



Executive Summary

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

1. Introduction

In year three 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.

The City of La Crosse will expend 65% of its CDBG resources in its North and Southside NRSAs to accomplish these priorities. (See more detailed explanation under AP-20).

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.

Please see a summary of the objectives and outcomes listed below.

2017 ACTION PLAN GOALS AND ALLOCATION AMOUNTS

1. Demolish dilapidated housing structures and replace with new, affordable housing

Organization Name	Proposal Title	Official Amount
City of La Crosse	City of La Crosse Replacement Housing	\$162,000
Habitat for Humanity La Crosse Area	5th and Mississippi Development	\$40,000
La Crosse Community Housing Development Organization	LCHDO 2017	\$125,000
Total		\$327,000

2. Repair aging housing infrastructure

Habitat for Humanity La Crosse Area	ReNEW La Crosse	\$10,000
City of La Crosse	Housing Rehabilitation	Revolving Loan

3. Improve livability, attractiveness, and safety through public infrastructure in target neighborhoods (Lower Northside, PPH, Washburn).

City of La Crosse	Powell Park	\$60,000
-------------------	-------------	----------

4. Increase mixed-income or mixed-use, affordable rental housing for low-income families, minorities, and persons with disabilities. ***

Impact Seven, Inc.	Garden Terrace Apartments	\$100,000
To-Be-Determined 2017/2018 RFP	Multi-Family Housing Loan (LIHTC)	\$350,000
Total		\$450,000

5. Increase economic opportunities for low- and moderate-income persons.

Couleecap	Focused Microenterprise Development	\$25,000
-----------	-------------------------------------	----------

6. Support neighborhood-based businesses

City of La Crosse	Small Business Development Loan	Revolving Loan
-------------------	---------------------------------	----------------

7. Prevent and end homelessness in La Crosse.

La Crosse Collaborative to End Homelessness	Tenant Based Rental Assistance Program	\$32,000
Catholic Charities of the Diocese of La Crosse, Inc.	La Crosse Warming Center	\$12,000
Couleecap, Inc.	Couleecap's Supportive Housing Program	\$18,000
Independent Living Resources, Inc.	Housing Resources for Persons with Disabilities	\$14,000
New Horizons Shelter and Outreach Centers, Inc.	New Horizons Shelter Project	\$11,000
The Salvation Army of La Crosse	Emergency Shelter	\$18,000
YWCA La Crosse	Ruth House	\$11,000
Total		\$116,000

8. Alleviate poverty and increase self-reliance

Boys & Girls Clubs of Greater La Crosse	After School Youth At Risk Programming	\$18,000
Family & Children's Center, Inc.	Family Advocacy Program	\$10,000
Consumer Credit Counseling Service	Budget/Credit Counseling and Rent Smart	\$10,000
La Crosse County Human Services Department	La Crosse Area Family Collaborative	\$18,000
The Hunger Task Force of La Crosse, Inc.	The Kane Street Community Garden	\$10,000
University of Wisconsin-La Crosse	Grow Our Own Teacher Diversity Program	\$12,000
WAFER, Inc	Senior Share Food Package Delivery Program	\$10,000
Total		\$88,000

Administration and Planning

City of La Crosse	CDBG Administration	\$204,000
City of La Crosse	HOME Administration	\$24,000
Planning	Architectural and Engineering Projects	\$25,000
Total		\$253,000
		\$1,329,000

*All amounts subject to final 2017 Congressional Allocation for HUD

Goals and Allocation Amounts

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.

5-YEAR GOALS	5-YEAR OUTCOMES	Results to Date (2016)	Remaining to meet 5-year goal	Notes on Projects Underway
Neighborhood Revitalization				
1. Increase safety and maintenance of homes through code enforcement	5000 housing units make repairs as a result of code enforcement	2250	2750	
2. Repair aging housing infrastructure	75 units of homeowner housing rehabilitated	12	52	29 homes underway.
	25 rental units rehabilitated	0	25	4 projects currently underway.
3. Demolish dilapidated housing structures and replace with new, affordable housing	30 units of homeowner housing	21	9	
	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 1 Powell Park	1	
	Street lighting added in census tract 4 or 9, or 2 corridors	0	1 lighting project or street scaping	Caledonia Lighting Project in Progress
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	23	177	Roosevelt School completed by June 2017.
	35 units for persons transitioning out of homelessness added	6	29	Kane Street Garden Project funded, completion 2018.
Economic Development				
7. Increase economic opportunities for low- and moderate-income persons	100 jobs created	28	72	
8. Support neighborhood-based businesses	2 businesses assisted	22	Exceeded Goal	
Anti-Poverty Services				
9. Prevent and end homelessness in La Crosse	3000 homeless persons receive overnight shelter	2405	595	
	75 households assisted in obtaining housing	353	Exceeded Goal	
10. Alleviate poverty and increase self-reliance	25,000 LMI persons assisted	8327	16673	

Evaluation of Past Performance

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of La Crosse noticed in the newspaper on Sunday, March 18 and Sunday March 25, 2017, that after receiving its annual Entitlement allocation, the City would be submitting in 2017 Action Plan. The notice informed citizens that the plan was available for public review and comment on the City's website and at the City Planning Department. The notice also informed the public that there would be a public hearing on the plan on April 4, 2017. Prior to these notices, the public was also noticed about a public

hearing that took place on December 13th, 2016 at the CDBG Meeting and the request for proposals for the 2017 Annual Action Plan was also noticed in the newspaper. Finally, the City also advertised the action plan and the ability for the public to comment on it through the radio and mass e-mails, as well as on the home page of the City's website.

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.

No comments were received.

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

No comments were received.

7. Summary

The City of La Crosse this year funded only programs that met a priority goal according to its Consolidated Plan. Additionally, due to prioritization of funding of projects in its NRSA, approximately 65% of its total CDBG resources will be expended in its NRSAs.

NRSA 5-YEAR GOALS	NRSA 2015 BENCHMARK (5-Year Benchmark)	Entities / Partners	2016 Achieved	2017 Proposed
OBJECTIVE: Create choice neighborhoods that are attractive for investment.				
1. Increase safety and maintenance of homes through code enforcement	1000 housing units make repairs as a result of code enforcement (5000 units by 2020)	Building and Inspections/Fire and Safety	2250	1100
2. Repair aging housing infrastructure	10 units of homeowner housing rehabilitated (50) 3 rental units rehabilitated (15)	City of La Crosse, Couleecap, Financial institutions, WHEDA	3 16	3 5
3. Demolish dilapidated housing and replace with new, affordable housing.	5 units of homeowner housing added (25) 25 buildings demolished	City of La Crosse, CHDOs, CDC, CDFI, Habitat for Humanity	26 23	5 5
4. Improve livability through public infrastructure.	1 priority neighborhood project completed (2) Example: Green spaces, lighting, parks, bike paths	Parks, Engineering, La Crosse Community	1 Poage Park 1 Powell Park	0
5. Increase storm water captured through green infrastructure.	Implement 1 green infrastructure project (over 5 yrs)	Engineering, Sustainability	0	0
6. Increase mixed-income, affordable rental housing.	25 affordable rental units added (75)	Developers, WHEDA	24	50 (2018)
OBJECTIVE: Simulate the reinvestment of human and economic capital.				
7. Increase economic opportunities LMI persons	5 new jobs created for LMI persons. (25 jobs) 10 LMI persons receive assistance in micro-entrepreneurship or technical skills. (50 persons)	Businesses, Couleecap, CDC	12 jobs created	10
8. Incentive creation/repair of neighborhood businesses (grocery, restaurant, retail, small business).	1 neighborhood business retained/created	City, Businesses, Couleecap, CDC	0	1

NRSA Goals and Outcomes

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 2017 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(I)

1. Introduction

The City of La Crosse invited comments on the Annual Action Plan and grant making process. We received several comments including ones which encouraged the City to consider lighting projects (which we adopted) and several grantees who encourage the City of La Crosse to continue to fund their projects.

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(I))

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.
3	Agency/Group/Organization	Veterans Assistance Foundation
	Agency/Group/Organization Type	Housing Services - Housing Veterans
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless

	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
	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, 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.

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)
-------------------	-------------------------	---------------------------	---------------------------------------	-------------------------------------	---	----------------------------

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)
1	Public Hearing	Non-targeted/broad community	<p>The City of La Crosse held a public hearing ahead of its CDBG/HOME annual call for proposals for citizens to comments on what areas the City should focus on. This was held at the CDBG Committee meeting on December 13, 2017 and several people attended. The City advertised the public hearing to mass e-mails and through noticing the meeting to the media.</p>	<p>While the event was well attended, no citizens made comment.</p>	<p>None.</p>	<p>http://cityoflacrosse.legistar.com/View.ashx?M=M&ID=445226&GUID=60B51CF2-C11A-425E-9941-20EF0B6DDAEB</p>

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	The City of La Crosse held a public hearing on its Annual Action Plan at the City of La Crosse City Council Meeting. This was videotaped and included as part of the public record. There was a newspaper ad published on March 17 and March 24, informing audiences of the public hearing held on April 3, 2016.	No Comments were received.	None.	http://cityoflacrosse.legistar.com/View.ashx?M=M&ID=361364&GUID=17EB0FDB-A31F-4004-8024-3185B9D1ECC6

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)
3	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The City of La Crosse published a newspaper ad in March informing the public about the Annual Action Plan and that it sought comments of it. The ad informed the public that it would be available for review at the City Planning Department and on the City's website. The ad also informed the public about the public hearing held on April 3, 2017.	Other than the comments received at the public hearing, no other comments were received.	None. Annual Action Plan 2017	15

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of La Crosse will have decreased funding from previous years and had to cut the anticipated output for its programs. Of its total resources, the City of La Crosse intends to spend 65% of its resources in its Neighborhood Revitalization Strategy Areas.

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	795,000	210,000	681,000	1,686,000	1,600,000	

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	239,000	0	0	239,000	711,000	

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 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, \$1.2 million has been raised for La Crosse Promise to invest in our targeted neighborhoods, and \$1.2 million has been committed in County Grant Fundign towards the revitalization of neighborhodos. 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

HUD cuts will continue to impact this program.

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: \$260,000	Homeowner Housing Rehabilitated: 30 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: \$144,000 HOME: \$183,000	Homeowner Housing Added: 5 Household Housing Unit Buildings Demolished: 5 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: \$450,000 HOME: \$0	Rental units constructed: 75 Household Housing Unit Housing for Homeless added: 15 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Prevent and end homelessness	2015	2020	Homeless	Powell-Poage-Hamilton/Washburn City-Wide Area	Poverty Alleviation	CDBG: \$84,000 HOME: \$32,000	Homeless Person Overnight Shelter: 1407 Persons Assisted Homelessness Prevention: 280 Persons Assisted Housing for Homeless added: 8 Household Housing Unit
5	Alleviate poverty and increase self-reliance.	2015	2020	Non-Housing Community Development	City-Wide Area	Poverty Alleviation	CDBG: \$88,000	Public service activities for Low/Moderate Income Housing Benefit: 3239 Households 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: 10 Businesses Assisted
7	Improve Neighborhood Livability	2015	2020	Non-Housing Community Development	Powell-Poage-Hamilton/Washburn	Neighborhood Revitalization Neighborhood Plans	CDBG: \$60,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 5000 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Administer CDBG/HOME Program	2015	2020	Administration	City-Wide Area	Neighborhood Revitalization	CDBG: \$204,000 HOME: \$24,000	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 10 single family homes. Of these, it is anticipated that 50% of the Housing Rehabilitation Projects will occur in the City's North and South NRSA. In addition, the Housing Renew Program anticipates assisting 20 households.
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 5 dilapidated housing structures and replace them with 5 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. Of these homes, the City and its partners will build 5 affordable homes in its North and South NRSAs.

3	Goal Name	Increase affordable housing
	Goal Description	The purpose of this goal is to increase the supply of available affordable housing in La Crosse. The City of La Crosse had funded the Garden Terrace Apartments, a multifamily community consisting of 50 affordable units and a multi-purpose community center. The development will be split between two sites in the Lower Northside Depot Neighborhood, with 44 apartments on City-owned land at 733 Kane Street and six townhomes on St. James Street. It is part of the City's long-term housing solution to combating homelessness. Fifteen units (30% of units) will be targeted to homeless veterans who are earning or below 30% of the Area Median Income. These households will benefit from VASH rental assistance and case management provided by the Tomah VA Medical Center. Second, the Garden Terrace will create a community hub that will provide a multipurpose meeting space, offices for supportive service staff and permanent facilities for the Kane Street Community Garden. Third, the project is a new investment in a designated flood zone that will incorporate advanced storm water management features. Impact Seven will be the developer and long-term owner.
4	Goal Name	Prevent and end homelessness
	Goal Description	Preventing and ending homelessness is a priority of the City of La Crosse. To that end, resources will support Catholic Charities, New Horizons Domestic Violence Shelter, and the Salvation Army to operating emergency shelters. Couleecap's Supportive Housing Program and the YWCA Ruth House provides transitional and permanent housing to homeless individuals. Independent Living Resources will provide resources to individuals and families aimed at preventing homelessness. Finally, the La Crosse Collaborative to End Homelessness (the City's Continuum of Care) for the first time will be assisted with HOME tenant-based rental assistance to provide permanent housing to chronically homeless individuals.
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, housing services. The City is also supporting the La Crosse County Human Services Program that place neighborhood-based social service workers in target area. 73% of the individuals served through the public services are living in the City's North and South NRSA's and the service providers are located there. This includes La Crosse County Family Collaborative, the Boys and Girls Clubs (South NRSA), the Kane Street Garden (North NRSA).

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. These jobs will be primarily located in the South and North NRSAs. The City of La Crosse will also target its Small Business Development Loan Program to its NRSA areas. Additionally, the City of La Crosse under the Planning Cap, will fund Architectural and Engineering Analyses (A&E). These will be grants provided to businesses to determine whether or not they should undertake a commercial rehabilitation of the building. These plans will then assist with business expansion.
7	Goal Name	Improve Neighborhood Livability
	Goal Description	The City of La Crosse will improve neighborhood livability through improvements to Powell Park, a park in a distressed neighborhood. The funding will go towards landscaping and playground improvements.
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):

The City of La Crosse will provide affordable housing to 63 extremely low-income, low-income, and moderate-income families (50 affordable rental units will be made available, 5 single family affordable homes will be made available, and 8 tenant-based rental assistance vouchers will be made available).

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	Architectural and Engineering Analyses
2	Affordable Rental Housing and Permanent Supportive Housing
3	Replacement Housing (City, CHDO, Habitat)
4	Public Services (Non-Homeless Public Services)
5	Emergency Shelter/Housing for the Homeless
6	Housing Rehabilitation for Homeowners
7	Micro-Enterprise Development
8	Small Business Revolving Loan
9	Powell Park
10	CDBG/HOME Administration

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	Architectural and Engineering Analyses
	Target Area	City-Wide Area
	Goals Supported	Improve Neighborhood Livability Increase economic opportunities
	Needs Addressed	Economic Development
	Funding	CDBG: \$25,000
	Description	\$25,000 to support A&E Analyses for historical or commercial buildings. The purpose is to provide a grant for businesses in La Crosse to determine the size, scope, and estimated cost for rehabilitating a historic building.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 8 businesses will benefit from this project.
	Location Description	
	Planned Activities	grants to support small businesses in conducting architectural and engineering analyses
2	Project Name	Affordable Rental Housing and Permanent Supportive Housing

	Target Area	Lower Northside Depot City-Wide Area
	Goals Supported	Increase affordable housing
	Needs Addressed	Affordable Rental Housing (In-fill or rehab)
	Funding	CDBG: \$450,000 HOME: \$32,000
	Description	The City of La Crosse will release an RFP in the amount of \$350,000 to support an affordable rental housing projects, with some or all units reserved as permanent supportive housing for the homeless. In addition, the City will be supporting Impact 7 with an additional \$100,000 (total CDBG on the project is \$550,000) to build supportive housing. There will be 50 units on that project. The amount of units on the RFP yet to be released will be at least 25 units. Finally, the City of La Crosse will also assist the La Crosse Homeless Collaborative with HOME funds to operate a tenant-based rental program. The purpose of this project will be to place chronically homeless individuals into permanent housing, funds will also be made available to provide case management services.
	Target Date	3/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 83 households will benefit from this activity. Of those, 23 will be chronically homeless households or Veterans who are homeless.
	Location Description	The Kane Street Garden development will take place in the Lower Northside Depot Neighborhood. The Tenant-Based Rental Assistance will be for scattered sites throughout the City. The RFP location is yet to be determined.
	Planned Activities	
3	Project Name	Replacement Housing (City, CHDO, Habitat)
	Target Area	Powell-Poage-Hamilton/Washburn Lower Northside Depot

	Goals Supported	Replace dilapidated housing structures Increase affordable housing
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$144,000 HOME: \$183,000
	Description	The City of La Crosse will partner with Western Technical College and Central High School to construct three homes. The La Crosse CHDO will construct 1 home and Habitat will construct another home that will be available to low-and-moderate income families and possibly one market rate unit.
	Target Date	3/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 5 families will benefit from this program. These are households earning 80% CMI.
	Location Description	These homes will be targeted in the NRSA (Lower Northside Depot and Powell-Poage-Hamilton Neighborhoods).
	Planned Activities	Demolish and replace dilapidated housing with single family housing units.
4	Project Name	Public Services (Non-Homeless Public Services)
	Target Area	Powell-Poage-Hamilton/Washburn Lower Northside Depot City-Wide Area
	Goals Supported	Alleviate poverty and increase self-reliance.
	Needs Addressed	Poverty Alleviation
	Funding	CDBG: \$88,000

	Description	The City of La Crosse will fund the following organizations: Boys and Girls Club to support after-school youth services (\$18,000), Family and Children's Center (child abuse treatment and prevention) (\$10,000), La Crosse Family Collaborative (neighborhood-based social workers) (\$18,000), The Hunger Task Force (\$10,000) and WAFER for food and food pantry services (\$10,000), the University of Wisconsin Grown Our Own Teacher Diversity Program (\$12,000), Consumer Credit Counseling Services (\$10,000).
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 3239 families will benefit from these services, these are a range of families and services.
	Location Description	Many of these activities will take place in the North and South NRSA Areas. Other activities will be taking place City-wide.
	Planned Activities	
5	Project Name	Emergency Shelter/Housing for the Homeless
	Target Area	City-Wide Area
	Goals Supported	Prevent and end homelessness
	Needs Addressed	Affordable Rental Housing (In-fill or rehab) Poverty Alleviation
	Funding	CDBG: \$84,000
	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 (\$18,000), Salvation Army (\$18,000), YWCA (\$11,000), New Horizons (\$11,000), and Independent Living Resources (\$14,000), Catholic Charities Warming Shelter (\$10,000).
	Target Date	3/31/2018

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1695 households will benefit from these services.
	Location Description	These will be a scattered sites throughout the City.
	Planned Activities	Provide emergency shelter to the homeless.
6	Project Name	Housing Rehabilitation for Homeowners
	Target Area	Lower Northside Depot City-Wide Area
	Goals Supported	Repair aging housing infrastructure
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$260,000
	Description	The City of La Crosse will continue to operate its Housing Rehabilitation Program which benefits low-income homeowners. In addition, the City will partner with Habitat for Humanity on the Renew Initiative.
	Target Date	3/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 30 families will benefit, the majority with be located in the North NRSA (Northside Depot Neighborhood).
	Location Description	Addresses yet to be identified.
	Planned Activities	The ReNEW program is a five-week neighborhood blitz that focuses funding and volunteer labor on an identified neighborhood in La Crosse, Wisconsin. ReNEW 2017 will run from Saturday, May 20, 2017, through Saturday, June 24, 2017. 2017 is the first year that ReNEW will focus on the Lower Northside Depot Neighborhood. The Housing Rehabilitation Program will be at scattered sites throughout the City of La Crosse.
7	Project Name	Micro-Enterprise Development

	Target Area	City-Wide Area
	Goals Supported	Increase economic opportunities
	Needs Addressed	Economic Development
	Funding	CDBG: \$25,000
	Description	Couleecap will operate a microenterprise development program that assists residents of the City of La Crosse or those opening a business in the City of La Crosse. This project will focus on taking the successful entrepreneur development work and expanding it into underserved populations as well as populations that may need more direct assistance. Specifically this means the project will focus on creating opportunities for women entrepreneurs, forging programming connections with the Hmong Mutual Aid Association, assisting Hispanic and African-American entrepreneurs, and targeting veterans for assistance.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	The project will estimate assisting 15 households, of those 10 will be LMI.
	Location Description	Scattered businesses throughout the City, however primarily will be located in north and south NRSA.
	Planned Activities	
8	Project Name	Small Business Revolving Loan
	Target Area	City-Wide Area
	Goals Supported	Increase economic opportunities
	Needs Addressed	Economic Development
	Funding	CDBG: \$400,000
	Description	A revolving loan that will lend money to businesses to expand an existing business or start up a new business.
	Target Date	3/31/2019

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that two business will be assisted, resulting in 14 jobs.
	Location Description	
	Planned Activities	
9	Project Name	Powell Park
	Target Area	Powell-Poage-Hamilton/Washburn
	Goals Supported	Improve Neighborhood Livability
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$6,000
	Description	Renovate a key park in the Washburn neighborhood, funds for improved playground equipment and landscaping. CDBG funds have assisted the park previously. These funds will go towards additional improvements.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	This will have an area-wide benefit and will benefit approximately 5000 LMI households.
	Location Description	
	Planned Activities	
10	Project Name	CDBG/HOME Administration
	Target Area	City-Wide Area
	Goals Supported	Administer CDBG/HOME Program
	Needs Addressed	Neighborhood Revitalization

Funding	CDBG: \$204,000 HOME: \$24,000
Description	
Target Date	3/31/2018
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	

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. They compose of the City's North and South NRSA. 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 and much of the City's funding is directed City-wide.

Geographic Distribution

Target Area	Percentage of Funds
Powell-Poage-Hamilton/Washburn	30
Lower Northside Depot	30
City-Wide Area	40

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	23
Non-Homeless	75
Special-Needs	0
Total	98

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	8
The Production of New Units	75
Rehab of Existing Units	30
Acquisition of Existing Units	5
Total	118

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

Discussion

The City of La Crosse will support homeless households through 8 tenant-based rental assistance vouchers and 15 units set-aside in a Low-Income Housing Tax Credit for homeless households. In addition the City of La Crosse will support 75 non-homeless but low-income households through the products of new units. 30 units will be rehabbed and the City, LCHDO, and Habitat will acquire existing units (demolish them and build new units in their place) for 5 households.

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 continues to support efforts to end homelessness. The La Crosse Collaborative to End Homelessness achieved functional zero on Veteran's homelessness. This year for the first time, the City will support tenant-based rental assistance in order to place chronically homeless individuals in apartments with case managers.

- 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 1695 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 1695 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 15 permanent housing units to persons transitioning out of homelessness, the City of La Crosse will also support the La Crosse Homeless Collaborative in 8 tenant-based rental vouchers for homeless families.

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. The City of La Crosse plans to update its 2011 Analysis of Impediments starting in 2018.

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. It plans to begin to review and update its 2011 Analysis to Impediments in 2018. Below are the impediments and the City's planned actions.

1. 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. This included a community dialogue in coordination with AMOS on Immigration, the Disability Action Network, and the Latino Community. The Commission is working on strategies to improve its processing of fair housing complaints. In addition the Human Rights Commission will continue to launch public advocacy initiatives to bring awareness to this issue.

2. 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 this year, such as tenant-based rental assistance and catalyzing Low-Income Housing Tax Credit projects.

3. Update the City's Fair Housing Ordinance. The City has updated its housing ordinance to address all issues and clarify all ambiguities.

4. Prioritize investment in housing in Census Tracts 2 and This year, CDBG funds are targeted towards these areas and have been adopted as a Neighborhood Revitalization Strategy Area.

5. Use the Consolidated Plan to catalyze and convene housing providers in the City. The City recently used the Consolidated Planning process to catalyze and convene 42 people, representing 20 different

housing services providers. This was the second housing stakeholders meeting and it continues to be successful.

6. Reinstated the Residential Rental Inspection Ordinance. As recommended by the plan, the residential rental inspection ordinance has been reinstated.

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 \$450,000 towards projects that foster and maintain affordable rental housing and \$600,000 towards projects the create affordable homeowner housing. These funds are being leveraged by other resources such as Low Income Housing Tax Credit Funding and funding from foundations.

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 events. In addition, the City of La Crosse continues to prioritize and work with La Crosse County to address lead-based paint issues.

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 La Crosse Coalition to End Homelessness and its

Continuum of Care through facilitating strategic planning to create goals and achieve them to end homelessness, 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 neighborhood associations and the Joint 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. 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. The resale provision will be used by the City of La Crosse in the case that there was no direct subsidy to the homebuyer. If the City works with any other subrecipient for its HOME funds, such as Habitat for Humanity, the resale provision will apply.

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:

2. 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

Discussion

N/A

