



# GARDEN TERRACE APARTMENTS

## DEVELOPMENT SUMMARY



The Garden Terrace Apartments (Garden Terrace) brings affordable, community-focused development to the near north side of La Crosse, Wisconsin. The new construction development will consist of 50 apartments and a multi-purpose community center. The development was crafted in response to the City of La Crosse's competitive Request for Proposals to develop a City-owned property with Community Development Block Grant (CDBG) funds. Garden Terrace is a blended affordable community that provides 15 units targeted to formerly homeless veterans; units affordable to households at 50% and 60% of the area median income; and eight market-rate units without rent restrictions.

## BUILDING & SITE OVERVIEW

The development will be split between two sites currently owned by the City of La Crosse: a 1.2-acre property on the 700 block of Kane Street and a 0.5-acre lot to the north on the 800 block of Kane St. The sites lie adjacent to City-owned community gardens managed and cultivated by the local Hunger Task Force. The new buildings will incorporate universal design principals, exceed minimum accessibility requirements, and achieve a Wisconsin Green Built Homes designation for energy efficiency and sustainability.

**Affordable Rental Community.** The 700 block of Kane Street site (lower lot) will have a two-story apartment building consisting of 50 apartments. The building will be served by a central elevator and will have a central corridor providing an accessible entry to all apartments. Seven three-bedroom units will also benefit from exterior walk-up entrances. Surface parking is distributed between a small lot behind the apartment building and a larger lot adjacent lot to the north, and will provide one space per dwelling.

**Kane Community Hub.** One block north of the multifamily site, the 800 block of Kane will house the Kane Community Hub. This 2,000-square foot community building, funded primarily with municipal community investment dollars, will provide a resource open to Garden Terrace residents, to the Kane Street Community Garden volunteers and to the surrounding neighborhood. This space will feature a multi-purpose meeting space, a catering-style kitchen for activities such as nutritional classes and community



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meals, a 500-square foot greenhouse, and on-site property management offices. The Kane Community Hub will provide office and public space for Impact Seven’s referral and supportive services partners to have one-on-one client meetings, group sessions and other programming.

Impact Seven located the community building adjacent to the Kane Street Community Garden with the intent of cross-pollinating the efforts of the Hunger Task Force of La Crosse and the team of supportive service partners working with veterans. Impact Seven has developed the community building to reflect the needs of the Hunger Task Force in mind. In addition to providing basic amenities such as electricity and restrooms, the Task Force’s staff will be able to continue its programming throughout the winter by cultivating seeds in the greenhouse and conducting classes in the catering style-kitchen. In exchange, Impact Seven anticipates that opportunities to participate in gardening and wellness-focused programs will be a unique amenity for Garden Terrace residents.



**Local Services and Amenities.** The Garden Terrace is located roughly 2 miles north of downtown La Crosse and is well-served by bus routes on Lang (Route 5) and Copeland/Rose Streets (Route 6). Many resources and amenities are within walking distance or a short bus ride.

	Distance (miles)		Distance (miles)
<b>Grocery</b>		<b>Public Schools</b>	
Gordy's Market	0.8	Northside Elementary	0.8
Festival Foods	2.0	Logan Middle School	0.6
<b>Hospitals &amp; Clinics</b>		Logan High School	0.8
Neighborhood Family Clinics	0.8	<b>Youth Services</b>	
Mayo Clinic Health System	2.2	Margaret Annett Head Start Center	0.3
Gunderson Lutheran Medical Center Clinic	2.8	Boys and Girls Club of La Crosse	0.4
VA River Valley Outpatient Clinic	3.0	<b>Higher Education &amp; Workforce Development</b>	
<b>Supportive Services</b>		University of Wisconsin - La Crosse	1.3
Couleecap	1.3	Wisconsin Jobs Center at Wester Technical College	1.5
La Crosse Vet Center	1.1	Viterbo University	2.3
WDVA VORP Main Office	4.0	Workforce Development Center - Western WI	3.9
<b>Public Parks &amp; Recreation</b>		<b>Other Services &amp; Amenities</b>	
Green Goose Park	0.1	Coulee Region Business Center	0.3
Red Cloud Park	0.6	The Hunger Task Force of La Crosse	0.4
Black River Beach Neighborhood Center	0.6	North Community Library	0.7
Copeland Park	0.8		
Dahl Family YMCA	1.7		

**Site Control and Zoning.** Impact Seven has an option to purchase the City-owned 700 Kane for \$1. The appraised value is \$250,000, which counts as financial participation and donated property in funding applications. Impact Seven is seeking final approval from the City in June 2018 to swap land at 800 Kane for the community building. The City of La Crosse Common Council approved the general Planned Unit Development rezoning in December 2016, which paved the way for this unique use. A specific Planned Development District petition with detailed elevations and site plans are slated for approval in June 2018.

**Environmental and Engineering Considerations.** Most of the neighborhood surrounding the Garden Terrace Apartments is in flood plain Zone AE, which is designated as an area with a 1% annual chance of flood hazard. The City previously raised both Kane Street properties to elevate most of the site above the base flood elevation. Impact Seven ordered geotechnical borings to determine the structural capacity of the fill soils used to raise the sites. The scope of work includes an allowance to stabilize the soil at the Kane Street sites and to ensure that both sites are raised to 647 feet above sea level, which will eliminate

the need for special insurance or flood proofing. Based on a preliminary storm water management design, the scope of work includes a structured underground detention system for the 700 Kane Street site and a rain garden on the 800 Kane site for water management. Phase I Environmental Site Assessments found no evidence for environmental contamination; no further investigation is required.

## SUPPORTIVE SERVICES

This project is connected to a concerted effort to address homelessness in the City of La Crosse. In 2015, La Crosse Mayor Tim Kabat signed on to the Mayor’s Challenge to End Veteran Homelessness, a national initiative locally spearheaded by a coalition called the La Crosse Collaborative to End Homelessness (see <http://endhomelessnesslacrosse.org>). At the end of 2016, the City ended functional homelessness among veterans and continues to work on strategies such as Garden Terrace for long-term systems change.

Impact Seven intends to team with three service providers – Couleecap, Tomah VA Medical Center (VAMC) and the Wisconsin Department of Veteran Affairs (WDVA) – to refer prospective residents and to provide ongoing support to the Garden Terrace residents who are transitioning out of homelessness.

**Couleecap**, a multi-faceted human service organization, will be a primary referral partner. Couleecap is the co-lead agency, along with the YWCA, of the Coulee Continuum of Care. Couleecap administers several programs that assist individuals and families who have experienced homelessness, including their Supportive Housing Program. Couleecap sees the Garden Terrace Apartments as the next stage for clients who are stable and ready to move to a greater level of independence. This is a housing type that is in short supply in the La Crosse area given high rental costs and landlord reluctance to take risks on renters with weak credit and past involvement with the criminal justice system. Impact Seven and Couleecap have entered into a Memorandum of Understanding (MOU) to provide tenant referral and advisory support to ensure that Garden Terrace reaches vulnerable households.



Impact Seven will also work with the **VA Medical Center in Tomah (VAMC)** to house veterans who participate in the Veterans Affairs Supportive Housing (VASH) program. The VASH program, funded by HUD and the VA and provided locally through the Tomah VAMC, serves very low-income homeless veterans that have mental health or chronic health conditions that can be managed with support. Case management lasts as long as it is needed by the veteran. The Tomah VAMC’s VASH program currently provides tenant-based rental assistance. Tomah VAMC has Case Managers, Peer Support Specialists, a Registered Nurse and a Housing Specialist / Outreach worker who together work in partnership with veteran participants to support stability, housing permanence and recovery.



Lastly, Impact Seven will collaborate with the **Wisconsin Department of Veteran Affairs (WDVA)**. Through the Veterans Outreach and Recovery Program (VORP), WDVA provides case management for homeless veterans with mental/behavioral health or substance abuse who are not



eligible for VA services. WDVA will refer veterans to Impact Seven for housing and will continue to provide case management and appropriate supportive services through referrals to ensure that veterans can successfully maintain independent housing. The WDVA implemented VORP in 2014 and currently provides case management to approximately 20-25 homeless veterans who are not eligible for VA services in the La Crosse region through one case manager.

Impact Seven has additional MOUs with organizations to support residents at Garden Terrace Apartments:

- **Western Technical College** – outreach for adult education, including GED/HSED courses, provided at the college’s downtown La Crosse campus
- **Consumer Credit Counseling Service** – financial education, including renter education, budget and credit counseling, that will be available on-site and at other La Crosse locations
- **La Crosse Area Family Collaborative** – services provided by school-based social workers that are targeted to at-risk families; Garden Terrace is located in one of the eligible neighborhoods.

## UNIT MIX & OPERATIONS

The unit mix consists of one, two and three-bedroom apartments. Fifteen units will be targeted to homeless veterans and will have project-based VASH rental assistance (the Targeted Units). For the purposes of the Land Use Restriction, ten of these units will be at 30% of the Area Median Income and five will be at 50% of the Area Median Income. Many of the qualifying households will have incomes below 30% AMI. The housing design does not distinguish between residents in a Targeted Unit or a market rate unit. Based on feedback from local providers, the Targeted Unit mix is weighted toward one-bedroom units.

By Income Level			
	# of Units	%	# VASH
30% AMI	10	20.0%	10
50% AMI	20	40.0%	5
60% AMI	12	24.0%	0
Market / Unrestricted	8	16.0%	0
<b>Total</b>	<b>50</b>		<b>15</b>

Income Limits			
1 person	2 person	3 person	4 person
13,380	15,270	17,190	19,080
22,300	25,450	28,650	31,800
26,760	30,540	34,380	38,160
None	None	None	None

By Unit Type			
	# of Units	%	# VASH
1 BR	14	28%	9
2 BR	16	32%	4
3 BR	20	40%	2
<b>Total</b>	<b>50</b>		<b>15</b>

Net Rent	Square Feet
\$518 - \$795	575
\$621 - \$950	825
\$692 - \$902	1,100

\* Residents in units with VASH project-based rental assistance will pay 30% of their income toward rent; the rental assistance pays the remainder of the rent.

Residents will pay all utilities except water/sewer and trash/recycling.

**VASH Rental Assistance.** The Housing Authority of the City of La Crosse (the Housing Authority) awarded 15 HUD Veterans Assistance Supportive Housing (VASH) vouchers to the project in April 2017. The four-county Coulee Continuum of Care area (Crawford, La Crosse, Monroe and Vernon Counties) will be the

outreach area for homeless veterans, which will ensure there is a sufficient number of qualifying veteran households for the Garden Terrace Development.

**Property Management.** Impact Seven will be the property management agent. Impact Seven will hire a 0.7 FTE property manager to oversee the day-to-day operation of the project and a 0.5 FTE maintenance technician to maintain the grounds and perform or coordinate routine and preventative maintenance. Site personnel will be supervised by a Regional Property Manager and receive administrative and financial support from the Impact Seven team in Rice Lake, Wisconsin. The Impact Seven property management team will have an office at the Kane Community Hub and will be available during regular business hours. Impact Seven has a 24-hour maintenance hotline for residents to report needed repairs.

## DEVELOPMENT TEAM & OWNERSHIP STRUCTURE

<b>Developer:</b>	Impact Seven, Inc.
<b>Architect:</b>	Engberg Anderson
<b>General Contractor:</b>	Borton Construction
<b>Attorney:</b>	Foley & Lardner LLP
<b>Accountant:</b>	Baker Tilly
<b>Property Manager:</b>	Impact Seven, Inc. (with RightSource Compliance for all compliance)
<b>Service Provider(s):</b>	Couleecap: referrals and technical assistance VA Medical Center-Tomah: case management for VASH-supported units WI Department of Veterans Affairs: case management for their referrals

## TIMELINE

LIHTC Award	May 2017
Construction Closing / City Land Acquisition	Q3 2018
Construction Completion	Q2 2019
100% Initial Occupancy	Q4 2019
Stabilized Occupancy (3 months breakeven)	Q1 2020



# PROJECT LOCATION

