



GRAND RIVER • GREAT CITY

La Crosse • Wisconsin

La Crosse, WI Consolidated Plan 2020-2024



Photo Credit: La Crosse Tribune—Garden Terrace Apartments

Habitat for Humanity—952 Avon



Executive Summary

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

1. Introduction

The City of La Crosse anticipates expending nearly \$8 million in HUD Community Development Block Grant and HOME Investment Partnership (CDBG/HOME) resources over the next five years to address housing and community needs in La Crosse. These funds will be expended in accordance with both City and CDBG/HOME goals, and the purpose will be to positively impact low-and-moderate income residents. The Consolidated Plan is a 5-year planning document that assesses community development needs and identifies a strategic plan.

Priority Needs

Priority Needs

The following needs were identified in both data and in public engagement:

- The poor quality of housing available in La Crosse
- The lack of affordable rental housing, especially for extremely low income families (2873 of these households are paying more than 50% of their income in rent).
- A large homeless population, particularly people with mental and physical health challenges, alcohol/drug dependency issues (758 in one year and nearly 250 people on any given night)
- Disrepair of streets and infrastructure, as a result of fiscal constraints both at a state-wide and local level.
- The declining number of families living in the City of La Crosse, due to overall demographic changes and the increasing number of households living outside the City.
- A scarcity of licensed child care services and the need for mental health care services.

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

Demo

5-YEAR GOALS	5-YEAR OUTCOMES	Estimated 2020	Estimated Total Funds (5 years)
Housing Quality and Affordability			
1. Increase safety and maintenance of neighborhoods through code enforcement	400 housing units are better maintained, improved, or cease to have illegal activity occurring at the unit.	\$ 59,629	(goal covered through city budgets, will track performance)
2. Repair aging housing infrastructure, both rental and owner-occupied.	75 units of homeowner housing are improved to meet Housing Quality Standards.	\$ 303,375	\$ 1,250,000
	25 units of rental housing are improved to meet HQS standards.		
	50 homes make energy efficiency improvements.	\$ -	(goal covered through City funds will track performance)
3. Address lead-based paint hazards in homes with children.	30 rental units pass a lead clearance test.	0 (Lead Abatement Grant funded)	\$ -
4. Increase the number of quality, affordable owner-occupied homes in target neighborhoods.	20 units of homeowner housing added or significantly rehabbed, of which 100% are energy efficient.	\$ 279,190	\$ 1,410,213
	20 homes demolished or acquired for rehab.	\$ 165,201	\$ 500,000
	4 homes re-built out of the flood plain.	\$0 (anticipated City TIF resources)	
5. Build mixed-income, affordable multi-family rental housing, with set-aside units for formerly homeless individuals.	150 units of affordable rental housing built or significantly rehabbed (priority 50% CMI)	\$ -	\$ 1,500,000
	35 long-term units for persons transitioning out of homelessness added (30% AMI units).		
Neighborhood Capital Improvements			
6. Rebuild public infrastructure to improve livability and attractiveness of Neighborhood Strategy Areas for families.	Hamilton Elementary School completes capital improvements to enhance learning for its low-income students and surrounding neighborhood.	\$ 200,000	\$ 400,000
	Street lighting added in census tract 4 or 9, or 2		\$ 100,000
	2 public infrastructure projects completed that improve neighborhood livability for families in NRSA areas (Year 1 Burns Park Playground).	\$ 150,000	\$ 300,000
Community Economic Development			
7. Expand access to licensed child care or early learning opportunities for LMI persons.	Create or retain 25 spots for licensed child care.		\$ 200,000
8. Support businesses that create economic opportunity in LMI neighborhoods, with an emphasis on food access.	50 businesses receive technical assistance or financial assistance for start-up or expansion. 100 jobs created as a result. Launch public food market.	\$ 70,000	\$ 500,000
Anti-Poverty and Homelessness Services			
9. Prevent and end homelessness in la Crosse	3000 homeless persons receive overnight shelter	\$ 107,000	\$ 500,000
	500 homeless persons in permanent housing.		
	500 households assisted in obtaining housing		
10. Alleviate poverty and increase self-reliance, with a focus on mental health and substance abuse issues, public safety, health care, domestic violence, and youth services.	8000 LMI persons assisted	\$ 78,000	\$ 350,000
Planning and Fair Housing			
11. Develop a regional affordable housing plan and housing market analysis.		25000	\$ 25,000
12. Develop a stormwater green infrastructure, tree plan.			\$ 50,000
Administer the CDBG /HOME Program		\$ 190,069.00	\$ 900,000.00
Total:		\$ 1,627,464.00	\$ 7,985,213.00

Goals and Outcomes

3. Evaluation of past performance

Overall, since the last survey 5 years ago, the City saw an improvement both in resident satisfaction with neighborhoods (9% increase) and safety (12% increase). Long-term residents felt positive about the improvements they have seen (new development, forward-thinking planning, collaboration).

The City's CDBG/HOME prior funded programs ranked very well, with many comments noting the City's strong commitment and efforts to improving housing in distressed neighborhoods. However, the survey demonstrated the need to promote the housing rehabilitation loan program and economic development efforts better. Respondents also noted the slow progress of efforts to address homelessness and the need to ensure that affordable housing opportunities are available to a range of income levels— from those earning \$14,000 per year to \$48,000 per year.

4. Summary of citizen participation process and consultation process

Citizen participation was outstanding, with more participation than ever before. 2295 people took the community needs survey, of those 1895 were City of La Crosse residents. Caroline Gregerson, the Community Development Administrator, also facilitated 18 public meetings with 235 participants, to gather in-depth feedback. These meetings were with neighborhood associations, at HUD public housing, with families, economic development organizations, Common Council, and City Department leadership. In addition, 43 different organizations were engaged in discussions on community needs.

5. Summary of public comments

Please see priority needs section above and citizen participation at www.cityoflacrosse.org/CDBG.

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

All comments accepted but not all priorities could not be addressed due to limited resources (for example programs that would not benefit low-moderate-income households or fixing all the streets and potholes).

7. Summary

The City of La Crosse's 2020-2024 Consolidated Plan is a blue-print for meeting important goals to create vibrant, healthy neighborhoods and creating affordable housing opportunities, while working under a constrained-resource environment. The Neighborhood Revitalization Strategy Area (attached) is another resource to specifically help La Crosse target its most distressed neighborhoods. The extensive public input into this process, as well as in-depth data analysis 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 Planning and Development Department is the lead agency for the development of the Consolidated Plan and the administration and development of Community Development Block Grant 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, 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 in-fill housing programs. The City's Engineering and Parks Department oversees 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 Caroline Gregerson, CDBG Administrator for the City of La Crosse.

Caroline Gregerson's phone number is 608-789-7393; mailing address is 400 La Crosse St, La Crosse, WI 54601. She can also be reached via e-mail at gregersonc@cityoflacrosse.org.

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

1. Introduction

Caroline Gregerson, Community Development Administrator, engaged 43 different organizations were engaged in discussions on community needs.

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

The City, along with the La Crosse CoC, is working to increase collaboration with the City Housing Authority, although both entities tend to operate independently. The aim of this process is to bring the City Housing Authority into the fold of City and CoC operations relating to homelessness services, including priority status on waitlists for homeless applicants, and preventing homelessness. Historically, cooperation and communication with the City and the CoC by the Housing Authority has been low. City staff met directly with the executive director of the City Housing Authority on several occasions to discuss needs, housing conditions, and activities. These discussions and others with the CoC have laid the groundwork for future collaboration on issues related to homelessness and affordable housing.

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

Coordination with the La Crosse CoC comes in the form of financial support to many of its member organizations. Additionally, the City is participating in the process of developing a shared office space for homeless service providers in the area to increase accessibility to those services. The City also supports the development of the La Crosse Family Collaborative, a system of public and private community development stakeholders, which aims to bring neighborhood-based social workers and services to the areas in the most need. Finally, the City has also set aside funding specifically for the development of affordable housing, the lack of which is a significant driver of homelessness in the community.

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

No consultation was conducted regarding the allocation of ESG funds or the administration of HMIS.

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	Agency/Group/Organization	La Crosse Community Foundation
	Agency/Group/Organization Type	Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted for input to what types of projects should be funded. As a donor in the community, the City anticipates working with the Community Foundation to co-fund projects. Shared results of the Community Needs survey
2	Agency/Group/Organization	COULEECAP INC
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Education Services-Employment Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted for input to what types of projects should be funded. Improved programmatic coordination.
3	Agency/Group/Organization	Great Rivers United Way
	Agency/Group/Organization Type	Services - Housing Services-Health Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Possibility to co-fund projects or initiatives. Possible collaboration around the HUB (services provision).
4	Agency/Group/Organization	Gundersen Health System
	Agency/Group/Organization Type	Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Neighborhood partner, private investor to leverage funding.
5	Agency/Group/Organization	YWCA OF COULEE REGION
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Grantee, consulted YWCA on what types of projects should be funded.
6	Agency/Group/Organization	City of La Crosse Planning and Development Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input on how CDBG links with Planning efforts.
7	Agency/Group/Organization	BOYS AND GIRLS CLUBS OF LA CROSSE
	Agency/Group/Organization Type	Services-Children

Demo

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with them to collaborate on efforts to improve the neighborhood.
8	Agency/Group/Organization	La Crosse County Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Improved coordination on providing affordable housing. Met with agency leaders and public housing tenants.
9	Agency/Group/Organization	Legal Action of Wisconsin
	Agency/Group/Organization Type	Services-homeless Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input on affordable housing needs, anticipate to collaborate with organization on fair housing issues.
10	Agency/Group/Organization	THE PARENTING PLACE
	Agency/Group/Organization Type	Services-Children Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Child Care
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A local grantee, consulted on community needs, in particular child care.

Demo

11	Agency/Group/Organization	Neighborhood Revitalization Commission
	Agency/Group/Organization Type	Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Commission that examines neighborhood revitalization issue, future collaboration on information sharing and coordination.
12	Agency/Group/Organization	LA CROSSE COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Health Services-Employment Service-Fair Housing Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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 their new neighborhood-based initiative, La Crosse Family Collaborative.
13	Agency/Group/Organization	Franciscan Sisters of Perpetual Adoration
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input on community needs, possible private funder to CDBG projects.
17	Agency/Group/Organization	HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Joining partnership with Habitat for Humanity to re-develop single family housing.
18	Agency/Group/Organization	Catholic Charities
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with them on the needs of the homeless. Potential grantee.
19	Agency/Group/Organization	INDEPENDENT LIVING RESOURCES
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with them on the needs of the homeless. Potential grantee.

Demo

22	Agency/Group/Organization	SALVATION ARMY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted on the needs of the homeless and CDBG grantee.
23	Agency/Group/Organization	NEW HORIZONS
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted on the needs of the homeless and on domestic violence.
25	Agency/Group/Organization	Mortgage Lenders
	Agency/Group/Organization Type	Housing Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted group on the housing needs. Anticipate working with more lenders on fair housing issues and down payment assistance.
26	Agency/Group/Organization	Black Leaders Acquiring Collective Knowledge
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with group about the challenges for Black households to become homeowners and what could be done.
27	Agency/Group/Organization	La Crosse Tribune
	Agency/Group/Organization Type	News Organization
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Media partner, who does extensive research and analysis on community needs.
28	Agency/Group/Organization	La Crosse Promise
	Agency/Group/Organization Type	Services-Education Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Possible partner for the City of La Crosse.
29	Agency/Group/Organization	Community Development Block Grant Committee
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Oversight committee, provided input.
30	Agency/Group/Organization	Three Sixty Real Estate Solutions
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Area realtor, providing input on housing market analysis and housing needs.
31	Agency/Group/Organization	Coulee Collaborative to End Homelessness
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Collaborative members on homeless needs. Plan to collaborate on future housing developments and work closely with public housing authority to address homeless needs in our area.
32	Agency/Group/Organization	Better Together
	Agency/Group/Organization Type	Housing Substance Abuse
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the group on the need for sober living housing.
33	Agency/Group/Organization	Economic Development Organizations
	Agency/Group/Organization Type	Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with this group to discuss the economic development needs in the City of La Crosse. The consultation will lead to more informed goals on economic development.

Demo

34	Agency/Group/Organization	Self-Sufficiency Initiative
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed the possibility of housing for mothers completing higher education.
35	Agency/Group/Organization	La Crosse Area Planning Commission
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Transportation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed results of the fair housing analysis and planned for future collaboration on Affordable Housing Issues.
36	Agency/Group/Organization	La Crosse Human Rights Commission
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed results of fair housing analysis and planned for future collaboration around affordable housing.
37	Agency/Group/Organization	Castle Realty
	Agency/Group/Organization Type	Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed housing programs realtors can utilize and talked about housing needs.
38	Agency/Group/Organization	La Crosse Landlord Association
	Agency/Group/Organization Type	Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed programs that Landlords can utilize and discussed needs of landlords and rental housing in La Crosse. Potential future collaboration for programs aimed at improving rental housing.
41	Agency/Group/Organization	City of La Crosse
	Agency/Group/Organization Type	Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Council Members were consulted on the needs of the community and I shared the results of the Community Needs Survey. Strong supporters of the CDBG program. Will provide support for future programs.
42	Agency/Group/Organization	La Crosse School District
	Agency/Group/Organization Type	Services-Children Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input on community plan and City met with teachers and parents. Previous collaborator on CDBG projects. Discussed collaboration on community school initiative.

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

None.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Couleecap and Coulee Collaborative to End Homelessness	Both plans have identified establishing long-term housing for the homeless as a priority. Additionally, addressing the needs of the homeless is a priority for both groups.

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 and City Council were heavily consulted on this plan.

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

1. The Community Needs Survey was designed and implemented to help gauge citizen opinions and priorities on neighborhood revitalization, housing programs, city services, and city improvements. Overall, the City of La Crosse received valuable input from 2295 citizens on the Community Needs Survey.
2. Additionally, the CDBG Administrator conducted 18 public meetings with neighborhood associations, the Neighborhood Revitalization Commission, Common Council, three public housing authorities, and held two public hearings. Residents of public housing were engaged through door-to-door surveying and through events at public schools and parks. Additionally, staff engaged citizens in low-income neighborhoods through door-to-door outreach.
3. The CDBG Administrator also consulted with 42 different organizations in preparation for this plan.
4. Finally, the City published several public notices in the newspaper and online. On November 3, 2019, a notice in the newspaper was published to notice a public hearing on November 12. On December 15, notice of availability of funding for CDBG/HOME was noticed in the newspaper. On Sunday, March 1st, a legal ad was noticed in the newspaper announcing the availability of the plan for public comment and a public hearing to take place on April 2nd at the Finance and Personnel meeting. The ad also informed the public that the plan would be available online, at the library, the planning office, and at the public housing authority.

The citizen input impacted goal-setting by establishing the City's priorities and goals. Citizen input also provided an opportunity for the City to gather on-the-ground knowledge about neighborhood conditions and concerns, as well as opinions on City programs and services aimed at neighborhood revitalization.

Demo

Citizen Participation Outreach

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
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Demo

1	Economic Development Stakeholders	Non-targeted/broad community	This outreach came in the form of the Community Needs Survey that was conducted through the media, the Internet, and outreach to public schools in target neighborhoods. Overall, the City received over 2295 respondents (which is more than double the citizen participation previously). The link to the survey	An executive summary of the survey may be found at the link below.	All comments were accepted.	www.cityoflacrosse.org/community
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Demo

			<p>was distributed through email lists within government agencies, non-profit organizations, and citizen groups. Additionally, the link was promoted by the La Crosse Tribune, Channel 19, Channel 8, facebook, door-to-door outreach, multiple events, and front page of the City's website. A total of 2295 responses were collected.</p>			
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Demo

2	Economic Development Stakeholders	Non-targeted/road community	Meeting with Powell-Poage-Hamilton Neighborhood Association at Southside Neighborhood Center with 30 residents attending. Shared the results of the community needs survey and asked for feedback.	Residents commented on the results of the survey and next steps. Conversation around security. Positives included: lots of long-term residents, partnership in TIF with Gundersen Hospital, La Crosse Promise, park renovations, street lighting, abundant partnerships. Negatives included:	All comments accepted.	
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Demo

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)
				Ongoing security issues, perception of neighborhood, la		

Demo

3	Economic Development Stakeholders	Non-targeted/broad community	Meeting with Grandview-Emerson Neighborhood Association at Emerson Elementary with 12 residents attending.	Residents commented on positives and negatives of neighborhood. Positives included accessibility to downtown, lots of small businesses, very active neighborhood association, strong sense of community. Negatives included the number of homes converted to from rental to	All comments accepted.	
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Demo

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)
				homeownership. A suggestion was made to explore starting a tenant resource center so that renters were more aware of their rights and responsibilities.		

Demo

4	Economic Development Stakeholders	Non-targeted/broad community	Meeting with Logan Neighborhood Association at Trinity Lutheran Church with 15 residents attending.	Residents commented on positive and negative aspects of neighborhood. Positives included the relative quietness of the neighborhood, long-time residents, and improvements to parks. Negatives included high rental rate, increasing perception of crime, high rate of	All comments accepted.	
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Demo

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)
				poverty, and vacant Bridgeview Plaza.		
5	Economic Development Stakeholders	Non-targeted/broad community	Meeting with Lower Northside Depot Neighborhood at Black River Beach Center with 5 residents attending.	Residents commented on issues housing, lighting, lack of diverse economic options	All comments accepted.	

Demo

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)
6	Economic Development Stakeholders	Non-targeted/broad community	Meeting with Weigent-Hogan Neighborhood Association at the UCC Church on West Ave with 10 residents attending.	The survey results showed overall high levels of satisfaction in the neighborhood and safety, but a concern about lighting, traffic, parks, and housing quality.	All comments accepted.	

Demo

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)
7	Economic Development Stakeholders	Non-targeted/broad community	Meeting with Holy Trinity Longfellow Neighborhood at Trinity Church with 12 residents attending.	Discussed next steps with survey, code enforcement issues, positive are the park, discussed potential for more lighting	All comments were accepted.	

Demo

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)
8	Public Meeting	Non-targeted/broad community	Meeting with Washburn Neighborhood Association at Lincoln Middle School with 20 residents attending.	Concerns were expressed about renter-homeowner balance in the neighborhood, housing quality, the lack of an affordable grocery store.	All comments accepted.	

Demo

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)
9	Economic Development Stakeholders	Minorities	Meeting with Black Leaders Acquiring Collective Knowledge around challenges to homeownership and owning a home for minorities in La Crosse. Approximately 8 people attended.	Discussed discrimination around lending in La Crosse and around housing	All comments accepted.	

Demo

10	Public Meeting	Persons with disabilities Residents of Public and Assisted Housing	Meeting with Stokke Tower high rise facility, part of City Housing Authority, with 10 residents attending.	Residents were generally happy with living situation. Residents had concerns about lighting around the building as well as the requirement of moving their cars in the parking lot in the winter for snow plowing. There was also concern about facility security not being	All comments accepted.	
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Demo

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)
				enough of a presence.		

Demo

11	Public Meeting	Persons with disabilities Residents of Public and Assisted Housing	Meeting with Becker Plaza high rise facility, part of the City Housing Authority, with 11 residents attending.	Residents expressed need for more lighting around building and along 7th Street. Residents expressed concern for safety of the neighborhood around the building, illegal activities in the neighborhood, and lack of affordable quality housing.	All comments accepted.	
12	Public Meeting	Persons with disabilities	Meeting with Ping Manor high	Residents expressed concerns	All comments accepted.	

Demo

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)
		Residents of Public and Assisted Housing	rise facility, part of City Housing Authority, with 14 residents attending.	with safety of the neighborhood around the building, poor lighting along West Avenue, and lack of senior center.		

Demo

13	Public Meeting	Persons with disabilities Residents of Public and Assisted Housing	Meeting with Sauber Homes high rise facility, part of the City Housing Authority, with 12 residents attending.	Residents had concerns about tenants violating leases, lack of a dog park and grocery store on the Northside. Additional concerns about walk signals not being long enough and the speed of cars along Rose St and Liberty St. There have been incidents of illegal activity in	All comments accepted.	
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Demo

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)
				the back parking lot.		
14	Economic Development Stakeholders	Persons with disabilities	Met with persons with disabilities and formerly homeless individuals connected to Independent Living Resources. Met with 15 people at the meeting about their housing needs. This meeting was conducted on July 18, 2018, and also informed the Fair Housing Analysis.	Transportation outside the City can be difficult without a vehicle. Condition of housing and rentals are an issue. There should be more safe activity for children. It's very difficult to find landlords that will take Section 8 Vouchers.	All Comments were accepted.	http://www.cityoflacrosse.org/filestorage/407/3856/3862/11604/ILR_Fair_Housing_Notes.pdf

Demo

15	Economic Development Stakeholders	Minorities	<p>Two meetings were held with mainly single Black women with children around housing and community needs. Between the two meetings, there were 20 people in attendance. This meeting was also held in connect with the</p>	<p>Mothers were upset with the poor condition of rental housing and few landlords willing to accept Section 8 vouchers. Also, it's difficult to find housing in the time given for a Section 8 Voucher. Areas next to the La Crosse campus are loud. Lack of grocery stores are a concern. Some</p>	All comments accepted.	
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Demo

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)
				individuals expressed concern about the la crosse public housing authority.		

Demo

16	Newspaper Ad	Non-targeted/broad community	A newspaper add was published on March 1st noticing the availability of the Draft Consolidated Plan and Annual Action Plan for Review at the City Planning office, Library, Housing Authority, and on the Internet. They were made available for public comments and review for 30 days. The ad also noticed a public	No comments were received.	N/A	
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Demo

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)
			hearing to take place on April 2nd.			
17	Public Meeting	Neighborhood Association	Meeting with the February Bluffview Neighborhood Association on the survey results, with approximately 16 residents attending.	Sidewalks and lighting, street quality were a concern for the neighborhood	All comments were accepted.	http://cityoflacrosse.legistar.com/View.ashx?M=M&ID=347416&GUID=1465FDB1-0F27-49D8-A2E7-797B2BE94134

Demo

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)
18	Public Meeting	La Crosse County Human Services	A public meeting was held on Tuesday December 10th, with quorum and 12 Common Council members attending. The results of the community needs survey were shared and a discussion followed.	Discussed the need for more affordable housing and a housing needs analysis. Discussed the important of lighting.	All comments accepted.	

Demo

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)
19	Economic Development Stakeholders	Housing Stakeholders	Housing Stakeholder meeting on September 9th, 2014 with 42 people attending, representing 30 organizations.	Need to complete this	All comments accepted.	

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)
20	Economic Development Stakeholders	Business Roundtable	A meeting on November 11, 2019 with 6 stakeholders from economic development organizations to discuss the results of the community needs survey and the changing needs of economic development in the region.	Child care needs and workforce shortages are emerging issues. Funds to help businesses start up or expand are still very important. This work is often behind the scenes.	All comments accepted.	

Demo

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)
21	Public Meeting	Non-targeted/broad community	On December 2nd, a public meeting was held with the Neighborhood Revitalization Commission. About 9 people were in attendance. Results of the community needs survey was shared and there was a discussion afterwards.	Will Kratt mentioned it was interesting to him that not many people mentioned taxes and that he was happy to see people were happy with the quality of schools.	None.	

Demo

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)
22	Public Meeting	General public	In January, we had a public meeting at the downtown neighborhood association meeting.	The neighborhood has concerns about safety, the large homeless population, and the condition of sidewalks.	All accepted.	
23	Internet Outreach	Non-targeted/broad community	The announcement for seeking public input on the Consolidate Plan was added to the City's homepage.	Only one comment was received, requested restoration of Myrick Park.	None	www.cityoflacrosse.org/community

Demo

24	Public Hearing	Non-targeted/broad community	In November, a public hearing at the Community Development Committee meeting with 18 people in attendance.	There was a discussion on the need for affordable housing. Aaron Reimler commented that the CDBG survey made them aware of the need to provide training for child care businesses. Elaine Yaeger commented on the relationship between wages and affordable housing.	All comments were accepted.	
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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)
25	Economic Development Stakeholders	Faith Group	Caroline Gregerson, was invited to speak on the results of the Consolidated Plan and the Fair Housing Analysis with members of the English Lutheran Church. On 3/1/2020, Caroline presented with the adult education group. The feedback was very positive.	The group commented on why		

Table 4 – Citizen Participation Outreach

Demo

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Housing: Housing quality and affordability are primary concerns, especially among low-income renters (below 50% county median income), racial minorities, and people with disabilities. Other problems include low housing values, a price floor created by college student rental patterns, lack of resources for maintenance and upkeep of housing, and community opposition to affordable housing developments.

Public Housing: Increasing administrative burdens on the Section 8 Housing Choice voucher program make it unlikely that more vouchers will be offered despite rising need for the program. Additionally, accessible units for persons with disabilities in public housing have the longest wait list in the program (104 households, 1-5 years).

Special Needs Population: Persons with mental, physical, or developmental disabilities have an ongoing need for permanent housing and supportive services for day-to-day activities, employment, accessibility, and medical care. The elderly population has needs including aging-in-place supportive services, homecare, transportation, access to medical care, and home maintenance and upkeep.

Homeless Population: The needs for the homeless include permanent housing and supportive services relating to factors causing housing instability such as substance abuse treatment, mental/behavioral health services, job services, and medical care relating to disabilities. In 2018, there were 947 people that experienced homelessness. In the point-in-time count in 2019, 247 people were identified as homeless. Of the total, 111 were in families. Addressing this issue, continues to be a high priority for the community.

Public Services: As identified by input and the Community Needs survey the needs for public services include the following: mental health care services, homeless services (housing, shelter), low-cost healthcare services, crime prevention and public safety.

Public Improvements: As identified through public input and the Community Needs survey, needs for public improvements includes increased quantity and quality of street lighting, and improvements to storm water and drainage systems, streets.

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

Summary of Housing Needs

The housing needs of the City of La Crosse were identified with information from the 2010 Census, American Community Survey estimates, public input from residents and stakeholders, the Analysis of Impediments to Fair Housing, and official housing reports for the City. Affordability and quality within the City’s aging housing stock are significant concerns for all low- to moderate-income families, especially renting households. Low income families with low means to maintain their homes are disproportionately affected by housing safety concerns relating to structure, faulty wiring and appliances, and lead-based paint. Racial and ethnic minorities are concentrated in areas with low quality housing stock and are often disproportionately affected a lack of affordable housing.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	51,320	51,995	1%
Households	21,196	20,690	-2%
Median Income	\$36,207.00	\$40,725.00	12%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Note on Median Income Changes

Change in Area Median Income from 2000-2010 is not adjusted for inflation.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,375	3,415	4,580	2,520	6,800
Small Family Households	565	720	1,290	640	3,035
Large Family Households	30	120	225	140	510
Household contains at least one person 62-74 years of age	240	445	695	370	1,225
Household contains at least one person age 75 or older	360	750	645	325	359
Households with one or more children 6 years old or younger	279	425	554	350	465

Table 6 - Total Households Table

Data Source: 2011-2015 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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	75	95	45	15	230	0	0	10	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	4	0	15	25	0	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	30	0	0	30	15	15	10	20	60
Housing cost burden greater than 50% of income (and none of the above problems)	1,915	435	55	0	2,405	210	235	110	10	565

Demo

	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)	355	1,100	805	20	2,280	160	355	540	285	1,340
Zero/negative Income (and none of the above problems)	195	0	0	0	195	45	0	0	0	45

Table 7 – Housing Problems Table

Alternate Data Source Name:
2012-2016 ACS 5-Year Community Survey
Data Source
Comments:

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	2,675	570	95	15	3,355	225	260	150	30	665
Having none of four housing problems	430	1,690	2,650	1,165	5,935	210	890	1,685	1,310	4,095
Household has negative income, but none of the other housing problems	145	0	0	0	145	45	0	0	0	45

Table 8 – Housing Problems 2

Alternate Data Source Name:
2012-2016 ACS 5-Year Community Survey
Data Source
Comments:

3. Cost Burden > 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	360	295	255	910	105	180	280	565
Large Related	30	70	0	100	0	0	94	94
Elderly	185	355	180	720	185	280	160	625
Other	1,760	955	465	3,180	90	135	150	375
Total need by income	2,335	1,675	900	4,910	380	595	684	1,659

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 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	270	105	0	375	105	50	65	220
Large Related	30	15	0	45	0	0	4	4
Elderly	160	90	60	310	70	135	25	230
Other	1,500	235	40	1,775	50	50	25	125
Total need by income	1,960	445	100	2,505	225	235	119	579

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

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	0	30	0	0	30	15	15	35	15	80

	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
Multiple, unrelated family households	0	0	0	0	0	0	0	0	4	4
Other, non-family households	0	4	0	15	19	0	15	0	0	15
Total need by income	0	34	0	15	49	15	30	35	19	99

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 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.

There are approximately 3760 households at or below 80% AMI that have been identified as having one or more severe housing problems. 66% of these households are at or below 30% AMI. These 2475 households live in the lowest quality housing and are under the most imminent threat of homelessness, thus representing the greatest need within the non-homeless population.

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 exclusively serves single women and men, children, and families that are victims of domestic violence, dating violence and sexual assault. In 2018, the shelter served 208 people. Consultation with the shelter and anecdotal evidence suggests that this number may be conservative, as domestic, dating, and sexual violence incidents are typically under-reported.

What are the most common housing problems?

The City of La Crosse's greatest housing problems are both related to affordability *and* its aging housing infrastructure which many times has not been well-maintained.

Affordability

The most common housing problem at all LMI levels (<80% Area Median Income: \$39,014) for renters and owners is cost burden. A total of 2970 households at 0-30% AMI have housing costs that exceed 30% of total household income and 2250 of these households have severe housing cost burdens exceeding 50%. Cost burdens remain high for households with income levels at 30-50% AMI, with 2725 households paying over 30% of household income on housing costs. Overall, 57% (5358) of renter-occupied households across all LMI levels face a housing cost burden exceeding 30%. Approximately half (2709) of those households face a cost-burden over 50%. Extremely low income renter-occupied households also face higher rates of substandard housing and overcrowding, relative to other income groups. As a university-city, there will always be a high demand for low-cost rental housing, thus contributing to the higher demand and thus price floor for rental.

Homeowners have significantly lower cost burdens across all LMI levels and housing programs aimed at raising housing quality such as low-interest loans for repairs are currently for homeowners. A total of 1879 (18%) homeowner households have housing costs exceeding 30% of household income and 824 of those households have cost burdens over 50%.

Housing Quality

Although only 3% of households occupied by this income group report substandard housing conditions (see definition above), qualitative research suggests that housing occupied by this income group is very low quality. Below is a map of "Orders To Correct" in the City of La Crosse, which maps residential dwellings violating the City's building code. Overwhelmingly, the numbers of Orders to Correct is concentrated in the City's low-income neighborhoods and in housing with low assessed values.

The City's lowest-income neighborhoods are also where the concentration of its oldest housing stock is. See map below-- often older homes are associated with greater risk for health- faulty wiring, crumbling foundations, and lead paint to name a few. Research has also found that for example, older housing (built before 1940) and poverty both have effects on rates of fire and risk of injury from fires (*Public Health Reports*, "Income, Housing, and Fire Injuries", Dr. Donna Shai, Mar-Apr 2006). Therefore, programs which either rehab or replace the City's existing housing infrastructure and improve code enforcement will continue to support the safety and well-being of the city's low-income residents.

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

Extremely low-income households, especially renting households, face substantially higher rates of severe housing problems (substandard housing, overcrowding, severe cost burden) than all other income groups. Of particular concern are the roughly 610 extremely low-income family households that face housing costs greater than 30% of total household income. Households are reported with their most severe housing problem, so a household can have more than one housing problem. In the case of extremely low income households, especially families, housing quality and safety, and overcrowding are likely present in addition to cost burdens.

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

Household characteristics that lead to housing instability include poverty (especially those within 0-30% AMI), physical, mental and developmental disabilities, domestic violence, unstable employment, and drug dependence/addiction. A lack of affordability is also a characteristic leading to housing instability. Cost burdens make it less likely that a household will be able to pay their rent or mortgage and face a higher risk of homelessness due to eviction or foreclosure.

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

Demo

Based on reports from Homeless Management Information System, issues that are linked with housing instability and an increased risk of homelessness include poverty and fixed incomes, high housing costs (including utilities), domestic violence, and unstable employment/unemployment. These issues are exacerbated by a lack of affordable and decent housing, particularly for larger families, a lack of available Section 8 vouchers, and waitlists for public housing. See table below in *NA-40: Homeless Needs Assessment* detailing living situations prior to homelessness and primary reasons for homelessness.

Discussion

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

As defined by HUD, a disproportionately greater needs exists when members of racial or ethnic minority groups at a given income level experience housing problems at a greater rate (10% or higher) than the income level as a whole.

Minority households face very higher rates of housing problems, more than three-quarters of Black households have a housing problem (76.3%), as do more than two-thirds of Latinos 67.1%, and 59% of households of other or multiple races. (Source: Analysis of Impediments). Evidence from the Fair Housing Analysis and citizen input suggests that minority households looking to rent or own within the jurisdiction face a discriminatory environment that hinders their ability to find quality, affordable housing.

Racial diversity is fairly low in the jurisdiction. Non-white minority groups represent around 11% of the total population. Predominant within this group are Hmong (5%), Black or African American (2.1%), Hispanic or Latino (1.9%), and American Indian (0.5%). Racial minorities face considerably higher rates of poverty than the population as a whole. In particular, nearly half of Black or African American (49%) and Hispanic or Latino (45%) individuals in the jurisdiction are below the poverty level.

Minorities are generally concentrated into areas within the City with the highest proportion of low- to moderate-income individuals (<80% AMI). This primarily includes census tracts 2 and 9. These census tracts have high rental and poverty rates, as well as a high proportion of lower value, older housing stock. Please see the maps and table below.

In terms of family types, we found that housing problems are most common from non-family households (47.7%).

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	2,730	405	240
White	2,565	390	230
Black / African American	70	0	0
Asian	35	0	0
American Indian, Alaska Native	25	15	0

Demo

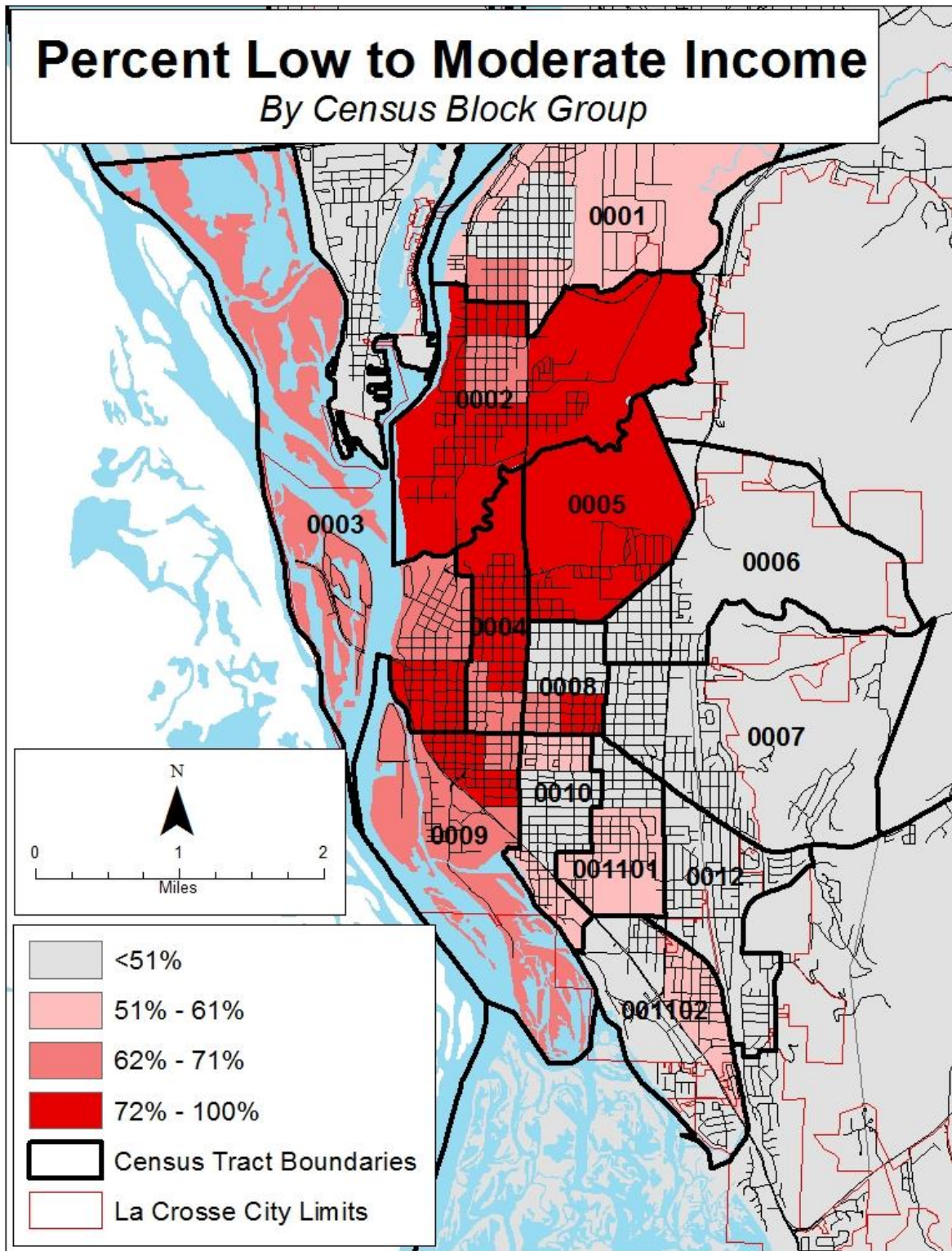
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	30	0	10

Table 13 - Disproportionally Greater Need 0 - 30% AMI

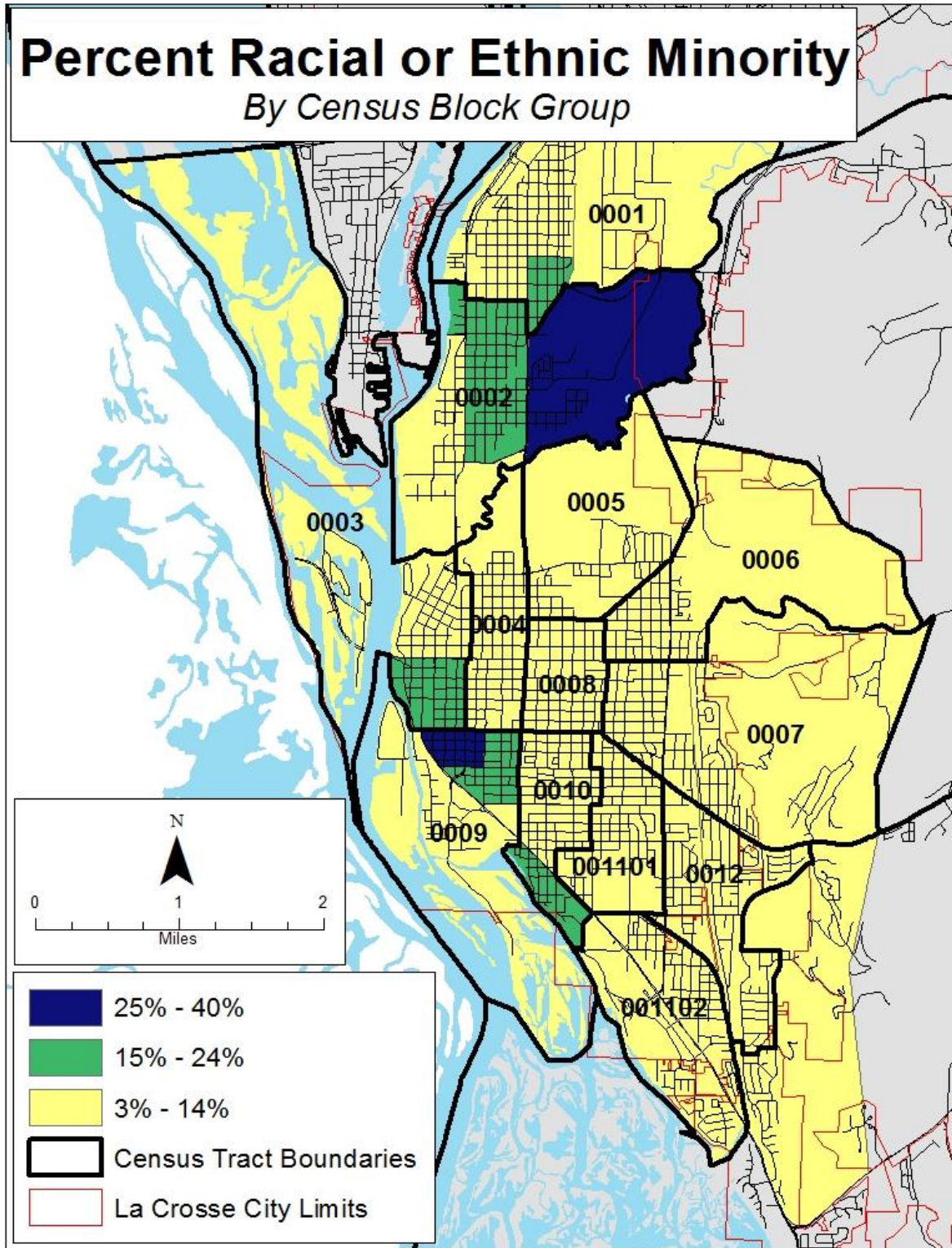
Data 2011-2015 CHAS
Source:

*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%



Percent LMI Map

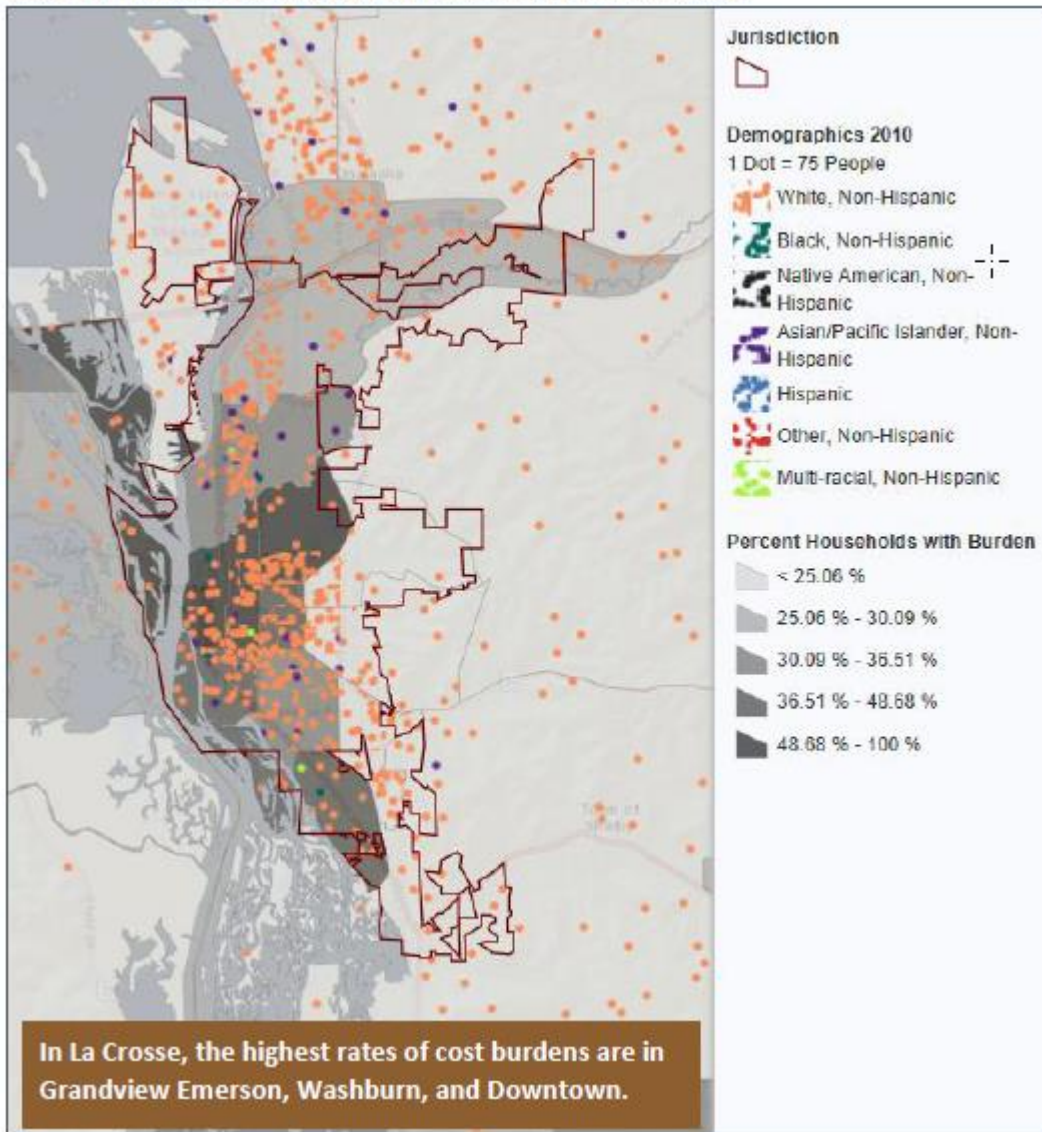


Percent Minorities Map

Population Below Poverty Level		
	Population	Percent (By Category)
Jurisdiction as a whole	11023	24%
White	9324	22%
Black or African American	613	49%
American Indian or Alaska Native	124	38%
Asian	673	28%
Hispanic or Latino	356	45%

Populations Below Poverty Level

FIGURE 15 – HOUSING BURDEN AND RACE AND ETHNICITY IN THE CITY OF LA CROSSE



Housing Burden Map

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	2,285	1,125	0
White	2,130	980	0
Black / African American	30	35	0
Asian	60	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	45	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 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%

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	1,595	2,985	0
White	1,390	2,735	0
Black / African American	70	30	0
Asian	70	110	0
American Indian, Alaska Native	0	65	0
Pacific Islander	0	0	0
Hispanic	40	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 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%

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	350	2,170	0
White	320	1,965	0
Black / African American	0	40	0
Asian	0	135	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	24	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 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%

Discussion

The four housing problems are: 1. Lack complete kitchen facilities , 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost burden greater than 30% of household income

Extremely low-income (0-30% AMI): With regard to housing problems, Hispanic or Latino (35), Black or African American (100), and American Indian households (45) had a disproportionately greater need.

Low income (30-50% AMI): With regard to housing problems, only Hispanic or Latino (29) households had a disproportionately greater need.

Moderate income (50-80% AMI): With regard to housing problems, Asian (55) and Black or African American (25) households had a disproportionately greater need.

Overall in the City of La Crosse, there are 7,595 households with at least one housing problem, making up about 37% of the households city-wide. Nearly one in five city of La Crosse households have a severe need.

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

The areas of greatest need in terms of housing problems are families living in poverty (0-30%) and next, lower income families (30-50%). Minorities face the highest proportion of severe housing needs.

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	2,215	920	240
White	2,075	880	230
Black / African American	70	0	0
Asian	35	0	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	30	0	10

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 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%

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	830	2,580	0
White	765	2,350	0
Black / African American	15	50	0
Asian	30	100	0

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
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	85	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 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%

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	245	4,335	0
White	225	3,905	0
Black / African American	0	100	0
Asian	25	155	0
American Indian, Alaska Native	0	65	0
Pacific Islander	0	0	0
Hispanic	0	40	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 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%

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	45	2,475	0
White	45	2,240	0
Black / African American	0	40	0
Asian	0	135	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	55	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 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%

TABLE 9 – DEMOGRAPHICS OF HOUSEHOLDS WITH SEVERE HOUSING COST BURDENS

Households with Severe Cost Burdens	City of La Crosse			La Crosse County			Monroe County		
	# with problems	# of households	% with problems	# with problems	# of households	% with problems	# with problems	# of households	% with problems
Race and Ethnicity									
White, Non-Hispanic	3,280	19,510	16.8%	5,275	43,540	12.1%	1,745	16,715	10.4%
Black, Non-Hispanic	80	249	32.1%	90	390	23.1%	20	193	10.4%
Hispanic	60	222	27.0%	130	493	26.4%	35	291	12.0%
Asian or Pacific Islander, Non-Hispanic	75	574	13.1%	120	1,130	10.6%	8	55	14.6%
Native American, Non-Hispanic	15	129	11.6%	19	168	11.3%	30	157	19.1%
Other, Non-Hispanic	20	83	24.1%	24	223	10.8%	8	141	5.7%
Total	3,530	20,785	17.0%	5,658	45,950	12.3%	1,846	17,545	10.5%
Household Type and Size									
Family households, <5 People	804	8,655	9.3%	1,514	24,389	6.2%	868	10,260	8.5%
Family households, 5+ People	79	1,170	6.8%	215	3,435	6.3%	135	1,619	8.3%
Non-family households	2,645	10,965	24.1%	3,935	18,105	21.7%	840	5,675	14.8%
Tenure									
Renter households	2,730	10,220	26.7%	3,680	16,060	22.9%	864	5,580	15.5%
Owner households	795	10,565	7.5%	1,965	29,890	6.6%	980	11,965	8.2%
Total	3,525	20,785	17.0%	5,645	45,950	12.3%	1,844	17,545	10.5%

Note: Severe housing cost burden is defined as greater than 50% of income. All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.

Source: CHAS

Sever Cost Burden by Race

Demo

TABLE 8 – DEMOGRAPHICS OF HOUSEHOLDS WITH DISPROPORTIONATE HOUSING NEEDS

Disproportionate Housing Needs	City of La Crosse			La Crosse County			Monroe County		
Households Experiencing any of the Four Housing Problems	# with problems	# of households	% with problems	# with problems	# of households	% with problems	# with problems	# of households	% with problems
Race and Ethnicity									
White, Non-Hispanic	6,915	19,510	35.4%	12,320	43,540	28.3%	5,050	16,715	30.2%
Black, Non-Hispanic	190	249	76.3%	210	390	53.9%	34	193	17.6%
Hispanic	149	222	67.1%	253	493	51.3%	72	291	24.7%
Asian or Pacific Islander, Non-Hispanic	249	574	43.4%	420	1,130	37.2%	12	55	21.8%
Native American, Non-Hispanic	29	129	22.5%	55	168	32.7%	62	157	39.5%
Other, Non-Hispanic	49	83	59.0%	93	223	41.7%	58	141	41.1%
Total	7,595	20,785	36.5%	13,350	45,950	29.1%	5,280	17,545	30.1%
Household Type and Size									
Family households, <5 People	1,950	8,655	22.5%	4,540	24,389	18.6%	2,430	10,260	23.7%
Family households, 5+ People	420	1,170	35.9%	1,095	3,435	31.9%	690	1,619	42.6%
Non-family households	5,230	10,965	47.7%	7,705	18,105	42.6%	2,165	5,675	38.2%
Households Experiencing any of the Four Severe Housing Problems	# with problems	# of households	% with problems	# with problems	# of households	% with problems	# with problems	# of Households	% with problems
Race and Ethnicity									
White, Non-Hispanic	3,555	19,510	18.2%	5,805	43,540	13.3%	2,430	16,715	14.5%
Black, Non-Hispanic	99	249	39.8%	109	390	28.0%	24	193	12.4%
Hispanic	85	222	38.3%	169	493	25.7%	61	291	14.6%
Asian or Pacific Islander, Non-Hispanic	148	574	25.8%	290	1,130	34.3%	8	55	21.0%
Native American, Non-Hispanic	15	129	11.6%	19	168	11.3%	34	157	21.7%
Other, Non-Hispanic	20	83	24.1%	39	223	17.5%	19	141	13.5%
Total	3,930	20,785	18.9%	6,425	45,950	14.0%	2,550	17,545	14.5%

Note: All % represent a share of the total population, except household type and size, which is out of total households. All La Crosse County figures include the city of La Crosse.

Source: CHAS

Disproportionate Housing Need

Discussion

The four severe housing problems are: 1. Lack complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost burden over 50% of total household income. A family has a severe need if they meet one of these categories.

Approximately 18.2% of non-Latino white La Crosse households have a severe housing problem. That is lower than other groups of color, with Black and Latino households facing considerably higher rates of need at 39.8% and 38.3%, respectively. In La Crosse, most of these households are facing a cost burden need. This means that these groups experience substantially disproportionate rates of needs. These figures indicate that African-American Households are more than twice as likely to have a severe housing need than white households.

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:

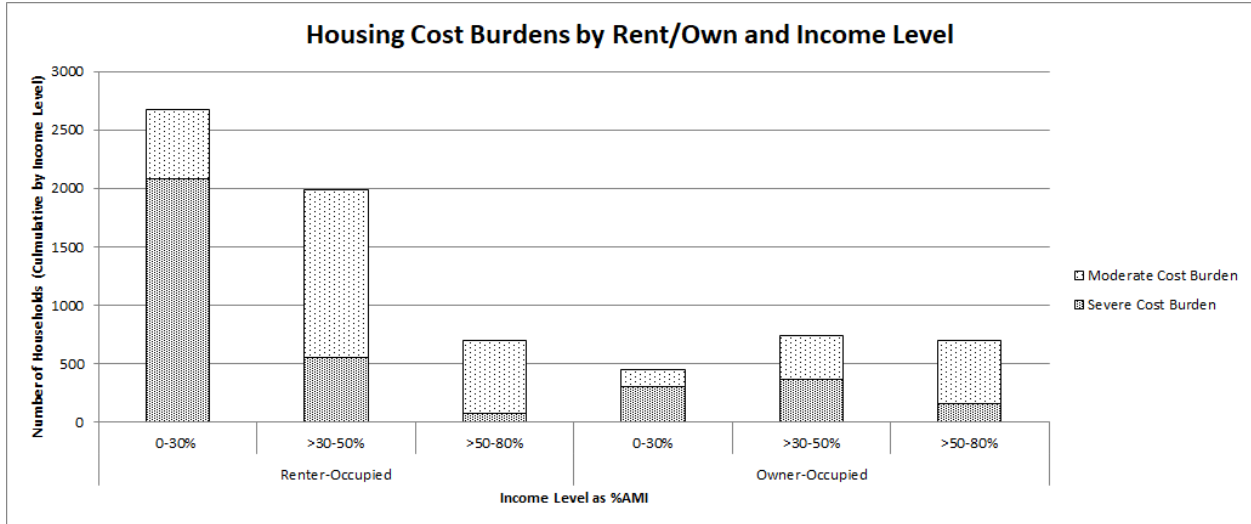
The most common need for housing, particularly minorities, is the need for affordable housing. In an analysis over time of housing needs, we see that there is a slight increase in the number of households 0-30% who are cost burdened, with over 2000 extremely low-income families who pay over 50% of their income in rent. This puts these families at greater risk of homelessness. Overall, much less owner-occupied households are cost-burdened in La Crosse but they may experience quality issues with their housing.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,380	3,980	3,094	240
White	12,435	3,595	2,935	230
Black / African American	110	85	85	0
Asian	560	115	44	0
American Indian, Alaska Native	80	25	0	0
Pacific Islander	0	0	0	0
Hispanic	115	130	30	10

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS



Cost Burden

Discussion:

Black households in particular face affordable housing issues, with over 75% with a cost burden problem, and 32.1% with a severe cost burden (La Crosse Analysis of Impediments 2019). Hispanic or Latino households have a disproportionately greater need in cost burdens with 49 households reporting spending 30-50% of household income on housing costs. African American or Black (55) and American Indian (35) households have a disproportionately greater need in terms of severe cost burdens. The neighborhoods that are most cost-burdened are near campus (GENA), downtown, and Washburn (see map).

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?

In the extremely low-income category (0-30% AMI), most racial and ethnic minorities have a disproportionately greater need in terms of having one or more housing problems. Concerning cost burdens in particular, American Indian and Black households have a very disproportionately greater need in severe cost burdens.

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

Consultation with La Crosse County Health and Human Services showed that minorities within the jurisdiction faced considerably higher juvenile crime rates and suspension rates from schools. Minorities are primarily concentrated into census tracts 2 and 9. These two tracts account for more than 30% of juvenile justice cases in the jurisdiction. In the city as a whole, Black juveniles faced an arrest rate 8 times higher than for any other group in 2012. While this number has improved since the launching of a program aimed at addressing this issue, it still remains a need.

In terms of homelessness, African Americans have the highest rates of any racial or ethnic minority. Most significantly, approximately 40% of the homeless FAMILY population was African American. 14% of the single households were Black. With Black households comprising only 1.9% of the overall population, they are significantly more likely to experience homelessness. With the direct correlation between very low income households paying more than 50% of their rent in housing, this is not surprising. Overall, in Wisconsin, Blacks are 10 times more likely to experience homelessness, American Indians are 5.8 as likely. The African American and American Indian population in La Crosse is in high need of preventative services aimed at reducing housing instability and reducing the risk of future homelessness. These services include job training, educational opportunities, childcare services, and neighborhood-based social workers. (Also addressed in *NA-40: Homeless Needs Assessment*)

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

Racial and ethnic minorities are spatially concentrated into census tracts 2, 9, and 10 within the jurisdiction. Census tracts 2 and 9 also have high rates of poverty and LMI households as well as high concentrations of lower quality housing. Please see the introduction to NA-15.

NA-35 Public Housing – 91.205(b)

Introduction

The City of La Crosse Public Housing Authority (PHA) provides quality, affordable housing for low-income and fixed-income individuals, including families, the elderly, and those with disabilities. These services are provided through four family projects, seven high rise buildings for the elderly and those with disabilities, and Section 8 Housing Choice vouchers for low-income households.

Residents of the high rise buildings have had their basic need for housing met, but other needs remain. Public input sessions were held at each of the high rises with residents and the Executive Director of the City Housing Authority. The highest needs in these buildings related to accessibility, disability, and aging-in-place support services for day-to-day activities. Other prominent concerns involved external security concerns with the neighborhoods surrounding these facilities (e.g. lighting around the buildings, vandalism).

Residents of the family housing and Section 8 voucher holders face a different set of challenges. Only 25% of those families who receive vouchers are actually able to obtain housing. This is because landlords are often unwilling to rent to Section 8 voucher holders and this is not a protected housing "class". Additionally, while the Section 8 vouchers are administratively burdensome to manage, increasingly the reimbursements from HUD to manage this program is decreasing. This means that the public housing authority is unable to manage more Section 8 vouchers, even though there is a greater demand than ever before.

Historically, wait lists for public housing and Section 8 vouchers have extended into years. However, shifting demographics and housing trends have changed some wait list periods. Specifically, high turnover within a younger population of residents with disabilities in the high rise facilities has shortened wait list periods for these facilities, although the wait list for accessible units remains at 1-5 years depending upon needs and veteran status. Wait lists for family housing are around 1 year. With federal funding on the decline, finding new ways of funding affordable housing or supporting public housing authorities will be critical.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	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	

Demo

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# 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	Program Type								
	Certificate	Mod-Rehab	Public Housing	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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	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

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

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:

Accessible units for persons with disabilities are one of the critical needs for the PHA moving forward. Accessible units are available in the PHA's seven high rise facilities, although the wait list for these units is the longest of any of the units (104 people) it can often take 1-5 years for a resident to move into an accessible unit depending on need and veteran status. The PHA assesses disabilities and accessibility needs as part of the intake process into the program. Reasonable accommodations in the form of modifications or additions to their units can be made via the submittal of a written request. Residents may also request transfer to an accessible unit at any time and their place within the waiting list is dependent upon need. In an effort to decrease the wait list for accessible units, the PHA built five accessible duplexes as an addition to the Schuh Homes (family housing) complex in 2011. Additionally, the PHA is in the process of buying several houses around Becker Plaza (elderly and disability) and converting them into accessible duplex units. Both of these most recent acquisitions are focused on housing the influx of younger, disabled residents that have contrasting needs with the predominantly elderly population in the high rise facilities.

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

Public housing residents and Section 8 voucher holders are at extremely low-income levels with yearly mean incomes around \$12,500 (32% AMI). Elderly and disabled residents of public housing are often on fixed incomes. For families in public housing, ongoing housing assistance is crucial. Affordable, quality housing for extremely low-income households is nearly non-existent in La Crosse and public housing is their best option. There are 3680 households in the 0-30% AMI level and over 70% of those are renters are facing a cost burden. The remainder of renters at 0-30% AMI are predominantly living in public housing. Financial counseling and job training services aimed at families in public housing is the most immediate need. Section 8 voucher holders face issues related to finding willing landlords and properties that are affordable and meet the federal inspection standards. Affordable housing is scarce, even with assistance, and the number of landlords willing to work with Section 8 vouchers is declining locally. Administrative fees support the implementation of the Section 8 voucher program and declining fees threaten the future of the Section 8 program in La Crosse. The most pressing needs for the elderly and disabled living in the Housing Authority's high-rise facilities relate to accessibility and assistance with everyday tasks. 575 families in public housing asked for accessibility features and 239 of those families are disabled. During input sessions at public housing facilities, residents also expressed concerns relating to accessibility and aging-in-place services.

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

Demo

The challenges facing extreme low-income households and individuals, especially in relation to affordable housing, are significant. However, the residents of public housing have the most acute needs in terms of income and often represent the highest need. More than half of all public housing residents and Section 8 voucher holders are disabled and likely receive a fixed income.

Discussion

N/A

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The number of homeless people in La Crosse has decreased from 5 years ago but remains an urgent problem. The number of homeless people in La Crosse is still very high compared to pre-housing recession levels (2009)- 600 total people in shelter compared to 758 today. The Continuum of Care (CoC) and the La Crosse Collaborative to End Homelessness in the City of La Crosse is dedicated to the elimination of homelessness through emergency shelters and transitional housing for those most in need, subsidized housing for low-income individuals and those exiting homelessness, and preventative measures aimed at making housing affordable and keeping people in their homes.

Local factors contributing to homelessness include a lack of quality, affordable housing, extremely low household incomes, lack of living wage employment, declining amounts of housing subsidies, and strained support networks, especially the availability of medical and behavioral health services. Addressing homelessness continues to be a high priority in the La Crosse community.

The greatest needs in the homeless population are chronically homeless clients with mental or physical disabilities and families continue to be a priority, due to the long-term adverse effects of homelessness on a child. Individuals and families in the jurisdiction face a myriad of other personal challenges that increase homelessness and exacerbate housing instabilities. These include mental illness, underemployment and unemployment, domestic violence, disabling health conditions, chemical dependencies, criminal justice system involvement, lack of adequate transportation, and credit/landlord histories.

The La Crosse CoC served 1252 homeless clients in 2019. Within this population, 107 single people and 106 women and children were fleeing domestic violence situations. There were 687 single adults and 71 families in the non-domestic violence homeless population. This was a marked decline since prior years, with 2014 witnessing 200 families experiencing homelessness and 2018 with 107 families. While this represents a decrease in overall numbers, which is positive, it is still a very urgent problem as overall, the numbers remain high as compare to other areas (top 5). If you break out the numbers, the number of chronic homeless households as increased, as several households have aged in. Positive news, is that La Crosse was one of the first communities to end Veterans homelessness and that number remains very low.

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)	0	93	362	0	164	91
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	5	137	645	551	333	32
Chronically Homeless Individuals	0	35	250	0	0	260
Chronically Homeless Families	0	5	29	0	0	72
Veterans	0	11	64	0	0	30
Unaccompanied Child	0	18	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: January 2018 Point in Time Count

Estimates for the number of homeless on a given night are based on Point-In-Time Count conducted by the La Crosse CoC in 2019.

The following categories are not broken out into specific groups and are reported as one number in HMIS:

- Estimate the number exiting homelessness each year
- Estimate the number of days persons experience homelessness

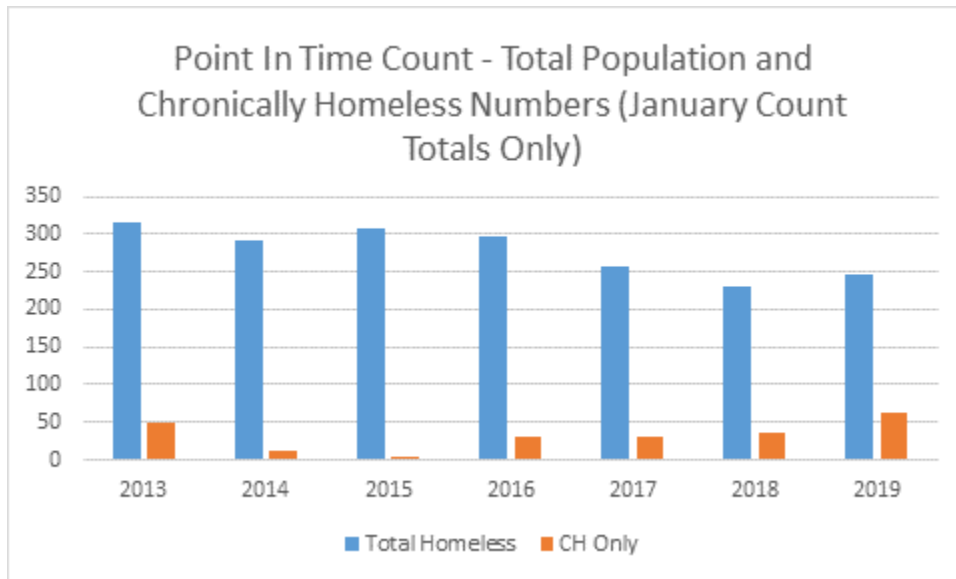
Please see relevant graphs below.

The following category is not addressed specifically by any group and is not measured:

- Estimate the number becoming homeless each year

Homelessness Exits

Exiting Homelessness and Leaving Outcomes: HMIS reports indicate that there was a total of 896 exits from homelessness in 2017. Of the exits, 43% were identified as positive outcomes (e.g. exits into home owned by client with and without subsidy; permanent, supportive housing for the formerly homeless; home rented by client with or without subsidy; staying with family or friends on a permanent basis).



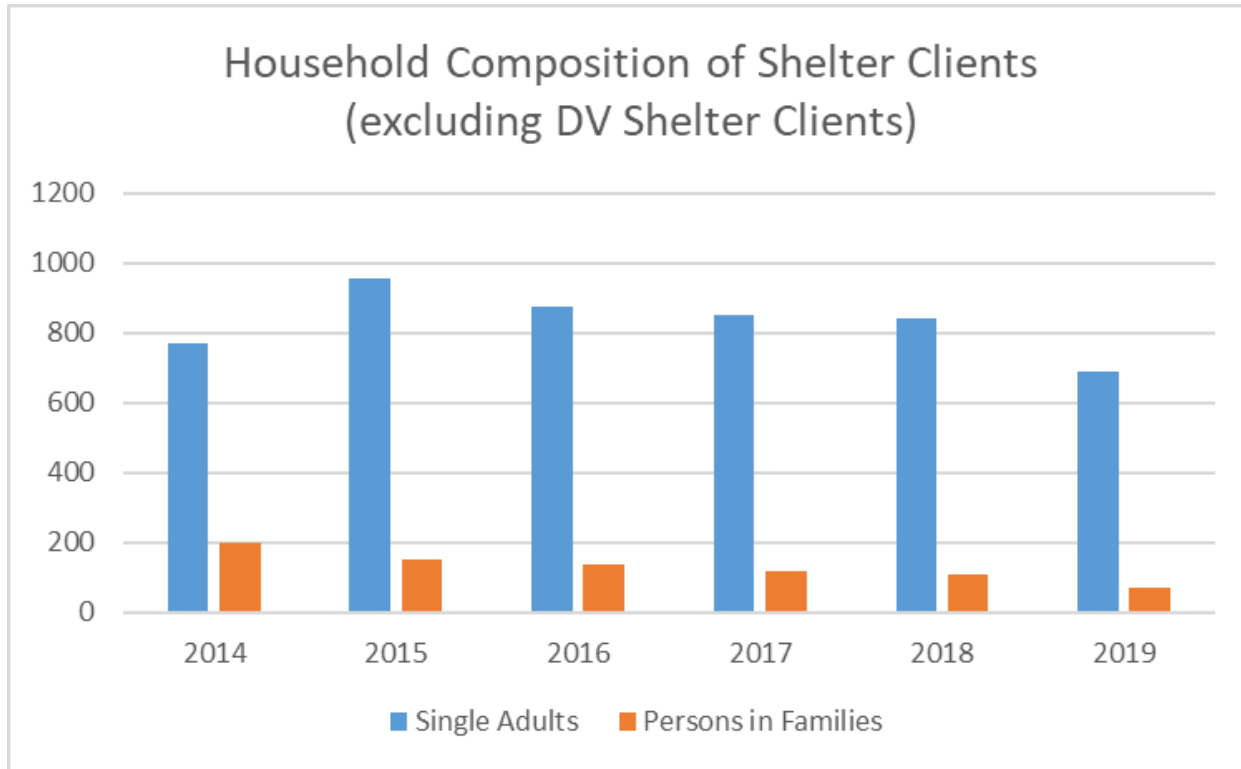
Chronically Homeless

Demo

Program	Singles	Children	Persons in Families	Total Client Count
Couleecap Housing First I	18	0	0	18
Couleecap Housing First II (Starting July 2019)	17	1	2	19
Couleecap New Hope (ending June 2019)	13	15	22	35
Couleecap Transitional Housing (ending June 2019)	13	35	61	74
Couleecap State TBRA	18	31	49	67
Couleecap City TBRA (Families and CH)	9	5	8	17
Catholic Charities Rapid Re-Housing	14	0	0	14
Catholic Charities City TBRA for Families	0	8	14	14
Catholic Charities The Warming Center	291	0	0	291
Catholic Charities Beyond Shelter	3	0	0	3
YWCA Rapid Re-Housing (starting July 2019)	0	11	17	17
YWCA Transitional Housing (ending June 2019)	0	9	16	16
YWCA Ruth House	26	0	0	26
The Salvation Army of La Crosse Emergency Shelter	396	41	30	426
New Horizons Domestic Violence Shelter	107	71	35	213
New Horizons Transitional Housing (Privately Funded)	2	0	0	2
			TOTAL:	1252

*** The total number of individuals served and actually experiencing homelessness is closer to 960. There is some duplication of clients that accounts for this higher total. This includes clients served in Couleecap's New Hope program that ended in June 2019 and were then enrolled in Couleecap's new Housing First II Program. Couleecap's State TBRA program also now serves households that are imminently at risk of homelessness and who may not have been homeless prior to program entry.

Homelessness by Facility Providing Service



Household Composition of La Crosse Emergency Shelter

Indicate if the homeless population is: Has No Rural Homeless

Demo

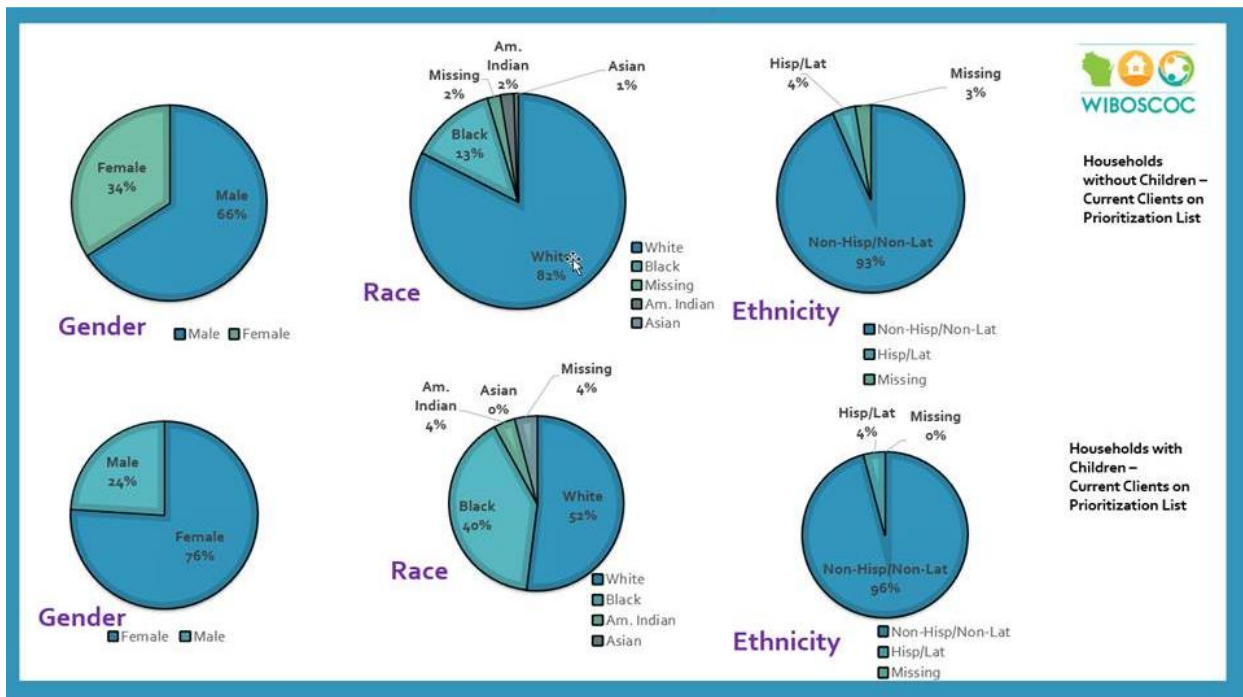
If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children,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

Please see tables and graphs above.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	642	0
Black or African American	173	0
Asian	13	0
American Indian or Alaska Native	23	0
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	44	0
Not Hispanic	808	0

Data Source
Comments:



Homelessness by Race

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

As shown in the graph above, the number of homeless families (71) has steadily declined since the housing recession ended and the City has focused particular efforts on this population.

In 2019, 6% of homeless adults in La Crosse were veterans. The veterans served were almost all (63) males and were homeless as single adults (not part of a family). 25% (16) were identified as chronically homeless and 61% reported having one or more disabilities.

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

Households experiencing homelessness are disproportionately affected by non-White households, in particular for families. For single households experiencing homelessness, White households are approximately 82% of the population. Black households are 13%. For households with children, the disparity is much greater with 40% of all homeless households being Black. In addition, the number of American Indian population in families experiencing homelessness that are families is quite high as compared to their overall population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The shelter capacity of La Crosse adjusts based on the season. This seasonal change is displayed through the number of unsheltered homeless. The January 2018 point-in-time count conducted by the La Crosse CoC reported 5 unsheltered homeless. Warming shelters are closed in the warmer months and the number of unsheltered homeless rises accordingly. The PIT count in July 2018 found 24 unsheltered homeless. This jurisdiction has no population of rural homelessness.

People with disabilities accounted for 45% of the homeless population served in 2019. A person is identified as having a disability if they indicate the presence of a diagnosable substance abuse disorder, serious mental illness, developmental disability, and/or a chronic physical illness or disability. This rate of disability in the homeless population is five times higher than the general population of La Crosse.

Discussion:

Addressing the number of chronically homeless, with mental health and AODA issues is a high need in our community. Overall, the number of households at the Emergency Shelter and Warming Shelter is declining, thanks to many efforts, it is still a concerning issue. The high rate of disabilities and the long periods of homelessness show a high need for openings for high needs individuals.

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

Introduction:

According to the US Census Bureau, 19% of the population has a disability. There is an inadequate supply of housing that meets the needs for people with disabilities and allows for independent living.

Describe the characteristics of special needs populations in your community:

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 physical or mental health issues include hearing or vision difficulties, physical difficulties, cognitive or development difficulties, and mental illness. Some of the special needs population could have more than one disability. Underemployment, unemployment, and often fixed incomes mean that the special needs population has a high proportion of poverty relative to the general population.

Overall, 11% (5421) of the population reports having one or more disabilities and they tend to live in the central areas of the City at a higher rate, due to access to transit, low transportation costs, and the city's most walkable areas. Both males and females reported disabilities at the same level. The most common disabilities that are reported include cognitive (4%) (this includes mental illness and developmental disabilities) and physical disabilities (6%).

Unemployment, lack of work force participation, and underemployment in persons with disabilities is higher than the general population. A total of 3340 people are either unemployed or out of the labor force entirely (either retired or on SSD) due to a disability. An additional 913 individuals worked less than full-time, year round due to a disability, which could indicate underemployment. Overall, in the working-age population (18-64 years old), work force participation by persons with disabilities is 23% lower than the general population. Although, the overall unemployment rate among persons with disabilities is 1.5% higher (7.2% versus 8.7%) than the general population, those with disabilities who are able to participate in the work force have median yearly earnings that are 39% lower than that of the general population.

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

The greatest need for the special needs population is affordable, decent, and safe housing. With a standard SSI payment of \$733 per month, it is highly likely that people with disabilities who are unable

to work, face substantial cost burdens and difficulty finding housing. In a search of La Crosse County for housing designed to serve people with disabilities, only 10 properties turned up. A similar search on socialserve.com for available units, returned 30 results. Publicly supported housing is often a key source for housing but it has long waiting lists for accessible housing.

In this way, the special needs population mirrors the general population. However, the special needs population requires affordable, safe housing that provides supportive services and meets their accessibility requirements. For those living independently, this kind of support can include accessibility modifications, assistive devices and assistance with home care and home maintenance.

Long term care programs will typically cover some modifications to homes that enhance accessibility, safety, and independence. The most prominent of these issues are 1) accessibility in and out of home, 2) use of bathrooms, and 3) day-to-day repairs and long term maintenance. The housing stock of La Crosse is predominantly older in nature and was not built with accessibility in mind. Modifications and retro-fitting of this housing stock can be prohibitively expensive, especially as long term care programs face budget strains due to changes in state and federal budget priorities. These programs can also be reluctant to perform accessibility modifications to rental stock, which causes a further bottleneck in available options in affordable, safe housing for persons with disabilities.

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

N/A

Discussion:

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

Describe the jurisdiction’s need for Public Facilities:

Public facilities emerged as a low priority for community needs survey takers, however, we know that the City of La Crosse has aging public facilities, such as schools and fire stations. Additionally, day care facilities also emerged as a high priority for people needing day care. Streets and sidewalks emerged as a high priority, but the limited funds received by CDBG make it difficult to address these needs.

How were these needs determined?

Public input through meetings and the Community Needs survey, consultations with stakeholders

Describe the jurisdiction’s need for Public Improvements:

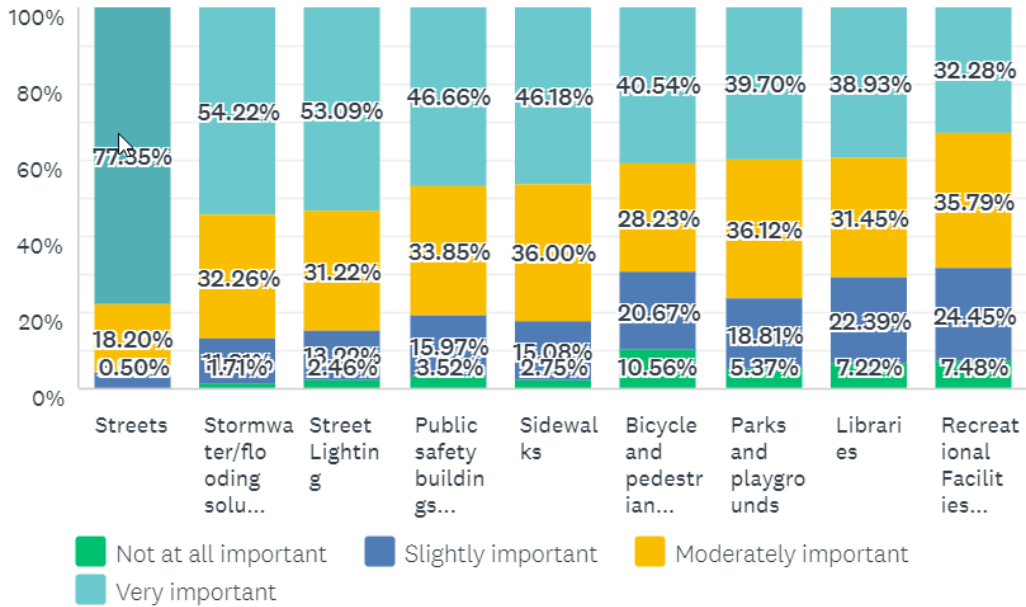
The primary need for public improvements are streets and increased street lighting and stormwater/drainage improvements. Parks on the Northside NRSA are also a need.

How were these needs determined?

See above and chart below.

How important are the following capital improvements in the City of La Crosse?

Answered: 2,023 Skipped: 272



Public Improvements

Describe the jurisdiction’s need for Public Services:

Please see chart below, based on results of community needs survey.

How were these needs determined?

See above.

▼ Mental Health Services	52.17%	1,035
▼ Crime prevention and public safety	47.43%	941
▼ Homeless services (housing, shelters, support)	44.51%	883
▼ Low-cost health care services	38.46%	763
▼ Substance abuse services and prevention	35.08%	696
▼ Domestic violence and child abuse prevention	29.44%	584
▼ Youth services and programs	25.55%	507
▼ Child Care	21.32%	423
▼ Parks and Recreation	19.41%	385
▼ Community social workers and case management	17.14%	340
▼ Job training	15.73%	312
▼ Transportation services (bus, car repair)	14.97%	297
▼ Food Banks	14.62%	290
▼ Emergency shelters	10.38%	206
▼ Tenant/landlord counseling	10.13%	201
▼ Financial counseling services	8.87%	176

Public Services

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis demonstrates a strong demand for both newer single family affordable homes that are energy efficient and that can replace the dilapidated homes and a strong market for affordable rental for families.

Overall Housing Count: The 2012-2016 ACS estimates that there is a total of 22,325 housing units in La Crosse. It is estimated that 20,882 (94%) of these units are occupied. A majority (50.6%) of the housing is single-family homes, but there is also a significant contingent of duplexes (14.6%) and large complexes with more than 20 units (16%).

Housing Age: La Crosse is one of the oldest cities in Wisconsin and contains more than 2000 housing structures that were built before 1900. Overall, 30% of its housing stock was constructed before 1939. These older homes can require extensive maintenance. A combination of low property values, high property tax rates, a strong rental market, and a recession has created an environment where investment in housing is often neglected. This disinvestment means that housing is often lacking quality that would attract new homebuyers. Older housing stock, especially when occupied by lower-income households, is at higher risk for environmental and safety hazards such as lead-based paint and faulty electrical wiring.

Housing Cost: Housing affordability is a significant issue in La Crosse, particularly for rental properties for families. The lack of affordability is driven, in part, by the high proportion of college-aged renters that have financial means. This is much different than a typical family looking for rental housing. This contrast in financial means creates a price floor where the rent price that landlords can expect from college-aged renters prices out lower-income families. Residential property values are generally low in La Crosse and this generally results in availability of affordable homes. However, housing quality, rather than affordability, becomes an issue for prospective homebuyers due to the combination of aging housing stock and poor maintenance standards.

Rental versus homeownership: With approximately 52% of the housing stock being renter-occupied (a slight increase since the previous Consolidate Plan), the City of La Crosse has the highest rental rate in the state amongst comparable urban areas with populations between 40,000 and 65,000 and one of the highest in the state overall. These comparable urban areas include Eau Claire (43%), Oshkosh (43%), Sheboygan (36%), and Wauwatosa (34%). The high proportion of rentals is due, in part, to a high student population (over 15,000) from three post-secondary educational institutions and permissive zoning up until the mid-1990's that allowed the rapid conversion of single family homes to multi-unit rental properties.

Vacancy rates: According to 2016 ACS estimates, there are 1443 (6%) vacant buildings in La Crosse. This category is primarily housing that is for rent or sale, sold but not yet occupied, or seasonal use. These categories account for 82% of the vacant housing in La Crosse. The remaining 18% of vacant housing is classified as 'other vacant', which can include homes in the process of being repaired, foreclosed homes, homes being utilized exclusively as storage, and abandoned/condemned homes. The La Crosse Buildings and Inspection Department had 73 buildings on its vacant building registry as of October 2014. In January 2020, the number was 47.

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

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,155	50%
1-unit, attached structure	1,205	5%
2-4 units	3,385	15%
5-19 units	2,495	11%
20 or more units	3,450	16%
Mobile Home, boat, RV, van, etc	475	2%
Total	22,165	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:

2012-2016 ACS 5-Year Community Survey

Data Source Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	30	0%	1,060	10%
1 bedroom	680	6%	6,570	62%
2 bedrooms	5,720	56%	7,720	72%
3 or more bedrooms	13,700	136%	5,920	56%
Total	20,130	198%	21,270	200%

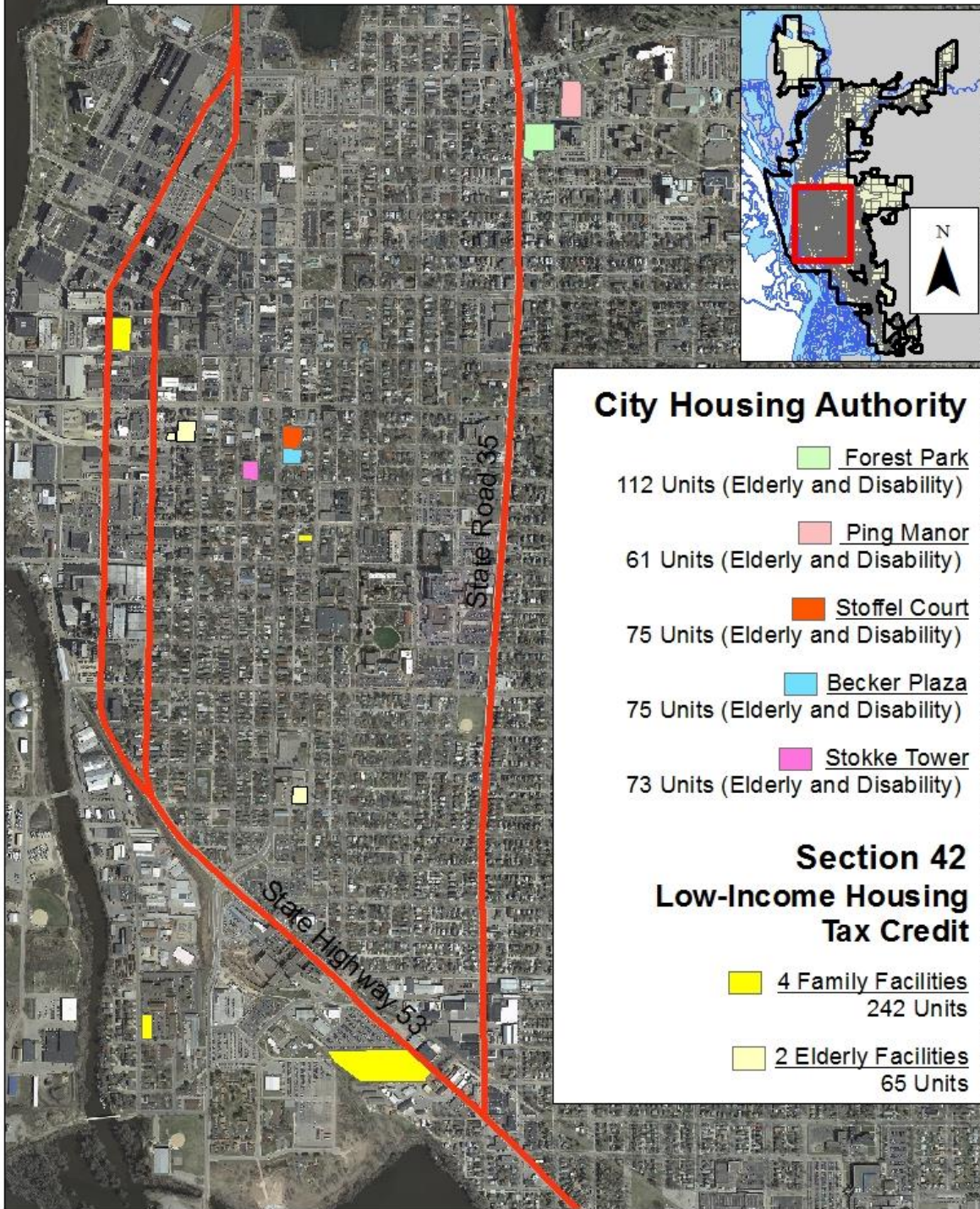
Table 28 – Unit Size by Tenure

Alternate Data Source Name:

2012-2016 ACS 5-Year Community Survey

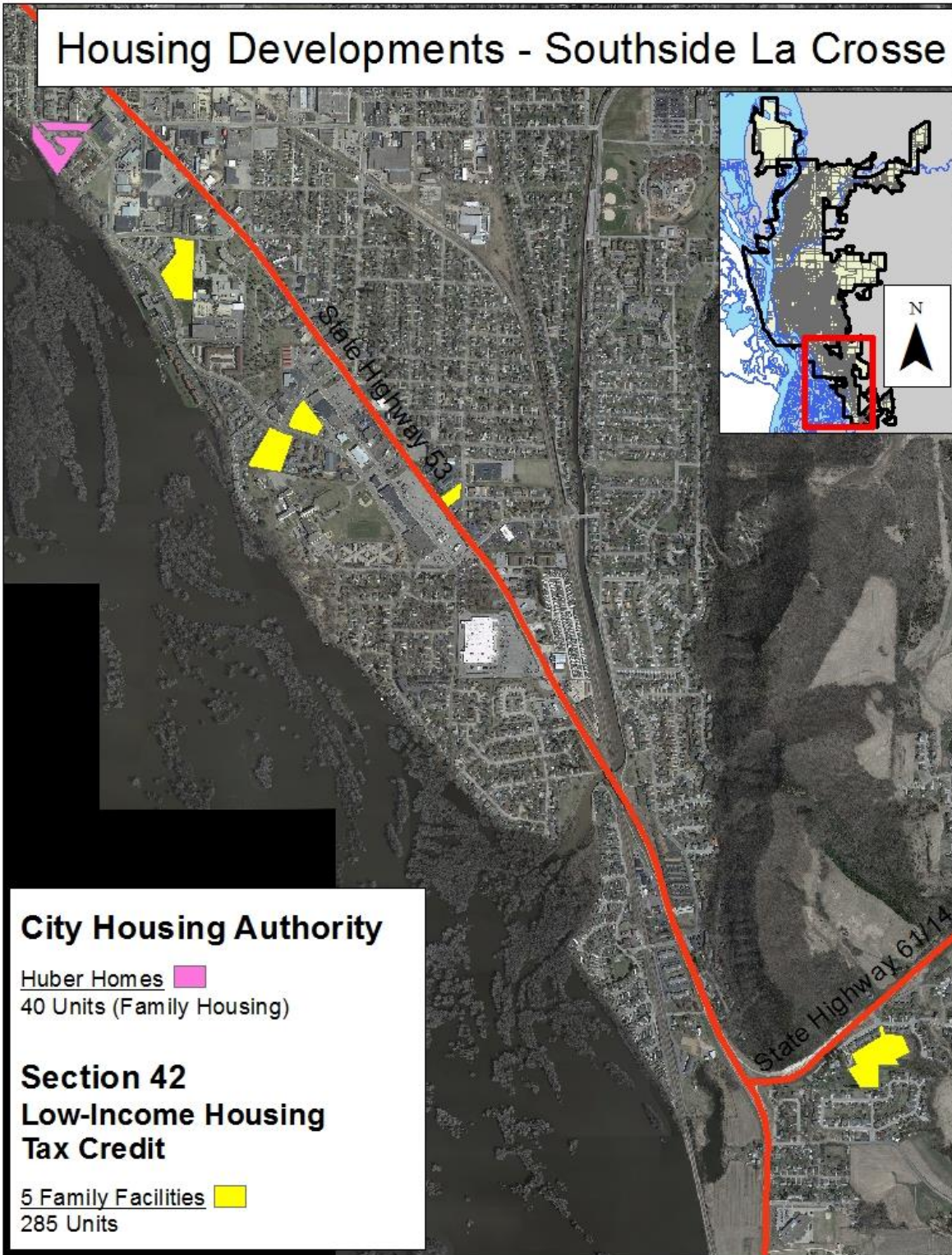
Data Source Comments:

Housing Developments - Central La Crosse



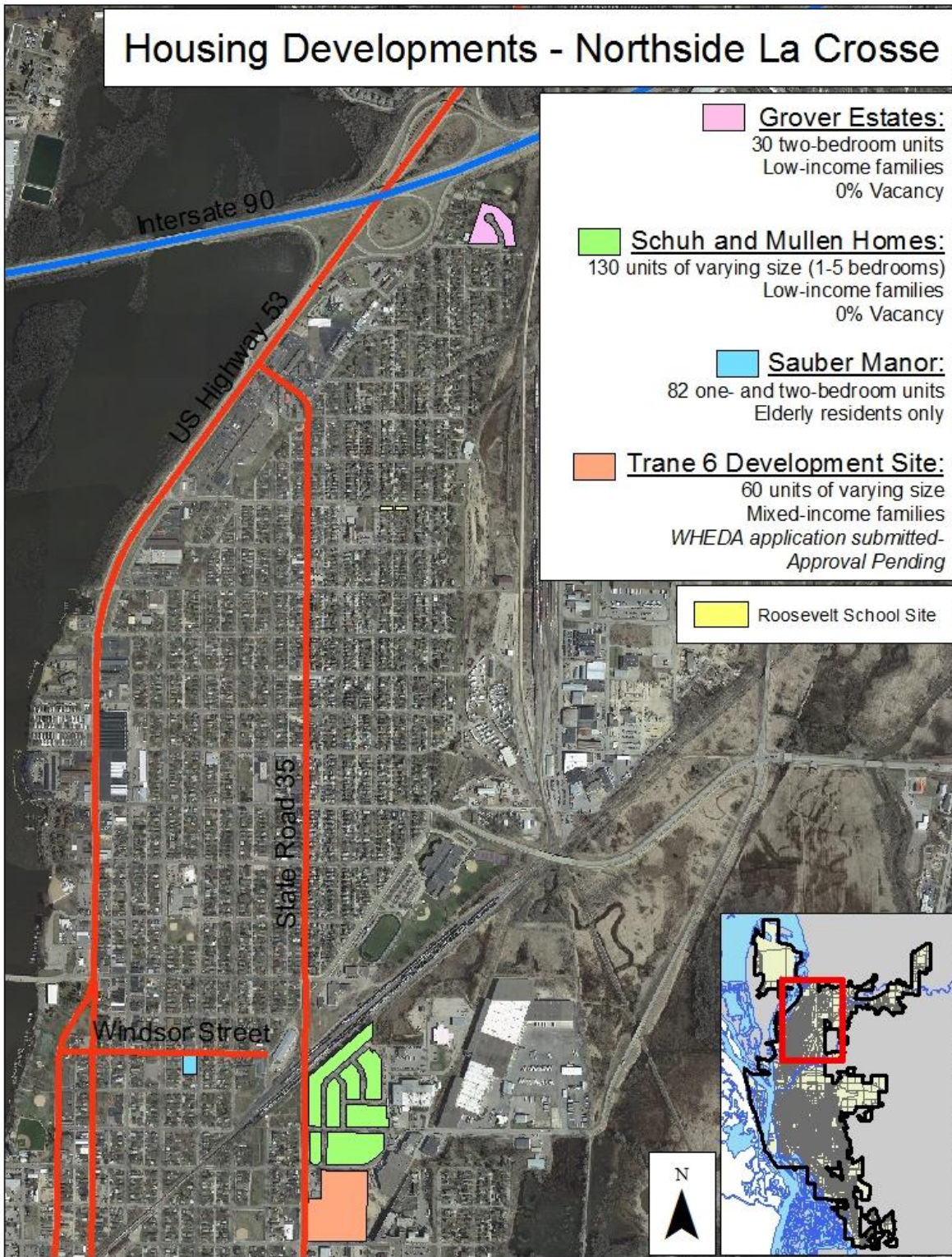
Developments - Central La Crosse

Housing Developments - Southside La Crosse



Developments - Southside

Housing Developments - Northside La Crosse



Northside Developments

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

The La Crosse Housing Authority provides 766 units of housing, 556 of which is for persons over 62 and persons with disabilities and 210 of which are units for families. Please see the table in MA-25 for a more detailed breakdown of the facilities. The Housing Authority also supports 143 Section 8 Housing Choice vouchers. All tenants of public housing and Section 8 voucher holders must be below 80% of county median income and most of the tenants are below 50% 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 1163 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.

It is anticipated that about 33 units of Gundersen-owned housing with project-base Section 8 Vouchers will expire. With the construction of South Avenue, our department has been made aware of some naturally-occurring affordable housing that will be eliminated as well.

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

The availability of housing units does not fit the needs of the population of La Crosse. There is a significant lack of decent, affordable housing for extremely low- and low-income households (especially families with children), persons with disabilities, and permanent housing for the homeless. Additionally, waitlists for both elderly/accessible and family units are long (1-5 years), further reflecting the lack of affordable housing. Please see *NA-10: Housing Needs Assessment* for more information on this situation.

Describe the need for specific types of housing:

- Quality, affordable housing for extremely low-income and low-income households
- Quality, affordable housing for larger, low-income families with 3 or more bedrooms at 30% AMI and below
- Quality, affordable housing with accessibility features for persons with disabilities
- Permanent housing for the homeless

Discussion

In particular, there is a need for housing at 30% AMI and below.

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

Introduction

The median home value has increased 5%, the median contract rent has increased even more 27%. The percent wage increase has not gone up proportionally. Affordable housing, particularly rental housing is a concern.

Cost of Housing

	Base Year: 2015	Most Recent Year: 2018	% Change
Median Home Value	130,100	136,400	5%
Median Contract Rent	616	782	27%

Table 29 – Cost of Housing

Alternate Data Source Name:

2014-2018 ACS Data

Data Source Comments:

Rent Paid	Number	%
Less than \$500	1,222	32.5%
\$500-999	6,789	53.7%
\$1,000-1,499	2,191	10.4%
\$1,500-1,999	805	2.9%
\$2,000 or more	172	0.5%
Total	11,179	100.0%

Table 30 - Rent Paid

Alternate Data Source Name:

2014-2018 ACS Data

Data Source Comments:

Updated Median Rent

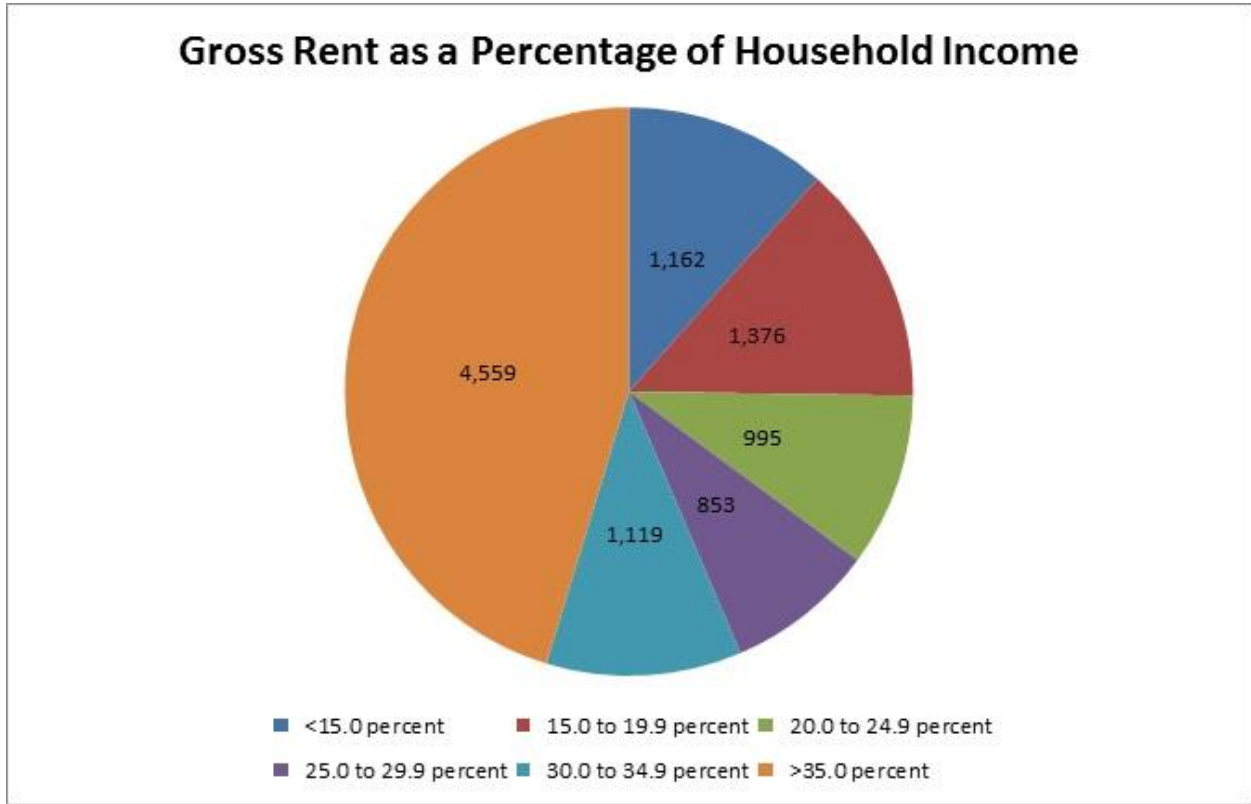
The most recent year of the 2008-2012 ACS estimates puts the median rent for the jurisdiction at \$672.

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	378	No Data
50% HAMFI	865	770
80% HAMFI	1,675	1,020
100% HAMFI	No Data	1,982
Total	2,918	3,772

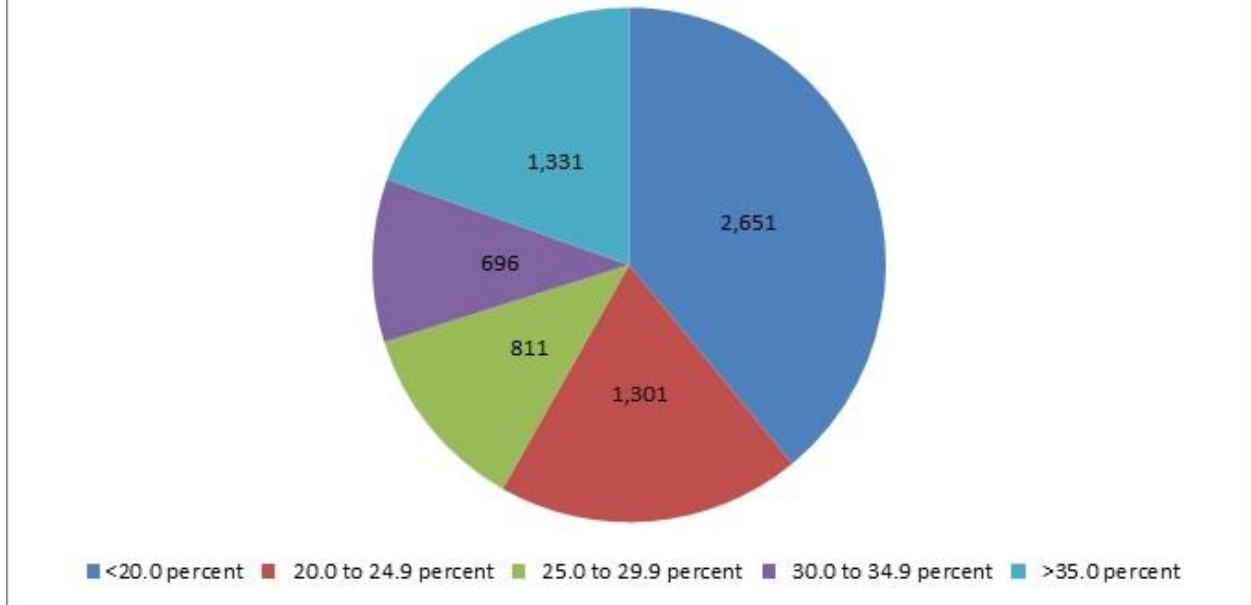
Table 31 – Housing Affordability

Alternate Data Source Name:
2014-2018 ACS Data
Data Source Comments:



Gross Rent as a Percentage of Household Income

Selected Monthly Owner Costs as a Percentage of Household Income



Selected Monthly Owner Costs as a Percentage of Household Income

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	506	596	793	1,111	1,397
High HOME Rent	506	596	793	1,111	1,397
Low HOME Rent	506	596	793	941	1,050

Table 32 – Monthly Rent

Alternate Data Source Name:

HUD FMR Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

There is a severe lack of affordable, quality housing in the jurisdiction, especially among 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 roughly 378 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. This leaves over 3,000 households in the jurisdiction that are living in housing that is not affordable, costing more than 30% of their monthly household income. Over 60% of these households are paying more than 50% of household income on housing

costs. These households are the most at-risk for homelessness and likely live in the lowest quality housing 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?

Neighborhood revitalization through rehabilitation or replacement of existing, lower value housing stock is a significant political and administrative priority in the City of La Crosse, non-profit organizations, and an emphasis in this consolidated plan. This is resulting in a focused effort in terms of funding and human resources. In the mid- to long-term and within the next 5 years, this will result in an increase in home values and an increase in the availability of affordable rental housing.

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

Fair market rents are fairly high for the area and are on-par with HUD-defined HOME rent levels. This underscores the lack of affordable housing in the area. The value of Section 8 vouchers is partially determined by these HOME rent levels, and having these levels high decreases the amount of housing that is affordable to a Section 8 voucher holder.

Discussion

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

Introduction

Definitions

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	2,175	22%	4,715	44%
With two selected Conditions	55	1%	255	2%
With three selected Conditions	10	0%	10	0%
With four selected Conditions	0	0%	4	0%
No selected Conditions	7,820	78%	5,645	53%
Total	10,060	101%	10,629	99%

Table 33 - Condition of Units

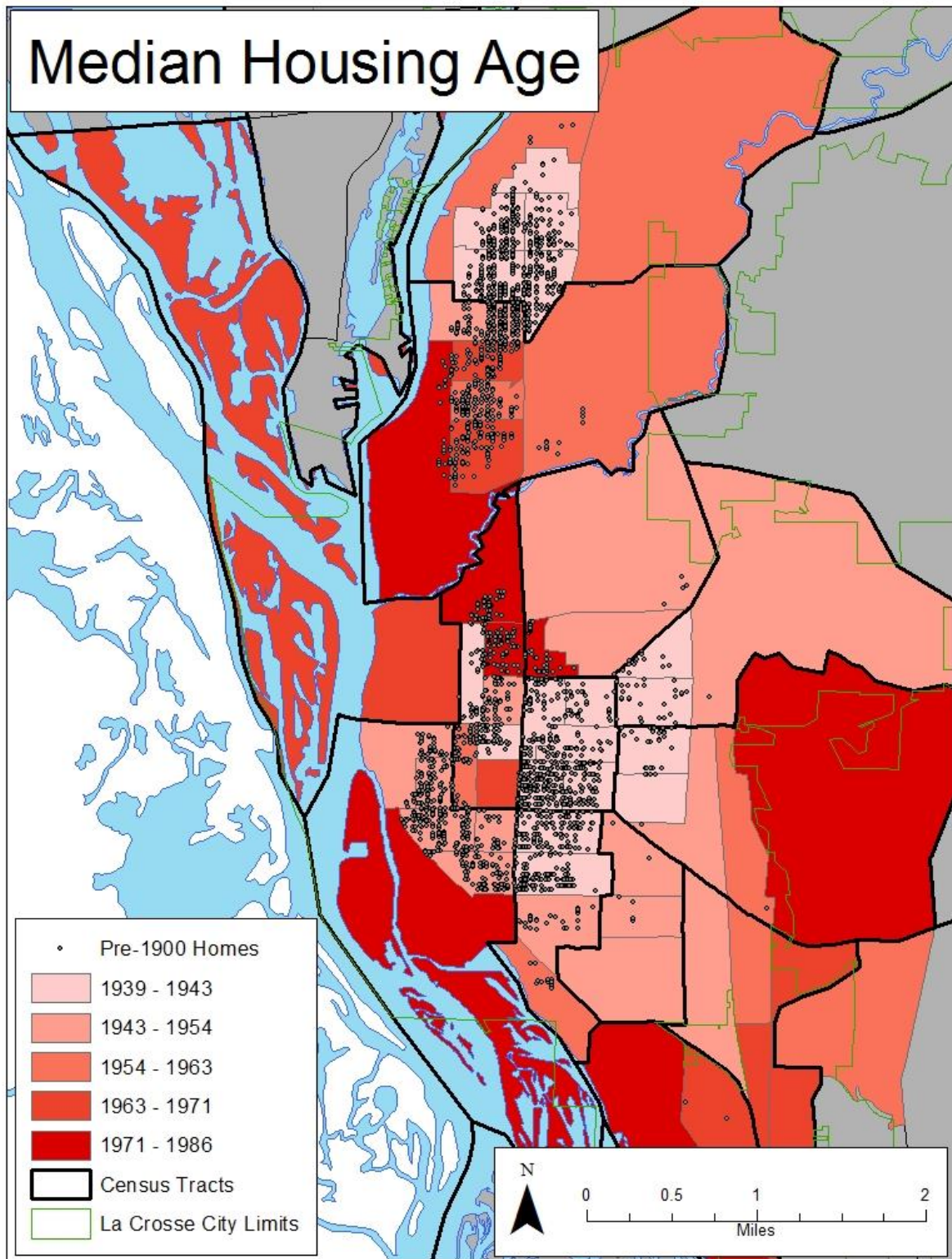
Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	620	6%	1,170	11%
1980-1999	1,120	11%	2,770	26%
1950-1979	3,690	37%	4,140	39%
Before 1950	4,630	46%	2,550	24%
Total	10,060	100%	10,630	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS



Median Housing Ages and Pre-1900 Homes

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	8,320	83%	6,690	63%
Housing Units build before 1980 with children present	443	4%	143	1%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

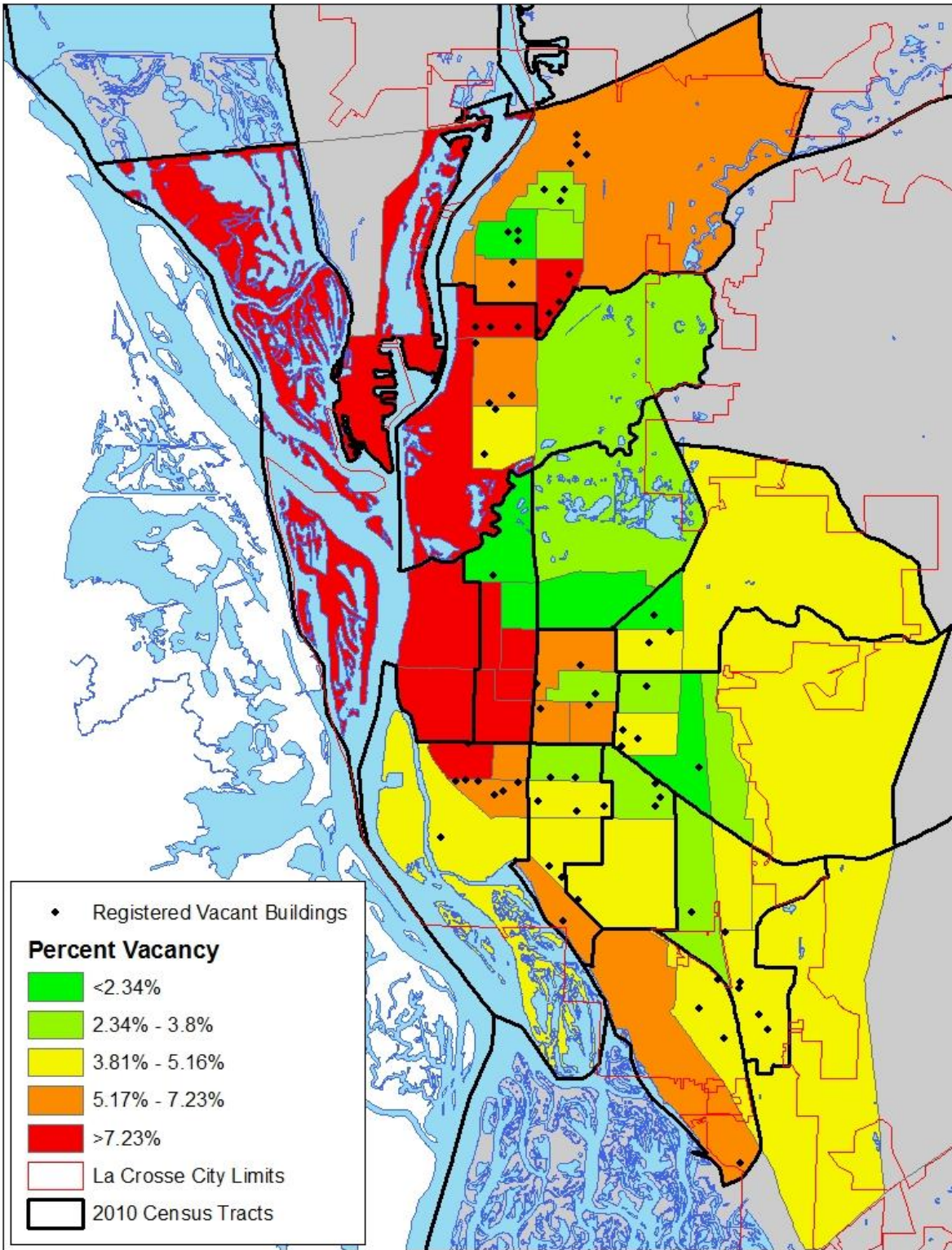
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Vacant Unit Dataset

This data is not readily available. The attached map shows vacancy unit percentage by census block group and registered vacant buildings as of October 2014. The number of vacancies is on the decline than during the height of the recession and at no point were vacancies as much of an issue as other cities.



Vacancy Percentage by Census Block Group

Vacancy Rates for Wisconsin Cities – Population 45,000-65,000		
	Vacant Housing Units	
Wauwatosa	893	4.2%
Fond du Lac	1194	6.2%
Eau Claire	1791	6.3%
La Crosse	1616	7.2%
West Allis	2249	7.6%
Oshkosh	2740	9.3%
Sheboygan	2360	10.5%

Vacancy Rates of Other Wisconsin Cities

Need for Owner and Rental Rehabilitation

According to the HUD definitions, the four housing “conditions” are: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, and 4) cost burden greater than 30%.

Overall, 37% of housing units in La Crosse have one of the selected housing conditions listed above. Renter-occupied units, across all income levels, have the highest proportion (51%) of units with at least one housing condition, relative to owner-occupied units (25%). As shown in the needs assessment (NA-10), these housing conditions are almost entirely relating to cost burdens, rather than substandard conditions or overcrowding. However, the prevalence of cost burdens makes it more likely that a household won’t be able to afford maintenance and upkeep, as well as raising the likelihood that families will live in the same unit with other families to lower the cost burden, leading to overcrowded conditions.

Due to a high rental demand driven by poor economic conditions, shifting housing trends, and high college student population, many higher valued, 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 many of these converted multi-family dwellings to become dilapidated. It is likely that the most of the roughly 5330 renter-occupied units with a selected housing condition are in need of varying degrees of rehabilitation, from exterior repairs/improvements (e.g. roofing, paint/siding, landscaping) and structural issues to interior needs (e.g. energy efficiency improvements).

Although the proportion of owner-occupied housing with a selected housing condition is half that of renter-occupied units (2670 units), there is still a high need for rehabilitation. Nearly half of owner-occupied housing units were built before 1950. Older housing requires more upkeep and maintenance, and the repairs can often be deferred due to the expense involved. This leads to deteriorated housing stock and lower home values.

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

Overall, 77% (16440) of La Crosse's housing stock was built before 1980. Lead-based paint was banned in the United States in 1978, so a significant portion of La Crosse's housing stock likely contains some degree of interior lead paint. However, according to the EPA (*Steps to Lead Safe Renovation, Repair and Painting*, October 2011), the risk for lead paint rises in a two-fold manner in older housing stock. The likelihood that lead-based paint is present rises with the age of the house. The EPA estimates that 69% of homes built between 1940 and 1959 contain lead-based paint, while 87% of homes built before 1940 contain lead-based paint. The concentration of lead in the paint itself rises in older houses. Concentrations of lead can be up to 40% in lead-based paint manufactured prior to 1940. Approximately one-third of La Crosse's housing stock was built prior to 1939.

Datasets are not available to make an accurate estimate of lead-based paint hazards. However, consultation with the County Health Services Department showed that 600 children tested with blood-lead levels above the CDC threshold of 5 mcq/dL in La Crosse County in 2013. County Health Services only provides notification of the test result until the blood-lead level surpasses 15 mcq/dL. After that threshold, the child enters the lead poisoning program. There are currently 13 children in that program. Referrals for blood-lead levels only occur from routine blood testing or testing for another condition. Therefore, it is assumed that numbers above are conservative as extremely low- and low-income families may not have the resources for preventative and routine medical care that would detect lead poisoning. These families are also likely to live in older, lower quality housing that is at higher risk for lead-based paint hazards.

Discussion

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

Introduction

City of La Crosse staff met with residents living in public housing who were elderly and disabled and conducted door-to-door interviews with families living in family public housing. Overall, residents were happy with the affordability and security of the housing. At Sauber homes, they mentioned concern about individuals with overnights guests and an interest in exercise equipment. Staff also spoke with residents living in the family housing. Again, the affordability and the presence of the Boys and Girls Club at the Huber Homes was mentioned as an asset. Some residents expressed concern about safety and security issues and people driving too fast down the road there. Residents living at Schuh homes on the Northside expressed concern about security issues and perceived discrimination by Housing Authority staff. In public meetings, residents also expressed dissatisfaction with barriers to accessing public housing. Staff believes that closer connections between social service agencies and public housing will be critical to providing long-term solutions to homelessness.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			772	144	15		15	0	0
# of accessible units									

***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 City Housing Authority consists of 12 facilities, seven of which are for high rises elderly/persons with disabilities and 4 of which are for families, and 6 units of lower-density duplexes. There are accessible units available in both the high rises and family facilities. The City Housing Authority is classified as 'Standard Performer" by HUD with an overall score of 70 for the family developments and 79 for the elderly/disabled developments. These scores take into account facility, staff, tenant, administrative and financial measures. The most recent composite score (HUD no longer issues individual scores for facilities) for the family facilities was due to issues with pavement upheaval leading to tripping hazards (as opposed to any life-threatening violations).

Public Housing Condition

Public Housing Development	Average Inspection Score
----------------------------	--------------------------

Table 38 - Public Housing Condition

Name	Number of Units	Bedrooms	Composite Scores
Family Housing			
Schuh Homes	84	1, 2, 3, 4, 5	70 (2018)
Mullen Homes	56	2, 3, 4, 5	
Grover Estates	30	2	
Huber Homes	40	1, 2, 3, 4	
TOTAL	210		
Elderly/Disabled Developments			
Solberg Heights (1983)	78	1	
Stokke Tower (1968)	73	1	
Stoffel Court (1976)	75	1	
Becker Plaza (1975)	75	1	
Forest Park (1977)	112	1	
Ping Manor (1978)	61	1	
Sauber Manor (1971)	82	0	
Division St Development	6	1	Handicapped Accessible
TOTAL	562		
	772		

Public Housing Count and Condition

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

A majority of the high facilities operated by the PHA were built in the 1970s and the infrastructure such as the roofing, windows, and exterior brick surfaces require significant funds to maintain. The PHA has established maintenance priorities in its five year plan. Priorities in that budget plan include important infrastructure issues such as exterior pavement surfaces, roofing needs, new doors for the individual units, bathroom remodeling, exterior brick sealing, carpets and walls in facility corridors, and fire safety equipment. The PHA is currently working on an online application system.

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

The PHA has a Resident Services department that is responsible for activities programming in the facilities and the facilitation of tenant organizations within the high rise properties. The activities that are offered for residents include craft programs, movie nights, cooking demonstrations, community events with organizations such as the Boys and Girls Club, and trips to popular regional

destinations. The high rises no longer have tenant organizations that operate. With advocacy from the community, the Boys and Girls Club partnership at Huber Homes was re-instated.

Discussion:

The Analysis of Impediments to Fair Housing identified improvements in customer service as a key goal for the housing authority. Stronger partnerships between social service agencies and the PHA are also important, like the one that has happened at Huber Homes.

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

Introduction

The City of La Crosse for Emergency Shelter, has the Salvation Army and Catholic Charities Warming Shelter. Both facilities are challenged with the need to house individuals but also overcome the challenges of individuals with mental health and AODA issues. On the one hand, neighbors surrounding these facilities feel that their presence attract drugs and crime concerns (and this is evidenced by police calls), as well as the sense that people "locate to La Crosse" because of the services offered. On the other hand, not having these facilities available means that these individuals are forced to sleep in parks, under bridges, and in parking ramps.

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)	53	0	0	0	0
Households with Only Adults	44	46	2	43	0
Chronically Homeless Households	0	0	0	43	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Couleecap, Inc.: Homelessness prevention, transitional housing, supportive housing, emergency food assistance, transportation assistance, jobs and business development, skills enhancement, first-time homebuyer assistance, home rehabilitation assistance, weatherization 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
WAFER: Food pantry, food pantry coordination
Independent Living Resources: Employment assistance, skills training, homelessness and housing referrals, advocacy, social security benefit assistance, accessibility assessments, peer support, personal care
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: Supportive housing for addictions, childcare assistance, employment training, supportive services for females in criminal justice system
New Horizons Shelter: Emergency shelter, supportive services for domestic violence victims
Family and Children's Center: Supportive series for domestic abuse victims, family health services and referrals, behavioral and mental health support, young adult residential support, adult mental health support, supportive services for disabilities
Coulee Council on Addictions: Drug and alcohol counseling, recovery supportive services, peer support

La Crosse Continuum of Care

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

Please see the attached table above.

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.

Please see the attached table above.

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

Introduction

The Special Needs Facilities are covered under the Homeless section of this document.

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

Please see *NA-45: Non-Homeless Special Needs Assessment* for a complete explanation of the needs for these groups.

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

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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)

No funding is planned for assisted living facilities or facilities for the elderly due to sufficient existing supply of these facilities. However, there is a severe lack of decent, affordable housing for individuals with disabilities and special needs. Through cooperation with other organizations, affordable rental housing for the special needs population is a significant goal of this consolidated plan.

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))

Please see the answer above.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Parking requirements, the cost of in-fill housing, zoning and density barriers and a general lack of land available to develop in La Crosse combine with community opposition, from both the public and elected officials, to hinder or prevent the development of affordable housing, particularly for families.

The City of La Crosse: [Analysis of Impediments to Fair Housing](#) report identified several administrative, regulatory, and discriminatory barriers to affordable and fair housing as well as housing choice. Below is a summary of the impediments identified in the study:

- State-level legislature impedes the ability of local government to regulate the quality of rental housing
- Group homes are not permitted by right
- Housing serving people in recovery from alcohol or substance abuse is not allowed in residential districts
- People requesting accommodation or modification related to a disability have to go through a re-zoning process
- Regionally, areas outside of La Crosse, through zoning and lack of public transportation, impede the development of multi-family housing

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

Introduction

The Job Market in La Crosse is very strong and growing as compared to other parts of the state. The unemployment rate is now 3.3%, which is a decrease from prior numbers of 7%.

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	96	3	0	0	0
Arts, Entertainment, Accommodations	2,910	4,613	15	11	-4
Construction	669	1,250	3	3	0
Education and Health Care Services	4,755	12,657	24	31	7
Finance, Insurance, and Real Estate	1,309	2,590	7	6	-1
Information	396	749	2	2	0
Manufacturing	2,806	5,856	14	14	0
Other Services	933	1,884	5	5	0
Professional, Scientific, Management Services	1,337	2,811	7	7	0
Public Administration	0	0	0	0	0
Retail Trade	2,570	3,980	13	10	-3
Transportation and Warehousing	734	1,389	4	3	-1
Wholesale Trade	1,079	2,690	6	7	1
Total	19,594	40,472	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	30,480
Civilian Employed Population 16 years and over	28,585
Unemployment Rate	6.19
Unemployment Rate for Ages 16-24	15.86
Unemployment Rate for Ages 25-65	4.43

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	5,180
Farming, fisheries and forestry occupations	1,370
Service	4,450
Sales and office	6,825
Construction, extraction, maintenance and repair	1,570
Production, transportation and material moving	1,465

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	24,490	90%
30-59 Minutes	2,365	9%
60 or More Minutes	485	2%
Total	27,340	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

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	710	95	425

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	3,600	260	1,120
Some college or Associate's degree	6,810	440	1,350
Bachelor's degree or higher	6,485	190	665

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	105	35	44	240	460
9th to 12th grade, no diploma	405	235	170	500	535
High school graduate, GED, or alternative	3,820	1,135	995	2,850	2,550
Some college, no degree	9,165	1,935	895	2,050	1,215
Associate's degree	500	1,420	770	1,540	310
Bachelor's degree	1,090	1,765	1,020	2,065	780
Graduate or professional degree	65	570	510	1,420	855

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,514
High school graduate (includes equivalency)	23,801
Some college or Associate's degree	29,640
Bachelor's degree	37,405
Graduate or professional degree	51,882

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 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
- Manufacturing
- Arts, Entertainment, Accommodations
- Retail Trade

These sectors accurately show the make-up of La Crosse’s employment activity. La Crosse is the home of two major healthcare centers and three post-secondary educational institutions. La Crosse is the main urban center for a large area and therefore contains significant numbers of retail stores, restaurants, and hotels. In this way, La Crosse also serves as the cultural hub for the region.

Describe the workforce and infrastructure needs of the business community:

Through economic development surveys completed by the Seven Rivers Region, there is a shortage of well-trained workers in industrial, manufacturing, and construction trades in La Crosse. There is also a need to attract and retain talent in the La Crosse area. Additionally, business leaders prioritized infrastructure improvements over all other types of CDBG assistance. There needs to be infrastructure in place to attract business but also there needs to be infrastructure that makes La Crosse more appealing to skilled, educated workers in all sectors. This includes housing development, improvements to roads and traffic congestion, parking solutions, and sites for commercial development.

Another need for the workforce and the business community is licensed child care opportunities.

- In a survey of La Crosse County residents, over 86% of families indicated a limited ability in child care options in La Crosse County. (Our own survey showed a high level of dissatisfaction in access to child care).
- The largest majority of families paid between \$500 and \$1000 for child care monthly, however over 27% paid \$1000 or more. (I am in that category, \$2000 per month).
- Since 1998 there has been a steady decline of regulated child care businesses, in 1998 over 450 regulated child care businesses existed in our region. In 2019 that number has dwindled to 115 regulated child care businesses.
- For children under the age of 11 in La Crosse County, the gap is over 8000 more children in La Crosse County, than there are regulated spots, for after-school care or licensed child care. This doesn’t count unfortunately stay-at home homes, friends, family, and neighbor care however.

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.

There are two significant development projects in the works for La Crosse. Riverside North is over 50 acres of developable land and will include residential, retail, and office space. Additionally, a large mixed-used project is planned for Bridgeview Plaza and the closed Kmart site. Kwik Trip continues to expand its operations.

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

There is sufficient training and educational opportunities in La Crosse to meet the needs of the employment sectors. The issue at hand and mentioned in input sessions is how to retain and attract educated, trained, and motivated individuals in La Crosse.

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.

Skills enhancement and development for employment is supported through the Workforce Development Board of Western Wisconsin as well as through programs in several non-profit organizations. These programs support the Consolidated Plan by addressing the education and training needs for employment opportunities.

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.

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Discussion

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 described in the needs assessment, racial and ethnic minorities as a whole have a disproportionate rate of housing problems. These minority groups are concentrated in census tracts 2 and 9, tracts which are characterized by lower quality housing stock and an overall concentration of poverty. The rates of housing cost burdens in these areas are 10-20% than La Crosse as whole. Census tract 2 corresponds to the Lower Northside Depot Neighborhood and census tract 9 corresponds to the Powell-Poage-Hamilton Neighborhood.

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

There are no areas of La Crosse with significant segregation. Census tracts 2 and 9 are characterized by both high concentrations of minority groups and poverty. However, they still do not meet the definition of being significant areas of segregation as La Crosse still remains a relatively White community. These two areas are both over 70% low-to-moderate income. Please see the attached maps in the needs assessment (NA-15) for more detail on these concentrations and for a definition of 'concentration'.

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

These areas are characterized by low owner-occupancy rates (25%-30%), high transiency rates (associated with high rate of rentals), lower housing quality, low housing value, low home sale volume, low home sale prices, and elevated rates of poverty, all relative to the City of La Crosse as a whole.

Are there any community assets in these areas/neighborhoods?

The Powell-Poage-Hamilton and Northside Neighborhood has several community assets:

- Many long-term residents
- Central location
- Abundant partnerships with non-profits and private organizations
- Active neighborhood association
- Participation and engagement by Gundersen Health Systems and Kwik Trip

- Southside Neighborhood Center and Black River Beach Center
- La Crosse Promise Initiative

Are there other strategic opportunities in any of these areas?

These areas benefit from neighborhood revitalization being a high priority for the city government and housing-oriented non-profit organizations. This prioritization means that efforts and resources such as money, staff, time, and infrastructure are being heavily invested in these areas. Additionally, there are expanding partnerships with employment centers in these neighborhoods with the City and non-profit organizations to help incentivize their employees to live in target areas. These partnerships bring more resources into these neighborhoods and also make these areas more appealing for further housing and economic development going forward.

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.

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

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

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

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

Strategic Plan

SP-05 Overview

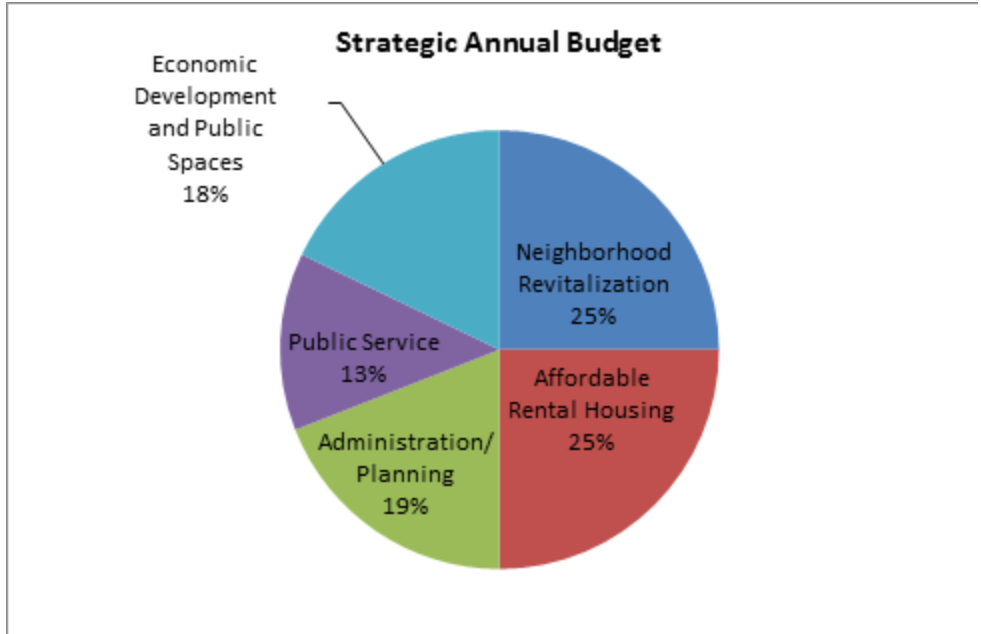
Strategic Plan Overview

The City of La Crosse's strategic plan is based on our assessment that our greatest needs centers around neighborhood revitalization, affordable housing, child care, quality of life for low-income families, and re-development in support of food-based businesses.

The City of La Crosse's Community Development strategic plan centers around three principles of success:

1. Harnessing all resources and partnerships around a common vision.
2. Building upon our city's strengths, which are collaboration, our beautiful natural resources, and our strong economy.
3. Community and political will to respond to the urgent needs and make tough decisions.

Within this context, the Consolidated Plan's strategic plan calls for alignment of the City's funds over the next five years around its priorities. It calls for half of the City's Community Development funding to be focused on affordable housing and neighborhood revitalization, while the other projects are devoted to projects that improve the quality of life through public spaces and/or commercial re-development. These funds shall be focused on the City's target areas as to maximize impact. Public service funding will be prioritized according to need.



Strategic Annual Budget

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Northside Neighborhood Revitalization Strategy Area
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	2/3/2016
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	www.cityoflacrosse.org/nrsa Monitor St to Gohres St, bounded by Copeland (west) and George (east)
	Include specific housing and commercial characteristics of this target area.	large areas of the flood plan, low-income area, historically a working class neighborhood
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with data and citizens demonstrated this was a high needs area in terms of poverty, number of police calls, older housing stock
	Identify the needs in this target area.	Low quality and deteriorating housing Neighborhood commercial and other amenities
	What are the opportunities for improvement in this target area?	Available land for redevelopment , River Point District Housing rehabilitation Loans
Are there barriers to improvement in this target area?	Flood plain	
2	Area Name:	Southside Neighborhood Revitalization Strategy Area
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	2/3/2016
	% of Low/ Mod:	
	Revital Type:	

	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	www.cityoflacrosse.org/nrsa North to La Crosse St, South to Green Bay, Front Street (West) and West Ave (east), Weigent Neighborhood (Ferry St to Jackson, West Avenue to East Avenue)
	Include specific housing and commercial characteristics of this target area.	Location of Gundersen Health System, Mayo Clinic, Downtown, Western Technical College, Viterbo University Several older neighborhoods that are primary residential, older housing
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Our consultation and citizen participation demonstrated this as one of the highest areas of need in terms of people living in poverty, crime, social services, and older housing
	Identify the needs in this target area.	Quality and condition of housing, policing, more neighborhood commercial, quality of public infrastructure, code enforcement
	What are the opportunities for improvement in this target area?	Capitalize on the contributions of the hospital, educational institutions, overall demand for housing
	Are there barriers to improvement in this target area?	Cost to redevelopment in an urban area, number of rental properties and students
3	Area Name:	City-Wide Area
	Area Type:	Nature of activities make it difficult to limit to one part of the city.
	Other Target Area Description:	Nature of activities make it difficult to limit to one part of the city.
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	

<p>Include specific housing and commercial characteristics of this target area.</p>	
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	
<p>Identify the needs in this target area.</p>	
<p>What are the opportunities for improvement in this target area?</p>	
<p>Are there barriers to improvement in this target area?</p>	

General Allocation Priorities

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

While the City will encourage the production of affordable housing throughout the city to maximize choice for low-income residents. The City has identified a strong need for geographic prioritization in three neighborhoods in the City of La Crosse- 1. Powell-Poage Hamilton, 2. Washburn and 3. Lower-Northside Depot and part of Logan Northside. The City of La Crosse intends to continuing to focus resources in these areas. These areas are also our Neighborhood Revitalization Strategy Areas. After the 2020 Census, City staff will re-examine our strategy areas to identify any change and geographic priorities.

These areas have seen a concentration of poverty and the City's strategy will be as follows:

1. Improve the quality of life for low-income residents, through public investments and investments in economic opportunity
2. Attract families at 80 percent of the county median income and above.
3. Balance the mix of homeowners and renters in the core of the neighborhood.
4. Attract major re-development for mixed-use and multi-family

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Improve housing quality
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area
	Associated Goals	Administer CDBG/HOME Program Improve Neighborhood Livability for Families Code Enforcement Repair aging housing infrastructure Replace or rehab dilapidated housing structures
	Description	Improve the quality of housing in La Crosse through the following strategies, focused in strategy areas: <ul style="list-style-type: none"> 1. Promote maintenance of homes and apartments through increased code enforcement. 2. Rehabilitate or repair single-family homes and rentals through rehabilitation programs. 3. Demolish and replace dilapidated structures that are beyond repair 4. Address lead-based paint hazards

	Basis for Relative Priority	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, in multiple surveys, 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. Economic factors have led to the increasing concentration of poverty or poorer structures in La Crosse's neighborhoods.
2	Priority Need Name	Affordable Rental Housing (In-fill or rehab)
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area
	Associated Goals	Administer CDBG/HOME Program Increase affordable housing

	Description	Demolish dilapidated structures for new, multi-family, mixed-income or mixed-use rental housing. Rehabilitate or preserve existing structures for rental housing. Increase affordable, income-based affordable rental housing targeted for families at 50% of CMI and below. Provide long-term solutions to address homelessness in La Crosse, focusing on families who are homeless and persons with disabilities.
	Basis for Relative Priority	Housing needs section details that the greatest needs for housing in La Crosse are affordability concerns for renters at 50% of the CMI and below. The affordability needs also translates into homelessness and studies have demonstrated that the most cost-effective solution to addressing this issue. Additionally, persons living at 30% CMI and below are at the greatest risk of becoming homeless.
3	Priority Need Name	Storm water Management, Flood Plain Issues
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area
	Associated Goals	Administer CDBG/HOME Program Flood hazard mitigation and Stormwater
	Description	Flooding, groundwater, and stormwater management continue to be challenges for the City of La Crosse. With its limited dollars, CDBG will support these efforts through supporting affordable housing development out of the flood plain, providing resources to development a flood hazard mitigation plan, developing a stormwater green infrastructure plan. While these are important projects, other City resources are currently addressing them. We plan to support or leverage these efforts.

	Basis for Relative Priority	Addressing flooding, stormwater and sewer management was a top priority for citizens in the survey. This has a profound impact on livability of neighborhoods, flood insurance, home values.
4	Priority Need Name	Economic Development: Food Access and Child Care
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	Nature of activities make it difficult to limit to one part of the city.
	Associated Goals	Administer CDBG/HOME Program Increase economic opportunities Child Care
	Description	In updating its plan, the data demonstrates that with low unemployment rates, workforce attraction and development or providing employment to the under-employed have emerged as priorities. Therefore, under this need, we will focus on addressing workforce issues through a focus on child care and also bringing businesses and retail to lower-moderate income areas.
	Basis for Relative Priority	Child care and economic opportunity in the Powell Poage Hamilton and Lower Northside Depot Neighborhood were identified as high priorities in the Consolidated Plan
5	Priority Need Name	Public Infrastructure (lighting, schools, parks)
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents

	Geographic Areas Affected	Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area
	Associated Goals	Administer CDBG/HOME Program Improve Neighborhood Livability for Families
	Description	Provide additional street lighting in Census Tract 4, 9, and 2, that supports walkability and safety concerns for neighborhoods. Support efforts to create community schools and make improvements to Northside Parks.
	Basis for Relative Priority	Street lighting has been identified as a top priority by the citizen survey and is a strong factor for safety and improved livability for low and moderate income populations. While not as high of a priority in the survey, data on the growing workforce shortage, declining school enrollment, demographic information, demonstrates the need to continue to improve neighborhoods for children and families.
6	Priority Need Name	Poverty Alleviation
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Nature of activities make it difficult to limit to one part of the city.
	Associated Goals	Administer CDBG/HOME Program Alleviate poverty and increase self-reliance. Prevent and end homelessness

	Description	Services that will lead to greater self-reliance and alleviate poverty. The types of highest priority services identified in the survey are (in the order of important): mental health services, homeless services (housing, shelter, support), low-cost health care services, crime prevention and public safety, substance abuse and prevention, domestic violence and child abuse prevention, youth services and programs, child care, food banks, transportation services, landlord/tenant counseling, legal services, community social workers, parks and recreation.
	Basis for Relative Priority	These services offer opportunities to help low-and-moderate income families or individuals living in our targeted areas lift themselves out of poverty and were determined by the survey to be the top public service needs of our community.
7	Priority Need Name	Housing and Neighborhood Plans
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	Nature of activities make it difficult to limit to one part of the city.
	Associated Goals	Administer CDBG/HOME Program Alleviate poverty and increase self-reliance. Flood hazard mitigation and Stormwater Improve Neighborhood Livability for Families Prevent and end homelessness Repair aging housing infrastructure Replace or rehab dilapidated housing structures
	Description	Spur economic development and neighborhood improvements through plans that include an analysis of market trends, extensive public input, and areas for leverage to address problems and issues faced by neighborhoods and corridors. Support economic development in neighborhoods through architecture and engineering analysis. In particular, a strong priority for a regional affordable housing plan and market analysis,

Basis for Relative Priority	The best solutions for enhancing neighborhood livability are based on strategic plans that capitalize on market trends, address environmental concerns, and harness political willpower. To create these plans, there must be careful planning efforts that involve extensive public input and the technical expertise of various stakeholders and professionals including economists, the business sector, environmentalists, and planners.
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Narrative (Optional)

Only projects that meet a priority will be funded.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	While there is a need for Tenant Based Rental Assistance to make rents more affordable, the City's HOME funds do not anticipate using its funds for this purpose. There are greater priorities to improve or demolish the housing stock we do have. To date, 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 programs which are TBRA for Non-Homeless Special Needs.
New Unit Production	<p>The Market Conditions for new single family homes in La Crosse are relatively flat and its population is relatively flat, with the expectation that the La Crosse area's population will grow. The City of La Crosse is projected to add 2946 households by 2020 (13.7%). It added 254 households from 2000 to 2010. Household growth will occur through infill development</p> <p>Market conditions mean that for single family homes, the City will continue to demolish and replace existing homes. For rental, the City projects increased demand for rental. The City will grow its existing rental units. The City anticipates that most of its household growth will be from younger and older people, without children. Individuals looking for affordable housing will continue to look in La Crosse due to its lower home sale prices.</p>
Rehabilitation	The City has operated its Housing Rehabilitation program since 1980s. The market continues to be healthy whereby if the City lends to a homebuyer, generally those funds are paid back. La Crosse was not as affected by the foreclosure crisis as other areas of the state.
Acquisition, including preservation	Median sales price has remained fairly flat in the City of La Crosse, although it is on a trend upward. Looking ahead, with the projected household growth that will primarily happen through in-fill housing (acquisition, demolition, replacement), the market conditions are well suited for these types of programs.

Table 49 – Influence of Market Conditions

Note on Median Income Changes

Change in Area Median Income from 2000-2010 is not adjusted for inflation.

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

Introduction

The City'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 Program. Prior year resources are program income for planning and admin. Any HOME Program Income is spent in that year and therefore there is not anticipated program income for the HOME program.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	882,251	400,000	35,000	1,317,251	5,107,749	Annual allocation is subject to Congressional Approval. Program Income included Revolving Loan Funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	310,213	0	0	310,213	1,250,000	The City continues to anticipate decreases in HOME funds.

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 \$3 for every \$1 of CDBG investment. The City anticipates to continue to collaborative with non-profit and private organizations to realize affordable housing developments. Secondly, the City hopes to continue its successful replacement housing program in distressed neighborhoods, to leverage the investment of our HOME dollars in affordable single-family housing. HOME Match requirements will be satisfied through donated time and labor from our technical college partner who builds homes and work from the streets department for the homes. Any projects that are for public works or public projects will be leveraged by local and state financing. Finally, the City anticipates launching a program with State of Wisconsin Lead Hazard funds, which will leverage its existing Housing Rehabilitation Program.

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 currently owns a few parcels throughout the City and intends to use those to incentivize developers to address housing needs.

Discussion

The City will continue to invest most of its funds into projects where City funds are paid back or that leverage additional resources.

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
LA CROSSE	Government	Economic Development Ownership Planning Rental neighborhood improvements public facilities public services	Other
COULEECAP INC	Continuum of care	Homelessness	
LA CROSSE CHDO	CHDO	Ownership	
La Crosse Public Housing Authority	PHA	Public Housing	
La Crosse Collaborative to End Homelessness			

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Overall, the City of La Crosse's community development delivery system has the commitment of many agencies to achieving these goals and over the past year, has seen enhanced coordination with all agencies and greater transparency of its activities. Increasingly, the City is focusing its greatest priorities on enhancing neighborhoods and addressing the lack of quality and affordable housing for its residents.

The gaps in the institutional delivery system is increasingly there are limited resources for cities and communities. There are often not enough staff to meet the increasing administrative burdens of federal funds. Also, coordinating between multiple agencies means that there needs to continue to be even better coordination, to avoid duplication of services.

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
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	

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

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)

La Crosse has an active homeless network, resources, and support from the state to operate their Continuum of Care. 94.5% of the permanent supportive housing participants have exits to successful destinations, while only 45% of participants in its emergency shelters and rapid rehousing program have successful exits. All homeless service providers utilize case management in their work with clients. As evidenced by the increase homeless individuals and families, case management alone is not sufficient to address many of the serious needs presented by homeless clients. The City and its CoC needs to adopt its system to continue to focus on addressing families who are homeless and individuals experiencing chronic homelessness. The City of La Crosse was the first city in Wisconsin to successfully end Veteran's 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. Additionally, there are simply not enough resources currently to address the number of persons experiencing homelessness.

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

The City of La Crosse will continue to coordinate closely with its Affordable Housing Non-Profit and private Partners and continue to convene these groups. Per our analysis of impediments, the City will continue to reach out to our public housing authorities and our surrounding communities to collaborate on affordable housing. Our homeless partner agencies are looking at opportunities for long-term affordable housing to meet the needs of these populations and are continuing to invest resources into homeless prevention and rapid re-housing, while reducing reliance on emergency shelters. CDBG/HOME funds available are extremely limited to provide long-term rental assistance for those experiencing homelessness. Therefore, the strategy is to address these issues through time and effort around collaboration with other partners and building affordable housing.

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	Code Enforcement	2020	2022	Code Enforcement	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Improve housing quality	CDBG: \$59,629 HOME: \$0	Housing Code Enforcement/Foreclosed Property Care: 400 Household Housing Unit
2	Repair aging housing infrastructure	2020	2024	Affordable Housing	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Housing and Neighborhood Plans Improve housing quality	CDBG: \$1,250,000	Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 75 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Replace or rehab dilapidated housing structures	2020	2025	Affordable Housing	Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Housing and Neighborhood Plans Improve housing quality	CDBG: \$500,000 HOME: \$1,410,213	Homeowner Housing Added: 15 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit Buildings Demolished: 15 Buildings Other: 5 Other
4	Increase affordable housing	2020	2025	Affordable Housing Homeless	City-Wide Area	Affordable Rental Housing (In-fill or rehab)	CDBG: \$1,525,000	Rental units constructed: 150 Household Housing Unit Housing for Homeless added: 35 Household Housing Unit Other: 1 Other
5	Flood hazard mitigation and Stormwater	2020	2025	Stormwater, Sewer Management, Flooding	Northside Neighborhood Revitalization Strategy Area	Housing and Neighborhood Plans Storm water Management, Flood Plain Issues	CDBG: \$50,000	Other: 2 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Improve Neighborhood Livability for Families	2020	2025	Non-Housing Community Development	Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Housing and Neighborhood Plans Improve housing quality Public Infrastructure (lighting, schools, parks)	CDBG: \$800,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10000 Households Assisted Other: 4 Other
8	Increase economic opportunities	2020	2025	Non-Housing Community Development	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Economic Development: Food Access and Child Care	CDBG: \$500,000	Jobs created/retained: 100 Jobs Businesses assisted: 50 Businesses Assisted Other: 1 Other
9	Child Care	2020	2025	Child Care	City-Wide Area	Economic Development: Food Access and Child Care	CDBG: \$200,000	Other: 25 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Prevent and end homelessness	2020	2025	Homeless	City-Wide Area	Housing and Neighborhood Plans Poverty Alleviation	CDBG: \$500,000	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Homeless Person Overnight Shelter: 3000 Persons Assisted Homelessness Prevention: 75 Persons Assisted
11	Alleviate poverty and increase self-reliance.	2020	2025	Non-Housing Community Development	City-Wide Area	Housing and Neighborhood Plans Poverty Alleviation	CDBG: \$350,000	Public service activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Administer CDBG/HOME Program	2015	2020	Administration	City-Wide Area	Affordable Rental Housing (In-fill or rehab) Economic Development: Food Access and Child Care Housing and Neighborhood Plans Improve housing quality Poverty Alleviation Storm water Management, Flood Plain Issues Public Infrastructure (lighting, schools, parks)	CDBG: \$690,371 HOME: \$150,000	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Code Enforcement
	Goal Description	Increase safety and maintenance of homes through code enforcement. 400 housing units are better maintained, improved, or cease to have illegal activity occurring at the unit.
2	Goal Name	Repair aging housing infrastructure
	Goal Description	Repair aging housing infrastructure, both rental and owner-occupied. By 2025, 75 units of homeowner housing are improved to meet housing quality standards. By 2025, 25 units of rental housing are improved to meet HQS standards.
3	Goal Name	Replace or rehab dilapidated housing structures
	Goal Description	20 units of homeowner housing added or significantly rehabbed. 20 extremely blighted and unsafe homes are demolished or acquired for rehabilitation. 4 homes re-built out of the flood plain.
4	Goal Name	Increase affordable housing
	Goal Description	- By 2025, support 150 units of affordable, income-based affordable rental housing. All units created must be from existing structures which are rehabilitation or re-used or through the demolition and re-construction of new units. Units should prioritize families and persons with disabilities. -By 2025, of total supported affordable rental units, at least 23% are dedicated units for formerly homeless or 30% of CMI and below (35 units). Target population: chronically homeless. -By 2025, have a regional affordable housing plan and market analysis.
5	Goal Name	Flood hazard mitigation and Stormwater
	Goal Description	Prepare for the threat of floods and disaster through a flood hazard mitigation plan. Develop a stormwater green infrastructure and boulevard tree plan.

7	Goal Name	Improve Neighborhood Livability for Families
	Goal Description	<ul style="list-style-type: none"> - Hamilton Elementary School completes capital improvements to enhance learning for its low-income students and surrounding neighborhood. - Provide additional street lighting in Census Tract 4, 9, and 2 by 2025. - 2 major public infrastructure projects completed that improve neighborhood livability for families in NRSA areas (Year 1 Burns Park Playground).
8	Goal Name	Increase economic opportunities
	Goal Description	<p>Support businesses that create economic opportunity in LMI neighborhoods, with an emphasis on food access.</p> <p>By 2025, 50 businesses receive technical assistance or financial assistance for start-up or expansion. Launch public food market.</p>
9	Goal Name	Child Care
	Goal Description	Expand access to licensed child care or early learning opportunities for LMI persons. By 2025, create 50 new spots for licensed child care (ages infant - three where the most need is).
10	Goal Name	Prevent and end homelessness
	Goal Description	<p>Provide emergency shelter or permanent housing services to at least 3000 persons who are homeless.</p> <p>100 homeless persons assisted in obtaining permanent housing.</p> <p>75 households assisted in obtaining or keeping housing.</p>
11	Goal Name	Alleviate poverty and increase self-reliance.
	Goal Description	By 2025, provide services to at least 8,000 individuals that prevent poverty and increase self-reliance. Priority on services that focus on mental health, substance abuse, public safety, health care (and health prevention), domestic violence, youth services.
12	Goal Name	Administer CDBG/HOME Program
	Goal Description	Properly administer CDBG/HOME program, ensuring compliance with federal regulations.

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 anticipates providing affordable housing to 350 families using both CDBG and HOME funds.

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)

Not applicable.

Activities to Increase Resident Involvements

The City of La Crosse Public Housing Authority has several programs in place to encourage resident involvement, in terms of social and civic engagement within their facilities. The Resident Services Department has several full-time staff dedicated to social and community program implementation, especially within the high rise facilities. These programs include trips to regional attractions and festivals, as well as programs with community organizations such as the Boys and Girls Club. The PHA also facilitates Tenant Organizations for each of the high rise facilities. These organizations serve as a public forum to talk about building issues and concerns, as well as planning facility programs. These organizations do not extend to the family facilities, although these facilities do have campuses for Headstart and the Boys and Girls Club within them and this allows reduced cost for participation from PHA residents.

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

Parking requirements, the cost of in-fill housing, zoning and density barriers and a general lack of land available to develop in La Crosse combine with community opposition, from both the public and elected officials, to hinder or prevent the development of affordable housing, particularly for families.

The City of La Crosse: [Analysis of Impediments to Fair Housing](#) report identified several administrative, regulatory, and discriminatory barriers to affordable and fair housing as well as housing choice. Below is a summary of the impediments identified in the study:

- State-level legislature impedes the ability of local government to regulate the quality of rental housing
- Group homes are not permitted by right
- Housing serving people in recovery from alcohol or substance abuse is not allowed in residential districts
- People requesting accommodation or modification related to a disability have to go through a re-zoning process
- Regionally, areas outside of La Crosse, through zoning and lack of public transportation, impede the development of multi-family housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

See Impediments listed below and recommended activities

Impediment 1: Affordable Housing Needs Disproportionately Affect Protected Classes

Impediment 2: Limited Access to Some Areas of Opportunity

Impediment 3: Poor Rental Housing Conditions Limit Access to Quality Housing

Impediment 4: Accessible Housing for People with Disabilities is in Short Supply

Impediment 5: The La Crosse Housing Authority is Enhancing Public Trust

Impediment 6: Racial Disparities Exist in Access to Homeownership

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 Goal contributions in this area are minimal, as this is largely covered by the Continuum of Care and ESG grants. However, among its goals are to support agencies with financial resources to carry out this work. For example, the 2020 Action Plan will support homeless outreach workers.

Addressing the emergency and transitional housing needs of homeless persons

Same as above. The City's strategic goals include supporting emergency shelter through public 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.

This is a priority for the City of La Crosse. Its goal is to create 35 housing units for persons transitioning out of homelessness by 2025.

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

Again, this is a priority for the City of La Crosse and it is dedicating at least 25% of its anticipated resources to this goal through supporting affordable rental programs.

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

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

- If La Crosse County finds a child with elevated lead-based paint hazards, they will remove the child from the home or work to have the LBP hazards addressed.
- The City of La Crosse has committed to creating 50 units of replacement housing, which will eliminate housing with LBP hazards and replace them with new homes.
- Through its housing rehabilitation program, approximately 80% of its anticipated units or 80 housing units will address LBP hazards.
- The Housing Rehabilitation Program maintains a list of Lead Certified contractors for homeowners and requires lead and clearance testing.
- For Tenant-Based Rental Assistance Programs, prior to occupancy when children under 6 are present, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35, Subpart M.
- The City continues to educate residents about Lead-Based Paint Hazards through brochures and educational outreach.
- The City has obtained a grant from the State of Wisconsin Public Health Department to abate lead-hazards in homes with children on Medicaid.

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

The City of La Crosse will continue its efforts to:

- Increase access to housing without LBP hazards.
- Rehabilitate homes to address LBP hazards and use Lead Certified Contractors.
- Work with La Crosse County to ensure that children with elevated Lead Based Paint hazards are removed from the home.

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.
- Staff properly determines whether proposed activities are exempt from some or all lead-based paint requirements.
- The level of Federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk assessment, paint testing, lead hazard reduction and clearance services when required.

- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- 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.
- Required notices regarding lead-based paint evaluation presumption, and hazard reduction are provided to occupants and documented.

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 and its partners support a diverse range of programs and services funded through multiple sources to help low income families. The City of La Crosse's anti-poverty strategy as outlined in its previous strategy focuses on:

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

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

The City of La Crosse's poverty-reducing goals are coordinated through:

1. Its goals to increase self-reliance and self-sufficiency through its support to its priority public services such as services which assist the homeless, job training programs, after-school programs, and sustainable food programs.
2. Its economic development goals to support businesses which create livable wages for low to moderate income persons.
3. Coordination with the La Crosse School District, Western Technical College, the United Way, and the La Crosse Continuum of Care, and Couleecap which implement a range of important programs aimed at ending and preventing poverty.

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

The Community Development Administrator and Staff, Engineering Department, and Staff are the primary individuals responsible for monitoring activities for compliance with federal requirements. CDBG Administration has also implemented more stringent IDIS reporting practices to ensure that progress on these projects are regularly reviewed. Sub-recipients are also held accountable for reaching stated outcomes in their grant application.

The City of La Crosse's monitoring standards and procedures begin with detailed sub-recipient agreements and contracts which include relevant federal regulations, including Section 3, Davis Bacon, and Minority Business Outreach, financial obligations, ect. Prior to the obligation of any federal funds, Staff conducts an environmental review.

The City of La Crosse also has developed a risk assessment and conducts on-site monitoring visits typically once a year to three-five sub-recipients. The City has a sub-recipient monitoring checklist which guides its efforts in this regard.

On site monitoring visits include a five step process: notification letter; entrance conference; documentation data review and analysis; exit conference; and monitoring follow-up letter.

Expected Resources

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

Introduction

The City'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 Program. Prior year resources are program income for planning and admin. Any HOME Program Income is spent in that year and therefore there is not anticipated program income for the HOME program.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	882,251	400,000	35,000	1,317,251	5,107,749	Annual allocation is subject to Congressional Approval. Program Income included Revolving Loan Funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	310,213	0	0	310,213	1,250,000	The City continues to anticipate decreases in HOME funds.

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 \$3 for every \$1 of CDBG investment. The City anticipates to continue to collaborative with non-profit and private organizations to realize affordable housing developments. Secondly, the City hopes to continue its successful replacement housing program in distressed neighborhoods, to leverage the investment of our HOME dollars in affordable single-family housing. HOME Match requirements will be satisfied through donated time and labor from our technical college partner who builds homes and work from the streets department for the homes. Any projects that are for public works or public projects will be leveraged by local and state financing. Finally, the City anticipates launching a program with State of Wisconsin Lead Hazard funds, which will leverage its existing Housing Rehabilitation Program.

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 currently owns a few parcels throughout the City and intends to use those to incentivize developers to address housing needs.

Discussion

The City will continue to invest most of its funds into projects where City funds are paid back or that leverage additional resources.

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	Code Enforcement	2020	2022	Code Enforcement	City-Wide Area	Improve housing quality	CDBG: \$59,629	Other: 150 Other
2	Repair aging housing infrastructure	2020	2024	Affordable Housing	City-Wide Area	Improve housing quality	CDBG: \$303,375	Rental units rehabilitated: 20 Household Housing Unit Homeowner Housing Rehabilitated: 75 Household Housing Unit
3	Replace or rehab dilapidated housing structures	2020	2025	Affordable Housing	Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Affordable Rental Housing (In-fill or rehab) Improve housing quality	CDBG: \$165,201 HOME: \$279,190	Homeowner Housing Added: 3 Household Housing Unit Buildings Demolished: 3 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Improve Neighborhood Livability for Families	2020	2025	Non-Housing Community Development	Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Public Infrastructure (lighting, schools, parks)	CDBG: \$200,000	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
5	Increase economic opportunities	2020	2025	Non-Housing Community Development	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Economic Development: Food Access and Child Care	CDBG: \$70,000	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted Businesses assisted: 47 Businesses Assisted
6	Prevent and end homelessness	2020	2025	Homeless	City-Wide Area	Poverty Alleviation	CDBG: \$107,000	Homeless Person Overnight Shelter: 450 Persons Assisted Homelessness Prevention: 120 Persons Assisted Other: 100 Other
7	Alleviate poverty and increase self-reliance.	2020	2025	Non-Housing Community Development	City-Wide Area	Poverty Alleviation	CDBG: \$78,000	Public service activities other than Low/Moderate Income Housing Benefit: 1641 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Administer CDBG/HOME Program	2015	2020	Administration	City-Wide Area	Housing and Neighborhood Plans	CDBG: \$184,046 HOME: \$31,023	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Code Enforcement
	Goal Description	150 housing units make repairs as a result of code enforcement
2	Goal Name	Repair aging housing infrastructure
	Goal Description	- 20 units of homeowner housing are improved to meet Housing Quality Standards. - 10 units undertake lead abatement improvements and pass a lead-clearance test.
3	Goal Name	Replace or rehab dilapidated housing structures
	Goal Description	Increase the number of quality, affordable owner-occupied homes in distressed neighborhoods. Three affordable homeowner housing units are built and 3 dilapidated structures are demolished.
4	Goal Name	Improve Neighborhood Livability for Families
	Goal Description	- Hamilton Elementary School completes capital improvements to enhance learning for its low-income students and surrounding neighborhood. - Burns Park playground project completed which will attract more families to the Downtown neighborhood.

5	Goal Name	Increase economic opportunities
	Goal Description	Wisconsin Women's Business Initiative and Couleecap Micro-Entrepreneurship provide technical assistance to 75 micro-entrepreneurs, of which 51% will be LMI. Their focus will be to support food-based businesses, neighborhood businesses, and child care businesses. In addition, the City of La Crosse will provide \$5000 grants to two women or minority-owned businesses.
6	Goal Name	Prevent and end homelessness
	Goal Description	450 people receive emergency shelter services. 160 people are prevented from entering homelessness or are provided permanent supportive housing.
7	Goal Name	Alleviate poverty and increase self-reliance.
	Goal Description	
8	Goal Name	Administer CDBG/HOME Program
	Goal Description	Administer the CDBG/HOME program

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of La Crosse allocated funds towards project that meet a priority need and towards activities that help meet its strategic goals.

Projects

#	Project Name
1	Housing Rehabilitation (City)
2	Replacement Housing (City of La Crosse and Western TC / Central HS, Habitat, Couleecap)
3	Micro-Enterprise Development
4	Code Enforcement
5	Burns Park
6	Hamilton School Renovations
7	Homeless Shelter and Prevention
8	Poverty Alleviation
9	Hamilton School Renovations
10	Administration and Planning

Table 56 – Project Information

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

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Housing Rehabilitation (City)
	Target Area	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area
	Goals Supported	Repair aging housing infrastructure
	Needs Addressed	Improve housing quality
	Funding	CDBG: \$303,375
	Description	The City of La Crosse's Housing Rehabilitation program will offer low-interest loans to homebuyers to make repairs on their homes.
	Target Date	3/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	At least 15 families will have made repairs on their homes. At least 8 household units will have lead abated from their property.
	Location Description	Individual addresses
	Planned Activities	
2	Project Name	Replacement Housing (City of La Crosse and Western TC / Central HS, Habitat, Couleecap)
	Target Area	Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area
	Goals Supported	Replace or rehab dilapidated housing structures
	Needs Addressed	Improve housing quality
	Funding	CDBG: \$165,201 HOME: \$279,190
	Description	The City of La Crosse will use partnerships and staff expertise to acquire, demolish 3 single-family homes in extreme disrepair and at high-risk of becoming poorly maintained rentals. New, owner-occupied homes will be built in their place. The City will partner with Western Technical College's Wood Tech Program, Central High School to construct three homes. New housing allows homes to be built to meet modern market demands for open concept designs and minimal maintenance. They also boost property values by demonstrating investment in the neighborhood. The City's homes are also priced at an affordable rate and help families benefit economically and find greater financial stability.

	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Three families will benefit from this project.
	Location Description	
	Planned Activities	
3	Project Name	Micro-Enterprise Development
	Target Area	Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area
	Goals Supported	Increase economic opportunities
	Needs Addressed	Economic Development: Food Access and Child Care
	Funding	CDBG: \$70,000
	Description	Coulecap and Wisconsin Women's Business Corporation will both undertake projects to provide technical assistance to 65 LMI persons to start or expand a business. In addition, it is estimated that 5 jobs will be created as a result of this assistance and 34 businesses will be assisted. The City of La Crosse will also fund 2 Minority Women-Owned Business Grants.
	Target Date	2/28/2023
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that at least 67 households will benefit from this assistance.
	Location Description	
	Planned Activities	
4	Project Name	Code Enforcement
	Target Area	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area
	Goals Supported	Code Enforcement
	Needs Addressed	Improve housing quality
	Funding	CDBG: \$59,629

	Description	This will fund a position to carry out the Chronic Nuisance Abatement ordinance. This position will contact the property owner(s) of a chronic nuisance property and apply the ordinance to that property. It appears that most of the chronic nuisance properties are in low to moderate income areas of the City of La Crosse. This position will be a crucial part of abating these chronic nuisance properties to reduce the blighting factor in these neighborhoods.
	Target Date	8/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 500 properties will make improvements.
	Location Description	Areas documented as blighted within the City of La Crosse
	Planned Activities	Target chronic properties of blight and police calls
5	Project Name	Burns Park
	Target Area	Southside Neighborhood Revitalization Strategy Area
	Goals Supported	Improve Neighborhood Livability for Families
	Needs Addressed	Public Infrastructure (lighting, schools, parks)
	Funding	CDBG: \$150,000
	Description	Playground equipment for Burns Park
	Target Date	10/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Burns Park
	Planned Activities	Complete park improvements
6	Project Name	Hamilton School Renovations
	Target Area	Southside Neighborhood Revitalization Strategy Area
	Goals Supported	Improve Neighborhood Livability for Families
	Needs Addressed	Public Infrastructure (lighting, schools, parks)
	Funding	CDBG: \$200,000
	Description	Renovations to Hamilton School to create a community center, expand classrooms, add an after-school program in a gymnasium

	Target Date	8/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated at least 5000 families will benefit from this project
	Location Description	Hamilton Elementary School
	Planned Activities	
7	Project Name	Homeless Shelter and Prevention
	Target Area	City-Wide Area
	Goals Supported	Prevent and end homelessness
	Needs Addressed	Poverty Alleviation
	Funding	CDBG: \$107,000
	Description	The City will fund projects that provide shelter to the homeless, provide resources to people at risk of homelessness, and provide permanent supportive housing to the homeless through tenant-based rental assistance.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	650 families who are or are at-risk of becoming homeless
	Location Description	
	Planned Activities	
8	Project Name	Poverty Alleviation
	Target Area	City-Wide Area
	Goals Supported	Alleviate poverty and increase self-reliance.
	Needs Addressed	Poverty Alleviation
	Funding	CDBG: \$78,000
	Description	This project will fund the Family Advocacy Program (Family and Children's Center), the La Crosse Area Family Collaborative, Big Brother's Big Sisters At-Risk Youth Mentoring, the Kane Street Community Garden.
	Target Date	3/31/2020

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1641 people will benefit from this activity.
	Location Description	
	Planned Activities	
9	Project Name	Hamilton School Renovations
	Target Area	Southside Neighborhood Revitalization Strategy Area
	Goals Supported	Improve Neighborhood Livability for Families
	Needs Addressed	Public Infrastructure (lighting, schools, parks)
	Funding	CDBG: \$200,000
	Description	Hamilton Elementary School will undertake renovations to expand the capacity of the school to serve low-income families.
	Target Date	4/26/2022
	Estimate the number and type of families that will benefit from the proposed activities	This will provide an area-wide benefit for many years. It is estimated that 5000 families will benefit from this project.
	Location Description	Hamilton Elementary School
	Planned Activities	
10	Project Name	Administration and Planning
	Target Area	City-Wide Area
	Goals Supported	Administer CDBG/HOME Program
	Needs Addressed	Housing and Neighborhood Plans
	Funding	CDBG: \$184,046 HOME: \$31,023
	Description	- undertake a regional affordable housing market analysis - administer the CDBG and HOME programs
	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	
--	---------------------------	--

AP-50 Geographic Distribution – 91.220(f)

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

The City of La Crosse will concentrate its effort in Census Tract 4, 9, and 2. These areas are known locally as Washburn, Powell Poage Hamilton, and Lower Northside Neighborhoods. These areas are of the greatest priority for the City.

Geographic Distribution

Target Area	Percentage of Funds
City-Wide Area	36
Northside Neighborhood Revitalization Strategy Area	13
Southside Neighborhood Revitalization Strategy Area	40

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	519
Special-Needs	0
Total	519

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	3
Rehab of Existing Units	15
Acquisition of Existing Units	3
Total	21

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

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

AP-60 Public Housing – 91.220(h)

Introduction

The City of La Crosse continues to improve its level of collaboration with the public housing authority but does not directly fund their projects. The City will collaborate with the Housing Authority on advancing the analysis of impediments to fair housing, working with landlords, and addressing homelessness.

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

The City of La Crosse will continue to collaborate and partner with the Public Housing Authority but not directly funds initiatives.

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

Not Applicable.

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

Not Applicable.

Discussion

Not Applicable.

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

Introduction

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

- Independent Living Resources (ILR) will operate an Outreach Worker Program. ILR will provide assistance to homeless persons or persons at risk of being homeless.
- Additionally, studies show there is a strong correlation between homelessness and domestic violence victims. This year, the City of La Crosse's will help New Horizons shelter provided emergency shelter to homeless women.
- The YWCA Ruth House will help women transition into a drug-free independent lifestyle by providing them transitional housing services.
- Couleecap will operate a Permanent Housing Program which will provide case management and housing for homeless persons.

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

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

The City of La Crosse will support activities which reach out to 650 persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

The City of La Crosse will support the Couleecap program to transition individuals to permanent supportive housing (100 people served).

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities,

foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

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

Discussion

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

Introduction:

The City of La Crosse will continue its strong efforts to support affordable housing opportunities in the region, continue to de-concentrate pockets of poverty and create mixed-income neighborhoods, promote home ownership for minorities, collaborate with the Housing Authority, and continue to promote housing for all abilities.

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

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

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Cuts to HUD funding has meant that it's more difficult to address underserved needs. The City is addressing this issue by prioritizing its funds towards only projects that meet a high priority in its Consolidated Plan. It also evaluates applicants for funding based on whether applicants are using CDBG funds to leverage additional funds. Finally, the City this year is starting a revolving loan fund dedicated to meeting one of the highest underserved needs- affordable housing for renters.

Actions planned to foster and maintain affordable housing

As noted in previous sections, the City is bolstering its efforts to promote affordable housing in 2015, as well as dedicating \$913,000 towards projects that foster and maintain affordable housing, such as the construction of new affordable housing and repairing existing affordable housing.

Actions planned to reduce lead-based paint hazards

See Section, SP-65 Lead-based Paint Hazards - 91.215(i).

Actions planned to reduce the number of poverty-level families

The City of La Crosse and its partners support a diverse range of programs and services funded through multiple sources to help low income families. The City of La Crosse's anti-poverty strategy in 2015 will do the following:

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

Actions planned to develop institutional structure

- The City of La Crosse will continue to support a strategic planning process to explore the viability of a La Crosse Neighborhood Development Corporation.
- The City of La Crosse will convene its affordable housing partners both formally and informally

to enhance coordination and carry out joint projects.

- The City of La Crosse is also providing technical support to a non-profit organization, La Crosse Promise, to leverage private funds to re-develop its priority neighborhoods.
- The City will be submitting a Neighborhood Revitalization Strategy Area to HUD this year.

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

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

Discussion:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	50,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	50,000

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] 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.	90.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

None that have not already been described previously.

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

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

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

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

will be repaid in full before any HOME funds are recaptured.

e. If no direct subsidy is provided to the homebuyer to allow for the purchase of the unit, then the resale provisions must be imposed.

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

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

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

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

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

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

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

the maximum restricted price.

Foreclosure and Resale – Foreclosure also triggers Resale provisions. Under a foreclosure scenario the CHDO/PJ must ensure the house is sold to another low-income buyer, as defined by HUD, at an affordable price. The CITY has a right of first refusal under a foreclosure scenario.

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

N/A.

Appendix - Alternate/Local Data Sources

1	Data Source Name City-Wide Community Needs Survey
	List the name of the organization or individual who originated the data set. City of La Crosse Planning Department
	Provide a brief summary of the data set. The survey showed resident priorities relating to housing and economic development, as well as neighborhood revitalization and issues relating to poverty and homelessness.
	What was the purpose for developing this data set? This survey was designed and implemented to help design the priorities for the 5-Year Consolidated Plan.
	Provide the year (and optionally month, or month and day) for when the data was collected. The survey was administered online, in person, door-to-door, at events on Survey Monkey from October-December 2019.
	Briefly describe the methodology for the data collection. The survey was administered through Survey Monkey
	Describe the total population from which the sample was taken. The survey was available to residents of the city of La Crosse.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. 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.
	Data Source Name 2012-2016 ACS 5-Year Community Survey
List the name of the organization or individual who originated the data set. US Census	
Provide a brief summary of the data set. ACS estimates 2012-2016	
What was the purpose for developing this data set? To provide more updated information than what is provided by the IDIS system	

	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>standard ACS Data C</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a given month, and no address should be selected more than once every five years. Data is collected by internet, mail, telephone interviews and in-person interviews.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>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.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>City of La Crosse</p>
3	<p>Data Source Name</p> <p>HUD FMR Rent</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HUD</p>
	<p>Provide a brief summary of the data set.</p> <p>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.</p>
	<p>What was the purpose for developing this data set?</p> <p>Established for HUD Programs</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2019</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>N/A</p>
	<p>Describe the total population from which the sample was taken.</p> <p>N/A</p>

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>N/A</p>
4	<p>Data Source Name</p> <p>2014-2018 ACS Data</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census</p>
	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) 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>What was the purpose for developing this data set?</p> <p>Demographics</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2018</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>See above</p>
	<p>Describe the total population from which the sample was taken.</p> <p>See above</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>See above</p>
5	<p>Data Source Name</p> <p>Public Housing Authority</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Public Housing Authority</p>
	<p>Provide a brief summary of the data set.</p> <p>Report from Executive Director of Housing Authority, as reported in their Consolidated Plan</p>

	<p>What was the purpose for developing this data set?</p> <p>Determine the nature and extent of public housing.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 2020</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Describe public housing available in the La Crosse Area</p>
	<p>Describe the total population from which the sample was taken.</p> <p>N/A</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>N/A</p>