



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 \$1.2 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. In addition, the city will also be focusing on partnering with developers to develop multi-family housing. La Crosse continues to have a large homeless population and the number one barrier is housing availability. The city plans to leverage it's CDBG and HOME-ARP funding to increase the number of affordable rental units within the city.

In year four 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, 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. 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.

See goals below.

| 5-YEAR GOALS | 5-YEAR NRSA OUTCOMES | NRSA 2021 Goal |
|--|--|----------------|
| Housing Quality and Affordability | | |
| 1. Increase safety and maintenance of homes through code enforcement | 2000 housing units make repairs as a result of code enforcement | 500 |
| 2. Repair aging housing infrastructure, both rental and owner-occupied. | 25 units of homeowner housing are improved to meet Housing Quality Standards. | 5 |
| | 25 units of rental housing are improved to meet HQS standards. | |
| 3. Address lead-based paint hazards in homes with children. | 10 rental units pass a lead clearance test. | 5 |
| 4 Build mixed-income, affordable multi-family rental housing, with set-aside units for formerly homeless individuals. | 50 units of affordable rental housing built or significantly rehabbed (priority 50% CMI) | 25 |
| | 35 long-term units for persons transitioning out of homelessness added (30% AMI units). | |
| Neighborhood Capital Improvements | | |
| 5. Rebuild public infrastructure to improve livability and attractiveness of Neighborhood Strategy Areas for families. | Hamilton Elementary School completes capital improvements to enhance learning for its low-income students and surrounding neighborhood. | 1 |
| Community Economic Development | | |
| 6. Support businesses that create economic opportunity in LMI neighborhoods, with an emphasis on food access. | 50 businesses receive technical assistance or financial assistance for start-up or expansion. 100 jobs created as a result. Launch public food market. | 30/10 |

Neighborhood Revitalization Strategy Area (NRSA) Goals

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 completed 3 housing replacement homes this year in partnership with Western Technical College and Central High School. These properties were sold in late 2022 and early 2023. 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. Finally, the city had anticipated 4 multi-family opportunities to come to fruition in PY22. Unfortunately, none of them did timely. There has been a delay in projects due to supply chain, available contractors and interest rate increases that have impacted project costs significantly. Developers have had to stop plans and re-evaluate projects for financial feasibility and this has caused a delay.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

On February 1, 2023, the City noticed in the newspaper the availability of the City's annual action plan for comment. The comment period runs from February 1, 2023 thru March 6, 2023. The legal ad also notified the public that a public hearing would take place on February 22, 2023 at the Community and Economic Development Committee. A twenty-two-day notice was given for the public hearings. It also informed the public that they could comment on the plan. The public was given 33 days to comment on the Action 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.

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

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 Diane McGinnis Casey, Community Development Administrator, mcginniscaseyd@cityoflacrosse.org or 608-789-7362.

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

1. Introduction

On February 1, 2023, the City noticed in the newspaper the availability of the City's annual action plan for comment. The comment period runs from February 1, 2023 thru March 6, 2023. The legal ad also notified the public that a public hearing would take place on February 22, 2023 at the Community and Economic Development Committee. A twenty-two-day notice was given for the public hearings. It also informed the public that they could comment on the plan. The public was given 33 days to comment on the Action Plan.

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 works with a variety of agencies to coordinate public and assisted housing providers, and others. The City serves as a member of the La Crosse Collaborative to End Homelessness which seeks to coordinate these efforts.

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 | Services-homeless Service-Fair Housing |
| | 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? | City of La Crosse staff met with Independent Living Resources to discuss closer coordination with police for homeless outreach and also discuss community needs. |
| 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 and also spoke with residents living in public 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)

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. 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.

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 | Newspaper Ad | Residents of Public and Assisted Housing | La Crosse Tribune | | | |
| 1 | Public Hearing | Non-targeted/broad community | | | | |

| 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 revolving loan and carry over funds. Two housing development projects did not come to fruition in PY 22. They are both anticipated for PY 23.

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 | 859,504 | 475,000 | 541,000 | 1,875,504 | 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 | 339,663 | 350,000 | 50,950 | 740,613 | 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 anticipated 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 is looking at under-utilized land and considering options for new affordable housing development.

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 |
|------------|-----------|------------|----------|----------|-----------------|-----------------|---------|------------------------|
| | | | | | | | | |

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 | |

Projects

AP-35 Projects – 91.220(d)

Introduction

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

Projects

| # | Project Name |
|---|-----------------------------------|
| 1 | Housing Rehabilitation |
| 2 | Replacement Housing |
| 3 | Affordable Multi-Family Housing |
| 4 | Micro-Entrepreneurship Assistance |
| 5 | Homeless Assistance |
| 6 | Poverty Alleviation |
| 7 | Administration and Planning |
| 8 | 2022 La Crosse CHDO |

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 Summary Information | | | | | |
|-----------------------------|--|--|------------------------|-------------------------|------------------|
| No. | Project | Goals Supported | Geographic Areas | Needs Addressed | Funding |
| 1 | Housing Rehabilitation | Repair aging housing infrastructure | City-Wide Area - Other | Improve housing quality | CDBG : \$267,850 |
| | Description | 10 units of homeowner housing rehabbed to meet housing quality standards (HQS). 8 units of housing will be improved to pass lead safety standards. | | | |
| | Target Date for Completion | 03/31/2024 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen) | 10 units of homeowner housing rehabbed to meet housing quality standards (HQS).8 units of housing will be improved to pass lead safety standards. | | | |
| | Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen) | Citywide | | | |
| | Planned Activities (additional | Housing Rehabilitation | | | |

| | | | | |
|---|--|---|--------------------------------|--|
| <p>information for this discussion may be available on the AP-36 Project Detail screen)</p> | | | | |
| <p>Replacement Housing</p> | <p>Increase affordable housing Replace or rehab dilapidated housing structures</p> | <p>City-Wide Area - Other Southside Neighborhood Revitalization Strategy Area - Strategy area</p> | <p>Improve housing quality</p> | <p>CDBG : \$150,000 HOME : \$569,747</p> |
| <p>Description</p> | <p>Two homes will be built in partnership with Western Technical College. One house will utilize a current vacant lot in the city. The second will be a dilapidated home that will be acquired, demolished and replaced with new affordable housing.</p> | | | |
| <p>Target Date for Completion</p> | <p>03/31/2024</p> | | | |
| <p>Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</p> | <p>2 Low-Moderate income households</p> | | | |
| <p>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</p> | <p>The city will target properties in the NRSA</p> | | | |

2

| | | | | |
|--|---|---|--|------------------|
| Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen) | | | | |
| Affordable Multi-Family Housing | Increase affordable housing | Southside Neighborhood Revitalization Strategy Area - Strategy area | Affordable Rental Housing (In-fill or rehab) | CDBG : \$849,679 |
| Description | The City has awarded funding to two (2) multi family affordable housing projects. One is located in the River Point District. It has been awarded Low Income Housing Tax Credits in 2021 and should begin construction in calendar year 2023. The second applied for Low Income Housing Tax Credits this year and awards will be made in the summer of 2023. These two projects will add 182 units to the community with the majority targeted to LMI households. | | | |
| Target Date for Completion | 03/31/2024 | | | |
| Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen) | 185 units added, of which the majority are for LMI households. | | | |
| Location Description (additional information for this discussion may be available on the AP-36 | | | | |

3

| | | | | |
|--|---|------------------------|--|------------------|
| Project Detail screen) | | | | |
| Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen) | | | | |
| 4 Micro Enterprise Technical Assistance | Increase economic opportunities | City-Wide Area - Other | Economic Development: Food Access and Child Care | CDBG : \$166,075 |
| Description | Funds to operate programs at Wisconsin Women's Business Initiative and Couleecap to provide technical assistance and business loans/grants to businesses that are majority LMI micro-enterprises or have 51% or more of employees that are LMI. | | | |
| Target Date for Completion | | | | |
| Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen) | 62 businesses will be assisted, of which 51% will be LMI. | | | |
| Location Description (additional information for this discussion may be available on the AP-36 | | | | |

| | | | | |
|---|--|---|------------------------|---------------------|
| | Project Detail screen) | | | |
| | Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen) | | | |
| | Homeless Assistance | Prevent and end homelessness | City-Wide Area - Other | Poverty Alleviation |
| | | | | CDBG : \$25,000 |
| | Description | Grants provided to homeless agencies to operate programs that provide emergency shelter, homelessness prevention, and homeless services. Services for victims of domestic violence, dating violence, sexual assault, or stalking. | | |
| | Target Date for Completion | 03/31/2024 | | |
| 5 | Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen) | 75 households | | |
| | Location Description (additional information for this discussion may be available on the AP-36 | | | |

| | | | | |
|--|---|------------------------|---------------------|------------------|
| Project Detail screen) | | | | |
| Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen) | | | | |
| Poverty Alleviation | Alleviate poverty and increase self-reliance. | City-Wide Area - Other | Poverty Alleviation | CDBG : \$150,000 |
| Description | This project will fund the Family Advocacy Program (Family and Children's Center), Couleecap Supportive Housing program, La Crosse County Schuh-Mullen Project and Cia Siab's Hmoob Family Housing Program. | | | |
| Target Date for Completion | 03/31/2024 | | | |
| 6 Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen) | 700 households | | | |
| Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen) | | | | |

| | | | | | |
|--|---|---|------------------------|--|-------------------------------------|
| Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen) | This project will fund the Family Advocacy Program (Family and Children's Center), Couleecap Supportive Housing program, La Crosse County Schuh-Mullen Project and Cia Siab's Hmoob Family Housing Program. | | | | |
| 7 | Administration and Planning | Administer CDBG/HOME Program | City-Wide Area - Other | Affordable Rental Housing (In-fill or rehab) Economic Development: Food Access and Child Care Housing and Neighborhood Plans Improve housing quality Poverty Alleviation Storm water Management, Flood Plain Issues Public Infrastructure (lighting, schools, parks) | CDBG : \$266,900 HOME : \$68,966 |
| | Description | These funds will support a City-wide housing study, A&E studies, and administer the CDBG and HOME programs. | | | |
| | Target Date for Completion | 03/31/2024 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen) | | | | |

| | | | | |
|---|--|------------------------|-------------------------|------------------|
| Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen) | | | | |
| Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen) | | | | |
| | | | | |
| 2023 La Crosse CHDO | Repair aging housing infrastructure Replace or rehab dilapidated housing structures | City-Wide Area - Other | Improve housing quality | HOME : \$101,900 |
| Description | HOME CHDO project | | | |
| Target Date for Completion | 03/31/2024 | | | |
| 8 Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen) | | | | |
| Location Description | | | | |

| | |
|--|---------------------|
| <p>(additional information for this discussion may be available on the AP-36 Project Detail screen)</p> | |
| <p>Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</p> | <p>CHDO project</p> |

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.

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 | 3 |
| Rehab of Existing Units | 10 |
| 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 will 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 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 of La Crosse will be issuing an RFP to address households at greatest risk of becoming homeless with our HOME ARP funds. In addition, 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

Discussion:

This action plan identifies \$849,679 towards creating affordable multi-family housing. These funds will help leverage a similar program utilizing TIF financing to assist developers in developing both affordable units and units targeting our homeless population. In addition, the City of La Crosse is utilizing ARPA and HOME ARP funds towards creating additional affordable housing units.

AP-85 Other Actions – 91.220(k)

Introduction:

There are a variety of other initiatives that the City is undertaking as part of its Action Plan.

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.

Actions planned to foster and maintain affordable housing

As noted in previous sections, the City is bolstering its efforts to promote affordable housing by utilizing both ARPA funding and a TIF Affordable housing revolving loan program. The city has committed over \$3 million to date to 2 projects that will increase the number of housing units within our community by 182. The City also 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. This is also a key component of the City's Housing Rehabilitation Loan Program.

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 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.

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 | 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(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