



# La Crosse, WI Consolidated Plan 2015-2020



## Executive Summary

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

#### 1. Introduction

The 2015-2020 Consolidated Plan for Housing and Community Development is a five-year strategic plan for the City of La Crosse for its US Department of Housing and Urban Development (HUD) programs: Community Development Block Grant and Home Investment Partnership. These are the principal federal programs which provide grants to cities across the US to devise local solutions to grow economies, revitalize neighborhoods, create affordable housing, and improve the quality of life for low and moderate income citizens.

The City conducted an extensive review of data on housing, its market, homeless needs, conducted in-depth participatory sessions with over 57 different agencies, community organizations, and businesses in La Crosse, and evaluated its past performance.

The City of La Crosse has concluded that its existing strategies for use of these funds should largely continue but with refinements. These include funding only priority programs, improving the project delivery, and meeting the city's affordable housing needs.

Its five-year priorities for these funds will be:

1. **Neighborhood revitalization** through acquisition and demolition of blighted structures, improving housing structures, in-fill ownership housing, and code enforcement.
2. **Affordable housing** through the development of mixed-income, mixed use rental housing focused on meeting the needs of low-income families, ending homelessness, and housing for persons with disabilities.
3. **Public investment in priority areas** which are Powell-Poage Hamilton, Washburn, and Lower Northside Depot Neighborhoods. This investment will include street lighting to enhance safety, storm water management, and incentivizing neighborhood businesses.

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

See table below.

5-YEAR GOALS	5-YEAR OUTCOMES
<b>Neighborhood Revitalization</b>	
1. Increase safety and maintenance of homes through code enforcement	5000 housing units make repairs as a result of code enforcement
2. Repair aging housing infrastructure	75 units of homeowner housing rehabilitated 25 rental units rehabilitated
3. Demolish dilapidated housing structures and replace with new, affordable housing	30 units of homeowner housing added 30 buildings demolished
4. Improve livability, attractiveness, and safety through public infrastructure	2 priority neighborhood plan projects implemented (e.g. green spaces, street-scaping, parks) Street lighting added in census tract 4 or 9, or 2 corridors
5. Increase storm water captured through green infrastructure	Implement 1 green infrastructure project
<b>Affordable Housing</b>	
6. Increase mixed-income, affordable rental housing for low-income families, minorities, and persons with disabilities	200 units of affordable rental housing added 35 units for persons transitioning out of homelessness added
<b>Economic Development</b>	
7. Increase economic opportunities for low- and moderate-income persons	100 jobs created
8. Support neighborhood-based businesses	2 businesses assisted
<b>Anti-Poverty Services</b>	
9. Prevent and end homelessness in La Crosse	3000 homeless persons receive overnight shelter 75 households assisted in obtaining housing
10. Alleviate poverty and increase self-reliance	25,000 low-income persons assisted

**CDBG Goals and Outcomes**

**3. Evaluation of past performance**

A review of past consolidated annual performance and evaluation reports reveals a strong record of performance in use of HUD funds. Since its inception, La Crosse has demolished and re-developed 45 affordable new homes, assisted 53 small businesses in creating more than 500 new jobs, and helped over 1123 homeowners make significant repairs to older homes. Last year alone, the city also assisted over 5500 low-income individuals through its non-profit partners. Every \$1 of CDBG funds invested attracted another \$3.57 in investment.

While its existing programs received high approval ratings from the community, the City identified four areas for improvement in the next five years:

1. Funding priority areas to meet stated outcomes and goals.
2. Increasing public awareness about City's community development and housing programs.
3. Improving timeliness and execution of programs.
4. Supporting development strategies which attract private investment.

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

The City of La Crosse, supported by a VISTA Volunteer, had a highly successful citizen participation process. A community input survey was distributed online and at school open houses and received input from 1250 citizens. In-depth housing needs and market analysis sessions were conducted with 47 representatives from non-profits, public, and private sectors.

Additional outreach was conducted to over 110 other stakeholders through input sessions at the La Crosse County Human Services, with area small businesses, public housing residents, neighborhood associations, and school teachers. Overall, 1420 people provided input into the City's community development needs.

Finally, drafts of the Consolidated Plan were made available for public review prior to formal consideration and adoption by the City Council. A public hearing on the initial draft and the 2015 Annual Action plan occurred on October 20, 2014 via an announcement in the City's newspaper and online. The final draft and annual action plan were noticed a second time in the newspaper and the City made the plans available for 30 days for review. A public hearing on the Annual Action Plan and the Consolidated Plan was held on February 5, 2014.

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

Neighborhood residents requested that the City continue to focus on program which address the blighted housing in neighborhoods and programs which create "choice" neighborhoods and attract homeowners. The community-wide survey also indicated that the City should prioritize street lighting and stormwater and sewer management projects.

Area non-profits and stakeholders serving the poor indicated the affordable housing continues to be an important issue for the City. The homeless coalition strongly encouraged the City to consider projects which expand the housing available for people transitioning out of homelessness. The housing stakeholders meeting indicated that whole block re-development, code enforcement coupled with incentives for repairing dilapidated rentals should be a priority. The business community identified that public infrastructure projects to create opportunities for businesses should be a priority (i.e. street scaping or clearing a site for re-development). The neighborhood association and school servicing the Powell Poage Hamilton neighborhood identified access to grocery stores or the presence of corner

neighborhood stores as a priority. The stakeholder meetings also emphasized the need for collaborative projects or joint intake centers for multiple non-profits.

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

Most public comments were included but many ideas (whole block re-development, site clearance and acquisition) are beyond the resources of CDBG and the City must undertake these activities within their borrowing capacity or a TIF. While there is a need for many public services, only public services receiving strong support in the community-wide survey and which alleviate poverty will be funded.

## **7. Summary**

The City of La Crosse's 2015-2020 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 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 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 strategy.

### Consolidated Plan Public Contact Information

Questions concerning the Consolidated Plan may be directed to Caroline Neilsen, CDBG Administrator for the City of La Crosse.

Caroline Neilsen'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 [neilsenc@cityoflacrosse.org](mailto:neilsenc@cityoflacrosse.org).

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

**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(l)).**

The City, along with the La Crosse CoC, is in the process of opening up channels of communication and cooperation with the City Housing Authority. 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	<b>Agency/Group/Organization</b>	La Crosse Community Foundation
	<b>Agency/Group/Organization Type</b>	Civic Leaders Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
2	<b>Agency/Group/Organization</b>	COULEECAP INC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services-Education Services-Employment Service-Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted for input to what types of projects should be funded. Improved programmatic coordination.
3	<b>Agency/Group/Organization</b>	Great Rivers United Way
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Health Services-Education Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis



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

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

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

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided input on community needs, possible private funder to CDBG projects.
14	<b>Agency/Group/Organization</b>	Century 21
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	As a realtor, provided input on housing market, future collaboration on housing re-development.
15	<b>Agency/Group/Organization</b>	Hillview Urban Agriculture Center
	<b>Agency/Group/Organization Type</b>	Services-Health Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted with them on urban agricultural project ideas and sustainability. Possible collaboration on projects.
16	<b>Agency/Group/Organization</b>	RIVERFRONT INC
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Employment Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted with them on local needs. Possible collaboration on projects.
17	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Joining partnership with Habitat for Humanity to re-develop single family housing.
18	<b>Agency/Group/Organization</b>	Catholic Charities
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted with them on the needs of the homeless. Potential grantee.
19	<b>Agency/Group/Organization</b>	INDEPENDENT LIVING RESOURCES
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted with them on the needs of the homeless. Potential grantee.
20	<b>Agency/Group/Organization</b>	Gerrard Hoeschler, Realtors
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted with them on housing needs in the community.

21	<b>Agency/Group/Organization</b>	North La Crosse Business Association
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted with this group on the business and economic development needs. Possible future collaboration on projects.
22	<b>Agency/Group/Organization</b>	SALVATION ARMY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on the needs of the homeless and CDBG grantee.
23	<b>Agency/Group/Organization</b>	NEW HORIZONS
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on the needs of the homeless and on domestic violence.
24	<b>Agency/Group/Organization</b>	Grandview Emerson Neighborhood Association
	<b>Agency/Group/Organization Type</b>	Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Informed this group about CDBG and they engaged in providing input on programs to improve neighborhoods.
25	<b>Agency/Group/Organization</b>	Weber Holdings LLC
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Possible private investor in CDBG activities and consulted on business needs of community.
26	<b>Agency/Group/Organization</b>	Cindy Gerke & Associates INC
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Possible private investor in CDBG activities and consulted on business/housing needs of community.
27	<b>Agency/Group/Organization</b>	La Crosse Tribune
	<b>Agency/Group/Organization Type</b>	News Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Media partner, who does extensive research and analysis on community needs.
28	<b>Agency/Group/Organization</b>	La Crosse Promise
	<b>Agency/Group/Organization Type</b>	Services-Education Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Possible partner for the City of La Crosse.
29	<b>Agency/Group/Organization</b>	Community Development Block Grant Committee
	<b>Agency/Group/Organization Type</b>	Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Oversight committee, provided input.
30	<b>Agency/Group/Organization</b>	Three Sixty Real Estate Solutions
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Area realtor, providing input on housing market analysis and housing needs.
31	<b>Agency/Group/Organization</b>	First Supply
	<b>Agency/Group/Organization Type</b>	Business Leaders Major Employer
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on business needs of the community.
32	<b>Agency/Group/Organization</b>	Bethany St. Joseph
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on what are the needs to provide economic development opportunities and job creation.
33	<b>Agency/Group/Organization</b>	Community Credit Union
	<b>Agency/Group/Organization Type</b>	Financial Institution Private Sector Banking / Financing
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on what are the needs to provide economic development opportunities and job creation. Possible banking partner.
34	<b>Agency/Group/Organization</b>	Creative Laminates INC
	<b>Agency/Group/Organization Type</b>	Business Leaders Major Employer
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on what are the needs to provide economic development opportunities and job creation.
35	<b>Agency/Group/Organization</b>	People's Food Coopertive
	<b>Agency/Group/Organization Type</b>	Community Owned Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on what are the needs to provide economic development opportunities and job creation. Previous Small Business Loan Recipient.
36	<b>Agency/Group/Organization</b>	Borton Construction
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on what are the needs to provide economic development opportunities and job creation. Possible collaborator with CDBG economic development project.
37	<b>Agency/Group/Organization</b>	Kwik Trip
	<b>Agency/Group/Organization Type</b>	Business Leaders Major Employer
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on what are the needs to provide economic development opportunities and job creation. Possible collaborator with CDBG economic development project.
38	<b>Agency/Group/Organization</b>	Trust Point
	<b>Agency/Group/Organization Type</b>	Business Leaders Major Employer
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on what are the needs to provide economic development opportunities and job creation. Possible collaborator with CDBG economic development project.
39	<b>Agency/Group/Organization</b>	Agropur
	<b>Agency/Group/Organization Type</b>	Business Leaders Major Employer
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on what are the needs to provide economic development opportunities and job creation. Possible collaborator with CDBG economic development project.
40	<b>Agency/Group/Organization</b>	Bakalars Sausage Company
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on what are the needs to provide economic development opportunities and job creation. Partner in CDBG project.
41	<b>Agency/Group/Organization</b>	City of La Crosse
	<b>Agency/Group/Organization Type</b>	Other government - Local Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Council Members were consulted on the needs of the community. Strong supporters of the CDBG program.
42	<b>Agency/Group/Organization</b>	La Crosse School District
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided input on community plan and City met with teachers and parents. Previous collaborator on CDBG projects.

**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**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Couleecap	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**

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

The citizen participation process was broken into two parts. 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 1300 citizens on the Community Needs Survey. Additionally, the City conducted over 14 public meetings and gathered input from 350 people. The City of La Crosse met with La Crosse County human service providers, public housing tenants, neighborhood associations, parents and teachers at elementary schools in target areas, and engaged affordable housing stakeholders. 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.

The second aspect was gathering input on the draft Consolidated Plan and Annual Action Plan. A public hearing was conducted on the draft Consolidated Plan on October 17, 2014. On INSERT DATE, a notice was published in the newspaper that the Consolidated Plan and Annual Action was available for review at the City Planning Department and the City's website. Additionally, that a public hearing was scheduled on XXXX date. On XXXX date, 2014, a public hearing took place to hear comments regarding the Consolidated Plan and Annual Action Plan.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Neighborhood Association	Non-targeted/broad community	<p>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 1200 respondents. The link to the survey was distributed through email lists within government agencies, non-profit organizations, and citizen groups. Additionally, the link was</p>	<p>An executive summary of the survey may be found at the link below.</p>	<p>All comments were accepted.</p>	

Consolidated Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Neighborhood Association	Non-targeted/broad community	Meeting with Powell-Poage-Hamilton Neighborhood Association at Southside Neighborhood Center with 15 residents attending	Residents commented on positives and negatives of neighborhood. Positives included: lots of long-term residents, partnership in TIF with Gundersen Hospital, upcoming park renovations, abundant partnerships. Negatives included: Ongoing security issues, perception of neighborhood, lack of renter participation, more street lighting	All comments accepted.	

Consolidated Plan

OMB Control No: 2506-0117 (exp. 07/31/2015)

LA CROSSE



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Neighborhood Association	Non-targeted/broad community	Meeting with Grandview-Emerson Neighborhood Association at Common Ground with 25 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 a lack of integration from bordering colleges, lack of code enforcement and lack of partnerships.	All comments accepted.	<p style="text-align: center;">LACROSSE</p> <p style="text-align: right;">25</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Neighborhood Association	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 high exterior remodeling activity, commercial development, neighborhood watch program, community pride, new elementary school. Negatives included high rental rate, increasing perception of crime, high rate of poverty, more development needed.	All comments accepted.	

Consolidated Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Neighborhood Association	Non-targeted/broad community	Meeting with Goosetown Neighborhood Association at Ping Manor with 10 residents attending.	Residents commented on issues with college students and the need for more community integration, increased code enforcement, parking issues, very high rental rate, dwindling number of engaged homeowners, lack of cooperation from University of Wisconsin-La Crosse.	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)
6	Neighborhood Association	Non-targeted/broad community	Meeting with Weigent-Hogan Neighborhood Association at Hogan Administration Building with 10 residents attending.	Residents commented on process for La Crosse's housing rehabilitation program and the need for more oversight on contractors doing the actual work.	All comments accepted.	
7	Neighborhood Association	Non-targeted/broad community	Meeting with Depot Neighborhood Association at Black River Beach Neighborhood Center with 5 residents attending.	There is a high concern in this neighborhood about drugs and crime and increasing police presence.	All comments were 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)
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 and what the City had planned moving forward to bring more homebuyers/owners into La Crosse.	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)
9	Public Meeting	Persons with disabilities  Residents of Public and Assisted Housing	Meeting with Stoffel Court high rise facility, part of the City Housing Authority, with 5 residents attending.	Residents were generally happy with living situation, centrally located and affordable. Some issues with maintenance , passed onto executive director of housing authority. More accessibility accommodations.	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)
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 enough of a presence	All comments accepted.	LA CROSSE

Consolidated Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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 15 residents attending.	Residents expressed need for more lighting around building and general safety of the neighborhood around the building.	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)
12	Public Meeting	Persons with disabilities  Residents of Public and Assisted Housing	Meeting with Sauber Manor high rise facility, part of City Housing Authority, with 20 residents attending.	Residents expressed concerns with safety of the neighborhood around the building, poor lighting outside the building lack of security presence, and slow response times by police.	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)
13	Public Meeting	Persons with disabilities  Residents of Public and Assisted Housing	Meeting with Solberg Heights high rise facility, part of the City Housing Authority, with 15 residents attending.	Residents had concerns about smokers within the building and the lack of adequate lighting outside the building. There have been incidents of bikes being vandalized.	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)
14	Public Meeting	Persons with disabilities  Residents of Public and Assisted Housing	Meeting with Forest Park high rise facility, part of the City housing Authority, with 25 residents attending.	Residents expressed a very high level of satisfaction with their living situation. The only concerns expressed related to the adjacent college campus.	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)
15	Public Meeting	Persons with disabilities  Residents of Public and Assisted Housing	Meeting with Ping Manor high rise facility, part of the City Housing Authority, with 25 residents attending.	Residents expressed concerns about shoveling the bus stop that served the building, the uncontrolled intersection outside the facility, and the adjacency of the college campus. Overall, they are satisfied with their living situation.	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)
16	Newspaper Ad	Non-targeted/broad community	A newspaper add was published on XXXX date noticing the availability of the Draft Consolidated Plan and Annual Action Plan for Review and noticing a public hearing on XXXXX date.	Need to complete.	Need to complete.	

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)
17	Public Hearing	Non-targeted/broad community	CDBG Committee meeting with 15 community members attending. Organizations represented: New Horizons Shelter, YWCA, Salvation Army, Boys and Girls Club of La Crosse, Great Rivers Region United Way, La Crosse Promise, Coulecap, Inc., Rick Hamilton, and Goosetown Neighborhood Association.	Lack of affordable rentals for families, more supportive housing for renters, floodplain issues on the Northside, the need for more funding for the Public Housing Authority to make more Section 8 vouchers available, increasing code enforcement, and consideration for the historical preservation	All comments were accepted.	<a href="http://cityoflacrosse.legistar.com/View.ashx?M=M&amp;ID=347416&amp;GUID=1465FDB1-0F27-49D8-A2E7-797B2BE94134">http://cityoflacrosse.legistar.com/View.ashx?M=M&amp;ID=347416&amp;GUID=1465FDB1-0F27-49D8-A2E7-797B2BE94134</a>

Consolidated Plan

LA CROSSE

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	Meeting with La Crosse County Human Services department on October 16th, 2014 with 35 people attending.	Focus on programs to help renters with a criminal history and/or poor credit to have better housing options. More education on housing resources for the purpose of accessibility and advocacy. More education and programs for those living in trailers. Public transportation accessibility to affordable housing.	All comments accepted.	

Consolidated Plan

LA CROSSE

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	Public Meeting	Non-targeted/broad community  Housing Stakeholders	Housing Stakeholder meeting on September 9th, 2014 with 42 people attending, representing 30 organizations.	Main strategy outcomes: Shared office space and services for homeless and non-profit providers so that the homeless have a one stop shop for services. Increased code enforcement, incentivize landlord cooperation with low-interest rehabilitation of rental properties. Use market research and	All comments accepted.	

Consolidated Plan

BAUCROSSE



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	Neighborhood Association	Business Roundtable	Business roundtable held on August 13th, 2014 with local and regional businesses with 20 people attending representing 20 businesses and organizations.	More coordination and continuity of process and administration through EDC, City, and County. La Crosse City Council needs to be more integrated into the economic planning process. Reputation of doing business in the city needs to be prioritized. Multidimensional approach to economic development . More emphasis on vocational	All comments accepted.	LA CROSSE

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	Hamilton School District	Meeting with Hamilton Elementary School teachers on September 29th, 2014 with 10 people attending.	Conditions in the neighborhood and the school district are improving. The city needs to have more E-W running bus lines.	All comments accepted.	

**Table 4 – Citizen Participation Outreach**

# 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) and ethnic and racial minorities. 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. Of the total homeless population in 2013, 359 people were part of a family. This represents a nearly 100% increase from 2012.

**Public Services:** As identified by input and the Community Needs survey the needs for public services include the following: after school services for youth, job training, supportive services for the homeless, community gardens, supportive services for domestic violence victims, and more connectivity and convenience for bus lines.

**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.

## 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 from 2009-2012, public input from residents and stakeholders, 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: 2000	Most Recent Year: 2011	% Change
Population	51,772	51,396	-1%
Households	21,028	21,457	2%
Median Income	\$31,103.00	\$38,287.00	23%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2007-2011 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 *	3,680	3,705	4,250	2,365	7,455
Small Family Households *	645	645	1,030	850	3,785
Large Family Households *	85	65	255	140	335
Household contains at least one person 62-74 years of age	315	405	655	325	1,070
Household contains at least one person age 75 or older	490	940	610	190	610
Households with one or more children 6 years old or younger *	290	295	444	280	625
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data Source:** 2007-2011 CHAS



## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	135	80	0	15	230	0	0	40	0	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	50	4	15	0	69	0	0	15	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	45	25	4	0	74	0	20	20	40	80
Housing cost burden greater than 50% of income (and none of the above problems)	1,950	485	75	0	2,510	300	355	155	50	860
Housing cost burden greater than 30% of income (and none of the above problems)	570	1,410	630	45	2,655	150	370	495	325	1,340

	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
Zero/negative Income (and none of the above problems)	225	0	0	0	225	15	0	0	0	15

**Table 7 – Housing Problems Table**

Data 2007-2011 CHAS  
Source:

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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,175	590	95	15	2,875	300	375	225	90	990
Having none of four housing problems	805	1,900	2,205	1,010	5,920	160	840	1,720	1,250	3,970
Household has negative income, but none of the other housing problems	225	0	0	0	225	15	0	0	0	15

**Table 8 – Housing Problems 2**

Data 2007-2011 CHAS  
Source:

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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	550	345	165	1,060	60	145	165	370
Large Related	20	15	4	39	4	30	90	124
Elderly	345	500	89	934	265	305	185	755

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,760	1,125	440	3,325	115	260	255	630
Total need by income	2,675	1,985	698	5,358	444	740	695	1,879

**Table 9 – Cost Burden > 30%**

Data 2007-2011 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	410	50	0	460	40	100	15	155
Large Related	20	0	0	20	4	30	0	34
Elderly	195	200	4	399	160	110	65	335
Other	1,460	305	65	1,830	95	130	75	300
Total need by income	2,085	555	69	2,709	299	370	155	824

**Table 10 – Cost Burden > 50%**

Data 2007-2011 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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	95	10	19	0	124	0	0	35	40	75
Multiple, unrelated family households	0	15	0	0	15	0	20	0	0	20
Other, non-family households	0	4	0	0	4	0	0	0	0	0
Total need by income	95	29	19	0	143	0	20	35	40	95

**Table 11 – Crowding Information – 1/2**

Data 2007-2011 CHAS  
Source:



	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 2013, the shelter served 280 individuals, including 123 children. 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**

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 - 100% of extremely low-income Hispanic or Latino, Black or African American, and American Indian households have one or more housing problems (85% of 0-30% AMI for the population as a whole).*

Racial diversity is fairly low in the jurisdiction. Non-white minority groups represent around 10% of the total population. Predominant within this group are Hmong (4%), Black or African American (2.6%), Hispanic or Latino (1.8%), and American Indian (0.7%). Racial minorities face considerably higher rates of poverty than the population as a whole (See table attached below). In particular, nearly half of Black or African American (49%) and Hispanic or Latino (45%) individuals in the jurisdiction are below the poverty level.

Minority households face very higher rates of housing problems - 100% of extremely low-income Hispanic or Latino, Black or African American, and American Indian households have one or more housing problems (85% of 0-30% AMI for the population as a whole).

Anecdotal evidence from Fair Housing complaints 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.

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.

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

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3,240	450	135
White	2,965	445	135
Black / African American	100	0	0
Asian	70	10	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	35	0	0

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

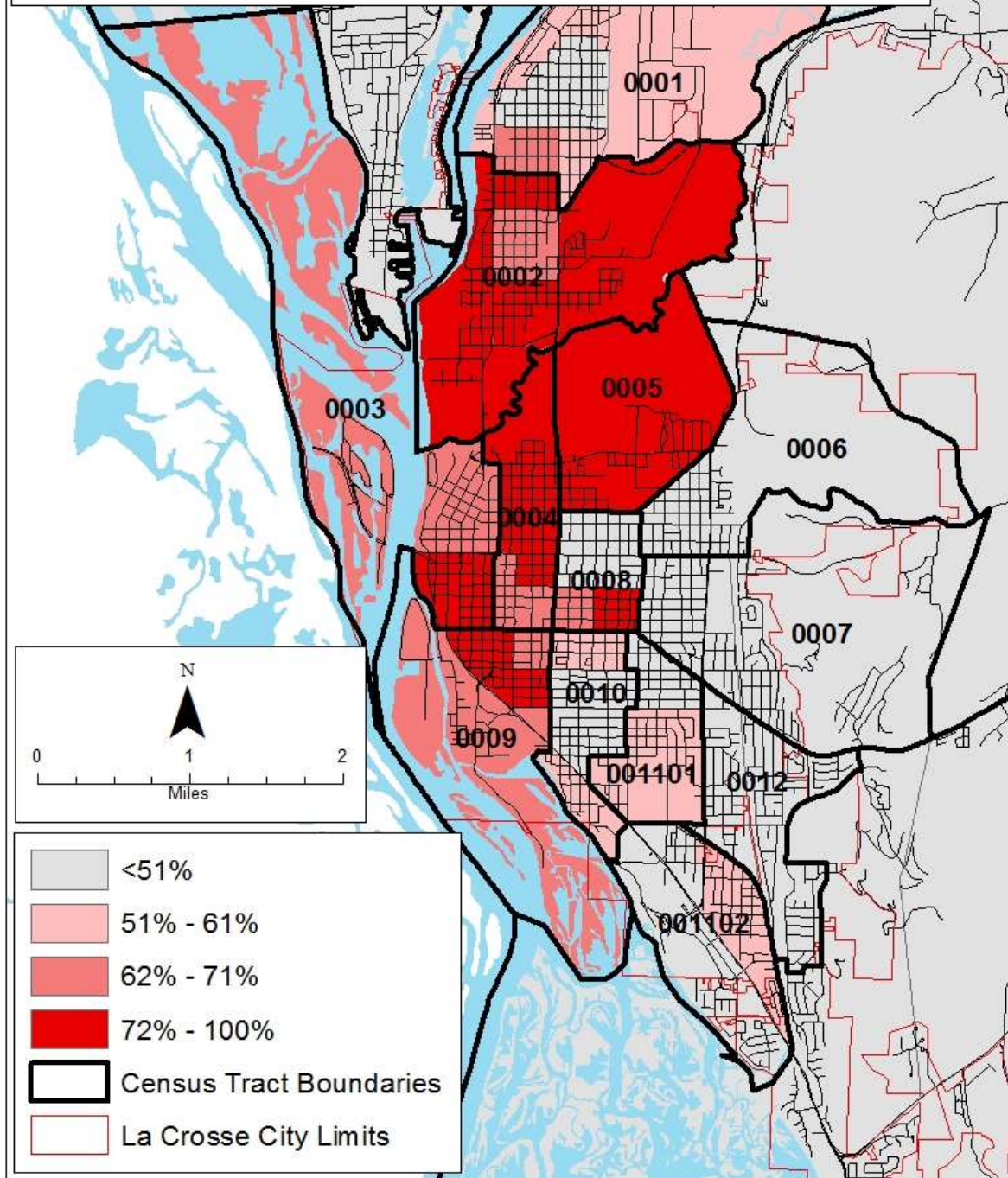
Data Source: 2007-2011 CHAS

\*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 Low to Moderate Income

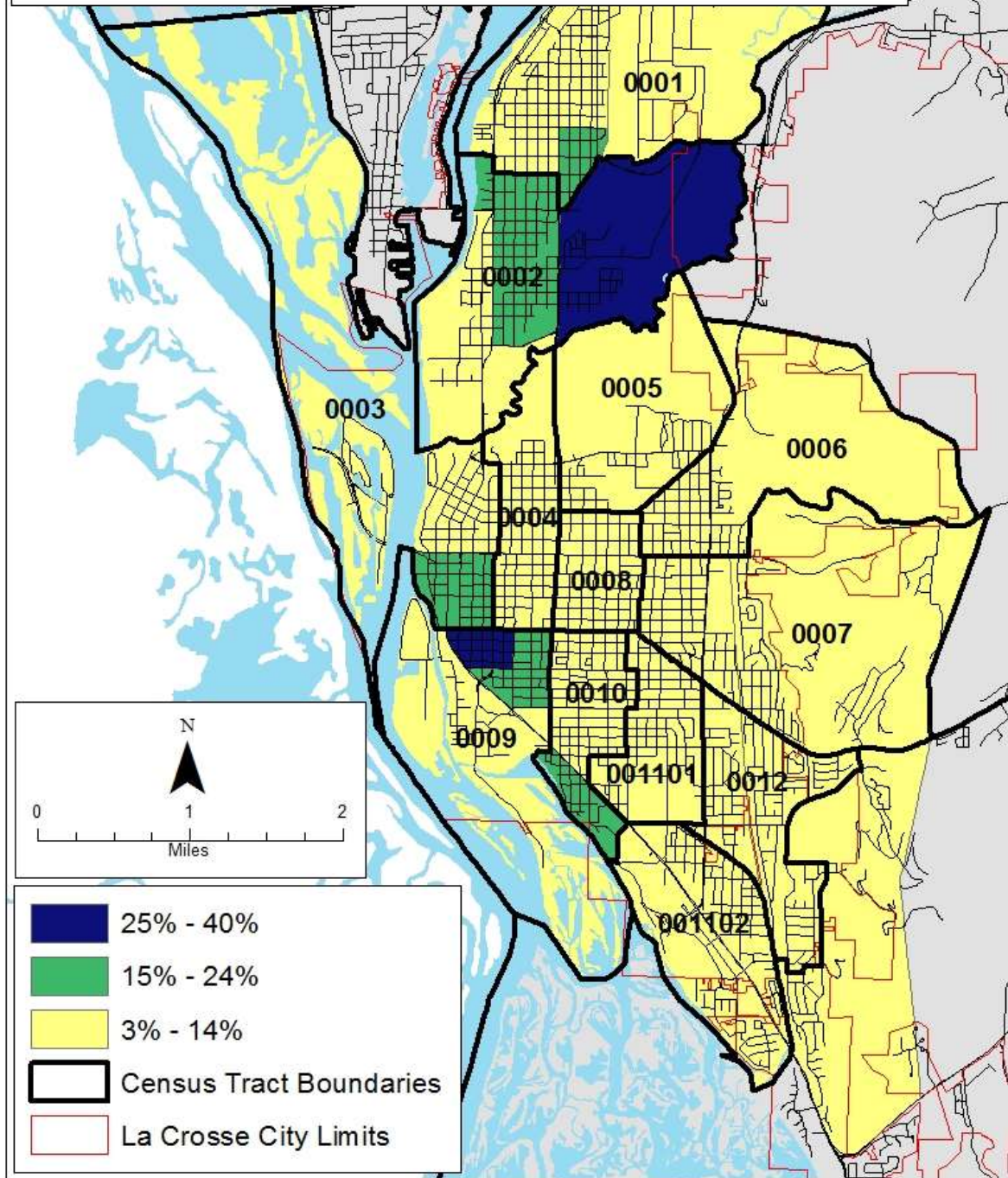
*By Census Block Group*



**Percent LMI Map**

# Percent Racial or Ethnic Minority

*By Census Block Group*



**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

	Tract 2	Tract 9	Tract 10
Poverty Rate	31%	20%	5%
Housing Cost Burden	46%	54%	26%
Median Household Income	\$26,078	\$26,801	\$48,063
Median Home Value	\$99,400	\$97,900	\$112,900
% Renter Occupied	68%	79%	30%
% Built Before 1949	51%	32%	53%

### Concentration Tracts

#### 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	2,635	1,145	0
White	2,540	1,095	0
Black / African American	0	15	0
Asian	60	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	29	0	0

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

Data Source: 2007-2011 CHAS

\*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	1,185	2,935	0
White	1,100	2,805	0
Black / African American	25	15	0
Asian	55	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	35	0

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

Data Source: 2007-2011 CHAS

\*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	380	2,325	0
White	365	2,205	0
Black / African American	0	30	0
Asian	10	65	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	0	0

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

Data Source: 2007-2011 CHAS

\*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.

**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**

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	2,520	1,170	135
White	2,355	1,055	135
Black / African American	55	45	0
Asian	50	25	0
American Indian, Alaska Native	35	10	0
Pacific Islander	0	0	0
Hispanic	20	15	0

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

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

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

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	865	2,915	0
White	840	2,795	0
Black / African American	0	15	0
Asian	35	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	29	0

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

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

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

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	325	3,800	0
White	265	3,645	0
Black / African American	10	30	0
Asian	45	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	35	0

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

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

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

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	30	2,675	0
White	30	2,540	0
Black / African American	0	30	0
Asian	0	75	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	0	0

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

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

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

## **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*

**Extremely low-income (0-30% AMI):** With regard to severe housing problems, only American Indian (35) households have a disproportionately greater need.

**Low income (30-50% AMI):** With regard to severe housing problems, only Asian (35) households have a disproportionately greater need.

**Moderate income (50-80% AMI):** With regard to severe housing problems, Asian (45) and Black or African American (10) households have a disproportionately greater need.

## 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:

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,445	4,150	3,480	135
White	12,880	3,915	3,285	135
Black / African American	89	60	55	0
Asian	285	85	75	0
American Indian, Alaska Native	54	10	35	0
Pacific Islander	0	0	0	0
Hispanic	80	49	20	0

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

Data Source: 2007-2011 CHAS

### Discussion:

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.

## **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 or African American 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 or African American juveniles faced an arrest rate 8 times higher than for any other group in 2012. This same group also faced a 14% suspension rate in the La Crosse School District in the 2012-2013 school year, which is 10% higher than any other group. This inequality rate is even higher than in Milwaukee or Madison. Rising juvenile crime rates and rates of children in out-of-home care city-wide has necessitated a more reactive response that has diverted funding and resources from preventative programs.

In terms of homelessness, African Americans have the highest rates of any racial or ethnic minority. Most significantly, 47% of the African American homeless population in 2013 was comprised of persons in families. This is 15% higher than for any other group. The African American 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. The basic need for housing has also been met, but the underlying factors causing housing instability still remain. There is a high need for job services, educational opportunities, child care services, and access to reliable transportation to help reduce housing instability and prevent future homelessness. Additionally, while the Section 8 vouchers are administratively burdensome to manage, increasingly the reimbursements from HUD to manage this programs 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. The waitlist for Section 8 vouchers opened up for March-May 2013 and the waitlist is now around six months. 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	

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

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

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 Continuum of Care (CoC) 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.

The greatest needs in the homeless population are families who are homeless and clients with mental or physical disabilities. 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 1287 homeless clients in 2013. Within this population, 280 individuals, including 123 children, were fleeing domestic violence situations. There were 205 children and 359 people in families in the non-domestic violence homeless population.



## 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	166	362	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	211	645	0	0	0
Chronically Homeless Individuals	0	42	250	0	0	0
Chronically Homeless Families	0	0	29	0	0	0
Veterans	0	75	64	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	1	0	0	0	0

**Table 26 - Homeless Needs Assessment**

Data Source Comments:

Estimates for the number of homeless on a given night are based on Point-In-Time Count conducted by the La Crosse CoC on January 29th, 2014.

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

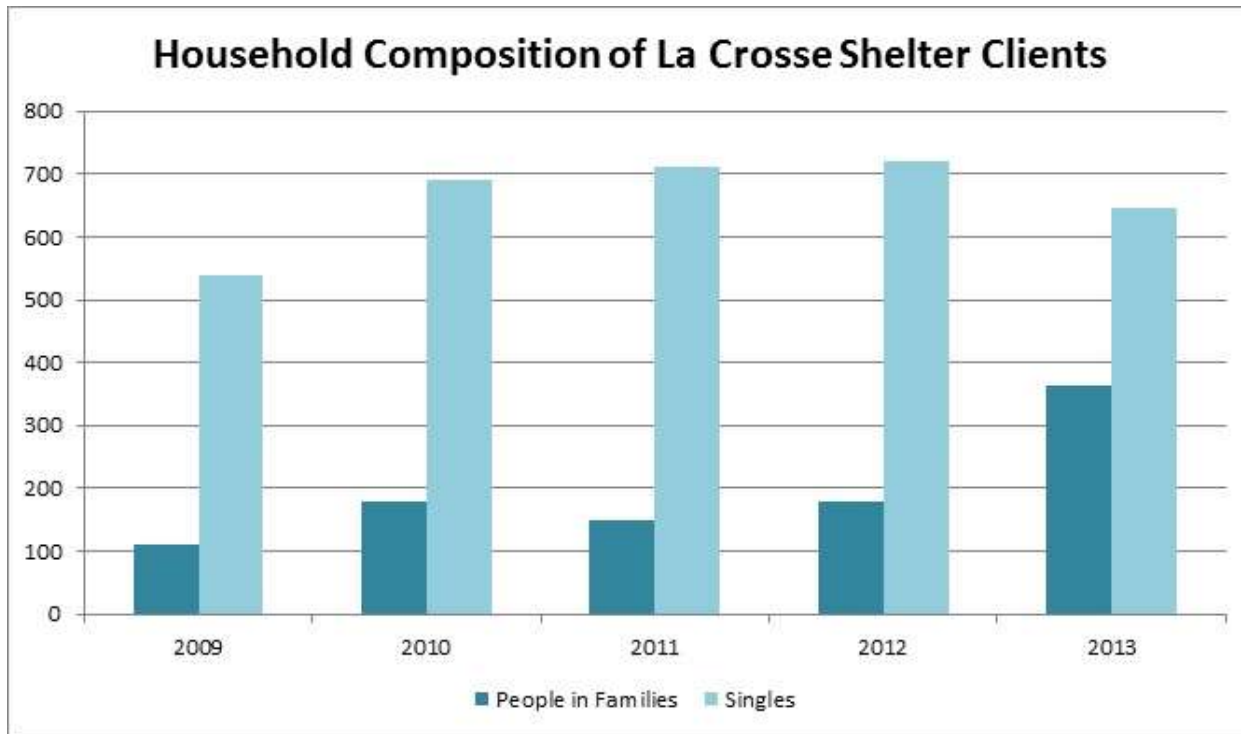
Please see relevant graphs below.

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

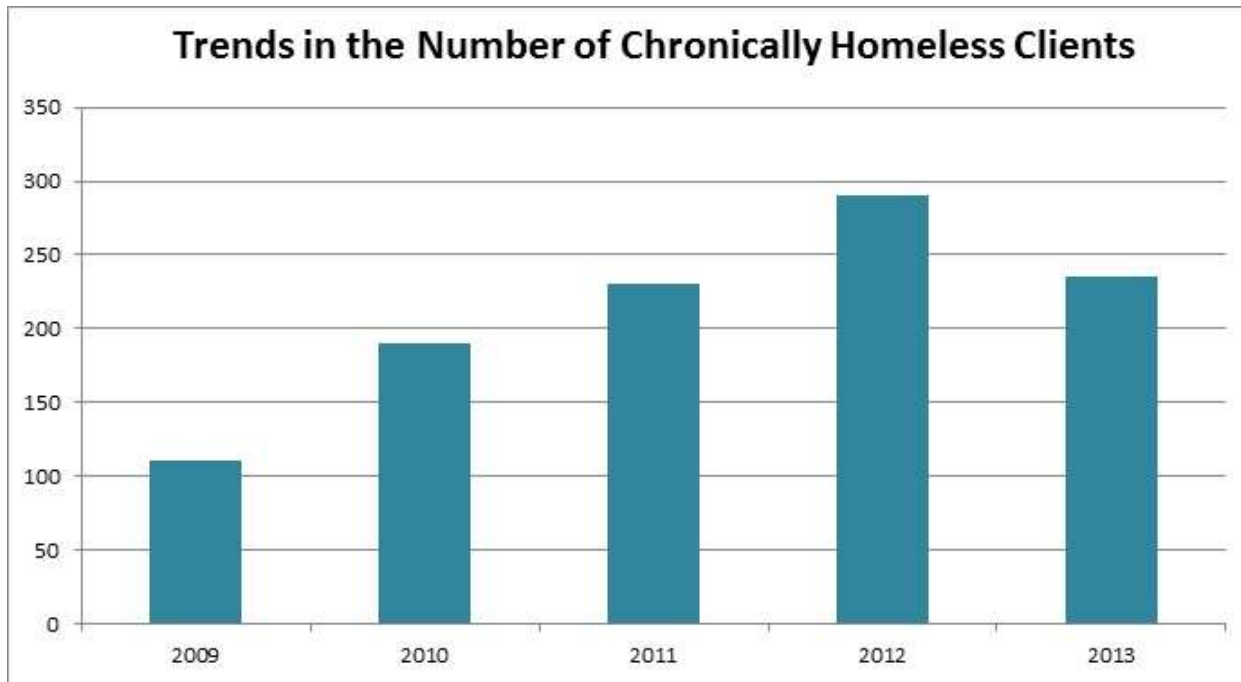
- Estimate the number becoming homeless each year

Program	Singles	Children	Persons in Families	Total Client Count
Couleecap - Housing First	15		2	17
Couleecap - New Hope	11	19	35	46
Couleecap - Transitional Housing		56	98	98
The Salvation Army of La Crosse - Emergency Shelter	596	118	189	785
YWCA of the Coulee Region - Ruth House	23			23
YWCA of the Coulee Region - Transitional Housing		24	38	38
New Horizons Domestic Violence Shelter	157	123		280
			<b>Total:</b>	<b>1287</b>

**Homelessness by Facility Providing Service**



**Household Composition of Homelessness**



**Chronic Homelessness**

**Homelessness Exits**

**Exiting Homelessness and Leaving Outcomes:** HMIS reports indicate that there were a total of 1253 exits from homelessness in 2013. Of the exits, 61% (779) 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). 5% of exits were indeterminate (e.g. ‘Don’t Know’, ‘Other’) and the remaining 34% (413) were negative outcomes (e.g. jail, another emergency shelter, refusal of service, place not mean for human habitation).

Indicate if the homeless population is: Has No Rural Homeless

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

Please tables and graphs above.

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	750	0
Black or African American	196	0
Asian	11	0
American Indian or Alaska Native	22	0
Pacific Islander	4	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	43	0
Not Hispanic	939	0

Data Source  
Comments:

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

As shown in the graph above, the number of homeless individuals (359) that are part of a family roughly doubled in 2013 after that population had been stagnant since before 2009. Within that total, 205 of those individuals were children.

In 2013, 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.**

Whites comprised the largest group of homeless individuals, based on race or ethnic origin with 50% of the total. Of the remainder, 105 African Americans adults and 91 in families comprised the largest group. This proportion of homeless families is the largest of any group, comprising 47% of the total. See table below for a full summary.

**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 29th, 2014 point-in-time count conducted by the La Crosse CoC reported no unsheltered homeless. This particular PIT count was in the midst of a very cold

winter that resulted in the opening of an emergency warming shelter, in addition to the existing warming shelter. Warming shelters are closed in the warmer months and the number of unsheltered homeless rises accordingly. The PIT count in July 2014 found 24 unsheltered homeless. This jurisdiction has no population of rural homelessness.

People with disabilities accounted for 53% (535) of the homeless population served in 2013. 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:**

Although minimizing homelessness through emergency services and preventative measures is a high priority for the entire homeless population, the high rate of homeless families and children is the most pressing need. The sudden and large increase of homelessness among families in 2013 is particularly worrying because the cause is not clearly understood and existing homeless shelters are not well-equipped to deal with the needs of entire families. The high rate of disabilities and the relatively short periods of homelessness show a high need for preventative services such as financial counseling, supportive services for persons with disabilities and mental illness, and affordable housing measures that reduce housing instability and prevent future homelessness.

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

### **Introduction:**

#### **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.

Persons over the age of 65 account for 14% of the population of La Crosse. Roughly half of this group is over the age of 75. Even with a relatively low proportion of the population, persons over the age of 65 account for 33% of reported disabilities. The majority of disabilities in this age group are physical (i.e. difficulty walking or moving). The elderly population, with or without a disability, is characterized by a fixed income from a retirement fund, pension, or social security.

Overall, 11% (5346) of the population reports having one or more disabilities. Both males and females reported disabilities at the same level. The most common disabilities that are reported include cognitive (this includes mental illness and developmental disabilities) and physical disabilities. 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. 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.

There are a number of programs such as IRIS and Family Care, and various non-profit organizations that provide supportive services and referrals to persons with disabilities and the elderly. IRIS (Include, Respect, I Self-Direct) is a self-directed Medicaid Waiver program for long term care for the elderly and adults with disabilities. According to the State Department of Health Services, there are 140 people enrolled in IRIS in La Crosse County.

On August 1st, 2013, another Medicaid Waiver program for long term care, Family Care, was expanded to La Crosse County. Family Care is administered through the Aging and Disability Resource Center of Western Wisconsin and serves the elderly and adults with disabilities.

Of the 72 participants in La Crosse County (as of July 1st, 2014):

- 27 have Intellectual or Development Disabilities
- 19 are Frail Elderly
- 26 have a Physical Disability

Although these statistics are county-wide, it is likely that a majority of the participants in long term care programs reside in the City of La Crosse. La Crosse is the urban center of the county and contains the majority of medical facilities and support organizations that provide the primary care to the elderly and persons with disabilities.

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 are not a priority at this time.

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

Public input through meetings and the Community Needs survey.

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

The primary need for public improvements is increased street lighting and stormwater/drainage improvements.

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

See above.

### **Describe the jurisdiction’s need for Public Services:**

The needs for public services include:

- After school services for youth
- Job training services
- Supportive and preventative services for homelessness
- Food programs (e.g. community gardens)
- Supportive and preventative services for domestic violence and child abuse
- More connectivity and convenience for bus lines, particularly for east-west transit

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

See above.

# 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 2008-2012 ACS estimates that there are a total of 22,790 housing units in La Crosse. It is estimated that 21,311 (93%) of these units are occupied. A majority (51%) of the housing is single-family homes, but there is also a significant contingent of duplexes (12%) and large complexes with more than 20 units (13%).

**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, especially in contrast to surrounding municipalities, 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 50% of the housing stock being renter-occupied, 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 2013 ACS estimates, there are 1541 (7%) vacant buildings in La Crosse. This category is primarily housing that is for rent or sale (660), sold but not yet occupied (452), or seasonal use (147). 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 has 73 buildings on its vacant building registry as of October 2014.

## 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	11,682	51%
1-unit, attached structure	1,159	5%
2-4 units	4,263	19%
5-19 units	2,681	12%
20 or more units	2,739	12%
Mobile Home, boat, RV, van, etc	390	2%
<b>Total</b>	<b>22,914</b>	<b>100%</b>

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

Data Source: 2007-2011 ACS

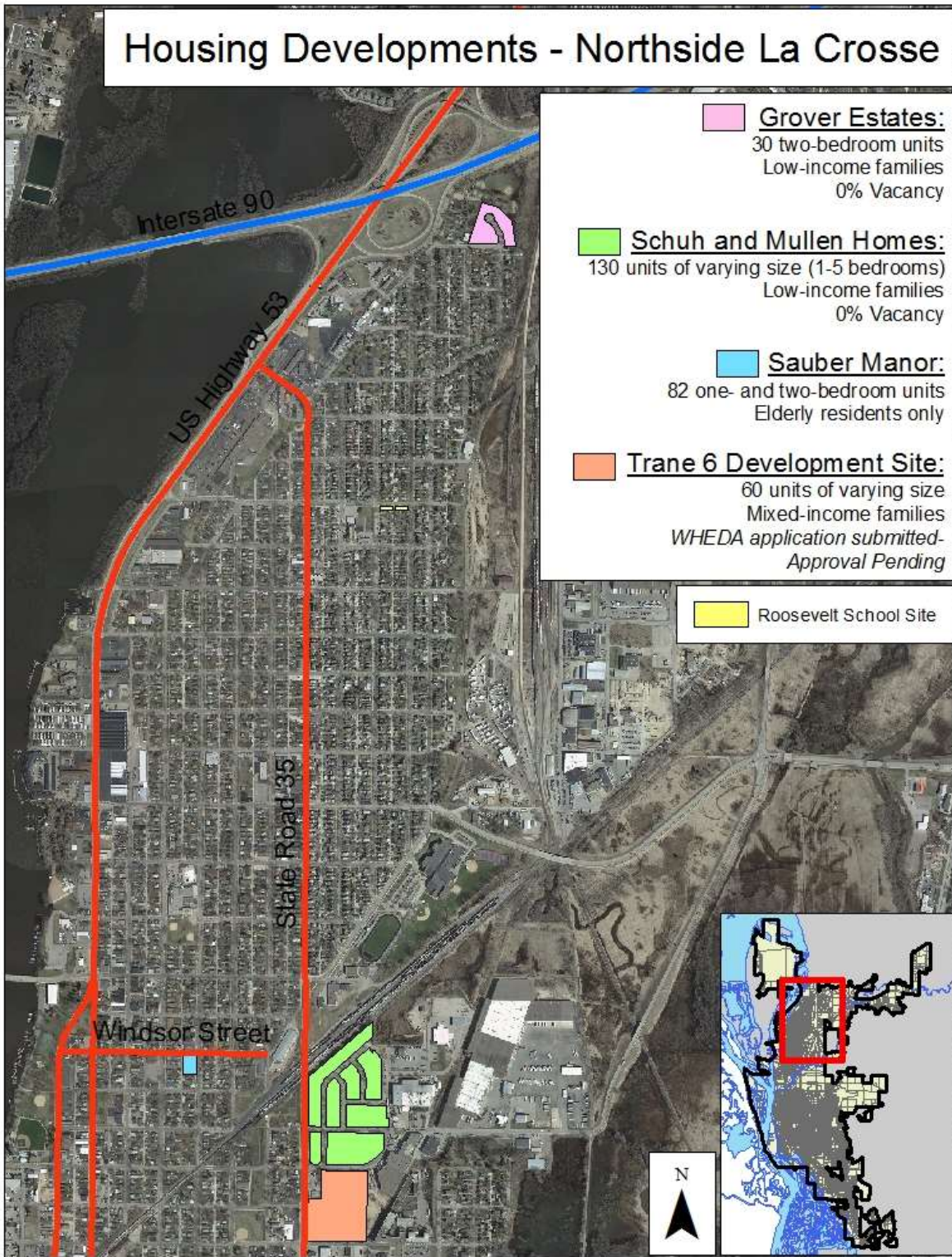
#### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	9	0%	664	6%
1 bedroom	446	4%	3,482	33%
2 bedrooms	3,342	31%	4,019	38%
3 or more bedrooms	7,104	65%	2,391	23%
<b>Total</b>	<b>10,901</b>	<b>100%</b>	<b>10,556</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

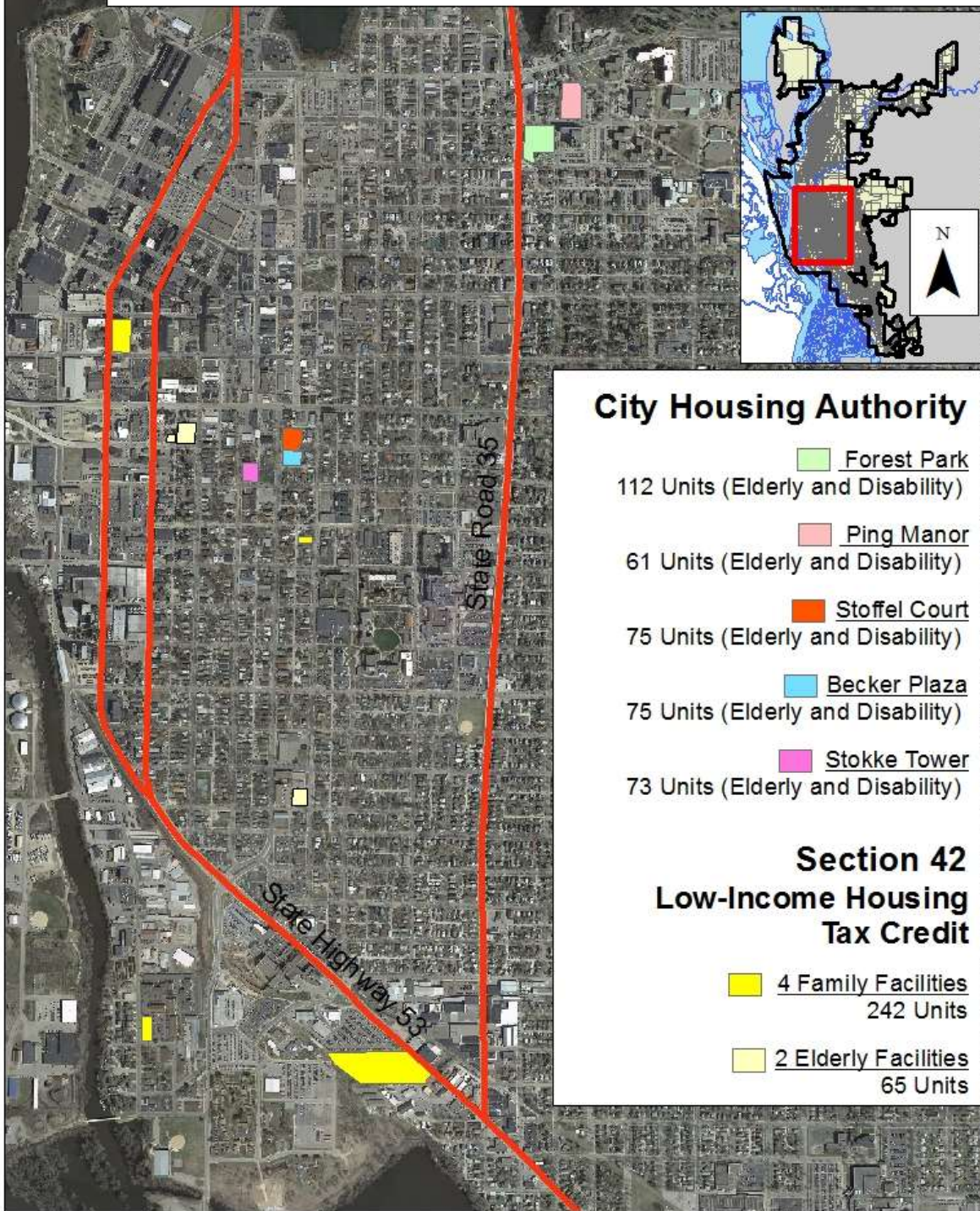
Data Source: 2007-2011 ACS

# Housing Developments - Northside La Crosse



Developments - Northside La Crosse

# Housing Developments - Central La Crosse



## City Housing Authority

- Forest Park  
112 Units (Elderly and Disability)
- Ping Manor  
61 Units (Elderly and Disability)
- Stoffel Court  
75 Units (Elderly and Disability)
- Becker Plaza  
75 Units (Elderly and Disability)
- Stokke Tower  
73 Units (Elderly and Disability)

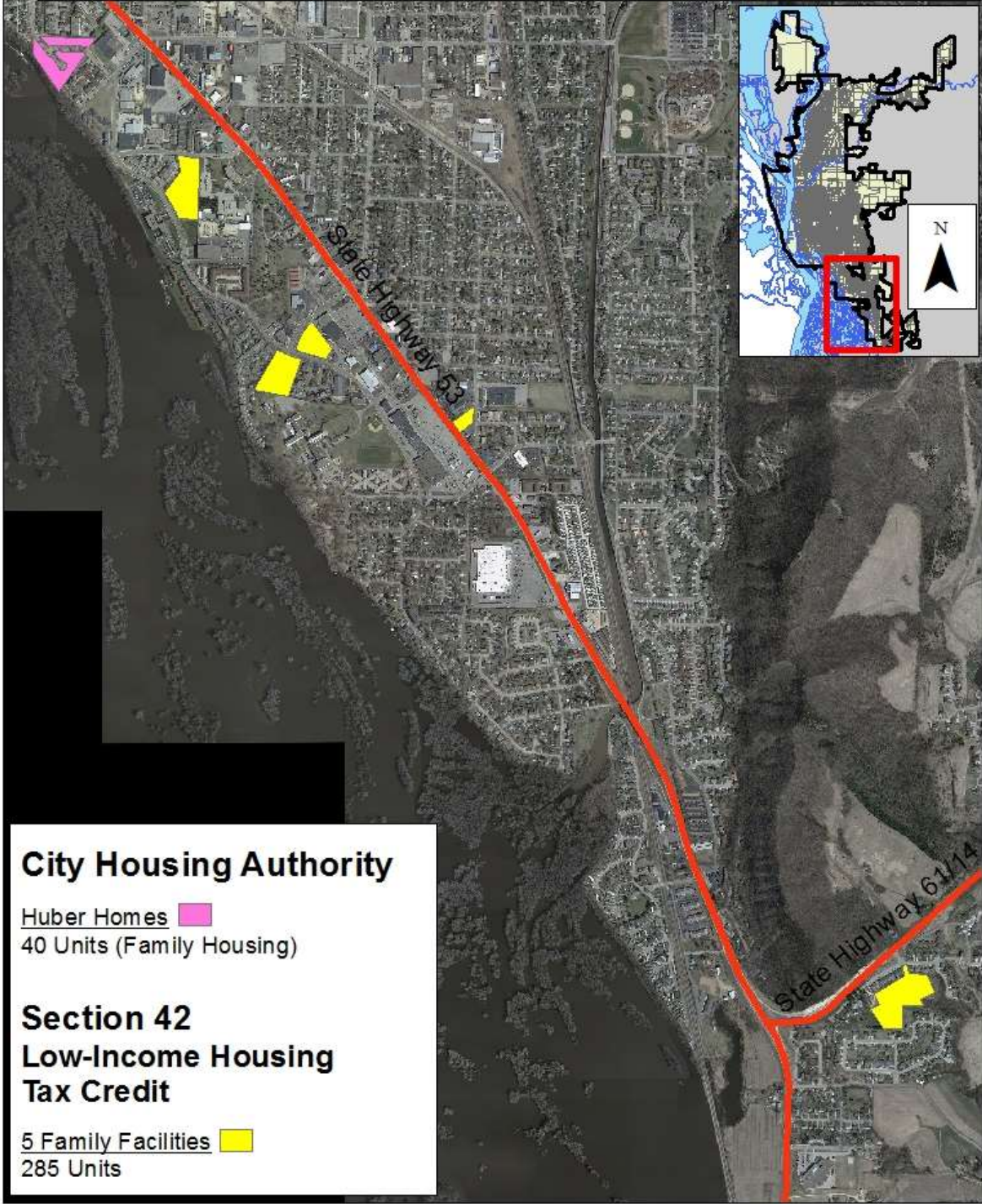
## Section 42 Low-Income Housing Tax Credit

- 4 Family Facilities  
242 Units
- 2 Elderly Facilities  
65 Units

### Developments - Central La Crosse



# Housing Developments - Southside La Crosse



## Developments - Southside

**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 42 new, affordable homes for low- to moderate-income homebuyers in the same time frame.

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

There are no units that are expected to be lost from the affordable housing inventory.

**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
- Quality, affordable housing with accessibility features for persons with disabilities
- Permanent housing for the homeless

## **Discussion**

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

### Introduction

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	83,200	126,800	52%
Median Contract Rent	386	539	40%

**Table 29 – Cost of Housing**

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,778	45.3%
\$500-999	4,781	45.3%
\$1,000-1,499	731	6.9%
\$1,500-1,999	205	1.9%
\$2,000 or more	61	0.6%
<b>Total</b>	<b>10,556</b>	<b>100.0%</b>

**Table 30 - Rent Paid**

Data Source: 2007-2011 ACS

### Updated Median Rent

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

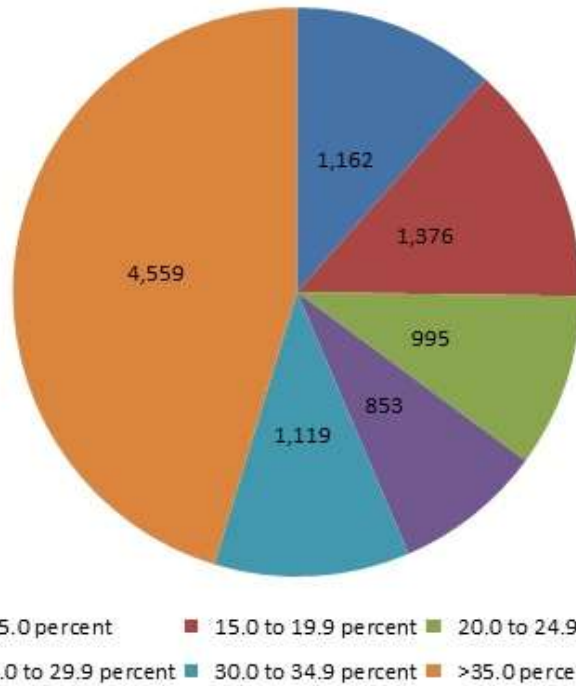
### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	665	No Data
50% HAMFI	4,035	785
80% HAMFI	7,635	3,300
100% HAMFI	No Data	4,795
<b>Total</b>	<b>12,335</b>	<b>8,880</b>

**Table 31 – Housing Affordability**

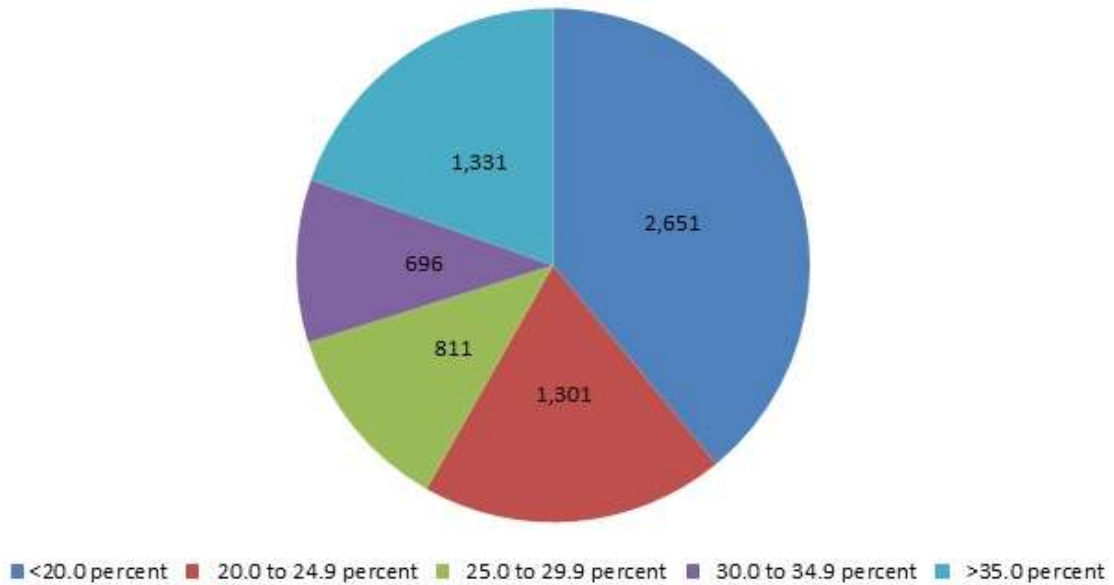
Data Source: 2007-2011 CHAS

### Gross Rent as a Percentage of Household Income

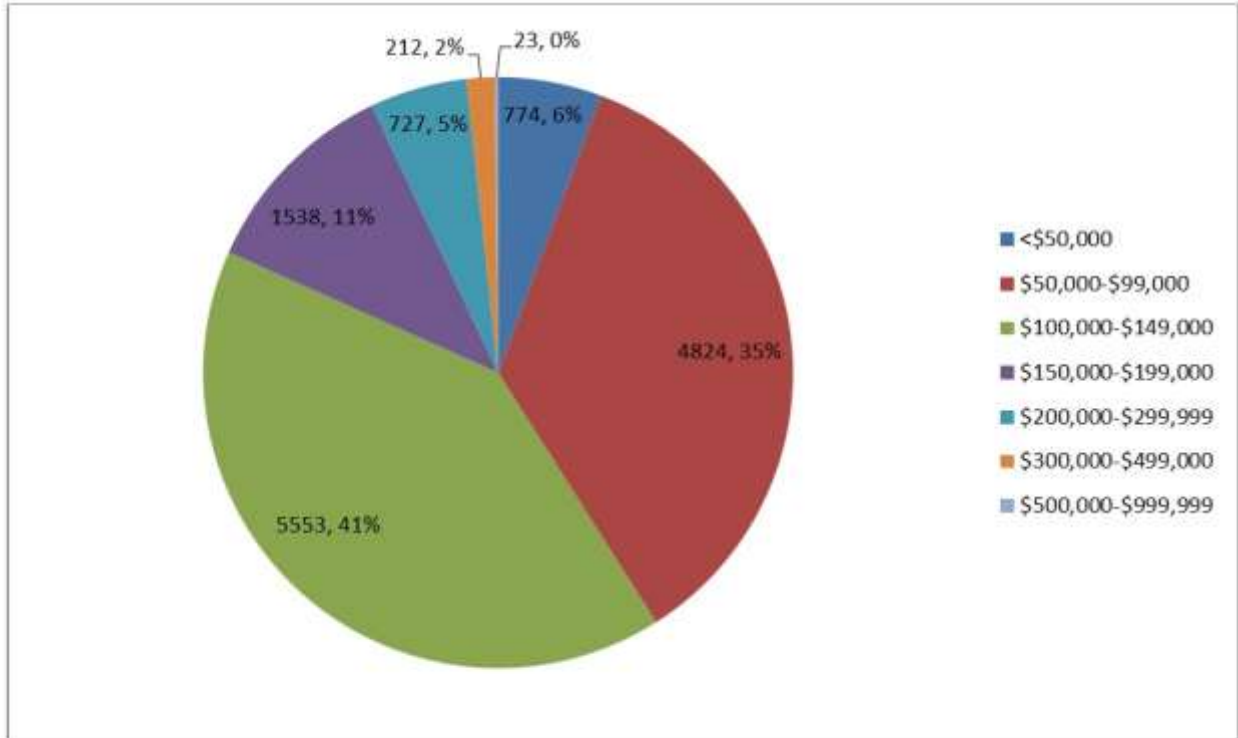


Gross Rent as a Percentage of Household Income

### Selected Monthly Owner Costs as a Percentage of Household Income



Selected Monthly Owner Costs as a Percentage of Household Income



2013 Assessed Improvement Values (Home only)

**Assessed Improvment Values - 2013 (Home only)**

**Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	416	520	699	972	1,183
High HOME Rent	416	520	699	972	1,183
Low HOME Rent	416	520	699	900	1,003

**Table 32 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

**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 665 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	2,676	25%	5,331	51%
With two selected Conditions	79	1%	252	2%
With three selected Conditions	23	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,123	75%	4,973	47%
<b>Total</b>	<b>10,901</b>	<b>101%</b>	<b>10,556</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

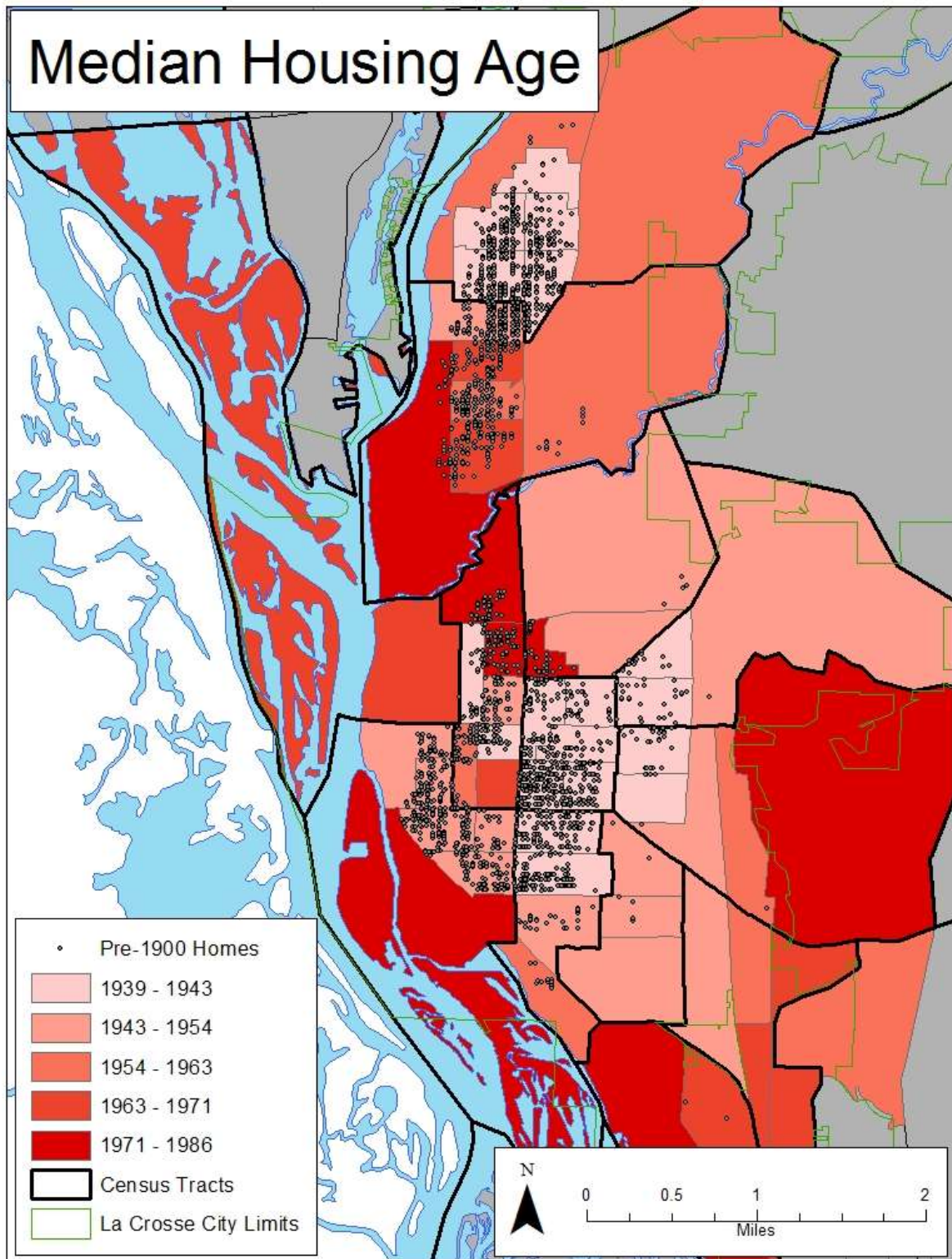
### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	592	5%	787	7%
1980-1999	1,149	11%	2,489	24%
1950-1979	3,773	35%	3,752	36%
Before 1950	5,387	49%	3,528	33%
<b>Total</b>	<b>10,901</b>	<b>100%</b>	<b>10,556</b>	<b>100%</b>

Table 34 – Year Unit Built

Data Source: 2007-2011 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	9,160	84%	7,280	69%
Housing Units build before 1980 with children present	240	2%	259	2%

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

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

**Vacant Units**

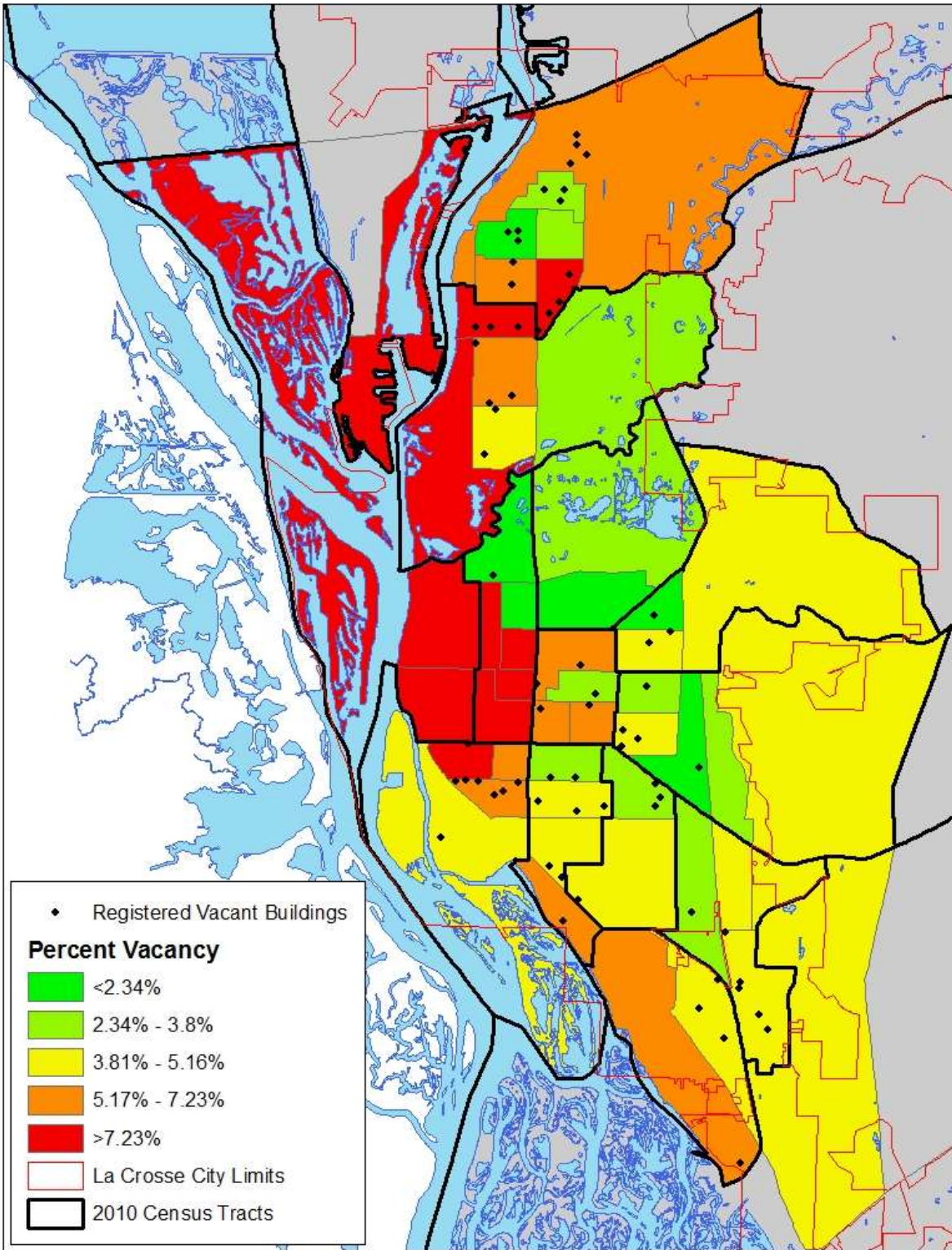
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**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

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			583	144			0	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**

Data Source: PIC (PIH Information Center)

### 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 11 facilities, seven of which are for high rises elderly/persons with disabilities and 4 of which are for families. There are accessible units available in both the high rises and family facilities. The City Housing Authority is classified as ‘High Achieving’ by HUD with an overall score of 97, taking 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 HUD Inspection Score:
<u>Family Developments</u>			79 (2012)
Schuh Homes	84	1, 2	
Mullen Homes	56	2, 3, 4, 5	
Grover Estates	30	2	
Huber Homes	40	1, 2, 3, 4	
<u>Elderly/Disability Developments</u>			96 (2012)
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	1, 2	
Total Units:			766

## 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 1970's 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.

### 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. Each of the high rise facilities also has a tenant organization that acts as the voice of the building to express concerns and suggestions for the building environment. Within the family housing,

there is a partnership with the Boys and Girls Club and Coulee Region Headstart to provide transportation to their facilities for children living in the family housing.

**Discussion:**



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

**Introduction**

**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)	68	0	85	19	0
Households with Only Adults	55	30	2	9	0
Chronically Homeless Households	0	0	0	15	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:

<b>Couleecap, Inc.:</b> 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
<b>Salvation Army of La Crosse:</b> Emergency shelter, meal program, food pantry, healthcare provider and assistance, rent and utility assistance, transportation assistance, community resource referrals, clothing and household item vouchers
<b>Hunger Task Force:</b> Food pantry, food donation coordination
<b>WAFER:</b> Food pantry, food pantry coordination
<b>Independent Living Resources:</b> Employment assistance, skills training, homelessness and housing referrals, advocacy, social security benefit assistance, accessibility assessments, peer support, personal care
<b>Catholic Charities of the Diocese of La Crosse:</b> Homeless shelter and referrals, disability services, domestic abuse prevention and victim support, HIV/AIDS supportive services, pregnancy support services
<b>YWCA of the Coulee Region:</b> Supportive housing for addictions, childcare assistance, employment training, supportive services for females in criminal justice system
<b>New Horizons Shelter:</b> Emergency shelter, supportive services for domestic violence victims
<b>Family and Children's Center:</b> 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
<b>Coulee Council on Addictions:</b> 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 use 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**

**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**

Generally speaking, there are no facilities or procedures that designate housing for people returning from physical or mental health institutions. In some cases of long-term care, coordination may be possible through the Aging and Disability Resource Center of Western Wisconsin and Western Wisconsin Cares. Several organizations provide referrals and limited supportive services.

**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**

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:

- Lack of internal capacity to meet all the diverse housing needs of La Crosse residents
- Lack of a clear housing plan Ambiguous fair housing ordinance
- Lack of loans for home improvements
- Lack of loans to minorities
- Lack of available accessible housing units
- Spatial concentration of poverty and racial/ethnic minority group

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

### Introduction

The Job Market in La Crosse is fairly strong and growing as compared to other parts of the state. The unemployment rate of 7.49% illustrated here is now out of date. The current unemployment rate is 4.3% which is lower than the current state-wide unemployment rate of 5.5%.

### 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	38	6	0	0	0
Arts, Entertainment, Accommodations	2,266	4,165	14	11	-3
Construction	584	1,209	3	3	0
Education and Health Care Services	4,319	12,192	26	31	5
Finance, Insurance, and Real Estate	1,094	2,455	7	6	-1
Information	368	923	2	2	0
Manufacturing	2,504	5,693	15	15	0
Other Services	733	1,778	4	5	1
Professional, Scientific, Management Services	1,124	3,004	7	8	1
Public Administration	0	0	0	0	0
Retail Trade	2,235	4,037	13	10	-3
Transportation and Warehousing	600	1,048	4	3	-1
Wholesale Trade	870	2,456	5	6	1
Total	16,735	38,966	--	--	--

**Table 40 - Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	29,664
Civilian Employed Population 16 years and over	27,442
Unemployment Rate	7.49
Unemployment Rate for Ages 16-24	19.49
Unemployment Rate for Ages 25-65	5.20

**Table 41 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	4,856
Farming, fisheries and forestry occupations	1,077
Service	4,274
Sales and office	6,711
Construction, extraction, maintenance and repair	1,932
Production, transportation and material moving	1,899

**Table 42 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	23,031	89%
30-59 Minutes	2,174	8%
60 or More Minutes	619	2%
<b>Total</b>	<b>25,824</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2007-2011 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	737	185	280
High school graduate (includes equivalency)	4,629	413	1,203
Some college or Associate's degree	6,949	431	1,183



Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	5,617	144	758

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

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	32	131	108	168	608
9th to 12th grade, no diploma	370	227	256	312	643
High school graduate, GED, or alternative	3,559	1,700	1,226	3,319	3,017
Some college, no degree	7,987	2,113	1,125	2,113	1,192
Associate's degree	353	1,117	792	1,315	364
Bachelor's degree	1,129	1,275	1,038	1,760	805
Graduate or professional degree	11	467	414	1,565	554

**Table 45 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,803
High school graduate (includes equivalency)	22,258
Some college or Associate's degree	28,007
Bachelor's degree	36,286
Graduate or professional degree	51,703

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

Data Source: 2007-2011 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 input sessions with 33 business leaders and an economic development survey, 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.

**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. The Lot C development, 2-3 years in the future and involving cooperation between the City, County and private developers, will involve around 250,000 square feet in new construction and bring an estimated 500 jobs into the La Crosse downtown area. The construction will include a large office building, a market, a bank branch, a café and market rate housing units. The most significant infrastructure need for this development is a solution for parking: parking for the new buildings as well as replacing the parking capacity that is currently on Lot C. In the mid- to long-term (5-10 years), La Crosse is in the process of planning the Riverside North Development. This development will consist of both residential and commercial development. The current estimate is for around \$90 million of development at the site.

**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.**

The following are the broad objectives of La Crosse's economic comprehensive plan:

- Economic development preparedness
- Preventing "brain drain"
- Secure La Crosse's competitive position in the region
- Proactive policy on land availability
- Redevelopment of brownfields and underutilized sites
- Promote the Central Business District Incubator
- Increase amount of living wage employment
- Foster a technology sector
- Promote manufacturing center

Although a small portion of CDBG dollars are planned for economic development, the goals of this consolidated plan and the economic development strategy share the goal of making La Crosse a more appealing location for investment by residential and commercial developers.

**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")**

Census tracts 2 and 9 are characterized by both high concentrations of minority groups and poverty. 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?**

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

The Powell-Poage-Hamilton 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
- Southside Neighborhood Center

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

# Strategic Plan

## SP-05 Overview

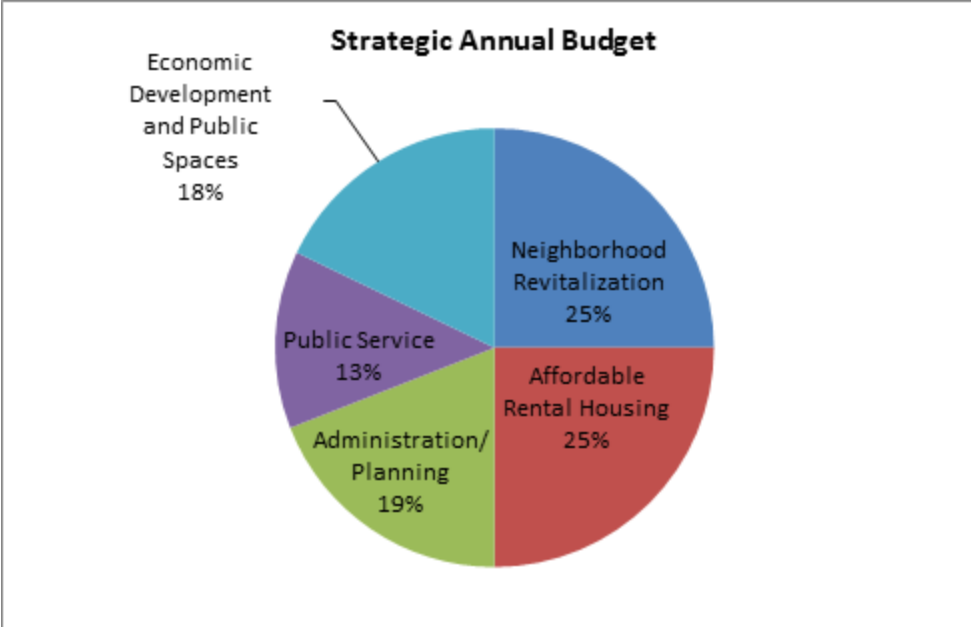
### Strategic Plan Overview

The City of La Crosse's strategic plan is based on our assessment that our greatest needs centers around neighborhood revitalization, affordable housing, and re-development in support of new small businesses and job opportunities.

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.
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**

Revolving Loan Fund  
 (Self-Sufficient)  
 ~\$350,000 Housing Rehabilitation  
 ~\$400,000 Small Business

**Revolving Loan Fund**

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

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	Lower Northside Depot
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Powell-Poage-Hamilton/Washburn
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	



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

### 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. The City of La Crosse intends to pursue neighborhood revitalization strategy areas in all three of these areas- beginning with Powell-Poage Hamilton, given the commitment of Gundersen Lutheran Hospital to establish a joint neighborhood development corporation in this area.

These areas have seen a concentration of poverty and the City's strategy will be two-fold:

1. Improve the quality of life for low-income residents

2. Create choice neighborhoods in the areas and a buzz around "up and coming" neighborhoods.
3. Attract families at 80 percent of the county median income and above.
4. Balance the mix of homeowners and renters in the core of the neighborhood.
5. Attract major re-development for mixed-use and multi-family along these neighborhood's corridors.

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

### Priority Needs

Table 48 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Neighborhood Revitalization
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Powell-Poage-Hamilton/Washburn Lower Northside Depot
	<b>Associated Goals</b>	Improve code enforcement Repair aging housing infrastructure Replace dilapidated housing structures Improve Neighborhood Livability
	<b>Description</b>	<p>Promote neighborhoods revitalization in the city's low-income areas through 3 strategies:</p> <ol style="list-style-type: none"> <li>1. Promote maintenance of homes and apartments through increased code enforcement.</li> <li>2. Rehabilitate or repair single-family homes and rentals through rehabilitation programs.</li> <li>3. Demolish and replace dilapidated structures that are beyond repair.</li> <li>4. Implementation of priority public infrastructure projects in Washburn, Powell-Poage Hamilton, and Lower Northside Depot Neighborhood Plans (i.e. green spaces, public spaces, lighting improvements). Neighborhood revitalization also includes strategic planning for both housing and businesses and supporting neighborhood planning is also a priority.</li> </ol>

	<b>Basis for Relative Priority</b>	The Community Input Survey identified this issue as a top priority for La Crosse residents. Most of the homes built in La Crosse's target neighborhoods are over 100 years old and many of them have been allowed to deteriorate significantly. Overwhelmingly, 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	<b>Priority Need Name</b>	Affordable Rental Housing (In-fill or rehab)
	<b>Priority Level</b>	High
	<b>Population</b>	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
	<b>Geographic Areas Affected</b>	Powell-Poage-Hamilton/Washburn Lower Northside Depot
	<b>Associated Goals</b>	Increase affordable housing
	<b>Description</b>	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.

	<b>Basis for Relative Priority</b>	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.
<b>3</b>	<b>Priority Need Name</b>	Storm water Management, Flood Plain Issues
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Lower Northside Depot
	<b>Associated Goals</b>	Alleviate stormwater and flooding issues
	<b>Description</b>	By 2020, CDBG will support one stormwater management project.
	<b>Basis for Relative Priority</b>	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, and if not properly addressed, could present a health and s
<b>4</b>	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	Nature of activities make it difficult to limit to one part of the city.

	<b>Associated Goals</b>	Increase economic opportunities
	<b>Description</b>	Attract employment opportunities for low-income persons through commercial re-development, small business loans, and job training opportunities.  By 2020, support job creation for at least 100 low and moderate income persons.
	<b>Basis for Relative Priority</b>	Addressing one of the underlying causes for poverty is both the availability of job opportunities and that low-to-moderate income persons possess the right job training to be able to meet the demands of the economy. At the stakeholders meeting
5	<b>Priority Need Name</b>	Street Lighting
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Powell-Poage-Hamilton/Washburn Lower Northside Depot
	<b>Associated Goals</b>	
	<b>Description</b>	Provide additional street lighting in Census Tract 4, 9, and 2 by 2020.
	<b>Basis for Relative Priority</b>	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.
6	<b>Priority Need Name</b>	Poverty Alleviation
	<b>Priority Level</b>	High

	<b>Population</b>	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
	<b>Geographic Areas Affected</b>	Nature of activities make it difficult to limit to one part of the city.
	<b>Associated Goals</b>	Prevent and end homelessness Alleviate poverty and increase self-reliance.
	<b>Description</b>	Services that will lead to greater self-reliance and alleviate poverty. The types of highest priority services identified in the survey are: after-school services for youth, homeless and housing services, domestic violence services, targeted neighborhood based services (Powell Poage Hamilton, Washburn, and Lower-Northside Depot), housing access services for persons with disabilities, sustainable food services.
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	Neighborhood Plans
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	Nature of activities make it difficult to limit to one part of the city.

	<b>Associated Goals</b>	<p>Improve code enforcement</p> <p>Repair aging housing infrastructure</p> <p>Replace dilapidated housing structures</p> <p>Increase affordable housing</p> <p>Alleviate stormwater and flooding issues</p> <p>Improve Neighborhood Livability</p> <p>Increase economic opportunities</p> <p>Prevent and end homelessness</p> <p>Alleviate poverty and increase self-reliance.</p>
	<b>Description</b>	<p>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.</p>
	<b>Basis for Relative Priority</b>	<p>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.</p>

**Narrative (Optional)**



## 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 CDBG 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.
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 runs 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 anticipates continued cuts in the CDBG program but also will build on utilizing its funds to generate future Program Income and ensure the sustainability of the program. To continue to effectively utilize its resources, the 2015 Action Plan includes re-allocating \$353,000 in unused funds or Revolving Loan funds from prior years to 2015 projects: 2010 Housing Rehabilitation (\$42,733), Southside Community Garden (\$7333.33), 2010 Small Business Development Loan Program (\$52,587), SBDL Revolving Loan (\$100,076.67), Housing Rehabilitation Revolving Loan (\$100,000), CDBG Program Income (\$50,000).

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	875,000	250,077	102,923	1,228,000	3,380,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	300,000	150,000	0	450,000	1,200,000	

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. One advantage for the City of La Crosse looking at the next five years is the energy and commitment to neighborhood revitalization from all public agencies (county, city, council and boards), the private sector, and non-profit organizations. The City has committed \$2 million in TIF funds towards neighborhoods, there is currently a initiative underway to raise private dollars to invest in our targeted neighborhoods, and increasingly, the City is looking to leverage funds from WHEDA and banks. 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.

**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**

## 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			

**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.

The gaps in the insitutional delivery system is increasingly their 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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
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			
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

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

La Crosse has an active homeless network, resources, and support from the state to operate their Continuum of Care. Traditional services are working well in terms of assisting over 764 individuals exit from homelessness. All homeless service providers utilize case management in their work with clients. As evidenced by the increase homeless individuals and families since the recession, 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, unaccompanied youth, and individuals needing mental health services.

**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.

**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 Partners and continue to convene these groups. 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. A second strategy the City is examining is potential shared office space for homeless providers to allow for a one-stop shop for housing needs. There is also another initiative that the community development stakeholders are supporting to place neighborhood-based social workers in low-income neighborhoods. Housing First funds are assisting agencies to adopt that model and find placements for the homeless and a strategy to develop more coordination for homelessness entry. The City of La Crosse has also set-aside affordable housing funds to address the root cause of homelessness- the lack of 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	Improve code enforcement	2015	2020	Affordable Housing Code Enforcement	Powell-Poage-Hamilton/Washburn Lower Northside Depot	Neighborhood Revitalization Neighborhood Plans	CDBG: \$200,000	Housing Code Enforcement/Foreclosed Property Care: 5000 Household Housing Unit
2	Repair aging housing infrastructure	2015	2020	Affordable Housing	Powell-Poage-Hamilton/Washburn Lower Northside Depot	Neighborhood Revitalization Neighborhood Plans	CDBG: \$500,000	Rental units rehabilitated: 25 Household Housing Unit  Homeowner Housing Rehabilitated: 75 Household Housing Unit
3	Replace dilapidated housing structures	2015	2020	Affordable Housing	Powell-Poage-Hamilton/Washburn Lower Northside Depot	Neighborhood Revitalization Neighborhood Plans	CDBG: \$1,000,000 HOME: \$1,600,000	Homeowner Housing Added: 25 Household Housing Unit  Buildings Demolished: 25 Buildings
4	Increase affordable housing	2015	2020	Affordable Housing Homeless	Powell-Poage-Hamilton/Washburn Lower Northside Depot	Affordable Rental Housing (In-fill or rehab) Neighborhood Plans	CDBG: \$1,000,000	Rental units constructed: 150 Household Housing Unit  Rental units rehabilitated: 50 Household Housing Unit  Housing for Homeless added: 40 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Alleviate stormwater and flooding issues	2015	2020	Stormwater, Sewer Management, Flooding	City-Wide Area	Storm water Management, Flood Plain Issues Neighborhood Plans	CDBG: \$250,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 5000 Households Assisted
7	Improve Neighborhood Livability	2015	2020	Non-Housing Community Development	Powell-Poage-Hamilton/Washburn Lower Northside Depot	Neighborhood Revitalization Neighborhood Plans	CDBG: \$800,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10000 Households Assisted  Other: 2 Other
8	Increase economic opportunities	2015	2020	Non-Housing Community Development	Powell-Poage-Hamilton/Washburn Lower Northside Depot	Economic Development Neighborhood Plans	CDBG: \$800,000	Facade treatment/business building rehabilitation: 2 Business  Jobs created/retained: 100 Jobs
9	Prevent and end homelessness	2015	2020	Homeless	City-Wide Area	Poverty Alleviation Neighborhood Plans	CDBG: \$500,000	Tenant-based rental assistance / Rapid Rehousing: 75 Households Assisted  Homeless Person Overnight Shelter: 3000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Alleviate poverty and increase self-reliance.	2015	2020	Non-Housing Community Development	City-Wide Area	Poverty Alleviation Neighborhood Plans	CDBG: \$600,000	Public service activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted

Table 53 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Improve code enforcement
	<b>Goal Description</b>	By 2020, increase safety and maintenance of 5000 homes in target LMI neighborhoods through code enforcement.
2	<b>Goal Name</b>	Repair aging housing infrastructure
	<b>Goal Description</b>	By 2020, rehabilitate or repair 100 homes or rentals in the City of La Crosse.
3	<b>Goal Name</b>	Replace dilapidated housing structures
	<b>Goal Description</b>	By 2020, demolish 50 dilapidated structures and replace with new affordable housing units. Where possible, these units shall be focused in strategic "block" areas.
4	<b>Goal Name</b>	Increase affordable housing
	<b>Goal Description</b>	<p>- By 2020, support 200 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.</p> <p>-By 2020, of total supported affordable rental units, at least 20% are dedicated units for formerly homeless or 30% of CMI and below (40 units).</p>

5	<b>Goal Name</b>	Alleviate stormwater and flooding issues
	<b>Goal Description</b>	Prevent flooding through implementation of at least one stormwater and sewer management project.
7	<b>Goal Name</b>	Improve Neighborhood Livability
	<b>Goal Description</b>	<ul style="list-style-type: none"> <li>- Improve targetted neighborhoods through implementation of at least 2 public infrstructure projects identified in Powell-Poage Hamilton or Washburn or Lower Northside Depot Neighborhood Plans. These projects shall be identified as meeting the highest potential for public and private investment and investments in neighborhood businesses shall also be prioritized.</li> <li>- Provide additional street lighting in Census Tract 4, 9, and 2 by 2020.</li> <li>- Create strategic plans for priority neighborhoods to identify projects which can capitalize on market trends, address environmental and livability concerns, and attract private investment.</li> </ul>
8	<b>Goal Name</b>	Increase economic opportunities
	<b>Goal Description</b>	<p>Create at least 100 jobs for low-and-moderate income persons by 2020.</p> <p>Support new neighborhood businesses (corner grocery store, cafe).</p>
9	<b>Goal Name</b>	Prevent and end homelessness
	<b>Goal Description</b>	Provide emergency shelter or permanent housing services to at least 3000 persons who are homeless. Where possible, support intiatives through CDBG public infrastructure funds to consolidate services into one location.
10	<b>Goal Name</b>	Alleviate poverty and increase self-reliance.
	<b>Goal Description</b>	By 2020, provide services to at least 25,000 individuals that prevent poverty and increase self-reliance through services to youth, assistance to victims of domestic violence, urban agricultural food programs, and neighborhood-based services.

**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

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:

- Lack of internal capacity to meet all the diverse housing needs of La Crosse residents
- Lack of a clear housing plan Ambiguous fair housing ordinance
- Lack of loans for home improvements
- Lack of loans to minorities
- Lack of available accessible housing units
- Spatial concentration of poverty and racial/ethnic minority group

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

- Adopt rental inspection process which code inspectors would certify rentals are up to code.
- Increase **regional/county-wide** financial resources dedicated to affordable housing. Currently, the City bears the burden of affordable housing supply.
- Educate audiences on the need for affordable housing and address affordable housing myths (i.e. it will reduce my property values).
- Ensure that the zoning code does not become more restrictive in terms of how many unrelated individuals are allowed to live together or bigger minimum lot sizes.
- Invest resources into land-assembly and demolition to ready sites for affordable housing development.

### Barriers to Affordable Housing

The City of La Crosse's *Analysis of Impediments to Fair Housing* and focus groups identified the following barriers to affordable housing in La Crosse:

- Currently, there is no rental inspection in La Crosse, only a system whereby landlords self-certify their rental units. This system is not working.
- Availability of financial resources to support affordable housing.
- Not-in-my-backyard attitudes to rental housing or public housing.
- No county-wide/regional affordable housing strategy.
- Cuts to Section 8 Rental Assistance and HOME program.

- Lack of affordable housing supply, particularly rentals. There is a strong demand for rentals due to college students, which often increases the rental rates for low-income families as well.
- In-fill housing development required makes new construction more expensive.



## **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.

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

Same as above. The City's strategic goals include supporting emergency shelter and transitional housing 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 40 housing units for persons transitioning out of homelessness by 2020.

**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.

### **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 anticipates continued cuts in the CDBG program but also will build on utilizing its funds to generate future Program Income and ensure the sustainability of the program. To continue to effectively utilize its resources, the 2015 Action Plan includes re-allocating \$353,000 in unused funds or Revolving Loan funds from prior years to 2015 projects: 2010 Housing Rehabilitation (\$42,733), Southside Community Garden (\$7333.33), 2010 Small Business Development Loan Program (\$52,587), SBDL Revolving Loan (\$100,076.67), Housing Rehabilitation Revolving Loan (\$100,000), CDBG Program Income (\$50,000).

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	875,000	250,077	102,923	1,228,000	3,380,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	300,000	150,000	0	450,000	1,200,000	

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. One advantage for the City of La Crosse looking at the next five years is the energy and commitment to neighborhood revitalization from all public agencies (county, city, council and boards), the private sector, and non-profit organizations. The City has committed \$2 million in TIF funds towards neighborhoods, there is currently a initiative underway to raise private dollars to invest in our targeted neighborhoods, and increasingly, the City is looking to leverage funds from WHEDA and banks. 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.

**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**



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Repair aging housing infrastructure	2015	2020	Affordable Housing	Powell-Poage-Hamilton/Washburn Lower Northside Depot	Affordable Rental Housing (In-fill or rehab)	CDBG: \$336,000	Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Replace dilapidated housing structures	2015	2020	Affordable Housing	Powell-Poage-Hamilton/Washburn Lower Northside Depot	Neighborhood Revitalization	CDBG: \$277,000 HOME: \$300,000	Homeowner Housing Added: 10 Household Housing Unit Buildings Demolished: 10 Buildings
3	Increase affordable housing	2015	2020	Affordable Housing Homeless	Powell-Poage-Hamilton/Washburn Lower Northside Depot	Affordable Rental Housing (In-fill or rehab)	CDBG: \$250,000	Rental units constructed: 39 Household Housing Unit
4	Prevent and end homelessness	2015	2020	Homeless	City-Wide Area	Poverty Alleviation	CDBG: \$89,880	Homeless Person Overnight Shelter: 1180 Persons Assisted Housing for Homeless added: 14 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Increase economic opportunities	2015	2020	Non-Housing Community Development	City-Wide Area	Economic Development	CDBG: \$25,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted Jobs created/retained: 14 Jobs Businesses assisted: 2 Businesses Assisted
6	Improve Neighborhood Livability	2015	2020	Non-Housing Community Development	Powell-Poage-Hamilton/Washburn Lower Northside Depot	Neighborhood Revitalization Neighborhood Plans	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
7	Alleviate poverty and increase self-reliance.	2015	2020	Non-Housing Community Development	City-Wide Area	Poverty Alleviation	CDBG: \$107,120	Public service activities other than Low/Moderate Income Housing Benefit: 10807 Persons Assisted

Table 55 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Repair aging housing infrastructure
	<b>Goal Description</b>	The City of La Crosse's Housing Rehabilitation Program and Couleecap's Affordable Rental Program anticipate rehabilitating 14 single family homes and 5 rental homes through Revolving Loan funds.

2	<b>Goal Name</b>	Replace dilapidated housing structures
	<b>Goal Description</b>	The City of La Crosse, Couleecap, and Habitat for Humanity collectively plan to demolish 10 dilapidated housing structures and replace them with 10 new single family homes for both LMI and non-LMI families in its target neighborhoods. Its market rate single family homes will be possible under an approved Neighborhood Revitalization Strategy Area and in partnership with other organizations such as La Crosse Promise and area builders.
3	<b>Goal Name</b>	Increase affordable housing
	<b>Goal Description</b>	The City of La Crosse will partner with Gorman and Company and WHEDA to develop affordable rental housing and units reserved for the homeless. 39 units will be developed, with 8 households who are formerly homeless and at the 0-30% AMI level, 10 households at 30-60% AMI, and 10 households at 60-80% AMI, and 3 market rate units. This project will convert a historical elementary school into affordable housing.
4	<b>Goal Name</b>	Prevent and end homelessness
	<b>Goal Description</b>	Eight units of permanent housing for the homeless will be developed at the Roosevelt School Apartments and six units of permanent housing for the homeless will be developed at the historic Bakalar Building (pending approval of funding by WHEDA). In addition, the City of La Crosse will support its Continuum of Care Organizations in providing emergency shelter and transitional housing to 1180 homeless persons.
5	<b>Goal Name</b>	Increase economic opportunities
	<b>Goal Description</b>	The City of La Crosse through its Small Business Development Loan Program and Couleecap, through its La Crosse Microenterprise Program, plan to assist 15 LMI persons in starting micro-enterprises and assist 2 businesses in creating jobs.
6	<b>Goal Name</b>	Improve Neighborhood Livability
	<b>Goal Description</b>	A neighborhood revitalization area is improving the Washburn Neighborhood and improvements to Powell Park has been identified as a priority for the neighborhood. The City will fund the Park's Department for a two-year project to create a handicapped-accessible park.

7	<b>Goal Name</b>	Alleviate poverty and increase self-reliance.
	<b>Goal Description</b>	The City of La Crosse will fund priority anti-poverty activities that alleviate poverty and increase self-reliance, including youth services, food programs, transportation services (bus services), housing and health services. The City is also supporting a new innovative La Crosse County Human Services Program that will place neighborhood-based social service workers in target area.

# 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	Public Services (Non-Homeless Public Services)
2	Emergency Shelter/Housing for the Homeless
3	Micro-Enterprise/Small Business Development
4	Replacement Housing
5	Roosevelt School Apartments
6	Neighborhood Planning
7	Housing Rehabilitation for Homeowners and Renters
8	Powell Park

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. The primary obstacle to addressing underserved needs are cuts to HUD funding.

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

1	<b>Project Name</b>	Public Services (Non-Homeless Public Services)
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Alleviate poverty and increase self-reliance.
	<b>Needs Addressed</b>	Poverty Alleviation
	<b>Funding</b>	CDBG: \$107,120
	<b>Description</b>	The City of La Crosse will fund the following organizations: Boys and Girls Club to support after-school youth services (\$20,000), Family and Children's Center (child abuse treatment and prevention) (\$10,000), La Crosse Family Collaborative (neighborhood-based social workers) (\$15,000), La Crosse Municipal Transit Utility (transportation services) (\$20,000), Saint Clare Health Mission for health services for the uninsured (\$14,620), The Hunger Task Force (\$12,500) and WAFER for food and food pantry services (\$15,000).
	<b>Target Date</b>	3/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10,807 low-moderate income persons will benefit from the proposed activities.
	<b>Location Description</b>	
	<b>Planned Activities</b>	
2	<b>Project Name</b>	Emergency Shelter/Housing for the Homeless
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Prevent and end homelessness
	<b>Needs Addressed</b>	Poverty Alleviation
	<b>Funding</b>	:
	<b>Description</b>	The City of La Crosse will support its Consortium of Care in providing emergency shelter and transitional housing to the homeless. The resources are allocated as follows: Couleecap (\$20,000), Salvation Army (\$20,000), YWCA (\$15,000), New Horizons (\$20,000), and Independent Living Resources (\$14,880).
	<b>Target Date</b>	3/31/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1180 persons transitioning out of homelessness

	<b>Location Description</b>	
	<b>Planned Activities</b>	Emergency shelter and housing counseling services, transitioning formerly homeless individuals to permanent housing and stability
<b>3</b>	<b>Project Name</b>	Micro-Enterprise/Small Business Development
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Increase economic opportunities
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$425,000
	<b>Description</b>	Coulecap will offer technical assistance to help low-moderate income La Crosse Residents start up micro-enterprise businesses (\$25,000). The Small Business Development Loan Program will continue to lend to small businesses (estimated \$400,000 in Revolving Loan Funds).
	<b>Target Date</b>	3/31/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 14 jobs will be created and 15 low-moderate income families will benefit as a result of these activities.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	Replacement Housing
	<b>Target Area</b>	Powell-Poage-Hamilton/Washburn Lower Northside Depot
	<b>Goals Supported</b>	Replace dilapidated housing structures
	<b>Needs Addressed</b>	Neighborhood Revitalization
	<b>Funding</b>	:
	<b>Description</b>	The City of La Crosse, Habitat for Humanity, and the La Crosse Community Housing Development Organization will coordinate to demolish and replace or significant rehabilitation 10 single family homes for the purpose of creating affordable housing opportunities.
	<b>Target Date</b>	12/1/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City estimates that 10 low-moderate income families will benefit from these activities.



	<b>Location Description</b>	Census Tract 9, 4, and 2 (Priority Areas).
	<b>Planned Activities</b>	Demolish dilapidated homes and replaces with affordable single family homes.
5	<b>Project Name</b>	Roosevelt School Apartments
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Increase affordable housing Prevent and end homelessness
	<b>Needs Addressed</b>	Neighborhood Revitalization Affordable Rental Housing (In-fill or rehab)
	<b>Funding</b>	CDBG: \$250,000
	<b>Description</b>	The City of La Crosse, Gorman and Company, and WHEDA will develop affordable apartments for LMI persons and individuals transitioning out of homelessness. CDBG funds will be in the form of a loan, as a deferred mortgage.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that this project will construct 39 units of new affordable housing, of those, 8 units will be for persons transitioning out of homelessness.
	<b>Location Description</b>	Roosevelt School (Historic building)
	<b>Planned Activities</b>	Convert historic school into affordable rental housing for low-income persons, transition persons out of homelessness into permanent housing.
6	<b>Project Name</b>	Neighborhood Planning
	<b>Target Area</b>	City-Wide Area
	<b>Goals Supported</b>	Improve Neighborhood Livability
	<b>Needs Addressed</b>	Neighborhood Revitalization
	<b>Funding</b>	:
	<b>Description</b>	The City of La Crosse will conduct a historical survey and conduct neighborhood comprehensive planning activities with CDBG funds.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This will have a City-wide benefit.

	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Conduct historical survey of La Crosse to preserve historical housing and support Environmental Reviews, support neighborhood planning processes or Comprehensive Planning for the City.
7	<b>Project Name</b>	Housing Rehabilitation for Homeowners and Renters
	<b>Target Area</b>	Powell-Poage-Hamilton/Washburn Lower Northside Depot City-Wide Area
	<b>Goals Supported</b>	Repair aging housing infrastructure Replace dilapidated housing structures Improve Neighborhood Livability
	<b>Needs Addressed</b>	Neighborhood Revitalization Affordable Rental Housing (In-fill or rehab)
	<b>Funding</b>	:
	<b>Description</b>	The City of La Crosse will continue to operate its Housing Rehabilitation Program which benefits low-income homeowners. The City will also partner with Couleecap to start an Affordable Rental Revolving Loan Programs where funds will be lent to rental-occupied units to rehab them.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
8	<b>Project Name</b>	Powell Park
	<b>Target Area</b>	Powell-Poage-Hamilton/Washburn
	<b>Goals Supported</b>	Improve Neighborhood Livability
	<b>Needs Addressed</b>	Neighborhood Revitalization
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Create a handicapped-accessible park and playground, remove existing baseball diamond to create a more attractive gateway to the neighborhood.
	<b>Target Date</b>	9/27/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This will have a City-wide benefit but in particular the Washburn Neighborhood or Census Tract 4.
	<b>Location Description</b>	Powell Park
	<b>Planned Activities</b>	

## **AP-50 Geographic Distribution – 91.220(f)**

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

The City of La Crosse will 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**

<b>Target Area</b>	<b>Percentage of Funds</b>

**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	14
Non-Homeless	46
Special-Needs	0
Total	60

**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	40
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	60

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

#### Discussion

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

### **Introduction**

The City of La Crosse continues to improve its level of collaboration with the public housing authority but does not directly fund their projects. The public housing authority is undergoing a project to build new units for the disabled.

### **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 CouleeCap.

- Independent Living Resources (ILR) will operate the Housing Resource Center. ILR will provide assistance to homeless persons or persons at risk of being homeless.
- The Salvation Army Emergency shelter will provide emergency services to the 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 the Transitional Housing Services Program which will provide case management for homeless persons. Services included transportation, security deposits, life skills training, employment training and housing counseling.

### **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 1180 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 1180 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 construction of 14 permanent supportive housing units through partnerships with affordable housing developers and WHEDA.

**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 construction of 14 permanent supportive housing units through partnerships with affordable housing developers and WHEDA. These will be targeted towards these types of individuals.

### **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 City of La Crosse through strengthening its new Human Rights Commission, meeting with landlords, and marketing fair housing policies, as well as supporting city investment in affordable housing.

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

The City of La Crosse identified the following impediments to fair housing and affordable housing in the City of La Crosse in its Analysis of Impediments. Below are the impediments and the City's planned actions.

- **Increase knowledge and awareness of fair housing rights and procedures.** The City will be publishing fair housing material in its water bills so that by the end of the year, information on fair housing will be delivered to 10,000 households. The City has distributed over 3000 copies to non-profit organizations and social services agencies that serve low-income individuals and will continue to do so in the upcoming year.
- **Strengthening of Human Rights Commission** which will be an advocacy organization to remove or ameliorate the negative effects of public policies that are barriers to affordable housing.
- **Ensure the City's programs serve the needs of renters.** The City is funding for the first time several programs that serve the needs of renters, including opening a program to repair dilapidated rentals in the City.
- **Update the City's Fair Housing Ordinance.** The City has updated its housing ordinance to include gender identity and the Human Rights Commission will next year continue to look at this issue.
- **Prioritize investment in housing in Census Tracts 2 and 9.** This year, CDBG funds are targeted towards these areas and the City will also adopt a Neighborhood Revitalization Strategy Area.

### **Discussion:**

## **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
<b>Total Program Income:</b>	<b>50,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	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. Most of the City's homes will use the recapture provision (although not always) and most of the CHDO's homes will use the resale provision.

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

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

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 and 24 CFR 92.252 for rental housing. Repayment of funds will be required if the housing does not meet the affordability period requirements for the specified time period, commencing on the date of completion of construction or rehabilitation and submission of a project completion report to the CITY. 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 must be given to the City.

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.

**Discussion:**

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> City-Wide Community Needs Survey
	<b>List the name of the organization or individual who originated the data set.</b> City of La Crosse Planning Department
	<b>Provide a brief summary of the data set.</b> The survey showed resident priorities relating to housing and economic development, as well as neighborhood revitalization and issues relating to poverty and homelessness.
	<b>What was the purpose for developing this data set?</b> This survey was designed and implemented to help design the priorities for the 5-Year Consolidated Plan.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> The survey was administered online through the Qualtrics Platform from August 21st-September 30th, 2014.
	<b>Briefly describe the methodology for the data collection.</b> The survey was administered online through the Qualtrics survey platform.
	<b>Describe the total population from which the sample was taken.</b> The survey was available to residents of the city of La Crosse.
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> 1,300 people were surveyed.