

# City of La Crosse 2026 Action Plan

The Action Plan serves as a detailed, annual roadmap that allocates funds and identifies goals, projects and outcomes. The 2026 annual funding is allocated as follows:

| Type        | Funding Amount |
|-------------|----------------|
| <b>CDBG</b> | \$882,505      |
| <b>HOME</b> | \$280,302.57   |



## Quality Affordable Housing

- Increase access to affordable housing and homeownership for low-income individuals



## Quality Affordable Housing

- Provide funding to increase the quality of housing for homeowners



## Poverty Alleviation

- Provide resources to increase self-reliance through direct grants to partner organizations



## Economic Development

- Support business development through technical assistance to microenterprise businesses



## Urgent Need

- Address urgent issues in a timely manner – this is a new expenditure category for the City of La Crosse and intended for emergency use only



## Administration

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

- Increase access to affordable housing – CDBG \$275,000.00 | HOME \$252,272.31
- Provide funding to increase the quality of housing – CDBG \$128,683.51
- Support business development – CDBG \$25,000
- Poverty Alleviation – CDBG \$152,320.49
- Urgent Need – CDBG \$25,000
- Update Plans, Policies & Procedures– CDBG \$100,000
- Administration – CDBG \$176,501 | HOME \$28,030.26

## Poverty Alleviation Grantees | 2026 Public Service Awards

- Cia Siab, Inc; Kho Tsev: Hmoob Family Housing Program – \$14,571.13
- La Crosse County; Schuh-Mullen Project – \$48,241.00
- New Horizons; Homicide Prevention Shelter – \$14,571.13
- Catholic Charities; La Crosse Warming Center – \$30,183.05
- Salvation Army; Shelter Advocates – \$30,183.05
- Family & Children's Center; Stepping Stones – \$14,571.13

## **Executive Summary**

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

#### **1. Introduction**

The City of La Crosse aims to support affordable housing, neighborhood revitalization, public services, and economic development for low- and moderate-income residents.

#### **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Key outcomes of this plan are to increase access to quality affordable housing through new homeowner housing units added and repairs to homeowner owned properties, increase self reliance through funding public service partners and advance economic opportunities through business support and workforce development.

#### **3. Evaluation of past performance**

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

In the past year, the City launched an RFP for Economic Development activities. One response was received and funded. CDBG funds were also utilized to acquire and demo properties while HOME funds were used for construction in partnership with the Replacement Housing Program.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

A public comment period was held April 25, 2026 to May 28, 2026. Notice was published in the La Crosse Tribune on April 25, 2026. The Plan was made available at [cityoflacrosse.org/CDBG](http://cityoflacrosse.org/CDBG) with a form for the public to provide feedback during the comment period. A public hearing was held at the Economic & Community Development Commission on May 27, 2026 at 3 PM at City Hall.

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

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No public comments were made at the Economic & Community Development Commission or received online. Commissioners did engage with plan priorities, previous year outcomes, and ideas to expand public engagement opportunities.

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

No comments were not accepted

**7. Summary**

The City of La Crosse has made steps toward the goals outlined in the 2025-2029 Consolidated Plan specifically surrounding affordable housing, poverty alleviation and economic development.

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

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

| Agency Role        |  | Name      | Department/Agency                   |
|--------------------|--|-----------|-------------------------------------|
| CDBG Administrator |  | LA CROSSE | Planning and Development Department |
| HOME Administrator |  | LA CROSSE | Planning and Development Department |

Table 1 – Responsible Agencies

### Narrative (optional)

### Consolidated Plan Public Contact Information

Mara Keyes

keyesm@cityoflacrosse.org

608-789-7362

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

### **1. Introduction**

The City engages with partners from a multitude of spaces to execute the CDBG and HOME allocation plan.

#### **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 of La Crosse strengthens coordination among public and assisted housing providers and private and governmental health, mental health, and social service agencies by supporting cross-sector partnerships, participating in regional planning efforts, collaborating with organizations such as the La Crosse Housing Authority and Coulee Continuum of Care, and aligning Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funding with programs that integrate housing stability, healthcare access, and supportive services for vulnerable populations.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The City of La Crosse and La Crosse County partner with the Continuum of Care on the Pathways Home Plan to End Homelessness. This is a strategically aligned effort across municipalities that meets regularly to address the needs of homeless persons and persons at risk of homelessness.

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

The City of La Crosse Homeless Services Coordinator serves directly with the Continuum of Care providers to ensure alignment of ESG funds and alignment with HMIS database.

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

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

|   |                                                                                                                                                                    |                                                                                                                                              |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Agency/Group/Organization</b>                                                                                                                                   | LA CROSSE COUNTY                                                                                                                             |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | Services - Housing<br>Services-Health<br>Health Agency<br>Publicly Funded Institution/System of Care<br>Other government - County            |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Housing Need Assessment<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> |                                                                                                                                              |
| 2 | <b>Agency/Group/Organization</b>                                                                                                                                   | Black Leaders Acquiring Collective Knowledge                                                                                                 |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | Civic Leaders<br>Business and Civic Leaders                                                                                                  |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Economic Development                                                                                                                         |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> |                                                                                                                                              |
| 3 | <b>Agency/Group/Organization</b>                                                                                                                                   | Habitat for Humanity of the Greater La Crosse Region, iNc                                                                                    |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | Services - Housing                                                                                                                           |

|   |                                                                                                                                                                    |                                                                    |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Housing Need Assessment<br>Homeless Needs - Families with children |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> |                                                                    |
| 4 | <b>Agency/Group/Organization</b>                                                                                                                                   | COULEECAP INC                                                      |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | Services - Housing<br>Services-homeless                            |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Housing Need Assessment<br>Homeless Needs - Families with children |
|   | <b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b> |                                                                    |

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

N/A

**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   |                          | Creation of low-barrier housing units and case management                                                                                      |
| Housing Study       | City of La Crosse        | The City of La Crosse Housing Study has identified the need for 200-230 additional housing units annually with a key focus on affordable units |

| Name of Plan                           | Lead Organization                      | How do the goals of your Strategic Plan overlap with the goals of each plan?                                      |
|----------------------------------------|----------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Pathways Home Plan to End Homelessness | City of La Crosse and La Crosse County | The City and County is a coordinated Plan aligning case management resources and housing to address homelessness. |

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

### **Narrative (optional)**

The City of La Crosse continues to collaborate with Pathways Home Plan to end Homelessness. Through this, the need for housing navigation and case management have been identified as key needs in our community. Pathways Held Leases will aim create low barrier housing, and CDBG public service funds will support the case management needs.

## AP-12 Participation – 91.105, 91.200(c)

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

A public comment period was held April 25, 2026 to May 28, 2026. Notice was published in the La Crosse Tribune on April 25, 2026. The Plan was made available at [cityoflacrosse.org/CDBG](http://cityoflacrosse.org/CDBG) with a form for the public to provide feedback during the comment period. A public hearing was held at the Economic & Community Development Commission on May 27, 2026 at 3 PM at City Hall.

#### Citizen Participation Outreach

| Sort Order | Mode of Outreach  | Target of Outreach           | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable)                                                                   |
|------------|-------------------|------------------------------|--------------------------------|------------------------------|----------------------------------------------|---------------------------------------------------------------------------------------|
| 1          | Public Meeting    | Non-targeted/broad community | 0                              | 0                            | 0                                            |                                                                                       |
| 2          | Internet Outreach | Non-targeted/broad community | 0                              | 0                            | 0                                            | <a href="https://www.cityoflacrosse.org/cdbg">https://www.cityoflacrosse.org/cdbg</a> |

Table 4 – Citizen Participation Outreach



## Expected Resources

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

#### Introduction

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

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

#### Anticipated Resources

| Program | Source of Funds  | Uses of Funds                                                                                                  | Expected Amount Available Year 1 |                    |                          |              | Expected Amount Available Remainder of ConPlan \$ | Narrative Description                                                                                                                                                                                  |
|---------|------------------|----------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------|--------------------------|--------------|---------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         |                  |                                                                                                                | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$    |                                                   |                                                                                                                                                                                                        |
| CDBG    | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 882,505.00                       | 300,000.00         | 0.00                     | 1,182,505.00 | 0.00                                              | Annual allocation is subject to Congressional Approval. Program Income is estimated, including Revolving Loan Funds. The City plans to receipt up to 20% of its Program Income to CDBG Administration. |

| Program | Source of Funds  | Uses of Funds                                                                                                                                                       | Expected Amount Available Year 1 |                    |                          |            | Expected Amount Available Remainder of ConPlan \$ | Narrative Description                                                                                                       |
|---------|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------|--------------------------|------------|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
|         |                  |                                                                                                                                                                     | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$  |                                                   |                                                                                                                             |
| HOME    | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 280,302.57                       | 250,000.00         | 236,472.52               | 766,775.09 | 0.00                                              | Despite the effectiveness of City HOME programs, a decrease in funding is expected for HOME funds over the next five years. |

**Table 5 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

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

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

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

## **Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

| Sort Order | Goal Name                                          | Start Year | End Year | Category           | Geographic Area                                                       | Needs Addressed            | Funding                                  | Goal Outcome Indicator                                                                                                                                                                                                                    |
|------------|----------------------------------------------------|------------|----------|--------------------|-----------------------------------------------------------------------|----------------------------|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1          | Increase access to affordable housing              | 2025       | 2029     | Affordable Housing | City-Wide Area                                                        | Quality Affordable Housing | CDBG: \$350,000.00<br>HOME: \$713,744.83 | Homeowner Housing Added: 3 Household Housing Unit<br>Homeowner Housing Rehabilitated: 1 Household Housing Unit<br>Direct Financial Assistance to Homebuyers: 5 Households Assisted<br>Buildings Demolished: 2 Buildings<br>Other: 1 Other |
| 2          | Provide funding to increase the quality of housing | 2025       | 2029     | Affordable Housing | City-Wide Area<br>Northside Neighborhood Revitalization Strategy Area | Quality Affordable Housing | CDBG: \$228,683.51                       | Homeowner Housing Rehabilitated: 5 Household Housing Unit                                                                                                                                                                                 |

| Sort Order | Goal Name                                         | Start Year | End Year | Category                 | Geographic Area | Needs Addressed                  | Funding                                 | Goal Outcome Indicator                                                                                                                                                                                                                       |
|------------|---------------------------------------------------|------------|----------|--------------------------|-----------------|----------------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3          | Provide resources to increase self-reliance       | 2025       | 2029     | Homeless Public Services | City-Wide Area  | Poverty Alleviation              | CDBG: \$152,320.49                      | Public service activities other than Low/Moderate Income Housing Benefit: 525 Persons Assisted<br>Public service activities for Low/Moderate Income Housing Benefit: 325 Households Assisted<br>Homelessness Prevention: 35 Persons Assisted |
| 4          | Support business development                      | 2025       | 2029     | Economic Development     | City-Wide Area  | Economic Development             | CDBG: \$90,000.00                       | Jobs created/retained: 1 Jobs<br>Businesses assisted: 3<br>Businesses Assisted<br>Other: 1 Other                                                                                                                                             |
| 5          | Address urgent, emergency issues                  | 2025       | 2029     | Urgent Need              | City-Wide Area  | Address Urgent Needs of the City | CDBG: \$25,000.00                       | Other: 1 Other                                                                                                                                                                                                                               |
| 6          | Administer CDBG & HOME programs                   | 2025       | 2029     | Administrative           | City-Wide Area  | Administration                   | CDBG: \$236,501.00<br>HOME: \$53,030.26 | Other: 1 Other                                                                                                                                                                                                                               |
| 7          | Create and update Plans, Policies, and Procedures | 2025       | 2029     | Administrative           | City-Wide Area  |                                  | CDBG: \$100,000.00                      | Other: 1 Other                                                                                                                                                                                                                               |

**Table 6 – Goals Summary**

## Goal Descriptions

|   |                         |                                                                                                                                                                      |
|---|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Goal Name</b>        | Increase access to affordable housing                                                                                                                                |
|   | <b>Goal Description</b> | Support opportunities for housing to low-income individuals through acquisition, demolition, construction, and/or providing financial assistance.                    |
| 2 | <b>Goal Name</b>        | Provide funding to increase the quality of housing                                                                                                                   |
|   | <b>Goal Description</b> | Address the aging housing stock through housing rehabilitation for low-income households and address hazards such as lead, asbestos and needed utility improvements. |
| 3 | <b>Goal Name</b>        | Provide resources to increase self-reliance                                                                                                                          |
|   | <b>Goal Description</b> |                                                                                                                                                                      |
| 4 | <b>Goal Name</b>        | Support business development                                                                                                                                         |
|   | <b>Goal Description</b> |                                                                                                                                                                      |
| 5 | <b>Goal Name</b>        | Address urgent, emergency issues                                                                                                                                     |
|   | <b>Goal Description</b> | Provide funding for urgent, emergency issues in the event of a disaster.                                                                                             |
| 6 | <b>Goal Name</b>        | Administer CDBG & HOME programs                                                                                                                                      |
|   | <b>Goal Description</b> |                                                                                                                                                                      |
| 7 | <b>Goal Name</b>        | Create and update Plans, Policies, and Procedures                                                                                                                    |
|   | <b>Goal Description</b> |                                                                                                                                                                      |



## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

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

#### Projects

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

**Table 7 - Project Information**

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

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

|   |                                                                                                |                                                                                                                                                                                |
|---|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Project Name</b>                                                                            | Replacement Housing                                                                                                                                                            |
|   | <b>Target Area</b>                                                                             | City-Wide Area                                                                                                                                                                 |
|   | <b>Goals Supported</b>                                                                         | Increase access to affordable housing                                                                                                                                          |
|   | <b>Needs Addressed</b>                                                                         | Quality Affordable Housing                                                                                                                                                     |
|   | <b>Funding</b>                                                                                 | CDBG: \$325,000.00                                                                                                                                                             |
|   | <b>Description</b>                                                                             | Increase access to affordable housing through replacement housing                                                                                                              |
|   | <b>Target Date</b>                                                                             | 3/31/2027                                                                                                                                                                      |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | Three affordable housing units will be added and made available to low-income families in La Crosse                                                                            |
|   | <b>Location Description</b>                                                                    |                                                                                                                                                                                |
|   | <b>Planned Activities</b>                                                                      | Acquisition of property for creation of affordable housing and when applicable, demolition. Addition of affordable owner-occupied housing through Replacement Housing Program. |
| 2 | <b>Project Name</b>                                                                            | Housing Rehab                                                                                                                                                                  |
|   | <b>Target Area</b>                                                                             |                                                                                                                                                                                |
|   | <b>Goals Supported</b>                                                                         | Provide funding to increase the quality of housing                                                                                                                             |
|   | <b>Needs Addressed</b>                                                                         | Quality Affordable Housing                                                                                                                                                     |
|   | <b>Funding</b>                                                                                 | CDBG: \$228,683.51                                                                                                                                                             |
|   | <b>Description</b>                                                                             | Provide funding to increase quality of housing through home rehabilitation.                                                                                                    |
|   | <b>Target Date</b>                                                                             | 3/31/2027                                                                                                                                                                      |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> |                                                                                                                                                                                |
|   | <b>Location Description</b>                                                                    |                                                                                                                                                                                |
|   | <b>Planned Activities</b>                                                                      | The City will launch an RFP to identify partner organizations to administer a housing repair program.                                                                          |
| 3 | <b>Project Name</b>                                                                            | Down Payment Assistance                                                                                                                                                        |
|   | <b>Target Area</b>                                                                             | City-Wide Area                                                                                                                                                                 |
|   | <b>Goals Supported</b>                                                                         | Increase access to affordable housing                                                                                                                                          |

|          |                                                                                                |                                                                           |
|----------|------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|          | <b>Needs Addressed</b>                                                                         | Quality Affordable Housing                                                |
|          | <b>Funding</b>                                                                                 | CDBG: \$25,000.00                                                         |
|          | <b>Description</b>                                                                             | Provide down payment assistance to eligible homebuyers.                   |
|          | <b>Target Date</b>                                                                             | 3/31/2027                                                                 |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> |                                                                           |
|          | <b>Location Description</b>                                                                    |                                                                           |
|          | <b>Planned Activities</b>                                                                      |                                                                           |
| <b>4</b> | <b>Project Name</b>                                                                            | Public Services                                                           |
|          | <b>Target Area</b>                                                                             |                                                                           |
|          | <b>Goals Supported</b>                                                                         | Provide resources to increase self-reliance                               |
|          | <b>Needs Addressed</b>                                                                         | Poverty Alleviation                                                       |
|          | <b>Funding</b>                                                                                 | CDBG: \$152,320.49                                                        |
|          | <b>Description</b>                                                                             | Provided resources to increase self reliance and alleviate poverty.       |
|          | <b>Target Date</b>                                                                             | 3/31/2027                                                                 |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> |                                                                           |
|          | <b>Location Description</b>                                                                    |                                                                           |
|          | <b>Planned Activities</b>                                                                      |                                                                           |
| <b>5</b> | <b>Project Name</b>                                                                            | Support Business Development                                              |
|          | <b>Target Area</b>                                                                             |                                                                           |
|          | <b>Goals Supported</b>                                                                         | Support business development                                              |
|          | <b>Needs Addressed</b>                                                                         | Economic Development                                                      |
|          | <b>Funding</b>                                                                                 | CDBG: \$90,000.00                                                         |
|          | <b>Description</b>                                                                             | Increase economic development opportunities through business development. |
|          | <b>Target Date</b>                                                                             | 3/31/2027                                                                 |

|          |                                                                                                |                                                   |
|----------|------------------------------------------------------------------------------------------------|---------------------------------------------------|
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> |                                                   |
|          | <b>Location Description</b>                                                                    |                                                   |
|          | <b>Planned Activities</b>                                                                      |                                                   |
| <b>6</b> | <b>Project Name</b>                                                                            | Urgent Need                                       |
|          | <b>Target Area</b>                                                                             |                                                   |
|          | <b>Goals Supported</b>                                                                         | Address urgent, emergency issues                  |
|          | <b>Needs Addressed</b>                                                                         | Address Urgent Needs of the City                  |
|          | <b>Funding</b>                                                                                 | CDBG: \$25,000.00                                 |
|          | <b>Description</b>                                                                             | Address urgent, emergency issues.                 |
|          | <b>Target Date</b>                                                                             | 3/31/2027                                         |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> |                                                   |
|          | <b>Location Description</b>                                                                    |                                                   |
|          | <b>Planned Activities</b>                                                                      |                                                   |
|          |                                                                                                |                                                   |
| <b>7</b> | <b>Project Name</b>                                                                            | Administer CDBG/HOME Programs                     |
|          | <b>Target Area</b>                                                                             | City-Wide Area                                    |
|          | <b>Goals Supported</b>                                                                         | Administer CDBG & HOME programs                   |
|          | <b>Needs Addressed</b>                                                                         | Administration                                    |
|          | <b>Funding</b>                                                                                 | CDBG: \$236,501.00                                |
|          | <b>Description</b>                                                                             | Administer CDBG/HOME Programs                     |
|          | <b>Target Date</b>                                                                             | 3/31/2027                                         |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> |                                                   |
|          | <b>Location Description</b>                                                                    |                                                   |
|          | <b>Planned Activities</b>                                                                      |                                                   |
|          |                                                                                                |                                                   |
| <b>8</b> | <b>Project Name</b>                                                                            | Update Plans, Policies and Procedures             |
|          | <b>Target Area</b>                                                                             |                                                   |
|          | <b>Goals Supported</b>                                                                         | Create and update Plans, Policies, and Procedures |

|  |                                                                                                |                                                                            |
|--|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
|  | <b>Needs Addressed</b>                                                                         | Administration                                                             |
|  | <b>Funding</b>                                                                                 | CDBG: \$100,000.00                                                         |
|  | <b>Description</b>                                                                             | Create and update plans, policies and procedures to address changing needs |
|  | <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>                                                                      |                                                                            |

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

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

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

### **Geographic Distribution**

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

**Table 8 - Geographic Distribution**

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

### **Discussion**

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

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

| One Year Goals for the Number of Households to be Supported |    |
|-------------------------------------------------------------|----|
| Homeless                                                    | 10 |
| Non-Homeless                                                | 25 |
| Special-Needs                                               | 5  |
| Total                                                       | 40 |

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

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

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

#### Discussion

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

### **Introduction**

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

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

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

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

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

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

N/A

### **Discussion**

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

### **Introduction**

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

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

The City of La Crosse will support homeless outreach activities, with the intention of reaching 250 persons.

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

The City of La Crosse will support non-profit organizations in providing shelter to unsheltered persons, with the intention of reaching 100 persons.

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

The City of La Crosse will support the transition to permanent supportive housing, with the intention of reaching 50 persons.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The City of La Crosse will support non-profit organizations in preventing homelessness for extremely low-income and/or at-risk households, with the intention of reaching 200 persons.

### **Discussion**



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

### **Introduction:**

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

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

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

### **Discussion:**

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

### **Introduction:**

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

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

Cuts to HUD funding has made it more difficult to address underserved needs. The City is addressing this issue by prioritizing its funds towards only projects that meet a high priority in its Consolidated Plan. It also evaluates applicants for funding based on whether applicants are using CDBG funds to leverage additional funds.

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

Rehabilitate and preserve existing affordable housing units.

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

Rehabilitate and preserve existing housing.

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

Support resiliency with CDBG funding through public services.

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

Strengthen partnerships and capacity among local agencies through coordinated planning with the La Crosse Housing Authority.

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

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

### **Discussion:**

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(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                                            | 0        |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0        |
| 3. The amount of surplus funds from urban renewal settlements                                                                                                                                  | 0        |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan                                                   | 0        |
| 5. The amount of income from float-funded activities                                                                                                                                           | 0        |
| <b>Total Program Income:</b>                                                                                                                                                                   | <b>0</b> |

#### Other CDBG Requirements

|                                                                                                                                                                                                                                                                                                                                                                                                   |        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| 1. The amount of urgent need activities                                                                                                                                                                                                                                                                                                                                                           | 0      |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 70.00% |

**HOME Investment Partnership Program (HOME)  
Reference 24 CFR 91.220(l)(2)**

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

The City consistently leverages funds in addition to HOME Investments.

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

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

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

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

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

No plans to utilize HOME funds to refinance existing debt.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

No plans to utilize HOME funds for TBRA activities.

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

No plans to utilize HOME funds for TBRA activities.

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

N/A

