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 $1.1 million in HUD Entitlement 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**. 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 units in the city.

In year five of the City's Consolidated Plans, the City of La Crosse will continue to prioritize and fund:
1. Neighborhood revitalization through acquisition and demolition of blighted structures, improving housing structures, and in-fill ownership housing.
2. Creation of Affordable housing through the development of 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 AP-20 Goals and Objectives.

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 built 3 housing replacement homes last year in partnership with Western Technical College and Central High School. These properties are being sold this year. The housing rehab program is continuing to operate within the city in conjunction with a Lead Safe Homes program from the Wisconsin Department of Health Services. The City has been utilizing the lead program as much as

possible because these funds are structured as a grant to eligible property owners. Contractor capacity continues to be a challenge which has reduced the number of projects the city could complete. The city closed on a large Multi family project that will add 120 units. We have been working on this project for a number of years and we are very excited to see the outcome.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

On June 18th 2024, notice is to be published the La Crosse Tribune and through the City's social media. The public comment period opened on the City website June 22nd and closes July 23rd. Two public hearings are anticipated, June 26th at 3 PM and July 24th at 3 PM. Comments were also welcomed via phone and email through the Community Development Manager.

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.

All public comments related to the 2024 Action Plan will be represented here.

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

Any comments that do not pertain to the scope of the Action Plan will be noted here. Typically, these comments are more general statements rather than specific feedback about the goals outlined in the Action Plan.

7. Summary

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

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	LA CROSSE	Planning and Development Department
HOME Administrator	LA CROSSE	Planning and Development Department

Table 1 – Responsible Agencies

Narrative (optional)

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

Consolidated Plan Public Contact Information

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

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

1. Introduction

On June 18th 2024, notice is to be published the La Crosse Tribune and through the City's social media. The public comment period opened on the City website June 22nd and closes July 23rd. Two public hearings are anticipated, June 26th at 3 PM and July 24th at 3 PM. Comments were also welcomed via phone and email through the Community Development Manager.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The City of La Crosse works with a variety of agencies to coordinate public and assisted housing providers, and others. The City and County have formed the Pathways Home team, an active working group dedicated to the 5-Year Plan to End Homelessness in La Crosse.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

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

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

N/A, the City does not receive ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

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

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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Cia Siab provides services to support the Hmong population in La Crosse. This includes supporting homeowners through home repairs and supporting tenants/landlord communication barriers to ensure households are living in safe housing.

Identify any Agency Types not consulted and provide rationale for not consulting

The Housing Authority of La Crosse was not consulted on the Action Plan specifically. The two parties met recently as a part of our Pathways Home 5-Year Plan to End Homelessness. The focus of that conversation was primarily on addressing challenges with local applicants for housing. The City and County have identified this as a key component of the plan.

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
0	Internet Outreach	Non-targeted/broad community	The city utilized it's Facebook account to reach citizens.			
1	Newspaper Ad	Residents of Public and Assisted Housing	La Crosse Tribune			
2	Public Hearing	Non-targeted/broad community	On June 26, 2024, a 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. Three housing development projects did not come to fruition in PY 23. They are both anticipated for PY 24.

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	900,350	600,000	862,269	2,362,619	0	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	281,532	400,000	538,695	1,220,227	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
1	Repair aging housing infrastructure	2020	2024	Affordable Housing	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Housing and Neighborhood Plans	CDBG: $950,028	Homeowner Housing Rehabilitated: 16 Household Housing Unit
2	Replace or rehab dilapidated housing structures	2020	2025	Affordable Housing	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Housing and Neighborhood Plans	CDBG: $471,440 HOME: $974,002	Homeowner Housing Added: 3 Household Housing Unit Buildings Demolished: 2 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Increase affordable housing	2020	2025	Affordable Housing Homeless	City-Wide Area Northside Neighborhood Revitalization Strategy Area Southside Neighborhood Revitalization Strategy Area	Affordable Rental Housing (In-fill or rehab)	CDBG: $43,739	Rental units constructed: 120 Household Housing Unit
4	Increase economic opportunities	2020	2025	Non-Housing Community Development	City-Wide Area	Economic Development: Food Access and Child Care	CDBG: $335,277	Jobs created/retained: 2 Jobs Businesses assisted: 35 Businesses Assisted
5	Prevent and end homelessness	2020	2025	Homeless	City-Wide Area	Poverty Alleviation	CDBG: $25,415	Homeless Person Overnight Shelter: 75 Persons Assisted
6	Alleviate poverty and increase self-reliance.	2020	2025	Non-Housing Community Development	City-Wide Area	Poverty Alleviation	CDBG: $158,675	Public service activities for Low/Moderate Income Housing Benefit: 730 Households Assisted
7	Administer CDBG/HOME Program	2015	2020	Administration	City-Wide Area	Housing and Neighborhood Plans	CDBG: $337,226 HOME: $102,094	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	**Goal Name**	Repair aging housing infrastructure
	Goal Description	These funds will be used to fund the City's Housing Rehabilitation Loan Program. In addition, the City will leverage these funds to bring up to 8 units of housing in lead-safe home compliance. It is expected that about 30% of the Housing Rehabilitation Loans will be for homes in a NRSA.
2	**Goal Name**	Replace or rehab dilapidated housing structures
	Goal Description	Increase the number of quality and affordable owner-occupied homes in target neighborhoods. This will be accomplished through acquisition, demolition and development by the City of La Crosse. The majority of the homes will be single-family owner-occupied.
3	**Goal Name**	Increase affordable housing
	Goal Description	Build mixed-income, affordable, single and multi-family housing, with units set aside for homeless
4	**Goal Name**	Increase economic opportunities
	Goal Description	The City will be assisting small buisnisses throughout the community. The activities will principally benefit low-and-moderate income families.
5	**Goal Name**	Prevent and end homelessness
	Goal Description	Overnight/emergency housing, predominately through Public Services.
6	**Goal Name**	Alleviate poverty and increase self-reliance.
	Goal Description	Activities provided through our Public Servcies Subrecipients.
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	Poverty Alleviation
4	Homeless Assistance
5	Affordable Multi-Family Housing
6	Business Assistance
7	HOME CHDO 2024
8	Administration and Planning

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

1	**Project Name**	Housing Rehabilitation
	Target Area	City-Wide Area
	Goals Supported	Repair aging housing infrastructure
	Needs Addressed	Housing and Neighborhood Plans
	Funding	CDBG: $950,027
	Description	16 units of homeowner housing rehabilitated to meet Housing Quality Standards.7 units of housing will be improved to pass Lead Safety Standards.
	Target Date	3/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	24 Low-Moderate income families will benefit from Housing Rehabilitation.
	Location Description	This project will be city wide.
	Planned Activities	
2	**Project Name**	Replacement Housing
	Target Area	City-Wide Area
	Goals Supported	Replace or rehab dilapidated housing structures
	Needs Addressed	Housing and Neighborhood Plans
	Funding	CDBG: $471,440 HOME: $974,001
	Description	Two homes will be built in partnership with Western Technical College and Central High School.
	Target Date	3/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	2 Low-Moderate families will benefit from Replacement Housing
	Location Description	City-wide
	Planned Activities	Acquisition, Demolition and Construction of single family homes.
3	**Project Name**	Poverty Alleviation
	Target Area	City-Wide Area
	Goals Supported	Alleviate poverty and increase self-reliance.

	Needs Addressed	Poverty Alleviation
	Funding	CDBG: $158,675
	Description	This project will fund the Cia Siab's Family Housing Program, The Family & Children's Center Stepping Stones Program, La Crosse County's Shuh-Mullen Project, and Couleecap's Supportive Housing.
	Target Date	3/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	730 LMI People
	Location Description	City wide.
	Planned Activities	
4	**Project Name**	Homeless Assistance
	Target Area	City-Wide Area
	Goals Supported	Prevent and end homelessness
	Needs Addressed	Poverty Alleviation
	Funding	CDBG: $25,415
	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 assualt, or stalking.
	Target Date	3/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	75 LMI People.
	Location Description	City wide
	Planned Activities	
5	**Project Name**	Affordable Multi-Family Housing
	Target Area	City-Wide Area
	Goals Supported	Increase affordable housing
	Needs Addressed	Affordable Rental Housing (In-fill or rehab)
	Funding	CDBG: $43,739

	Description	The City has awarded funding to a large multi family affordable housing project located in the River Point District. It was awarded Low Income Housing Tax Credits in 2021 and began construction in late 2023. This project will add 120 units to the community with the majority targeted to LMI Households.
	Target Date	3/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	120 Household Units
	Location Description	Riverpoint District, City of La Crosse
	Planned Activities	
6	**Project Name**	Business Assistance
	Target Area	City-Wide Area
	Goals Supported	Increase economic opportunities
	Needs Addressed	Economic Development: Food Access and Child Care
	Funding	CDBG: $335,276
	Description	Funds to operate programs at 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	3/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City wide
	Planned Activities	
7	**Project Name**	HOME CHDO 2024
	Target Area	City-Wide Area
	Goals Supported	Repair aging housing infrastructure
	Needs Addressed	Housing and Neighborhood Plans
	Funding	HOME: $144,129

	Description	HOME CHDO Projects
	Target Date	3/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	**Project Name**	Administration and Planning
	Target Area	
	Goals Supported	Administer CDBG/HOME Program
	Needs Addressed	
	Funding	CDBG: $337,226 HOME: $102,094
	Description	These funds will support a City-wide housing study, A&E studies and administer the CDBG and HOME programs.
	Target Date	3/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration and Planning 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. These areas are of the greatest priority for the City. Census Tract 2 and 9 have the highest concentrration of minority populations within the city being 27.5% and 17% respectfully. Census Tract 4 has the highest poverty at 70%.

Geographic Distribution

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

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Research demonstrates that concentrating resources in smaller areas creates the largest impact on home values and neighborhoods. Additionally, the NRSA areas represent the City's areas of greatest need and potential to impact low-moderate income households.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	141
Special-Needs	0
Total	141

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	120
Rehab of Existing Units	18
Acquisition of Existing Units	3
Total	141

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 affordable housing program.

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

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of La Crosse, in addition to the actions listed below, coordinates with the Continuum of Care which is led by the La Crosse Collaborative to End Homelessness and CouleeCap.

- The City of La Crosse will help New Horizons shelter provide emergency shelter to homeless women.
- The YWCA Ruth House will help women transition into a drug-free independent lifestyle by providing them transitional housing services.
- Couleecap will operate a Permanent Housing Program which will provide case management and housing for homeless persons.
- In 2021 the REACH center opened. This center includes multiple service providers in one location to better serve our homeless population.
- The City is also using ARPA funds to address critical needs for this population by sustainably increasing specialized housing supply.

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 (60 people served).

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

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

Discussion

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

Introduction:

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

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

- Work with landlords to participate in the Housing Choice Voucher program

- Examine ways to reinstate the rental registration and rental inspection program

- 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:

AP-85 Other Actions – 91.220(k)

Introduction:

The City of La Crosse completed an Analysis of Impediments to Fair Housing Choice in June 2019. In alignment with this plan, the City of La Crosse will work specifically on the following impediments in PY24:

Poor Rental Housing Conditions Limit Access to Quality Housing

Program staff continue to work with landlords to identify property owners willing to accept housing vouchers within our community. Often, property owners charge over the voucher limit to prevent households for accessing units. In addition, in October 2022 the city created a Landlord Mitigation Program utilizing private funding to make up to $5,000 available to a landlord if the rent to a person who is homeless and either damages the unit or stops paying rent. The Landlord/Tenant Office within CouleeCap has become an important resource for connecting. This has helped us establish a landlord liaison to resolve conflicts. IN PY24, there will be focus groups held with landlords to understand how to increase rental housing options for low income individuals.

Actions planned to address obstacles to meeting underserved needs

Cuts to HUD funding has meant that it's more difficult to address underserved needs while costs rise to for acquisition and construction. 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 like utilizing TID for housing projects. 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.

Actions planned to foster and maintain affordable housing

The City funds its Housing Rehabilitation Loan program and Replacement Housing program are key for creating 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 to resources that may help them move into self-sufficiency (stable and affordable housing, neighborhood-based sources, after-school programs, job training) through a partnership with La Crosse County La Crosse Area Family Collaborative;
2. Prevent poverty through assistance to City of La Crosse's youth, building communities, and supporting affordable housing initiatives;
3. Alleviate poverty by improving family and individual economic opportunities that lead to a sustainable living wage.

Actions planned to develop institutional structure

- The City of La Crosse will convene its affordable housing partners both formally and informally to enhance coordination and carry out joint projects.
- The City of La Crosse serves on the board of a non-profit organization, La Crosse Promise, leveraging private funds to re-develop its priority neighborhoods.
- The City of La Crosse actively participates in the Pathways Home team, meeting with key City and County partners on a weekly basis to address homelessness.

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(l)(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(l)(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. In most cases, recapture will be used by the City but the resale provision will be used by the City of La Crosse in the case that there was no direct subsidy to the homebuyer.

The Declaration of Restrictive Covenants (Deed Restrictions) requires that units utilizing HOME funds meet the affordability requirements of the HOME program at 24 CFR 92.254 for homeowner housing. To ensure affordability, recapture or resale restrictions will be triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability. A copy of the recorded deed restrictions will be on file with the City.

1. In the event that the property is sold during the affordability period, the following recapture conditions will be met:

a. Under the recapture option, the period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit.

b. The CHDO and/or PJ will recapture the full amount of the HOME direct subsidy out of the net proceeds of the sale of the property. The net proceeds mean the sale price minus non-HOME loan repayment and closing costs.

c. If there are no net proceeds or insufficient proceeds to recapture the full amount of HOME investment due, the amount subject to recapture must be limited to what is available from net proceeds.

d. If the net proceeds are not sufficient to recapture the full amount of HOME investment plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvements made to the property during the period of occupancy, the homeowner's investment will be repaid in full before any HOME funds are recaptured.

e. If no direct subsidy is provided to the homebuyer to allow for the purchase of the unit, then

the resale provisions must be imposed.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

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

   a. The affordability period will be based on the total amount of HOME funds used to assist the property and the buyer. The homebuyer must sell to another Low-Income homebuyer who earn less than 80% of the CMI, with the new home being affordable to the new buyer. The new homebuyer may not pay more than 33 percent of gross income for Principal, Interest, Taxes and Insurance (PITI).

   b. In the event that the resale provisions will be used, the CHDO/PJ must inform the homebuyer prior to the closing of the sale of the property and incorporate the resale provisions in the written agreements with the homebuyer.

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

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

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

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

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

   N/A

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A