



Executive Summary

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

1. Introduction

The City of La Crosse (the City) anticipates expending nearly \$1.25 million in HUD Community Development Block Grant and HOME Investment Partnership (CDBG/HOME) resources this year to address housing and community needs in La Crosse. These investments are estimated to leverage over \$8 million in other sources of funding, resulting that every \$1 spent in CDBG will leverage \$6.78. The City of La Crosse has taken a comprehensive approach to addressing the challenges surrounding housing availability. In this upcoming year, we will be entering a plan with La Crosse County to align resources and focus efforts to reduce homelessness in our community. The City plans to utilize the CDBG and HOME-ARP funding to provide a greater variety of housing stock. This strategic partnership with the County of La Crosse will ensure priorities and resources are aligned and leveraged. Key components of this plan include

In year five of the City's 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, and in-fill ownership housing.
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. Support businesses that create economic opportunity for LMI persons and in LMI neighborhoods.

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.

These key objectives have been set and aligned with “Pathways HOME, the 5-Year Plan To End Homelessness” in collaboration with La Crosse County.

In addition to this valuable tool, The City of La Crosse is completing a Housing Study and creating an updated Consolidated Plan to identify gaps in current housing stock. This will assist with understanding of where to focus our efforts and funding to maximize impact. With the recency of our City/County Plan and these upcoming strategic planning sessions, we anticipate these goals to be adaptable to needs we hear from the community.

3. Evaluation of past performance

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

The City of La Crosse community partnerships are key for completing successful outcomes. Western Technical College and Central High School provide great programs for workforce skill development and support affordable housing. Due to this unique relationship, 4 replacement homes have been built. In the next year we anticipate to sell these four properties. The housing rehab program operations in conjunction with a Lead Safe Homes program from the Wisconsin Department of Health Services. These funds act as a grant to eligible property owners and allow us to maximize impact of the rehab program. The rehab program has supported [redacted] homeowners in the last year. Recognizing the need for multi family and multi-unit housing, the City has entered development agreements on two major projects adding 172 total affordable units

There have been some challenges in the previous year. Contractor availability and reliability can directly impact project timelines. The team has remained adaptable, and solutions focused. For example, leveraging our relationship with Western Technical College. Western has expanded their program and are now able to complete landscaping design and installation on the homes. This is just one example of ways we explore to address the challenges with contractors availability.

The housing rehab program is continuing to operate within the city in conjunction with a Lead Safe Homes program from the Wisconsin Department of Health Services. The City has been utilizing the lead program as much as possible because these funds are structured as a grant to eligible property owners. Contractor capacity continues to be a challenge which has reduced the number of projects the city could complete. The city closed on two large Multi family units that will add 184 units. We have been working on these two projects for a number of years and we are very excited to see the outcome.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.



Public Services Partners

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.

See attached.

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

All comments were accepted.

7. Summary

The City of La Crosse continues to maintain focus on achieving the goals outlined in its Consolidated Plan. See charts above.

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)

The City of La Crosse was the lead agency that prepared this Action Plan.

Consolidated Plan Public Contact Information

For questions or comments about the Annual Action Plan, please contact Mara Keyes, Community Development Manager, keyesm@cityoflacrosse.org or 608-789-7362.

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

1. Introduction

The City of held a public hearing on April 24, 2024. Feedback is received as well through written in addition to this hearing. **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 serves as a member of the La Crosse Collaborative to End Homelessness which seeks to coordinate these efforts. The increases collaboration across all agencies is an important focus. Key representatives have been actively involved in the 5-Year Plan to End Homelessness. We anticipate these efforts will strengthen the relationship.

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 coordinates with the Continuum of Care through its participation in the Coulee Collaborative to End Homelessness.

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

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	Housing Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency applied for public service funding to specifically address permanent supportive housing in our community. There is a need for additional permanent supportive housing to ensure wrap around services meet needs to keep households housed.
2	Agency/Group/Organization	NEW HORIZONS
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	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?	New Horizons is the homeless shelter provider in the community that specifically targets domestic violence survivors. There is a great need for these services in our community.

3	Agency/Group/Organization	FAMILY AND CHILDREN'S CENTER
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency applied for public service funds to focus on healing and recovery of abused victims and their families. They primarily focus on children that have been involved in sexual abuse, physical abuse, severe neglect, drug endangerment, and witnesses to violent crime.
4	Agency/Group/Organization	La Crosse County
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of La Crosse staff met with the La Crosse Area Family Collaborative to discuss homeless prevention, public housing, and how to help low-income families in La Crosse.
5	Agency/Group/Organization	La Crosse Public Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff met with the Executive Director of La Crosse Public Housing Authority.
6	Agency/Group/Organization	Cia Siab, Inc
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency applied for public service funding to assist primarily the Hmong population in our community to teach them do to simple housing repairs and connect them to further resources for larger home repairs. They will also assist tenants/landlord communication barriers to ensure households are living in safe housing.

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)

During the process of creating the 5-Year Plan to End Homelessness in the City of La Crosse worked in close collaboration with these key partners. There were multi day sessions to address prevention, crisis management and outflow. The HUD funding and goals are focused on the outflow phase of this implementation. Knowing there is alignment across agencies and municipalities in all of these key areas ensures maximized impact.

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 2019-2024 Consolidated Plan. Citizens overwhelmingly wanted to see the city to continue its efforts to stabilize neighborhoods through investment in housing- especially affordable housing. The public participation process also had active participation from homeless advocates and social workers. They both noted the need for affordable rental housing and code enforcement. These have been the continued focus of our Action Plan.

This is the final year of our Consolidated Plan. We anticipate there to be similar themes but look forward to getting updated feedback from the community and partners in our next Action Plan.

A public hearing was held on proposed plan April 26th at the Economic and Community Development Commission.

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)
0	Internet Outreach	Non-targeted/broad community	The city utilized it's Facebook account to reach citizens.			
1	Newspaper Ad	Residents of Public and Assisted Housing	La Crosse Tribune			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	Non-targeted/broad community	On February 22, 2023 a public hearing will be held at 3p.m during the Economic and Community Development Commission meeting.			

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City anticipates a balance in Business Assistance carry over funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	875,839	475,000	541,000	1,891,839	1,730,000	The City of La Crosse shall set aside 20% of its receipted program income funds for Administration and Planning and then receipt the balance of funds to the respective revolving loans.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	339,415	350,000	50,950	740,365	0	The City of La Crosse will expend the Program Income as it is received on its Replacement Housing Program.

Table 5 - Expected Resources – Priority Table

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

The City of La Crosse has leveraged resources to maximize impact in the community. The Affordable Housing RLF has funded 120 affordable housing units in the City of La Crosse. This is an overall project of \$21.5 million. This includes \$4.75 million in TIF Funds, \$1.1 million of ARPA. A significant match for HOME funds is thanks to our strong partnership with Western Technical College. This

The HOME match exceeded the necessary \$90,000 of donated labor hours.

leveraging CDBG/HOME funds with approximately \$8.3 million on local funds, private donors, Continuum of Care Funding, city funding, loans and state resources. The City will continue its history of matching nearly \$6.76 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 affordable housing and neighborhood revitalization from all public agencies (county, city, council and boards), the private sector, and non-profit organizations. The City has committed \$1.7 million in TIF funds towards neighborhoods and just over \$1 million in American Rescue Plan Act funds. In addition, the City of La Crosse has also received a grant from the State of Wisconsin for Lead Abatement. HOME Match requirements will be satisfied through donated time and labor from our technical college partner who builds homes. In 2021, HOME match exceeded \$90,000 of donated labor hours. Additionally, the City's strategy of leverage CDBG/HOME funds with housing tax credits has been very successful.

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 of La Crosse continues to identify opportunity to develop under-utilized land for both single family homes and multi-unit affordable housing options.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Repair aging housing infrastructure	2020	2024	Affordable Housing	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Improve housing quality	CDBG: \$267,850	Homeowner Housing Rehabilitated: 8 Household Housing Unit
2	Replace or rehab dilapidated housing structures	2020	2025	Affordable Housing	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Improve housing quality	CDBG: \$163,068 HOME: \$671,424	Homeowner Housing Added: 4 Household Housing Unit
3	Increase affordable housing	2020	2025	Affordable Housing Homeless	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Affordable Rental Housing (In-fill or rehab)	CDBG: \$849,679	Rental units constructed: 182 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Increase economic opportunities	2020	2025	Non-Housing Community Development	City-Wide Area	Economic Development: Food Access and Child Care	CDBG: \$166,075	Businesses assisted: 62 Businesses Assisted
5	Prevent and end homelessness	2020	2025	Homeless	City-Wide Area	Poverty Alleviation	CDBG: \$25,000	Homeless Person Overnight Shelter: 75 Persons Assisted
6	Alleviate poverty and increase self-reliance.	2020	2025	Non-Housing Community Development	City-Wide Area	Poverty Alleviation	CDBG: \$150,000	Public service activities for Low/Moderate Income Housing Benefit: 701 Households Assisted
7	Administer CDBG/HOME Program	2015	2020	Administration	City-Wide Area	Housing and Neighborhood Plans	CDBG: \$270,167 HOME: \$68,941	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Repair aging housing infrastructure
	Goal Description	These funds will be used to fund the City's Housing Rehabilitation Loan Program. In addition, the City will leverage these funds to bring up to 8 units of housing in lead-safe home compliance. It is expected that about 30% of the Housing Rehabilitation Loans will be for homes in a NRSA.
2	Goal Name	Replace or rehab dilapidated housing structures
	Goal Description	Increase the number of quality and affordable owner-occupied homes in target neighborhoods. This will be accomplished through single-family owner-occupied development by Couleecap and the City of La Crosse.

3	Goal Name	Increase affordable housing
	Goal Description	Build mixed-income, affordable, multi-family housing, with set-aside units for homeless individuals
4	Goal Name	Increase economic opportunities
	Goal Description	In addition to the CDBG Entitlement indicated below, the City will also undertake activities related to supporting Women and Minority-Owned Business previously described in its 2020 Action Plan. The activities will principally benefit low-and-moderate income families.
5	Goal Name	Prevent and end homelessness
	Goal Description	
6	Goal Name	Alleviate poverty and increase self-reliance.
	Goal Description	
7	Goal Name	Administer CDBG/HOME Program
	Goal Description	

AP-35 Projects – 91.220(d)

Introduction

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

Projects

#	Project Name

Table 7 - Project Information

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

Allocation priorities were based on priorities identified in the Consolidate Plan. A lack of resources and high needs of the homeless population are obstacles to addressing underserved needs.

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Esti and tha from acti
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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. Census Tract 2 and 9 have the highest concentrations of minority populations within the city being 27.5% and 17% respectfully. Census Tract 4 has the highest poverty at 70%.

Geographic Distribution

Target Area	Percentage of Funds
City-Wide Area	41
Northside Neighborhood Revitalization Strategy Area	41
Southside Neighborhood Revitalization Strategy Area	18

Table 8 - 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. Additionally, the NRSA areas represent the City's areas of greatest need and potential to impact low-moderate income households.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The goals are also listed under the goals section of the Consolidated Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	75
Non-Homeless	700
Special-Needs	0
Total	775

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	182
The Production of New Units	4
Rehab of Existing Units	8
Acquisition of Existing Units	0
Total	195

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

Discussion

Assistance will be provided to households through the construction of new affordable housing, housing rehabilitation programs, and code enforcement.

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 City continues to collaborate with the Housing Authority on advancing the analysis of impediments to fair housing, working with landlords, and addressing homelessness.

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

The City of La Crosse will continue to collaborate with the public housing authority. While the city does not directly fund any projects specifically, we will continue to work together to identify needs and options to address those needs.

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

No action being undertaken.

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

N/A

Discussion

The City of La Crosse's relationship with the City of La Crosse Housing Authority has significantly improved.

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 the La Crosse Collaborative to End Homelessness and CouleeCap.

- The City of La Crosse will help New Horizons shelter provide 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 a Permanent Housing Program which will provide case management and housing for homeless persons.
- In 2021 the REACH center opened. This center includes multiple service providers in one location to better serve our homeless population.
- The City is also using ARPA funds to address critical needs for this population including ensuring additional shelter space is made available during extreme cold weather.

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 continues to partner with the non- profit agencies working to address this need. In 2021, the city hired a Homeless Service Coordinator to help improve the coordination between all groups working to address this critical need. The City has also allocated \$1.5 Million towards eliminating homelessness in our community.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City works with multiple homelessness providers. The need for more affordable housing and specifically housing designed for households exiting homelessness has been identified. The City is targeting our HOME ARP funds to help construct additional units as well as supportive services to ensure those that are placed in housing have the supports necessary for success.

The City created a Housing Affordable Revolving Loan fund with a TIF closure. We have been utilizing our CDBG funds in conjunction with this program to leverage our resources to build additional affordable housing in our community.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of La Crosse will support the Couleecap program to transition individuals to permanent supportive housing (75 people served).

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

The city works very closely with the county to support efforts to connect households to public benefits.

Discussion

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

Introduction:

The City of La Crosse will continue its strong efforts to support affordable housing opportunities in the region, continue to de-concentrate pockets of poverty and create mixed-income neighborhoods, promote home ownership for minorities, collaborate with the Housing Authority, and continue to promote housing for all abilities.

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

- Work with landlords to participate in the Housing Choice Voucher program
- Examine ways to reinstate the rental registration and rental inspection program
- Deliver annual fair housing education
- Use CDBG funds to support the construction of affordable housing
- Review family definitions and review permitted locations of housing serving people recovering from alcohol or substance abuse
- Examine a local code amendment that would provide an alternative to a variance application for people requesting modifications related to a disability
- Conduct a housing study to identify needs
- Zoning Update – in the next year, The Planning Department plans to undergo a restructure of our zoning. This is in early phases now.
- Changes to City policies like greenspace and parking requirements have created more opportunities for development

In 2024, The City approved Accessory Dwelling Units

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The City of La Crosse completed an Analysis of Impediments to Fair Housing Choice in June 2019. In alignment with this plan, the City of La Crosse will work specifically on the following impediments in PY23:

Poor Rental Housing Conditions Limit Access to Quality Housing

Program staff continue to work with landlords to identify property owners willing to accept housing vouchers within our community. Often, property owners charge \$25 over the voucher limit to prevent households from accessing units. In addition, in October 2022 the city created a Landlord Mitigation Program utilizing private funding to make up to \$5,000 available to a landlord if the rent to a person who is homeless and either damages the unit or stops paying rent. While this program is still in its infancy, we hope this will encourage landlords to make units available to people experiencing homelessness.

Need for Coordinated Fair Housing Education and Enforcement

Program staff will work with the Human Rights Commission (HRC) to plan training and/or education on overcoming racism and fair housing rights. Staff intend to dedicate CDBG administrative funding to cover costs, such as travel, for a speaker to come present within the City of La Crosse. Invitations will be extended to city and county government, schools, housing authority as well as corporate leaders in the community. Staff will further work with the HRC to assess and determine what additional training and/or education actions should follow.

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 has committed over \$3 million of ARPA and a revolving loan fund dedicated to meeting one of the highest underserved needs- affordable housing for renters.

Good Neighbor Agreement?

Actions planned to foster and maintain affordable housing

The City funds its Housing Rehabilitation Loan program and Replacement Housing program also aimed at

fostering and maintaining affordable housing.

Actions planned to reduce lead-based paint hazards

The City of La Crosse applied for and received a grant from the State of Wisconsin to reduce lead-based paint hazards in homes and completely abate lead hazards. In the City of La Crosse there are 8 households experiencing lead poisoning. The City's rehab efforts are targeted to these homes.

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.

1. Assist families and individuals access to resources that may help them move into self-sufficiency (stable and affordable housing, neighborhood-based sources, after-school programs, job training) through a partnership with La Crosse County La Crosse Area Family Collaborative;
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 convene its affordable housing partners both formally and informally to enhance coordination and carry out joint projects.
- The City of La Crosse is also providing technical support to a non-profit organization, La Crosse Promise, to leverage private funds to re-develop its priority neighborhoods.
- The City of La Crosse Community Development Manager serves on the Action Team for the Pathways Home: A 5 Year Plan to End Homelessness. This allows for consistent open communication with partners and other municipalities.
-

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

The City of La Crosse will continue to improve its efforts to bring together multiple public and private housing and social service agencies for improved collaboration, to assist with strategy and policy-making, and leverage joint resources.

Discussion:

Program Specific Requirements

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

Introduction:

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	\$500,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
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.	65.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

None that have not already been described previously.

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

The La Crosse HOME Program/CHDO Loan Payment Repayment Agreement signed at closing will indicate which provision will apply to each property. The Agreement enforces the resale or recapture obligation through a lien, deed restriction, or covenant running with the land. The City's homes will use the recapture provision in the case that there is a second mortgage on the property. The CHDO homes will always use the recapture provision. In most cases, recapture will be used by the City but the resale provision will be used by the City of La Crosse in the case that there was no direct subsidy to the homebuyer.

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. 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 will be on file with the City.

1. In the event that the property is sold during the affordability period, the following recapture conditions will be met:
 - a. Under the recapture option, the period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit.
 - b. The CHDO and/or PJ will recapture the full amount of the HOME direct subsidy out of the net proceeds of the sale of the property. The net proceeds mean the sale price minus non-HOME loan repayment and closing costs.
 - c. If there are no net proceeds or insufficient proceeds to recapture the full amount of HOME investment due, the amount subject to recapture must be limited to what is available from net proceeds.
 - d. If the net proceeds are not sufficient to recapture the full amount of HOME investment plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvements made to the property during the period of occupancy, the homeowner's investment will be repaid in full before any HOME funds are recaptured.
 - e. If no direct subsidy is provided to the homebuyer to allow for the purchase of the unit, then

the resale provisions must be imposed.

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:

A resale provision will be used for projects that involve HOME assistance paid to the CHDO/PJ, but with no additional assistance to the buyer, meaning no direct subsidy was provided to the homebuyer that enabled the homebuyer to purchase the unit. This is because there are no funds that are subject to recapture.

- a. The affordability period will be based on the total amount of HOME funds used to assist the property and the buyer. The homebuyer must sell to another Low-Income homebuyer who earn less than 80% of the CMI, with the new home being affordable to the new buyer. The new homebuyer may not pay more than 33 percent of gross income for Principal, Interest, Taxes and Insurance (PITI).
- b. In the event that the resale provisions will be used, the CHDO/PJ must inform the homebuyer prior to the closing of the sale of the property and incorporate the resale provisions in the written agreements with the homebuyer.

In certain circumstances, the CITY may permit a new homebuyer to assume the City/CHDO loan and affordability restrictions, i.e., the CITY will not require the full repayment of the initial HOME subsidy. The HOME subsidy would be transferred to the new buyer and the remaining affordability period will remain with the property unless additional HOME assistance is provided to the new buyer.

The homebuyer for whom a resale restriction is enforced will be allowed a fair return when selling to another income eligible buyer. The seller (i.e., the original buyer) will be allowed to retain their original investment in the property (i.e., down payment) plus the cost of any improvements made to the property.

During the period of affordability, the last recorded purchase price will generally be the minimum restricted price at the time of resale. Neither the minimum nor the maximum restricted resale price is guaranteed to the owner. If the restricted price exceeds the actual market value, the owner may have to accept the lower price. HOME-assisted units must be maintained in good condition receive the maximum restricted price.

Foreclosure and Resale – Foreclosure also triggers Resale provisions. Under a foreclosure scenario the CHDO/PJ must ensure the house is sold to another low-income buyer, as defined by HUD, at an affordable price. The CITY has a right of first refusal under a foreclosure scenario.

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

