

Executive Summary

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

1. Introduction

In year two of the City's 2015-2019 Consolidated Plans, the City of La Crosse will continue to prioritize and fund:

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

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.

See below.

5-YEAR GOALS	5-YEAR OUTCOMES	No. completed or underway	No. remaining to fund to meet goal	Notes
Neighborhood Revitalization				
1. Increase safety and maintenance of homes through code enforcement	5000 housing units make repairs as a result of code enforcement	1087 Units	3913	
2. Repair aging housing infrastructure	75 units of homeowner housing rehabilitated	23	52	
	25 rental units rehabilitated	0	25	Couleecap just launched project
3. Demolish dilapidated housing structures and replace with new, affordable housing	30 units of homeowner housing added	9	21	
	30 buildings demolished	12	18	
4. Improve livability, attractiveness, and safety through public infrastructure	2 priority neighborhood plan projects implemented (e.g. green spaces, street-scaping, parks)	1 Poage Park and 1 Powell Park	0	
	Street lighting added in census tract 4 or 9, or 2 corridors	0	1 lighting project or street scaping	
5. Increase storm water captured through green infrastructure	Implement 1 green infrastructure project	0	1 green infrastructure	
Affordable Housing				
6. Increase mixed-income, affordable rental housing for low-income families, minorities, and persons with disabilities	200 units of affordable rental housing added	55	145	Roosevelt School still not finalized
	35 units for persons transitioning out of homelessness added	6	29	
Economic Development				
7. Increase economic opportunities for low- and moderate-income persons	100 jobs created	35	65	
8. Support neighborhood-based businesses	2 businesses assisted	0	2	
Anti-Poverty Services				
9. Prevent and end homelessness in Ia Crosse	3000 homeless persons receive overnight shelter	1246	1754	
	75 households assisted in obtaining housing	0	75	
10. Alleviate poverty and increase self-reliance	25,000 low-income persons assisted	8810	16190	

Goals and Outcomes

3. Evaluation of past performance

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

See goals and outcomes chart above and progress to date.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Underway

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.

Underway

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

N/A

7. Summary

The City of La Crosse this year funded only programs that met a priority goal according to its Consolidated Plan.

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

For questions or comments about the 2016 Annual Action Plan, please contact Caroline Gregerson, Community Development Administrator, gregersonc@cityoflacrosse.org or 608-789-7393.

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

1. Introduction

The City of La Crosse invited in comments on the Annual Action Plan and grant making process.

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 invited several social services agencies to provide input on its Consolidated Plan through public meetings targetted towards these agencies and through attending Homeless Coalition Meetings.

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 has funded several agencies responsibel for its Continuum of Care and is currently working with them on a Homeless Veterans Initiative.

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

N/A, the City does not receive ESG funds.

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	Agency/Group/Organization	COULEECAP INC
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed ideas for ending Veteran's Homelessness and Homelessness in general. It is anticipated that the City will collaborate with this organization on a future affordable housing project.
2	Agency/Group/Organization	YWCA OF COULEE REGION
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed ideas for ending Veteran's Homelessness and Homelessness in general. It is anticipated that the City will collaborate with this organization on a future affordable housing project.
4	Agency/Group/Organization	La Crosse Public Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Discussed ideas for ending Veteran's Homelessness and Homelessness in general, as well as how the City can continue to support its Public Housing Authority. It is anticipated that the City will collaborate with this organization on a future affordable housing project.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Couleecap	Our goals coincide with addressing homelessness and creating more affordable housing.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

The City of La Crosse used an intensive Citizen Participation process to identify its goals for its Consolidated Plan. This year, the City had a public hearing and as a result, funded a lighting project. Otherwise, the City used its citizen participation from the Consolidated Plan to identify its needs and goals this year.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
OMB Control No: 2506-0117 (exp. 07/31/2015)			Annual Action Plan 2016	<p>Andrew Londre from Couleecap's Co.Starters program shared the success of their micro business development program. Co.Starters was able to assist 20 entrepreneurs. Couleecap has been able to use the CDBG funds to leverage other funds to help with Co.Starters and the Co.Mill work space. Kael Clemmerson voiced his concern for lack of incentives and programs to help landlords repair damaged rental property. Kael also stated that there is a lack of affordable housing and housing for individuals with disabilities. Caroline Neilsen explained the 2016 goals which are a part of a 5 year strategic plan.</p>	10	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of La Crosse will have level funding from previous years, however, they still do not make up for the cuts to the program overall.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	840,000	0	1,200,000	2,040,000	22,540,000	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	240,000	10,000	135,000	385,000	950,000	

Table 5 - Expected Resources – Priority Table

Annual Action Plan
2016

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

The City will continue its history of matching nearly \$3 for every \$1 of CDBG investment. One advantage for the City of La Crosse looking at the next five years is the energy and commitment to neighborhood revitalization from all public agencies (county, city, council and boards), the private sector, and non-profit organizations. The City has committed \$2 million in TIF funds towards neighborhoods, there is currently a initiative underway to raise private dollars to invest in our targeted neighborhoods, and increasingly, the City is looking to leverage funds from WHEDA and banks. HOME Match requirements will be satisfied through donated time and labor from our technical college partner who builds homes.

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

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

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Repair aging housing infrastructure	2015	2020	Affordable Housing	Powell-Poage-Hamilton/Washburn Lower Northside Depot City-Wide Area	Neighborhood Revitalization Affordable Rental Housing (In-fill or rehab)	CDBG: \$545,000	Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Replace dilapidated housing structures	2015	2020	Affordable Housing	Powell-Poage-Hamilton/Washburn Lower Northside Depot City-Wide Area	Neighborhood Revitalization	CDBG: \$45,000 HOME: \$319,000	Homeowner Housing Added: 8 Household Housing Unit Buildings Demolished: 8 Buildings
3	Increase affordable housing	2015	2020	Affordable Housing Homeless	Powell-Poage-Hamilton/Washburn Lower Northside Depot City-Wide Area	Affordable Rental Housing (In-fill or rehab)	CDBG: \$410,000 HOME: \$40,000	Rental units constructed: 8 Household Housing Unit Housing for Homeless added: 8 Household Housing Unit
4	Prevent and end homelessness	2015	2020	Homeless	City-Wide Area	Poverty Alleviation	CDBG: \$89,880	Overnight/Emergency Shelter/Transitional Housing Beds added: 1180 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Alleviate poverty and increase self-reliance.	2015	2020	Non-Housing Community Development	City-Wide Area	Poverty Alleviation	CDBG: \$107,120	Public service activities other than Low/Moderate Income Housing Benefit: 10807 Persons Assisted
6	Increase economic opportunities	2015	2020	Non-Housing Community Development	Powell-Poage-Hamilton/Washburn City-Wide Area	Economic Development	CDBG: \$425,000	Public service activities other than Low/Moderate Income Housing Benefit: 17 Persons Assisted Jobs created/retained: 14 Jobs Businesses assisted: 2 Businesses Assisted
7	Improve Neighborhood Livability	2015	2020	Non-Housing Community Development	Lower Northside Depot	Storm water Management, Flood Plain Issues Street Lighting Neighborhood Plans	CDBG: \$216,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 5000 Households Assisted
8	Administer CDBG/HOME Program	2015	2020	Administration	City-Wide Area	Neighborhood Revitalization	CDBG: \$228,000 HOME: \$26,000	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Repair aging housing infrastructure
	Goal Description	The City of La Crosse's Housing Rehabilitation Program and Couleecap's Affordable Rental Program anticipate rehabilitating 15 single family homes and 2 rental homes through Revolving Loan funds.
2	Goal Name	Replace dilapidated housing structures
	Goal Description	The City of La Crosse, La Crosse CHDO, and Habitat for Humanity collectively plan to demolish 8 dilapidated housing structures and replace them with 8 new single family homes for both LMI and non-LMI families in its target neighborhoods. Its market rate single family homes will be possible under an approved Neighborhood Revitalization Strategy Area and in partnership with other organizations such as La Crosse Promise and area builders.
3	Goal Name	Increase affordable housing
	Goal Description	The City of La Crosse will issue an RFP to make available \$450,000 to provide at least 8 units of housing, preferably permanent supportive housing for the homeless.
4	Goal Name	Prevent and end homelessness
	Goal Description	
5	Goal Name	Alleviate poverty and increase self-reliance.
	Goal Description	The City of La Crosse will fund priority anti-poverty activities that alleviate poverty and increase self-reliance, including youth services, food programs, transportation services (bus services), housing and health services. The City is also supporting a new innovative La Crosse County Human Services Program that will place neighborhood-based social service workers in target area.
6	Goal Name	Increase economic opportunities
	Goal Description	The City of La Crosse through its Small Business Development Loan Program and Couleecap, through its La Crosse Microenterprise Program, plan to assist 17 LMI persons in starting micro-enterprises and assist 2 businesses in creating jobs.

7	Goal Name	Improve Neighborhood Livability
	Goal Description	The City of La Crosse will improve neighborhood livability through a lighting project in the Historic Caledonia neighborhood, neighborhood planning carried out by the City of La Crosse Planning Department, and infrastructure improvements to the lower Northside neighborhood park, including a retainage pond.
8	Goal Name	Administer CDBG/HOME Program
	Goal Description	

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

8

AP-35 Projects – 91.220(d)

Introduction

The projects listed below are aimed at achieving the City's Consolidated Plan goals

1. Demolish dilapidated housing structures and replace with new, affordable housing.
2. Repair aging housing infrastructure.
3. Improve livability, attractiveness, and safety through public infrastructure in target neighborhoods (Lower Northside, PPH, Washburn).
4. Increase mixed-income or mixed-use, affordable rental housing for low-income families, minorities, and persons with disabilities.
5. Increase economic opportunities for low- and moderate-income persons.
6. Support neighborhood-based businesses.
7. Prevent and end homelessness in La Crosse.
8. Alleviate poverty and increase self-reliance.

#	Project Name
1	Public Services (Non-Homeless Public Services)
2	Emergency Shelter/Housing for the Homeless
3	Housing Rehabilitation for Homeowners and Renters
5	Micro-Enterprise/Small Business Development
6	Neighborhood Planning and Transportation
7	Goose Green Park and Stormwater Retention
8	Caledonia Street Lighting Project
10	Affordable Rental Housing and Permanent Supportive Housing

Table 8 – Project Information

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

The City of La Crosse established allocation priorities intended to meet its goals for 2016 listed above and in other sections.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	Public Services (Non-Homeless Public Services)
	Target Area	City-Wide Area
	Goals Supported	Alleviate poverty and increase self-reliance.
	Needs Addressed	Poverty Alleviation
	Funding	CDBG: \$107,120
	Description	The City of La Crosse will fund the following organizations: Boys and Girls Club to support after-school youth services (\$20,000), Family and Children's Center (child abuse treatment and prevention) (\$10,000), La Crosse Family Collaborative (neighborhood-based social workers) (\$15,000), La Crosse Municipal Transit Utility (transportation services) (\$20,000), Saint Clare Health Mission for health services for the uninsured (\$14,620), The Hunger Task Force (\$12,500) and WAFER for food and food pantry services (\$15,000).
	Target Date	3/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	10,807 low-moderate income persons will benefit from the proposed activities.
	Location Description	
	Planned Activities	See Description.
2	Project Name	Emergency Shelter/Housing for the Homeless

	Target Area	City-Wide Area
	Goals Supported	Prevent and end homelessness
	Needs Addressed	Poverty Alleviation
	Funding	CDBG: \$89,880
	Description	The City of La Crosse will support its Consortium of Care in providing emergency shelter and transitional housing to the homeless. The resources are allocated as follows: Couleecap (\$20,000), Salvation Army (\$20,000), YWCA (\$15,000), New Horizons (\$20,000), and Independent Living Resources (\$14,880).
	Target Date	3/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	1180 persons transitioning out of homelessness will benefit from this project
	Location Description	Scattered throughout the City N/A
	Planned Activities	Emergency shelter and housing counseling services, transitioning formerly homeless individuals to permanent housing and stability. For ever individual that is given emergency shelter, they will also receive services to prevent future homelessness situations.
3	Project Name	Housing Rehabilitation for Homeowners and Renters
	Target Area	City-Wide Area
	Goals Supported	Repair aging housing infrastructure
	Needs Addressed	Neighborhood Revitalization Affordable Rental Housing (In-fill or rehab)
	Funding	CDBG: \$545,000

	Description	The City of La Crosse will continue to operate its Housing Rehabilitation Program which benefits low-income homeowners. The City will also partner with Couleecap to start an Affordable Rental Revolving Loan Programs where funds will be lent to rental-occupied units to rehab them. In addition the City of La Crosse will partner with Shelter Developments two rehabilitate two rental properties to create rental housing for formerly homeless families.
	Target Date	3/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 17 families will benefit from these activities.
	Location Description	City-wide
	Planned Activities	Homeowner rehabilitation and rental rehabilitation
4	Project Name	Micro-Enterprise/Small Business Development
	Target Area	City-Wide Area
	Goals Supported	Increase economic opportunities
	Needs Addressed	Economic Development
	Funding	CDBG: \$425,000
	Description	Couleecap will offer technical assistance to help low-moderate income La Crosse Residents start up micro-enterprise businesses (\$25,000). The Small Business Development Loan Program will continue to lend to small businesses (estimated \$500,000 in Revolving Loan Funds).
	Target Date	3/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 17 low-and-moderate income families will benefit from this project.
	Location Description	N/A

	Planned Activities	Assistance to help micro-entrepreneurs, loans to small businesses
5	Project Name	Neighborhood Planning and Transportation
	Target Area	Powell-Poage-Hamilton/Washburn Lower Northside Depot City-Wide Area
	Goals Supported	Improve Neighborhood Livability
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$55,000
	Description	\$30,000 to supplement additional funding for contract with Toole Design to further defining national data and examples to influence the implementation of the City's transportation vision Scope: - Hold a design Charrette for the South Avenue Corridor to closely study the land use impacts of design alternatives to identify alternatives that provide sustainable urban investment over urban sprawl and catalyze mobility choices in neighborhoods.- Identify national data and case studies where transportation alternatives to Level of Service Targets were replaced with land use driven decision making \$15,000 to leverage additional funding for UW La Crosse and Western Technical College joint neighborhood and campus plan Scope:- Provide seed funding to leverage grants and institutional partner funding for an integrated WTC-UW La Crosse Neighborhood Plan. - Analyze how to better meet the housing needs of students and limit the negative impact of student housing on neighborhoods - WTC Officials support this effort due to the complexities of student housing and changing investments in the campus areas)
	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	This will have a City-wide benefit.
	Location Description	N/A
	Planned Activities	Transportation and campus study

6	Project Name	Goose Green Park and Stormwater Retention
	Target Area	Lower Northside Depot
	Goals Supported	Improve Neighborhood Livability
	Needs Addressed	Storm water Management, Flood Plain Issues
	Funding	CDBG: \$81,000
	Description	City of La Crosse Parks, Recreation and Forestry Department will carry out the project in concert with the City of La Crosse Engineering Department. This is unique because it improves the neighborhood park and addresses storm water problems for the area. This park is located in Census Tract 2. The project is important because this area is one of the lowest economic areas in the city, with degraded housing stock and a park that is not family friendly, with noise problems associated with a sports field, and the park is not ADA compliant.
	Target Date	4/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	This would have a neighborhood-wide benefit of approximately 4000 households.
	Location Description	<div class="widget-pane-section-header-title"><div class="widget-pane-section-header-title"><div class="widget-pane-section-header-title"><h1 jstcache="692">Goose Green Park</h1></div><h2 jstcache="694" jsinstance="*0" class="widget-pane-section-header-subtitle" jsan="7.widget-pane-section-header-subtitle">La Crosse, WI 54603</h2></div></div>
Planned Activities	Renovate park and add stormwater retention pond	
7	Project Name	Caledonia Street Lighting Project
	Target Area	Lower Northside Depot
	Goals Supported	Improve Neighborhood Livability
	Needs Addressed	Street Lighting

	Funding	CDBG: \$80,000
	Description	The City of La Crosse Engineering Department will carry out the installation of the lighting. This project is unique in that it is a continuation of a planned lighting project on Caledonia St. in Old Town North. Specifically, the project will be located on Caledonia Street between St. James St. and Wall St. The lighting project is intended to benefit residents of the Lower Northside - Depot Neighborhood, residents of the block, and pedestrians traveling along it. It is an important addition to the pedestrian lighting project because it would connect Old Town North to the former Three Rivers Waldorf School, which is now being used as an alternative school. Without this block, the lighting would stop just short of the school.
	Target Date	3/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	This will have a neighborhood-wide benefit of 4000 families.
	Location Description	
	Planned Activities	Historic lighting, streetscaping, boulevard
8	Project Name	Affordable Rental Housing and Permanent Supportive Housing
	Target Area	Powell-Poage-Hamilton/Washburn Lower Northside Depot City-Wide Area
	Goals Supported	Increase affordable housing
	Needs Addressed	Affordable Rental Housing (In-fill or rehab)
	Funding	CDBG: \$410,000 HOME: \$40,000
	Description	The City of La Crosse will release an RFP in the amount of \$450,000 to support an affordable rental housing projects, with some or all units reserved as permanent supportive housing for the homeless.
	Target Date	7/31/2018

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that eight families will benefit from permanent, affordable rental housing.
	Location Description	To be determined
	Planned Activities	Construct or significantly rehabilitation rental housing units

AP-50 Geographic Distribution – 91.220(f)

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

The City of La Crosse will concentrate its effort in Census Tract 4, 9, and 2. These areas are known locally as Washburn, Powell Poage Hamilton, and Lower Northside Neighborhoods. These areas are of the greatest priority for the City. However, these are also its lowest-income neighborhoods. Therefore, not all affordable housing will be concentrated in areas of low-income residents, therefore much of the City's funding is directed City-wide.

Geographic Distribution

Target Area	Percentage of Funds
Powell-Poage-Hamilton/Washburn	64
Lower Northside Depot	17
City-Wide Area	19

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The creation of affordable housing that addresses the needs of the homeless and those precariously housed is a top priority for the City of La Crosse. These goals below are also listed as Goals in another section of the Annual Action Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	8
Special-Needs	0
Total	18

Table 11 - 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	16
Rehab of Existing Units	2
Acquisition of Existing Units	0
Total	18

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of La Crosse anticipates building new affordable owner-occupied housing, producing at least eight new affordable rental housing units through new construction, and rehabbing at least two affordable rental housing units.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

The City of La Crosse will continue to collaborate and partner with the Public Housing Authority but not directly funds initiatives. The City hopes to partner on an affordable rental project with the Public Housing Authority, as to be able to pair Section 8 vouchers with new affordable rental housing.

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

Not applicable.

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

Not applicable.

Discussion

Not applicable.

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

Introduction

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

- Independent Living Resources (ILR) will operate the Housing Resource Center. ILR will provide assistance to homeless persons or persons at risk of being homeless, through providing housing counseling and assisting them in finding permanent housing solutions.
- The Salvation Army Emergency shelter will provide emergency services to the homeless, as well as emergency rental assistance, and case management.
- Additionally, studies show there is a strong correlation between homelessness and domestic violence victims. This year, the City of La Crosse's will help New Horizons shelter provided emergency shelter to homeless women.
- The YWCA Ruth House will help women transition into a drug-free independent lifestyle by providing them transitional housing services.
- Couleecap will operate the Transitional Housing Services Program which will provide case management for homeless persons. Services included transportation, security deposits, life skills training, employment training and housing counseling.

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

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

The City of La Crosse will support activities which reach out to 1180 persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of La Crosse will support non-profit organizations in providing shelter to 1180 homeless persons.

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

The City hopes to build affordable rental housing that will provide 8 permanent housing units to persons transitioning out of homelessness, the City of La Crosse has also committed to supporting Shelter

Development in rehabbing two rental units designated for the homeless. The City collaborates extensively with its Continuum of Care.

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.

See introduction.

Discussion

See introduction.

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

Introduction

The City of La Crosse will continue its strong efforts to support affordable housing opportunities in the City of La Crosse through strengthening its new Human Rights Commission, meeting with landlords, and marketing fair housing policies, as well as supporting city investment in affordable housing.

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

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

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

Discussion

The City continues to receive limited fair housing complaints. It hopes to continue to advertise this resource so that more citizens take advantage of this process.

AP-85 Other Actions – 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

The City is bolstering its efforts to promote affordable housing, as well as dedicating \$859,000 towards projects that foster and maintain affordable housing, such as the construction of new affordable housing and repairing existing affordable housing.

Actions planned to reduce lead-based paint hazards

See Section, SP-65 Lead-based Paint Hazards - 91.215(i) in the City's Consolidated Plan. The City of La Crosse is also partnering with the La Crosse County Public Health Department to organize a lead-based paint awareness week.

Actions planned to reduce the number of poverty-level families

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

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

Actions planned to develop institutional structure

The City of La Crosse will provide support to the Homeless Coalition and its Continuum of Care, provide training to its sub-recipients as to how to manage HUD funding, and will provide institutional support to several organizations aimed at improving the City's neighborhoods, including the La Crosse

Neighborhood Development Corporation,

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

The City of La Crosse sits on the Homeless Coalition, the Affordable Housing Coalition- both organizations which aim to enhance coordination among agencies. Additionally, the City of La Crosse is actively supporting a new collaborative, Rebuilding for Learning, which increases coordination among La Crosse School Districts, the County, and the City.

Discussion

Program Specific Requirements

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

Introduction

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.

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
Total Program Income:	0

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.	75.00%

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:

None that have not already been described previously.

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

The La Crosse HOME Program/CHDO Loan Payment Repayment Agreement signed at closing will indicate which provision will apply to each property. The Agreement enforces the resale or recapture obligation through a lien, deed restriction, or covenant running with the land. All of the CHDO's homes will use the resale provision.

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

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

The Declaration of Restrictive Covenants (Deed Restrictions) requires that units utilizing HOME funds meet the affordability requirements of the HOME program at 24 CFR 92.254 for homeowner housing and 24 CFR 92.252 for rental housing. Repayment of funds will be required if the housing does not meet the affordability period requirements for the specified time period, commencing on the date of completion of construction or rehabilitation and submission of a project completion report to the CITY. To ensure affordability, recapture or resale restrictions will be triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability. A copy of the recorded deed restrictions must be given to the City.

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

N/A

Discussion

N/A

