



La Crosse, WI
Fourth Program Year
2014 CAPER



Consolidated Annual Performance and Evaluation Report

Community Development Block Grant
(CDBG) and HOME Programs



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EXECUTIVE SUMMARY

This year, the City continued a major effort to revitalize its neighborhoods and CDBG and HOME funds were a critical part of that. This year, the City of La Crosse CDBG/HOME Program raised the bar again, leveraging even more partnerships than ever before with private builders, housing developers, area employers, the La Crosse School District, Habitat for Humanity, Couleecap, and more. The residents of the City's target neighborhood of Powell-Poage-Hamilton also shared feedback with the City that they can see a positive change is happening in their neighborhood.

In 2014, the City spent about \$2.2 million in Community Development Block Grant and HOME Funds. 72% of those funds went towards neighborhood revitalization efforts, such as eliminating deteriorating housing, building new housing, park renovations, and trees. 92.34% of its activities benefited low and moderate income residents. For every \$1 in federal funding that the City received, it was able to leverage another \$4 in private funding or donations.

In addition, the City continued to make its program sustainable through a very successful year of homes sales and loan re-payments, which generated \$944,331 (\$643,915 in CDBG Program Income and \$300,416 in HOME) in program income.

Highlights in 2014

1. The City of La Crosse and its partners completed 9 new homes which benefitted diverse low and moderate income families. Of those, 7 were completed in the City's targeted neighborhoods for revitalization (PPH/Washburn). In addition, the City helped Habitat for Humanity's ReNew initiative fix up or beautify 31 homes.
2. CDBG assisted the City in increasing code enforcement, which resulted in 1087 properties owners who fixed up their properties in low-income neighborhoods. This meant a 32% increase in issued orders to correct.
3. For the first time, CDBG assisted Couleecap with launching a nine-week start-up accelerator program that assisted 12 businesses ranging from media companies, retail shops, an app developer, a specialized flooring company, and accounting business, with tools they needed to turn business ideas into action. This project was co-funded with WEDC. One of the businesses, Elevate Media received \$13,000 in seed-funding from WEDC as a result of this project.
4. The City completed housing rehabilitation projects for 10 homes. These projects created safer living conditions for 27 people, include five people with disabilities.
5. La Crosse funded \$250,616.64 to 14 community organizations which helped provide after-school programs for at-risk youth, health care, and transitional housing to homeless persons and victims of domestic violence. Together, these organizations assisted 10,056 low-income persons.
6. CDBG continues to help grow its small businesses. The City loaned \$200,000 to create a new wellness center, that will specialize in working with children with autism and create six jobs.
7. Improved neighborhood safety by providing new lighting along 6th Street.
8. Supported neighborhood beautification through tree planting project in low-income neighborhoods which replaced trees destroyed by the emerald ash bore.

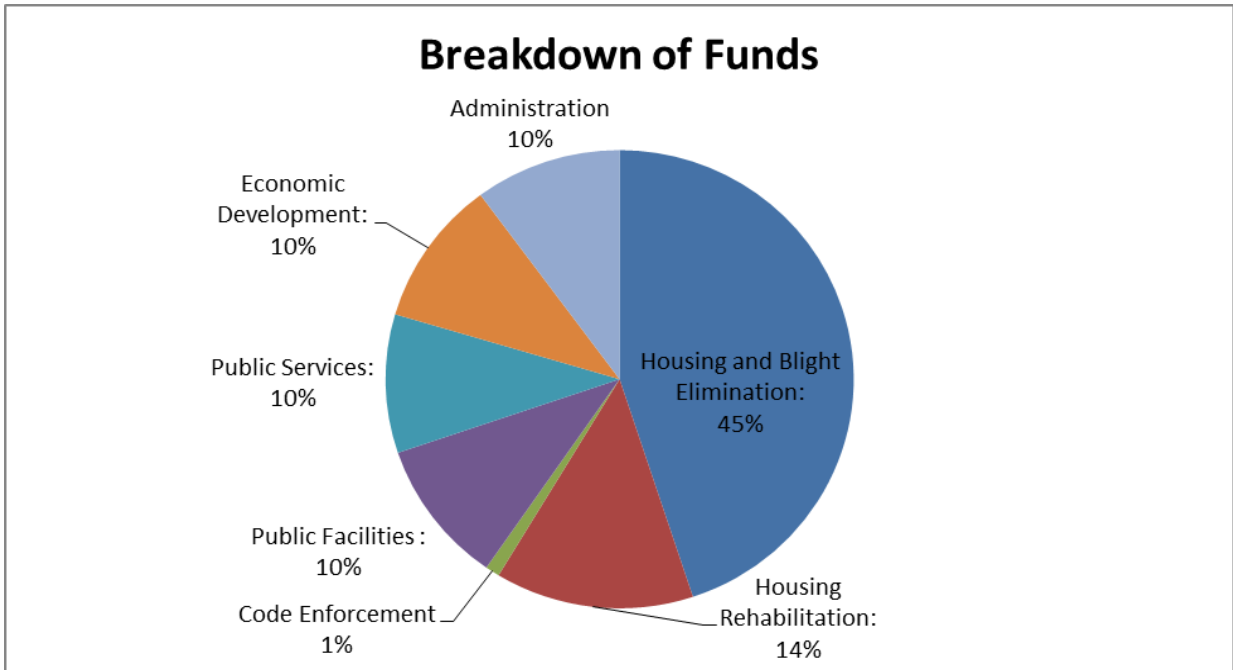
Finally, the CDBG and HOME Program received excellent press this year- celebrating the first national Community Development Week. The successes of the program were featured in more than 15 radio, television, and news programs. (See Attachment A for collection of news headlines). These efforts also led to the City of La Crosse

receiving the John L. Sasso Award, national recognition for efforts to promote National Community Development Week.

GENERAL QUESTIONS

a. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.

Housing and Blight Elimination:	\$981,827.45 (CDBG: \$ 230,515.78 and HOME \$751,311.67)
Housing Rehabilitation:	CDBG: \$299,896.95
Public Facilities : (Parks, Lighting, Trees)	CDBG: \$221,984.28
Public Services: (Homeless Services, Housing, Youth, Health)	CDBG: \$213,466.71
Economic Development:	CDBG: \$225,049.97
Code Enforcement	CDBG: \$21,507.45
Planning/Administration	CDBG: \$221,309.67



b. If applicable, explain why progress was not made towards meeting the goals and objectives.

Progress was made in meeting all goals- however the City Planning Staff continues to implement changes to increase the output and efficiency of its housing rehabilitation and replacement housing programs- by forming new partnerships and hiring additional staff.

The affordable rental housing project was funded this year but required the City's partners to obtain WHEDA Low-Income Housing Tax Credit Funding. This has been secured and the project will be completed in 2015. Poage Park is also delayed.

2. Describe the manner in which the recipient would change its program as a result of its experiences.

Next year, the City Planning Department will adopt new software for its Housing Rehabilitation program and improve its bidding process for efficiency. The City will continue to leverage creative partnerships to accomplish its goals.

3. Affirmatively Furthering Fair Housing:

a. Provide a summary of impediments to fair housing choice.

b. Identify actions taken to overcome effects of impediments identified.

The following are recommendations from the approved Analysis of Impediments and actions taken by the City.

 **Increase knowledge and awareness of fair housing rights and procedures.**

The City of La Crosse made significant progress in this area. Fair housing rights brochures are being distributed in the water bills to over 10,000 households. Fair housing information was also distributed to all UW La Crosse students through email, 1200 brochures were distributed at area non-profit organization, and 150 were distributed door-to-door.

Additionally, a new Human Rights Commission was established to replace the former Equal Opportunities Commission. Fair housing was also promoted through a calendar project where students created fair housing drawings. On November 14, 2014, City staff trained area landlords on fair housing law and provided educational material to them. The training was very successful.

Consumer Credit Counseling Services of La Crosse provides training to low-income renters and educates them about fair housing. They have utilized the city's materials to educate area renters. To date, 163 people have been trained on fair housing and how to lodge a complaint in La Crosse.

 **Ensure that the City's programs serve the needs of renters.**

The city funded a much-needed low-income housing rental program. The program depended on WHEDA low-income housing tax credits, which were secured as of May. The project will be completed in 2015. Two additional rental programs were funded for 2015 projects.

 **Streamline the City's Discrimination Complaint Process.**

A more user-friendly discrimination complaint process has been created through new legislation for the Human Rights Commission and updates to websites and material.

 **Update the City's Fair Housing Ordinance.**


To date, the City of La Crosse's Fair Housing Committee has been updated to clarify and better define the protected classes and improve consistency. It also now includes gender identity.

 **Use the Consolidated Planning process to catalyze and convene housing service providers within the City.**

The City recently used the Consolidated Planning process to catalyze and convene 42 people, representing 20 different housing services providers. This was the second housing stakeholders meeting and it continues to be successful.

 **Reinstate the Residential Rental Inspection Ordinance**

As recommended by the plan, the residential rental inspection ordinance has been reinstated.

 **Continue to implement the Rehabilitation Program and the Replacement Housing Program.**

Completed.

 **Prioritize investment in housing in Census Tracts 2 and 9.**

This City recently applied for a NRSA in these areas and continues to do so.

4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.

N/A (State above).

5. Leveraging Resources

- a. **Identify progress in obtaining "other" public and private resources to address needs.**
- b. **How Federal resources from HUD leveraged other public and private resources.**
- c. **How matching requirements were satisfied.**

a/b/c. This year the City matched \$243,931 in other public and private funds on its projects. The City and its non-profit partners, including Habitat for Humanity and the La Crosse Community Housing Development Organization leveraged an additional \$3

million towards the projects completed this year. So every \$1 in grant funding the City received, it was able to leverage another \$4 in non-federal funding.

Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

During CDBG Proposal Review process, all projects were reviewed to ensure they meet a national objective and meet priorities in the Consolidated Plan. The City of La Crosse reviewed all payment requests from subrecipients to ensure that Federal Funds were properly spent.

Annually, the CDBG and HOME programs are monitored by an independent auditor to review our process and finally, the City of La Crosse monitors either subrecipients, or internal CDBG/HOME programs to ensure compliance internally. This year, Planning Staff conducted two on-site monitoring visits and also trained its sub-recipients. In addition, City of La Crosse staff were trained in numerous requirements at a state and national level.

Citizen Participation

1. Provide a summary of citizen comments.

On June 3, 2015 a notice was published in the newspaper that the CAPER was available for review at the City Planning Department and that a public hearing was scheduled on June 10th. On June 15th, 2014, a public hearing took place to hear comments regarding the CAPER. Finally, on June 23, 2015, the CAPER was submitted to HUD. The City had 20 days available for review and comment on the report.

The following comments were received:

2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan.

The draft CAPER was made available for the public on June 3, 2015, no comments were received.

The Geographic Distribution of funds includes the City of La Crosse and is concentrated in low-income areas and areas of minority concentration (Census Tracts 2, 4, and 9).



Public Notice

Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

- With the help of its VISTA Volunteer, the City of La Crosse created a new mechanism for looking at the City's neighborhoods and measuring our performance- the Housing Market Analysis:
<https://laxgis.maps.arcgis.com/apps/webappviewer/index.html?id=c71f6e8a4fbc4f61887521c836a0b8e6>
- Improved coordination and collaboration with Habitat for Humanity and CouleeCap on housing initiatives by increasing communication and partnering on several projects.
- Promoted the CBDG initiatives through the media.
- Adopted new online system of grant management.

Monitoring

1. Describe how and the frequency with which you monitored your activities.

The City of La Crosse has a detailed monitoring check list that it developed, provides quarterly monitoring of draw-down requests, an on-site monitoring visits. Two sub-recipients (Independent Living Resources, New Horizons) were monitored on-site by the CDBG Administrator and the Accounting Technician.

2. Describe the results of your monitoring including any improvements.

As a result of monitoring, grantees improved their processes for managing CDBG funds, improved tracking of expenditures, improved timesheet tracking, and also improved tracking of low-moderate income clientele.

3. Self-Evaluation

- a. Describe the effect programs have in solving neighborhood and community problems.
- b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.



The City's priority needs are revitalizing its neighborhoods and addressing the lack of affordable housing since the recession. The Hood/Powell/Hamilton and Lower Northside Neighborhoods have high concentrations of poverty. Homes in this neighborhood are among the lowest assessments in the City. Through concentrating efforts on these neighborhoods, the City of La Crosse improved livability and safety of homes and begun to improve the city's housing stock. Neighbors have attested to how these programs have dramatically improved their neighborhoods.

c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.

Decent housing is provided through both our replacement housing program and housing rehabilitation program. These programs assure that homes are brought to code and are decent safe and sanitary. Unsafe or delapidated homes were demolished and new homes were reconstructed, then sold at an affordable price to low-income families. To make it affordable, the City provided 2nd and 3rd mortgages.

The Housing Rehabilitation program loans up to \$24,999 to rehab homes, with projects like new siding, new roofing, new windows, updated electrical, handicap accessibility and every home that acquires a loan will be brought to code.

Economic opportunities were expanded through both the small business development loan program and through Couleecap's Business Development program that support micro-entrepreneurship. Couleecap assisted 12 City of La Crosse micro-businesses, through leveraged funds from WEDC, in creating plans for developing successful start-up businesses and create their own economic opportunity. These businesses included media companies, retail shops, an app developer, a pet sitting service, a syrup producer, a brewery, winery, a moving company.

d. Indicate any activities falling behind schedule.

Planning Funds for Exit 3 Study, Poage Park

e. Describe how activities and strategies made an impact on identified needs.

The City of La Crosse has a high number of rental units and many dilapidated homes. In 2014, the City of La Crosse continued to bring improvements to neighborhoods, through demolishing blighted properties, re-habbing others, and providing new, safe living spaces for low-moderate income families, while simultaneously improving neighborhood conditions.

f. Identify indicators that would best describe the results.

Activity Group	Matrix Code	Accomplishment Type	Expected	Actual
Removal of Blight Housing	Clearance and Demolition (04)	Homes	4	8
	Construction of Housing (12)	Housing Units	5	9
	Rehab; Single-Unit Residential (14A)	Housing Units	36	25
	Code Enforcement (15)	Housing Units	1,000	1,087
	Total Housing		1,045	1,129
Public	Public Facilities and Improvement (General) (03)	Lighting project Poage Park	1 street lighting underway	1
Public Services	Homeless Services	Persons	1153	1,246
	Senior Services (05A)	Persons	38	15
	Youth Services (05D)	Persons	0	975
	Transportation Services (05E)	Persons	4,172	5,063
	Battered and Abused Spouses (05G)	Persons	280	217
	Child Care Services (05L)	Persons	28	32
	Health Services (05M)	Persons	1,719	2,150
	Abused and Neglected Children (05N)	Persons	366	358
	Total Public Services		7,756	10,056
Economic Development	ED Direct Financial Assistance to For-Profits	Jobs	10	11
	Micro-Enterprise Assistance (18C)	Persons Assisted	13	15
	Total Jobs/Persons Assisted		23	26

g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision. None.

h. Identify whether major goals are on target and discuss reasons for those that are not on target.

Major goals are on target. Poage Park was delayed due to bids not coming in low enough for the budget. While the Housing Rehab program was slightly under goal target, City staff continues to work on improving operations for this program. In part however, this is due to staff leaving and a greater workload in new construction.

Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

- Adoption of new housing rehabilitation software.
- Continue to partner with other organizations.
- Examine ways to make sub-contracting more effective.

Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

In 2014 all homes that were rehabilitated were inspected for cracked or peeling paint in houses built prior to 1978. If a hazard existed, it was listed in the work write up and the work was completed to HUD’s lead based paint standards. A total of 10 homes, through our housing rehabilitation program, were brought up to standards.

The most common area where the Housing Rehabilitation Program reduces lead based paint hazards is through window replacements. In addition the homeowners are educated about lead poisoning and the importance of proper cleaning.

HOUSING

Housing Needs

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe Actions taken during the last year to foster and maintain affordable housing.

The City purchased dilapidated homes, demolished them and reconstructed new, quality, affordable homes in their place. The City has a very old housing stock with many of the units being ready for demolition as a result of years of neglect.

- Overall, the City of La Crosse’s Housing Program, Habitat for Humanity, and the La Crosse CHDO completed 9 new homes for LMI families.
 - The City acquired 8 additional properties both with CDBG and city funding. These properties will be developed to provide decent housing for LMI families and the projects also removed formerly unsafe, blighted homes.
9. The City completed re-habilitated homes for 10 families through our Housing Rehabilitation Project.



1229 10th Street South



Table 3B Annual Housing Completion Goals

TABLE 3B ANNUAL HOUSING COMPLETION GOALS					
ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)	Annual Expected Number Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>

Rehabilitation of existing units		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Rental Goals		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)					
Acquisition of existing units	8	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Production of new units	9	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitation of existing units	25	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Owner Goals	42	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)					
Homeless	1224	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Homeless		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special Needs	217	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Affordable Housing	1441	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL HOUSING GOALS					
Annual Rental Housing Goal		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	42	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Annual Housing Goal	42	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>For the purpose of identification of annual goals, an assisted household is one that will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds.</p>					

Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.

- The City of La Crosse, LCHDO, and Habitat completed 9 substantially rehabilitated or new homes to LMI families. (Proposed goal: 5)

- The City completed re-habilitation projects for 10 families through our Housing Rehabilitation. (Proposed goal: 15).

2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.

All homeowner assistance projects meet the Section 215 criteria. Same as #1.

3. Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.

Worst case housing needs are addressed through CouleeCap’s Housing First Program and Independent Living Resources programs.

- The City supported Independent Living Resources which provided 305 disabled persons with housing assistance in the City of La Crosse. (Proposed: 250).
10. The City funded Couleecap’s Housing First program, which assisted 69 disabled and homeless individuals in transitioning from homelessness to permanent housing (Proposed goal: 68).
11. The City provided operational support to the Salvation Army, which provided temporary shelter for families experiencing homelessness. This program provided temporary shelter 840 persons (Proposed goal: 800 people).

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

The City of La Crosse adopted by reference the La Crosse Housing Authority Five Year Consolidated Plan and began new dialogue with the Public Housing Authority regarding greater cooperation on projects. The Public Housing Authority now has plans to build new housing for persons with disabilities and the City of La Crosse is working with them to ensure that the necessary permits were obtained and to facilitate neighborhood support.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

- Secured agreements with Low-Income Housing Tax Credit Developers for two major projects and Roosevelt School and the Historic Bakalar Building. This will help expand afford rental housing.
- The Housing Replacement Program demolishes dilapidated housing and along with Western Wisconsin Technical College constructs new quality housing that are then sold to a LMI families at an affordable price along with down payment assistance.
- Assisted CHDO and Habitat for Humanity in assisting low-income persons obtain affordable single family housing.

- Additionally, the City funded Independent Living Resources and Couleecap's Housing First, which assisted persons with disabilities in finding and maintaining housing.
- The City hosted a roundtable that brought together housing advocates together to strategize projects to eliminate barriers to housing. The City continues to work towards these goals.
- The City serves as an advocate for affordable housing at public forums.

HOME/ American Dream Down Payment Initiative (ADDI)

1. Assessment of Relationship of HOME Funds to Goals and Objectives

- a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.

In 2014, 9 affordable houses were completed for low income families, HOME Funds helped provide second (and sometimes third mortgages) to make them affordable. Of those, 5 have been sold.

2. HOME Match Report

- a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year. (See Appendix B). Total match for this year was \$243,931.

3. HOME MBE and WBE Report

- a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).

There were no MBE's or WBE's used in PY 2014. The City mails out Requests for Proposals for persons/companies to bid on our Federally Funded Projects. RFPs are mailed to persons/businesses where it is know that an owner/partner is a woman or a minority.

4. Assessments

- a. Detail results of on-site inspections of rental housing.

The City does not currently fund rental housing.

- b. Describe the HOME jurisdiction's affirmative marketing actions.

The City of La Crosse places our homes on the market on the Multiple Listing Service (MLS) and discloses the information that this program is available to first time homebuyers who meet the income guidelines.

The largest minority population in the City of La Crosse is the Hmong population. The City frequently reaches out to Hmong translators on our homes.

- c. Describe outreach to minority and women owned businesses.

The City has made all efforts to encourage the use of minority business and women business enterprises in connection with HOME funded activities. The number of MBE's and WBE's is very small in La Crosse. Nevertheless the City

made a genuine effort to give MBE's and WBE's a fair opportunity to participate in the HOME Program

HOMELESS

Homeless Needs

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Identify actions taken to address needs of homeless persons.

- Independent Living Resources (ILR) was again funded to operate the Housing Resource Center in 2014. While ILR's primary beneficiaries are persons with disabilities, their program has a component that provides assistance to homeless persons or persons at risk of being homeless. Persons were assisted regarding homeless issues, ranging from eviction to placement in transition housing. 305 people benefitted from this project.
- The Salvation Army Emergency shelter was also funded, which benefitted 840 homeless persons.
- Additionally, studies show there is a strong correlation between homelessness and domestic violence victims. This year, the City of La Crosse's implementing partner New Horizons shelter provided emergency shelter to 217 people.
- Couleecap was provided with CDBG funding to operate the Housing First Services Program which provided case management for 69 homeless persons. Services included transportation, security deposits, life skills training, employment training and housing counseling.
- YWCA assisted 32 women who had experience substance abuse issues transition from homelessness to permanent housing.

A total of **1828** people benefitted from the City of La Crosse's programs that addressed the needs of homeless persons or individuals at-risk of becoming homeless.

2. Identify actions to help homeless persons make the transition to permanent housing and independent living.

Couleecap, YWCA, and the Salvation Army provides skills and training necessary to help persons transition from transitional living to permanent stable housing. In addition, New Horizons supports victims of domestic violence in transitional housing in making the transition to independent living.

3. Identify new Federal resources obtained from Homeless SuperNOFA.

The City of La Crosse did not obtain any dollars from the SuperNOFA. Local homeless agencies apply for and receive SHP dollars and use CDBG dollars to supplement their programs.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

The City of La Crosse funded St. Clare Health Mission and Options Clinic to provide LMI persons without insurance medical care. Studies show that one variable that can trigger homelessness is unexpected medical costs. The City of La Crosse also funded the Kane Street Community Garden that provided nutritional food, at no cost, to persons, lessening the burden of food costs.

The City supported CouleeCap, Catholic Charities, YWCA, Independent Living Resources, New Horizons Domestic Violence Shelter who offered case management services to prevent individuals from becoming homeless. The City also funded the Salvation Army's Emergency Shelter Program.

Emergency Shelter Grants (ESG)

Not Applicable. CAPER ESG response: **N/A**

COMMUNITY DEVELOPMENT

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Assessment of Relationship of CDBG Funds to Goals and Objectives

- a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.**
- b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.**

Please see Appendix D, CDBG HOME Project Charts.

High priority- Affordable Housing Opportunities and Neighborhood Revitalization

The City continues to prioritize its CDBG funds for both providing affordable housing and revitalizing La Crosse's housing stock in its priority areas (LMI census tracts). The City, Couleecap, and Habitat for Humanity together completed 9 homes (5 have sold)- with homes under construction between 6 months and two years. All were blighted, unsafe housing units which were either demolished or were significantly rehabbed. This year, where possible, the City targeted its housing purchases towards its focus neighborhoods highest both in needs and future potential for investment (Powell Poage Hamilton, Washburn neighborhoods).

In addition, 25 homes were brought up to code through Habitat for Humanity's Critical Home Repair Program and through the City's Housing Rehabilitation Program.

The City of La Crosse will also partner with affordable housing tax credit developers in 2015 to transform two historical buildings into apartments- Roosevelt School and the Bakalar Building.

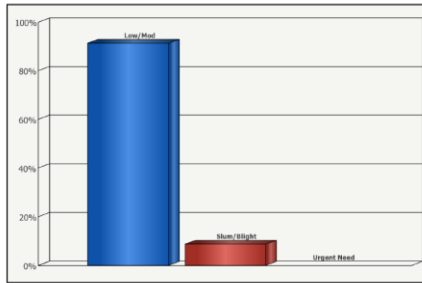
High priority- Economic Development

Couleecap's Business and Income Development Program provided technical assistance to 15 low-income individuals to start micro-entrepreneurship businesses. This was done through CouleeCo.Starters which was a 9-week program that equipped aspiring entrepreneurs with tools and relationships to turn business ideas into action. In addition, the City of La Crosse provided a loan to G2G to construct an expanded health and wellness facility that will serve the larger community. That project is anticipated to create 6 jobs.

High priority- Parks and Lighting Projects

A lighting project along 6th Street was completed- improving safety for area residents. In addition, the City also used CDBG funding to replace emerald ash trees with new trees in low-income neighborhoods.

- c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.



2. Changes in Program Objectives

- a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences. ***There were no changes in program objectives.***

3. Assessment of Efforts in Carrying Out Planned Actions

- a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.

The City leverage over \$3 million in additional sources of funding to accomplish its projects this year. Western Technical College also donated their labor to construct new City Replacement homes.

- b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.

Coulecap Inc., Catholic Charities, the Salvation Army and Independent Living Resources requested Certifications of Consistency for other grant applications. By providing payment or reimbursement for expenses in a timely manner, the jurisdiction did not hinder implementation of any of these items as listed in the Consolidated Plan.

- c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.

The City did not take any action to hinder the Consolidated Plan implementation.

4. For Funds Not Used for National Objectives

- a. Indicate how use of CDBG funds did not meet national objectives.

N/A. All activities are in progress of meeting a national objective or met a national objective.

- b. Indicate how did not comply with overall benefit certification. All funds complied with overall benefit certification.

5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property

- a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
- b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.
- c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.

There were no activities undertaken that would involve relocation to either a business or to a home.

6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons.

- a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
- b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
- c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.

There were no economic development activities where jobs were made available but not taken by low-moderate income persons.

Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit

Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.

The City did not undertake any activities this year that fell under this category.

7. Program income received

- a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.

Detail the amount repaid on each float-funded activity. N/A

Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other. None.

- b. Detail the amount of income received from the sale of property by parcel.

8. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information: **None to report this period.**

9. Loans and other receivables

- a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.

The City of La Crosse does not have float funded activities.

- b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
- c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
- d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.

Provide a List of the parcels of property owned by the grantee or its sub recipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.

- (1) 930 Adams St
- (2) 922 Tyler St
- (3) 918 Tyler St

- (4) 1117 6th St (HOME)
- (5) 1226 Kane St (HOME)

10. Lump sum agreements The City of La Crosse does not have any float funded activities.

11. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year

- a. Identify the type of program and number of projects/units completed for each program.
- b. Provide the total CDBG funds involved in the program.
- c. Detail other public and private funds involved in the project.

12. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies. NOT APPLICABLE

Antipoverty Strategy

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

Couleecap Supportive Housing, the Salvation Army, Independent Living Resources, and the YWCA assisted extremely low income increase skills, find income sources, and transition into affordable housing. Additionally, the City built sustainable economic opportunities for low-income persons through Couleecap's micro-entrepreneurship program.

The Municipal Transit Utility provided reduced transportation to low income persons which reduces a common barrier for people searching for economic advancement. By being able to access jobs through transportation persons are more likely to find stable employment.

The Saint Clare Health Mission along with Options Clinic provided free and reduced health care to low income persons. This is a tremendous step in helping person overcome poverty. High health care costs for families without health insurance can increase the debt owed and diminish the chances that the family or individual may have in overcoming poverty.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

Couleecap and the Salvation Army assisted extremely low income persons (homeless) increase their living skills and increase their chances of surpassing the poverty in which they now find themselves. Couleecap assisted low income persons to become homeowners. Homeownership is an investment that many Americans utilize in increasing their wealth. By providing homeownership opportunities to low income families they are building equity in there home which may lead to future economic stability.

Specific HOPWA Objectives: N/A

*Please also refer to the HOPWA Table in the Needs.xls workbook. **NOT APPLICABLE**

2013 OTHER NARRATIVE

None.

Attachment A. 2014 CDBG Program News Headlines

Neighborhood revitalization: La Crosse puts 5 new houses on market

City demolishes rundown homes and replaces them with new ones
Author: Brittany Schmidt, bschmidt@wkbt.com
Published On: Jan 15 2015 05:42:20 PM CST | Updated On: Jan 15 2015 07:12:48 PM CST



New homes start of city transformation

Posted: Jan 15, 2015 6:37 PM CST
Updated: Jan 29, 2015 6:37 PM CST

By Ginna Roe, MMJ **CONNECT**



LA CROSSE, WI (AP) - T
troubled neighborhoods in
property taxes is a goal of

The program added five h

It's a program dating back
Technical College, Coulee

The five homes that were r
rebuilt.

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City to unveil five new homes in troubled neighborhoods

Print Email ☆



Salvation Army benefits from city grant program

Salvation Army put \$25,000 toward making facility safer
Author: Brittany Schmidt, bschmidt@wkbt.com
Published On: Apr 14 2015 06:22:37 PM CDT | Updated On: Apr 14 2015 07:00:47 PM CDT

Former store falls to make way for home

Print Email ☆



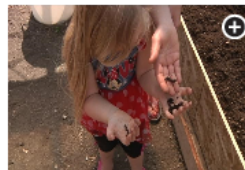
A demolition crew makes progress on razing a condemned five-plex rental at 1524 10th St. S. Peter Thomson

July 31, 2014 12:00 am • BETSY BLOOM bbloom@lacrossetribune.com (3) Comments

Sometimes to build a better neighborhood you have to tear a piece of it down.

Local group turns trash into soil

Posted: Apr 18, 2015 7:34 PM CDT
Updated: Apr 18, 2015 7:34 PM CDT



A local group is taking trash that would end up a landfill and recycling it into soil. Hillview Urban Agriculture Center is doing it through earth worms.

It's called Vermigold.

Compost from green waste like lettuce, vegetables and other greens is broken down by worms.

The casting that the worms leave behind creates a fertilizer.

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Saturday kids got to take a closer look at the process and even got to play with it



2014 CDBG Program News Headlines

Local entrepreneurs compete for funds to make their business a reality

CouleeCO.STARTERS helps entrepreneurs gain skills, tools to start their business

Author: Kyle Dimke, kdimke@wkbt.com

Published On: Apr 14 2015 10:37:27 PM CDT | Updated On: Apr 15 2015 11:23:11 AM CDT



City asks residents what they want from federal funding

Survey helps gauge what La Crosse community wants

Author: Keely Arthur, karthur@wkbt.com

Published On: Jan 04 2015 05:26:40 PM CST | Updated On: Jan 04 2015 06:41:25 PM CST

Kane Street Community Garden starts planting

Garden also hosted students touring and learning about planting

Published On: Apr 18 2015 05:53:10 PM CDT | Updated On: Apr 18 2015 07:15:02 PM CDT



Poage Park transformation begins

[See it in Print](#)

[Print](#) [Email](#) [☆](#)



La Crosse's Poage Park demolished

Park will get new shelter, new splash pad and updated play ground

Published On: Apr 13 2015 08:34:10 PM CDT | Updated On: Apr 14 2015 09:10:17 AM CDT