

2025–2029 Consolidated Plan Summary

Overview

The City receives funds from the U.S. Department of Housing & Urban Development (HUD) through the Community Development Block Grant (CDBG) and HOME Investment Partnership programs. Every five years, the City must complete a Consolidated Plan to identify community needs and outline strategies for allocating federal funds.

Input Process

- Online community survey
- Two public open houses
- Individual meetings with stakeholders
- Interviews with City & County Staff
- Public Hearings
- 30 Day Comment period
- Reference of existing city plans

Needs Assessment

The needs assessment for the City of La Crosse identified critical issues related to housing, public services, and infrastructure. Aging housing stock, affordability challenges, and inadequate resources for vulnerable populations were central concerns. Key areas of need identified are as follows:

- *Housing Quality & Affordability* – limited housing opportunities, especially affordable rental/homeownership options, high energy costs and aging housing stock in need of updates.
- *Public Housing* – Long waitlists & anticipated reductions in federal funding.
- *Special Needs Population* – Ongoing need for units accessible to residents with mental, physical, or developmental disabilities.
- *Homeless Population* – Need for housing with supportive services and case management
- *Public Services* – greatest need for services addressing homelessness, mental health, crime prevention & public safety, barriers to housing, and substance abuse.

Market Analysis

The Market Analysis highlights key housing challenges in La Crosse, informed by the 2024 Housing Study and Fair Housing Analysis. The city's housing stock is aging, with over two-thirds of homes built before 1980, leading to maintenance issues and financial barriers for low-income residents. Geographic constraints limit new development, making the preservation and improvement of existing housing a priority.

Nearly half of renters are cost-burdened, and homeownership rates are significantly lower than state and peer-city averages. While vacancy rates are generally healthy, the rental market remains tight, contributing to affordability pressures.

Prior Plan Performance

The previous Consolidated Plan (2019–2024) achieved several key housing goals, including the rehabilitation of 48 homes and the development of 10 new affordable owner-occupied units through replacement housing. Two major multi-family developments were also completed, adding 172 affordable rental units to the community. These projects utilized CDBG funds for Acquisition & Demolition, the Affordable Housing Revolving Loan Fund, and additional City dollars to come to fruition.

In response to the COVID-19 pandemic, the City amended the plan to incorporate CARES Act funding to the plan. The Citizen Participation Plan was also amended during this time to allow for virtual meetings and public participation.

2025–2029 Consolidated Plan Summary

5-Year Strategic Plan

The purpose of the 5-Year Strategic Plan is to address issues identified in the Needs Assessment & Market Analysis. The Priority Needs & Goals identified are:



Quality Affordable Housing

- Increase access to affordable housing
- Provide funding to increase the quality of housing



Poverty Alleviation

- Provide resources to increase self-reliance through partner organizations
- No more than 15% of allocation & program income can be allocated to public services



Economic Development

- Fund workforce development programs
- Support business development



Urgent Need

- Address urgent, emergency issues in a timely manner
- This is a new expenditure category for the City of La Crosse, as encouraged by HUD



Administration

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

Funding	2025 Annual Allocation
CDBG	\$882,603
HOME	\$277,259

Annual Action Plan Allocation

The Action Plan serves as a detailed, annual roadmap that implements goals established in the Consolidated Plan. The 2025 annual funding is allocated as follows:

- Increase access to affordable housing – CDBG \$264,782 | HOME \$249,532
- Provide funding to increase the quality of housing – CDBG \$93,042
- Economic Development – CDBG \$176,540
- Poverty Alleviation – CDBG \$149,654
- Urgent Need – CDBG \$22,065
- Administration – CDBG \$176,520 | HOME \$27,726

Poverty Alleviation Grantees | 2025 Public Service Awards

- Cia Siab, Inc; Kho Tsev: Hmoob Family Housing Program – \$25,900
- La Crosse County; Schuh-Mullen Project – \$47,043
- New Horizons; Homicide Prevention Shelter – \$25,000
- Catholic Charities; La Crosse Warming Center – \$25,900
- Family & Children's Center; Stepping Stones – \$25,900