project Plan") through the use of existing municipal funds and/or the use of borrowed funds and to provide other assistance to Developer as provided by this Agreement, all in accordance with the terms and conditions of this Agreement;

**Whereas**, the City finds and determines that certain cash grant payments as detailed in this Agreement are necessary and convenient to the implementation of the TID Project Plan;

**Whereas**, Developer declares that "but for" this Agreement, it would not undertake the Project to the extent of the investment proposed;

**Whereas**, the City and Developer wish to set forth in this Agreement their respective commitments, understandings, rights and obligations in connection with the Project as more fully described herein and to further provide for the implementation of the Project; and

**NOW, THEREFORE**, in consideration of the mutual covenants and agreements herein exchanged, and other good and valuable consideration, the receipt and sufficiency of which the parties acknowledge, the parties hereto agree as follows:

## ARTICLE I

### PURPOSE; LAND; DEFINITIONS; EXHIBITS

**1.1. Land Affected.** The parties acknowledge that the Project will encompass and/or affect the following real property, all of which shall be within the boundaries of TID #17:

The Real Estate, described on **Exhibit A**, and certain public streets and rights-of-way serving the same.

**1.2. Purpose of the Agreement.** In order to cause the Project to occur and to induce Developer to undertake the Project, to promote community development, industry and job creation and to expand and enhance the tax base and stimulate commercial and residential activity within the City, the City intends to undertake certain project costs and public improvements, if any, necessary for the Project, all as set forth in this Agreement. The City intends to recover its costs through payments received under this Agreement including increased tax revenues generated by the Real Estate. The parties intend to enter into this Agreement to record the understandings and undertakings of the parties and to provide a framework within which the Project may proceed. Developer and the City plan to work together to undertake the Project on the Real Estate all as more fully described herein and in the Master Plan and as approved by the City Design Review Committee.

**1.3. Certain Definitions.** In addition to the words and phrases elsewhere defined in this Agreement, the following words and phrases, when having an initial capital letter, shall have the following meanings:

- a. "Agreement" means this Chalmers Phase 1 Development Agreement by and between the City and the Developer, as amended and supplemented from time to time.
- b. "City" means the City of La Crosse, Wisconsin, a Wisconsin municipal corporation.
- c. "Construction Schedule" means the construction timetable set forth on **Exhibit F**.

- d. "Contribution" means the contribution or cash grant that is made through this Agreement to incent Developer to undertake the development and assist the Project and for which the Monetary Obligation is incurred.
- e. "Developer" means The Chalmers 1 Residences, LLC, a Wisconsin limited liability company.
- f. "Master Plan" means the Master Plan for the Real Estate prepared by the Developer and approved by the City Design Review Committee as well as all subsequent revisions thereto that are prepared by Developer and approved by the City Design Review Committee.
- g. "Monetary Obligation" means a limited and conditional monetary obligation of the Tax Increment generated from the Project in a maximum aggregate amount of one million five hundred thirty-five thousand dollars (\$1,535,000), that is incurred, in one or more installments, and that is payable over the time not to exceed the duration of the TID #17; more specifically:
  - (1) Calculation. Effective September 1, 2027, the City shall be obligated to pay a Contribution calculated as the Tax Increment resulting from an increase in real property tax base from the Project not to exceed the lesser of: (a) an aggregate one million five hundred thirty-five thousand dollars (\$1,535,000.00), or (b) eighty-five percent (85%) of the actual Tax Increment resulting from an increase in the real property tax base from the Project for tax years 2026-2035 as further defined in Section 3.1 of this Agreement. The difference, if any, between the actual Tax Increment resulting from an increase in the real property tax base from the Project for any tax year for which a Contribution would be paid and the aggregate maximum one million five hundred thirty-five thousand dollars (\$1,535,000.00), shall be retained by the City.
  - (2) Disbursement Date. After determining compliance with this Agreement and the actual applicable Tax Increment, the City shall make its Contribution of the Monetary Obligation annually on or before September 1 until payment of the maximum amounts defined herein or until closure of TID #17 by law, whichever occurs first.
  - (3) Conditions. The City's obligation to make Contributions on the Monetary Obligations is conditioned on:
    - (a) The determination by the City Assessor of compliance with the tax minimum described in Section 2.6(b) of this Agreement;
    - (b) The timely payment of taxes when due by Developer;
    - (c) Substantial Completion of the Project in general accordance with the Master Plan, Project Cost Breakdown and Construction Schedule;
    - (d) Submission by Developer of verifiable costs, invoices, lien waivers, proof of financing costs and any supporting documentation as reasonably requested by the Finance Director and Economic and Community Development Commission. Said documents shall be



in form and content reasonably acceptable to the Finance Director and Economic and Community Development Commission and demonstrate Substantial Completion and payments for costs for which reimbursement is being requested in accordance with Section 3.1 and the other provisions of this Agreement;

- (e) Continued compliance with the provisions of this Agreement by Developer and any other agreement between the Developer and City; and
  - (f) The use of the Contribution for eligible project costs under the Tax Incremental Law; and
  - (g) Continued compliance with any and all applicable federal, state and local laws, regulations and ordinances by Developer.
- (4) **Example Exhibit.** An example of the Monetary Obligation is attached as **Exhibit G.**
- (5) **Not General Obligation.** For purposes of the Tax Increment Law, this Agreement is an evidence of indebtedness; that is, it fully evidences the City's obligation to pay the Monetary Obligation. No negotiable instrument is being prepared to separately evidence the Monetary Obligation. The Monetary Obligation shall not, however, be included in the computation of the City's constitutional debt limitation, because the Monetary Obligation is limited and conditional, and no taxes have been or will be levied for its payment or pledged to its payment. Nothing in this Agreement shall be deemed to change the nature of the City's obligation from a limited and conditional obligation to a general obligation. No Tax Increments are pledged to the payment of the Monetary Obligation. In the event of an interpretation of this Agreement that would require the City's obligation to change from a limited and conditional obligation to that of a general obligation, then the City's Contribution and/or Monetary Obligation shall be subject to annual appropriation by the City Council.
- (6) **No Acceleration.** Notwithstanding any other provision of this Agreement, Developer has no right to accelerate the payment of the Monetary Obligation. The only remedy of Developer in the event of nonpayment shall be legal proceedings to collect the amount of the Monetary Obligation that is due and payable. Developer may only institute legal proceedings after filing a claim with the City and complying with any other applicable provisions of this Agreement.
- (7) **Limitations.** The City has no obligation to make payments of the Monetary Obligation in excess of the amount of the Tax Increments that have been collected, and allocated from the Project in TID #17 under the Tax Increment Law and the provisions of this Agreement. The City has no obligation to make payments of the Monetary Obligation if this Agreement terminates. In the event of a Developer default and any applicable cure period, described in Section 7.1 of this Agreement, the City may withhold any Contribution that is due and payable and may further seek the recovery

of any Contribution that has already been paid or disbursed, which shall become immediately due and payable.

- h. "Plans and Specifications" means the plans and specifications developed for the Project.
  - i. "Project" means the development and improvement of the Real Estate by constructing and equipping a multi-story, vertical mixed-use building with approximately 82 general occupancy rental units including both structured and surface parking stalls on the Real Estate all as described in more detail on **Exhibit B** and in accordance with the Master Plan. Subject to the terms and conditions of this Agreement, uses for the Project shall be determined by zoning. The term, "Project" excludes personal property and land.
  - j. "Project Cost Breakdown" means the minimum construction costs of the Project and consists of the cost breakdown of construction and non-construction cost items (i.e., a line-item budget), clearly identifying development, construction, financing, contingency and all other direct and indirect costs of construction of the Project, all as described in more detail on **Exhibit E** and in accordance with the Master Plan.
  - k. "Public Improvements" means the public infrastructure improvements, if any, to be constructed by the City in connection with the Project, which are set forth on **Exhibit D**.
  - l. "Real Estate" means the real property described in **Exhibit A**.
  - m. "Signature Date" has the same meaning as provided in Section 8.22 of this Agreement.
  - n. "Substantial Completion" means the completion of the improvements to the Real Estate pursuant to the Plans and Specifications, (except for punch list items, exterior painting, and landscaping) and the issuance by the Project architect of a certificate of substantial completion or the issuance of a certificate of occupancy from the City. Subject to unavoidable delays beyond the control of the Developer, any such incomplete items shall be fully completed within a reasonable time after the date of Substantial Completion, but not to exceed ninety (90) days thereafter except site improvements such as landscaping shall be completed no later than two hundred forty (240) days after the date of Substantial Completion if weather or other conditions beyond the control of Developer prevent completion of the same.
  - o. "Tax Increment" means the tax increment or increase in real property taxes received by the City with respect to the Real Estate which is generated by TID #17.
  - p. "Tax Incremental Law" means Section 66.1105, Wis. Stats., as amended and superseded.
  - q. "TID #17" means the Tax Incremental Financing District Number 17 of the City of La Crosse.
  - r. "TID Project Plan" means the plan, created in accordance with the Tax Incremental Law, for the financial development or redevelopment of TID #17, including all approved amendments thereto.
- 1.4. **Exhibits.** The following exhibits are hereby attached to and incorporated into this Agreement:
- a. **Exhibit A.** Real Estate

- b. **Exhibit B.** Description of Project
- c. **Exhibit C.** Restrictive Covenant
- d. **Exhibit D.** Description of Public Improvements
- e. **Exhibit E.** Project Cost Breakdown
- f. **Exhibit F.** Construction Schedule
- g. **Exhibit G.** Monetary Obligation Example
- h. **Exhibit H.** Pro Forma Financial Statement
- i. **Exhibit I.** Sample Look Back Calculation

## ARTICLE II

### DEVELOPER OBLIGATIONS

- 2.1. **Acquire the Real Estate.** By July 1, 2025, Developer shall acquire fee simple title to the Real Estate.
- 2.2. **Develop the Real Estate.** Developer agrees to develop and improve the Real Estate by undertaking the Project, all in accordance with the Master Plan, the Project Cost Breakdown and the Construction Schedule.
  - a. **Site Preparation.** Developer shall prepare the Real Estate for construction of the Project, including, without limitation, any necessary demolition or other removal of improvements or preparation currently located on the Real Estate.
  - b. **Construction Schedule.** Developer shall attempt to commence or cause other entities to commence construction on the Project, as described in **Exhibit B**, on or before October 1, 2025. Substantial Completion shall occur on or before March 31, 2027, all in accordance with the Construction Schedule set forth on **Exhibit F**.
  - c. **Guaranty of Minimum Construction Costs.** Developer agrees that the buildings and improvements associated with the Project shall have an aggregate minimum construction cost of not less than seventeen million two hundred twenty thousand dollars (\$17,220,000.00). The Project Cost Breakdown is provided on **Exhibit E**.
  - d. **Rights of Access.** Developer shall permit the representatives of the City to have access to the Project at all reasonable times and with reasonable notice during construction when the City deems access necessary to ensure compliance with the terms and conditions of this Agreement including, but not limited to, access for inspection of all work being performed in connection with the Project as set forth in the Master Plan. No compensation shall be payable nor shall any charge be made in any form by any party for the access provided in this Agreement.
  - e. **Property for Public Streets and Public Improvements.** Not applicable.
  - f. **Master Plan.** Prior to obtaining any building or other permits and/or commencing any construction or development on the Real Estate, Developer shall submit a Master Plan

setting forth all the details of construction and development to the City Design Review Committee for review and approval. Said Master Plan shall conform in all material respects to the provisions of this Agreement, all applicable federal, state and local laws, ordinances, rules and regulations and shall include preliminary and final building, site and operational Plans and Specifications, including, without limitation: (1) building plans and specifications; (2) architectural plans, renderings and specifications; (3) building material plans and specifications; (4) preliminary and final site plans; (5) landscaping plans; (6) stormwater and erosion control plans; (7) lighting plans; (8) traffic and circulation plans for pedestrians, bicyclists, transit riders, truck and delivery vehicles, and automobiles; (9) signage plans and specifications; (10) water and sewer plans; and (11) any other preliminary or final plans, specifications or other requirements as determined by the City Planner. The City Planner may determine, in the City Planner's sole and absolute discretion, whether one or more of the above requirements is applicable to the Project's Master Plan.

**2.3. Local Subcontractors.** It is agreed by Developer that Developer shall attempt to engage local subcontractors, workers as well as local suppliers for material. The term subcontractor is as defined in Section 66.0901(1)(d), Wis. Stat. The word, "local," shall mean that the subcontractors and suppliers of material have an office or conduct their business within the City of La Crosse or within a seventy-five (75) mile radius of the City of La Crosse, Wisconsin. This section does not apply to fixtures, furnishings, and equipment.

**2.4. Compliance with Planning and Zoning; Use.** Developer, at its own expense, shall obtain all approvals, permits and licenses as may be required by any governmental or non-governmental entity in connection with the Project. Any conditions imposed on Developer to obtain any approval, permit or license must be acceptable to the City. Developer will not initiate, approve, consent to or participate in any change or modification of the zoning in effect for the Real Estate or any portion thereof, without the City's prior written consent. No property within the Real Estate shall be used for any use other than as set forth in the Master Plan and this Agreement and as approved by the City, including any conditions attendant with such approval, unless such use is further approved by the City under its normal zoning, review and approval procedures.

**2.5. Maintenance and Repair.** Developer agrees that at all times after construction of the Project, it will keep and maintain the Real Estate and the Project in good condition and repair.

**2.6. Taxes.** It is understood that the land, improvements and personal property resulting from the Project shall be subject to property taxes. Developer shall pay when due all federal, state and local taxes in connection with the Real Estate and all operating expenses in connection with the Real Estate and Project.

- a. Annual PILOT.** In the event that some or all of the Real Estate or personal property is or becomes exempt from general property taxes under Chapter 70, Wis. Stat., as amended or superseded, or by any other statute, provision or reason, then Developer shall make an annual payment to the City in lieu of taxes ("Annual PILOT") for the services, improvements or facilities furnished to the Real Estate by the City and other taxing jurisdictions. The amount of the Annual PILOT shall be computed and determined by the City Assessor by multiplying the fair market value (using tax assessment definitions, rules and procedures) of the tax-exempt portion of such property by the total tax rate of all taxing jurisdictions as shown on tax bills issued to taxpayers in the City. Developer or the then current owner of the tax-exempt property, its successors or assigns shall pay the Annual PILOT within sixty (60) days of receipt. Developer shall have the right to appeal the determination of the City Assessor to the City Council. Any appeal shall specifically state the reasons, in writing, why the amount due as provided by the City Assessor is in error. The parties agree that the Annual PILOT shall survive for a period of twenty (20) years or the life of the TID #17, whichever is longer. Notwithstanding, the Developer or its successors shall not be responsible for any Annual PILOT resulting from the Real Estate or a portion thereof

becoming tax exempt due to the use of eminent domain by the United States or some other governmental entity.

- b. **Minimum.** As an additional inducement and in consideration for the City entering into this Agreement, Developer agrees to faithful performance and compliance with all the terms, covenants, conditions and obligations to be kept and performed by Developer contained in this Agreement, including, without limitation, the obligation that the Project shall have an assessed value of not less than twelve million six hundred twenty-two thousand dollars (\$12,622,000.00) (the "Minimum Assessment") beginning in tax year 2028 and for a period of twenty (20) years or the life of TID #17, whichever is longer. Developer agrees that this minimum assessed value on the Project shall remain a tax lien on the Real Estate and shall run with the land for a period of twenty (20) years or the life of TID #17, whichever is longer.
- c. **Deficiency PILOT.** In the event the assessed value of the Project is less than the Minimum Assessment as of January 1, 2028, or for any tax year thereafter for a period of twenty (20) years or the life of TID #17, whichever is longer, then the Developer or the then current owner, or its successors or assigns agrees to pay a Deficiency PILOT to the City within 180 days of receipt. Said Deficiency PILOT shall be calculated by first determining the difference between the Minimum Assessment less the actual assessed value of the Project for the tax year at issue, and multiplying said difference by the total tax rate of all taxing jurisdictions as shown on tax bills issued to taxpayers in the City. This requirement shall be a lien running with the land for a period of twenty (20) years or the life of TID #17, whichever is longer.
- d. **Special Charge.** In the event there is a lack of compliance for payment of the Annual PILOT or Deficiency PILOT, then the City, in addition to any other remedy available at law or in equity, may levy a special charge or assessment under Section 66.0627, Wis. Stat., prior to any first mortgage lien on the property for the delinquent amount as calculated herein to enable the City to enforce performance of the Developer's obligations. The owners of the Real Estate and their successors and assigns further agree that they waive any objection to the City making said special charge or assessment; however, they still retain their right to object to the accuracy and amount of the special charge or assessment.

## 2.7. Transfer or Sale of Real Estate.

- a. **Notice of Intent to Transfer.** No property within the Real Estate may be sold, transferred, or otherwise conveyed unless the Developer first provides to the City written notice of intent to transfer the property at least forty-five (45) days before the sale, transfer or conveyance is to occur. This Section shall not apply to nor restrict a transfer to Developer's financing entity, e.g. placing a mortgage on the Real Estate nor a residential or commercial lease agreement for individual residential living units, individual commercial lease spaces, or parking spaces.
- b. **No Transfer to Exempt Entities.** No property within the Real Estate may be sold, transferred or conveyed to, or leased or owned by any entity or used in any manner which would render any part of the Real Estate exempt from property taxation, unless the purchaser, transferee, lessee or owner first executes a written agreement reasonably satisfactory to the Economic and Community Development Commission providing for payments in lieu of taxes to the City.
- c. **Assignees and Transferees Bound by Agreement.** Any assignee or purchaser or transferee of any portion of the Real Estate shall be bound by the terms and conditions of this Agreement, which shall run with the land and be binding upon all such assignees,

purchasers and transferees. The Developer shall not sell or transfer any portion of the Real Estate to any entity unless and until the Developer has provided the City with written evidence satisfactory to the Economic and Community Development Commission that such assignee or entity has agreed in writing to be bound by the terms of this Agreement. Any such sale, transfer or conveyance of any portions of the Real Estate shall not relieve the Developer of its obligations hereunder.

- d. **Subdivision.** Property within the Real Estate shall not be further subdivided without approval of the City.
- e. **Restrictive Covenant.** Developer shall place a restrictive covenant on the Real Estate prohibiting the Real Estate from being exempt from property taxes in substantially the same form as **Exhibit C**. Likewise, Developer shall place a restrictive covenant on any condominium unit or townhome prohibiting it from being exempt from property taxes in substantially the same form as **Exhibit C**.

**2.8. Easements.** Not applicable.

**2.9. Insurance.** The Developer will obtain appropriate insurance covering the future development as determined by Developer and its lender.

**2.10. Indemnity.** Developer shall indemnify and hold harmless the City, its officers, employees and authorized representatives, ("Indemnified Party"), from and against any and all liabilities, including, without limitation, remediation required by any federal or state agency having jurisdiction, losses, damages, costs, and expenses, including reasonable attorney fees and costs, arising out of any third-party claims, causes of action, or demands made against or suffered by the Indemnified Party on account of this Agreement, unless such claims, causes of action, or demands: (a) relate to the Indemnified Party failing to perform its obligations to Developer; or (b) arise out of any willful misconduct of the Indemnified Party. At the Indemnified Party's request, Developer shall appear for and defend the Indemnified Party, at Developer's expense, in any action or proceeding to which the Indemnified Party may be made a party by reason of any of the foregoing.

**2.11. Utilities.**

- a. **Other Utilities.** Developer shall be responsible for, pay for and cause electrical power, telephone facilities, cable TV lines, and natural gas facilities to be installed in such a manner as to make proper and adequate service available to each building in the Project, as described in the Master Plan. Plans indicating the proposed location of each such utility to service the Project shall be shown on the Master Plan and construction plans to be provided to the City Plan Commission for approval prior to the installation of the utility.
- b. **Water and Sewer.** Developer shall be solely responsible for and shall pay all costs of connecting water and sewer service from the public streets, alley, right of way, or other approved infrastructure to the buildings within the Real Estate.

**2.12. Restrictions.** Developer agrees to neither use nor allow a third-party to use the Real Estate for adult entertainment, pawnshops, mini-warehouses, car title loan business, payday lenders, tattoo parlors, and/or off-premise signs for a period of twenty (20) years or the life of TID #17, whichever is longer. "Payday lenders" and "car title loan business" shall exclude banks and credit unions. This shall be a deed restriction against the Real Estate and shall run with the land.

**2.13. Record Retention.** Developer understands and acknowledges that the City is subject to the Public Records Law of the State of Wisconsin. As such, Developer agrees to retain all records as defined by Wisconsin Statute § 19.32(2) applicable to this Agreement for a period of not less than seven (7) years. Likewise, Developer agrees to assist the City in complying with any public records request that it receives pertaining to this Agreement. Additionally, Developer agrees to indemnify and hold the City, its officers, employees and authorized representatives harmless for any liability, including without limitation, reasonable attorney fees relating to or in any way arising from Developer's actions or omissions which contribute to the Indemnified Party's inability to comply with the Public Records Law. In the event Developer decides not to retain its records for a period of seven (7) years, then it shall provide written notice to the City whereupon the City shall take custody of said records assuming such records are not already maintained by the City. This provision shall survive termination of this Agreement.

**2.14. Repair and/or Replacement of Infrastructure.** Developer shall repair and/or replace any damaged City infrastructure or other City property that may occur as a result of the Project, including, without limitation, sidewalks, landscaping, asphalt and light poles. Said repair and/or replacement shall be to the satisfaction of the Board of Public Works.

**2.15. Look Back.** Developer shall provide documentation, as requested by the City at no cost, in order to allow the City, or its consultant, to review, analyze and make adjustments to the cash grant described in accordance with Section 3.1.

## ARTICLE III

### CITY OBLIGATIONS

**3.1. Project Assistance.** Developer agrees to advance funds on behalf of the City for project costs, which the City shall reimburse through Contributions under the terms of this Agreement. Developer has requested a cash grant from TID #17, and the City may be required to make Contributions to Developer, up to an aggregate maximum one million five hundred thirty-five thousand dollars (\$1,535,000.00), subject to change based on the provision of this Agreement, with funds to be made available upon verification of the Tax Increment increase as defined herein. The City shall disburse its Contribution as required by its Monetary Obligation to Developer in accordance with this Agreement. More specifically,

- a. **Pay-As-You-Go Payment Schedule.** Effective September 1, 2027, the City shall be obligated to pay a Contribution calculated as the Tax Increment resulting from an increase in real property tax base from the Project not to exceed the lesser of: (a) an aggregate one million five hundred thirty-five thousand dollars (\$1,535,000.00), or (b) the sum of eighty-five percent (85%) of the actual Tax Increment resulting from an increase in real property tax base from the Project for tax years 2026-2035. An Illustrative example of the payment of cash grants is attached as **Exhibit G**.
- b. Intentionally omitted.
- c. **Review of Project Assistance.** The financial assistance to the Developer under this Agreement is based on certain assumptions regarding likely operating revenues, expenses and development costs of constructing the Project. The City and Developer agree that that actual financial performance of the Project will be reviewed at the times described in this Section, and that the amount of the Contribution provided under this Agreement will be adjusted accordingly.

- d. **Definitions.** For the purposes of this Section, the following terms have the following meanings:

“Calculation Date” means sixty (60) days after the earlier of: (i) the date of Stabilization of the Project; or (ii) three (3) years after the certificate of occupancy has been issued.

“Net Operating Income” or “NOI” means total annual income and other project-derived annual revenue, including payments outlined in the Agreement, less Operating Expenses, which exclude debt service payments. For purposes of the Yield on Cost Return calculation on the Calculation Date, (i) revenue shall be based upon 95% occupancy for the rental housing portion regardless of whether the average occupancy for the measured period is higher or lower than 95%, and revenue for the commercial portion shall be based on actual occupancy (ii) revenue for periods after the Calculation Date shall be inflated by 2% annually, and (iii) Operating Expenses for periods after the Calculation Date, shall be inflated by 2% annually.

“Operating Expenses” means reasonable and customary expenses actually incurred in operating the Project and any other expenses actually incurred by the Developer pursuant to its obligations under this Agreement, determined in the same manner as shown in the Pro Forma Financial Statement, which excludes expenses after debt service, and includes administrative, payroll, marketing, insurance, property management fees, utilities, maintenance, deposits to commercially reasonable capital replacement reserves and payment of real estate taxes, but subject to final review and acceptance by the City or its consultant.

“Pro Forma Financial Statement” means Project cash flow pro forma model financial statement projecting future returns, a summary of which is attached to this Agreement as **Exhibit H**.

“Stabilization” means the calendar month-end date on which the housing portion of the Project has first achieved an average occupancy of 90% during the preceding 12 calendar months, but, for purposes of the Yield on Cost Return calculation, assuming 95% occupancy notwithstanding actual occupancy rate as of such date.

“Total Project Cost” means the total expenditures incurred to complete development of the Project inclusive of land acquisition, hard construction costs, soft costs and financing costs as approved by Developer’s senior construction debt lender. For purposes of calculating the look back, a developer fee of no more than 4% of Total Project Costs will be used.

“Yield on Cost Return” means NOI divided by actual total development costs, calculated as set forth in the sample look back calculation attached as **Exhibit I**.

- e. On the Calculation Date, the Developer of the Project shall deliver to the City and its consultant, at a minimum, (i) the Developer’s actual financial statement, in the same form as the Pro Forma Financial Statement submitted to the City pursuant to this Section 3.1(c) and showing NOI, and such other financial information as the City, or its consultant, shall reasonably require, for trailing 12-month period preceding the Calculation Date calculated as the Calculation Date as provided herein and as set



forth in the Pro Forma Financial Statement and (ii) evidence, satisfactory to the City, of its Total Project Cost.

- f. The average annual Yield on Cost Return shall be calculated by the City, or its consultant, based on the Project's financial statement submitted to the City pursuant to Section 3.1(e), (in the manner the City, or its consultant, determines is consistent with the sample look back calculation attached as **Exhibit I**, as approved by the City).
- g. If the average annual Yield on Cost Return does not exceed 8% over the term of the Agreement, the Monetary Obligation will remain set at the Contribution amount.
- h. If the City, or its consultant, determines, based on such review, that the average annual Yield on Cost Return over the term of the Agreement exceeds 8% (to be calculated in a manner comparable to the sample attached **Exhibit I**), then the Monetary Obligation will be reduced by an amount calculated in the manner the City, or its consultant, determines is consistent with Section 3.1(i).
- i. The City, or its consultant, will determine the amount of the reduction of the Monetary Obligation, calculated in the manner the City, or its consultant, determines is consistent with the sample look back calculation attached as **Exhibit I**, by:
  - (1) First, determining the period over which the Agreement needs to be outstanding to achieve a 8% average annual Yield on Cost Return over the term of the Agreement based on the City's, or its consultant's, calculation of the average annual Yield on Cost Return.
  - (2) Second, by determining the present value of actual or projected (with respect to future payments) annual Agreement payments over the life of the Agreement through the year determined in Section 3.1(i)(1) using zero percent interest as the present value discount rate.
  - (3) Third, by determining the amount equal to 50% of the difference between the original Monetary Obligation amount of the Agreement and the present value number calculated in Section 3.1(i)(2).
  - (4) Finally, the new Monetary Obligation amount of the Agreement will then be determined by adding the amounts in Sections 3.1(i)(2) and (3) and rounding to the nearest \$1,000 (the "Revised Agreement Principal Amount").
  - (5) Such Revised Agreement Monetary Obligation Amount will be effective upon delivery to the Developer of a written notice stating the Revised Monetary Obligation Principal Amount as determined by the City, or its consultant, in accordance with this Section, accompanied by the City's, or its consultant's, report. The Developer shall, thereupon, deliver the Agreement in exchange for a new development agreement containing the Revised Monetary Obligation Amount.

**3.2. Certificate of Completion.** Upon completion of the improvements by the Developer and review of the improvements by the City, the City shall provide the Developer, upon request, with an appropriate recordable instrument certifying that the improvements have been made in accordance with this Agreement and the Master Plan, and any amendment or modifications thereto.

**3.3. Assistance with Zoning Changes.** If necessary, the City Planning Department shall initiate the process in accordance with the City's zoning code to attempt to provide appropriate zoning for the Real Property being developed by Developer so that the zoning for the Project is in accordance with the City's comprehensive plan for the area.

**3.4. Performance Subject to Required Government Approvals.** The Developer acknowledges that various of the specific undertakings of the City described in this Article III may require approvals from the City Council (and other City bodies) and other public bodies, some of which approvals may require public hearings and other legal proceedings as conditions precedent thereto. The City's agreements under this Article III are conditioned upon the obtaining of all such approvals in the manner required by law. The City cannot assure that all such approvals will be obtained; however, they agree to use good faith efforts to obtain them on a timely basis.

**3.5. Subsequent Phases.** Any subsequent development of the Real Estate will be addressed in a separate development agreement.

## ARTICLE IV

### CONDITIONS PRECEDENT TO CITY OBLIGATIONS

The City's obligations under this Agreement are conditioned upon the provisions contained herein. If all conditions contained in this Article are satisfied, or if the City waives in writing said conditions, on or before December 31, 2026, then the conditions shall be deemed satisfied. Otherwise, the City, at its option, in its absolute and sole discretion, may at any time thereafter terminate this Agreement by giving notice in writing thereof to Developer. In such event, this Agreement shall be terminated and no party shall have any further liability or obligation to the other hereunder. All submissions given by Developer to the City to satisfy the conditions contained in this Article must be satisfactory in form and content to the City.

**4.1. Existence.** Developer shall have provided a certified copy of Developer's formation documents and a good standing certificate issued by the appropriate governmental authority of the state of Developer's incorporation.

**4.2. Incumbency; Due Authorization.** Developer shall have provided a certificate of incumbency and resolutions, which resolutions shall provide that Developer has been duly authorized to enter into this Agreement and all other agreements, documents and contracts required to be executed in connection with the transactions which are the subject of this Agreement.

**4.3. No Violation or Default.** Developer shall not be in violation of any of its governing documents or other contracts. Developer shall not be in material default under the terms of any other agreement or instrument to which Developer is a party or an obligor. Developer shall be in material compliance with all provisions of this Agreement.

**4.4. Financing Commitment.** Developer shall obtain and permit the City to review: (1) a written financial commitment from a conventional lender, (2) written construction contract to construct and finance the Project, (3) other written proof of financial resources to construct the Project, or (4) any combination thereof. Said documents shall demonstrate sufficient funds for the construction, furnishing, equipping and installation of the Project in an amount not less than seventeen million two hundred twenty thousand dollars (\$17,220,000.00). Said documents shall be acceptable in all respects to City, in the sole and absolute discretion of the Finance Director and Economic and Community Development Commission. Developer shall have closed the loan, or be prepared to close the loan, which is the subject of the financing commitment and in connection therewith, Developer shall allow the City to review copies of the documents to be executed in connection with the construction loan to the City.

**4.5. Plans and Specifications.** Developer shall have provided the Master Plan, which Master Plan must be acceptable in all respects to the City and shall have been approved by the City Plan Commission with input, if any, from the Board of Public Works.

**4.6. Survey.** Developer shall provide an ALTA survey of the Real Estate certified to the City by a Wisconsin registered land surveyor, showing the location of all improvements now prior to commencing construction and to be located thereon after said improvements are built pursuant to the Master Plan, all easements, pathways, exterior boundary lines, walkways, private and public streets, adjoining public streets and alleys, utilities, exits and entrances, all curbs, gutters, sidewalks, medians and lighting. The survey must show a state of facts acceptable to the Board of Public Works.

**4.7. Insurance.** Developer shall have delivered to the City certificates of all insurance required under this Agreement showing the City as an additional insured (or whatever designation the Developer determines is appropriate with Developer's insurer for the Project). Said insurance shall not be cancelled, non-renewed nor have any material changes without providing thirty (30) days advanced written notice to the City.

**4.8. Amendment of TID #17 and TID Project Plan.** The amendment of TID #17 and TID Project Plan shall be approved by the appropriate governmental entities, if necessary.

**4.9. Financial Statements.** Developer shall present (but not leave a copy) to the City's Finance Director of the most recent financial statements by a certified public accountant for Developer and any successors or assigns or transferees of Developer. The financial statements must show a financial condition acceptable to the City, in the judgment of the City's Finance Director, to be sufficient to carry out the duties of this Agreement. The financial statements must be in form and content acceptable to the City, in the judgment of the City's Finance Director. In the event the financial statements are in unacceptable form and content, the City's Finance Director may identify alternative financial records for production by Developer.

**4.10. Acquisition of Real Estate.** The Developer shall have acquired fee simple title to the Real Estate in accordance with Section 2.1 of this Agreement. If this condition is not met, then the Agreement shall terminate without further action of the City or Developer. Upon such termination of this Agreement, the parties shall have no further obligations to each other hereunder.

**4.11. Approvals and Permits.** The Developer shall at its expense have obtained all approvals and permits necessary to undertake the Project on the Real Estate, including but not limited to, site plan review, zoning approvals, and any other local, state or federal approvals or permits.

**4.12. Compliance with Law.** Developer shall comply in all material respects with any and all applicable federal, state and local laws, regulations and ordinances.

**4.13. Compliance with Agreements.** Developer shall be in compliance with this Agreement and all other agreements it may have with the City.

## ARTICLE V

### CONDITIONS PRECEDENT TO DEVELOPER'S OBLIGATIONS

Developer's obligations under this Agreement are conditioned upon the following:

**5.1. Acquisition of Real Estate.** The Developer shall have acquired fee simple title to the Real Estate in accordance with Section 2.1 of this Agreement. If this condition is not met, then the Agreement shall terminate

without further action of the City or Developer. Upon such termination of this Agreement, the parties shall have no further obligations to each other hereunder.

**5.2. Amendment of TID #17 and TID Project Plan.** The amendment of TID #17 and TID Project Plan shall be approved by the appropriate governmental entities, if necessary.

## ARTICLE VI

### REPRESENTATIONS, WARRANTIES AND COVENANTS

Developer represents and warrants to and covenants with the City, and the City represents and warrants to and covenant with Developer as respectively follows:

**6.1. Financial Statements / No Material Change.** All copies of financial statements, documents, contracts and agreements which Developer has furnished to the City, or its agents are true and correct. There has been no material change in the business operations of Developer since the date of the last financial statement furnished to the City, except pursuant to the conduct of its ordinary business.

**6.2. Taxes.** Developer has paid, and shall pay when due, all federal, state and local taxes, and shall promptly prepare and file returns for accrued taxes. If necessary, Developer shall pay when due all payments in lieu of taxes and special charges required under the terms of this Agreement.

**6.3. Compliance with Zoning.** Developer covenants that the Real Estate, upon completion of the Project, will conform and comply in all respects with applicable federal, state, local and other laws, rules, regulations and ordinance, including, without limitation, zoning and land division laws, building codes and environmental laws.

**6.4. Payment.** All work performed and/or materials furnished for the Project, other than the Public Improvements, shall be fully paid for by Developer.

**6.5. Certification of Facts.** No statement of fact by Developer contained in this Agreement and no statement of fact furnished or to be furnished by Developer to the City pursuant to this Agreement contains or will contain any untrue statement of a material fact or omits or will omit to state a material fact necessary in order to make the statements herein or therein contained not misleading.

**6.6. Good Standing.** Developer is a limited liability company duly formed and validly existing and in good standing under the laws of the State of Wisconsin and has the power and all necessary licenses, permits and franchises to own its assets and properties and to carry on its business. Developer is duly licensed or qualified to do business and in good standing in the State of Wisconsin and all other jurisdictions in which failure to do so would have a material adverse effect on its business or financial condition.

**6.7. Due Authorization.** The execution, delivery and performance of this Agreement and all other agreements requested to be executed and delivered by Developer hereunder have been duly authorized by all necessary corporate action of Developer and constitute valid and binding obligations of Developer, in accordance with their terms, subject only to applicable bankruptcy, insolvency, reorganization, moratorium, general principles of equity, and other similar laws of general application affecting the enforceability of creditors' rights generally. The City represents and warrants to Developer that they have the power, authority and legal right to enter into all of the transactions and to perform all of the covenants and obligations required to be entered into or performed by City under this Agreement.

**6.8. No Conflict.** The execution, delivery, and performance of Developer's obligations pursuant to this Agreement will not violate or conflict with Developer's Articles of Organization or Operating Agreement or any indenture, instrument or material agreement by which Developer is bound, nor will the execution, delivery, or performance of Developer's obligations pursuant to this Agreement violate or conflict with any law applicable to Developer.

**6.9. No Litigation.** There is no litigation or proceeding pending or threatened against or affecting Developer or the Project that would adversely affect the Project, Developer or the priority or enforceability of this Agreement, the ability of Developer to complete the Project or the ability of Developer to perform its obligations under this Agreement.

**6.10. Certification of Costs.** Developer covenants the Project Cost Breakdown accurately reflects all costs of the Project (other than costs associated with the Public Improvements, if any) that will be incurred by Developer in the completion and construction of the Project, and the City shall be entitled to rely on the Project Cost Breakdown submitted by Developer. Developer knows of no circumstances presently existing or reasonably likely to occur which would or could result in a material adverse variation or deviation from the Project Cost Breakdown.

**6.11. No Default.** No default, or event which with the giving of notice or lapse of time or both would be a default, exists under this Agreement, and Developer is not in default (beyond any applicable period of grace) of any of its obligations under any other material agreement or instrument to which Developer is a party or an obligor.

**6.12. Fees and Commissions.** The City shall not be liable for any broker fees or commissions incurred by the Developer in connection with any transactions contemplated by this Agreement.

**6.13. Financing Accommodation.**

- a. **No Assignment.** Developer, its successors, assigns and transferees will not transfer, assign, convey or encumber, nor will Developer, its successors, assigns or transferees agree to or permit the transfer, assignment, conveyance or encumbrance of the Project or any of the Real Estate except as provided in Sections 2.7 and 8.1 of this Agreement. The principals, shareholders, members, managers and/or partners of Developer, its successors, assigns and transferees will not transfer, assign, convey or encumber their respective interests in Developer, its successors, assigns or transferees, as the case may be, if such anticipated transfer, assignment, conveyance or encumbrance would result in the original members of the Developer having less than majority voting control of the Developer, without providing written notification of any intention thereof to the City at least forty-five (45) days prior to the date the proposed transfer, assignment, conveyance or encumbrance is to take effect. Any attempt to so act shall be void and have no effect.
- b. **No Subordination.** The City shall not subordinate any interest they have in this Agreement for any reason, unless it is determined to be in the best interests of the City. Any requests for subordination shall be submitted, in writing, explaining why the request is in the best interests of the City. Said request shall be received by the City not less than forty-five (45) days prior to any City Council action on said request. Said subordination may only be approved by the City Council.
- c. **Developer Financing.** Notwithstanding this Section 6.13, Developer may transfer, assign or encumber the Real Estate in order to secure financing for the acquisition of the Real Estate and/or for construction of the Project. Said lender may place a lien and/or mortgage on the Real Estate, including any renewals, extensions, replacements, modifications or refinancing. Lender's mortgage and/or loan may be transferred or assigned by lender in a secondary market without prior City Council approval. In the event of a foreclosure against

Developer by lender or a deed transfer in lieu of foreclosure, lender shall assume the duties, obligations and rights of Developer under this Agreement. In such a circumstance, lender may transfer or assign this Agreement and its accompanying duties, obligations and rights, to another developer without prior City Council approval. In any circumstance, lender shall provide reasonable notice to City of such actions. This Section shall survive any foreclosure proceeding.

**6.14. Commencement and Completion.** Developer shall commence and complete construction of the Project in accordance with Section 2.2 above.

**6.15. Compliance with Plans.** Developer will cause the Project to be constructed in accordance with the Master Plan and will promptly correct any defects in construction or deviations from the Master Plan.

**6.16. No Changes.** Developer shall not, without the City's prior written consent: (i) consent to any amendments to any documents delivered to City pursuant to this Agreement; (ii) approve any material changes in the Project or the Master Plan or permit any work to be done pursuant to any changes; (iii) modify or amend the Project Cost Breakdown.

**6.17. Inspection of Project.** Developer shall permit City, its inspectors and/or its construction consultant, at all reasonable times and at no cost: (a) to inspect the Project and all matters relating to the development thereof, and (b) on reasonable notice, to inspect all of Developer's books and records pertaining to the Project. City assumes no obligation to Developer for the sufficiency or adequacy of such inspections, it being acknowledged that such inspections are made for the sole and separate benefit of City. The fact that City may make such inspections shall in no way relieve Developer from its duty to independently ascertain that the construction of the Project and Developer's compliance with this Agreement is being completed in accordance with the approved Master Plan and the terms and conditions of this Agreement. Notwithstanding the foregoing in Section 6.17, the rights conferred upon the City under Section 6.17 shall immediately terminate upon the Project's receipt of an occupancy permit from the City.

**6.18. Notification.** Developer shall:

- a. Within 30 business days after the occurrence of any default, notify City in writing of such default and set forth the details thereof and the action which is being taken or proposed to be taken by Developer with respect thereto.
- b. Promptly notify City of the commencement of any litigation or administrative proceeding that would cause any representation and warranty of Developer contained in this Agreement to be untrue.
- c. Notify City and provide copies, immediately upon receipt, of any notice, pleading, citation, indictment, complaint, order or decree from any federal, state or local government agency or regulatory body, asserting or alleging a circumstance or condition that requires or may require a financial contribution by Developer or any guarantor or an investigation, clean-up, removal, remedial action or other response by or on the part of Developer or any guarantor under any environmental laws, rules, regulations or ordinances or which seeks damages or civil, criminal or punitive penalties from or against Developer or any guarantor for an alleged violation of any environmental laws, rules, regulations or ordinances.

**6.19. Unrelated Activity.** It is the intention of Developer and City that the sole business of Developer shall be the construction, ownership and operation of the Project, and Developer shall take no action inconsistent with such intention, including without limitation the acquisition by Developer of real or personal property unrelated to the Project, investment by Developer in the assets or stock of any other person, joining by Developer with any other

person in any partnership or joint venture, or the creation or incurring of indebtedness by Developer unrelated to the Project.

**6.20. No Indebtedness.** Except in the ordinary course of business and except for funds borrowed to provide the financing for the purchase of the Real Estate or the construction of the Project, Developer shall not incur, create, assume, permit to exist, guarantee, endorse or otherwise become directly or indirectly or contingently responsible or liable for any indebtedness. "Indebtedness" shall mean any liability or obligation of Developer: (a) for borrowed money or for the deferred purchase price of property or services (excluding trade obligations incurred in the ordinary course of business); (b) as lessee under leases that have been or should be capitalized according to generally accepted accounting principles; (c) evidenced by notes, bonds, debentures or similar obligations; (d) under any guaranty or endorsement (other than in connection with the deposit and collection of checks in the ordinary course of business), and other contingent obligations to purchase, provide funds for payment, supply funds to invest in any entity, or otherwise assure a creditor against loss; or (e) secured by any security interest or lien on assets of Developer, whether or not the obligations secured have been assumed by Developer.

**6.21. Correction of Defects.** Developer shall, upon demand of City (and City may rely on the advice of its inspector and shall not be liable for any errors in such advice), correct any material defect, structural or otherwise, in the Project or any departure from the Master Plan.

**6.22. Not for Speculation.** Developer represents and warrants that its acquisition of the Real Estate and its undertakings pursuant to this Agreement shall be for the sole and express purpose of the redevelopment of the Real Estate consistent with the Master Plan and the terms and conditions of this Agreement and are not for the speculation in land holdings.

## ARTICLE VII

### DEFAULT

#### 7.1 Developer's Default.

- a. **Remedies.** In the event (i) any representation or warranty of Developer herein or in any agreement or certificate delivered pursuant hereto shall prove to have been false in any material respect when made or (ii) of Developer's default hereunder which is not cured within 60 days after written notice thereof to Developer, the City shall have all rights and remedies available under law or equity with respect to said default. In addition, and without limitation, the City shall have the following specific rights and remedies:
  - (1) With respect to matters that are capable of being corrected by the City, the City may at its option enter upon the Real Estate for the purpose of correcting the default and the City's reasonable costs in correcting same, plus interest at one and one-half percent (1.5%) per month, shall be paid by Developer to the City immediately upon demand;
  - (2) Injunctive relief;
  - (3) Action for specific performance;
  - (4) Action for money damages;
  - (5) Repayment by Developer of any incentives actually received by Developer via special assessment or special charge under Section 66.0627, Wis. Stat., as a tax

lien. The owners of the Real Estate and their successors and assigns further agree that they waive any objection to the City making said special charge or assessment; however, they still retain their right to object to the accuracy of the amount of the special charge or assessment;

(6) Any other remedy in this Agreement.

- b. **Reimbursement.** Any amounts expended by the City in enforcing this Agreement and the obligations of Developer hereunder, including reasonable attorney's fees, and any amounts expended by the City in curing a default on behalf of Developer, together with interest at one and one-half percent (1.5%) per month, shall be paid by Developer to the City upon demand and shall constitute a lien against the Real Estate until such amounts are reimbursed or paid to the City, with such lien to be in the nature of a mortgage and enforceable pursuant to the procedures for foreclosure of a mortgage.
- c. **Remedies are Cumulative.** All remedies provided herein shall be cumulative and the exercise of one remedy shall not preclude the use of any other or all of said remedies.
- d. **Failure to Enforce Not a Waiver.** Failure of the City to enforce any provision contained herein shall not be deemed a waiver of the City's rights to enforce such provision or any other provision in the event of a subsequent default.

## 7.2 City's Default.

- a. **Remedies.** In the event of the City's default hereunder which is not cured within sixty (60) days after written notice thereof to the City, Developer shall have all rights and remedies available under law or equity with respect to said default. In addition, and without limitation, Developer shall have the following specific rights and remedies:
  - (1) Injunctive relief;
  - (2) Action for specific performance; and
  - (3) Action for money damages.
- b. **Reimbursement.** Any amounts expended by the Developer in enforcing this Agreement and the obligations of City hereunder, including reasonable attorney's fees, and any amounts expended by the Developer in curing a default on behalf of City, together with interest at one and one-half percent (1.5%) per month, shall be paid by City to the Developer upon demand.
- c. **Remedies are Cumulative.** All remedies provided herein shall be cumulative and the exercise of one remedy shall not preclude the use of any other or all of said remedies.
- d. **Failure to Enforce Not a Waiver.** Failure of Developer to enforce any provision contained herein shall not be deemed a waiver of Developer's rights to enforce such provision or any other provision in the event of a subsequent default.

**7.3 Mediation of Disputes Required.** Unless the parties agree otherwise, prior to litigation and as a condition precedent to bringing litigation, any party deeming itself aggrieved under this Agreement shall be obligated to request nonbinding mediation of the dispute. Mediation shall proceed before a single mediator. The parties shall split the costs of mediation equally. In the event of impasse at mediation, the aggrieved party may then commence an action. However, the parties shall be bound to agree to alternative dispute resolution as ordered by the Court.



## ARTICLE VIII

### MISCELLANEOUS PROVISIONS

**8.1. Assignment.** Except as provided in Sections 2.7 and 6.13, Developer may not assign its rights or obligations under this Agreement without the prior written consent of the City, which shall not be unreasonably conditioned or delayed by the City. The intent being that the assignment notice is needed by the City to know who to direct any deficiencies to. Developer shall provide not less than forty-five (45) days advance written notice of any intended assignment.

**8.2. Nondiscrimination.** In the performance of work under this Agreement, Developer agrees not to discriminate against any employee or applicant for employment nor shall the development or any portion thereof be sold to, leased or used by any party in any manner to permit discrimination or restriction on the basis of race, religion, marital status, age, color, sex, sexual orientation, physical condition, disability, national origin or ancestry and that the construction and operation of the Project shall be in compliance with all effective laws, ordinances and regulations relating to discrimination on any of the foregoing grounds.

**8.3. No Personal Liability.** Under no circumstances shall any trustee, officer, official, commissioner, director, member, partner or employee of the City, have any personal liability arising out of this Agreement, and no party shall seek or claim any such personal liability.

**8.4. Force Majeure.** No party shall be responsible to any other party for any resulting losses and it shall not be a default hereunder if the fulfillment of any of the terms of this Agreement is delayed or prevented by revolutions or other civil disorders, wars, acts of enemies, strikes, fires, floods, acts of God, adverse weather conditions, legally required environmental remedial actions, industry-wide shortage of materials, or by any other cause not within the control of the party whose performance was interfered with, and which exercise of reasonable diligence, such party is unable to prevent, whether of the class of causes hereinabove enumerated or not, and the time for performance shall be extended by the period of delay occasioned by any such cause; provided however that any such event of Force Majeure shall not be the basis of a delay of more than 9 months.

**8.5. Parties and Survival of Agreement.** Except as otherwise expressly provided herein, this Agreement is made solely for the benefit of the parties hereto and no other person, partnership, association or corporation shall acquire or have any rights hereunder or by virtue hereof. All representations, warranties, and indemnifications contained herein shall survive the termination or expiration of this Agreement.

**8.6. Implementation Schedule and Time of the Essence.** All phases and schedules which are the subject of approvals, or as set forth herein, shall be governed by the principle that time is of the essence, and modification or deviation from such schedules shall occur only upon approval of the City. The Mayor, or in the Mayor's absence, the Council President, shall have the ability to postpone any deadline listed herein, up to a maximum 120 days. The Economic and Community Development Commission shall otherwise oversee the day-to-day operations of this Agreement.

**8.7. Notices.** Any notice, demand, certificate or other communication under this Agreement shall be given in writing and deemed effective: (a) when personally delivered; (b) three (3) days after deposit within the United States Postal Service, postage prepaid, certified, return receipt requested; or (c) one (1) business day after deposit with a nationally recognized overnight courier service, addressed by name and to the party or person intended as follows:

To the City:

Attn: City Clerk  
City of La Crosse  
400 La Crosse Street

La Crosse, Wisconsin 54601

with a copy to:

Attn: City Planner  
City of La Crosse  
400 La Crosse Street  
La Crosse, Wisconsin 54601

To the Developer:

Attn: Legal Department  
The Chalmers Residences, LLC  
1818 Parmenter Street, Suite 400  
Middleton, WI 53562

**8.8. Governing Law.** This Agreement shall be governed by the laws of the State of Wisconsin and shall be deemed to have been drafted through the combined efforts of parties of equal bargaining strength. Any action at law or in equity relating to this Agreement shall be instituted exclusively in the courts of the State of Wisconsin and venued in La Crosse County. Each party waives its right to change venue.

**8.9. Conflict of Interest.** Developer shall avoid all conflicts of interest or the appearance of a conflict of interest in the performance of this Agreement. Developer is familiar with the City's prohibition against the acceptance of any gift by a City officer or designated employee, which prohibition is found in Section 2-133 of the City of La Crosse Municipal Code. Developer agrees not to offer any City officer or designated employee any gift prohibited by said Code. The offer or giving of any prohibited gift shall constitute a material breach of this Agreement by Developer. In addition to any other remedies the City may have in law or equity, the City may immediately terminate this Agreement for such breach. No member, officer or employee of the City shall have any personal financial interest, direct or indirect, in this Agreement, nor shall any such member, officer or employee participate in any decision relating to this Agreement.

**8.10. Execution in Counterparts.** This Agreement may be executed in several counterparts, each which may be deemed an original, and all of such counterparts together shall constitute one and the same agreement.

**8.11. Disclaimer Relationships.** Developer acknowledges and agrees that nothing contained in this Agreement or any contract between Developer and the City or any act by the City or any third parties shall be deemed or construed by any of the parties or by third persons to create any relationship or third party beneficiary, principal or agent limited or general partnership or joint venture or of any association or relationship involving the City. It is understood and agreed that Developer, in the performance of the work and services of this Project shall not act as an agent or employee of the City and neither the Developer nor its officers, employees, agents, licensees, sublicensees, subcontractors shall obtain any rights to retirement benefits or the benefits which accrue to the City's employees and Developer hereby expressly waives any claim it may have to any such rights. Each party shall be responsible for its own separate debts, obligations and other liabilities.

**8.12. Severability.** Should any part, term, portion or provision of this Agreement or the application thereof to any person or circumstance be in conflict with any state or federal law or otherwise be rendered unenforceable, it shall be deemed severable and shall not affect the remaining provisions, provided that such remaining provisions can be construed in substance to continue to constitute the agreement that the parties intended to enter into in the first instance.

**8.13. Termination.** Except for Sections 2.10 (Indemnity), 2.6(a) (Annual PILOT), 2.7(e) (Restrictive Covenant), 2.13 (Record Retention) and 8.5 (Survival), which shall survive the termination of this Agreement, this Agreement and all obligations hereunder, shall terminate after twenty (20) years or the life of TID #17, whichever is longer. This Agreement may also be terminated as provided in Article IV (Conditions Precedent to City), Article V (Conditions Precedent to Developer Obligations) and Section 8.9 (Conflict of Interest) hereof.

**8.14. Memorandum of Agreement.** Promptly upon full execution of this Agreement and prior to the recording of any mortgage or other security instrument against any portion of the Real Estate, the Developer agrees that the parties shall record this Agreement, or a memorandum thereof, with the Register of Deeds for La Crosse County, Wisconsin. Any such memorandum shall be in form and substance reasonably acceptable to the City and the Developer.

**8.15. Covenants Running with Land.** All of the covenants, obligations and promises of Developer set forth herein shall be deemed to encumber the Development and run with the land described in **Exhibit A** and shall bind any successor, assignee or transferee of Developer until such time as this Agreement is terminated.

**8.16. Amendments.** No agreement or understanding changing, modifying or extending this Agreement shall be binding upon another party unless in writing, approved and executed by the City and Developer.

**8.17. Time Computation.** Any period of time described in this Agreement by reference to a number of days includes Saturdays, Sundays, and any state or national holidays. Any period of time described in this Agreement by reference to a number of business days does not include Saturdays, Sundays or any state or national holidays. If the date or last date to perform any act or to give any notices is a Saturday, Sunday or state or national holiday, that act or notice may be timely performed or given on the next succeeding day which is not a Saturday, Sunday, or state or national holiday.

**8.18. JURY TRIAL.** THE PARTIES HEREBY WAIVE THEIR RESPECTIVE RIGHTS TO A JURY TRIAL ON ANY CLAIM OR CAUSE OF ACTION BASED UPON OR ARISING FROM OR OTHERWISE RELATED TO THIS AGREEMENT. THIS WAIVER OF RIGHT TO TRIAL BY JURY IS GIVEN KNOWINGLY AND VOLUNTARILY BY THE PARTIES AND IS INTENDED TO ENCOMPASS INDIVIDUALLY EACH INSTANCE AND EACH ISSUE AS TO WHICH THE RIGHT TO A TRIAL BY JURY WOULD OTHERWISE ACCRUE. EACH PARTY IS HEREBY AUTHORIZED TO FILE A COPY OF THIS SECTION IN ANY PROCEEDING AS CONCLUSIVE EVIDENCE OF THIS WAIVER BY THE OTHER PARTY.

**8.19. Construction.** This Contract shall be construed without regard to any presumption or rule requiring construction against the party causing such instrument to be drafted. The headings, table of contents and captions contained in the Agreement are for convenience only and in no way define, limit or describe the scope or intent of any of the provisions of this Agreement. All terms and words used in this Agreement, whether singular or plural and regardless of the gender thereof, shall be deemed to include any other number and any other gender as the context may require. In the event that any of the provisions, of this Agreement are held to be unenforceable or invalid by any court of competent jurisdiction, the validity and enforceability of the remaining provisions or portions thereof shall not be affected.

**8.20. Incorporation of Proceedings and Exhibits.** Intentionally deleted. .

**8.21. Entire Agreement.** This writing including all Exhibits hereto, and the other documents and agreements referenced herein, constitute the entire Agreement between the parties with respect to the Project and all prior letters of intent or offers, if any, are hereby terminated. This Agreement, however, shall be deemed and read to include and incorporate such minutes, approvals, plans, and specifications, as referenced in this Agreement, and in the event of a conflict between this Agreement and any action of the City, granting approvals or conditions attendant with such approval, the specific action of the City shall be deemed controlling.

**8.22. Execution of Agreement.** Developer shall sign, execute and deliver this Agreement to the City on or before the close of regular City Hall business hours forty-five (45) days after its final adoption by the City, whichever occurs later. Developer's failure to sign, execute and cause this Agreement to be received by the City within said time period shall render the Agreement null and void, unless otherwise authorized by the City. After Developer has signed, executed and delivered the Agreement, the City shall sign and execute the Agreement. The final signature date of the City shall be the signature date of Agreement ("Signature Date").

\*\*\*

**IN WITNESS HEREOF**, the parties have executed and delivered this Agreement effective the date set forth next to the City's signature below.

Dated this \_\_\_\_ day of \_\_\_\_, 2025  
**The Chalmers Residences, LLC**

Dated this \_\_\_\_ day of \_\_\_\_, 2025  
**City of La Crosse**

\_\_\_\_\_  
 Terrence R. Wall, President of  
 T. Wall Enterprises Manager, LLC, its Manager

\_\_\_\_\_  
 Shaundel Washington-Spivey, Mayor

Subscribed and sworn to before me this  
 \_\_\_\_ day of \_\_\_\_, 2025.

\_\_\_\_\_  
 Nikki Elsen, City Clerk  
 Subscribed and sworn to before me this  
 \_\_\_\_ day of \_\_\_\_, 2025.

\_\_\_\_\_  
 Notary Public, State of Wisconsin  
 My Commission: \_\_\_\_\_

\_\_\_\_\_  
 Notary Public, State of Wisconsin  
 My Commission: \_\_\_\_\_

This Document Was Drafted By:  
 Stephen F. Matty, City Attorney  
 City of La Crosse  
 400 La Crosse Street  
 La Crosse, Wisconsin 54601  
 608.789.7511

## **EXHIBIT A**

Real Estate

[Insert legal description]

## **EXHIBIT B**

### Description of Project

T. Wall Enterprises is proposing a three phase, 4-story multifamily development that will take advantage of the vacant lot on 215 Pine Street and the former and now blighted La Crosse Tribune building. The proposal includes 1 level of underground parking, approximately 260 units, and +/- 5,445 sq ft of commercial space. T. Wall intends to revitalize the site by demolishing the underutilized/blighted Tribune building to make way for The Chalmers redevelopment.

The Chalmers will serve as a hub for the community, providing gathering and retail spaces. In alignment with the City's Comprehensive Plan, the goal is to create a compact and well-designed mixed-use center that encompasses shopping, employment, housing, recreation, and community gathering opportunities.

The intent is for this development to allow residents access to amenities, resources, and community spaces that cater to all different age groups. The project aims to stimulate revitalization, promote efficient land use, support the employment base, upgrade neighborhoods, increase property value and tax base, attract businesses, and create a vibrant mixed-use community.

The Chalmers is planning one story of underground-parking accommodating approximately 170 stalls. Additionally, the developer intends to construct a skywalk over Pine Street that would connect The Chalmers to the Pine Street Parking Ramp, where The Chalmers plans to lease approximately 120-160 stalls from the City.

In addition to the sky walk, The Chalmers will include bike storage lockers and bike parking stalls for residents in addition to a bike work/repair station for pumping tires, fixing/oiling chains, etc. As noted below, the developer also plans to include bike charging stations for residents who own electric bikes.

#### **Green/Sustainable Building Features:**

- Electric vehicle charging stations
  - 10% of parking stalls will have electric vehicle charging stations while 100% of covered parking stalls will be wired to accommodate electric vehicle charging stations in the future
- Recycling and Reuse plan for demolition of existing Tribune building
- Regionally sourced materials where possible
- Bike and scooter charging stations
- Energy efficient appliances
- High efficiency glass
- LED lighting

#### **Phase 1 Specifics:**

The Chalmers will be constructed in 3 phases. The first phase will consist of approximately 82 residential units and include both structured and surface parking stalls.

## **EXHIBIT C**

### **Restrictive Covenant**

(Insert Legal Description)

Subject to the following Restrictive Covenant: Regardless of the owner, occupant, tenant or use of the Property, the real property (as defined in § 70.03, Wis. Stat.) shall remain subject to the general property tax pursuant to Chapter 70 of the Wisconsin Statutes for a minimum period commencing at the date of this deed and concluding December 31, 2044. No owner, occupant, or tenant of the Property shall apply for the real property to be exempt from taxation as provided in §70.11, Wis. Stat., for any tax year prior to tax year January 1, 2046.

This covenant shall run with the land and any future conveyance of the Property shall be subject to the covenant. The City of La Crosse may enforce this covenant using any available legal or equitable remedies permitted by the laws of Wisconsin, including injunctive relief, reasonable attorney's fees and the costs of enforcement of this covenant, including liquidated damages equal to the amount of real estate taxes for the duration of the restrictive covenant time period ending December 31, 2044 that the violator would have paid but for the granting of the tax exemption of the Property.

## EXHIBIT D

### Description of Public Improvements

None

\*\*\*



# Exhibit E



## The Chalmers - Phase 1 City of La Crosse

### Sources and Uses

#### 82 Market Rate Apartments

SOURCES				
Debt		Amount	Percent	Per Unit
Debt A:	First Mortgage	14,427,621	53.7%	175,947
Debt B:	TIF Mortgage	1,295,510	4.8%	15,799
Debt C:	Other Loan		0.0%	-
		<b>15,723,131</b>	<b>58.5%</b>	<b>191,746</b>
Other Sources		Amount	Percent	Per Unit
Category	Sources			
Equity	Developer Cash	11,139,532	41.5%	135,848
		<b>11,139,532</b>	<b>41.5%</b>	<b>135,848</b>
		<b>26,862,663</b>	<b>100.0%</b>	<b>327,593</b>

USES			
	Amount	% of Cost	Per Unit
ACQUISITION COSTS	879,693	3.3%	10,728
Land Cost	879,693	3.3%	10,728
CONSTRUCTION COSTS	19,061,219	71.0%	232,454
Residential Building	17,220,000	64.1%	210,000
Demolition	292,000	1.1%	3,561
On-site Work	180,561	0.7%	2,202
Contractor Fee	87,500	0.3%	1,067
Construction Contingency	931,158	5.2%	11,356
Pool/Whirlpool	350,000	1.3%	4,268
ENVIRONMENTAL ABATEMENT/SOIL CORRECTION	439,600	1.6%	5,361
Soil Remediation Work	250,000	0.9%	3,049
Asbestos Abatement work	189,600	0.7%	2,312
PERMITS/FEES	350,972	1.3%	4,280
Permits/Inspection	350,972	1.3%	4,280
PROFESSIONAL SERVICES	1,178,750	4.4%	14,375
Architectural & Engineering Fees	942,750	3.5%	11,497
FF&E	141,000	0.5%	1,720
Marketing/Leasing	95,000	0.4%	1,159
FINANCING COSTS	1,496,778	5.6%	18,253
Inspections - Lenders	69,350	0.3%	846
Loan Origination Fees	114,616	0.4%	1,398
Equity Raising	1,002,558	3.7%	12,226
Misc.	310,254	1.2%	3,784
DEVELOPER FEE	1,757,370	6.5%	21,431
Developer Fee	1,757,370	6.5%	21,431
CASH ACCOUNTS/ESCROWS/RESERVES	1,698,281	6.3%	20,711
Operating Reserves	1,698,280	6.3%	20,711
Other	1	0.0%	0
	26,862,663	100%	327,593

**EXHIBIT F**  
Project Timeline

July 1, 2025: Target Date to Acquire Property

Aug 15, 2025: Target Date for Architectural and Design Approvals Completed

October 1, 2025: Target Date to Commence Construction

By March 31, 2027: Substantial Construction Completion

By December 31, 2027: Fully Stabilized

**Tax Increment District No. 17 (Downtown North)**  
**Tax Increment Projection Worksheet - The Chalmers Phase 1**

Type of District	Mixed Use
Actual Creation Date	9/29/2015
Valuation Date	Jan. 1, 2015
Maximum Life (In Years)	20
Expenditure Period (In Years)	15
Revenue Periods/Final Rev Year	20   2036
End of Expenditure Period	9/29/2030
Latest Termination Date	9/29/2035
Eligible for Extension/No. of Years	Yes   3
Eligible Recipient District	No

Actual Base Value	2,393,700
Pre-Amendment Base Value (Actual)	N/A
Property Appreciation Factor	0.50%
Current Tax Rate (Per \$1,000 EV)	\$19.82
Tax Rate Adjustment Factor (Next 2 Years)	0.00%
Tax Rate Adjustment Factor (Following 2 Years)	0.00%
Tax Rate Adjustment Factor (Thereafter)	0.00%
Discount Rate 1 for NPV Calculation	6.00%
Discount Rate 2 for NPV Calculation	6.00%

*inflation applied to base?*

	Construction Year	Value Added*	Valuation Year	Inflation Increment	Valuation Increment	Revenue Year	Tax Rate	Tax Increment
1	2021	0	2022	0	0	2023	19.82	0
2	2022	0	2023	0	0	2024	19.82	0
3	2023	0	2024	0	0	2025	19.82	0
4	2024	0	2025	0	0	2026	19.82	0
5	2025	2,411,700	2026	0	2,411,700	2027	19.82	47,804
6	2026	7,235,100	2027	12,059	9,658,859	2028	19.82	191,454
7	2027	0	2028	48,294	9,707,153	2029	19.82	192,411
8	2028	0	2029	48,536	9,755,689	2030	19.82	193,373
9	2029	0	2030	48,778	9,804,467	2031	19.82	194,340
10	2030	0	2031	49,022	9,853,489	2032	19.82	195,312
11	2031	0	2032	49,267	9,902,757	2033	19.82	196,288
12	2032	0	2033	49,514	9,952,271	2034	19.82	197,270
13	2033	0	2034	49,761	10,002,032	2035	19.82	198,256
14	2034	0	2035	50,010	10,052,042	2036	19.82	199,247
		9,646,800		60,353				

Future Value of Increment **1,805,754**

Note: Value added is completed value less existing base value

**Increment Split & Net Present Value  
Calculation**

85% 6.00%	15% 6.00%
0	0
0	0
0	0
0	0
40,633	7,171
162,736	28,718
163,549	28,862
164,367	29,006
165,189	29,151
166,015	29,297
166,845	29,443
167,679	29,590
168,518	29,738
169,360	29,887
1,534,891	270,863

NPV **1,039,277** **183,402**

Exhibit H



**The Chalmers - Phase 1**  
**City of La Crosse**  
**82 Market Rate Apartments**  
**Multi-Year Operating Proforma**

		2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
<b>Income</b>													
<b>Rental Income</b>	Inflator												
Gross Potential Rent	2.0%	1,788,264	1,824,029	1,860,510	1,897,720	1,935,674	1,974,388	2,013,876	2,054,153	2,095,236	2,137,141	2,179,884	2,223,482
Less: 5.0% Stabilized Vacancy		(89,413)	(91,201)	(93,025)	(94,886)	(96,784)	(98,719)	(100,694)	(102,708)	(104,762)	(106,857)	(108,994)	(111,174)
Less: Additional Pre-stabilization Vacancy													
<b>Total Rental Income</b>		<b>1,698,851</b>	<b>1,732,828</b>	<b>1,767,484</b>	<b>1,802,834</b>	<b>1,838,891</b>	<b>1,875,669</b>	<b>1,913,182</b>	<b>1,951,446</b>	<b>1,990,474</b>	<b>2,030,284</b>	<b>2,070,890</b>	<b>2,112,307</b>
<b>Other Residential Income</b>	Vacancy Rate Inflator												
Underground Parking	5.0% 2.0%	59,976	61,176	62,399	63,647	64,920	66,218	67,543	68,894	70,271	71,677	73,110	74,573
Pet Fee	5.0% 2.0%	14,994	15,294	15,600	15,912	16,230	16,555	16,886	17,223	17,568	17,919	18,278	18,643
Pine St. Garage	5.0% 2.0%	46,818	47,754	48,709	49,684	50,677	51,691	52,725	53,779	54,855	55,952	57,071	58,212
Storage Units	5.0% 2.0%	14,688	14,982	15,281	15,587	15,899	16,217	16,541	16,872	17,209	17,554	17,905	18,263
RUBS	5.0% 2.0%	40,800	41,616	42,448	43,297	44,163	45,046	45,947	46,866	47,804	48,760	49,735	50,730
Amenity Fee	5.0% 2.0%	20,910	21,328	21,755	22,190	22,634	23,086	23,548	24,019	24,499	24,989	25,489	25,999
Less: Vacancy		(9,909)	(10,107)	(10,310)	(10,516)	(10,726)	(10,941)	(11,159)	(11,383)	(11,610)	(11,843)	(12,079)	(12,321)
Less: Additional Pre-stabilization Vacancy													
<b>Total Other Residential Income</b>		<b>188,277</b>	<b>192,042</b>	<b>195,883</b>	<b>199,801</b>	<b>203,797</b>	<b>207,873</b>	<b>212,030</b>	<b>216,271</b>	<b>220,596</b>	<b>225,008</b>	<b>229,508</b>	<b>234,098</b>
<b>Effective Gross Income (EGI)</b>		<b>1,887,128</b>	<b>1,924,870</b>	<b>1,963,367</b>	<b>2,002,635</b>	<b>2,042,687</b>	<b>2,083,541</b>	<b>2,125,212</b>	<b>2,167,716</b>	<b>2,211,071</b>	<b>2,255,292</b>	<b>2,300,398</b>	<b>2,346,406</b>
		2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
<b>Expenses</b>		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
<b>Rental Unit Expenses</b>	Inflator												
Operating Expenses	2.00%	293,008	298,868	304,846	310,943	317,162	323,505	329,975	336,574	343,306	350,172	357,175	364,319
Management Fee: 4.0% of EGI	Fixed to EGI	75,485	76,995	78,535	80,105	81,707	83,342	85,008	86,709	88,443	90,212	92,016	93,856
Property Taxes	2.00%	252,080	257,121	262,264	267,509	272,859	278,316	283,883	289,560	295,352	301,259	307,284	313,429
Reserves: \$79 PUPY	Every Year @ 2.00%	6,500	6,630	6,763	6,898	7,036	7,177	7,320	7,466	7,616	7,768	7,923	8,082
Modified Rental Expense During Stabilization													
<b>Total Rental Unit Expenses</b>		<b>627,073</b>	<b>639,615</b>	<b>652,407</b>	<b>665,455</b>	<b>678,764</b>	<b>692,339</b>	<b>706,186</b>	<b>720,310</b>	<b>734,716</b>	<b>749,410</b>	<b>764,399</b>	<b>779,687</b>
<b>Total Expenses</b>		<b>627,073</b>	<b>639,615</b>	<b>652,407</b>	<b>665,455</b>	<b>678,764</b>	<b>692,339</b>	<b>706,186</b>	<b>720,310</b>	<b>734,716</b>	<b>749,410</b>	<b>764,399</b>	<b>779,687</b>
<b>NET OPERATING INCOME</b>		<b>1,260,054</b>	<b>1,285,255</b>	<b>1,310,961</b>	<b>1,337,180</b>	<b>1,363,923</b>	<b>1,391,202</b>	<b>1,419,026</b>	<b>1,447,406</b>	<b>1,476,355</b>	<b>1,505,882</b>	<b>1,535,999</b>	<b>1,566,719</b>
<b>Tax Increment Financing Revenue</b>	Inflator: 0.5%	<b>40,633</b>	<b>162,736</b>	<b>163,549</b>	<b>164,367</b>	<b>165,189</b>	<b>166,015</b>	<b>166,845</b>	<b>167,679</b>	<b>168,518</b>	<b>169,360</b>	<b>0</b>	<b>0</b>
<b>ADJUSTED NET OPERATING INCOME</b>		<b>1,300,688</b>	<b>1,447,991</b>	<b>1,474,510</b>	<b>1,501,547</b>	<b>1,529,112</b>	<b>1,557,217</b>	<b>1,585,871</b>	<b>1,615,086</b>	<b>1,644,872</b>	<b>1,675,242</b>	<b>1,535,999</b>	<b>1,566,719</b>
		2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038
<b>Debt Service</b>		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
Debt A: First Mortgage	30 yr amortization @ 6.75%	1,122,927	1,122,927	1,122,927	1,122,927	1,122,927	1,122,927	1,122,927	1,122,927	1,122,927	1,122,927	1,122,927	1,122,927
Debt B: TIF Mortgage	14 yr amortization @ 6.75%	143,288	143,288	143,288	143,288	143,288	143,288	143,288	143,288	143,288	143,288	143,288	143,288
Debt C: Other Loan		0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Debt Service</b>		<b>1,266,215</b>	<b>1,266,215</b>	<b>1,266,215</b>	<b>1,266,215</b>	<b>1,266,215</b>	<b>1,266,215</b>	<b>1,266,215</b>	<b>1,266,215</b>	<b>1,266,215</b>	<b>1,266,215</b>	<b>1,266,215</b>	<b>1,266,215</b>
Debt Coverage	Calc Method Debt A & B	103%	114%	116%	119%	121%	123%	125%	128%	130%	132%	121%	124%
Debt Coverage w/o Tax Increment Financing	Debt A	112%	114%	117%	119%	121%	124%	126%	129%	131%	134%	137%	140%
<b>NET CASH FLOW</b>		<b>34,473</b>	<b>181,776</b>	<b>208,295</b>	<b>235,332</b>	<b>262,897</b>	<b>291,002</b>	<b>319,656</b>	<b>348,871</b>	<b>378,657</b>	<b>409,027</b>	<b>269,784</b>	<b>300,504</b>
<b>Returns Analysis</b>													
Net Cash to Developer		34,473	181,776	208,295	235,332	262,897	291,002	319,656	348,871	378,657	409,027	269,784	300,504
Net Cash to Developer (w/o assistance)		-6,160	19,041	44,746	70,965	97,709	124,987	152,811	181,192	210,140	239,667	269,784	300,504
<b>Yield on Cost Annual Return</b>	Cumulative Goal 7.50%	4.8%	5.4%	5.5%	5.6%	5.7%	5.8%	5.9%	6.0%	6.1%	6.2%	5.7%	5.8%
Yield on Cost Average Annual Return	Start From: Year 1	4.8%	5.1%	5.2%	5.3%	5.4%	5.5%	5.5%	5.6%	5.6%	5.7%	5.7%	5.7%
<b>Yield on Cost Annual Return (w/o TIF assistance)</b>		4.7%	4.8%	4.9%	5.0%	5.1%	5.2%	5.3%	5.4%	5.5%	5.6%	5.7%	5.8%
Yield on Cost Average Annual Return (w/o TIF assistance)		4.7%	4.7%	4.8%	4.8%	4.9%	4.9%	5.0%	5.0%	5.1%	5.1%	5.2%	5.2%

# Exhibit I

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## Sample Lookback Calculation - The Chalmers Phase 1

	2027	2028	2029	2030	2031	2032	2033
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>1. Pro Forma Financial Statement - Return Analysis</b>							
<b>NET OPERATING INCOME</b>	1,260,054	1,285,255	1,310,961	1,337,180	1,363,923	1,391,202	1,419,026
<b>Tax Increment Financing Revenue</b>	Inflator: 0%	40,633	162,736	163,549	164,367	165,189	166,015
<b>ADJUSTED NET OPERATING INCOME</b>	1,300,688	1,447,991	1,474,510	1,501,547	1,529,112	1,557,217	1,585,871
<b>Yield on Cost Annual Return</b>	Average Annual	Goal 8.00%	4.84%	5.39%	5.49%	5.59%	5.69%
Yield on Cost Average Annual Return	Start From: Year 1	4.84%	5.12%	5.24%	5.33%	5.40%	5.47%

<b>Total Estimated Project Cost (Used for Initial Yield on Cost)</b>	<b>26,862,663</b>
<b>Actual Total Project Cost (Used for Lookback Yield on Cost)</b>	<b>25,000,000</b>

	2027	2028	2029	2030	2031	2032	2033
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>2. Lookback Adjustment Example</b>							
<b>NET OPERATING INCOME</b>	1,260,054	1,367,159	1,483,368	1,609,454	1,746,257	1,894,689	2,055,738
<b>Tax Increment Financing Revenue</b>	Inflator: 0%	40,633	162,736	163,549	164,367	165,189	166,015
<b>ADJUSTED NET OPERATING INCOME</b>	1,300,688	1,529,895	1,646,917	1,773,821	1,911,446	2,060,704	2,222,583
<b>Yield on Cost Annual Return</b>	5.20%	6.12%	6.59%	7.10%	7.65%	8.24%	8.89%
Yield on Cost Average Annual Return	Start From: Year 1	5.20%	5.66%	5.97%	6.25%	6.53%	6.82%

	2027	2028	2029	2030	2031	2032	2033
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>3. TIF Note (Present Value) Calculation</b>							
First Half Payment	08/01	20,317	81,368	81,775	82,184	82,594	83,007
Second Half Payment	02/01	20,317	81,368	81,775	82,184	82,594	83,007
<b>Tax Increment Financing Revenue</b>		40,633	162,736	163,549	164,367	165,189	166,015
<b>Annual Present Value (Semi-Annual)</b>	0.00% Interest Rate	40,633	203,369	366,918	531,285	696,474	862,489

<b>TIF Note (Present Value) Difference</b>	
Original TIF Term	10
Current TIF Term to reach average 8.00% YoC	9
Principal Amt. of Original TIF Note	\$ 1,534,891
Principal Amt. (Present Value) of TIF in Year 9	\$ 1,365,531
<b>Difference</b>	<b>\$ 169,360</b>
<b>50% Difference</b>	<b>\$ 84,680</b>
PV of TIF in Year 9	\$ 1,365,531
Plus 50% Difference	\$ 84,680
<b>New Principal Amount of TIF Note (PV)</b>	<b>\$ 1,450,211</b>
<b>Estimated Revised TIF Note Term by Year</b>	<b>9</b>

<b>Original PAYGO</b>	
Total PAYGO Collections	1,534,891
NPV	1,534,891
Rate for NPV	0.00%

# Exhibit I

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## Sample Lookback Calculation - The Chalmers Phase 1

			2034	2035	2036	2037	2038	2039	2040		
1. Pro Forma Financial Statement - Return Analysis			Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14		
NET OPERATING INCOME			1,447,406	1,476,355	1,505,882	1,535,999					
Tax Increment Financing Revenue	Inflator:	0%	167,679	168,518	169,360	0					
ADJUSTED NET OPERATING INCOME			1,615,086	1,644,872	1,675,242	1,535,999	0	0	0		
Yield on Cost Annual Return			Average Annual	Goal 8.00%							
Yield on Cost Average Annual Return			Start From:	Year 1	6.01%	6.12%	6.24%	5.72%	0.00%	0.00%	0.00%
Total Estimated Project Cost (Used for Initial Yield on Cost)			26,862,663								
Actual Total Project Cost (Used for Lookback Yield on Cost)			25,000,000								

		2034	2035	2036	2037	2038	2039	2040
		Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14
<b>2. Lookback Adjustment Example</b>								
<b>NET OPERATING INCOME</b>		2,230,476	2,420,066	2,625,772	2,848,962			
<b>Tax Increment Financing Revenue</b>	Inflator: 0%	167,679	168,518	0	0	0	0	0
<b>ADJUSTED NET OPERATING INCOME</b>		2,398,155	2,588,583	2,625,772	2,848,962	0	0	0
<b>Yield on Cost Annual Return</b>		9.59%	10.35%	10.50%	11.40%	0.00%	0.00%	0.00%
Yield on Cost Average Annual Return	Start From: Year 1	7.42%	7.75%	8.02%	8.33%	7.64%	7.05%	6.55%

		2034	2035	2036	2037	2038	2039	2040
		Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14
<b>3. TIF Note (Present Value) Calculation</b>								
First Half Payment	Payment Date 08/01	83,840	84,259	0	0	0	0	0
Second Half Payment	02/01	83,840	84,259	0	0	0	0	0
<b>Tax Increment Financing Revenue</b>		167,679	168,518	0	0	0	0	0
<b>Annual Present Value (Semi-Annual)</b>	0.00% Interest Rate	1,197,013	1,365,531	1,365,531	1,365,531	1,365,531	1,365,531	1,365,531

<b>TIF Note (Present Value) Difference</b>	
Original TIF Term	10
Current TIF Term to reach average 8.00% YoC	9
Principal Amt. of Original TIF Note	\$ 1,534,891
Principal Amt. (Present Value) of TIF in Year 9	\$ 1,365,531
<b>Difference</b>	<b>\$ 169,360</b>
<b>50% Difference</b>	<b>\$ 84,680</b>
PV of TIF in Year 9	\$ 1,365,531
Plus 50% Difference	\$ 84,680
<b>New Principal Amount of TIF Note (PV)</b>	<b>\$ 1,450,211</b>
<b>Estimated Revised TIF Note Term by Year</b>	<b>9</b>

## CHALMERS PHASE 2 DEVELOPMENT AGREEMENT

This Chalmers Phase 2 Development Agreement (hereafter "Agreement") is made by and among the **City of La Crosse**, Wisconsin, a Wisconsin municipal corporation with offices located at 400 La Crosse Street, La Crosse, Wisconsin, 54601 ("**City**"), the and **The Chalmers Residences, LLC**, a Wisconsin limited liability company with principal offices located at 1818 Parmenter Street, Suite 400, Middleton, Wisconsin 53562 ("**Developer**").

### WITNESSETH:

**Whereas**, Developer proposes to purchase, own, develop construct, improve and equip a multi-story, mixed-use building with approximately 99 general occupancy rental units and 3,495 sq. ft. of commercial space, including both structured and surface parking stalls, defined below as the "Project," within the City of La Crosse on property it will purchase and own, all of which property is more particularly described in **Exhibit A** ("Real Estate");

**Whereas**, the goals for the Real Estate include encouraging private residential development and improvements and undertaking public improvements that promote desirable and sustainable uses, which further serve the needs of the community and visitors as well as fulfilling the aesthetic character standards of the City;

**Whereas**, the City finds it necessary to further redevelop an area of the City within Tax Incremental District No. 17, ("TID #17"), in order to further redevelop an area of the City, reduce underutilized property, grow the tax base and stimulate commercial and residential activity as well as provide for a place of employment and residence for citizens of the State and the City;

**Whereas**, Section 66.1105, Wis. Stat., empowers cities to assist redevelopment projects by lending or contributing funds as well as performing other actions of a character which the City is authorized to perform for other general purposes;

**Whereas**, the City has found and determined that: (1) the economic vitality of the Real Estate is essential to the economic health of the City and other taxing jurisdictions within the City; (2) the proposed development of the Real Estate through the construction of the Project is an integral part of the residential and commercial needs of City residents, local businesses and the surrounding area; and (3) the benefits to be gained by the City as a result of the Project are greater than the costs to the City under this Agreement;

**Whereas**, the Developer and the City agree that the Real Estate's development and improvement shall (1) result in an economic and aesthetic benefit to the City and the surrounding area, including, without limitation, growth in the tax base and job creation; and (2) be secured for the future benefit of the citizens and the community through the construction and development of the Project all in accordance with the Master Plan to be prepared by the Developer and approved by the City Design Review Committee;

**Whereas**, the City desires the Project to proceed for the reasons set forth above and ultimately to provide increased tax revenues for the City and various taxing jurisdictions authorized to levy taxes within TID #17;

This space is reserved for recording data

Return to

City Attorney  
400 La Crosse Street  
La Crosse WI 54601

Parcel Identification Number/Tax Key Number

**Whereas**, in order to induce Developer to undertake the Project, the City has agreed to pay for certain costs included in the project plan of TID #17 ("TID Project Plan") through the use of existing municipal funds and/or the use of borrowed funds and to provide other assistance to Developer as provided by this Agreement, all in accordance with the terms and conditions of this Agreement;

**Whereas**, the City finds and determines that certain cash grant payments as detailed in this Agreement are necessary and convenient to the implementation of the TID Project Plan;

**Whereas**, Developer declares that "but for" this Agreement, it would not undertake the Project to the extent of the investment proposed;

**Whereas**, the City and Developer wish to set forth in this Agreement their respective commitments, understandings, rights and obligations in connection with the Project as more fully described herein and to further provide for the implementation of the Project; and

**NOW, THEREFORE**, in consideration of the mutual covenants and agreements herein exchanged, and other good and valuable consideration, the receipt and sufficiency of which the parties acknowledge, the parties hereto agree as follows:

## ARTICLE I

### PURPOSE; LAND; DEFINITIONS; EXHIBITS

**1.1. Land Affected.** The parties acknowledge that the Project will encompass and/or affect the following real property, all of which shall be within the boundaries of TID #17:

The Real Estate, described on **Exhibit A**, and certain public streets and rights-of-way serving the same.

**1.2. Purpose of the Agreement.** In order to cause the Project to occur and to induce Developer to undertake the Project, to promote community development, industry and job creation and to expand and enhance the tax base and stimulate commercial and residential activity within the City, the City intends to undertake certain project costs and public improvements, if any, necessary for the Project, all as set forth in this Agreement. The City intends to recover its costs through payments received under this Agreement including increased tax revenues generated by the Real Estate. The parties intend to enter into this Agreement to record the understandings and undertakings of the parties and to provide a framework within which the Project may proceed. Developer and the City plan to work together to undertake the Project on the Real Estate all as more fully described herein and in the Master Plan and as approved by the City Design Review Committee.

**1.3. Certain Definitions.** In addition to the words and phrases elsewhere defined in this Agreement, the following words and phrases, when having an initial capital letter, shall have the following meanings:

- a. "Agreement" means this Chalmers Phase 2 Development Agreement by and between the City and the Developer, as amended and supplemented from time to time.
- b. "City" means the City of La Crosse, Wisconsin, a Wisconsin municipal corporation.
- c. "Construction Schedule" means the construction timetable set forth on **Exhibit F**.



- d. "Contribution" means the contribution or cash grant that is made through this Agreement to incent Developer to undertake the development and assist the Project and for which the Monetary Obligation is incurred.
- e. "Developer" means The Chalmers 1 Residences, LLC, a Wisconsin limited liability company.
- f. "Master Plan" means the Master Plan for the Real Estate prepared by the Developer and approved by the City Design Review Committee as well as all subsequent revisions thereto that are prepared by Developer and approved by the City Design Review Committee.
- g. "Monetary Obligation" means a limited and conditional monetary obligation of the Tax Increment generated from the Project in a maximum aggregate amount of two million four hundred forty-five thousand four hundred eighty-eight dollars (2,445,488.00), that is incurred, in one or more installments, and that is payable over the time not to exceed the duration of the TID #17; more specifically:
  - (1) Calculation. Effective September 1, 2028, the City shall be obligated to pay a Contribution calculated as the Tax Increment resulting from an increase in real property tax base from the Project not to exceed the lesser of: (a) an aggregate two million four hundred forty-five thousand four hundred eighty-eight dollars (2,445,488.00), or (b) eighty-five percent (85%) of the actual Tax Increment resulting from an increase in the real property tax base from the Project for tax years 2027-2035 as further defined in Section 3.1 of this Agreement. The difference, if any, between the actual Tax Increment resulting from an increase in the real property tax base from the Project for any tax year for which a Contribution would be paid and the aggregate maximum two million four hundred forty-five thousand four hundred eighty-eight dollars (2,445,488.00), shall be retained by the City.
  - (2) Disbursement Date. After determining compliance with this Agreement and the actual applicable Tax Increment, the City shall make its Contribution of the Monetary Obligation annually on or before September 1 until payment of the maximum amounts defined herein or until closure of TID #17 by law, whichever occurs first.
  - (3) Conditions. The City's obligation to make Contributions on the Monetary Obligations is conditioned on:
    - (a) The determination by the City Assessor of compliance with the tax minimum described in Section 2.6(b) of this Agreement;
    - (b) The timely payment of taxes when due by Developer;
    - (c) Substantial Completion of the Project in general accordance with the Master Plan, Project Cost Breakdown and Construction Schedule;
    - (d) Submission by Developer of verifiable costs, invoices, lien waivers, proof of financing costs and any supporting documentation as reasonably requested by the Finance Director and Economic and Community Development Commission. Said documents shall be

in form and content reasonably acceptable to the Finance Director and Economic and Community Development Commission and demonstrate Substantial Completion and payments for costs for which reimbursement is being requested in accordance with Section 3.1 and the other provisions of this Agreement;

- (e) Continued compliance with the provisions of this Agreement by Developer and any other agreement between the Developer and City; and
  - (f) The use of the Contribution for eligible project costs under the Tax Incremental Law; and
  - (g) Continued compliance with any and all applicable federal, state and local laws, regulations and ordinances by Developer.
- (4) **Example Exhibit.** An example of the Monetary Obligation is attached as **Exhibit G.**
- (5) **Not General Obligation.** For purposes of the Tax Increment Law, this Agreement is an evidence of indebtedness; that is, it fully evidences the City's obligation to pay the Monetary Obligation. No negotiable instrument is being prepared to separately evidence the Monetary Obligation. The Monetary Obligation shall not, however, be included in the computation of the City's constitutional debt limitation, because the Monetary Obligation is limited and conditional, and no taxes have been or will be levied for its payment or pledged to its payment. Nothing in this Agreement shall be deemed to change the nature of the City's obligation from a limited and conditional obligation to a general obligation. No Tax Increments are pledged to the payment of the Monetary Obligation. In the event of an interpretation of this Agreement that would require the City's obligation to change from a limited and conditional obligation to that of a general obligation, then the City's Contribution and/or Monetary Obligation shall be subject to annual appropriation by the City Council.
- (6) **No Acceleration.** Notwithstanding any other provision of this Agreement, Developer has no right to accelerate the payment of the Monetary Obligation. The only remedy of Developer in the event of nonpayment shall be legal proceedings to collect the amount of the Monetary Obligation that is due and payable. Developer may only institute legal proceedings after filing a claim with the City and complying with any other applicable provisions of this Agreement.
- (7) **Limitations.** The City has no obligation to make payments of the Monetary Obligation in excess of the amount of the Tax Increments that have been collected, and allocated from the Project in TID #17 under the Tax Increment Law and the provisions of this Agreement. The City has no obligation to make payments of the Monetary Obligation if this Agreement terminates. In the event of a Developer default and any applicable cure period, described in Section 7.1 of this Agreement, the City may withhold any Contribution that is due and payable and may further seek the recovery

of any Contribution that has already been paid or disbursed, which shall become immediately due and payable.

- h. "Plans and Specifications" means the plans and specifications developed for the Project.
  - i. "Project" means the development and improvement of the Real Estate by constructing and equipping a multi-story, mixed-use building with approximately **99** general occupancy rental units and 3,495 sq. ft. of commercial space, including both structured and surface parking stalls on the Real Estate all as described in more detail on Exhibit B and in accordance with the Master Plan. Subject to the terms and conditions of this Agreement, uses for the Project shall be determined by zoning. The term, "Project" excludes personal property and land.
  - j. "Project Cost Breakdown" means the minimum construction costs of the Project and consists of the cost breakdown of construction and non-construction cost items (i.e., a line-item budget), clearly identifying development, construction, financing, contingency and all other direct and indirect costs of construction of the Project, all as described in more detail on **Exhibit E** and in accordance with the Master Plan.
  - k. "Public Improvements" means the public infrastructure improvements, if any, to be constructed by the City in connection with the Project, which are set forth on **Exhibit D**.
  - l. "Real Estate" means the real property described in **Exhibit A**.
  - m. "Signature Date" has the same meaning as provided in Section 8.22 of this Agreement.
  - n. "Substantial Completion" means the completion of the improvements to the Real Estate pursuant to the Plans and Specifications, (except for punch list items, exterior painting, and landscaping) and the issuance by the Project architect of a certificate of substantial completion or the issuance of a certificate of occupancy from the City. Subject to unavoidable delays beyond the control of the Developer, any such incomplete items shall be fully completed within a reasonable time after the date of Substantial Completion, but not to exceed ninety (90) days thereafter except site improvements such as landscaping shall be completed no later than two hundred forty (240) days after the date of Substantial Completion if weather or other conditions beyond the control of Developer prevent completion of the same.
  - o. "Tax Increment" means the tax increment or increase in real property taxes received by the City with respect to the Real Estate which is generated by TID #17.
  - p. "Tax Incremental Law" means Section 66.1105, Wis. Stats., as amended and superseded.
  - q. "TID #17" means the Tax Incremental Financing District Number 17 of the City of La Crosse.
  - r. "TID Project Plan" means the plan, created in accordance with the Tax Incremental Law, for the financial development or redevelopment of TID #17, including all approved amendments thereto.
- 1.4. Exhibits.** The following exhibits are hereby attached to and incorporated into this Agreement:
- a. **Exhibit A.** Real Estate

- b. **Exhibit B.** Description of Project
- c. **Exhibit C.** Restrictive Covenant
- d. **Exhibit D.** Description of Public Improvements
- e. **Exhibit E.** Project Cost Breakdown
- f. **Exhibit F.** Construction Schedule
- g. **Exhibit G.** Monetary Obligation Example
- h. **Exhibit H.** Pro Forma Financial Statement
- i. **Exhibit I.** Sample Look Back Calculation

## ARTICLE II

### DEVELOPER OBLIGATIONS

- 2.1. Acquire the Real Estate.** By July 1, 2025, Developer shall acquire fee simple title to the Real Estate.
- 2.2. Develop the Real Estate.** Developer agrees to develop and improve the Real Estate by undertaking the Project, all in accordance with the Master Plan, the Project Cost Breakdown and the Construction Schedule.
- a. **Site Preparation.** Developer shall prepare the Real Estate for construction of the Project, including, without limitation, any necessary demolition or other removal of improvements or preparation currently located on the Real Estate.
  - b. **Construction Schedule.** Developer shall attempt to commence or cause other entities to commence construction on the Project, as described in **Exhibit B**, on or before November 30, 2026. Substantial Completion shall occur on or before March 31, 2029, all in accordance with the Construction Schedule set forth on **Exhibit F**.
  - c. **Guaranty of Minimum Construction Costs.** Developer agrees that the buildings and improvements associated with the Project shall have an aggregate minimum construction cost of not less than twenty million seven hundred-ninety thousand dollars (\$20,790,000). The Project Cost Breakdown is provided on **Exhibit E**.
  - d. **Rights of Access.** Developer shall permit the representatives of the City to have access to the Project at all reasonable times and with reasonable notice during construction when the City deems access necessary to ensure compliance with the terms and conditions of this Agreement including, but not limited to, access for inspection of all work being performed in connection with the Project as set forth in the Master Plan. No compensation shall be payable nor shall any charge be made in any form by any party for the access provided in this Agreement.
  - e. **Property for Public Streets and Public Improvements.** Not applicable.
  - f. **Master Plan.** Prior to obtaining any building or other permits and/or commencing any construction or development on the Real Estate, Developer shall submit a Master Plan

setting forth all the details of construction and development to the City Design Review Committee for review and approval. Said Master Plan shall conform in all material respects to the provisions of this Agreement, all applicable federal, state and local laws, ordinances, rules and regulations and shall include preliminary and final building, site and operational Plans and Specifications, including, without limitation: (1) building plans and specifications; (2) architectural plans, renderings and specifications; (3) building material plans and specifications; (4) preliminary and final site plans; (5) landscaping plans; (6) stormwater and erosion control plans; (7) lighting plans; (8) traffic and circulation plans for pedestrians, bicyclists, transit riders, truck and delivery vehicles, and automobiles; (9) signage plans and specifications; (10) water and sewer plans; and (11) any other preliminary or final plans, specifications or other requirements as determined by the City Planner. The City Planner may determine, in the City Planner's sole and absolute discretion, whether one or more of the above requirements is applicable to the Project's Master Plan.

**2.3. Local Subcontractors.** It is agreed by Developer that Developer shall attempt to engage local subcontractors, workers as well as local suppliers for material. The term subcontractor is as defined in Section 66.0901(1)(d), Wis. Stat. The word, "local," shall mean that the subcontractors and suppliers of material have an office or conduct their business within the City of La Crosse or within a seventy-five (75) mile radius of the City of La Crosse, Wisconsin. This section does not apply to fixtures, furnishings, and equipment.

**2.4. Compliance with Planning and Zoning; Use.** Developer, at its own expense, shall obtain all approvals, permits and licenses as may be required by any governmental or non-governmental entity in connection with the Project. Any conditions imposed on Developer to obtain any approval, permit or license must be acceptable to the City. Developer will not initiate, approve, consent to or participate in any change or modification of the zoning in effect for the Real Estate or any portion thereof, without the City's prior written consent. No property within the Real Estate shall be used for any use other than as set forth in the Master Plan and this Agreement and as approved by the City, including any conditions attendant with such approval, unless such use is further approved by the City under its normal zoning, review and approval procedures.

**2.5. Maintenance and Repair.** Developer agrees that at all times after construction of the Project, it will keep and maintain the Real Estate and the Project in good condition and repair.

**2.6. Taxes.** It is understood that the land, improvements and personal property resulting from the Project shall be subject to property taxes. Developer shall pay when due all federal, state and local taxes in connection with the Real Estate and all operating expenses in connection with the Real Estate and Project.

- a. Annual PILOT.** In the event that some or all of the Real Estate or personal property is or becomes exempt from general property taxes under Chapter 70, Wis. Stat., as amended or superseded, or by any other statute, provision or reason, then Developer shall make an annual payment to the City in lieu of taxes ("Annual PILOT") for the services, improvements or facilities furnished to the Real Estate by the City and other taxing jurisdictions. The amount of the Annual PILOT shall be computed and determined by the City Assessor by multiplying the fair market value (using tax assessment definitions, rules and procedures) of the tax-exempt portion of such property by the total tax rate of all taxing jurisdictions as shown on tax bills issued to taxpayers in the City. Developer or the then current owner of the tax-exempt property, its successors or assigns shall pay the Annual PILOT within sixty (60) days of receipt. Developer shall have the right to appeal the determination of the City Assessor to the City Council. Any appeal shall specifically state the reasons, in writing, why the amount due as provided by the City Assessor is in error. The parties agree that the Annual PILOT shall survive for a period of twenty (20) years or the life of the TID #17, whichever is longer. Notwithstanding, the Developer or its successors shall not be responsible for any Annual PILOT resulting from the Real Estate or a portion thereof

becoming tax exempt due to the use of eminent domain by the United States or some other governmental entity.

- b. **Minimum.** As an additional inducement and in consideration for the City entering into this Agreement, Developer agrees to faithful performance and compliance with all the terms, covenants, conditions and obligations to be kept and performed by Developer contained in this Agreement, including, without limitation, the obligation that the Project shall have an assessed value of not less than fifteen million eight hundred seven thousand six hundred dollars (\$15,807,600.00) (the "Minimum Assessment") beginning in tax year 2030 and for a period of twenty (20) years or the life of TID #17, whichever is longer. Developer agrees that this minimum assessed value on the Project shall remain a tax lien on the Real Estate and shall run with the land for a period of twenty (20) years or the life of TID #17, whichever is longer.
- c. **Deficiency PILOT.** In the event the assessed value of the Project is less than the Minimum Assessment as of January 1, 2030, or for any tax year thereafter for a period of twenty (20) years or the life of TID #17, whichever is longer, then the Developer or the then current owner, or its successors or assigns agrees to pay a Deficiency PILOT to the City within 180 days of receipt. Said Deficiency PILOT shall be calculated by first determining the difference between the Minimum Assessment less the actual assessed value of the Project for the tax year at issue, and multiplying said difference by the total tax rate of all taxing jurisdictions as shown on tax bills issued to taxpayers in the City. This requirement shall be a lien running with the land for a period of twenty (20) years or the life of TID #17, whichever is longer.
- d. **Special Charge.** In the event there is a lack of compliance for payment of the Annual PILOT or Deficiency PILOT, then the City, in addition to any other remedy available at law or in equity, may levy a special charge or assessment under Section 66.0627, Wis. Stat., prior to any first mortgage lien on the property for the delinquent amount as calculated herein to enable the City to enforce performance of the Developer's obligations. The owners of the Real Estate and their successors and assigns further agree that they waive any objection to the City making said special charge or assessment; however, they still retain their right to object to the accuracy and amount of the special charge or assessment.

## 2.7. Transfer or Sale of Real Estate.

- a. **Notice of Intent to Transfer.** No property within the Real Estate may be sold, transferred, or otherwise conveyed unless the Developer first provides to the City written notice of intent to transfer the property at least forty-five (45) days before the sale, transfer or conveyance is to occur. This Section shall not apply to nor restrict a transfer to Developer's financing entity, e.g. placing a mortgage on the Real Estate nor a residential or commercial lease agreement for individual residential living units, individual commercial lease spaces, or parking spaces.
- b. **No Transfer to Exempt Entities.** No property within the Real Estate may be sold, transferred or conveyed to, or leased or owned by any entity or used in any manner which would render any part of the Real Estate exempt from property taxation, unless the purchaser, transferee, lessee or owner first executes a written agreement reasonably satisfactory to the Economic and Community Development Commission providing for payments in lieu of taxes to the City.
- c. **Assignees and Transferees Bound by Agreement.** Any assignee or purchaser or transferee of any portion of the Real Estate shall be bound by the terms and conditions of

this Agreement, which shall run with the land and be binding upon all such assignees, purchasers and transferees. The Developer shall not sell or transfer any portion of the Real Estate to any entity unless and until the Developer has provided the City with written evidence satisfactory to the Economic and Community Development Commission that such assignee or entity has agreed in writing to be bound by the terms of this Agreement. Any such sale, transfer or conveyance of any portions of the Real Estate shall not relieve the Developer of its obligations hereunder.

- d. **Subdivision.** Property within the Real Estate shall not be further subdivided without approval of the City.
- e. **Restrictive Covenant.** Developer shall place a restrictive covenant on the Real Estate prohibiting the Real Estate from being exempt from property taxes in substantially the same form as **Exhibit C**. Likewise, Developer shall place a restrictive covenant on any condominium unit or townhome prohibiting it from being exempt from property taxes in substantially the same form as **Exhibit C**.

**2.8. Easements.** Not applicable.

**2.9. Insurance.** The Developer will obtain appropriate insurance covering the future development as determined by Developer and its lender.

**2.10. Indemnity.** Developer shall indemnify and hold harmless the City, its officers, employees and authorized representatives, ("Indemnified Party"), from and against any and all liabilities, including, without limitation, remediation required by any federal or state agency having jurisdiction, losses, damages, costs, and expenses, including reasonable attorney fees and costs, arising out of any third-party claims, causes of action, or demands made against or suffered by the Indemnified Party on account of this Agreement, unless such claims, causes of action, or demands: (a) relate to the Indemnified Party failing to perform its obligations to Developer; or (b) arise out of any willful misconduct of the Indemnified Party. At the Indemnified Party's request, Developer shall appear for and defend the Indemnified Party, at Developer's expense, in any action or proceeding to which the Indemnified Party may be made a party by reason of any of the foregoing.

**2.11. Utilities.**

- a. **Other Utilities.** Developer shall be responsible for, pay for and cause electrical power, telephone facilities, cable TV lines, and natural gas facilities to be installed in such a manner as to make proper and adequate service available to each building in the Project, as described in the Master Plan. Plans indicating the proposed location of each such utility to service the Project shall be shown on the Master Plan and construction plans to be provided to the City Plan Commission for approval prior to the installation of the utility.
- b. **Water and Sewer.** Developer shall be solely responsible for and shall pay all costs of connecting water and sewer service from the public streets, alley, right of way, or other approved infrastructure to the buildings within the Real Estate.

**2.12. Restrictions.** Developer agrees to neither use nor allow a third-party to use the Real Estate for adult entertainment, pawnshops, mini-warehouses, car title loan business, payday lenders, tattoo parlors, and/or off-premise signs for a period of twenty (20) years or the life of TID #17, whichever is longer. "Payday lenders" and "car title loan business" shall exclude banks and credit unions. This shall be a deed restriction against the Real Estate and shall run with the land.

**2.13. Record Retention.** Developer understands and acknowledges that the City is subject to the Public Records Law of the State of Wisconsin. As such, Developer agrees to retain all records as defined by Wisconsin Statute § 19.32(2) applicable to this Agreement for a period of not less than seven (7) years. Likewise, Developer agrees to assist the City in complying with any public records request that it receives pertaining to this Agreement. Additionally, Developer agrees to indemnify and hold the City, its officers, employees and authorized representatives harmless for any liability, including without limitation, reasonable attorney fees relating to or in any way arising from Developer's actions or omissions which contribute to the Indemnified Party's inability to comply with the Public Records Law. In the event Developer decides not to retain its records for a period of seven (7) years, then it shall provide written notice to the City whereupon the City shall take custody of said records assuming such records are not already maintained by the City. This provision shall survive termination of this Agreement.

**2.14. Repair and/or Replacement of Infrastructure.** Developer shall repair and/or replace any damaged City infrastructure or other City property that may occur as a result of the Project, including, without limitation, sidewalks, landscaping, asphalt and light poles. Said repair and/or replacement shall be to the satisfaction of the Board of Public Works.

**2.15. Look Back.** Developer shall provide documentation, as requested by the City at no cost, in order to allow the City, or its consultant, to review, analyze and make adjustments to the cash grant described in accordance with Section 3.1.

## ARTICLE III

### CITY OBLIGATIONS

**3.1. Project Assistance.** Developer agrees to advance funds on behalf of the City for project costs, which the City shall reimburse through Contributions under the terms of this Agreement. Developer has requested a cash grant from TID #17, and the City may be required to make Contributions to Developer, up to an aggregate maximum two million four hundred forty-five thousand four hundred eighty-eight dollars (\$2,445,488.00), subject to change based on the provision of this Agreement, with funds to be made available upon verification of the Tax Increment increase as defined herein. The City shall disburse its Contribution as required by its Monetary Obligation to Developer in accordance with this Agreement. More specifically,

- a. **Pay-As-You-Go Payment Schedule.** Effective September 1, 2028, the City shall be obligated to pay a Contribution calculated as the Tax Increment resulting from an increase in real property tax base from the Project not to exceed the lesser of: (a) an aggregate two million four hundred forty-five thousand four hundred eighty-eight dollars (\$2,445,488.00), or (b) the sum of eighty-five percent (85%) of the actual Tax Increment resulting from an increase in real property tax base from the Project for tax years 2027-2035. An Illustrative example of the payment of cash grants is attached as **Exhibit G**.
- b. Intentionally omitted.
- c. **Review of Project Assistance.** The financial assistance to the Developer under this Agreement is based on certain assumptions regarding likely operating revenues, expenses and development costs of constructing the Project. The City and Developer agree that that actual financial performance of the Project will be reviewed at the times described in this Section, and that the amount of the Contribution provided under this Agreement will be adjusted accordingly.



- d. **Definitions.** For the purposes of this Section, the following terms have the following meanings:

“Calculation Date” means sixty (60) days after the earlier of: (i) the date of Stabilization of the Project; or (ii) three (3) years after the certificate of occupancy has been issued.

“Net Operating Income” or “NOI” means total annual income and other project-derived annual revenue, including payments outlined in the Agreement, less Operating Expenses, which exclude debt service payments. For purposes of the Yield on Cost Return calculation on the Calculation Date, (i) revenue shall be based upon 95% occupancy for the rental housing portion regardless of whether the average occupancy for the measured period is higher or lower than 95%, and revenue for the commercial portion shall be based on actual occupancy (ii) revenue for periods after the Calculation Date shall be inflated by 2% annually, and (iii) Operating Expenses for periods after the Calculation Date, shall be inflated by 2% annually.

“Operating Expenses” means reasonable and customary expenses actually incurred in operating the Project and any other expenses actually incurred by the Developer pursuant to its obligations under this Agreement, determined in the same manner as shown in the Pro Forma Financial Statement, which excludes expenses after debt service, and includes administrative, payroll, marketing, insurance, property management fees, utilities, maintenance, deposits to commercially reasonable capital replacement reserves and payment of real estate taxes, but subject to final review and acceptance by the City or its consultant.

“Pro Forma Financial Statement” means Project cash flow pro forma model financial statement projecting future returns, a summary of which is attached to this Agreement as **Exhibit H**.

“Stabilization” means the calendar month-end date on which the housing portion of the Project has first achieved an average occupancy of 90% during the preceding 12 calendar months, but, for purposes of the Yield on Cost Return calculation, assuming 95% occupancy notwithstanding actual occupancy rate as of such date.

“Total Project Cost” means the total expenditures incurred to complete development of the Project inclusive of land acquisition, hard construction costs, soft costs and financing costs as approved by Developer’s senior construction debt lender. For purposes of calculating the look back, a developer fee of no more than 4% of Total Project Costs will be used.

“Yield on Cost Return” means NOI divided by actual total development costs, calculated as set forth in the sample look back calculation attached as **Exhibit I**.

- e. On the Calculation Date, the Developer of the Project shall deliver to the City and its consultant, at a minimum, (i) the Developer’s actual financial statement, in the same form as the Pro Forma Financial Statement submitted to the City pursuant to this Section 3.1(c) and showing NOI, and such other financial information as the City, or its consultant, shall reasonably require, for trailing 12-month period preceding the Calculation Date calculated as the Calculation Date as provided herein and as set

forth in the Pro Forma Financial Statement and (ii) evidence, satisfactory to the City, of its Total Project Cost.

- f. The average annual Yield on Cost Return shall be calculated by the City, or its consultant, based on the Project's financial statement submitted to the City pursuant to Section 3.1(e), (in the manner the City, or its consultant, determines is consistent with the sample look back calculation attached as **Exhibit I**, as approved by the City).
- g. If the average annual Yield on Cost Return does not exceed 8% over the term of the Agreement, the Monetary Obligation will remain set at the Contribution amount.
- h. If the City, or its consultant, determines, based on such review, that the average annual Yield on Cost Return over the term of the Agreement exceeds 8% (to be calculated in a manner comparable to the sample attached **Exhibit I**), then the Monetary Obligation will be reduced by an amount calculated in the manner the City, or its consultant, determines is consistent with Section 3.1(i).
- i. The City, or its consultant, will determine the amount of the reduction of the Monetary Obligation, calculated in the manner the City, or its consultant, determines is consistent with the sample look back calculation attached as **Exhibit I**, by:
  - (1) First, determining the period over which the Agreement needs to be outstanding to achieve a 8% average annual Yield on Cost Return over the term of the Agreement based on the City's, or its consultant's, calculation of the average annual Yield on Cost Return.
  - (2) Second, by determining the present value of actual or projected (with respect to future payments) annual Agreement payments over the life of the Agreement through the year determined in Section 3.1(i)(1) using zero percent interest as the present value discount rate.
  - (3) Third, by determining the amount equal to 50% of the difference between the original Monetary Obligation amount of the Agreement and the present value number calculated in Section 3.1(i)(2).
  - (4) Finally, the new Monetary Obligation amount of the Agreement will then be determined by adding the amounts in Sections 3.1(i)(2) and (3) and rounding to the nearest \$1,000 (the "Revised Agreement Principal Amount").
  - (5) Such Revised Agreement Monetary Obligation Amount will be effective upon delivery to the Developer of a written notice stating the Revised Monetary Obligation Principal Amount as determined by the City, or its consultant, in accordance with this Section, accompanied by the City's, or its consultant's, report. The Developer shall, thereupon, deliver the Agreement in exchange for a new development agreement containing the Revised Monetary Obligation Amount.

**3.2. Certificate of Completion.** Upon completion of the improvements by the Developer and review of the improvements by the City, the City shall provide the Developer, upon request, with an appropriate recordable instrument certifying that the improvements have been made in accordance with this Agreement and the Master Plan, and any amendment or modifications thereto.

**3.3. Assistance with Zoning Changes.** If necessary, the City Planning Department shall initiate the process in accordance with the City's zoning code to attempt to provide appropriate zoning for the Real Property being developed by Developer so that the zoning for the Project is in accordance with the City's comprehensive plan for the area.

**3.4. Performance Subject to Required Government Approvals.** The Developer acknowledges that various of the specific undertakings of the City described in this Article III may require approvals from the City Council (and other City bodies) and other public bodies, some of which approvals may require public hearings and other legal proceedings as conditions precedent thereto. The City's agreements under this Article III are conditioned upon the obtaining of all such approvals in the manner required by law. The City cannot assure that all such approvals will be obtained; however, they agree to use good faith efforts to obtain them on a timely basis.

**3.5. Subsequent Phases.** Any subsequent development of the Real Estate will be addressed in a separate development agreement.

## ARTICLE IV

### CONDITIONS PRECEDENT TO CITY OBLIGATIONS

The City's obligations under this Agreement are conditioned upon the provisions contained herein. If all conditions contained in this Article are satisfied, or if the City waives in writing said conditions, on or before December 31, 2026, then the conditions shall be deemed satisfied. Otherwise, the City, at its option, in its absolute and sole discretion, may at any time thereafter terminate this Agreement by giving notice in writing thereof to Developer. In such event, this Agreement shall be terminated and no party shall have any further liability or obligation to the other hereunder. All submissions given by Developer to the City to satisfy the conditions contained in this Article must be satisfactory in form and content to the City.

**4.1. Existence.** Developer shall have provided a certified copy of Developer's formation documents and a good standing certificate issued by the appropriate governmental authority of the state of Developer's incorporation.

**4.2. Incumbency; Due Authorization.** Developer shall have provided a certificate of incumbency and resolutions, which resolutions shall provide that Developer has been duly authorized to enter into this Agreement and all other agreements, documents and contracts required to be executed in connection with the transactions which are the subject of this Agreement.

**4.3. No Violation or Default.** Developer shall not be in violation of any of its governing documents or other contracts. Developer shall not be in material default under the terms of any other agreement or instrument to which Developer is a party or an obligor. Developer shall be in material compliance with all provisions of this Agreement.

**4.4. Financing Commitment.** Developer shall obtain and permit the City to review: (1) a written financial commitment from a conventional lender, (2) written construction contract to construct and finance the Project, (3) other written proof of financial resources to construct the Project, or (4) any combination thereof. Said documents shall demonstrate sufficient funds for the construction, furnishing, equipping and installation of the Project in an amount not less than twenty million seven hundred ninety thousand dollars (\$20,790,00.00). Said documents shall be acceptable in all respects to City, in the sole and absolute discretion of the Finance Director and Economic and Community Development Commission. Developer shall have closed the loan, or be prepared to close the loan, which is the subject of the financing commitment and in connection therewith, Developer shall allow the City to review copies of the documents to be executed in connection with the construction loan to the City.

**4.5. Plans and Specifications.** Developer shall have provided the Master Plan, which Master Plan must be acceptable in all respects to the City and shall have been approved by the City Plan Commission with input, if any, from the Board of Public Works.

**4.6. Survey.** Developer shall provide an ALTA survey of the Real Estate certified to the City by a Wisconsin registered land surveyor, showing the location of all improvements now prior to commencing construction and to be located thereon after said improvements are built pursuant to the Master Plan, all easements, pathways, exterior boundary lines, walkways, private and public streets, adjoining public streets and alleys, utilities, exits and entrances, all curbs, gutters, sidewalks, medians and lighting. The survey must show a state of facts acceptable to the Board of Public Works.

**4.7. Insurance.** Developer shall have delivered to the City certificates of all insurance required under this Agreement showing the City as an additional insured (or whatever designation the Developer determines is appropriate with Developer's insurer for the Project). Said insurance shall not be cancelled, non-renewed nor have any material changes without providing thirty (30) days advanced written notice to the City.

**4.8. Amendment of TID #17 and TID Project Plan.** The amendment of TID #17 and TID Project Plan shall be approved by the appropriate governmental entities, if necessary.

**4.9. Financial Statements.** Developer shall present (but not leave a copy) to the City's Finance Director of the most recent financial statements by a certified public accountant for Developer and any successors or assigns or transferees of Developer. The financial statements must show a financial condition acceptable to the City, in the judgment of the City's Finance Director, to be sufficient to carry out the duties of this Agreement. The financial statements must be in form and content acceptable to the City, in the judgment of the City's Finance Director. In the event the financial statements are in unacceptable form and content, the City's Finance Director may identify alternative financial records for production by Developer.

**4.10. Acquisition of Real Estate.** The Developer shall have acquired fee simple title to the Real Estate in accordance with Section 2.1 of this Agreement. If this condition is not met, then the Agreement shall terminate without further action of the City or Developer. Upon such termination of this Agreement, the parties shall have no further obligations to each other hereunder.

**4.11. Approvals and Permits.** The Developer shall at its expense have obtained all approvals and permits necessary to undertake the Project on the Real Estate, including but not limited to, site plan review, zoning approvals, and any other local, state or federal approvals or permits.

**4.12. Compliance with Law.** Developer shall comply in all material respects with any and all applicable federal, state and local laws, regulations and ordinances.

**4.13. Compliance with Agreements.** Developer shall be in compliance with this Agreement and all other agreements it may have with the City.

## ARTICLE V

### CONDITIONS PRECEDENT TO DEVELOPER'S OBLIGATIONS

Developer's obligations under this Agreement are conditioned upon the following:

**5.1. Acquisition of Real Estate.** The Developer shall have acquired fee simple title to the Real Estate in accordance with Section 2.1 of this Agreement. If this condition is not met, then the Agreement shall terminate

without further action of the City or Developer. Upon such termination of this Agreement, the parties shall have no further obligations to each other hereunder.

**5.2. Amendment of TID #17 and TID Project Plan.** The amendment of TID #17 and TID Project Plan shall be approved by the appropriate governmental entities, if necessary.

## ARTICLE VI

### REPRESENTATIONS, WARRANTIES AND COVENANTS

Developer represents and warrants to and covenants with the City, and the City represents and warrants to and covenant with Developer as respectively follows:

**6.1. Financial Statements / No Material Change.** All copies of financial statements, documents, contracts and agreements which Developer has furnished to the City, or its agents are true and correct. There has been no material change in the business operations of Developer since the date of the last financial statement furnished to the City, except pursuant to the conduct of its ordinary business.

**6.2. Taxes.** Developer has paid, and shall pay when due, all federal, state and local taxes, and shall promptly prepare and file returns for accrued taxes. If necessary, Developer shall pay when due all payments in lieu of taxes and special charges required under the terms of this Agreement.

**6.3. Compliance with Zoning.** Developer covenants that the Real Estate, upon completion of the Project, will conform and comply in all respects with applicable federal, state, local and other laws, rules, regulations and ordinance, including, without limitation, zoning and land division laws, building codes and environmental laws.

**6.4. Payment.** All work performed and/or materials furnished for the Project, other than the Public Improvements, shall be fully paid for by Developer.

**6.5. Certification of Facts.** No statement of fact by Developer contained in this Agreement and no statement of fact furnished or to be furnished by Developer to the City pursuant to this Agreement contains or will contain any untrue statement of a material fact or omits or will omit to state a material fact necessary in order to make the statements herein or therein contained not misleading.

**6.6. Good Standing.** Developer is a limited liability company duly formed and validly existing and in good standing under the laws of the State of Wisconsin and has the power and all necessary licenses, permits and franchises to own its assets and properties and to carry on its business. Developer is duly licensed or qualified to do business and in good standing in the State of Wisconsin and all other jurisdictions in which failure to do so would have a material adverse effect on its business or financial condition.

**6.7. Due Authorization.** The execution, delivery and performance of this Agreement and all other agreements requested to be executed and delivered by Developer hereunder have been duly authorized by all necessary corporate action of Developer and constitute valid and binding obligations of Developer, in accordance with their terms, subject only to applicable bankruptcy, insolvency, reorganization, moratorium, general principles of equity, and other similar laws of general application affecting the enforceability of creditors' rights generally. The City represents and warrants to Developer that they have the power, authority and legal right to enter into all of the transactions and to perform all of the covenants and obligations required to be entered into or performed by City under this Agreement.

**6.8. No Conflict.** The execution, delivery, and performance of Developer's obligations pursuant to this Agreement will not violate or conflict with Developer's Articles of Organization or Operating Agreement or any indenture, instrument or material agreement by which Developer is bound, nor will the execution, delivery, or performance of Developer's obligations pursuant to this Agreement violate or conflict with any law applicable to Developer.

**6.9. No Litigation.** There is no litigation or proceeding pending or threatened against or affecting Developer or the Project that would adversely affect the Project, Developer or the priority or enforceability of this Agreement, the ability of Developer to complete the Project or the ability of Developer to perform its obligations under this Agreement.

**6.10. Certification of Costs.** Developer covenants the Project Cost Breakdown accurately reflects all costs of the Project (other than costs associated with the Public Improvements, if any) that will be incurred by Developer in the completion and construction of the Project, and the City shall be entitled to rely on the Project Cost Breakdown submitted by Developer. Developer knows of no circumstances presently existing or reasonably likely to occur which would or could result in a material adverse variation or deviation from the Project Cost Breakdown.

**6.11. No Default.** No default, or event which with the giving of notice or lapse of time or both would be a default, exists under this Agreement, and Developer is not in default (beyond any applicable period of grace) of any of its obligations under any other material agreement or instrument to which Developer is a party or an obligor.

**6.12. Fees and Commissions.** The City shall not be liable for any broker fees or commissions incurred by the Developer in connection with any transactions contemplated by this Agreement.

**6.13. Financing Accommodation.**

- a. **No Assignment.** Developer, its successors, assigns and transferees will not transfer, assign, convey or encumber, nor will Developer, its successors, assigns or transferees agree to or permit the transfer, assignment, conveyance or encumbrance of the Project or any of the Real Estate except as provided in Sections 2.7 and 8.1 of this Agreement. The principals, shareholders, members, managers and/or partners of Developer, its successors, assigns and transferees will not transfer, assign, convey or encumber their respective interests in Developer, its successors, assigns or transferees, as the case may be, if such anticipated transfer, assignment, conveyance or encumbrance would result in the original members of the Developer having less than majority voting control of the Developer, without providing written notification of any intention thereof to the City at least forty-five (45) days prior to the date the proposed transfer, assignment, conveyance or encumbrance is to take effect. Any attempt to so act shall be void and have no effect.
- b. **No Subordination.** The City shall not subordinate any interest they have in this Agreement for any reason, unless it is determined to be in the best interests of the City. Any requests for subordination shall be submitted, in writing, explaining why the request is in the best interests of the City. Said request shall be received by the City not less than forty-five (45) days prior to any City Council action on said request. Said subordination may only be approved by the City Council.
- c. **Developer Financing.** Notwithstanding this Section 6.13, Developer may transfer, assign or encumber the Real Estate in order to secure financing for the acquisition of the Real Estate and/or for construction of the Project. Said lender may place a lien and/or mortgage on the Real Estate, including any renewals, extensions, replacements, modifications or refinancing. Lender's mortgage and/or loan may be transferred or assigned by lender in a secondary market without prior City Council approval. In the event of a foreclosure against

Developer by lender or a deed transfer in lieu of foreclosure, lender shall assume the duties, obligations and rights of Developer under this Agreement. In such a circumstance, lender may transfer or assign this Agreement and its accompanying duties, obligations and rights, to another developer without prior City Council approval. In any circumstance, lender shall provide reasonable notice to City of such actions. This Section shall survive any foreclosure proceeding.

**6.14. Commencement and Completion.** Developer shall commence and complete construction of the Project in accordance with Section 2.2 above.

**6.15. Compliance with Plans.** Developer will cause the Project to be constructed in accordance with the Master Plan and will promptly correct any defects in construction or deviations from the Master Plan.

**6.16. No Changes.** Developer shall not, without the City's prior written consent: (i) consent to any amendments to any documents delivered to City pursuant to this Agreement; (ii) approve any material changes in the Project or the Master Plan or permit any work to be done pursuant to any changes; (iii) modify or amend the Project Cost Breakdown.

**6.17. Inspection of Project.** Developer shall permit City, its inspectors and/or its construction consultant, at all reasonable times and at no cost: (a) to inspect the Project and all matters relating to the development thereof, and (b) on reasonable notice, to inspect all of Developer's books and records pertaining to the Project. City assumes no obligation to Developer for the sufficiency or adequacy of such inspections, it being acknowledged that such inspections are made for the sole and separate benefit of City. The fact that City may make such inspections shall in no way relieve Developer from its duty to independently ascertain that the construction of the Project and Developer's compliance with this Agreement is being completed in accordance with the approved Master Plan and the terms and conditions of this Agreement. Notwithstanding the foregoing in Section 6.17, the rights conferred upon the City under Section 6.17 shall immediately terminate upon the Project's receipt of an occupancy permit from the City.

**6.18. Notification.** Developer shall:

- a. Within 30 business days after the occurrence of any default, notify City in writing of such default and set forth the details thereof and the action which is being taken or proposed to be taken by Developer with respect thereto.
- b. Promptly notify City of the commencement of any litigation or administrative proceeding that would cause any representation and warranty of Developer contained in this Agreement to be untrue.
- c. Notify City and provide copies, immediately upon receipt, of any notice, pleading, citation, indictment, complaint, order or decree from any federal, state or local government agency or regulatory body, asserting or alleging a circumstance or condition that requires or may require a financial contribution by Developer or any guarantor or an investigation, clean-up, removal, remedial action or other response by or on the part of Developer or any guarantor under any environmental laws, rules, regulations or ordinances or which seeks damages or civil, criminal or punitive penalties from or against Developer or any guarantor for an alleged violation of any environmental laws, rules, regulations or ordinances.

**6.19. Unrelated Activity.** It is the intention of Developer and City that the sole business of Developer shall be the construction, ownership and operation of the Project, and Developer shall take no action inconsistent with such intention, including without limitation the acquisition by Developer of real or personal property unrelated to the Project, investment by Developer in the assets or stock of any other person, joining by Developer with any other

person in any partnership or joint venture, or the creation or incurring of indebtedness by Developer unrelated to the Project.

**6.20. No Indebtedness.** Except in the ordinary course of business and except for funds borrowed to provide the financing for the purchase of the Real Estate or the construction of the Project, Developer shall not incur, create, assume, permit to exist, guarantee, endorse or otherwise become directly or indirectly or contingently responsible or liable for any indebtedness. "Indebtedness" shall mean any liability or obligation of Developer: (a) for borrowed money or for the deferred purchase price of property or services (excluding trade obligations incurred in the ordinary course of business); (b) as lessee under leases that have been or should be capitalized according to generally accepted accounting principles; (c) evidenced by notes, bonds, debentures or similar obligations; (d) under any guaranty or endorsement (other than in connection with the deposit and collection of checks in the ordinary course of business), and other contingent obligations to purchase, provide funds for payment, supply funds to invest in any entity, or otherwise assure a creditor against loss; or (e) secured by any security interest or lien on assets of Developer, whether or not the obligations secured have been assumed by Developer.

**6.21. Correction of Defects.** Developer shall, upon demand of City (and City may rely on the advice of its inspector and shall not be liable for any errors in such advice), correct any material defect, structural or otherwise, in the Project or any departure from the Master Plan.

**6.22. Not for Speculation.** Developer represents and warrants that its acquisition of the Real Estate and its undertakings pursuant to this Agreement shall be for the sole and express purpose of the redevelopment of the Real Estate consistent with the Master Plan and the terms and conditions of this Agreement and are not for the speculation in land holdings.

## ARTICLE VII

### DEFAULT

#### 7.1 Developer's Default.

- a. **Remedies.** In the event (i) any representation or warranty of Developer herein or in any agreement or certificate delivered pursuant hereto shall prove to have been false in any material respect when made or (ii) of Developer's default hereunder which is not cured within 60 days after written notice thereof to Developer, the City shall have all rights and remedies available under law or equity with respect to said default. In addition, and without limitation, the City shall have the following specific rights and remedies:
  - (1) With respect to matters that are capable of being corrected by the City, the City may at its option enter upon the Real Estate for the purpose of correcting the default and the City's reasonable costs in correcting same, plus interest at one and one-half percent (1.5%) per month, shall be paid by Developer to the City immediately upon demand;
  - (2) Injunctive relief;
  - (3) Action for specific performance;
  - (4) Action for money damages;
  - (5) Repayment by Developer of any incentives actually received by Developer via special assessment or special charge under Section 66.0627, Wis. Stat., as a tax



lien. The owners of the Real Estate and their successors and assigns further agree that they waive any objection to the City making said special charge or assessment; however, they still retain their right to object to the accuracy of the amount of the special charge or assessment;

(6) Any other remedy in this Agreement.

- b. **Reimbursement.** Any amounts expended by the City in enforcing this Agreement and the obligations of Developer hereunder, including reasonable attorney's fees, and any amounts expended by the City in curing a default on behalf of Developer, together with interest at one and one-half percent (1.5%) per month, shall be paid by Developer to the City upon demand and shall constitute a lien against the Real Estate until such amounts are reimbursed or paid to the City, with such lien to be in the nature of a mortgage and enforceable pursuant to the procedures for foreclosure of a mortgage.
- c. **Remedies are Cumulative.** All remedies provided herein shall be cumulative and the exercise of one remedy shall not preclude the use of any other or all of said remedies.
- d. **Failure to Enforce Not a Waiver.** Failure of the City to enforce any provision contained herein shall not be deemed a waiver of the City's rights to enforce such provision or any other provision in the event of a subsequent default.

## 7.2 City's Default.

- a. **Remedies.** In the event of the City's default hereunder which is not cured within sixty (60) days after written notice thereof to the City, Developer shall have all rights and remedies available under law or equity with respect to said default. In addition, and without limitation, Developer shall have the following specific rights and remedies:
  - (1) Injunctive relief;
  - (2) Action for specific performance; and
  - (3) Action for money damages.
- b. **Reimbursement.** Any amounts expended by the Developer in enforcing this Agreement and the obligations of City hereunder, including reasonable attorney's fees, and any amounts expended by the Developer in curing a default on behalf of City, together with interest at one and one-half percent (1.5%) per month, shall be paid by City to the Developer upon demand.
- c. **Remedies are Cumulative.** All remedies provided herein shall be cumulative and the exercise of one remedy shall not preclude the use of any other or all of said remedies.
- d. **Failure to Enforce Not a Waiver.** Failure of Developer to enforce any provision contained herein shall not be deemed a waiver of Developer's rights to enforce such provision or any other provision in the event of a subsequent default.

**7.3 Mediation of Disputes Required.** Unless the parties agree otherwise, prior to litigation and as a condition precedent to bringing litigation, any party deeming itself aggrieved under this Agreement shall be obligated to request nonbinding mediation of the dispute. Mediation shall proceed before a single mediator. The parties shall split the costs of mediation equally. In the event of impasse at mediation, the aggrieved party may then commence an action. However, the parties shall be bound to agree to alternative dispute resolution as ordered by the Court.

## ARTICLE VIII

### MISCELLANEOUS PROVISIONS

**8.1. Assignment.** Except as provided in Sections 2.7 and 6.13, Developer may not assign its rights or obligations under this Agreement without the prior written consent of the City, which shall not be unreasonably conditioned or delayed by the City. The intent being that the assignment notice is needed by the City to know who to direct any deficiencies to. Developer shall provide not less than forty-five (45) days advance written notice of any intended assignment.

**8.2. Nondiscrimination.** In the performance of work under this Agreement, Developer agrees not to discriminate against any employee or applicant for employment nor shall the development or any portion thereof be sold to, leased or used by any party in any manner to permit discrimination or restriction on the basis of race, religion, marital status, age, color, sex, sexual orientation, physical condition, disability, national origin or ancestry and that the construction and operation of the Project shall be in compliance with all effective laws, ordinances and regulations relating to discrimination on any of the foregoing grounds.

**8.3. No Personal Liability.** Under no circumstances shall any trustee, officer, official, commissioner, director, member, partner or employee of the City, have any personal liability arising out of this Agreement, and no party shall seek or claim any such personal liability.

**8.4. Force Majeure.** No party shall be responsible to any other party for any resulting losses and it shall not be a default hereunder if the fulfillment of any of the terms of this Agreement is delayed or prevented by revolutions or other civil disorders, wars, acts of enemies, strikes, fires, floods, acts of God, adverse weather conditions, legally required environmental remedial actions, industry-wide shortage of materials, or by any other cause not within the control of the party whose performance was interfered with, and which exercise of reasonable diligence, such party is unable to prevent, whether of the class of causes hereinabove enumerated or not, and the time for performance shall be extended by the period of delay occasioned by any such cause; provided however that any such event of Force Majeure shall not be the basis of a delay of more than 9 months.

**8.5. Parties and Survival of Agreement.** Except as otherwise expressly provided herein, this Agreement is made solely for the benefit of the parties hereto and no other person, partnership, association or corporation shall acquire or have any rights hereunder or by virtue hereof. All representations, warranties, and indemnifications contained herein shall survive the termination or expiration of this Agreement.

**8.6. Implementation Schedule and Time of the Essence.** All phases and schedules which are the subject of approvals, or as set forth herein, shall be governed by the principle that time is of the essence, and modification or deviation from such schedules shall occur only upon approval of the City. The Mayor, or in the Mayor's absence, the Council President, shall have the ability to postpone any deadline listed herein, up to a maximum 120 days. The Economic and Community Development Commission shall otherwise oversee the day-to-day operations of this Agreement.

**8.7. Notices.** Any notice, demand, certificate or other communication under this Agreement shall be given in writing and deemed effective: (a) when personally delivered; (b) three (3) days after deposit within the United States Postal Service, postage prepaid, certified, return receipt requested; or (c) one (1) business day after deposit with a nationally recognized overnight courier service, addressed by name and to the party or person intended as follows:

To the City:	Attn: City Clerk City of La Crosse 400 La Crosse Street
--------------	---

La Crosse, Wisconsin 54601

with a copy to:

Attn: City Planner  
City of La Crosse  
400 La Crosse Street  
La Crosse, Wisconsin 54601

To the Developer:

Attn: Legal Department  
The Chalmers Residences, LLC  
1818 Parmenter Street, Suite 400  
Middleton, WI 53562

**8.8. Governing Law.** This Agreement shall be governed by the laws of the State of Wisconsin and shall be deemed to have been drafted through the combined efforts of parties of equal bargaining strength. Any action at law or in equity relating to this Agreement shall be instituted exclusively in the courts of the State of Wisconsin and venued in La Crosse County. Each party waives its right to change venue.

**8.9. Conflict of Interest.** Developer shall avoid all conflicts of interest or the appearance of a conflict of interest in the performance of this Agreement. Developer is familiar with the City's prohibition against the acceptance of any gift by a City officer or designated employee, which prohibition is found in Section 2-133 of the City of La Crosse Municipal Code. Developer agrees not to offer any City officer or designated employee any gift prohibited by said Code. The offer or giving of any prohibited gift shall constitute a material breach of this Agreement by Developer. In addition to any other remedies the City may have in law or equity, the City may immediately terminate this Agreement for such breach. No member, officer or employee of the City shall have any personal financial interest, direct or indirect, in this Agreement, nor shall any such member, officer or employee participate in any decision relating to this Agreement.

**8.10. Execution in Counterparts.** This Agreement may be executed in several counterparts, each which may be deemed an original, and all of such counterparts together shall constitute one and the same agreement.

**8.11. Disclaimer Relationships.** Developer acknowledges and agrees that nothing contained in this Agreement or any contract between Developer and the City or any act by the City or any third parties shall be deemed or construed by any of the parties or by third persons to create any relationship or third party beneficiary, principal or agent limited or general partnership or joint venture or of any association or relationship involving the City. It is understood and agreed that Developer, in the performance of the work and services of this Project shall not act as an agent or employee of the City and neither the Developer nor its officers, employees, agents, licensees, sublicensees, subcontractors shall obtain any rights to retirement benefits or the benefits which accrue to the City's employees and Developer hereby expressly waives any claim it may have to any such rights. Each party shall be responsible for its own separate debts, obligations and other liabilities.

**8.12. Severability.** Should any part, term, portion or provision of this Agreement or the application thereof to any person or circumstance be in conflict with any state or federal law or otherwise be rendered unenforceable, it shall be deemed severable and shall not affect the remaining provisions, provided that such remaining provisions can be construed in substance to continue to constitute the agreement that the parties intended to enter into in the first instance.

**8.13. Termination.** Except for Sections 2.10 (Indemnity), 2.6(a) (Annual PILOT), 2.7(e) (Restrictive Covenant), 2.13 (Record Retention) and 8.5 (Survival), which shall survive the termination of this Agreement, this Agreement and all obligations hereunder, shall terminate after twenty (20) years or the life of TID #17, whichever is longer. This Agreement may also be terminated as provided in Article IV (Conditions Precedent to City), Article V (Conditions Precedent to Developer Obligations) and Section 8.9 (Conflict of Interest) hereof.

**8.14. Memorandum of Agreement.** Promptly upon full execution of this Agreement and prior to the recording of any mortgage or other security instrument against any portion of the Real Estate, the Developer agrees that the parties shall record this Agreement, or a memorandum thereof, with the Register of Deeds for La Crosse County, Wisconsin. Any such memorandum shall be in form and substance reasonably acceptable to the City and the Developer.

**8.15. Covenants Running with Land.** All of the covenants, obligations and promises of Developer set forth herein shall be deemed to encumber the Development and run with the land described in **Exhibit A** and shall bind any successor, assignee or transferee of Developer until such time as this Agreement is terminated.

**8.16. Amendments.** No agreement or understanding changing, modifying or extending this Agreement shall be binding upon another party unless in writing, approved and executed by the City and Developer.

**8.17. Time Computation.** Any period of time described in this Agreement by reference to a number of days includes Saturdays, Sundays, and any state or national holidays. Any period of time described in this Agreement by reference to a number of business days does not include Saturdays, Sundays or any state or national holidays. If the date or last date to perform any act or to give any notices is a Saturday, Sunday or state or national holiday, that act or notice may be timely performed or given on the next succeeding day which is not a Saturday, Sunday, or state or national holiday.

**8.18. JURY TRIAL.** THE PARTIES HEREBY WAIVE THEIR RESPECTIVE RIGHTS TO A JURY TRIAL ON ANY CLAIM OR CAUSE OF ACTION BASED UPON OR ARISING FROM OR OTHERWISE RELATED TO THIS AGREEMENT. THIS WAIVER OF RIGHT TO TRIAL BY JURY IS GIVEN KNOWINGLY AND VOLUNTARILY BY THE PARTIES AND IS INTENDED TO ENCOMPASS INDIVIDUALLY EACH INSTANCE AND EACH ISSUE AS TO WHICH THE RIGHT TO A TRIAL BY JURY WOULD OTHERWISE ACCRUE. EACH PARTY IS HEREBY AUTHORIZED TO FILE A COPY OF THIS SECTION IN ANY PROCEEDING AS CONCLUSIVE EVIDENCE OF THIS WAIVER BY THE OTHER PARTY.

**8.19. Construction.** This Contract shall be construed without regard to any presumption or rule requiring construction against the party causing such instrument to be drafted. The headings, table of contents and captions contained in the Agreement are for convenience only and in no way define, limit or describe the scope or intent of any of the provisions of this Agreement. All terms and words used in this Agreement, whether singular or plural and regardless of the gender thereof, shall be deemed to include any other number and any other gender as the context may require. In the event that any of the provisions, of this Agreement are held to be unenforceable or invalid by any court of competent jurisdiction, the validity and enforceability of the remaining provisions or portions thereof shall not be affected.

**8.20. Incorporation of Proceedings and Exhibits.** Intentionally deleted. .

**8.21. Entire Agreement.** This writing including all Exhibits hereto, and the other documents and agreements referenced herein, constitute the entire Agreement between the parties with respect to the Project and all prior letters of intent or offers, if any, are hereby terminated. This Agreement, however, shall be deemed and read to include and incorporate such minutes, approvals, plans, and specifications, as referenced in this Agreement, and in the event of a conflict between this Agreement and any action of the City, granting approvals or conditions attendant with such approval, the specific action of the City shall be deemed controlling.

**8.22. Execution of Agreement.** Developer shall sign, execute and deliver this Agreement to the City on or before the close of regular City Hall business hours forty-five (45) days after its final adoption by the City, whichever occurs later. Developer's failure to sign, execute and cause this Agreement to be received by the City within said time period shall render the Agreement null and void, unless otherwise authorized by the City. After Developer has signed, executed and delivered the Agreement, the City shall sign and execute the Agreement. The final signature date of the City shall be the signature date of Agreement ("Signature Date").

**IN WITNESS HEREOF**, the parties have executed and delivered this Agreement effective the date set forth next to the City's signature below.

Dated this \_\_\_\_ day of \_\_\_\_, 2025  
**The Chalmers Residences, LLC**

Dated this \_\_\_\_ day of \_\_\_\_, 2025  
**City of La Crosse**

\_\_\_\_\_  
 Terrence R. Wall, President of  
 T. Wall Enterprises Manager, LLC, its Manager

\_\_\_\_\_  
 Shaundel Washington-Spivey, Mayor

Subscribed and sworn to before me this  
 \_\_\_\_ day of \_\_\_\_, 2025.

\_\_\_\_\_  
 Nikki Elsen, City Clerk  
 Subscribed and sworn to before me this  
 \_\_\_\_ day of \_\_\_\_, 2025.

\_\_\_\_\_  
 Notary Public, State of Wisconsin  
 My Commission: \_\_\_\_\_

\_\_\_\_\_  
 Notary Public, State of Wisconsin  
 My Commission: \_\_\_\_\_

This Document Was Drafted By:  
 Stephen F. Matty, City Attorney  
 City of La Crosse  
 400 La Crosse Street  
 La Crosse, Wisconsin 54601  
 608.789.7511

## **EXHIBIT A**

Real Estate

[Insert legal description]

## **EXHIBIT B**

### Description of Project

T. Wall Enterprises is proposing a three phase, 4-story multifamily development that will take advantage of the vacant lot on 215 Pine Street and the former and now blighted La Crosse Tribune building. The proposal includes 1 level of underground parking, approximately 260 units, and +/- 5,445 sq ft of commercial space. T. Wall intends to revitalize the site by demolishing the underutilized/blighted Tribune building to make way for The Chalmers redevelopment.

The Chalmers will serve as a hub for the community, providing gathering and retail spaces. In alignment with the City's Comprehensive Plan, the goal is to create a compact and well-designed mixed-use center that encompasses shopping, employment, housing, recreation, and community gathering opportunities.

The intent is for this development to allow residents access to amenities, resources, and community spaces that cater to all different age groups. The project aims to stimulate revitalization, promote efficient land use, support the employment base, upgrade neighborhoods, increase property value and tax base, attract businesses, and create a vibrant mixed-use community.

The Chalmers is planning one story of underground-parking accommodating approximately 170 stalls. Additionally, the developer intends to construct a skywalk over Pine Street that would connect The Chalmers to the Pine Street Parking Ramp, where The Chalmers plans to lease approximately 120-160 stalls from the City.

In addition to the sky walk, The Chalmers will include bike storage lockers and bike parking stalls for residents in addition to a bike work/repair station for pumping tires, fixing/oiling chains, etc. As noted below, the developer also plans to include bike charging stations for residents who own electric bikes.

#### **Green/Sustainable Building Features:**

- Electric vehicle charging stations
  - 10% of parking stalls will have electric vehicle charging stations while 100% of covered parking stalls will be wired to accommodate electric vehicle charging stations in the future
- Recycling and Reuse plan for demolition of existing Tribune building
- Regionally sourced materials where possible
- Bike and scooter charging stations
- Energy efficient appliances
- High efficiency glass
- LED lighting

#### **Phase 2 Specifics:**

The Chalmers will be constructed in 3 phases. Phase 2 will include the construction and equipping of a multi-story building with approximately 99 general occupancy rental units and 3,495 sq. ft. of commercial space, including both structured and surface parking stalls.

## **EXHIBIT C**

### **Restrictive Covenant**

(Insert Legal Description)

Subject to the following Restrictive Covenant: Regardless of the owner, occupant, tenant or use of the Property, the real property (as defined in § 70.03, Wis. Stat.) shall remain subject to the general property tax pursuant to Chapter 70 of the Wisconsin Statutes for a minimum period commencing at the date of this deed and concluding December 31, 2044. No owner, occupant, or tenant of the Property shall apply for the real property to be exempt from taxation as provided in §70.11, Wis. Stat., for any tax year prior to tax year January 1, 2046.

This covenant shall run with the land and any future conveyance of the Property shall be subject to the covenant. The City of La Crosse may enforce this covenant using any available legal or equitable remedies permitted by the laws of Wisconsin, including injunctive relief, reasonable attorney's fees and the costs of enforcement of this covenant, including liquidated damages equal to the amount of real estate taxes for the duration of the restrictive covenant time period ending December 31, 2044 that the violator would have paid but for the granting of the tax exemption of the Property.



## EXHIBIT D

### Description of Public Improvements

None

\*\*\*

# Exhibit E

## The Chalmers - Phase 2 City of La Crosse



### Sources and Uses

99 Market Rate Apartments  
6,990 Sq. Ft. Commercial

SOURCES				
Debt		Amount	Percent	Per Unit
Debt A:	First Mortgage	17,790,439	61.2%	179,701
Debt B:	TIF Mortgage	1,474,039	5.1%	14,889
Debt C:	Other Loan		0.0%	-
		<b>19,264,478</b>	<b>66.3%</b>	<b>194,591</b>
Other Sources		Amount	Percent	Per Unit
Category	Sources			
Equity	Developer Cash	9,793,758	33.7%	98,927
		<b>9,793,758</b>	<b>33.7%</b>	<b>98,927</b>
		<b>29,058,236</b>	<b>100.0%</b>	<b>293,518</b>

USES				
		Amount	% of Cost	Per Unit
<b>ACQUISITION COSTS</b>		<b>979,505</b>	<b>3.4%</b>	<b>9,894</b>
Land Cost	n/a	979,505	3.4%	9,894
<b>CONSTRUCTION COSTS</b>		<b>22,875,950</b>	<b>78.7%</b>	<b>231,070</b>
Residential Building		20,790,000	71.5%	210,000
Tenant Improvements: 1. Comm Space	\$100.00	349,500	1.2%	3,530
On-site Work		160,000	0.6%	1,616
Contractor Fee		87,500	0.3%	884
Construction Contingency		1,088,950	5.1%	10,999
Sidewalk to Pine St. Garage		400,000	1.4%	4,040
<b>ENVIRONMENTAL ABATEMENT/SOIL CORRECTION</b>		<b>0</b>	<b>0.0%</b>	<b>0</b>
<b>PERMITS/FEES</b>		<b>371,170</b>	<b>1.3%</b>	<b>3,749</b>
Permits/Inspection		371,170	1.3%	3,749
<b>PROFESSIONAL SERVICES</b>		<b>279,500</b>	<b>1.0%</b>	<b>2,823</b>
Architectural & Engineering Fees		105,000	0.4%	1,061
FF&E		79,500	0.3%	803
Marketing/Leasing		95,000	0.3%	960
<b>FINANCING COSTS</b>		<b>1,460,731</b>	<b>5.0%</b>	<b>14,755</b>
Inspections - Lenders		49,950	0.2%	505
Loan Origination Fees		132,322	0.5%	1,337
Equity Raising		968,205	3.3%	9,780
Misc.		310,254	1.1%	3,134
<b>DEVELOPER FEE</b>		<b>1,000,000</b>	<b>3.4%</b>	<b>10,101</b>
Developer Fee		1,000,000	3.4%	10,101
<b>CASH ACCOUNTS/ESCROWS/RESERVES</b>		<b>2,091,380</b>	<b>7.2%</b>	<b>21,125</b>
Operating Reserves		2,091,380	7.2%	21,125
		<b>29,058,236</b>	<b>100%</b>	<b>293,518</b>

**EXHIBIT F**  
Project Timeline

July 1, 2025: Target Date to Acquire Property

Aug 15, 2025: Target Date for Architectural and Design Approvals Completed

November 30, 2026: Target Date to Commence Construction

By March 31, 2029: Substantial Construction Completion

By December 31, 2029: Fully Stabilized

**Tax Increment District No. 17 (Downtown North)**  
**Tax Increment Projection Worksheet - The Chalmers Phase 2**

Type of District	Mixed Use
Actual Creation Date	9/29/2015
Valuation Date	Jan. 1, 2015
Maximum Life (In Years)	20
Expenditure Period (In Years)	15
Revenue Periods/Final Rev Year	20   2036
End of Expenditure Period	9/29/2030
Latest Termination Date	9/29/2035
Eligible for Extension/No. of Years	Yes   3
Eligible Recipient District	No

Actual Base Value	0
Pre-Amendment Base Value (Actual)	N/A
Property Appreciation Factor	0.50%
Current Tax Rate (Per \$1,000 EV)	\$19.82
Tax Rate Adjustment Factor (Next 2 Years)	0.00%
Tax Rate Adjustment Factor (Following 2 Years)	0.00%
Tax Rate Adjustment Factor (Thereafter)	0.00%
Discount Rate 1 for NPV Calculation	6.00%
Discount Rate 2 for NPV Calculation	6.00%

*inflation applied to base?*

	Construction Year	Value Added	Valuation Year	Inflation Increment	Valuation Increment	Revenue Year	Tax Rate	Tax Increment
1	2021	0	2022	0	0	2023	19.82	0
2	2022	0	2023	0	0	2024	19.82	0
3	2023	0	2024	0	0	2025	19.82	0
4	2024	0	2025	0	0	2026	19.82	0
5	2025	0	2026	0	0	2027	19.82	0
6	2026	15,807,600	2027	0	15,807,600	2028	19.82	313,331
7	2027	0	2028	79,038	15,886,638	2029	19.82	314,898
8	2028	0	2029	79,433	15,966,071	2030	19.82	316,473
9	2029	0	2030	79,830	16,045,902	2031	19.82	318,055
10	2030	0	2031	80,230	16,126,131	2032	19.82	319,645
11	2031	0	2032	80,631	16,206,762	2033	19.82	321,243
12	2032	0	2033	81,034	16,287,796	2034	19.82	322,850
13	2033	0	2034	81,439	16,369,234	2035	19.82	324,464
14	2034	0	2035	81,846	16,451,081	2036	19.82	326,086
		15,807,600		79,038				

Future Value of Increment **2,877,045**

**Increment Split & Net Present Value  
Calculation**

85% 6.00%	15% 6.00%
0	0
0	0
0	0
0	0
0	0
266,332	47,000
267,663	47,235
269,002	47,471
270,347	47,708
271,698	47,947
273,057	48,187
274,422	48,427
275,794	48,670
277,173	48,913
2,445,488	431,557

NPV **1,740,188** **307,092**



**The Chalmers - Phase 2**  
**City of La Crosse**  
 99 Market Rate Apartments; 6,990 (sf) Commercial Space  
**Multi-Year Operating Proforma**

			2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
			Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
<b>Income</b>													
<b>Rental Income</b>													
Gross Potential Rent	Inflator	2.0%	2,187,980	2,231,739	2,276,374	2,321,901	2,368,339	2,415,706	2,464,020	2,513,301	2,563,567	2,614,838	2,667,135
Less: 5.0% Stabilized Vacancy			(109,399)	(111,587)	(113,819)	(116,095)	(118,417)	(120,785)	(123,201)	(125,665)	(128,178)	(130,742)	(133,357)
Less: Additional Pre-stabilization Vacancy													
<b>Total Rental Income</b>			<b>2,078,581</b>	<b>2,120,152</b>	<b>2,162,555</b>	<b>2,205,806</b>	<b>2,249,922</b>	<b>2,294,921</b>	<b>2,340,819</b>	<b>2,387,636</b>	<b>2,435,388</b>	<b>2,484,096</b>	<b>2,533,778</b>
<b>Other Residential Income</b>													
Underground Parking	Vacancy Rate	5.0%	41,616	42,448	43,297	44,163	45,046	45,947	46,866	47,804	48,760	49,735	50,730
Pet Fee	Inflator	2.0%	14,994	15,294	15,600	15,912	16,230	16,555	16,886	17,223	17,568	17,919	18,278
Pine St. Garage		5.0%	58,752	59,927	61,126	62,348	63,595	64,867	66,164	67,488	68,837	70,214	71,618
Storage Units		5.0%	14,688	14,982	15,281	15,587	15,899	16,217	16,541	16,872	17,209	17,554	17,905
RUBS		5.0%	40,800	41,616	42,448	43,297	44,163	45,046	45,947	46,866	47,804	48,760	49,735
Amenity Fee		5.0%	25,245	25,750	26,265	26,790	27,326	27,873	28,430	28,999	29,579	30,170	30,774
Less: Vacancy			(9,805)	(10,001)	(10,201)	(10,405)	(10,613)	(10,825)	(11,042)	(11,263)	(11,488)	(11,718)	(11,952)
Less: Additional Pre-stabilization Vacancy													
<b>Total Other Residential Income</b>			<b>186,290</b>	<b>190,016</b>	<b>193,816</b>	<b>197,693</b>	<b>201,647</b>	<b>205,679</b>	<b>209,793</b>	<b>213,989</b>	<b>218,269</b>	<b>222,634</b>	<b>227,087</b>
<b>Net Residential Income (NRI)</b>			<b>2,264,871</b>	<b>2,310,168</b>	<b>2,356,372</b>	<b>2,403,499</b>	<b>2,451,569</b>	<b>2,500,600</b>	<b>2,550,612</b>	<b>2,601,625</b>	<b>2,653,657</b>	<b>2,706,730</b>	<b>2,760,865</b>
<b>Commercial Income</b>													
Less: Commercial Vacancy - 8.0%	Every Year @	2.0%	101,355	103,382	105,450	107,559	109,710	111,904	114,142	116,425	118,754	121,129	123,551
Less: Expense on Commercial Vacancy			(8,108)	(8,271)	(8,436)	(8,605)	(8,777)	(8,952)	(9,131)	(9,314)	(9,500)	(9,690)	(9,884)
Less: Additional Pre-stabilization Loss	Every Year @	0.0%	0	0	0	0	0	0	0	0	0	0	0
<b>Net Commercial Income</b>			<b>93,247</b>	<b>95,112</b>	<b>97,014</b>	<b>98,954</b>	<b>100,933</b>	<b>102,952</b>	<b>105,011</b>	<b>107,111</b>	<b>109,253</b>	<b>111,438</b>	<b>113,667</b>
<b>Effective Gross Income (EGI)</b>			<b>2,358,117</b>	<b>2,405,280</b>	<b>2,453,385</b>	<b>2,502,453</b>	<b>2,552,502</b>	<b>2,603,552</b>	<b>2,655,623</b>	<b>2,708,736</b>	<b>2,762,910</b>	<b>2,818,169</b>	<b>2,874,532</b>
<b>Expenses</b>													
<b>Rental Unit Expenses</b>													
Operating Expenses	Inflator	2.00%	293,008	298,868	304,846	310,943	317,162	323,505	329,975	336,574	343,306	350,172	357,175
Management Fee: 3.6% of EGI	Insert Inflator	2.00%	84,581	86,273	87,999	89,759	91,554	93,385	95,252	97,158	99,101	101,083	103,104
Property Taxes		1.00%	291,319	294,233	297,175	300,147	303,148	306,180	309,241	312,334	315,457	318,612	321,798
Reserves: \$66 PUPY	Every Year @	2.00%	6,500	6,630	6,763	6,898	7,036	7,177	7,320	7,466	7,616	7,768	7,923
Modified Rental Expense During Stabilization													
<b>Total Rental Unit Expenses</b>			<b>675,409</b>	<b>686,004</b>	<b>696,782</b>	<b>707,746</b>	<b>718,899</b>	<b>730,246</b>	<b>741,789</b>	<b>753,532</b>	<b>765,479</b>	<b>777,634</b>	<b>790,001</b>
<b>Total Expenses</b>			<b>675,409</b>	<b>686,004</b>	<b>696,782</b>	<b>707,746</b>	<b>718,899</b>	<b>730,246</b>	<b>741,789</b>	<b>753,532</b>	<b>765,479</b>	<b>777,634</b>	<b>790,001</b>
<b>NET OPERATING INCOME</b>			<b>1,682,708</b>	<b>1,719,276</b>	<b>1,756,604</b>	<b>1,794,707</b>	<b>1,833,603</b>	<b>1,873,307</b>	<b>1,913,834</b>	<b>1,955,204</b>	<b>1,997,431</b>	<b>2,040,534</b>	<b>2,084,531</b>
<b>Tax Increment Financing Revenue</b>	Inflator:	1%	0	266,332	267,663	269,002	270,347	271,698	273,057	274,422	275,794	277,173	0
<b>ADJUSTED NET OPERATING INCOME</b>			<b>1,682,708</b>	<b>1,985,607</b>	<b>2,024,267</b>	<b>2,063,709</b>	<b>2,103,950</b>	<b>2,145,005</b>	<b>2,186,891</b>	<b>2,229,626</b>	<b>2,273,225</b>	<b>2,317,707</b>	<b>2,084,531</b>
<b>Debt Service</b>													
Debt A: First Mortgage	Debt Terms	30 yr amortization @ 6.75%	1,384,661	1,384,661	1,384,661	1,384,661	1,384,661	1,384,661	1,384,661	1,384,661	1,384,661	1,384,661	1,384,661
Debt B: TIF Mortgage		14 yr amortization @ 6.75%	163,033	163,033	163,033	163,033	163,033	163,033	163,033	163,033	163,033	163,033	163,033
Debt C: Other Loan			0	0	0	0	0	0	0	0	0	0	0
<b>Total Debt Service</b>			<b>1,547,695</b>	<b>1,547,695</b>	<b>1,547,695</b>	<b>1,547,695</b>	<b>1,547,695</b>	<b>1,547,695</b>	<b>1,547,695</b>	<b>1,547,695</b>	<b>1,547,695</b>	<b>1,547,695</b>	<b>1,547,695</b>
Debt Coverage	Calc Method	Debt A & B	109%	128%	131%	133%	136%	139%	141%	144%	147%	150%	135%
Debt Coverage w/o Tax Increment Financing		Debt A	122%	124%	127%	130%	132%	135%	138%	141%	144%	147%	151%
<b>NET CASH FLOW</b>			<b>135,014</b>	<b>437,913</b>	<b>476,572</b>	<b>516,014</b>	<b>556,255</b>	<b>597,310</b>	<b>639,197</b>	<b>681,931</b>	<b>725,530</b>	<b>770,013</b>	<b>536,836</b>
Net Cash to Developer			135,014	437,913	476,572	516,014	556,255	597,310	639,197	681,931	725,530	770,013	536,836
Net Cash to Developer (w/o assistance)			135,014	171,581	208,909	247,013	285,908	325,612	366,140	407,509	449,736	492,839	536,836
<b>Yield on Cost Annual Return</b>	Cumulative	Goal 8.00%	5.8%	6.8%	7.0%	7.1%	7.2%	7.4%	7.5%	7.7%	7.8%	8.0%	7.2%
Yield on Cost Average Annual Return	Start From:	Year 1	5.8%	6.3%	6.5%	6.7%	6.8%	6.9%	7.0%	7.1%	7.2%	7.2%	7.2%
<b>Yield on Cost Annual Return (w/o TIF assistance)</b>			5.8%	5.9%	6.0%	6.2%	6.3%	6.4%	6.6%	6.7%	6.9%	7.0%	7.2%
Yield on Cost Average Annual Return (w/o TIF assistance)			5.8%	5.9%	5.9%	6.0%	6.0%	6.1%	6.2%	6.3%	6.3%	6.4%	6.5%

# Exhibit I

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## Sample Lookback Calculation - The Chalmers Phase 2

	2027	2028	2029	2030	2031	2032	2033
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>1. Pro Forma Financial Statement - Return Analysis</b>							
<b>NET OPERATING INCOME</b>	1,682,708	1,719,276	1,756,604	1,794,707	1,833,603	1,873,307	1,913,834
<b>Tax Increment Financing Revenue</b>	Inflator: 0%	0	266,332	267,663	269,002	270,347	271,698
<b>ADJUSTED NET OPERATING INCOME</b>	1,682,708	1,985,607	2,024,267	2,063,709	2,103,950	2,145,005	2,186,891
<b>Yield on Cost Annual Return</b>	Average Annual	Goal 8.00%	5.79%	6.83%	6.97%	7.10%	7.24%
Yield on Cost Average Annual Return	Start From: Year 1	5.79%	6.31%	6.53%	6.67%	6.79%	6.89%

<b>Total Estimated Project Cost (Used for Initial Yield on Cost)</b>	<b>29,058,236</b>
<b>Actual Total Project Cost (Used for Lookback Yield on Cost)</b>	<b>28,500,000</b>

	2027	2028	2029	2030	2031	2032	2033
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>2. Lookback Adjustment Example</b>							
<b>NET OPERATING INCOME</b>	1,682,708	1,766,844	1,855,186	1,947,945	2,045,343	2,147,610	2,254,990
<b>Tax Increment Financing Revenue</b>	Inflator: 0%	0	266,332	267,663	269,002	270,347	271,698
<b>ADJUSTED NET OPERATING INCOME</b>	1,682,708	2,033,175	2,122,849	2,216,947	2,315,689	2,419,308	2,528,047
<b>Yield on Cost Annual Return</b>		5.90%	7.13%	7.45%	7.78%	8.13%	8.49%
Yield on Cost Average Annual Return	Start From: Year 1	5.90%	6.52%	6.83%	7.07%	7.28%	7.48%

	2027	2028	2029	2030	2031	2032	2033
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>3. TIF Note (Present Value) Calculation</b>							
First Half Payment	08/01	0	133,166	133,832	134,501	135,173	135,849
Second Half Payment	02/01	0	133,166	133,832	134,501	135,173	135,849
<b>Tax Increment Financing Revenue</b>		0	266,332	267,663	269,002	270,347	271,698
<b>Annual Present Value (Semi-Annual)</b>	0.00% Interest Rate	0	266,332	533,995	802,997	1,073,343	1,345,042

<b>TIF Note (Present Value) Difference</b>	
Original TIF Term	9
Current TIF Term to reach average 8.00% YoC	8
Principal Amt. of Original TIF Note	\$ 2,445,488
Principal Amt. (Present Value) of TIF in Year 8	\$ 1,957,521
<b>Difference</b>	<b>\$ 487,968</b>
<b>50% Difference</b>	<b>\$ 243,984</b>
PV of TIF in Year 8	\$ 1,957,521
Plus 50% Difference	\$ 243,984
<b>New Principal Amount of TIF Note (PV)</b>	<b>\$ 2,201,505</b>
<b>Estimated Revised TIF Note Term by Year</b>	<b>8</b>

<b>Original PAYGO</b>	
Total PAYGO Collections	2,445,488
NPV	2,445,488
Rate for NPV	0.00%

# Exhibit I

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## Sample Lookback Calculation - The Chalmers Phase 2

	2034	2035	2036	2037	2038	2039	2040
1. Pro Forma Financial Statement - Return Analysis	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14
<b>NET OPERATING INCOME</b>	1,955,204	1,997,431	2,040,534	2,084,531			
<b>Tax Increment Financing Revenue</b>	Inflator: 0%	274,422	275,794	277,173	0		
<b>ADJUSTED NET OPERATING INCOME</b>	2,229,626	2,273,225	2,317,707	2,084,531	0	0	0

<b>Yield on Cost Annual Return</b>	<b>Average Annual</b>	<b>Goal 8.00%</b>	7.67%	7.82%	7.98%	7.17%	0.00%	0.00%	0.00%
Yield on Cost Average Annual Return	Start From: Year 1		7.06%	7.15%	7.23%	7.23%	6.62%	6.11%	5.68%

<b>Total Estimated Project Cost (Used for Initial Yield on Cost)</b>	<b>29,058,236</b>
<b>Actual Total Project Cost (Used for Lookback Yield on Cost)</b>	<b>28,500,000</b>

	2034	2035	2036	2037	2038	2039	2040
2. Lookback Adjustment Example	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14
<b>NET OPERATING INCOME</b>	2,367,740	2,486,127	2,610,433	2,740,955			
<b>Tax Increment Financing Revenue</b>	Inflator: 0%	274,422	65,000	0	0	0	0
<b>ADJUSTED NET OPERATING INCOME</b>	2,642,162	2,551,127	2,610,433	2,740,955	0	0	0

Yield on Cost Annual Return		9.27%	8.95%	9.16%	9.62%	0.00%	0.00%	0.00%
Yield on Cost Average Annual Return	Start From: <div>Year 1</div>	7.88%	8.00%	8.11%	8.25%	7.56%	6.98%	6.48%

	2034	2035	2036	2037	2038	2039	2040
3. TIF Note (Present Value) Calculation	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14
First Half Payment	08/01	137,211	32,500	0	0	0	0
Second Half Payment	02/01	137,211	32,500	0	0	0	0
<b>Tax Increment Financing Revenue</b>		274,422	65,000	0	0	0	0
<b>Annual Present Value (Semi-Annual)</b>	0.00% Interest Rate	1,892,521	1,957,521	1,957,521	1,957,521	1,957,521	1,957,521

<b>TIF Note (Present Value) Difference</b>	
Original TIF Term	9
Current TIF Term to reach average 8.00% YoC	8
Principal Amt. of Original TIF Note	\$ 2,445,488
Principal Amt. (Present Value) of TIF in Year 8	\$ 1,957,521
<b>Difference</b>	<b>\$ 487,968</b>
<b>50% Difference</b>	<b>\$ 243,984</b>
PV of TIF in Year 8	\$ 1,957,521
Plus 50% Difference	\$ 243,984
<b>New Principal Amount of TIF Note (PV)</b>	<b>\$ 2,201,505</b>
<b>Estimated Revised TIF Note Term by Year</b>	<b>8</b>

### CHALMERS PHASE 3 DEVELOPMENT AGREEMENT

This Chalmers Phase 3 Development Agreement (hereafter "Agreement") is made by and among the **City of La Crosse**, Wisconsin, a Wisconsin municipal corporation with offices located at 400 La Crosse Street, La Crosse, Wisconsin, 54601 ("**City**"), the and **The Chalmers Residences, LLC**, a Wisconsin limited liability company with principal offices located at 1818 Parmenter Street, Suite 400, Middleton, Wisconsin 53562 ("**Developer**").

#### WITNESSETH:

**Whereas**, Developer proposes to purchase, own, develop construct, improve and equip a multi-story building with approximately 80 general occupancy rental units, including structured parking stalls, defined below as the "Project," within the City of La Crosse on property it will purchase and own, all of which property is more particularly described in **Exhibit A** ("Real Estate");

**Whereas**, the goals for the Real Estate include encouraging private residential development and improvements and undertaking public improvements that promote desirable and sustainable uses, which further serve the needs of the community and visitors as well as fulfilling the aesthetic character standards of the City;

**Whereas**, the City finds it necessary to further redevelop an area of the City within Tax Incremental District No. 17, ("TID #17"), in order to further redevelop an area of the City, reduce underutilized property, grow the tax base and stimulate commercial and residential activity as well as provide for a place of employment and residence for citizens of the State and the City;

**Whereas**, Section 66.1105, Wis. Stat., empowers cities to assist redevelopment projects by lending or contributing funds as well as performing other actions of a character which the City is authorized to perform for other general purposes;

**Whereas**, the City has found and determined that: (1) the economic vitality of the Real Estate is essential to the economic health of the City and other taxing jurisdictions within the City; (2) the proposed development of the Real Estate through the construction of the Project is an integral part of the residential and commercial needs of City residents, local businesses and the surrounding area; and (3) the benefits to be gained by the City as a result of the Project are greater than the costs to the City under this Agreement;

**Whereas**, the Developer and the City agree that the Real Estate's development and improvement shall (1) result in an economic and aesthetic benefit to the City and the surrounding area, including, without limitation, growth in the tax base and job creation; and (2) be secured for the future benefit of the citizens and the community through the construction and development of the Project all in accordance with the Master Plan to be prepared by the Developer and approved by the City Design Review Committee;

**Whereas**, the City desires the Project to proceed for the reasons set forth above and ultimately to provide increased tax revenues for the City and various taxing jurisdictions authorized to levy taxes within TID #17;

This space is reserved for recording data

Return to

City Attorney  
400 La Crosse Street  
La Crosse WI 54601

Parcel Identification Number/Tax Key Number



**Whereas**, in order to induce Developer to undertake the Project, the City has agreed to pay for certain costs included in the project plan of TID #17 ("TID Project Plan") through the use of existing municipal funds and/or the use of borrowed funds and to provide other assistance to Developer as provided by this Agreement, all in accordance with the terms and conditions of this Agreement;

**Whereas**, the City finds and determines that certain cash grant payments as detailed in this Agreement are necessary and convenient to the implementation of the TID Project Plan;

**Whereas**, Developer declares that "but for" this Agreement, it would not undertake the Project to the extent of the investment proposed;

**Whereas**, the City and Developer wish to set forth in this Agreement their respective commitments, understandings, rights and obligations in connection with the Project as more fully described herein and to further provide for the implementation of the Project; and

**NOW, THEREFORE**, in consideration of the mutual covenants and agreements herein exchanged, and other good and valuable consideration, the receipt and sufficiency of which the parties acknowledge, the parties hereto agree as follows:

## ARTICLE I

### PURPOSE; LAND; DEFINITIONS; EXHIBITS

**1.1. Land Affected.** The parties acknowledge that the Project will encompass and/or affect the following real property, all of which shall be within the boundaries of TID #17:

The Real Estate, described on **Exhibit A**, and certain public streets and rights-of-way serving the same.

**1.2. Purpose of the Agreement.** In order to cause the Project to occur and to induce Developer to undertake the Project, to promote community development, industry and job creation and to expand and enhance the tax base and stimulate commercial and residential activity within the City, the City intends to undertake certain project costs and public improvements, if any, necessary for the Project, all as set forth in this Agreement. The City intends to recover its costs through payments received under this Agreement including increased tax revenues generated by the Real Estate. The parties intend to enter into this Agreement to record the understandings and undertakings of the parties and to provide a framework within which the Project may proceed. Developer and the City plan to work together to undertake the Project on the Real Estate all as more fully described herein and in the Master Plan and as approved by the City Design Review Committee.

**1.3. Certain Definitions.** In addition to the words and phrases elsewhere defined in this Agreement, the following words and phrases, when having an initial capital letter, shall have the following meanings:

- a. "Agreement" means this Chalmers Phase 3 Development Agreement by and between the City and the Developer, as amended and supplemented from time to time.
- b. "City" means the City of La Crosse, Wisconsin, a Wisconsin municipal corporation.
- c. "Construction Schedule" means the construction timetable set forth on **Exhibit F**.

- d. "Contribution" means the contribution or cash grant that is made through this Agreement to incent Developer to undertake the development and assist the Project and for which the Monetary Obligation is incurred.
- e. "Developer" means The Chalmers 1 Residences, LLC, a Wisconsin limited liability company.
- f. "Master Plan" means the Master Plan for the Real Estate prepared by the Developer and approved by the City Design Review Committee as well as all subsequent revisions thereto that are prepared by Developer and approved by the City Design Review Committee.
- g. "Monetary Obligation" means a limited and conditional monetary obligation of the Tax Increment generated from the Project in a maximum aggregate amount of one million eight hundred fourteen thousand seven hundred forty-eight dollars (\$1,814,748.00), that is incurred, in one or more installments, and that is payable over the time not to exceed the duration of the TID #17; more specifically:
  - (1) Calculation. Effective September 1, 2029, the City shall be obligated to pay a Contribution calculated as the Tax Increment resulting from an increase in real property tax base from the Project not to exceed the lesser of: (a) an aggregate one million eight hundred fourteen thousand seven hundred forty-eight dollars (\$1,814,748.00), or (b) eighty-five percent (85%) of the actual Tax Increment resulting from an increase in the real property tax base from the Project for tax years 2028-2035 as further defined in Section 3.1 of this Agreement. The difference, if any, between the actual Tax Increment resulting from an increase in the real property tax base from the Project for any tax year for which a Contribution would be paid and the aggregate maximum one million eight hundred fourteen thousand seven hundred forty-eight dollars (\$1,814,748.00), shall be retained by the City.
  - (2) Disbursement Date. After determining compliance with this Agreement and the actual applicable Tax Increment, the City shall make its Contribution of the Monetary Obligation annually on or before September 1 until payment of the maximum amounts defined herein or until closure of TID #17 by law, whichever occurs first.
  - (3) Conditions. The City's obligation to make Contributions on the Monetary Obligations is conditioned on:
    - (a) The determination by the City Assessor of compliance with the tax minimum described in Section 2.6(b) of this Agreement;
    - (b) The timely payment of taxes when due by Developer;
    - (c) Substantial Completion of the Project in general accordance with the Master Plan, Project Cost Breakdown and Construction Schedule;
    - (d) Submission by Developer of verifiable costs, invoices, lien waivers, proof of financing costs and any supporting documentation as reasonably requested by the Finance Director and Economic and Community Development Commission. Said documents shall be

in form and content reasonably acceptable to the Finance Director and Economic and Community Development Commission and demonstrate Substantial Completion and payments for costs for which reimbursement is being requested in accordance with Section 3.1 and the other provisions of this Agreement;

- (e) Continued compliance with the provisions of this Agreement by Developer and any other agreement between the Developer and City; and
  - (f) The use of the Contribution for eligible project costs under the Tax Incremental Law; and
  - (g) Continued compliance with any and all applicable federal, state and local laws, regulations and ordinances by Developer.
- (4) **Example Exhibit.** An example of the Monetary Obligation is attached as **Exhibit G.**
- (5) **Not General Obligation.** For purposes of the Tax Increment Law, this Agreement is an evidence of indebtedness; that is, it fully evidences the City's obligation to pay the Monetary Obligation. No negotiable instrument is being prepared to separately evidence the Monetary Obligation. The Monetary Obligation shall not, however, be included in the computation of the City's constitutional debt limitation, because the Monetary Obligation is limited and conditional, and no taxes have been or will be levied for its payment or pledged to its payment. Nothing in this Agreement shall be deemed to change the nature of the City's obligation from a limited and conditional obligation to a general obligation. No Tax Increments are pledged to the payment of the Monetary Obligation. In the event of an interpretation of this Agreement that would require the City's obligation to change from a limited and conditional obligation to that of a general obligation, then the City's Contribution and/or Monetary Obligation shall be subject to annual appropriation by the City Council.
- (6) **No Acceleration.** Notwithstanding any other provision of this Agreement, Developer has no right to accelerate the payment of the Monetary Obligation. The only remedy of Developer in the event of nonpayment shall be legal proceedings to collect the amount of the Monetary Obligation that is due and payable. Developer may only institute legal proceedings after filing a claim with the City and complying with any other applicable provisions of this Agreement.
- (7) **Limitations.** The City has no obligation to make payments of the Monetary Obligation in excess of the amount of the Tax Increments that have been collected, and allocated from the Project in TID #17 under the Tax Increment Law and the provisions of this Agreement. The City has no obligation to make payments of the Monetary Obligation if this Agreement terminates. In the event of a Developer default and any applicable cure period, described in Section 7.1 of this Agreement, the City may withhold any Contribution that is due and payable and may further seek the recovery

of any Contribution that has already been paid or disbursed, which shall become immediately due and payable.

- h. "Plans and Specifications" means the plans and specifications developed for the Project.
  - i. "Project" means the development and improvement of the Real Estate by constructing and equipping a multi-story building with approximately **80** general occupancy rental units including structured parking stalls on the Real Estate all as described in more detail on **Exhibit B** and in accordance with the Master Plan. Subject to the terms and conditions of this Agreement, uses for the Project shall be determined by zoning. The term, "Project" excludes personal property and land.
  - j. "Project Cost Breakdown" means the minimum construction costs of the Project and consists of the cost breakdown of construction and non-construction cost items (i.e., a line-item budget), clearly identifying development, construction, financing, contingency and all other direct and indirect costs of construction of the Project, all as described in more detail on **Exhibit E** and in accordance with the Master Plan.
  - k. "Public Improvements" means the public infrastructure improvements, if any, to be constructed by the City in connection with the Project, which are set forth on **Exhibit D**.
  - l. "Real Estate" means the real property described in **Exhibit A**.
  - m. "Signature Date" has the same meaning as provided in Section 8.22 of this Agreement.
  - n. "Substantial Completion" means the completion of the improvements to the Real Estate pursuant to the Plans and Specifications, (except for punch list items, exterior painting, and landscaping) and the issuance by the Project architect of a certificate of substantial completion or the issuance of a certificate of occupancy from the City. Subject to unavoidable delays beyond the control of the Developer, any such incomplete items shall be fully completed within a reasonable time after the date of Substantial Completion, but not to exceed ninety (90) days thereafter except site improvements such as landscaping shall be completed no later than two hundred forty (240) days after the date of Substantial Completion if weather or other conditions beyond the control of Developer prevent completion of the same.
  - o. "Tax Increment" means the tax increment or increase in real property taxes received by the City with respect to the Real Estate which is generated by TID #17.
  - p. "Tax Incremental Law" means Section 66.1105, Wis. Stats., as amended and superseded.
  - q. "TID #17" means the Tax Incremental Financing District Number 17 of the City of La Crosse.
  - r. "TID Project Plan" means the plan, created in accordance with the Tax Incremental Law, for the financial development or redevelopment of TID #17, including all approved amendments thereto.
- 1.4. Exhibits.** The following exhibits are hereby attached to and incorporated into this Agreement:
- a. **Exhibit A.** Real Estate

- b. **Exhibit B.** Description of Project
- c. **Exhibit C.** Restrictive Covenant
- d. **Exhibit D.** Description of Public Improvements
- e. **Exhibit E.** Project Cost Breakdown
- f. **Exhibit F.** Construction Schedule
- g. **Exhibit G.** Monetary Obligation Example
- h. **Exhibit H.** Pro Forma Financial Statement
- i. **Exhibit I.** Sample Look Back Calculation

## ARTICLE II

### DEVELOPER OBLIGATIONS

- 2.1. Acquire the Real Estate.** By July 1, 2025, Developer shall acquire fee simple title to the Real Estate.
- 2.2. Develop the Real Estate.** Developer agrees to develop and improve the Real Estate by undertaking the Project, all in accordance with the Master Plan, the Project Cost Breakdown and the Construction Schedule.
- a. **Site Preparation.** Developer shall prepare the Real Estate for construction of the Project, including, without limitation, any necessary demolition or other removal of improvements or preparation currently located on the Real Estate.
  - b. **Construction Schedule.** Developer shall attempt to commence or cause other entities to commence construction on the Project, as described in **Exhibit B**, on or before November 30, 2028. Substantial Completion shall occur on or before March 31, 2031, all in accordance with the Construction Schedule set forth on **Exhibit F**.
  - c. **Guaranty of Minimum Construction Costs.** Developer agrees that the buildings and improvements associated with the Project shall have an aggregate minimum construction cost of not less than eighteen million four hundred eighty thousand dollars (\$18,480,000.00). The Project Cost Breakdown is provided on **Exhibit E**.
  - d. **Rights of Access.** Developer shall permit the representatives of the City to have access to the Project at all reasonable times and with reasonable notice during construction when the City deems access necessary to ensure compliance with the terms and conditions of this Agreement including, but not limited to, access for inspection of all work being performed in connection with the Project as set forth in the Master Plan. No compensation shall be payable nor shall any charge be made in any form by any party for the access provided in this Agreement.
  - e. **Property for Public Streets and Public Improvements.** Not applicable.
  - f. **Master Plan.** Prior to obtaining any building or other permits and/or commencing any construction or development on the Real Estate, Developer shall submit a Master Plan

setting forth all the details of construction and development to the City Design Review Committee for review and approval. Said Master Plan shall conform in all material respects to the provisions of this Agreement, all applicable federal, state and local laws, ordinances, rules and regulations and shall include preliminary and final building, site and operational Plans and Specifications, including, without limitation: (1) building plans and specifications; (2) architectural plans, renderings and specifications; (3) building material plans and specifications; (4) preliminary and final site plans; (5) landscaping plans; (6) stormwater and erosion control plans; (7) lighting plans; (8) traffic and circulation plans for pedestrians, bicyclists, transit riders, truck and delivery vehicles, and automobiles; (9) signage plans and specifications; (10) water and sewer plans; and (11) any other preliminary or final plans, specifications or other requirements as determined by the City Planner. The City Planner may determine, in the City Planner's sole and absolute discretion, whether one or more of the above requirements is applicable to the Project's Master Plan.

**2.3. Local Subcontractors.** It is agreed by Developer that Developer shall attempt to engage local subcontractors, workers as well as local suppliers for material. The term subcontractor is as defined in Section 66.0901(1)(d), Wis. Stat. The word, "local," shall mean that the subcontractors and suppliers of material have an office or conduct their business within the City of La Crosse or within a seventy-five (75) mile radius of the City of La Crosse, Wisconsin. This section does not apply to fixtures, furnishings, and equipment.

**2.4. Compliance with Planning and Zoning; Use.** Developer, at its own expense, shall obtain all approvals, permits and licenses as may be required by any governmental or non-governmental entity in connection with the Project. Any conditions imposed on Developer to obtain any approval, permit or license must be acceptable to the City. Developer will not initiate, approve, consent to or participate in any change or modification of the zoning in effect for the Real Estate or any portion thereof, without the City's prior written consent. No property within the Real Estate shall be used for any use other than as set forth in the Master Plan and this Agreement and as approved by the City, including any conditions attendant with such approval, unless such use is further approved by the City under its normal zoning, review and approval procedures.

**2.5. Maintenance and Repair.** Developer agrees that at all times after construction of the Project, it will keep and maintain the Real Estate and the Project in good condition and repair.

**2.6. Taxes.** It is understood that the land, improvements and personal property resulting from the Project shall be subject to property taxes. Developer shall pay when due all federal, state and local taxes in connection with the Real Estate and all operating expenses in connection with the Real Estate and Project.

- a. Annual PILOT.** In the event that some or all of the Real Estate or personal property is or becomes exempt from general property taxes under Chapter 70, Wis. Stat., as amended or superseded, or by any other statute, provision or reason, then Developer shall make an annual payment to the City in lieu of taxes ("Annual PILOT") for the services, improvements or facilities furnished to the Real Estate by the City and other taxing jurisdictions. The amount of the Annual PILOT shall be computed and determined by the City Assessor by multiplying the fair market value (using tax assessment definitions, rules and procedures) of the tax-exempt portion of such property by the total tax rate of all taxing jurisdictions as shown on tax bills issued to taxpayers in the City. Developer or the then current owner of the tax-exempt property, its successors or assigns shall pay the Annual PILOT within sixty (60) days of receipt. Developer shall have the right to appeal the determination of the City Assessor to the City Council. Any appeal shall specifically state the reasons, in writing, why the amount due as provided by the City Assessor is in error. The parties agree that the Annual PILOT shall survive for a period of twenty (20) years or the life of the TID #17, whichever is longer. Notwithstanding, the Developer or its successors shall not be responsible for any Annual PILOT resulting from the Real Estate or a portion thereof

becoming tax exempt due to the use of eminent domain by the United States or some other governmental entity.

- b. **Minimum.** As an additional inducement and in consideration for the City entering into this Agreement, Developer agrees to faithful performance and compliance with all the terms, covenants, conditions and obligations to be kept and performed by Developer contained in this Agreement, including, without limitation, the obligation that the Project shall have an assessed value of not less than thirteen million two hundred thirty thousand dollars (\$13,230,000.00) (the "Minimum Assessment") beginning in tax year 2032 and for a period of twenty (20) years or the life of TID #17, whichever is longer. Developer agrees that this minimum assessed value on the Project shall remain a tax lien on the Real Estate and shall run with the land for a period of twenty (20) years or the life of TID #17, whichever is longer.
- c. **Deficiency PILOT.** In the event the assessed value of the Project is less than the Minimum Assessment as of January 1, 2032, or for any tax year thereafter for a period of twenty (20) years or the life of TID #17, whichever is longer, then the Developer or the then current owner, or its successors or assigns agrees to pay a Deficiency PILOT to the City within 180 days of receipt. Said Deficiency PILOT shall be calculated by first determining the difference between the Minimum Assessment less the actual assessed value of the Project for the tax year at issue, and multiplying said difference by the total tax rate of all taxing jurisdictions as shown on tax bills issued to taxpayers in the City. This requirement shall be a lien running with the land for a period of twenty (20) years or the life of TID #17, whichever is longer.
- d. **Special Charge.** In the event there is a lack of compliance for payment of the Annual PILOT or Deficiency PILOT, then the City, in addition to any other remedy available at law or in equity, may levy a special charge or assessment under Section 66.0627, Wis. Stat., prior to any first mortgage lien on the property for the delinquent amount as calculated herein to enable the City to enforce performance of the Developer's obligations. The owners of the Real Estate and their successors and assigns further agree that they waive any objection to the City making said special charge or assessment; however, they still retain their right to object to the accuracy and amount of the special charge or assessment.

## 2.7. Transfer or Sale of Real Estate.

- a. **Notice of Intent to Transfer.** No property within the Real Estate may be sold, transferred, or otherwise conveyed unless the Developer first provides to the City written notice of intent to transfer the property at least forty-five (45) days before the sale, transfer or conveyance is to occur. This Section shall not apply to nor restrict a transfer to Developer's financing entity, e.g. placing a mortgage on the Real Estate nor a residential or commercial lease agreement for individual residential living units, individual commercial lease spaces, or parking spaces.
- b. **No Transfer to Exempt Entities.** No property within the Real Estate may be sold, transferred or conveyed to, or leased or owned by any entity or used in any manner which would render any part of the Real Estate exempt from property taxation, unless the purchaser, transferee, lessee or owner first executes a written agreement reasonably satisfactory to the Economic and Community Development Commission providing for payments in lieu of taxes to the City.
- c. **Assignees and Transferees Bound by Agreement.** Any assignee or purchaser or transferee of any portion of the Real Estate shall be bound by the terms and conditions of this Agreement, which shall run with the land and be binding upon all such assignees,

purchasers and transferees. The Developer shall not sell or transfer any portion of the Real Estate to any entity unless and until the Developer has provided the City with written evidence satisfactory to the Economic and Community Development Commission that such assignee or entity has agreed in writing to be bound by the terms of this Agreement. Any such sale, transfer or conveyance of any portions of the Real Estate shall not relieve the Developer of its obligations hereunder.

- d. **Subdivision.** Property within the Real Estate shall not be further subdivided without approval of the City.
- e. **Restrictive Covenant.** Developer shall place a restrictive covenant on the Real Estate prohibiting the Real Estate from being exempt from property taxes in substantially the same form as **Exhibit C**. Likewise, Developer shall place a restrictive covenant on any condominium unit or townhome prohibiting it from being exempt from property taxes in substantially the same form as **Exhibit C**.

**2.8. Easements.** Not applicable.

**2.9. Insurance.** The Developer will obtain appropriate insurance covering the future development as determined by Developer and its lender.

**2.10. Indemnity.** Developer shall indemnify and hold harmless the City, its officers, employees and authorized representatives, ("Indemnified Party"), from and against any and all liabilities, including, without limitation, remediation required by any federal or state agency having jurisdiction, losses, damages, costs, and expenses, including reasonable attorney fees and costs, arising out of any third-party claims, causes of action, or demands made against or suffered by the Indemnified Party on account of this Agreement, unless such claims, causes of action, or demands: (a) relate to the Indemnified Party failing to perform its obligations to Developer; or (b) arise out of any willful misconduct of the Indemnified Party. At the Indemnified Party's request, Developer shall appear for and defend the Indemnified Party, at Developer's expense, in any action or proceeding to which the Indemnified Party may be made a party by reason of any of the foregoing.

**2.11. Utilities.**

- a. **Other Utilities.** Developer shall be responsible for, pay for and cause electrical power, telephone facilities, cable TV lines, and natural gas facilities to be installed in such a manner as to make proper and adequate service available to each building in the Project, as described in the Master Plan. Plans indicating the proposed location of each such utility to service the Project shall be shown on the Master Plan and construction plans to be provided to the City Plan Commission for approval prior to the installation of the utility.
- b. **Water and Sewer.** Developer shall be solely responsible for and shall pay all costs of connecting water and sewer service from the public streets, alley, right of way, or other approved infrastructure to the buildings within the Real Estate.

**2.12. Restrictions.** Developer agrees to neither use nor allow a third-party to use the Real Estate for adult entertainment, pawnshops, mini-warehouses, car title loan business, payday lenders, tattoo parlors, and/or off-premise signs for a period of twenty (20) years or the life of TID #17, whichever is longer. "Payday lenders" and "car title loan business" shall exclude banks and credit unions. This shall be a deed restriction against the Real Estate and shall run with the land.



**2.13. Record Retention.** Developer understands and acknowledges that the City is subject to the Public Records Law of the State of Wisconsin. As such, Developer agrees to retain all records as defined by Wisconsin Statute § 19.32(2) applicable to this Agreement for a period of not less than seven (7) years. Likewise, Developer agrees to assist the City in complying with any public records request that it receives pertaining to this Agreement. Additionally, Developer agrees to indemnify and hold the City, its officers, employees and authorized representatives harmless for any liability, including without limitation, reasonable attorney fees relating to or in any way arising from Developer's actions or omissions which contribute to the Indemnified Party's inability to comply with the Public Records Law. In the event Developer decides not to retain its records for a period of seven (7) years, then it shall provide written notice to the City whereupon the City shall take custody of said records assuming such records are not already maintained by the City. This provision shall survive termination of this Agreement.

**2.14. Repair and/or Replacement of Infrastructure.** Developer shall repair and/or replace any damaged City infrastructure or other City property that may occur as a result of the Project, including, without limitation, sidewalks, landscaping, asphalt and light poles. Said repair and/or replacement shall be to the satisfaction of the Board of Public Works.

**2.15. Look Back.** Developer shall provide documentation, as requested by the City at no cost, in order to allow the City, or its consultant, to review, analyze and make adjustments to the cash grant described in accordance with Section 3.1.

## ARTICLE III

### CITY OBLIGATIONS

**3.1. Project Assistance.** Developer agrees to advance funds on behalf of the City for project costs, which the City shall reimburse through Contributions under the terms of this Agreement. Developer has requested a cash grant from TID #17, and the City may be required to make Contributions to Developer, up to an aggregate maximum one million eight hundred fourteen thousand seven hundred forty-eight dollars (\$1,814,748.00), subject to change based on the provision of this Agreement, with funds to be made available upon verification of the Tax Increment increase as defined herein. The City shall disburse its Contribution as required by its Monetary Obligation to Developer in accordance with this Agreement. More specifically,

- a. **Pay-As-You-Go Payment Schedule.** Effective September 1, 2029, the City shall be obligated to pay a Contribution calculated as the Tax Increment resulting from an increase in real property tax base from the Project not to exceed the lesser of: (a) an aggregate one million eight hundred fourteen thousand seven hundred forty-eight dollars (\$1,814,748.00), or (b) the sum of eighty-five percent (85%) of the actual Tax Increment resulting from an increase in real property tax base from the Project for tax years 2028-2035. An Illustrative example of the payment of cash grants is attached as **Exhibit G**.
- b. Intentionally omitted.
- c. **Review of Project Assistance.** The financial assistance to the Developer under this Agreement is based on certain assumptions regarding likely operating revenues, expenses and development costs of constructing the Project. The City and Developer agree that that actual financial performance of the Project will be reviewed at the times described in this Section, and that the amount of the Contribution provided under this Agreement will be adjusted accordingly.

- d. **Definitions.** For the purposes of this Section, the following terms have the following meanings:

“Calculation Date” means sixty (60) days after the earlier of: (i) the date of Stabilization of the Project; or (ii) three (3) years after the certificate of occupancy has been issued.

“Net Operating Income” or “NOI” means total annual income and other project-derived annual revenue, including payments outlined in the Agreement, less Operating Expenses, which exclude debt service payments. For purposes of the Yield on Cost Return calculation on the Calculation Date, (i) revenue shall be based upon 95% occupancy for the rental housing portion regardless of whether the average occupancy for the measured period is higher or lower than 95%, and revenue for the commercial portion shall be based on actual occupancy (ii) revenue for periods after the Calculation Date shall be inflated by 2% annually, and (iii) Operating Expenses for periods after the Calculation Date, shall be inflated by 2% annually.

“Operating Expenses” means reasonable and customary expenses actually incurred in operating the Project and any other expenses actually incurred by the Developer pursuant to its obligations under this Agreement, determined in the same manner as shown in the Pro Forma Financial Statement, which excludes expenses after debt service, and includes administrative, payroll, marketing, insurance, property management fees, utilities, maintenance, deposits to commercially reasonable capital replacement reserves and payment of real estate taxes, but subject to final review and acceptance by the City or its consultant.

“Pro Forma Financial Statement” means Project cash flow pro forma model financial statement projecting future returns, a summary of which is attached to this Agreement as **Exhibit H**.

“Stabilization” means the calendar month-end date on which the housing portion of the Project has first achieved an average occupancy of 90% during the preceding 12 calendar months, but, for purposes of the Yield on Cost Return calculation, assuming 95% occupancy notwithstanding actual occupancy rate as of such date.

“Total Project Cost” means the total expenditures incurred to complete development of the Project inclusive of land acquisition, hard construction costs, soft costs and financing costs as approved by Developer’s senior construction debt lender. For purposes of calculating the look back, a developer fee of no more than 4% of Total Project Costs will be used.

“Yield on Cost Return” means NOI divided by actual total development costs, calculated as set forth in the sample look back calculation attached as **Exhibit I**.

- e. On the Calculation Date, the Developer of the Project shall deliver to the City and its consultant, at a minimum, (i) the Developer’s actual financial statement, in the same form as the Pro Forma Financial Statement submitted to the City pursuant to this Section 3.1(c) and showing NOI, and such other financial information as the City, or its consultant, shall reasonably require, for trailing 12-month period preceding the Calculation Date calculated as the Calculation Date as provided herein and as set

forth in the Pro Forma Financial Statement and (ii) evidence, satisfactory to the City, of its Total Project Cost.

- f. The average annual Yield on Cost Return shall be calculated by the City, or its consultant, based on the Project's financial statement submitted to the City pursuant to Section 3.1(e), (in the manner the City, or its consultant, determines is consistent with the sample look back calculation attached as **Exhibit I**, as approved by the City).
- g. If the average annual Yield on Cost Return does not exceed 8% over the term of the Agreement, the Monetary Obligation will remain set at the Contribution amount.
- h. If the City, or its consultant, determines, based on such review, that the average annual Yield on Cost Return over the term of the Agreement exceeds 8% (to be calculated in a manner comparable to the sample attached **Exhibit I**), then the Monetary Obligation will be reduced by an amount calculated in the manner the City, or its consultant, determines is consistent with Section 3.1(i).
- i. The City, or its consultant, will determine the amount of the reduction of the Monetary Obligation, calculated in the manner the City, or its consultant, determines is consistent with the sample look back calculation attached as **Exhibit I**, by:
  - (1) First, determining the period over which the Agreement needs to be outstanding to achieve a 8% average annual Yield on Cost Return over the term of the Agreement based on the City's, or its consultant's, calculation of the average annual Yield on Cost Return.
  - (2) Second, by determining the present value of actual or projected (with respect to future payments) annual Agreement payments over the life of the Agreement through the year determined in Section 3.1(i)(1) using zero percent interest as the present value discount rate.
  - (3) Third, by determining the amount equal to 50% of the difference between the original Monetary Obligation amount of the Agreement and the present value number calculated in Section 3.1(i)(2).
  - (4) Finally, the new Monetary Obligation amount of the Agreement will then be determined by adding the amounts in Sections 3.1(i)(2) and (3) and rounding to the nearest \$1,000 (the "Revised Agreement Principal Amount").
  - (5) Such Revised Agreement Monetary Obligation Amount will be effective upon delivery to the Developer of a written notice stating the Revised Monetary Obligation Principal Amount as determined by the City, or its consultant, in accordance with this Section, accompanied by the City's, or its consultant's, report. The Developer shall, thereupon, deliver the Agreement in exchange for a new development agreement containing the Revised Monetary Obligation Amount.

**3.2. Certificate of Completion.** Upon completion of the improvements by the Developer and review of the improvements by the City, the City shall provide the Developer, upon request, with an appropriate recordable instrument certifying that the improvements have been made in accordance with this Agreement and the Master Plan, and any amendment or modifications thereto.

**3.3. Assistance with Zoning Changes.** If necessary, the City Planning Department shall initiate the process in accordance with the City's zoning code to attempt to provide appropriate zoning for the Real Property being developed by Developer so that the zoning for the Project is in accordance with the City's comprehensive plan for the area.

**3.4. Performance Subject to Required Government Approvals.** The Developer acknowledges that various of the specific undertakings of the City described in this Article III may require approvals from the City Council (and other City bodies) and other public bodies, some of which approvals may require public hearings and other legal proceedings as conditions precedent thereto. The City's agreements under this Article III are conditioned upon the obtaining of all such approvals in the manner required by law. The City cannot assure that all such approvals will be obtained; however, they agree to use good faith efforts to obtain them on a timely basis.

**3.5. Subsequent Phases.** Any subsequent development of the Real Estate will be addressed in a separate development agreement.

## ARTICLE IV

### CONDITIONS PRECEDENT TO CITY OBLIGATIONS

The City's obligations under this Agreement are conditioned upon the provisions contained herein. If all conditions contained in this Article are satisfied, or if the City waives in writing said conditions, on or before December 31, 2026, then the conditions shall be deemed satisfied. Otherwise, the City, at its option, in its absolute and sole discretion, may at any time thereafter terminate this Agreement by giving notice in writing thereof to Developer. In such event, this Agreement shall be terminated and no party shall have any further liability or obligation to the other hereunder. All submissions given by Developer to the City to satisfy the conditions contained in this Article must be satisfactory in form and content to the City.

**4.1. Existence.** Developer shall have provided a certified copy of Developer's formation documents and a good standing certificate issued by the appropriate governmental authority of the state of Developer's incorporation.

**4.2. Incumbency; Due Authorization.** Developer shall have provided a certificate of incumbency and resolutions, which resolutions shall provide that Developer has been duly authorized to enter into this Agreement and all other agreements, documents and contracts required to be executed in connection with the transactions which are the subject of this Agreement.

**4.3. No Violation or Default.** Developer shall not be in violation of any of its governing documents or other contracts. Developer shall not be in material default under the terms of any other agreement or instrument to which Developer is a party or an obligor. Developer shall be in material compliance with all provisions of this Agreement.

**4.4. Financing Commitment.** Developer shall obtain and permit the City to review: (1) a written financial commitment from a conventional lender, (2) written construction contract to construct and finance the Project, (3) other written proof of financial resources to construct the Project, or (4) any combination thereof. Said documents shall demonstrate sufficient funds for the construction, furnishing, equipping and installation of the Project in an amount not less than eighteen million four hundred eighty thousand dollars (\$18,480,000.00). Said documents shall be acceptable in all respects to City, in the sole and absolute discretion of the Finance Director and Economic and Community Development Commission. Developer shall have closed the loan, or be prepared to close the loan, which is the subject of the financing commitment and in connection therewith, Developer shall allow the City to review copies of the documents to be executed in connection with the construction loan to the City.

**4.5. Plans and Specifications.** Developer shall have provided the Master Plan, which Master Plan must be acceptable in all respects to the City and shall have been approved by the City Plan Commission with input, if any, from the Board of Public Works.

**4.6. Survey.** Developer shall provide an ALTA survey of the Real Estate certified to the City by a Wisconsin registered land surveyor, showing the location of all improvements now prior to commencing construction and to be located thereon after said improvements are built pursuant to the Master Plan, all easements, pathways, exterior boundary lines, walkways, private and public streets, adjoining public streets and alleys, utilities, exits and entrances, all curbs, gutters, sidewalks, medians and lighting. The survey must show a state of facts acceptable to the Board of Public Works.

**4.7. Insurance.** Developer shall have delivered to the City certificates of all insurance required under this Agreement showing the City as an additional insured (or whatever designation the Developer determines is appropriate with Developer's insurer for the Project). Said insurance shall not be cancelled, non-renewed nor have any material changes without providing thirty (30) days advanced written notice to the City.

**4.8. Amendment of TID #17 and TID Project Plan.** The amendment of TID #17 and TID Project Plan shall be approved by the appropriate governmental entities, if necessary.

**4.9. Financial Statements.** Developer shall present (but not leave a copy) to the City's Finance Director of the most recent financial statements by a certified public accountant for Developer and any successors or assigns or transferees of Developer. The financial statements must show a financial condition acceptable to the City, in the judgment of the City's Finance Director, to be sufficient to carry out the duties of this Agreement. The financial statements must be in form and content acceptable to the City, in the judgment of the City's Finance Director. In the event the financial statements are in unacceptable form and content, the City's Finance Director may identify alternative financial records for production by Developer.

**4.10. Acquisition of Real Estate.** The Developer shall have acquired fee simple title to the Real Estate in accordance with Section 2.1 of this Agreement. If this condition is not met, then the Agreement shall terminate without further action of the City or Developer. Upon such termination of this Agreement, the parties shall have no further obligations to each other hereunder.

**4.11. Approvals and Permits.** The Developer shall at its expense have obtained all approvals and permits necessary to undertake the Project on the Real Estate, including but not limited to, site plan review, zoning approvals, and any other local, state or federal approvals or permits.

**4.12. Compliance with Law.** Developer shall comply in all material respects with any and all applicable federal, state and local laws, regulations and ordinances.

**4.13. Compliance with Agreements.** Developer shall be in compliance with this Agreement and all other agreements it may have with the City.

## ARTICLE V

### CONDITIONS PRECEDENT TO DEVELOPER'S OBLIGATIONS

Developer's obligations under this Agreement are conditioned upon the following:

**5.1. Acquisition of Real Estate.** The Developer shall have acquired fee simple title to the Real Estate in accordance with Section 2.1 of this Agreement. If this condition is not met, then the Agreement shall terminate

without further action of the City or Developer. Upon such termination of this Agreement, the parties shall have no further obligations to each other hereunder.

**5.2. Amendment of TID #17 and TID Project Plan.** The amendment of TID #17 and TID Project Plan shall be approved by the appropriate governmental entities, if necessary.

## ARTICLE VI

### REPRESENTATIONS, WARRANTIES AND COVENANTS

Developer represents and warrants to and covenants with the City, and the City represents and warrants to and covenant with Developer as respectively follows:

**6.1. Financial Statements / No Material Change.** All copies of financial statements, documents, contracts and agreements which Developer has furnished to the City, or its agents are true and correct. There has been no material change in the business operations of Developer since the date of the last financial statement furnished to the City, except pursuant to the conduct of its ordinary business.

**6.2. Taxes.** Developer has paid, and shall pay when due, all federal, state and local taxes, and shall promptly prepare and file returns for accrued taxes. If necessary, Developer shall pay when due all payments in lieu of taxes and special charges required under the terms of this Agreement.

**6.3. Compliance with Zoning.** Developer covenants that the Real Estate, upon completion of the Project, will conform and comply in all respects with applicable federal, state, local and other laws, rules, regulations and ordinance, including, without limitation, zoning and land division laws, building codes and environmental laws.

**6.4. Payment.** All work performed and/or materials furnished for the Project, other than the Public Improvements, shall be fully paid for by Developer.

**6.5. Certification of Facts.** No statement of fact by Developer contained in this Agreement and no statement of fact furnished or to be furnished by Developer to the City pursuant to this Agreement contains or will contain any untrue statement of a material fact or omits or will omit to state a material fact necessary in order to make the statements herein or therein contained not misleading.

**6.6. Good Standing.** Developer is a limited liability company duly formed and validly existing and in good standing under the laws of the State of Wisconsin and has the power and all necessary licenses, permits and franchises to own its assets and properties and to carry on its business. Developer is duly licensed or qualified to do business and in good standing in the State of Wisconsin and all other jurisdictions in which failure to do so would have a material adverse effect on its business or financial condition.

**6.7. Due Authorization.** The execution, delivery and performance of this Agreement and all other agreements requested to be executed and delivered by Developer hereunder have been duly authorized by all necessary corporate action of Developer and constitute valid and binding obligations of Developer, in accordance with their terms, subject only to applicable bankruptcy, insolvency, reorganization, moratorium, general principles of equity, and other similar laws of general application affecting the enforceability of creditors' rights generally. The City represents and warrants to Developer that they have the power, authority and legal right to enter into all of the transactions and to perform all of the covenants and obligations required to be entered into or performed by City under this Agreement.

**6.8. No Conflict.** The execution, delivery, and performance of Developer's obligations pursuant to this Agreement will not violate or conflict with Developer's Articles of Organization or Operating Agreement or any indenture, instrument or material agreement by which Developer is bound, nor will the execution, delivery, or performance of Developer's obligations pursuant to this Agreement violate or conflict with any law applicable to Developer.

**6.9. No Litigation.** There is no litigation or proceeding pending or threatened against or affecting Developer or the Project that would adversely affect the Project, Developer or the priority or enforceability of this Agreement, the ability of Developer to complete the Project or the ability of Developer to perform its obligations under this Agreement.

**6.10. Certification of Costs.** Developer covenants the Project Cost Breakdown accurately reflects all costs of the Project (other than costs associated with the Public Improvements, if any) that will be incurred by Developer in the completion and construction of the Project, and the City shall be entitled to rely on the Project Cost Breakdown submitted by Developer. Developer knows of no circumstances presently existing or reasonably likely to occur which would or could result in a material adverse variation or deviation from the Project Cost Breakdown.

**6.11. No Default.** No default, or event which with the giving of notice or lapse of time or both would be a default, exists under this Agreement, and Developer is not in default (beyond any applicable period of grace) of any of its obligations under any other material agreement or instrument to which Developer is a party or an obligor.

**6.12. Fees and Commissions.** The City shall not be liable for any broker fees or commissions incurred by the Developer in connection with any transactions contemplated by this Agreement.

**6.13. Financing Accommodation.**

- a. **No Assignment.** Developer, its successors, assigns and transferees will not transfer, assign, convey or encumber, nor will Developer, its successors, assigns or transferees agree to or permit the transfer, assignment, conveyance or encumbrance of the Project or any of the Real Estate except as provided in Sections 2.7 and 8.1 of this Agreement. The principals, shareholders, members, managers and/or partners of Developer, its successors, assigns and transferees will not transfer, assign, convey or encumber their respective interests in Developer, its successors, assigns or transferees, as the case may be, if such anticipated transfer, assignment, conveyance or encumbrance would result in the original members of the Developer having less than majority voting control of the Developer, without providing written notification of any intention thereof to the City at least forty-five (45) days prior to the date the proposed transfer, assignment, conveyance or encumbrance is to take effect. Any attempt to so act shall be void and have no effect.
- b. **No Subordination.** The City shall not subordinate any interest they have in this Agreement for any reason, unless it is determined to be in the best interests of the City. Any requests for subordination shall be submitted, in writing, explaining why the request is in the best interests of the City. Said request shall be received by the City not less than forty-five (45) days prior to any City Council action on said request. Said subordination may only be approved by the City Council.
- c. **Developer Financing.** Notwithstanding this Section 6.13, Developer may transfer, assign or encumber the Real Estate in order to secure financing for the acquisition of the Real Estate and/or for construction of the Project. Said lender may place a lien and/or mortgage on the Real Estate, including any renewals, extensions, replacements, modifications or refinancing. Lender's mortgage and/or loan may be transferred or assigned by lender in a secondary market without prior City Council approval. In the event of a foreclosure against

Developer by lender or a deed transfer in lieu of foreclosure, lender shall assume the duties, obligations and rights of Developer under this Agreement. In such a circumstance, lender may transfer or assign this Agreement and its accompanying duties, obligations and rights, to another developer without prior City Council approval. In any circumstance, lender shall provide reasonable notice to City of such actions. This Section shall survive any foreclosure proceeding.

**6.14. Commencement and Completion.** Developer shall commence and complete construction of the Project in accordance with Section 2.2 above.

**6.15. Compliance with Plans.** Developer will cause the Project to be constructed in accordance with the Master Plan and will promptly correct any defects in construction or deviations from the Master Plan.

**6.16. No Changes.** Developer shall not, without the City's prior written consent: (i) consent to any amendments to any documents delivered to City pursuant to this Agreement; (ii) approve any material changes in the Project or the Master Plan or permit any work to be done pursuant to any changes; (iii) modify or amend the Project Cost Breakdown.

**6.17. Inspection of Project.** Developer shall permit City, its inspectors and/or its construction consultant, at all reasonable times and at no cost: (a) to inspect the Project and all matters relating to the development thereof, and (b) on reasonable notice, to inspect all of Developer's books and records pertaining to the Project. City assumes no obligation to Developer for the sufficiency or adequacy of such inspections, it being acknowledged that such inspections are made for the sole and separate benefit of City. The fact that City may make such inspections shall in no way relieve Developer from its duty to independently ascertain that the construction of the Project and Developer's compliance with this Agreement is being completed in accordance with the approved Master Plan and the terms and conditions of this Agreement. Notwithstanding the foregoing in Section 6.17, the rights conferred upon the City under Section 6.17 shall immediately terminate upon the Project's receipt of an occupancy permit from the City.

**6.18. Notification.** Developer shall:

- a. Within 30 business days after the occurrence of any default, notify City in writing of such default and set forth the details thereof and the action which is being taken or proposed to be taken by Developer with respect thereto.
- b. Promptly notify City of the commencement of any litigation or administrative proceeding that would cause any representation and warranty of Developer contained in this Agreement to be untrue.
- c. Notify City and provide copies, immediately upon receipt, of any notice, pleading, citation, indictment, complaint, order or decree from any federal, state or local government agency or regulatory body, asserting or alleging a circumstance or condition that requires or may require a financial contribution by Developer or any guarantor or an investigation, clean-up, removal, remedial action or other response by or on the part of Developer or any guarantor under any environmental laws, rules, regulations or ordinances or which seeks damages or civil, criminal or punitive penalties from or against Developer or any guarantor for an alleged violation of any environmental laws, rules, regulations or ordinances.

**6.19. Unrelated Activity.** It is the intention of Developer and City that the sole business of Developer shall be the construction, ownership and operation of the Project, and Developer shall take no action inconsistent with such intention, including without limitation the acquisition by Developer of real or personal property unrelated to the Project, investment by Developer in the assets or stock of any other person, joining by Developer with any other



person in any partnership or joint venture, or the creation or incurring of indebtedness by Developer unrelated to the Project.

**6.20. No Indebtedness.** Except in the ordinary course of business and except for funds borrowed to provide the financing for the purchase of the Real Estate or the construction of the Project, Developer shall not incur, create, assume, permit to exist, guarantee, endorse or otherwise become directly or indirectly or contingently responsible or liable for any indebtedness. "Indebtedness" shall mean any liability or obligation of Developer: (a) for borrowed money or for the deferred purchase price of property or services (excluding trade obligations incurred in the ordinary course of business); (b) as lessee under leases that have been or should be capitalized according to generally accepted accounting principles; (c) evidenced by notes, bonds, debentures or similar obligations; (d) under any guaranty or endorsement (other than in connection with the deposit and collection of checks in the ordinary course of business), and other contingent obligations to purchase, provide funds for payment, supply funds to invest in any entity, or otherwise assure a creditor against loss; or (e) secured by any security interest or lien on assets of Developer, whether or not the obligations secured have been assumed by Developer.

**6.21. Correction of Defects.** Developer shall, upon demand of City (and City may rely on the advice of its inspector and shall not be liable for any errors in such advice), correct any material defect, structural or otherwise, in the Project or any departure from the Master Plan.

**6.22. Not for Speculation.** Developer represents and warrants that its acquisition of the Real Estate and its undertakings pursuant to this Agreement shall be for the sole and express purpose of the redevelopment of the Real Estate consistent with the Master Plan and the terms and conditions of this Agreement and are not for the speculation in land holdings.

## ARTICLE VII

### DEFAULT

#### 7.1 Developer's Default.

- a. **Remedies.** In the event (i) any representation or warranty of Developer herein or in any agreement or certificate delivered pursuant hereto shall prove to have been false in any material respect when made or (ii) of Developer's default hereunder which is not cured within 60 days after written notice thereof to Developer, the City shall have all rights and remedies available under law or equity with respect to said default. In addition, and without limitation, the City shall have the following specific rights and remedies:
  - (1) With respect to matters that are capable of being corrected by the City, the City may at its option enter upon the Real Estate for the purpose of correcting the default and the City's reasonable costs in correcting same, plus interest at one and one-half percent (1.5%) per month, shall be paid by Developer to the City immediately upon demand;
  - (2) Injunctive relief;
  - (3) Action for specific performance;
  - (4) Action for money damages;
  - (5) Repayment by Developer of any incentives actually received by Developer via special assessment or special charge under Section 66.0627, Wis. Stat., as a tax

lien. The owners of the Real Estate and their successors and assigns further agree that they waive any objection to the City making said special charge or assessment; however, they still retain their right to object to the accuracy of the amount of the special charge or assessment;

(6) Any other remedy in this Agreement.

- b. **Reimbursement.** Any amounts expended by the City in enforcing this Agreement and the obligations of Developer hereunder, including reasonable attorney's fees, and any amounts expended by the City in curing a default on behalf of Developer, together with interest at one and one-half percent (1.5%) per month, shall be paid by Developer to the City upon demand and shall constitute a lien against the Real Estate until such amounts are reimbursed or paid to the City, with such lien to be in the nature of a mortgage and enforceable pursuant to the procedures for foreclosure of a mortgage.
- c. **Remedies are Cumulative.** All remedies provided herein shall be cumulative and the exercise of one remedy shall not preclude the use of any other or all of said remedies.
- d. **Failure to Enforce Not a Waiver.** Failure of the City to enforce any provision contained herein shall not be deemed a waiver of the City's rights to enforce such provision or any other provision in the event of a subsequent default.

## 7.2 City's Default.

- a. **Remedies.** In the event of the City's default hereunder which is not cured within sixty (60) days after written notice thereof to the City, Developer shall have all rights and remedies available under law or equity with respect to said default. In addition, and without limitation, Developer shall have the following specific rights and remedies:
  - (1) Injunctive relief;
  - (2) Action for specific performance; and
  - (3) Action for money damages.
- b. **Reimbursement.** Any amounts expended by the Developer in enforcing this Agreement and the obligations of City hereunder, including reasonable attorney's fees, and any amounts expended by the Developer in curing a default on behalf of City, together with interest at one and one-half percent (1.5%) per month, shall be paid by City to the Developer upon demand.
- c. **Remedies are Cumulative.** All remedies provided herein shall be cumulative and the exercise of one remedy shall not preclude the use of any other or all of said remedies.
- d. **Failure to Enforce Not a Waiver.** Failure of Developer to enforce any provision contained herein shall not be deemed a waiver of Developer's rights to enforce such provision or any other provision in the event of a subsequent default.

**7.3 Mediation of Disputes Required.** Unless the parties agree otherwise, prior to litigation and as a condition precedent to bringing litigation, any party deeming itself aggrieved under this Agreement shall be obligated to request nonbinding mediation of the dispute. Mediation shall proceed before a single mediator. The parties shall split the costs of mediation equally. In the event of impasse at mediation, the aggrieved party may then commence an action. However, the parties shall be bound to agree to alternative dispute resolution as ordered by the Court.

## ARTICLE VIII

### MISCELLANEOUS PROVISIONS

**8.1. Assignment.** Except as provided in Sections 2.7 and 6.13, Developer may not assign its rights or obligations under this Agreement without the prior written consent of the City, which shall not be unreasonably conditioned or delayed by the City. The intent being that the assignment notice is needed by the City to know who to direct any deficiencies to. Developer shall provide not less than forty-five (45) days advance written notice of any intended assignment.

**8.2. Nondiscrimination.** In the performance of work under this Agreement, Developer agrees not to discriminate against any employee or applicant for employment nor shall the development or any portion thereof be sold to, leased or used by any party in any manner to permit discrimination or restriction on the basis of race, religion, marital status, age, color, sex, sexual orientation, physical condition, disability, national origin or ancestry and that the construction and operation of the Project shall be in compliance with all effective laws, ordinances and regulations relating to discrimination on any of the foregoing grounds.

**8.3. No Personal Liability.** Under no circumstances shall any trustee, officer, official, commissioner, director, member, partner or employee of the City, have any personal liability arising out of this Agreement, and no party shall seek or claim any such personal liability.

**8.4. Force Majeure.** No party shall be responsible to any other party for any resulting losses and it shall not be a default hereunder if the fulfillment of any of the terms of this Agreement is delayed or prevented by revolutions or other civil disorders, wars, acts of enemies, strikes, fires, floods, acts of God, adverse weather conditions, legally required environmental remedial actions, industry-wide shortage of materials, or by any other cause not within the control of the party whose performance was interfered with, and which exercise of reasonable diligence, such party is unable to prevent, whether of the class of causes hereinabove enumerated or not, and the time for performance shall be extended by the period of delay occasioned by any such cause; provided however that any such event of Force Majeure shall not be the basis of a delay of more than 9 months.

**8.5. Parties and Survival of Agreement.** Except as otherwise expressly provided herein, this Agreement is made solely for the benefit of the parties hereto and no other person, partnership, association or corporation shall acquire or have any rights hereunder or by virtue hereof. All representations, warranties, and indemnifications contained herein shall survive the termination or expiration of this Agreement.

**8.6. Implementation Schedule and Time of the Essence.** All phases and schedules which are the subject of approvals, or as set forth herein, shall be governed by the principle that time is of the essence, and modification or deviation from such schedules shall occur only upon approval of the City. The Mayor, or in the Mayor's absence, the Council President, shall have the ability to postpone any deadline listed herein, up to a maximum 120 days. The Economic and Community Development Commission shall otherwise oversee the day-to-day operations of this Agreement.

**8.7. Notices.** Any notice, demand, certificate or other communication under this Agreement shall be given in writing and deemed effective: (a) when personally delivered; (b) three (3) days after deposit within the United States Postal Service, postage prepaid, certified, return receipt requested; or (c) one (1) business day after deposit with a nationally recognized overnight courier service, addressed by name and to the party or person intended as follows:

To the City:	Attn: City Clerk City of La Crosse 400 La Crosse Street
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La Crosse, Wisconsin 54601

with a copy to:

Attn: City Planner  
City of La Crosse  
400 La Crosse Street  
La Crosse, Wisconsin 54601

To the Developer:

Attn: Legal Department  
The Chalmers Residences, LLC  
1818 Parmenter Street, Suite 400  
Middleton, WI 53562

**8.8. Governing Law.** This Agreement shall be governed by the laws of the State of Wisconsin and shall be deemed to have been drafted through the combined efforts of parties of equal bargaining strength. Any action at law or in equity relating to this Agreement shall be instituted exclusively in the courts of the State of Wisconsin and venued in La Crosse County. Each party waives its right to change venue.

**8.9. Conflict of Interest.** Developer shall avoid all conflicts of interest or the appearance of a conflict of interest in the performance of this Agreement. Developer is familiar with the City's prohibition against the acceptance of any gift by a City officer or designated employee, which prohibition is found in Section 2-133 of the City of La Crosse Municipal Code. Developer agrees not to offer any City officer or designated employee any gift prohibited by said Code. The offer or giving of any prohibited gift shall constitute a material breach of this Agreement by Developer. In addition to any other remedies the City may have in law or equity, the City may immediately terminate this Agreement for such breach. No member, officer or employee of the City shall have any personal financial interest, direct or indirect, in this Agreement, nor shall any such member, officer or employee participate in any decision relating to this Agreement.

**8.10. Execution in Counterparts.** This Agreement may be executed in several counterparts, each which may be deemed an original, and all of such counterparts together shall constitute one and the same agreement.

**8.11. Disclaimer Relationships.** Developer acknowledges and agrees that nothing contained in this Agreement or any contract between Developer and the City or any act by the City or any third parties shall be deemed or construed by any of the parties or by third persons to create any relationship or third party beneficiary, principal or agent limited or general partnership or joint venture or of any association or relationship involving the City. It is understood and agreed that Developer, in the performance of the work and services of this Project shall not act as an agent or employee of the City and neither the Developer nor its officers, employees, agents, licensees, sublicensees, subcontractors shall obtain any rights to retirement benefits or the benefits which accrue to the City's employees and Developer hereby expressly waives any claim it may have to any such rights. Each party shall be responsible for its own separate debts, obligations and other liabilities.

**8.12. Severability.** Should any part, term, portion or provision of this Agreement or the application thereof to any person or circumstance be in conflict with any state or federal law or otherwise be rendered unenforceable, it shall be deemed severable and shall not affect the remaining provisions, provided that such remaining provisions can be construed in substance to continue to constitute the agreement that the parties intended to enter into in the first instance.

**8.13. Termination.** Except for Sections 2.10 (Indemnity), 2.6(a) (Annual PILOT), 2.7(e) (Restrictive Covenant), 2.13 (Record Retention) and 8.5 (Survival), which shall survive the termination of this Agreement, this Agreement and all obligations hereunder, shall terminate after twenty (20) years or the life of TID #17, whichever is longer. This Agreement may also be terminated as provided in Article IV (Conditions Precedent to City), Article V (Conditions Precedent to Developer Obligations) and Section 8.9 (Conflict of Interest) hereof.

**8.14. Memorandum of Agreement.** Promptly upon full execution of this Agreement and prior to the recording of any mortgage or other security instrument against any portion of the Real Estate, the Developer agrees that the parties shall record this Agreement, or a memorandum thereof, with the Register of Deeds for La Crosse County, Wisconsin. Any such memorandum shall be in form and substance reasonably acceptable to the City and the Developer.

**8.15. Covenants Running with Land.** All of the covenants, obligations and promises of Developer set forth herein shall be deemed to encumber the Development and run with the land described in **Exhibit A** and shall bind any successor, assignee or transferee of Developer until such time as this Agreement is terminated.

**8.16. Amendments.** No agreement or understanding changing, modifying or extending this Agreement shall be binding upon another party unless in writing, approved and executed by the City and Developer.

**8.17. Time Computation.** Any period of time described in this Agreement by reference to a number of days includes Saturdays, Sundays, and any state or national holidays. Any period of time described in this Agreement by reference to a number of business days does not include Saturdays, Sundays or any state or national holidays. If the date or last date to perform any act or to give any notices is a Saturday, Sunday or state or national holiday, that act or notice may be timely performed or given on the next succeeding day which is not a Saturday, Sunday, or state or national holiday.

**8.18. JURY TRIAL.** THE PARTIES HEREBY WAIVE THEIR RESPECTIVE RIGHTS TO A JURY TRIAL ON ANY CLAIM OR CAUSE OF ACTION BASED UPON OR ARISING FROM OR OTHERWISE RELATED TO THIS AGREEMENT. THIS WAIVER OF RIGHT TO TRIAL BY JURY IS GIVEN KNOWINGLY AND VOLUNTARILY BY THE PARTIES AND IS INTENDED TO ENCOMPASS INDIVIDUALLY EACH INSTANCE AND EACH ISSUE AS TO WHICH THE RIGHT TO A TRIAL BY JURY WOULD OTHERWISE ACCRUE. EACH PARTY IS HEREBY AUTHORIZED TO FILE A COPY OF THIS SECTION IN ANY PROCEEDING AS CONCLUSIVE EVIDENCE OF THIS WAIVER BY THE OTHER PARTY.

**8.19. Construction.** This Contract shall be construed without regard to any presumption or rule requiring construction against the party causing such instrument to be drafted. The headings, table of contents and captions contained in the Agreement are for convenience only and in no way define, limit or describe the scope or intent of any of the provisions of this Agreement. All terms and words used in this Agreement, whether singular or plural and regardless of the gender thereof, shall be deemed to include any other number and any other gender as the contest may require. In the event that any of the provisions, of this Agreement are held to be unenforceable or invalid by any court of competent jurisdiction, the validity and enforceability of the remaining provisions or portions thereof shall not be affected.

**8.20. Incorporation of Proceedings and Exhibits.** Intentionally deleted. .

**8.21. Entire Agreement.** This writing including all Exhibits hereto, and the other documents and agreements referenced herein, constitute the entire Agreement between the parties with respect to the Project and all prior letters of intent or offers, if any, are hereby terminated. This Agreement, however, shall be deemed and read to include and incorporate such minutes, approvals, plans, and specifications, as referenced in this Agreement, and in the event of a conflict between this Agreement and any action of the City, granting approvals or conditions attendant with such approval, the specific action of the City shall be deemed controlling.

**8.22. Execution of Agreement.** Developer shall sign, execute and deliver this Agreement to the City on or before the close of regular City Hall business hours forty-five (45) days after its final adoption by the City, whichever occurs later. Developer's failure to sign, execute and cause this Agreement to be received by the City within said time period shall render the Agreement null and void, unless otherwise authorized by the City. After Developer has signed, executed and delivered the Agreement, the City shall sign and execute the Agreement. The final signature date of the City shall be the signature date of Agreement ("Signature Date").

**IN WITNESS HEREOF**, the parties have executed and delivered this Agreement effective the date set forth next to the City's signature below.

Dated this \_\_\_\_ day of \_\_\_\_, 2025  
**The Chalmers Residences, LLC**

Dated this \_\_\_\_ day of \_\_\_\_, 2025  
**City of La Crosse**

\_\_\_\_\_  
 Terrence R. Wall, President of  
 T. Wall Enterprises Manager, LLC, its Manager

\_\_\_\_\_  
 Shaundel Washington-Spivey, Mayor

Subscribed and sworn to before me this  
 \_\_\_\_ day of \_\_\_\_, 2025.

\_\_\_\_\_  
 Nikki Elsen, City Clerk  
 Subscribed and sworn to before me this  
 \_\_\_\_ day of \_\_\_\_, 2025.

\_\_\_\_\_  
 Notary Public, State of Wisconsin  
 My Commission: \_\_\_\_\_

\_\_\_\_\_  
 Notary Public, State of Wisconsin  
 My Commission: \_\_\_\_\_

This Document Was Drafted By:  
 Stephen F. Matty, City Attorney  
 City of La Crosse  
 400 La Crosse Street  
 La Crosse, Wisconsin 54601  
 608.789.7511

## **EXHIBIT A**

Real Estate

[Insert legal description]

## **EXHIBIT B**

### Description of Project

T. Wall Enterprises is proposing a three phase, 4-story multifamily development that will take advantage of the vacant lot on 215 Pine Street and the former and now blighted La Crosse Tribune building. The proposal includes 1 level of underground parking, approximately 260 units, and +/- 5,445 sq ft of commercial space. T. Wall intends to revitalize the site by demolishing the underutilized/blighted Tribune building to make way for The Chalmers redevelopment.

The Chalmers will serve as a hub for the community, providing gathering and retail spaces. In alignment with the City's Comprehensive Plan, the goal is to create a compact and well-designed mixed-use center that encompasses shopping, employment, housing, recreation, and community gathering opportunities.

The intent is for this development to allow residents access to amenities, resources, and community spaces that cater to all different age groups. The project aims to stimulate revitalization, promote efficient land use, support the employment base, upgrade neighborhoods, increase property value and tax base, attract businesses, and create a vibrant mixed-use community.

The Chalmers is planning one story of underground-parking accommodating approximately 170 stalls. Additionally, the developer intends to construct a skywalk over Pine Street that would connect The Chalmers to the Pine Street Parking Ramp, where The Chalmers plans to lease approximately 120-160 stalls from the City.

In addition to the sky walk, The Chalmers will include bike storage lockers and bike parking stalls for residents in addition to a bike work/repair station for pumping tires, fixing/oiling chains, etc. As noted below, the developer also plans to include bike charging stations for residents who own electric bikes.

#### **Green/Sustainable Building Features:**

- Electric vehicle charging stations
  - 10% of parking stalls will have electric vehicle charging stations while 100% of covered parking stalls will be wired to accommodate electric vehicle charging stations in the future
- Recycling and Reuse plan for demolition of existing Tribune building
- Regionally sourced materials where possible
- Bike and scooter charging stations
- Energy efficient appliances
- High efficiency glass
- LED lighting

#### **Phase 3 Specifics:**

The Chalmers will be constructed in 3 phases. Phase 3 will include the construction and equipping of a multi-story building with approximately 80 general occupancy rental units, including structured parking stalls.



## **EXHIBIT C**

### **Restrictive Covenant**

(Insert Legal Description)

Subject to the following Restrictive Covenant: Regardless of the owner, occupant, tenant or use of the Property, the real property (as defined in § 70.03, Wis. Stat.) shall remain subject to the general property tax pursuant to Chapter 70 of the Wisconsin Statutes for a minimum period commencing at the date of this deed and concluding December 31, 2044. No owner, occupant, or tenant of the Property shall apply for the real property to be exempt from taxation as provided in §70.11, Wis. Stat., for any tax year prior to tax year January 1, 2046.

This covenant shall run with the land and any future conveyance of the Property shall be subject to the covenant. The City of La Crosse may enforce this covenant using any available legal or equitable remedies permitted by the laws of Wisconsin, including injunctive relief, reasonable attorney's fees and the costs of enforcement of this covenant, including liquidated damages equal to the amount of real estate taxes for the duration of the restrictive covenant time period ending December 31, 2044 that the violator would have paid but for the granting of the tax exemption of the Property.

## EXHIBIT D

### Description of Public Improvements

None

\*\*\*

# Exhibit E



## The Chalmers - Phase 3

### City of La Crosse

#### Sources and Uses

80 Market Rate Apartments

3,495 Sq. Ft. Commercial

SOURCES				
Debt		Amount	Percent	Per Unit
Debt A:	First Mortgage	16,892,452	65.0%	211,156
Debt B:	Other Loan	1,538,203	5.9%	19,228
Debt C:	Other Loan		0.0%	-
		<b>18,430,655</b>	<b>70.9%</b>	<b>230,383</b>
Other Sources		Amount	Percent	Per Unit
Category	Sources			
Equity	Developer Cash	7,557,733	29.1%	94,472
		<b>7,557,733</b>	<b>29.1%</b>	<b>94,472</b>
<b>Total Sources</b>		<b>25,988,388</b>	<b>100.0%</b>	<b>324,855</b>

USES				
		Amount	% of Cost	Per Unit
<b>ACQUISITION COSTS</b>		<b>858,238</b>	<b>3.3%</b>	<b>10,728</b>
Land Cost	n/a	858,238	3.3%	10,728
<b>CONSTRUCTION COSTS</b>		<b>19,631,500</b>	<b>75.5%</b>	<b>245,394</b>
Residential Building		18,480,000	71.1%	231,000
On-site Work		130,000	0.5%	1,625
Contractor Fee		87,500	0.3%	1,094
Construction Contingency		934,000	5.0%	11,675
<b>ENVIRONMENTAL ABATEMENT/SOIL CORRECTION</b>		<b>0</b>	<b>0.0%</b>	<b>0</b>
<b>PERMITS/FEES</b>		<b>348,752</b>	<b>1.3%</b>	<b>4,359</b>
Permits/Inspection		348,752	1.3%	4,359
<b>PROFESSIONAL SERVICES</b>		<b>885,062</b>	<b>3.4%</b>	<b>11,063</b>
Architectural & Engineering Fees		234,000	0.9%	2,925
FF&E		70,000	0.3%	875
Marketing/Leasing		95,000	0.4%	1,188
Soft Cost Contingency		275,808	1.1%	3,448
Other		210,254	0.8%	2,628
<b>FINANCING COSTS</b>		<b>2,270,899</b>	<b>8.7%</b>	<b>28,386</b>
Construction Period Interest		1,182,472	4.6%	14,781
Inspections - Lenders		29,750	0.1%	372
Loan Origination Fees		128,153	0.5%	1,602
Real Estate Taxes During Construction		87,666	0.3%	1,096
Equity Raise		680,196	2.6%	8,502
TIF Interest		162,662	0.6%	2,033
<b>DEVELOPER FEE</b>		<b>1,700,175</b>	<b>6.5%</b>	<b>21,252</b>
Developer Fee		1,700,175	6.5%	21,252
<b>CASH ACCOUNTS/ESCROWS/RESERVES</b>		<b>293,763</b>	<b>1.1%</b>	<b>3,672</b>
Operating Reserves		293,763	1.1%	3,672
<b>Total Uses</b>		<b>25,988,389</b>	<b>100%</b>	<b>324,855</b>

**EXHIBIT F**  
Project Timeline

July 1, 2025: Target Date to Acquire Property

Aug 15, 2025: Target Date for Architectural and Design Approvals Completed

November 30, 2028: Target Date to Commence Construction

By March 31, 2031: Substantial Construction Completion

By December 31, 2031: Fully Stabilized

**Tax Increment District No. 17 (Downtown North)**  
**Tax Increment Projection Worksheet - The Chalmers Phase 3**

Type of District	Mixed Use
Actual Creation Date	9/29/2015
Valuation Date	Jan. 1, 2015
Maximum Life (In Years)	20
Expenditure Period (In Years)	15
Revenue Periods/Final Rev Year	20   2036
End of Expenditure Period	9/29/2030
Latest Termination Date	9/29/2035
Eligible for Extension/No. of Years	Yes   3
Eligible Recipient District	No

Actual Base Value	0
Pre-Amendment Base Value (Actual)	N/A
Property Appreciation Factor	0.50%
Current Tax Rate (Per \$1,000 EV)	\$19.82
Tax Rate Adjustment Factor (Next 2 Years)	0.00%
Tax Rate Adjustment Factor (Following 2 Years)	0.00%
Tax Rate Adjustment Factor (Thereafter)	0.00%
Discount Rate 1 for NPV Calculation	6.00%
Discount Rate 2 for NPV Calculation	6.00%

inflation applied to base?

	Construction Year	Value Added	Valuation Year	Inflation Increment	Valuation Increment	Revenue Year	Tax Rate	Tax Increment
1	2021	0	2022	0	0	2023	19.82	0
2	2022	0	2023	0	0	2024	19.82	0
3	2023	0	2024	0	0	2025	19.82	0
4	2024	0	2025	0	0	2026	19.82	0
5	2025	0	2026	0	0	2027	19.82	0
6	2026	0	2027	0	0	2028	19.82	0
7	2027	13,230,000	2028	0	13,230,000	2029	19.82	262,239
8	2028	0	2029	66,150	13,296,150	2030	19.82	263,551
9	2029	0	2030	66,481	13,362,631	2031	19.82	264,868
10	2030	0	2031	66,813	13,429,444	2032	19.82	266,193
11	2031	0	2032	67,147	13,496,591	2033	19.82	267,524
12	2032	0	2033	67,483	13,564,074	2034	19.82	268,861
13	2033	0	2034	67,820	13,631,894	2035	19.82	270,205
14	2034	0	2035	68,159	13,700,054	2036	19.82	271,557
		13,230,000		0				

Future Value of Increment 2,134,997 6,967,791

**Increment Split & Net Present Value  
Calculation**

85% 6.00%	15% 6.00%
0	0
0	0
0	0
0	0
0	0
0	0
222,903	39,336
224,018	39,533
225,138	39,730
226,264	39,929
227,395	40,129
228,532	40,329
229,675	40,531
230,823	40,733
1,814,748	320,250
NPV 1,326,897	234,158

Exhibit H



**The Chalmers - Phase 3**  
**City of La Crosse**  
 80 Market Rate Apartments; 3,495 (sf) Commercial Space  
**Multi-Year Operating Proforma**

		2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
<b>Income</b>											
<b>Rental Income</b>	Inflator										
Gross Potential Rent	2.0%	2,122,255	2,164,700	2,207,994	2,252,154	2,297,197	2,343,141	2,390,003	2,437,804	2,486,560	2,536,291
Less: 5.0% Stabilized Vacancy		(106,113)	(108,235)	(110,400)	(112,608)	(114,860)	(117,157)	(119,500)	(121,890)	(124,328)	(126,815)
Less: Additional Pre-stabilization Vacancy											
<b>Total Rental Income</b>		<b>2,016,142</b>	<b>2,056,465</b>	<b>2,097,594</b>	<b>2,139,546</b>	<b>2,182,337</b>	<b>2,225,984</b>	<b>2,270,503</b>	<b>2,315,913</b>	<b>2,362,232</b>	<b>2,409,476</b>
<b>Other Residential Income</b>	Vacancy Rate Inflator										
Underground Parking	5.0% 2.0%	82,774	84,430	86,118	87,841	89,597	91,389	93,217	95,082	96,983	98,923
Pet Fee	5.0% 2.0%	15,600	15,912	16,230	16,555	16,886	17,223	17,568	17,919	18,278	18,643
Pine St. Garage	5.0% 2.0%	57,305	58,451	59,620	60,813	62,029	63,270	64,535	65,826	67,142	68,485
Storage Units	5.0% 2.0%	7,641	7,794	7,949	8,108	8,271	8,436	8,605	8,777	8,952	9,131
Less: Vacancy		(8,166)	(8,329)	(8,496)	(8,666)	(8,839)	(9,016)	(9,196)	(9,380)	(9,568)	(9,759)
Less: Additional Pre-stabilization Vacancy											
<b>Total Other Residential Income</b>		<b>155,154</b>	<b>158,257</b>	<b>161,422</b>	<b>164,651</b>	<b>167,944</b>	<b>171,302</b>	<b>174,729</b>	<b>178,223</b>	<b>181,788</b>	<b>185,423</b>
<b>Effective Gross Income (EGI)</b>		<b>2,171,296</b>	<b>2,214,722</b>	<b>2,259,016</b>	<b>2,304,197</b>	<b>2,350,280</b>	<b>2,397,286</b>	<b>2,445,232</b>	<b>2,494,136</b>	<b>2,544,019</b>	<b>2,594,900</b>
<b>Expenses</b>											
<b>Rental Unit Expenses</b>	Inflator										
Operating Expenses	2.00%	304,849	310,946	317,165	323,508	329,978	336,578	343,309	350,176	357,179	364,323
Management Fee: 6.0% of EGI	Insert Inflator 2.00%	130,275	132,880	135,538	138,249	141,014	143,834	146,711	149,645	152,638	155,691
Property Taxes	1.00%	266,751	269,419	272,113	274,834	277,582	280,358	283,162	285,993	288,853	291,742
Reserves: \$81 PUPY	Every Year @ 2.00%	6,500	6,630	6,763	6,898	7,036	7,177	7,320	7,466	7,616	7,768
Modified Rental Expense During Stabilization											
<b>Total Rental Unit Expenses</b>		<b>708,375</b>	<b>719,875</b>	<b>731,578</b>	<b>743,489</b>	<b>755,610</b>	<b>767,947</b>	<b>780,502</b>	<b>793,280</b>	<b>806,286</b>	<b>819,523</b>
<b>Total Expenses</b>		<b>708,375</b>	<b>719,875</b>	<b>731,578</b>	<b>743,489</b>	<b>755,610</b>	<b>767,947</b>	<b>780,502</b>	<b>793,280</b>	<b>806,286</b>	<b>819,523</b>
<b>NET OPERATING INCOME</b>		<b>1,462,921</b>	<b>1,494,847</b>	<b>1,527,438</b>	<b>1,560,708</b>	<b>1,594,670</b>	<b>1,629,339</b>	<b>1,664,730</b>	<b>1,700,856</b>	<b>1,737,733</b>	<b>1,775,376</b>
<b>Tax Increment Financing Revenue</b>	Inflator: 1%		<b>222,903</b>	<b>224,018</b>	<b>225,138</b>	<b>226,264</b>	<b>227,395</b>	<b>228,532</b>	<b>229,675</b>	<b>230,823</b>	<b>0</b>
<b>ADJUSTED NET OPERATING INCOME</b>		<b>1,462,921</b>	<b>1,717,750</b>	<b>1,751,456</b>	<b>1,785,846</b>	<b>1,820,934</b>	<b>1,856,735</b>	<b>1,893,262</b>	<b>1,930,531</b>	<b>1,968,556</b>	<b>1,775,376</b>
<b>Debt Service</b>											
Debt A: First Mortgage	Debt Terms 30 yr amortization @ 6.00%	1,215,345	1,215,345	1,215,345	1,215,345	1,215,345	1,215,345	1,215,345	1,215,345	1,215,345	1,215,345
Debt B: Other Loan	14 yr amortization @ 6.00%	162,662	162,662	162,662	162,662	162,662	162,662	162,662	162,662	162,662	162,662
Debt C: Other Loan		0	0	0	0	0	0	0	0	0	0
<b>Total Debt Service</b>		<b>1,378,008</b>	<b>1,378,008</b>	<b>1,378,008</b>	<b>1,378,008</b>	<b>1,378,008</b>	<b>1,378,008</b>	<b>1,378,008</b>	<b>1,378,008</b>	<b>1,378,008</b>	<b>1,378,008</b>
Debt Coverage	Calc Method Debt A	120%	141%	144%	147%	150%	153%	156%	159%	162%	146%
Debt Coverage w/o Tax Increment Financing	Debt A	120%	123%	126%	128%	131%	134%	137%	140%	143%	146%
<b>NET CASH FLOW</b>		<b>84,913</b>	<b>339,742</b>	<b>373,448</b>	<b>407,838</b>	<b>442,926</b>	<b>478,727</b>	<b>515,254</b>	<b>552,523</b>	<b>590,548</b>	<b>397,369</b>
<b>Returns Analysis</b>											
Net Cash to Developer		84,913	339,742	373,448	407,838	442,926	478,727	515,254	552,523	590,548	397,369
Net Cash to Developer (w/o assistance)		84,913	116,839	149,430	182,700	216,662	251,332	286,722	322,848	359,725	397,369
<b>Yield on Cost Annual Return</b>	Cumulative Goal 7.50%	5.6%	6.6%	6.7%	6.9%	7.0%	7.1%	7.3%	7.4%	7.6%	6.8%
Yield on Cost Average Annual Return	Start From: Year 1	5.6%	6.1%	6.3%	6.5%	6.6%	6.7%	6.8%	6.8%	6.9%	6.9%
<b>Yield on Cost Annual Return (w/o TIF assistance)</b>		5.6%	5.8%	5.9%	6.0%	6.1%	6.3%	6.4%	6.5%	6.7%	6.8%
Yield on Cost Average Annual Return (w/o TIF assistance)		5.6%	5.7%	5.8%	5.8%	5.9%	5.9%	6.0%	6.1%	6.1%	6.2%

# Exhibit I

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## Sample Lookback Calculation - The Chalmers Phase 3

	2027	2028	2029	2030	2031	2032	2033
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>1. Pro Forma Financial Statement - Return Analysis</b>							
<b>NET OPERATING INCOME</b>	1,462,921	1,494,847	1,527,438	1,560,708	1,594,670	1,629,339	1,664,730
<b>Tax Increment Financing Revenue</b>	Inflator: 0%	0	222,903	224,018	225,138	226,264	227,395
<b>ADJUSTED NET OPERATING INCOME</b>	1,462,921	1,717,750	1,751,456	1,785,846	1,820,934	1,856,735	1,893,262
<b>Yield on Cost Annual Return</b>	Average Annual	Goal 8.00%	5.63%	6.61%	6.74%	6.87%	7.01%
Yield on Cost Average Annual Return	Start From: Year 1	5.63%	6.12%	6.33%	6.46%	6.57%	6.67%

<b>Total Estimated Project Cost (Used for Initial Yield on Cost)</b>	<b>25,988,388</b>
<b>Actual Total Project Cost (Used for Lookback Yield on Cost)</b>	<b>25,600,000</b>

	2027	2028	2029	2030	2031	2032	2033
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>2. Lookback Adjustment Example</b>							
<b>NET OPERATING INCOME</b>	1,462,921	1,565,325	1,674,898	1,792,141	1,917,591	2,051,822	2,195,450
<b>Tax Increment Financing Revenue</b>	Inflator: 0%	0	222,903	224,018	225,138	226,264	227,395
<b>ADJUSTED NET OPERATING INCOME</b>	1,462,921	1,788,229	1,898,916	2,017,279	2,143,855	2,279,217	2,423,982
<b>Yield on Cost Annual Return</b>		5.71%	6.99%	7.42%	7.88%	8.37%	8.90%
Yield on Cost Average Annual Return	Start From: Year 1	5.71%	6.35%	6.71%	7.00%	7.27%	7.55%

	2027	2028	2029	2030	2031	2032	2033
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>3. TIF Note (Present Value) Calculation</b>							
First Half Payment	08/01	0	111,452	112,009	112,569	113,132	113,698
Second Half Payment	02/01	0	111,452	112,009	112,569	113,132	113,698
<b>Tax Increment Financing Revenue</b>		0	222,903	224,018	225,138	226,264	227,395
<b>Annual Present Value (Semi-Annual)</b>	0.00% Interest Rate	0	222,903	446,921	672,059	898,323	1,125,718

<b>TIF Note (Present Value) Difference</b>	
Original TIF Term	8
Current TIF Term to reach average 8.00% YoC	7
Principal Amt. of Original TIF Note	\$ 1,814,748
Principal Amt. (Present Value) of TIF in Year 7	\$ 1,374,250
<b>Difference</b>	<b>\$ 440,498</b>
<b>50% Difference</b>	<b>\$ 220,249</b>
PV of TIF in Year 7	\$ 1,374,250
Plus 50% Difference	\$ 220,249
<b>New Principal Amount of TIF Note (PV)</b>	<b>\$ 1,594,499</b>
<b>Estimated Revised TIF Note Term by Year</b>	<b>8</b>

<b>Original PAYGO</b>	
Total PAYGO Collections	1,814,748
NPV	1,814,748
Rate for NPV	0.00%

# Exhibit I

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## Sample Lookback Calculation - The Chalmers Phase 3

				2034	2035	2036
				Year 8	Year 9	Year 10
<b>1. Pro Forma Financial Statement - Return Analysis</b>						
<b>NET OPERATING INCOME</b>				1,700,856	1,737,733	1,775,376
<b>Tax Increment Financing Revenue</b>	Inflator:	0%		229,675	230,823	0
<b>ADJUSTED NET OPERATING INCOME</b>				1,930,531	1,968,556	1,775,376
<b>Yield on Cost Annual Return</b>				Average Annual	Goal 8.00%	
Yield on Cost Average Annual Return				Start From: Year 1	7.43%	7.57%
					6.84%	6.92%
						6.83%
						6.91%
<b>Total Estimated Project Cost (Used for Initial Yield on Cost)</b>				25,988,388		
<b>Actual Total Project Cost (Used for Lookback Yield on Cost)</b>				25,600,000		

				2034	2035	2036
				Year 8	Year 9	Year 10
<b>2. Lookback Adjustment Example</b>						
<b>NET OPERATING INCOME</b>				2,349,131	2,513,570	2,689,520
<b>Tax Increment Financing Revenue</b>	Inflator:	0%		20,000	0	0
<b>ADJUSTED NET OPERATING INCOME</b>				2,369,131	2,513,570	2,689,520
<b>Yield on Cost Annual Return</b>				9.25%	9.82%	10.51%
Yield on Cost Average Annual Return				Start From: Year 1	8.00%	8.20%
						8.43%

				2034	2035	2036
				Year 8	Year 9	Year 10
<b>3. TIF Note (Present Value) Calculation</b>						
First Half Payment	Payment Date	08/01		10,000	0	0
Second Half Payment	02/01			10,000	0	0
<b>Tax Increment Financing Revenue</b>				20,000	0	0
<b>Annual Present Value (Semi-Annual)</b>				0.00% Interest Rate	1,374,250	1,374,250

<b>TIF Note (Present Value) Difference</b>	
Original TIF Term	8
Current TIF Term to reach average 8.00% YoC	7
Principal Amt. of Original TIF Note	\$ 1,814,748
Principal Amt. (Present Value) of TIF in Year 7	\$ 1,374,250
<b>Difference</b>	<b>\$ 440,498</b>
<b>50% Difference</b>	<b>\$ 220,249</b>
PV of TIF in Year 7	\$ 1,374,250
Plus 50% Difference	\$ 220,249
<b>New Principal Amount of TIF Note (PV)</b>	<b>\$ 1,594,499</b>
<b>Estimated Revised TIF Note Term by Year</b>	<b>8</b>





# ***CITY OF LA CROSSE***

400 La Crosse Street  
La Crosse, Wisconsin 54601  
(608) 789-CITY  
[www.cityoflacrosse.org](http://www.cityoflacrosse.org)

## **LEGISLATION STAFF REPORT FOR COUNCIL**

File ID                      Caption

Staff/Department Responsible for Legislation

Requestor of Legislation

Location, if applicable

Summary/Purpose

Background

Fiscal Impact

Staff Recommendation



# City of La Crosse, Wisconsin

City Hall  
400 La Crosse Street  
La Crosse, WI 54601

## Text File

File Number: 25-0725

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**Agenda Date:** 6/25/2025

**Version:** 1

**Status:** Agenda Ready

**In Control:** Economic and Community Development Commission

**File Type:** Review