

2025-2029 Consolidated Plan

City of La Crosse, Wisconsin
July 2025



Executive Summary

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

1. Introduction

The City of La Crosse receives annual community development funding through the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) and HOME Investment Partnership programs. To receive funding, the City is required to complete the Consolidated Plan, which outlines targeted goals, objectives, and strategies to expand opportunities for low- to moderate-income residents of the City. This Consolidated Plan covers the program years 2025-2029.

This plan's purpose is to leverage extensive data analysis and public engagement to identify facets of the community's housing, economic growth, and community development that have the greatest need for programmatic intervention, and to outline the anticipated allocation of federal funding to enable these activities. These funds will be used to directly meet HUD's goals and objectives within the local community and will be implemented by the City as well as through partnerships with non-profit organizations, housing developers, local businesses, stakeholders, residents, and other partners representative of the community at-large.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Key outcomes of the 2025-2029 Consolidated Plan:

1. Increase access to quality affordable housing, as many renters and homeowners in La Crosse are cost burdened. CDBG funds will be utilized to increase housing opportunities that are affordable to low-income households through construction and repair.
2. Increase job readiness and economic opportunities for businesses development.
3. Provide resources to increase self-sufficiency through public service partnerships and *Pathways Home* initiatives.
4. Allocate funds to address urgent needs in the community.
5. Ensure procedures and policies are up-to-date and address current market issues.

3. Evaluation of past performance

The 2019-2024 Consolidated Plan established key priorities and deliverables for the CDBG and HOME programs. During the COVID-19 pandemic, the City of La Crosse completed a Substantial Amendment to the Consolidated Plan and updated the Citizen Participation Plan to allow for virtual engagement methods.

The City's Housing Rehabilitation Loan Program has been successful at serving low-income homeowners. Eligible repairs have included roofing and siding, windows, doors, walls, flooring and heating, air conditioning, and electrical and plumbing systems. The 1% deferred loan amount was increased during the last performance period (from \$35k to \$45k) and addition evaluation of policy and procedures may be worthwhile to prioritize the highest-need repairs.

Through the last Consolidated Plan, staffing changes and restructuring reduced the team supporting CDBG and HOME programs from four full-time members to three. The team is evaluating duties and responsibilities to best align with future Consolidated Plan goals and ensure efficiency in program management.

The City's Replacement Housing Program, in collaboration with Western Technical College/Central High School and Habitat for Humanity, continues forward. Rising costs and delays in materials have slowed projects and bandwidth for development.

4. Summary of citizen participation process and consultation process

For the development of this Consolidated Plan, the City worked with MSA Professional Services to develop and implement a Citizen Participation Plan. City staff were directly involved in the development and implementation of citizen participation activities to focus and guide conversations, as relevant, regarding the current and future provision of funds. All engagement activities were noticed and promoted through a combination of City resources, local news, and other outlets available to the City. Citizen participation was welcomed throughout the planning process, and comments received through these methods (in tandem with data analysis) were used to draft the plan's goals, objectives, and strategies. Generally, citizen engagement for this Consolidated Plan included the following activities:

- Online community input survey, which received 665 responses from a wide cross section of the community;
- Two public open houses;
- Interviews with approximately 25 key local and regional stakeholders, including non-profit social assistance organizations, philanthropic entities, and local institutions;
- Interviews with City and County staff;
- Public hearings at Economic and Community Development Commission (ECDC) meetings;
- 30-day comment periods.

5. Summary of public comments

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

All comments received during the development of this Consolidated Plan were considered and accepted, with many incorporated into goals and objectives of the plan as relevant to program mechanisms allowable under CDBG and HOME funding.

7. Summary

The City of La Crosse's 2025-2029 Consolidated Plan is a blueprint for meeting important goals to create vibrant, healthy neighborhoods and provide affordable housing opportunities – all while working under a constrained-resource environment. The Neighborhood Revitalization Strategy Area is another resource to specifically help La Crosse target its most distressed neighborhoods. The extensive public input and data analysis collected throughout this process have created a realistic but ambitious strategic plan that has broad public support.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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

The City of La Crosse’s Planning and Development Department is the lead agency for the development of the Consolidated Plan and the administration of Community Development Block Grant (CDBG) and HOME funds. The City of La Crosse both directly implements many of its programs and contracts out other services.

The City of La Crosse directly manages its Housing Rehabilitation, Small Business Loan Fund, Affordable Housing loan fund and Replacement Housing fund loan portfolios. Approximately 60% of its funding is directly managed and operated by the City. The La Crosse Community Housing Development Organization (LCHDO) and Habitat for Humanity also receive CDBG/HOME funds for infill housing programs. The City's Engineering and Parks, Recreation & Forestry Departments oversee public infrastructure projects. Finally, several non-profit organizations receive public service grants to carry out the city's anti-poverty and homeless strategy.

Consolidated Plan Public Contact Information

Questions concerning the Consolidated Plan may be directed to Mara Keyes, Community Development Manager for the City of La Crosse. Mara's phone number is 608-789-7362 and her email is keyesm@cityoflacrosse.org. The mailing address for City Hall is 400 La Crosse St, La Crosse, WI 54601.

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Since this Consolidated Plan was produced tangentially to the City’s Analysis of Impediments to Fair Housing Choice, feedback gathered through the community engagement process was used in both documents (as applicable). Public participation included an online community input survey, two public open houses, interviews with key local and regional stakeholders, public hearings held at Economic & Community Development Meetings, and public comment periods as mandated by state statute.

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)).

Over the past five years, the City of La Crosse has worked with the La Crosse Housing Authority to improve collaboration and address community needs identified in the previous Consolidated Plan, including the need for housing and support services for chronically unsheltered individuals. In its five-year plan, the Housing Authority indicated that it intends to support current City and County housing/community development initiatives (including *Pathways Home* – see following question) and continue to leverage partnerships with local organizations that provide health, wellness, and socialization opportunities for public housing residents.

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 Continuum of Care funds are allocated at the state level through the Wisconsin Balance of State. The City of La Crosse is included in the Coulee Coalition, which comprises of these counties: Crawford, La Crosse, Monroe and Vernon. This Coalition is known as the La Crosse Collaborate to End Homelessness. The City Homeless Services Coordinator serves as the lead for the Coulee Coalition. In early 2024, the City of La Crosse partnered with La Crosse County to develop *Pathways Home*, a long-term plan aiming to achieve “functional zero” homelessness by 2029. A key component of this plan is to coordinate across funding sources such as CoC, CDBG, HOME and ESG.

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

The State of Wisconsin administers the ESG funds through the Continuum of Care. These partner agencies were consulted and input has been considered when formulating 2025-2029 Consolidated Plan goals and outcomes.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	School District of La Crosse
	Agency/Group/Organization Type	Services-Children Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed the district's building/infrastructure improvement needs, district partnerships with local social support organizations, community-wide housing needs
2	Agency/Group/Organization	City of La Crosse Planning and Development Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input on how CDBG links with planning efforts and how housing programs align with overall Comprehensive Plan.
3	Agency/Group/Organization	La Crosse County
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Health Services-Employment Service-Fair Housing Health Agency Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	La Crosse County Human Services works closely with low-income City of La Crosse residents. Consulted on local needs and anticipate collaboration with them on numerous community wellness initiatives. La Crosse County Community Development was also consulted to determine broadband and regional housing needs.
4	Agency/Group/Organization	ST. CLARE HEALTH MISSION
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed healthcare needs of chronically homeless and individuals without access to health insurance; discussed need for housing resource navigation and improved City/non-profit collaboration
5	Agency/Group/Organization	COULEECAP INC
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Education Services-Employment Service-Fair Housing Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed existing assistance programs, ongoing challenges for program implementation, and opportunities for partnerships.
6	Agency/Group/Organization	Habitat for Humanity of the Greater La Crosse Region, iNc
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed partnership opportunities to re-develop single family housing and weatherize existing housing.
7	Agency/Group/Organization	INDEPENDENT LIVING RESOURCES
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed the needs of the homeless and residents with disabilities
8	Agency/Group/Organization	Great Rivers United Way
	Agency/Group/Organization Type	Services - Housing Services-Health Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed community wellness needs (e.g. mental health and youth outreach) and funding opportunities
9	Agency/Group/Organization	City of La Crosse Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed PHA's improvement activities and needs of public housing residents

10	Agency/Group/Organization	La Crosse Community Foundation
	Agency/Group/Organization Type	Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed trends and considerations for funding projects. As a donor in the community, the City anticipates working with the Community Foundation to co-fund projects.
11	Agency/Group/Organization	Family & Children's Center
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed need for wraparound services for chronically homeless, existing programs for homeless and unaccompanied youth
12	Agency/Group/Organization	Black Leaders Acquiring Collective Knowledge
	Agency/Group/Organization Type	Services-Children Services-Education Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed needs of local black youth and black entrepreneurs
13	Agency/Group/Organization	YWCA OF COULEE REGION
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed needs of local unaccompanied youth and low-income women, impacts of recent local homelessness policy
14	Agency/Group/Organization	Cinnaire
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with local affordable housing developer about development challenges in La Crosse and opportunities for partnerships with City/local assistance organizations
15	Agency/Group/Organization	SALVATION ARMY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless Services-Education

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed needs of local homeless and funding opportunities (e.g. weatherization, wraparound services)
16	Agency/Group/Organization	Firefighters Credit Union
	Agency/Group/Organization Type	Housing Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted mortgage lender on local housing needs. Anticipate working with more lenders on fair housing issues and down payment assistance.
17	Agency/Group/Organization	NEW HORIZONS
	Agency/Group/Organization Type	Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed needs of victims of domestic violence and transitionally homeless families
18	Agency/Group/Organization	North La Crosse Business Association
	Agency/Group/Organization Type	Business Leaders

	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed needs of small businesses in northside and impacts of COVID-19 pandemic
19	Agency/Group/Organization	Western Wisconsin Workforce Development Board
	Agency/Group/Organization Type	Services-Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed local/regional employment trends and impacts of workforce development programs for targeted populations
20	Agency/Group/Organization	La Crosse Area Chamber of Commerce
	Agency/Group/Organization Type	Services-Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed local programs for economic development and anticipated/aspirational projects for community development in La Crosse
21	Agency/Group/Organization	WISCONSIN WOMEN'S BUSINESS INITIATIVE CORPORATION
	Agency/Group/Organization Type	Services-Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed workforce/infrastructure/funding needs for local small businesses
22	Agency/Group/Organization	La Crosse Promise
	Agency/Group/Organization Type	Services - Housing Services-Education Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed education/housing needs in La Crosse and opportunities for future mission expansion

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

There were no intended omissions of agencies consulted. Intentional efforts were made to provide a variety of ways for agencies to connect and provide feedback.

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	The Coulee Coalition	The Coulee Coalition is strategically aligned with the Pathways Home Plan (see below).
Pathways Home: Plan to End Homelessness	City of La Crosse & La Crosse County	Both plans have identified establishing long-term supportive housing for the homeless as a priority.
2024 Housing Study	City of La Crosse	Both plans have identified quality affordable housing as a priority, especially through infill development and redevelopment (that has historically been funded by CDBG and HOME funds).

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

La Crosse County has been a key collaborator, with consultations involving the Health & Human Services Department on community health needs and the Zoning, Planning & Land Information Departments on regional needs and broadband access.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(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 and outreach were central to the development of this Consolidated Plan and included input from residents and service providers alike. The City promoted and noticed community engagement activities to the maximum feasible extent during the planning process, including through the City website, press releases, servicer-provider managed list-servs, public postings of engagement materials, and press coverage. All information has been used to assess emerging trends and needs of the community.

The Consolidated Plan’s engagement process included an online community input survey, two public open houses, interviews with key local and regional stakeholders, and public hearings and comment periods. These activities are described in further detail in the following section.

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)
1	Public Meeting	Non-targeted/broad community	Low attendance - less than 5 people	Discussions on the importance of transparent tax policy/development regulations	N/A	

DRAFT – La Crosse 2025-2029 Consolidated Plan

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 Meeting	Non-targeted/broad community	Moderate attendance - about 15 people	Discussions on prioritization of service sectors relating to health, safety, community services, and housing/homelessness; barriers to employers and employees	N/A	

DRAFT – La Crosse 2025-2029 Consolidated Plan

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	Internet Outreach	Non-targeted/broad community	665 online survey responses	Questions related to demographics/current housing status, community needs and priorities, effectiveness of existing City programs, and barriers to economic growth and fair housing choice. Responses reflected a widespread desire for affordable, quality housing, and free/affordable community services.	N/A	https://www.surveymonkey.com/r/QD7CQQL

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)
4	Public Hearing	Non-targeted/broad community	None	None	None	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Housing Quality and Affordability: La Crosse’s aging housing stock has perpetuated concerns about housing quality and affordability, especially among low-income renters, residents of color, and/or people with disabilities. Additional housing problems include:

- Limited supply of affordable renter- and owner-occupied housing, leading to artificially high unit prices;
- High energy costs, which are often not communicated to residents moving into “affordable” housing units;
- Limited resources for maintaining and/or retrofitting housing for accessibility;
- Alleged discrimination from landlords and property managers based on race, housing voucher or assistance status, poor credit/rental history, and other factors;
- Lack of multi-family housing options for those other than college students, such as young professionals or those that do not want to own a home;
- Geographic limitations to new residential development (due to the City’s placement within the floodplain and between the Mississippi River/Granddad Bluff), significantly increasing competition for existing developed parcels and housing of any condition;
- Limited supply of quality senior housing options, causing many residents to “age in place” and restricting housing options for young families and other first-time homebuyers.

Public Housing: Waitlists are long for both public housing units and Section 8 housing vouchers, reflecting high demand and low supply for assistance. The La Crosse Housing Authority anticipates reductions in federal funding for the voucher program in the coming years, further limiting the viability of subsidized market-rate housing as an affordable alternative.

Special Needs Population: Residents with mental, physical, or developmental disabilities have an ongoing need for permanent housing and supportive services for day-to-day activities, advocacy and resource navigation, employment, accessibility, and medical care. The elderly population’s needs include aging-in-place supportive services, access to medical care and other life necessities, and home maintenance and mobility retrofitting. ACS data estimates that 6,273 La Crosse residents (12.4% of the City’s total population) have at least one disability, requiring varying levels of care or intervention.

Homeless Population: Transitionally homeless households generally benefit from rapid re-housing efforts, especially those that lost their housing due to emergency circumstances. Chronically homeless individuals often require additional or ongoing assistance (e.g. financial counseling, mental healthcare,

case management, etc.) and therefore achieve better outcomes through transitional housing programs or permanent supportive housing.

Public Services: As identified through the community input survey, the City has the greatest need for services addressing homelessness, mental health, crime prevention & public safety, financial barriers to homeownership, and substance abuse.

Public Improvements: The City of La Crosse has identified a need for improvements to the main arteries that run north-south through the community. The City has been advocating at the state level to prioritize and fund modernization improvements to these key thoroughfares. Other necessary community-wide projects include improvements to bike/pedestrian accessibility, public parks, and safety.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Housing needs in the City of La Crosse were identified through 2020 Census data, American Community Survey (ACS) estimates, public input from residents and stakeholders, results from the Analysis of Impediments to Fair Housing Choice, and the City's 2024 Housing Study. Affordability, safety, and quality within the City's aging housing stock are significant concerns for many low- and moderate-income households, many of whom do not have the means to obtain high-quality housing units or mitigate safety concerns in their current living arrangements. There is also a persistent need for accompanying housing support services, such as financial assistance, resource navigation, and wraparound care for those that need help stabilizing in permanent housing.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	51,995	51,545	-1%
Households	20,690	21,240	3%
Median Income	\$40,725.00	\$46,438.00	14%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,070	3,305	4,770	2,590	6,505
Small Family Households	515	500	1,305	945	2,925
Large Family Households	75	105	130	30	345
Household contains at least one person 62-74 years of age	540	830	915	425	1,240
Household contains at least one person age 75 or older	475	595	515	190	500
Households with one or more children 6 years old or younger	280	320	620	320	620

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

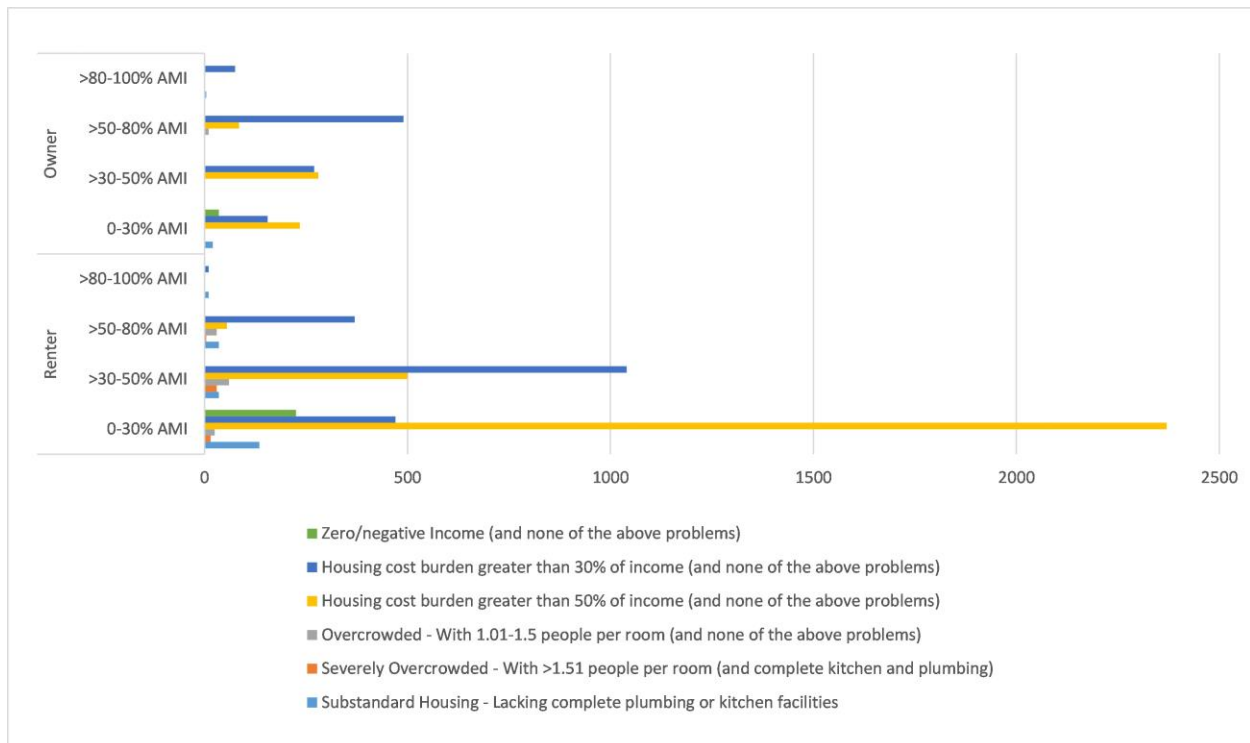
Housing Needs Summary Tables**1. Housing Problems (Households with one of the listed needs)**

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	135	35	35	10	215	20	0	0	4	24
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	30	4	0	49	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	60	30	0	115	0	0	10	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	2,370	500	55	0	2,925	235	280	85	0	600

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	470	1,040	370	10	1,890	155	270	490	75	990
Zero/negative Income (and none of the above problems)	225	0	0	0	225	35	0	0	0	35

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:



Housing Problems by Tenure and AMI

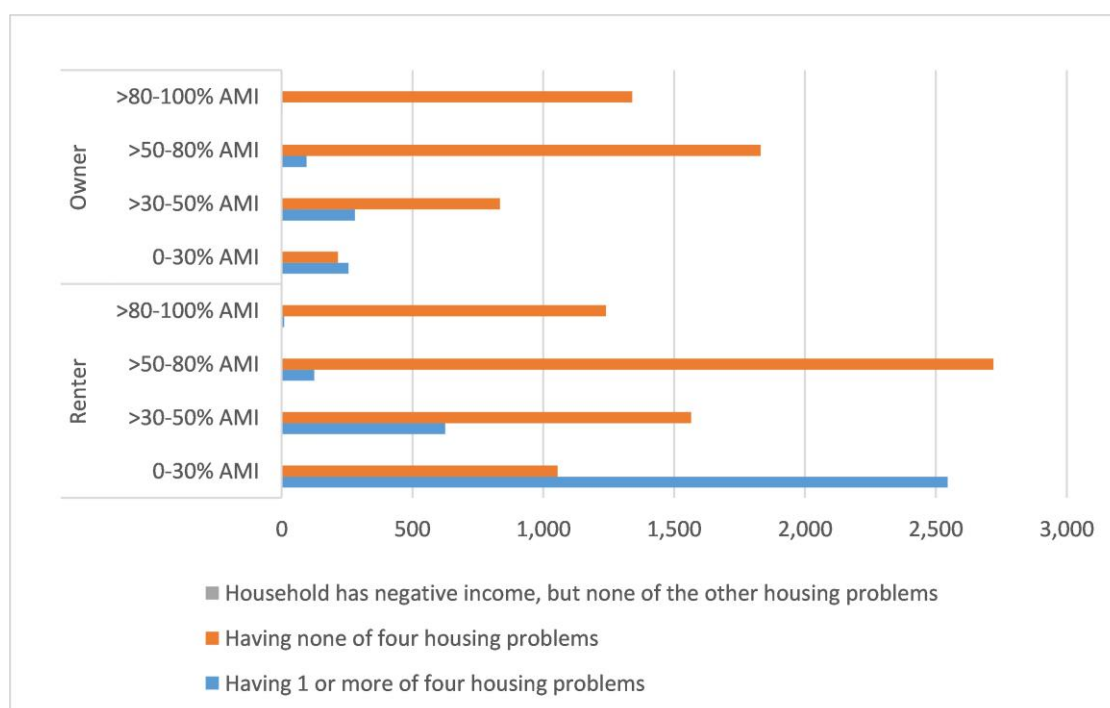
2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen

or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,545	625	125	10	3,305	255	280	95	4	634
Having none of four housing problems	1,055	1,565	2,720	1,240	6,580	215	835	1,830	1,340	4,220
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:



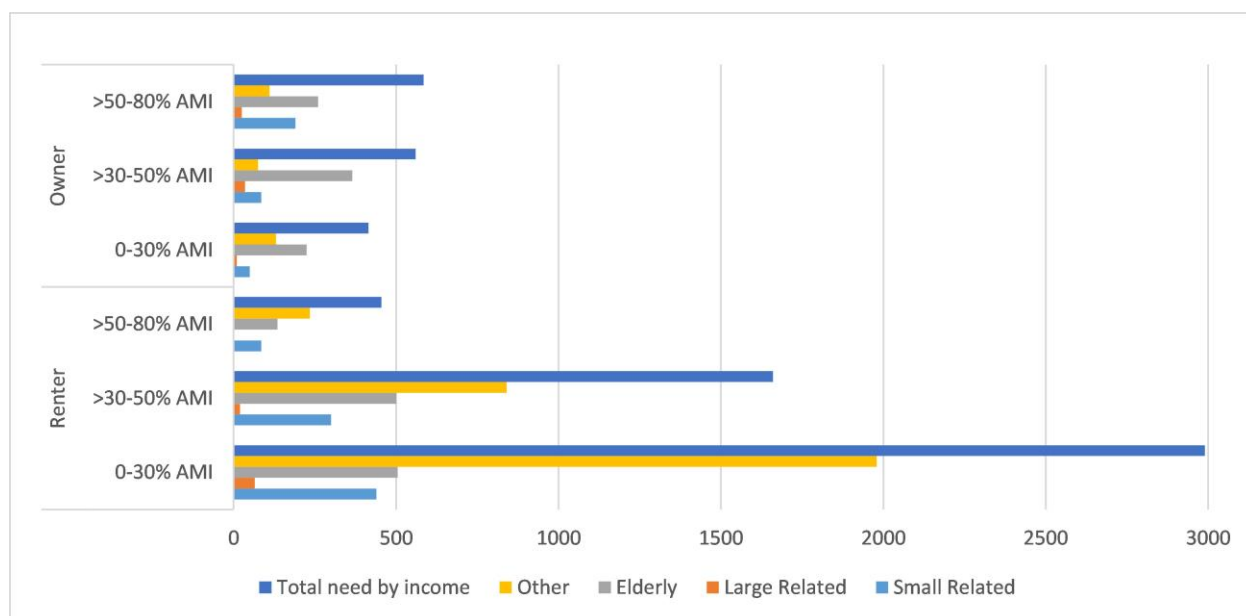
Severe Housing Problems by Tenure and AMI

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	440	300	85	825	50	85	190	325
Large Related	65	20	0	85	10	35	25	70
Elderly	505	500	135	1,140	225	365	260	850
Other	1,980	840	235	3,055	130	75	110	315
Total need by income	2,990	1,660	455	5,105	415	560	585	1,560

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:



Cost Burden > 30% by Tenure and AMI

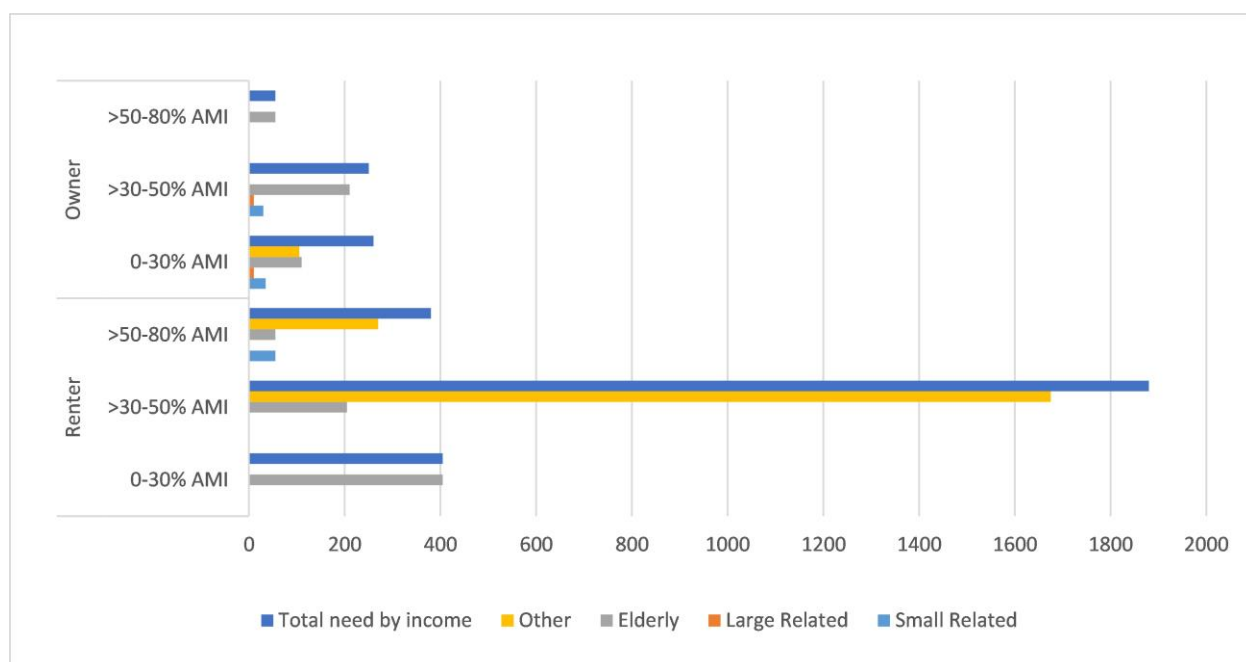
4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	55	55	35	30	0	65
Large Related	0	0	0	0	10	10	0	20
Elderly	405	205	55	665	110	210	55	375

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	0	1,675	270	1,945	105	0	0	105
Total need by income	405	1,880	380	2,665	260	250	55	565

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:



Cost Burden >50% by Tenure and AMI

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	40	10	15	0	65	0	0	10	0	10
Multiple, unrelated family households	0	0	15	0	15	0	0	0	0	0
Other, non-family households	0	80	4	0	84	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Total need by income	40	90	34	0	164	0	0	10	0	10

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source:
Comments:

Describe the number and type of single person households in need of housing assistance.

According to 2016-2020 ACS data, approximately 39.2% of all householders in La Crosse are single-person households. 30.3% of owner-occupied households and 46.7% of renter-occupied households are single-person households. Table 6 indicates that 2,320 “small family” households within the City of La Crosse, which includes single-person households, fall under the 80% AMI threshold. Stakeholders identified single-person households as some of the most underserved populations within the City, as families (especially those with young children) are often prioritized by organizations providing housing and/or social support assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Although this statistic is not specifically tracked, the New Horizons Shelter & Outreach Center exclusively serves single women and men, children, and families that are victims of domestic violence, dating violence and sexual assault. In 2024, New Horizons served 503 people, with the emergency shelter serving 138 victims. Of this population, 73% of those seeking rapid rehousing services and 35% of shelter residents identified as Black, Indigenous, or Person of Color (BIPOC). Consultation with the shelter and anecdotal evidence suggests that the total number of estimated victims may be conservative, as domestic violence incidents are typically underreported.

What are the most common housing problems?

The most common housing problem at all LMI levels (80% Area Median Income: \$46,438) for renters and owners is cost burden, in which residents pay greater than 30% or more of their income on housing costs. For both renter and owner households at 0-30% AMI, 625 are cost burdened and 2,605 are severely cost burdened (spending over 50% of their income on housing costs). For households at 30-50% AMI, 1,310 are cost burdened and 780 are severely cost burdened. Overall, 1,890 renter households across all LMI levels are cost burdened and 2,925 households are severely cost burdened. Due to the inability to afford quality housing that can reasonably accommodate all family members, extremely low-income renter households (0-30% AMI) are more likely to live in substandard housing and experience overcrowding. Coupled with La Crosse's high population of college students, there is a high demand for low-cost rental housing.

Cost burden is less likely for homeowners due to the comparatively high up-front costs compared to rental housing. 990 households are cost burdened and 600 are severely cost burdened across all LMI levels.

Additionally, the age and quality of La Crosse's existing housing stock is also a concern. Approximately 68.2% of housing stock in the City of La Crosse was built before 1980, with over a quarter constructed before 1940. Lead-based paint was commonly used before 1978 and poses a risk to children who live in older homes that have not been mitigated. Due to the cost of mitigation, lower-income households are more likely to live in homes where lead paint has not been adequately addressed. Please see *MA-20 (Housing Market Analysis: Condition of Housing)* for more information.

Are any populations/household types more affected than others by these problems?

Very low-income (30-50% AMI) and extremely low income (0-30%) households are more likely to experience severe housing problems such as insufficient kitchen/plumbing facilities, overcrowding, or significant cost burden. The tables in this section indicate that extremely low-income renters – often elderly, disabled, and/or residents of color – disproportionately experience housing problems.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Severely cost burdened households are most at-risk of experiencing homelessness due to limited financial flexibility for unexpected expenses, stagnating wages, pre-existing physical or mental ailments, and other risk factors. Within La Crosse, 2,370 renter households and 235 owner households are considered severely cost burdened; per CHAS data, 280 of these households have one or more children aged 6 or younger. Housing-insecure families with young children can face special challenges finding housing following eviction or other emergency circumstances; stakeholders have noted that it is difficult to move multiple children on short notice and there are limited safe options within the City (e.g.

women-centered shelter space is limited and hotel vouchers can be dangerous due to proximity to individuals with criminal or substance abuse histories).

Rapid re-housing is generally successful for the first-time homeless population, especially those that lose their housing due to emergency circumstances. Unsheltered individuals who require additional or ongoing assistance (e.g. financial counseling, mental healthcare, case management, etc.) and the chronically homeless are generally not good candidates for rapid re-housing. These groups often achieve better outcomes through transitional housing programs or permanent supportive housing. At HUD's guidance in recent years, many transitional housing providers in the City of La Crosse have pivoted their efforts towards permanent supportive housing, due to the longer timeline afforded to individuals that need intensive assistance. However, there are voucher programs that can fill this gap in transitional housing options; for example, Couleecap offers tenant-based vouchers for two years of financial assistance for families as long as they settle in adjacent communities.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

N/A

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

For very low and extremely-low income populations, severe cost burden is the greatest challenge to housing stability. This is a combination of high (and consistently increasing) housing costs and low (often stagnating) income. Additionally, personal experiences such as domestic violence, new or existing physical/mental ailments, substance use disorders, and unstable employment can increase the risk of homelessness. The risk of homelessness is further exacerbated by the City's lack of safe and affordable housing options, shortage of available Section 8 vouchers and public housing units, limited funding (and ever-increasing demand) for homelessness prevention resources, and lender/landlord discrimination based on a variety of financial and individual circumstances.

Discussion

The data highlights significant housing challenges in La Crosse, especially for low-income households, with many spending over 30% of their income on housing. Cost burden is a major issue, particularly for renters, leading to overcrowding and substandard conditions.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section evaluates disproportionately greater housing needs among households with housing problems. As identified by HUD, the four housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.0 person per room; 4) Cost burden over 30%. “Disproportionately greater need” exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

Since white households make up the majority of La Crosse’s population (approximately 85.6%), and therefore comprise the majority of residents under the AMI, the category averages align heavily with the prevalence of housing problems for white households. For households experiencing any of the four housing problems, disproportionately greater need exists for the Black/African American, Asian, and American Indian/Alaska Native populations who earn 0-30% AMI and the Hispanic population who earns 50-100% AMI.

Although data show disproportionately greater need for these groups, it should also be noted that the margins of error are high for some of these racial and ethnic groups and make the data less reliable (e.g. for Black, American Indian/Alaska Native, Asian, Native Hawaiian, and Hispanic populations).

While there is no significant concentration of residents of color in La Crosse (as discussed in *NA-30* and *MA-50*), many live in neighborhoods with the highest proportion of low- to moderate-income individuals (<80% AMI). This primarily includes Powell-Poage-Hamilton, Washburn, and Lower Northside. These areas have comparatively high rental and poverty rates, as well as an aging housing stock that is falling into disrepair or may not be noncompliant with modern building codes.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,045	430	205
White	2,765	415	195
Black / African American	95	0	0
Asian	80	0	0
American Indian, Alaska Native	24	0	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	70	15	10

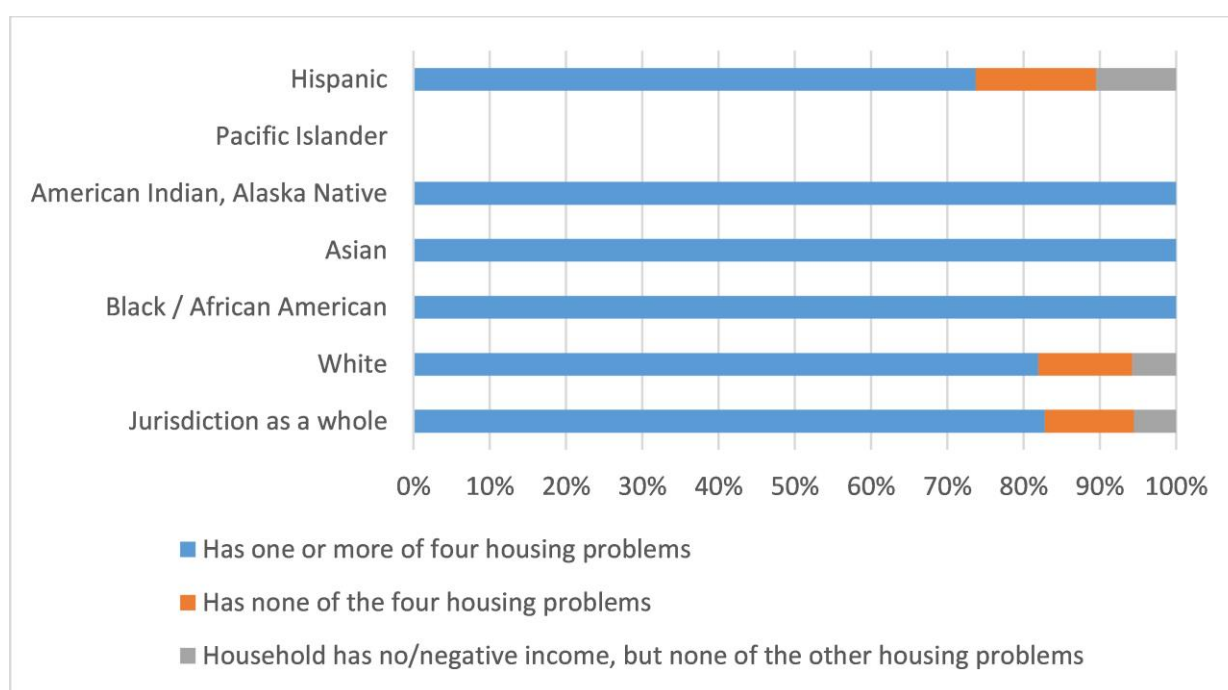
Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Prevalence of Housing Problems by Race (0-30% AMI)****30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,270	1,085	0
White	2,145	960	0
Black / African American	0	20	0
Asian	45	45	0
American Indian, Alaska Native	0	0	0

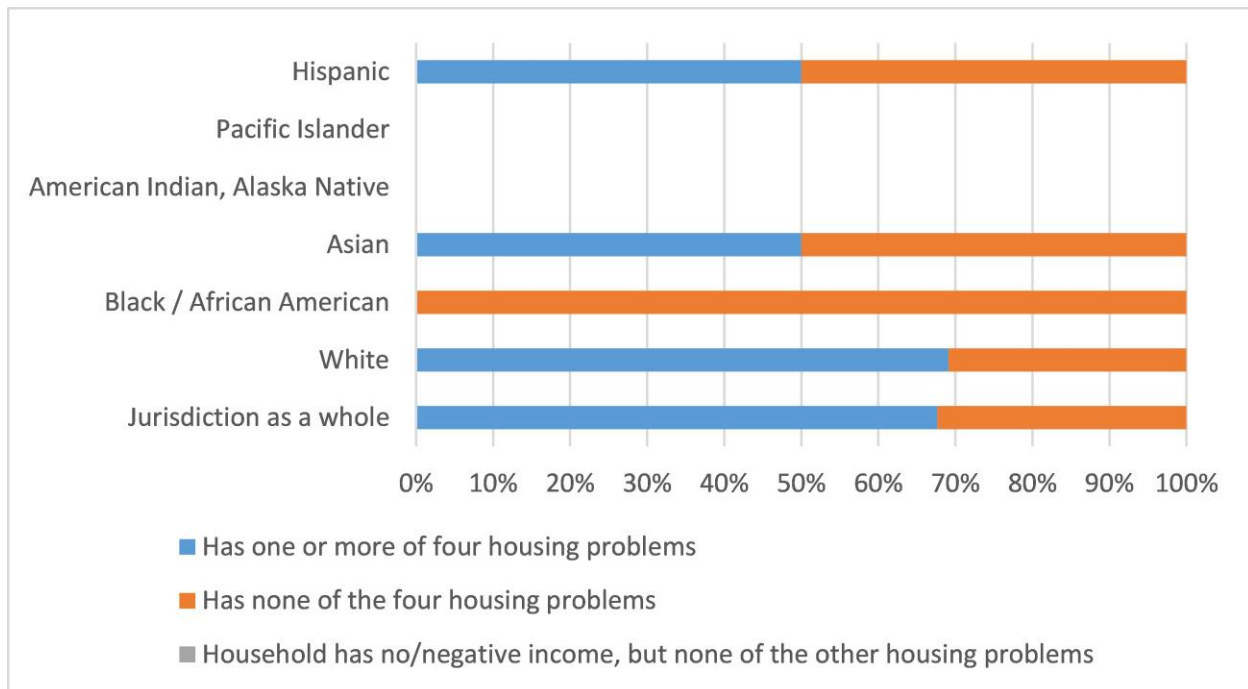
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	55	55	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Prevalence of Housing Problems by Race (30-50% AMI)****50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,440	2,930	0
White	1,345	2,625	0
Black / African American	10	90	0
Asian	10	110	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	60	0

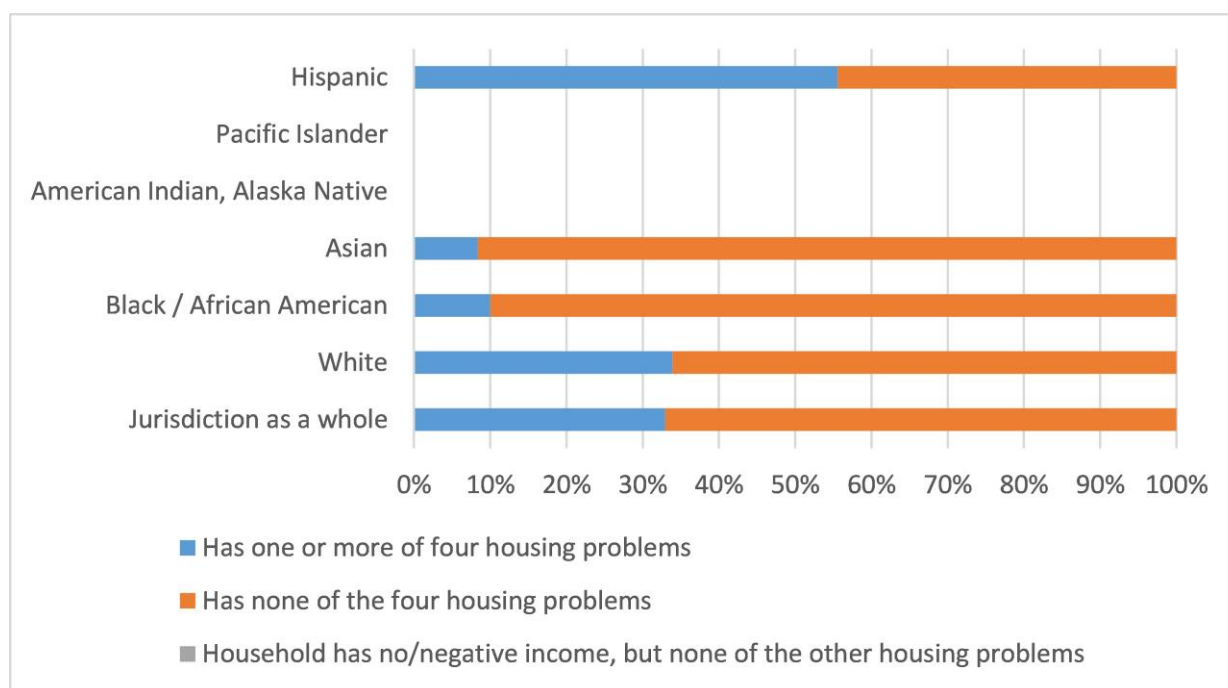
Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Prevalence of Housing Problems by Race (50-80% AMI)****80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	300	2,515	0
White	275	2,275	0
Black / African American	0	10	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	210	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	25	0

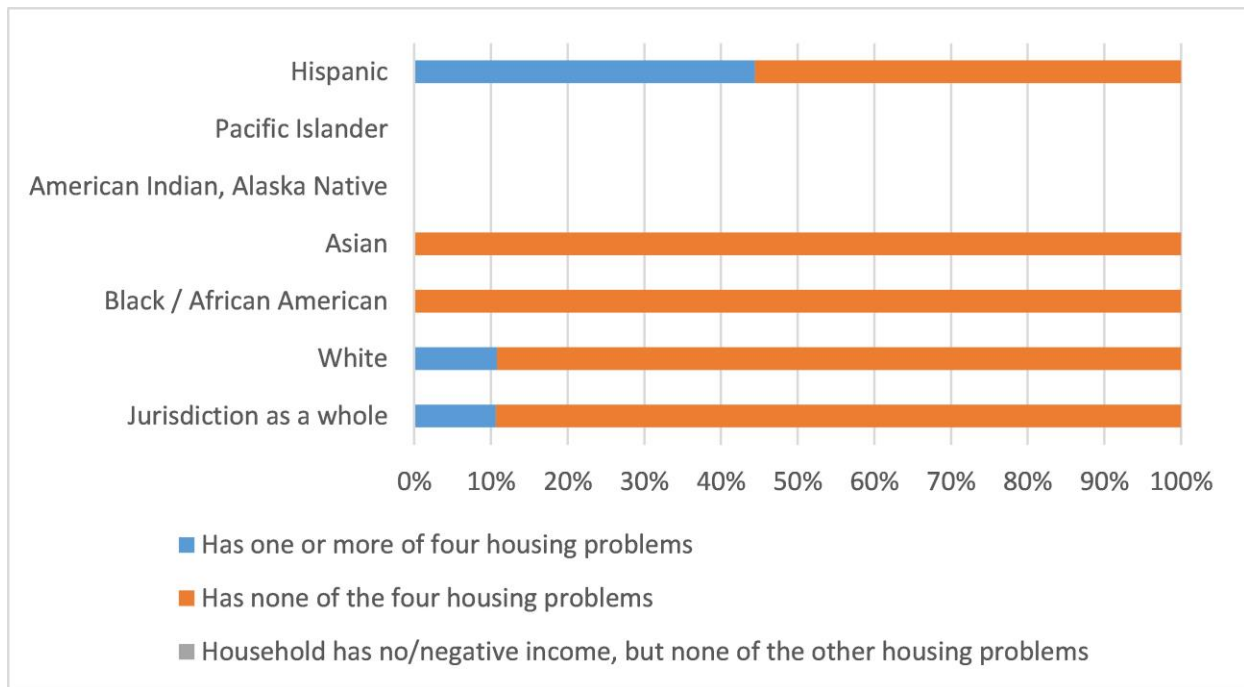
Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



Prevalence of Housing Problems by Race (80-100% AMI)

Discussion

Households under the AMI threshold are more likely to experience at least one of HUD's four identified housing problems due to the high cost of obtaining high-quality housing or fixing existing nonconformities. As illustrated by the graphs in this section, disproportionately greater need exists for low-income Black/African American, Asian, and American Indian/Alaska Native residents throughout the City. Housing cost burden remains the greatest need, especially in areas of La Crosse that contain the

highest proportion of low- to moderate-income individuals (<80% AMI) and a comparatively high population of Asian/Pacific Islander residents.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section evaluates disproportionately greater housing needs among households with *severe* housing problems. As identified by HUD, the four severe housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.5 persons per room; 4) Cost burden over 50%. “Disproportionately greater need” exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

0%-30% of Area Median Income

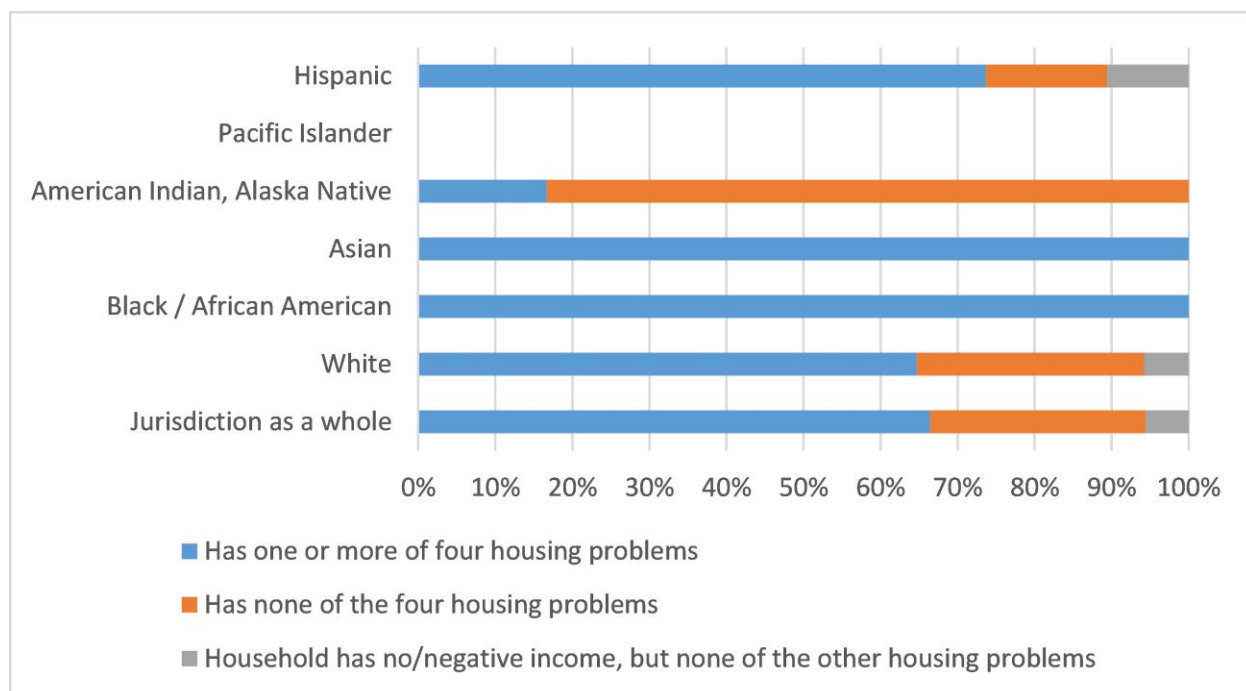
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,445	1,030	205
White	2,185	995	195
Black / African American	95	0	0
Asian	80	0	0
American Indian, Alaska Native	4	20	0
Pacific Islander	0	0	0
Hispanic	70	15	10

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



Prevalence of Severe Housing Problems by Race (30-50% AMI)

30%-50% of Area Median Income

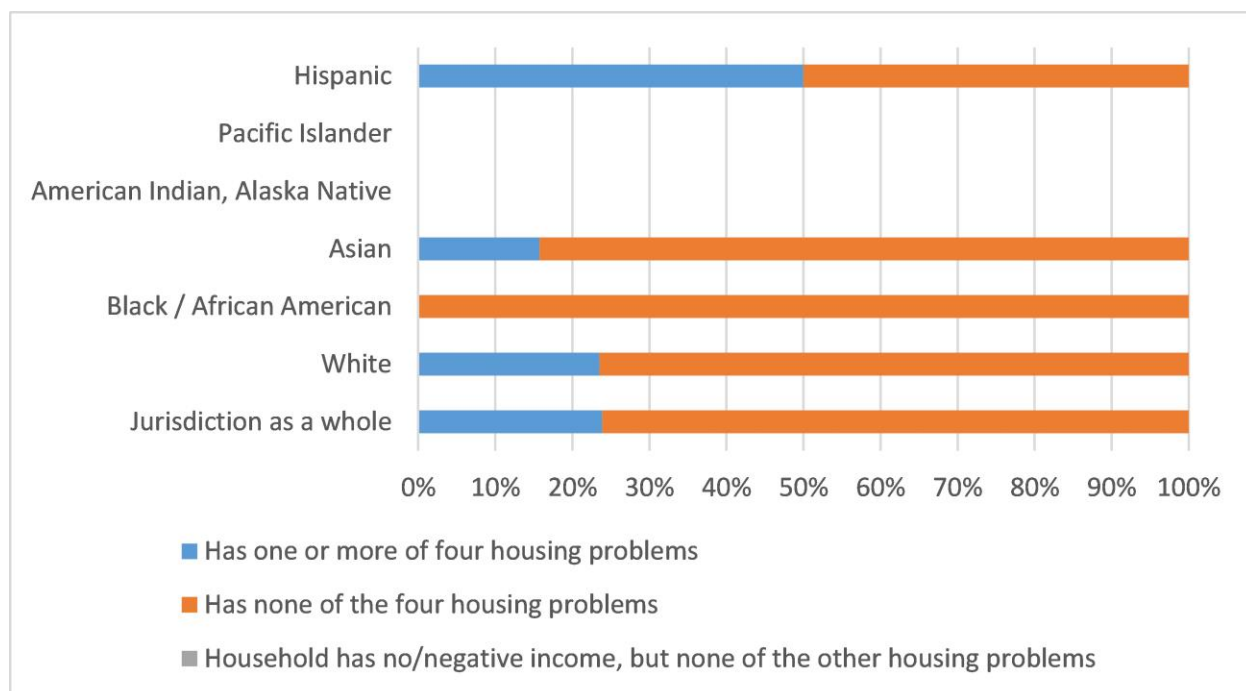
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	800	2,550	0
White	730	2,375	0
Black / African American	0	20	0
Asian	14	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	55	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



Prevalence of Severe Housing Problems by Race (30-50% AMI)

50%-80% of Area Median Income

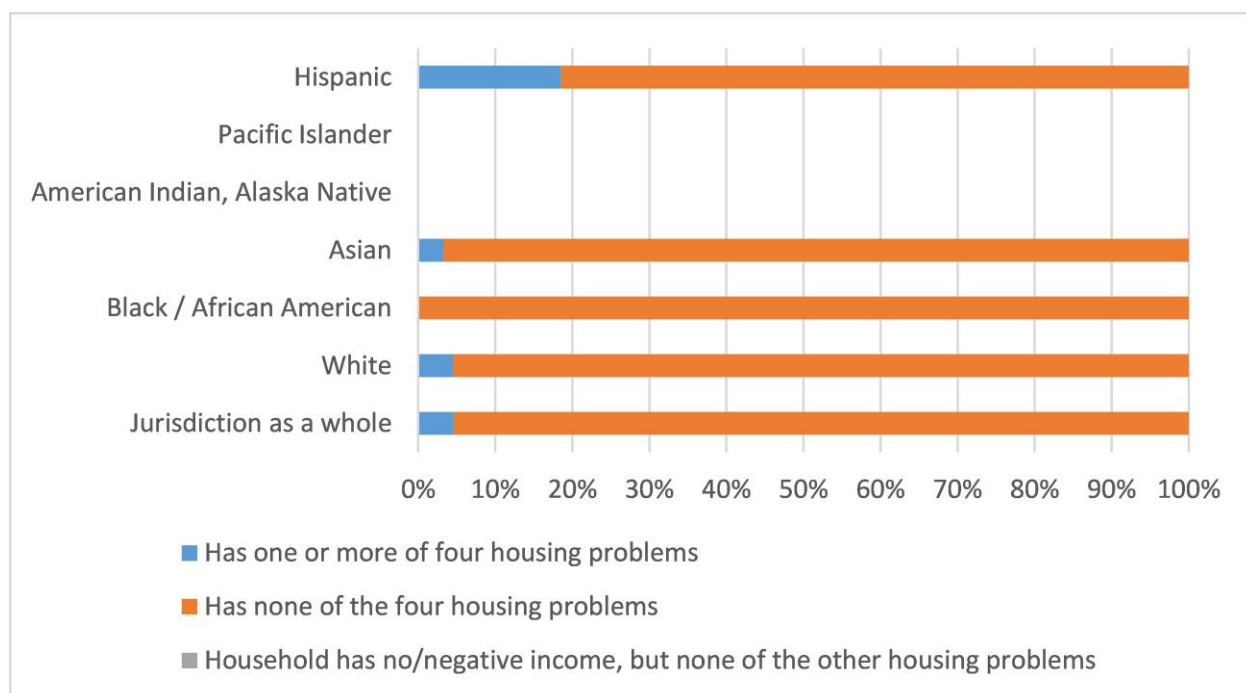
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	200	4,170	0
White	180	3,795	0
Black / African American	0	100	0
Asian	4	120	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	110	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



Prevalence of Severe Housing Problems by Race (50-80% AMI)

80%-100% of Area Median Income

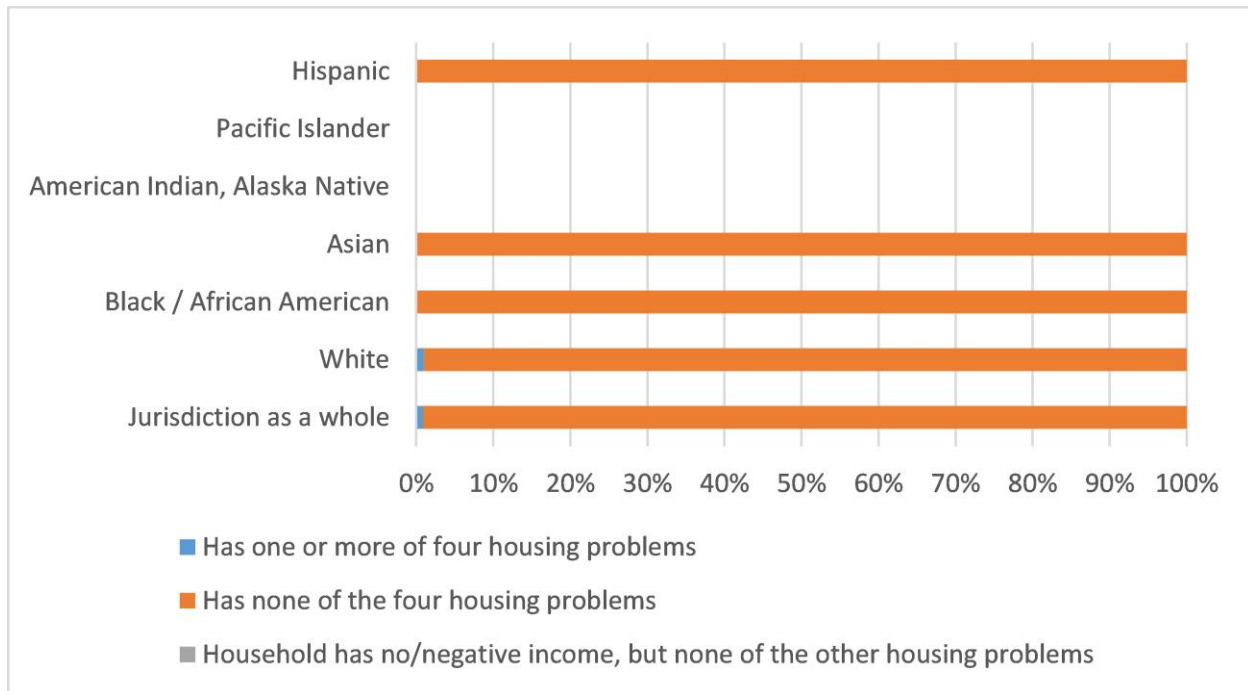
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	25	2,785	0
White	25	2,525	0
Black / African American	0	10	0
Asian	0	210	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	40	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%



Prevalence of Severe Housing Problems by Race (80-100% AMI)

Discussion

Severe housing problems are most prevalent in extremely low-income households (0-30% AMI) due to the lack of safe, affordable housing units in the City of La Crosse and the significant financial burden that housing costs impose on such a limited (or nonexistent) income. Households between 30-100% AMI are less likely to experience severe housing problems (and more likely to experience normal housing problems, with slightly less cost burden and/or overcrowding) because they can afford better housing options and allocate less of their income towards housing.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

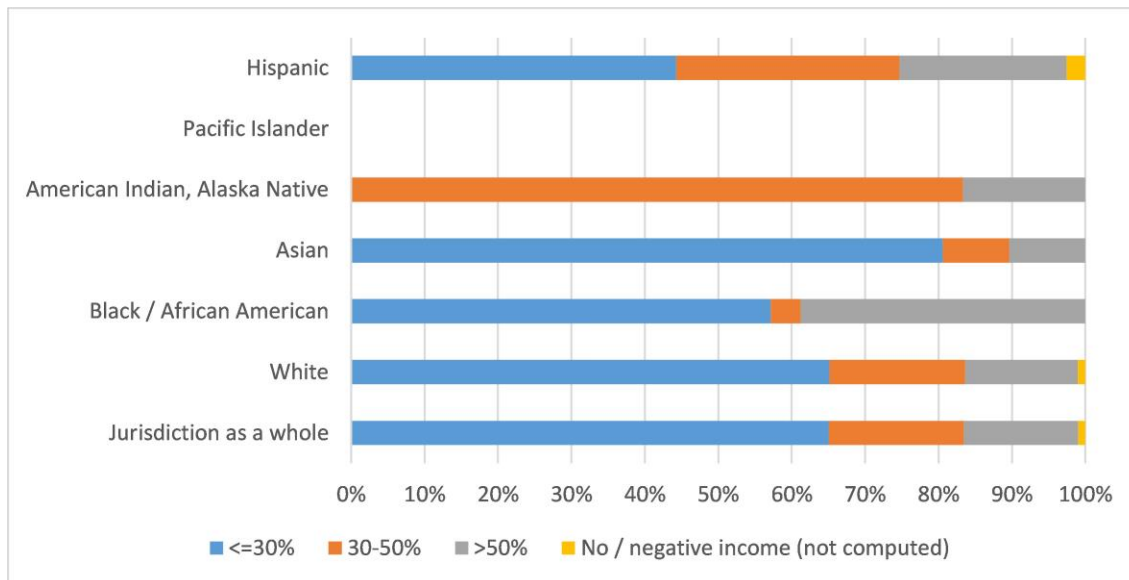
The most common housing problem is cost burden, meaning households spend more than 30% of their income on housing costs.

Housing Cost Burden

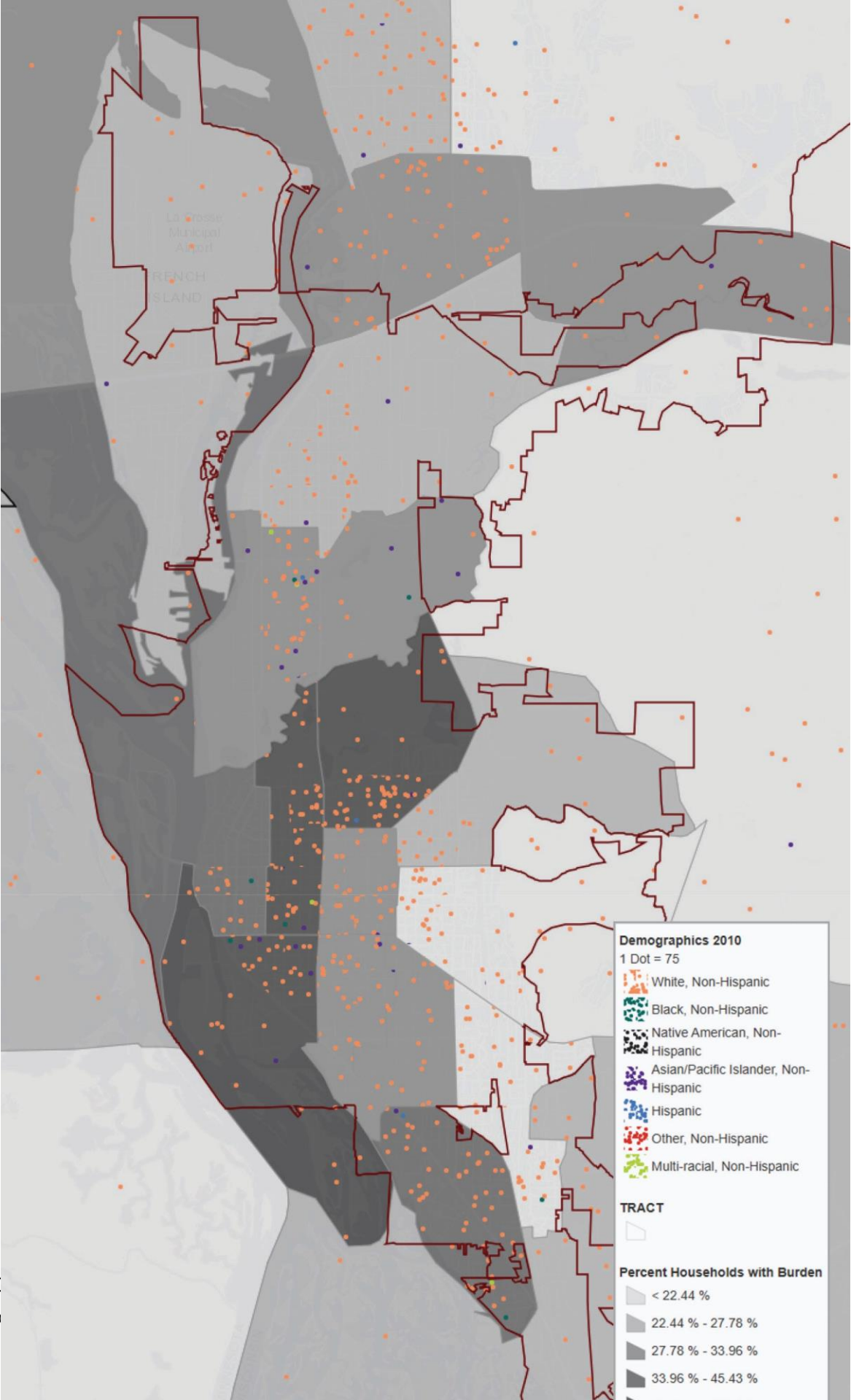
Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,620	3,845	3,259	205
White	12,710	3,605	2,995	195
Black / African American	140	10	95	0
Asian	535	60	69	0
American Indian, Alaska Native	0	20	4	0
Pacific Islander	0	0	0	0
Hispanic	175	120	90	10

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS



Prevalence of Cost Burden by Race



Demographics of Housing Need

Discussion:

Housing cost burden is significantly more common for renters than for homeowners and is disproportionately greater for residents of color. As shown in the "Demographics of Housing Need" map, the census tracts with the highest prevalence of housing problems, including cost burden, are census tracts 9 (in which 45.43% of households have at least one of the four housing problems), 4 (64.05%), and 5 (61.88%). These align with Washburn, Powell-Poage-Hamilton, UW-La Crosse campus, and Grandview Emerson.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

For households experiencing any of the four housing problems, disproportionately greater need exists for extremely low-income (0-30% AMI) Black/African American, Asian, and American Indian/Alaska Native households, as well as Hispanic households who earns 50-100% AMI.

For households experiencing any of the four severe housing problems, disproportionately greater need exists for extremely low-income (0-30% AMI) Black/African American and Asian households and Hispanic households making 0-80% AMI.

If they have needs not identified above, what are those needs?

- In its 2020 School Resource Officer Program Review, the School District of La Crosse determined that it “disproportionally disciplines and suspends students of color, students in poverty, male students, and students with disabilities.” This pattern leads to lower academic achievement and higher dropout rates among these groups, as well as increased risk for involvement in the criminal justice system, barriers to employment and housing, and negative physical and mental health outcomes.
- According to a report conducted on behalf of La Crosse County’s Criminal Justice Management Council, “between 2018 and 2021, Black people made up 1.3–1.7% of the population in La Crosse County but accounted for 20% of the people arrested and jailed. In particular, the proportion of Black people accessing deflection and diversion programming through Justice Support Services is low in proportion to arrest rates.”
- Through consultations with key community stakeholders, it is evident that a disproportionate percentage of individuals seeking community support services (such as emergency shelters, food and clothing banks, domestic violence services, and mobile healthcare) are people of color.
- While La Crosse’s population of foreign-born or Limited English Proficiency (LEP) residents is comparatively small, stakeholders identified a gap in culturally competent and/or native language-speaking assistance programs that cater to low-income households. These services are critical to helping struggling households navigate housing resources, understand leases/mortgages and letters from landlords/banks, and provide advocacy support.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There do not appear to be any *significantly* concentrated areas of racial or ethnic groups within the City of La Crosse. One method to quantify racial and ethnic concentration is with the Dissimilarity Index, which measures the degree to which two groups living in a region are similarly geographically distributed. Dissimilarity Index values range from 0 (complete integration) to 100 (complete

segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation. For the City's Black population, the 2020 Census dissimilarity index relative to white residents was 25.3, for Hispanics it was 17.3, and for Asians it was 22. These scores indicate low levels of segregation for these groups within La Crosse.

However, the "Demographics of Housing Need" map indicates that the neighborhoods of Powell-Poage Hamilton, Washburn, and Lower Northside and Depot have notable populations of racial minorities, particularly Black/African American and Asian/Pacific Islander households. These neighborhoods also have higher rates of poverty and a higher prevalence of housing problems (see *NA-15* for more information).

NA-35 Public Housing – 91.205(b)

Introduction

The La Crosse Housing Authority provides affordable housing for low-income and fixed-income households, including families, the elderly, and those with disabilities. The Housing Authority currently oversees four family housing properties, nine high-rise towers, and six market rate units for residents with disabilities, totaling approximately 599 units of public housing with capacity for 611 units. Of these units, 95 (15.9%) are either fully ADA-compliant or partially modifiable.

The La Crosse Housing Authority also administers the Section 8 Housing Choice Voucher Program, which assists approximately 199 households throughout the City of La Crosse (184 through tenant-based vouchers and 15 through Veterans Affairs Supportive Housing). While this program can help mitigate the demand on public housing stock, landlord discrimination against voucher holders continues to be an issue in the community. La Crosse’s Section 8 allocations are anticipated to decrease moving forward, therefore threatening the future of this program in the City and further straining available housing options for lowest-income residents.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	575	137	0	133	4	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	12,525	12,188	0	12,426	4,262	0
Average length of stay	0	0	5	4	0	4	0	0
Average Household size	0	0	1	2	0	2	1	0
# Homeless at admission	0	0	2	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	202	18	0	18	0	0
# of Disabled Families	0	0	239	55	0	54	1	0
# of Families requesting accessibility features	0	0	575	137	0	133	4	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	491	92	0	89	3	0	0
Black/African American	0	0	35	38	0	37	1	0	0
Asian	0	0	48	7	0	7	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	7	1	0	0	1	0	0
Not Hispanic	0	0	568	136	0	133	3	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Public Housing Tenants

The Director of the La Crosse Housing Authority reported that the organization’s biggest challenge is consistent lease violations of various kinds, including nonpayment of rent, criminal activity, sheltering non-labile guests without permission, and improper care of units. This indicates that an ongoing need for public housing tenants is individual and/or family support that provides mental health resources, teaches basic life skills or assists in daily tasks, and supplies emergency funding assistance.

The Housing Authority’s current collaborations with local supportive service organizations have already proven very beneficial to tenants. Residents of each building or development have access to mobile food pantries, resource navigation personnel from various organizations, and youth programming. Entities such as the La Crosse Family Collaborative and School District of La Crosse have embedded social workers in multiple low-income neighborhoods, who can “knit together” location-specific resources and financial aid for public housing tenants and other households in need. However, funding and staff capacity to maintain these programs is tight and as demand for supportive services (especially housing assistance) continues to increase, additional funding and collaboration will be required to adequately address residents’ needs.

Accessible Unit Waitlist Applicants

Stakeholders consulted for this Consolidated Plan and Analysis of Impediments to Fair Housing Choice reported a critical need for affordable accessible units in the City of La Crosse. The La Crosse Housing Authority offers 90 ADA-compliant or partial-modification units throughout its developments, representing approximately 15% of its units. While the waitlist for accessible units is comparatively lower than other unit types, turnover is very low. The Housing Authority assesses disabilities and accessibility needs as part of the unit intake or transfer process, as well as modifies existing units in response to reasonable accommodation requests, which may help lessen the need to relocate to a designated accessible unit.

In an effort to decrease the waitlist for accessible units, the Housing Authority built five accessible duplexes within the Schuh Homes complex in 2011, as well as six one-bedroom accessible units in Washburn in May 2020. The City is also expecting to gain 74 additional affordable units from the new “Haven on Main” development project, which will cater to adults with disabilities and/or special needs.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Public Housing Residents

Residents of public housing and those utilizing Housing Choice Vouchers would benefit from increased access to resources that can help them achieve long-term housing stability and financial independence. This includes support for down payment assistance programs to help transition to homeownership, as well as financial literacy training to improve spending habits and increase savings. These resources are

essential in empowering residents to build a stronger foundation for their future and break the cycle of housing insecurity.

Housing Choice Voucher Holders

Section 8 voucher holders often struggle to find willing landlords and properties that meet federal inspection standards. Quality affordable housing in La Crosse is scarce, even with assistance, and the number of landlords willing to work with Section 8 vouchers is declining locally and regionally. Involvement with the Section 8 program requires landlords to navigate stricter tenant screening requirements, regular HUD inspections, and the possibility of delayed rent payments due to bureaucratic processes, therefore pushing them to work with tenants that can pay directly instead.

How do these needs compare to the housing needs of the population at large

Public housing residents and Section 8 voucher holders (and those on the waitlists) are some of the City's lowest-income households, with a mean annual income of approximately \$12,188–\$12,525 respectively. Elderly and/or disabled residents are often on fixed incomes, which leaves little wiggle room for other financial obligations or emergency expenses. Reliance on subsidized housing – whether within Public Housing Authority-managed properties or through the Section 8 program – greatly reduces these households' available housing options due to limited supply or discriminatory landlords. Many households also depend on social support services to remain stable in their housing, which are often integrated into public housing communities.

While these populations share some common concerns with the general population, such as affordability and proximity to amenities, the specific needs of public housing tenants and Section 8 voucher holders are often more acute and require targeted interventions and support systems to ensure they have access to safe, stable, and affordable housing.

Discussion

While the Housing Authority plays a critical role in providing affordable housing in the City of La Crosse, the challenges associated with managing units and voucher programs are difficult to address when resources are decreasing. Innovative strategies to support residents and coordinate with partners should be explored to maximize housing opportunities.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

During the COVID-19 pandemic, the City of La Crosse saw a significant increase in people experiencing homelessness. Despite increased federal funding and resources to address these emergency needs, numbers remained stubbornly high and the City sought a way to unify available services and identify long-term solutions. In early 2024, the City of La Crosse partnered with La Crosse County to develop *Pathways Home*, a long-term plan that outlines a framework of staffing/leadership, data reporting processes, and housing policy aimed at achieving “functional zero” homelessness by 2029. According to the plan, achieving ‘functional zero’ would mean “any instances of homelessness are rare and brief, and the availability of services and resources matches or exceeds demand” within the City. This plan – and the people that put it together – have been instrumental in the development of this Consolidated Plan and accompanying Analysis of Impediments to Fair Housing Choice.

As identified in *Pathways Home* and numerous stakeholder discussions, local factors contributing to homelessness include a lack of quality and affordable housing, low household incomes, stagnating wages and limited access to skilled labor opportunities, declining funding for housing subsidies, and strained support services. At an individual level, these issues can be exacerbated by mental illness, underemployment and unemployment, domestic violence, disabling health conditions, chemical dependencies, criminal justice system involvement, lack of adequate transportation, and poor credit/landlord histories. Addressing homelessness continues to be a high priority in the City of La Crosse.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	13	3	16	20	12	264
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	173	61	234	100	65	337

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Individuals	62	1	63	0	0	0
Chronically Homeless Families	4	0	4	1	1	695
Veterans	0	0	0	0	0	802
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: City of La Crosse Planning & Development Department - Homelessness Services

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Specific data surrounding people becoming homeless is challenging to track. According to the Pathways to Housing list (as of April 2025), the average number of days experiencing homelessness is 321. About 16% of those currently unhoused are in shelter. While there are individuals entering homelessness, there are also individuals being placed in housing. From March to April 2025, there was a net increase in homelessness by two individuals. Fourteen people were housed from the Pathways to Housing List in the month of April.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The estimated number of homeless veterans was 7 as of the April 2025 *Pathways Home* data. Most homeless families are currently sheltered, with the estimated number being under a dozen.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Homelessness in La Crosse tends to disproportionately affect those of racial and ethnic minorities, though the majority of currently homeless individuals identify as white.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Point-in-Time (PIT) counts in January 2025 indicated that in the City of La Crosse, 26 individuals were unsheltered and 124 individuals were sheltered. The *Pathways Home* data is believed to be more accurate because it is continuously updated; April 2025 numbers indicated 261 homeless individuals.

Discussion:

The Pathways to Housing List identifies individuals experiencing homelessness and ensures coordination between resource providers to obtain housing. A key component of housing these individuals is to pair adequate case management needs with the right type of housing. This housing navigation will continue to be a crucial resource in addressing homelessness in the community.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The special needs population of La Crosse consists of several groups: persons with disabilities, the elderly, and elderly with disabilities. Disabilities are physical or mental health issues that substantially limit one or more life activities such as walking, talking, learning, or caring for oneself (HUD Section 504). These issues include any combination of hearing or vision difficulties, physical difficulties, cognitive or development difficulties, and severe mental illness. The special needs population experiences higher rates of poverty (relative to the general population) due to barriers in accessing education, employment, and healthcare. As a result, finding safe, accessible, and affordable housing within the City of La Crosse is a significant challenge.

Describe the characteristics of special needs populations in your community:

According to 2016-2020 ACS estimates, 6,273 residents (12.4% of the City's total population) have one or more disabilities. The age cohort with the highest number of residents with a disability is those aged 18 to 64, in which 3,275 residents are estimated to have a hearing, vision, cognitive, ambulatory, self-care, and/or independent living disability. The age cohort with the highest percentage of disabilities is those aged 65+, in which 40.75% of residents in that age group are estimated to have a disability. Of the listed disabilities, the most common are cognitive, ambulatory, and independent living difficulties.

Unemployment or underemployment is more prevalent with persons with disabilities than the general population. In La Crosse County, 2016-2021 ACS data indicates that 69.2% of people were either unemployed or out of the labor force entirely (either retired or on SSD) due to a disability, whereas only 28.1% of people without disabilities were unemployed or out of the labor force. Employed persons with disabilities also earned significantly less than persons without disabilities – \$20,893 annually compared to \$36,195 respectively in 2021.*

*This data was estimated during the height of the COVID-19 pandemic, and therefore may not reflect the current employment or financial circumstances of persons with disabilities post-pandemic.

What are the housing and supportive service needs of these populations and how are these needs determined?

As with many demographics within the City of La Crosse, the greatest need for disabled and/or elderly residents is affordable and safe housing. With a standard monthly Supplemental Security Income (SSI) payment of \$1,026 for individuals and \$1,547 for couples in 2024, residents with disabilities that are unable to work are very likely to face substantial cost burdens and difficulty finding quality housing. While public housing can meet this need, waitlists are long and, due to the age of the high rise buildings,

units may not adequately accommodate modern wheelchairs or mobility equipment. La Crosse has fifteen accessible units available through the Housing Authority, though turnover is very low.

For those that wish to live independently (and/or must remain in place due to a lack of alternative housing options), homes can be outfitted with accessibility modifications, assistive devices, and care assistance for personal hygiene and home maintenance. However, the majority of homes in the City of La Crosse are older (with nearly a quarter built before 1940 alone) and were not constructed with accessibility as a priority. Accessibility modifications can be prohibitively expensive out-of-pocket and can potentially sacrifice the resale value of the home (e.g. removing space from a bedroom to make the bathroom bigger may reduce the total number of compliant bedrooms in the home).

Supportive service needs for persons with disabilities include advocacy assistance (including gaining self-advocacy skills and acute negotiation services for benefits, housing issues, education access, etc.), independent life skills development/reinforcement, and ongoing case management as needed (e.g. medication management, mental health counseling, transportation connections, healthcare access, etc.). These needs were determined through consultation with local organizations that provide support services for special needs populations in La Crosse.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The State of Wisconsin receives Housing Opportunities for Persons with AIDS (HOPWA) funding to identify, assess, and address needs of persons with HIV/AIDS. The City of La Crosse does not receive this funding to directly address this issue. According to the 2022 Wisconsin HIV/AIDS Surveillance Annual Review (published by the Wisconsin Department of Health Services), in 2022 there were 2 new reported cases of HIV infection in La Crosse, with 101-300 infected residents estimated to live in the County in total. Wisconsin trends from 2013-2022 indicate that young men and people of color are disproportionately affected by HIV.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Improvements to public facilities (recreation/community centers and public safety buildings) emerged as a relatively low priority for community input survey respondents; however, improvements to libraries were generally seen as “very important” (see the "Survey Responses for Public Improvements" graph). The City of La Crosse and the School District of La Crosse have identified public facility needs to be addressed in the coming years, including:

- Consolidating elementary schools and replacing/renovating remaining buildings;
- Improvements to major north-south corridors;
- Parks improvements and modernization;
- Safety and Lighting.

How were these needs determined?

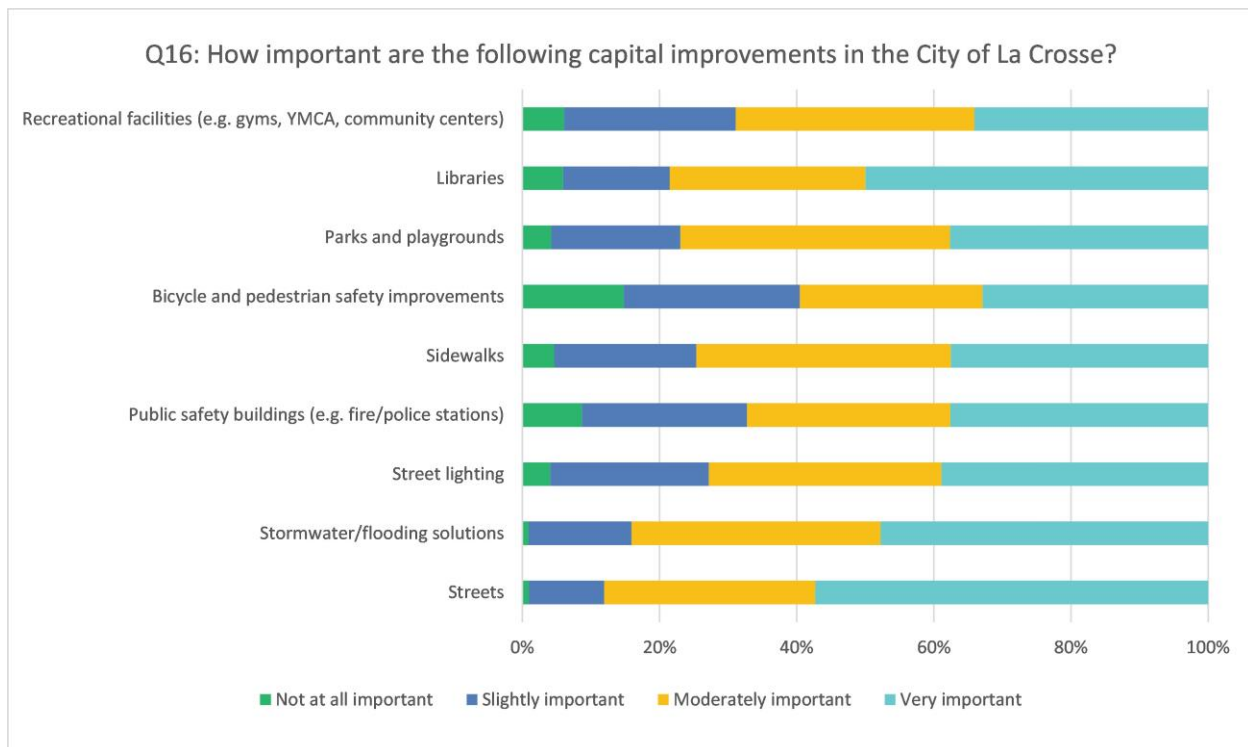
Public engagement through meetings and community input survey, consultation with stakeholders and City staff, City of La Crosse's 2025-2029 Capital Budget.

Describe the jurisdiction's need for Public Improvements:

Input survey respondents generally favored improvements to stormwater/flooding mitigation solutions and streets over other potential capital improvement projects. Parks are a key priority for residents, though when using CDBG dollars, it fell lower in priority than other public improvements like floodplain, stormwater mitigation, and housing needs.

How were these needs determined?

Public engagement through meetings and community input survey, consultation with stakeholders and City staff, City of La Crosse's 2025-2029 Capital Budget.



Survey Responses for Public Improvements

Describe the jurisdiction's need for Public Services:

Input survey respondents identified the following as the highest-priority public services to fund in the coming years: (1) homelessness services, (2) mental health services, (3) crime prevention & public safety, (4) homeownership assistance, and (5) substance abuse services (see the "Survey Responses for Public Services" table). The need for homelessness services and mental health services was reiterated by many key stakeholders, as demand for homelessness assistance and prevention has steadily increased in the City of La Crosse since the COVID-19 pandemic. Enhanced mental health services – particularly those that are affordable and culturally component for a wide range of backgrounds – would be beneficial to reinforce housing stability efforts and improve outcomes in many other social support sectors.

How were these needs determined?

Public engagement through meetings and community input survey, consultation with stakeholders.

ANSWER CHOICES	RESPONSES	
Mental health services	51.18%	281
Homeownership assistance (down payment/closing cost assistance, housing rehabilitation, etc.)	31.69%	174
Crime prevention and public safety	41.71%	229
Homelessness services (housing, shelters, counseling)	52.64%	289
Low-cost healthcare services	24.04%	132
Substance abuse services and prevention	29.69%	163
Domestic violence/child abuse prevention	21.31%	117
Youth services and programs	16.39%	90
Childcare services	24.23%	133
Parks and recreation (parks, playgrounds, community events)	17.30%	95
Community social workers and case management	20.22%	111
Job training	11.29%	62
Transportation services (bus, car repair)	8.74%	48
Food banks	12.39%	68
Emergency shelters	11.11%	61
Tenant/landlord counseling	7.47%	41
Financial counseling services	8.01%	44
Total Respondents: 549		

Survey Responses for Public Services

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis provides a sense of the state of housing, homelessness, special populations, and affordable housing in the City of La Crosse. Many insights in this section were informed by the City's 2024 Housing Study and recent Analysis of Impediments to Fair Housing Choice, as well as public engagement completed for those processes.

Housing Stock

2016-2020 ACS data indicates that the most common unit type in the City of La Crosse is single-unit detached homes (49.6% of all units), followed by multi-family buildings with 20+ units (16.1%), buildings with 3-4 units (7.9%), and buildings with two units (7.7%).

The housing stock in the City of La Crosse is generally older, with approximately 68.2% of housing built before 1980; over a quarter of the City's homes were constructed before 1940 alone. These older homes often require extensive maintenance and mitigation of hazardous materials (e.g. lead paint and asbestos), which present significant financial barriers to low-income residents and first-time homebuyers. A combination of low property values, comparatively high property tax rates, rising construction/rehab costs, and absentee property managers has led to the deterioration of many residential structures throughout the City. Coupled with a competitive renter and buyer market, current owners or property managers are not incentivized to improve the properties to attract interest.

Due to the myriad of barriers to new development – namely the geographic restrictions created by the City's floodplains, bluffs, adjacency to the Mississippi River, and boundary constraints from neighboring communities – the City must prioritize improving the quality and affordability of its existing housing stock.

Housing Cost

As with many parts of the County, housing affordability is a significant issue in La Crosse, particularly for renters. According to the 2016-2020 ACS data, nearly half (46.5%) of La Crosse's renters are considered "cost burdened" (paying more than 30% of income on housing costs) compared to 18.46% of homeowners. Additionally, HUD's 2023 Fair Market Rent for the City of La Crosse was higher than that of peer Wisconsin cities Wausau, Appleton, and Eau Claire for every unit size, with an average of \$1,132 per month compared to \$945, \$985, and \$988 respectively.

Tenancy

The City of La Crosse's homeownership rate (45.5%) is considerably lower than comparably sized Wisconsin cities (Eau Claire – 56.6%, Kenosha – 57.4%, and Madison – 47.6%) and the State of Wisconsin as a whole (67.1%). This is likely due, in part, to a high transient college student population served by

three post-secondary educational institutions and permissive zoning that allowed the rapid conversion of single-family homes to multi-unit rental properties up until the mid-1990's.

Vacancy Rate

A vacancy rate between one and two percent is considered ideal in the homeowner market. A five percent rental vacancy rate is typically considered ideal because it indicates a balanced market, where potential renters can find units that meet their needs and landlords can keep prices stable. According to 2016-2020 ACS data, the homeowner vacancy rate in La Crosse was approximately 2.5% in 2020, indicating a relatively healthy owner's market. The rental vacancy rate was approximately 4% – slightly below the desirable rate for the rental market but still healthy.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Like most communities in Wisconsin, the most common unit type in City of La Crosse is single-unit detached homes (49.6%), followed by multi-family buildings with 20+ units (16.1%), buildings with 3-4 units (7.9%), and buildings with two units (7.7%). Approximately 56.9% of the housing stock in the City is intended for single families, including single-unit detached homes, attached homes, and mobile homes.

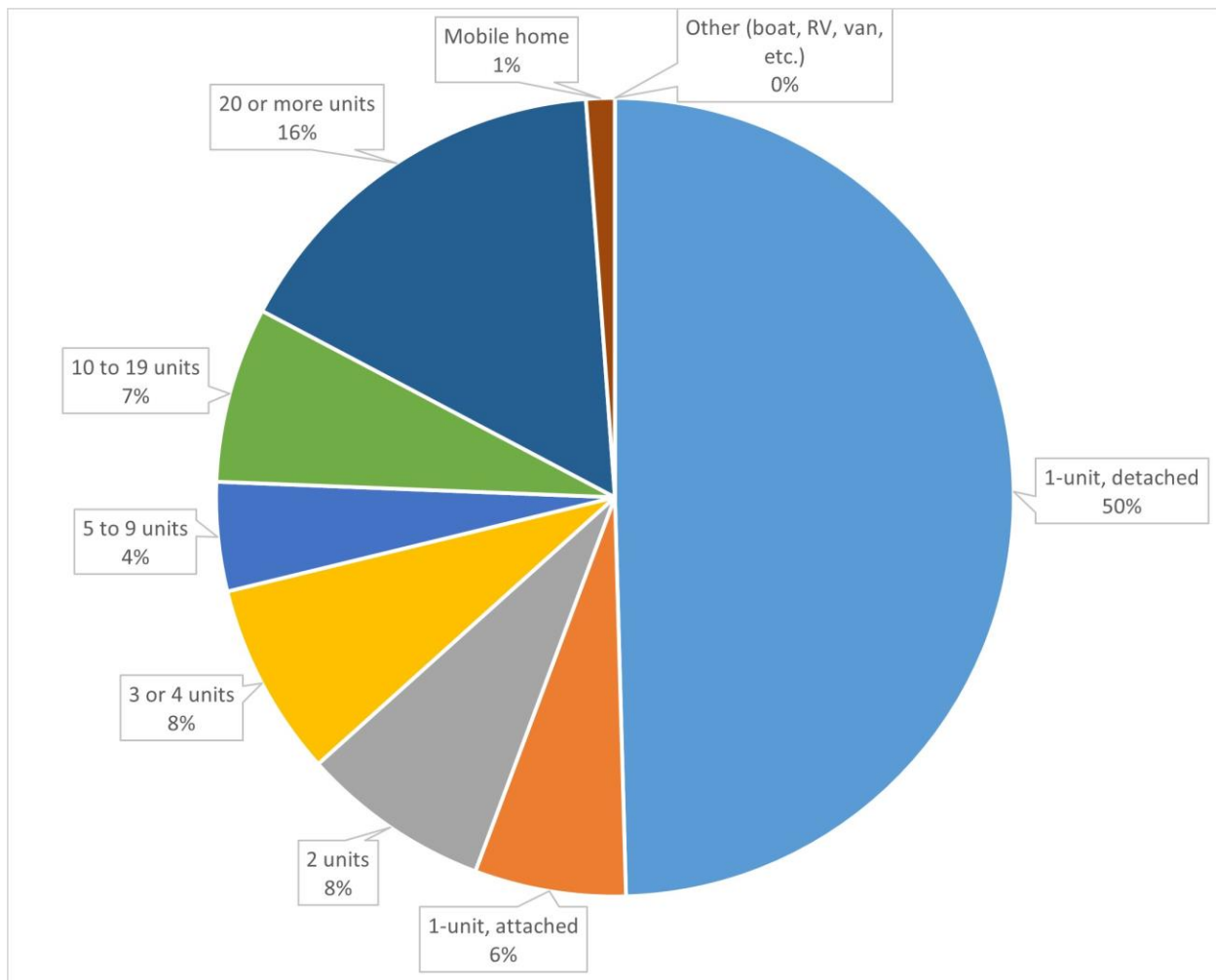
Unit size varies between owner and rental markets. The majority of owner-occupied units (68%) have three or more bedrooms, whereas the size of renter-occupied units is relatively well dispersed between 1-, 2-, and 3+ bedroom units (31%, 34%, and 28% respectively). There are considerably fewer efficiency (studio) units than other sized units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,260	50%
1-unit, attached structure	1,395	6%
2-4 units	3,525	16%
5-19 units	2,620	12%
20 or more units	3,660	16%
Mobile Home, boat, RV, van, etc	265	1%
Total	22,725	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS



Structure Type

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	110	1%	820	7%
1 bedroom	215	2%	3,570	31%
2 bedrooms	2,795	29%	3,985	34%
3 or more bedrooms	6,550	68%	3,200	28%
Total	9,670	100%	11,575	100%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

In 2021, the inventory of federally subsidized rental housing in the City of La Crosse included a total of 1,511 units, representing 12.4% of the city's total rental stock.

The La Crosse Housing Authority provides 599 units of housing with capacity for 611 units; of these units, 95 (15.9%) are either fully ADA-compliant or partially modifiable. The Housing Authority also administers 199 Section 8 Housing Choice vouchers (184 through tenant-based vouchers and 15 through Veterans Affairs Supportive Housing). All tenants of public housing and Section 8 voucher holders must be below 80% of the county median income and most of the tenants are below 50% of the county median income.

The City of La Crosse has several active WHEDA tax credit (Section 42) developments for low- to moderate-income families making below 80% of the county median income. There are nine Section 42 family developments with a total of 608 units and 2 facilities for elderly tenants with a total of 65 units.

At a local level, the City of La Crosse has provided housing rehabilitation assistance to 1,163 low- to moderate-income homeowners since the inception of the program in the 1980's. The City of La Crosse has also provided 55 new, affordable homes for low- to moderate-income homebuyers in the same time frame.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are 201 affordable units that will expire in 2025 and restrictions on an additional 30 units are set to expire by 2030. In some cases, the units may remain affordable even after the restrictions expire due to rental market conditions. However, the removal of the affordability restrictions will allow for rents to rise substantially if owners do not renew, reducing the stock of units renting at an affordable level.

Does the availability of housing units meet the needs of the population?

The availability of housing units does not meet the needs of the population of La Crosse. There is a significant lack of decent, affordable housing for extremely low- and low-income households, persons with disabilities, and permanent or transitional housing for the homeless. Waitlists for the Housing Authority's units and Section 8 vouchers are currently in the double- or triple-digits, further underscoring the lack of affordable housing. Please see *NA-10 (Housing Needs Assessment)* for more information.

Describe the need for specific types of housing:

- Quality, affordable housing for low-income households;
- Quality, affordable housing for extremely low-income households;
- Quality, accessible housing for families and single individuals;
- Quality, affordable, accessible housing for persons with disabilities;

- Permanent and transitional housing for homeless individuals and families, including but not limited to communal living options (paired with live-in staff that provide wraparound services), group homes, and emergency options for those that are homeless due to sudden circumstances;
- Housing for young professionals and residents that do not wish to own a house.

Discussion

The shortage of available affordable housing units showcases the need to increase the supply of owner-occupied and rental units affordable to households making less than area median income.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The City of La Crosse's median home value and median contract rent have both increased 16% between 2009 and 2020. Wages have not increased proportionally, therefore requiring residents to spend more of their income on housing than ever before. Affordable housing, especially rental housing, continues to be a primary concern in the City of La Crosse.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	130,100	150,500	16%
Median Contract Rent	616	712	16%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,160	18.7%
\$500-999	6,780	58.6%
\$1,000-1,499	1,830	15.8%
\$1,500-1,999	595	5.1%
\$2,000 or more	205	1.8%
Total	11,570	100.0%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,050	No Data
50% HAMFI	4,060	1,170
80% HAMFI	8,645	3,420
100% HAMFI	No Data	4,778
Total	13,755	9,368

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	685	799	1,024	1,409	1,744
High HOME Rent	531	624	826	1,140	1,429
Low HOME Rent	531	624	826	1,021	1,140

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is a significant lack of affordable, quality housing in the City of La Crosse, especially for households with yearly incomes less than 50% AMI (<\$20,000). Affordable housing, in any condition, is nearly non-existent for households with yearly incomes at 0-30% AMI. The units that are affordable to this income level are almost entirely public housing units with rents set at 30% of gross income and are heavily subsidized by the federal government. However, waitlists for these units are long and Section 8 housing choice vouchers (that would normally subsidize market-rate housing for remaining households) are incredibly limited.

It is estimated that 1,890 households making under 100% AMI are cost-burdened (spending greater than 30% of one's income on housing costs) and 2,925 are severely cost burdened (spending more than 50% on housing costs). Due to the lack of affordable housing options within the City, these households are the most at-risk for homelessness and likely live in the lowest quality housing and/or in crowded conditions. For more information, please see *NA-10 (Housing Needs Assessment)*.

How is affordability of housing likely to change considering changes to home values and/or rents?

According to 2016-2020 ACS data, rental costs in the City of La Crosse increased nearly 35% between 2010–2020 and are likely to continue to do so due to low rental housing inventory and high demand. In the same time period, owner-occupied home values increased approximately 20.4%, but are still lower than the state and national average. Considering drastic increases in construction costs and limited opportunities for new development within the City, new units added to the market will likely increase the median rent and ownership cost at a higher rate than simply rent-inflation in a static market.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

As shown in Table 36, La Crosse's Fair Market Rent is higher than low/high HOME rents, indicating that the HOME program is offering a potentially subsidized or below-market rent compared to what landlords could typically charge in the current market. However, La Crosse's median gross rent (\$820 in

2020) is considerably higher than both the Fair Market Rent and HOME rents for efficiency and one-bedroom units, meaning that the average rent for most rental units is currently above what is considered reasonable for the City's current stock and quality. Since the value of Section 8 vouchers is partially determined by HOME rent levels, high median rent limits the availability of housing that is affordable to a Section 8 voucher holder.

Going forward, it is critical that La Crosse produces housing at fair market rent and preserves existing housing that is considered affordable, particularly efficiency and one-bedroom units.

Discussion

Affordability is one of the biggest issues with La Crosse's housing market, especially for its lowest-income residents. Due to the old age and declining condition of many residential structures within the City, households are paying more for lower-quality housing. Continuing to rehabilitate or replace La Crosse's dilapidated housing, assisting households in acquiring housing aid, and enhancing the stock of affordable housing can help address this issue, although funding and capacity (for both the City of La Crosse and local non-profits) are limited.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The condition of La Crosse's housing stock is generally poor as noted by key stakeholders and community input survey respondents. Approximately 68.2% of La Crosse's housing units were built before 1980, which are much more likely to contain lead-based paint, asbestos, and other toxic materials. These hazards are a barrier to housing rehabilitation as inspections and mitigation efforts can be cost prohibitive for many households. Many owner- and renter-occupied units are considered "cost burdened" (paying more than 30% of their income on housing costs) and are therefore less likely to pay for maintenance projects that enhance the safety of their home. Additionally, the City's high demand for rental housing disincentivizes landlords/property managers from investing in necessary maintenance and upgrades due to the high number of potential tenants readily available to fill vacancies.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Substandard housing is defined as a housing unit that fails to meet La Crosse Housing Code standards (Section 103-443, City of La Crosse Municipal Code of Ordinances).

Substandard condition but suitable for rehabilitation is defined as a substandard housing unit that is structurally sound and economically feasible to repair (La Crosse Replacement Housing Program Policy).

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,690	17%	4,975	43%
With two selected Conditions	10	0%	330	3%
With three selected Conditions	20	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,950	82%	6,265	54%
Total	9,670	99%	11,570	100%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

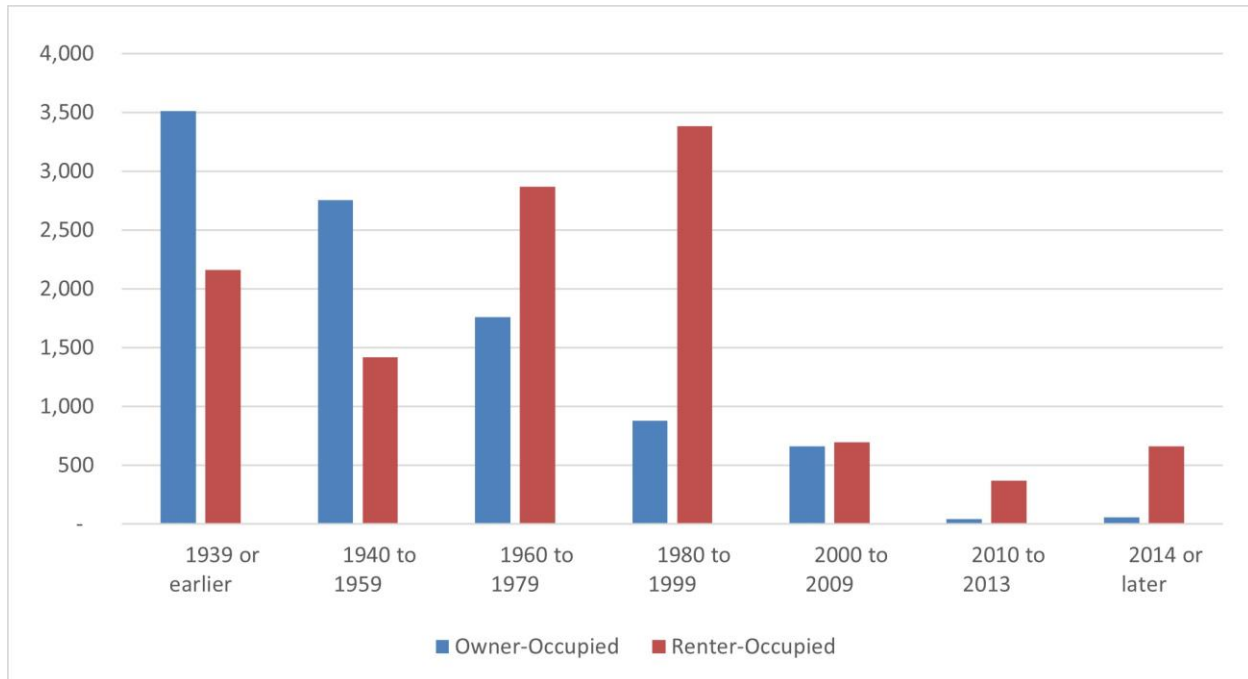
Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	765	8%	1,735	15%
1980-1999	875	9%	3,385	29%
1950-1979	3,275	34%	3,820	33%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Before 1950	4,750	49%	2,635	23%
Total	9,665	100%	11,575	100%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS



Year Unit Built

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,025	83%	6,455	56%
Housing Units build before 1980 with children present	445	5%	165	1%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

According to HUD definitions, the four severe housing problems are: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than 1.5 persons per room, and 4) cost burden greater than 50%.

As discussed in *NA-10*, approximately 33.4% of all rental units and 13% of all owner-occupied housing units in La Crosse have at least one of the severe housing issues listed above. These housing conditions are almost entirely related to cost burden rather than substandard conditions or overcrowding; however, this increases the likelihood that households won't be able to afford maintenance or will opt to live in a unit with other families to lower the cost burden, leading to overcrowded conditions.

Due to high rental demand driven by shifting housing/economic trends and the City's high college student population, many single-family homes have been converted into multi-family dwellings. Historically, weak code enforcement combined with the high wear-and-tear from transiency in these units has led to the dilapidation of these converted multi-family dwellings. For owner-occupied housing, rehabilitation need is especially prevalent for lower-income households, elderly residents, and residents with mobility difficulties, as money may be too tight or it may be too physically difficult to make non-essential repairs; therefore, issues compound and homes continue to deteriorate.

It is likely that most of the roughly 3,305 renter-occupied units and 634 owner-occupied units with a selected severe housing problem are in need of varying degrees of rehabilitation, from exterior repairs/improvements (e.g. roofing, paint/siding, landscaping) to structural issues and interior needs (e.g. energy efficiency improvements). Several local organizations, such as Couleecap and Habitat for Humanity, assist low-income residents with rehabilitation projects; however, the stigma of working with these programs often deters contractors or results in shotty craftsmanship. These organizations are also unable to use CDBG funding within the City of La Crosse – including for rehabilitation projects – requiring additional collaboration and coordination with City staff to continue these efforts.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Approximately 68.2% of La Crosse's housing units were built before 1980. Since lead-based paint (LBP) was commonly used before 1978, it is likely that a large percentage of the City's housing stock contains lead-based paint and other hazardous toxins. According to the EPA's *Steps to Lead Safe Renovation, Repair and Painting* Report (October 2011), 69% of all homes built between 1940 and 1959 contain LBP, while 87% of homes built before 1940 contain LBP. The concentration of lead in the paint itself is higher in older houses as well; concentrations of lead can be up to 40% in LBP manufactured prior to 1940. Approximately one-third of La Crosse's housing stock was built prior to 1939.

Table 39 indicates that 5% of renter-occupied units and 1% of owner-occupied units built before 1980 are currently inhabited by families with children. This is notable because lead exposure is particularly

destructive to babies and children under age 5 — the critical ages for brain development — causing lifelong neurological, cognitive and physical impairment.

According to Wisconsin Department of Health Services' 2018-2021 estimates for childhood lead poisoning, 1.98% of children under 6 years old (84 tested total) in La Crosse County had a confirmed blood level of $>5\mu\text{g/dL}$, signifying lead poisoning. The highest percentages of childhood lead poisoning occurred in the western-most census tracts of La Crosse, encapsulating Washburn, Powell-Poage Hamilton, and Spence neighborhoods, which have a high density of older homes.

Discussion

The City of La Crosse's housing stock is old, with nearly three-quarters of all housing units being constructed before 1980. This means that many units are in need of repairs and more likely to contain lead-based paint, asbestos, and other toxic material. Continued rehabilitation efforts will be critical to preserve La Crosse's aging housing stock and ensure that residents of all income levels have access to safe, affordable housing.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Housing Authority is governed by a board of five commissioners who are appointed by the Mayor and confirmed by the Common Council.

The La Crosse Housing Authority operates 599 public housing units and administers approximately 199 Section 8 housing vouchers within the City. The Housing Authority is currently designated as a “High Performer PHA”, indicating that it manages more than 550 combined public housing units/housing choice vouchers and upholds a high living quality and financial standard.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			593	199		184	15	0	0
# of accessible units			52						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

Public Housing Authority

Data Source Comments:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The La Crosse Housing Authority owns and operates seven high-rise structures for elderly/persons with disabilities, four family developments, and one complex of lower-density duplexes. There are 90 accessible units available across the high rises and family facilities, though stakeholders noted that the units in the older high-rise buildings are generally too confined to fit modern mobility equipment. Accessible units comprise approximately 15% of the Housing Authority's total stock.

HUD no longer issues inspection scores for individual facilities. However, according to the Housing Authority, the most recent composite score for all of its residential facilities was 39 out of possible 40. See the following sections for the Housing Authority's anticipated revitalization activities to improve the physical condition of its properties.

Public Housing Condition

Public Housing Development	Average Inspection Score
Composite Inspection Score	39

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

A majority of the Housing Authority's facilities were built in the 1970s and require regular maintenance and rehabilitation. In its 2025-2029 Five-Year Action Plan, the Housing Authority has outlined maintenance priorities including, but not limited to, the following:

- General unit rehabilitation and upgrades, including improvements to lighting, flooring, plumbing, electrical, kitchen cabinets and appliances, and wall paint;
- Rehabilitation of high-rise common areas and family development shared facilities (e.g. bathrooms, recreation rooms, corridors, laundry rooms, community kitchens);
- Roof replacements for main residential structures and accessory structures;
- Parking lot, driveway, and loading dock replacement;
- Mechanical and plumbing improvements.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority has a Resident Services department that is responsible for activities programming in the family developments, as well as the facilitation of tenant organizations within the high-rise properties. Planned social activities include craft programs, movie nights, cooking demonstrations, community events with organizations such as the Boys and Girls Club, and trips to popular regional destinations. Residents of each property are also served by outside support entities such as mobile food pantries and resource navigation personnel from various organizations, who can provide beneficial guidance and financial aid to help residents reinforce positive living behaviors and remain stable in their housing.

The Housing Authority also plans to continue improving living conditions through the following actions:

- Offer public housing/Section 8 voucher "application process" training to community agencies;
- Collaborate with the City, County, and local agencies currently conducting program/compression planning to divert evictions;
- Continue collaborations with the City County, School District, Boys & Girls Club, police department, YWCA, Western Technical College, and other entities to support residents of the Hintgen-Huber and Schuh-Mullen communities. This includes the creation of plans to address

safety/welfare issues and individual/family stabilization needs, coordination of job fairs and after-school programming, and socialization opportunities.

- Continue improvement of existing housing portfolio (see answer to previous question above).

Discussion:

The Housing Authority has indicated that one of its forefront priorities is to continue improving communication and collaboration with the City and partnering entities to meet the current needs of its residents. Stakeholders have identified opportunities for improvement to customer service, namely timely responsiveness to maintenance requests and other voiced concerns, as a key goal moving forward.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

There are numerous organizations within the City of La Crosse that provide homelessness assistance/prevention services, including emergency shelters, food pantries and clothing donation centers, supportive and transitional housing providers, wraparound support coordinators, and financial assistance administrators.

Housing resource navigation and intensive case management are a significant need to address homelessness. Since the COVID-19 pandemic, local organizations across most sectors have reported a substantial increase in demand for homelessness prevention services, though funding and staff capacity is limited to adequately address these needs. Some stakeholders cited insufficient inter-organizational collaboration as a primary barrier to meeting demand in the City of La Crosse. Limited funding opportunities and human capital have resulted in a “scarcity mindset” within the non-profit space that has inhibited the exchange of strategies and knowledge in fear of losing leverage in grant applications and other funding opportunities. Since many assistance programs have specific eligibility requirements and/or targeted populations, it is difficult for ineligible households to navigate this siloed network of assistance resources.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	4	0	0	0	0
Households with Only Adults	60	34	0	54	38
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	13	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: City of La Crosse Planning & Development Department - Homeless Services

Organization Name	Primary Services
Couleecap, Inc.	Homelessness prevention, transitional housing, supportive housing, emergency food assistance, transportation assistance, job and business development, skills enhancement, home rehabilitation/weatherization assistance, first time homebuyer assistance
Salvation Army of La Crosse	Emergency shelter, meal program, food pantry, healthcare provider and assistance, rent and utility assistance, transportation assistance, community resource referrals, clothing and household item vouchers
Hunger Task Force	Food pantry, food donation coordination
WAFFER	Food pantry, food pantry coordination
Independent Living Resources	Disability advocacy, employment assistance, life skills and personal care training, homelessness and housing referrals, social security benefit assistance, accessibility assessments, peer support, drop-in mental health support
Catholic Charities of the Diocese of La Crosse	Homeless shelter and referrals, disability services, domestic abuse prevention and victim support, HIV/AIDS supportive services, pregnancy support services
YWCA of the Coulee Region	Detox supportive housing, childcare assistance, employment training, supportive services for females in criminal justice system, support for homeless youth
New Horizons Shelter & Outreach Centers	Emergency shelter, supportive services for domestic violence victims
Family and Children's Center	Supportive services for domestic abuse victims, family health services and referrals, behavioral and mental health support, young adult residential support, disability services
Coulee Council on Addictions	Drug and alcohol counseling, recovery supportive services, peer support
La Crosse County - Human Services	Mental health services, support for children with disabilities and caregivers, support for former foster youth and formerly institutionalized individuals, independent living support, substance abuse services, homelessness assistance/prevention, employment assistance
St. Clare Health Mission	Mobile health clinic, healthcare network navigation and referrals, on-site medical care, medication management
RHYMES	Emergency support for homeless or at-risk youth, emergency shelter and drop-in center, case management, family mediation, education and employment assistance, life skills training
City of La Crosse	Landlord mitigation/homelessness advocacy
The Warming Center	Emergency shelter, meal assistance
Place of Grace	Food and clothing assistance, drop-in day shelter
Come for Supper	Food assistance, community meals
Monday Meals	Food assistance, community meals
School District of La Crosse	Homelessness resource navigation for enrolled families
The Center: 7 Rivers LGBTQ Connection	Homeless and at-risk youth referrals and support
Workforce Connections	Employment assistance, healthcare system navigation, emergency financial assistance, stable employment case management
Sia Ciab, Inc.	Hmong advocacy, technical assistance with applications, renter/homeowner education
REACH Services	Housing resource navigation, homelessness support/prevention, mental health and addiction counseling, food and hygiene pantry
Karuna Inc.	Supportive communal housing, peer support, professional care coordination

Local Resources Serving Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Please see the preceding “Local Resources Serving Homeless Persons” table, which outlines local organizations that serve homeless individuals directly and/or offer programs that reinforce homelessness prevention efforts.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The "Facilities and Housing Targeted to Homeless Households" table outlines the availability of beds in the community for those experiencing homelessness. Please note that these beds are available to households with only adults, in addition to veterans and chronically homeless individuals.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

There are numerous organizations within the City of La Crosse that serve individuals with special needs, primarily the elderly, frail elderly, and persons with mental, physical and developmental disabilities. These programs can include housing rehabilitation/retrofitting for mobility, life skill development, mental health and substance dependence counseling, and benefits/housing/employment advocacy.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

There is a need for supportive housing for elderly, persons with disabilities, persons with addictions and families of households with these needs. Typically, these housing units may require wraparound services such as case management, financial wellness and or general access to community resources.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City of La Crosse does not directly oversee facilities for people returning from physical or mental health institutions. Partners in the community who provide these supports include but are not limited to:

- Independent Living Resources, Family & Children's Center's Community Support Program (CSP), La Crosse County and other County/State funded programs – provide social services/case management to help people acquire and remain in stable housing post-institutionalization.
- Partnership between the YWCA and Great Rivers United Way – Coordinators visit imprisoned youth (aged 18-24) to establish housing goals and long-term plan upon release, as well as provide assistance with getting into Coordinated Entry system.
- Next Chapter La Crosse – Structured residential reentry program for formerly incarcerated men, as well as employment and financial wellness support.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of La Crosse anticipates a key housing development to break ground in the next year – Haven on Main. The Haven on Main will create 74 units to ensure affordable housing to create an independent living space with on-site resources and connected supports.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See above.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Within the last year, the City of La Crosse has made multiple notable changes to its zoning ordinance, eliminating some barriers to development. While many of these changes have not yet been widely ingrained in City processes, the City is currently updating its zoning and subdivision ordinances to further flesh out these changes and improve readability, enforceability, and compliance with the Comprehensive Plan and other recent planning policies. The most recent ordinance changes include:

- Eliminating off-street parking requirements;
- Eliminating nearly all conditional uses in all districts (in response to Wisconsin's Act 67, which requires substantial justification for conditions attached to conditional use permits);
- Allowing Accessory Dwelling Units (ADUs);
- Allowing short-term rentals (e.g. AirBnb and Vrbo) contingent upon City registration and County Health Department licensing.

As outlined in the Analysis of Impediments to Fair Housing Choice, La Crosse's zoning ordinance contains outdated minimum lot sizes, widths, and minimum setbacks that prevent the placement of small houses on small lots. Larger lots are more expensive to obtain and require more municipal infrastructure maintenance, which can be cost prohibitive for low-income residents. Affordable housing developers consulted for this process expressed an interest in developing smaller, more affordable housing units to better meet demand, but current lot standards (coupled with a shortage of developable parcels within City limits) impede the construction of affordable single-family homes. Most zoning districts also heavily favor single-family or low-density multi-family housing, making it difficult to develop high-density multi-family or mixed-use structures without Planned Unit Developments (PUDs) to loosen setbacks and density restrictions.

Additionally, many stakeholders expressed frustration with the City's development project approval process, which can be complicated, time-intensive, and resource-intensive, especially for non-profit organizations and affordable housing developers with limited staff capacity to attend meetings or repeatedly revise proposals. Alleged siloing within City departments and a general lack of oversight has negatively impacted timeliness, clarity, and consistency of responses when working with community members, impeding beneficial new development and improvements to unsafe or noncompliant properties.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of La Crosse is the largest community in the region and is therefore the central job center for many industries. The City is the home of two major healthcare centers, three post-secondary educational institutions, and headquarters or regional offices for multiple major companies. Because of this, the job market is strong and growing compared to other parts of Wisconsin.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	109	3	1	0	-1
Arts, Entertainment, Accommodations	2,962	4,843	15	11	-4
Construction	771	1,252	4	3	-1
Education and Health Care Services	4,903	13,255	24	31	7
Finance, Insurance, and Real Estate	1,633	3,736	8	9	1
Information	338	687	2	2	0
Manufacturing	2,771	5,755	14	13	-1
Other Services	887	2,038	4	5	1
Professional, Scientific, Management Services	1,308	2,641	6	6	0
Public Administration	0	0	0	0	0
Retail Trade	2,782	4,082	14	10	-4
Transportation and Warehousing	881	1,760	4	4	0
Wholesale Trade	1,073	2,627	5	6	1
Total	20,418	42,679	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	28,145
Civilian Employed Population 16 years and over	27,025
Unemployment Rate	3.96
Unemployment Rate for Ages 16-24	9.38
Unemployment Rate for Ages 25-65	3.08

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	5,810
Farming, fisheries and forestry occupations	1,070
Service	4,125
Sales and office	5,760
Construction, extraction, maintenance and repair	1,125
Production, transportation and material moving	1,435

Table 42 – Occupations by Sector

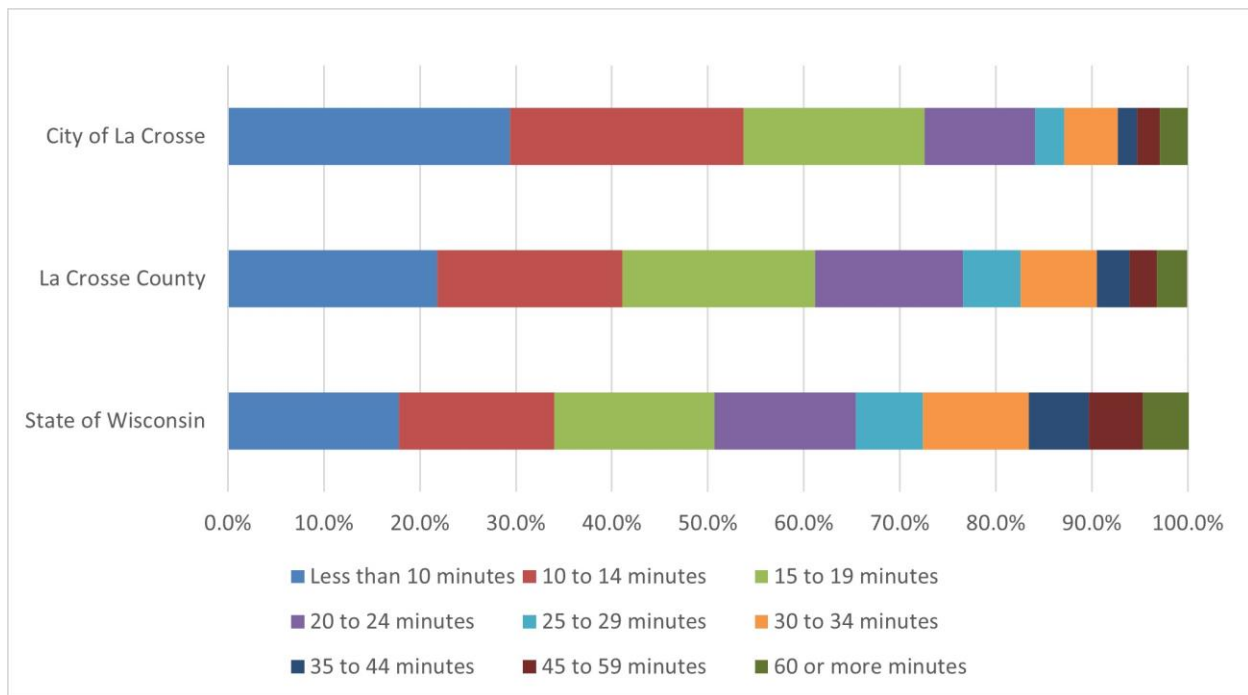
Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	0	0%
30-59 Minutes	0	0%
60 or More Minutes	768	100%
Total	768	100%

Table 43 - Travel Time

Alternate Data Source Name:
2016-2020 ACS 5-Year Community Survey
Data Source Comments:



Travel Time

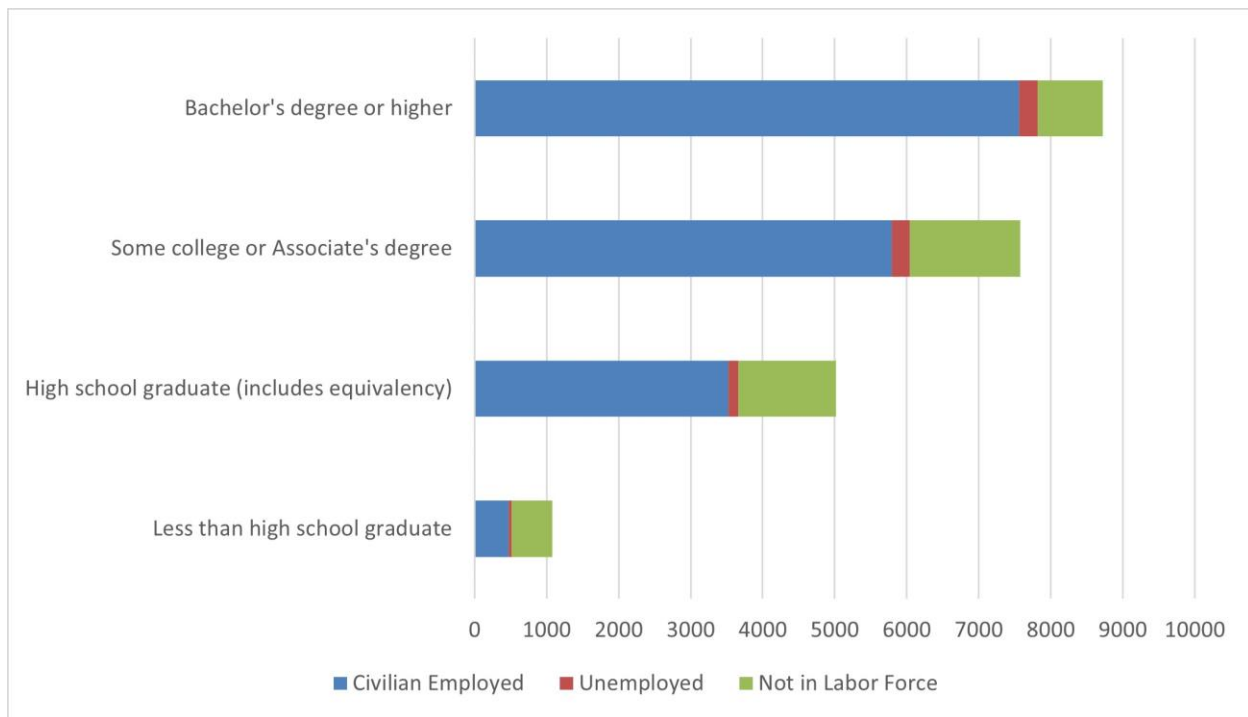
Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	475	35	570
High school graduate (includes equivalency)	3,525	140	1,350
Some college or Associate's degree	5,790	250	1,535
Bachelor's degree or higher	7,560	260	900

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS



Educational Attainment by Employment Status

Educational Attainment by Age

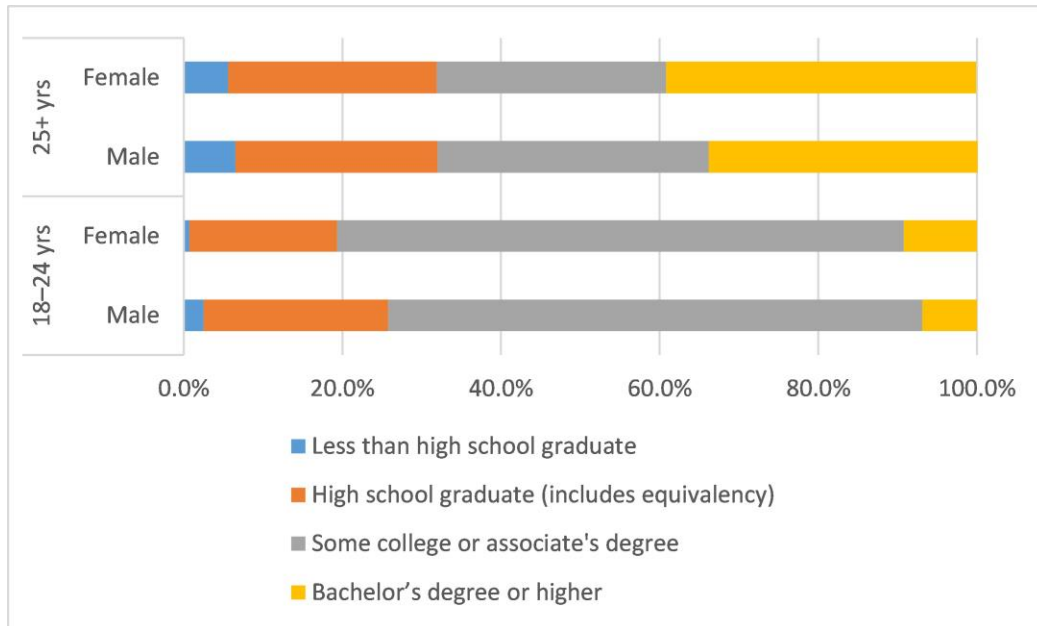
	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

Table 45 - Educational Attainment by Age

Alternate Data Source Name:

2016-2020 ACS 5-Year Community Survey

Data Source Comments:



Educational Attainment by Age and Gender

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,223
High school graduate (includes equivalency)	30,997
Some college or Associate's degree	31,961
Bachelor's degree	44,612
Graduate or professional degree	54,864

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in La Crosse are:

- Education and Healthcare Services (4,903 workers, 23% of workforce)
- Arts, Entertainment, Accommodations (2,962 workers, 14% of workforce)
- Retail Trade (2,782 workers, 13% of workforce)
- Manufacturing (2,771 workers, 13% of workforce)

These sectors align with La Crosse's standing as a major employment and cultural hub in the region. The City is the home to three universities (UW-La Crosse, Viterbo University, and Western Technical College), two major hospitals, and headquarters or regional offices of multiple major companies. It also has large

numbers of retail stores, restaurants, hotels, and other amenities to support a large urban population of residents and visitors.

Describe the workforce and infrastructure needs of the business community:

Key stakeholders identified the following as La Crosse's primary workforce and business infrastructure needs:

- Job readiness & Skills Training: Demand for job readiness programs is rising as employers seek candidates with both technical and soft skills (e.g., communication, problem-solving). As automation grows, foundational skills like digital literacy and adaptability are critical. Targeted programs for underserved groups, such as youth and low-income individuals, drive this market, with growth supported by partnerships between local governments, schools, and nonprofits.
- Career Counseling and Case Management: As workers shift careers and face new job market demands, the need for personalized guidance including job search support and skill development is essential for career transitions, especially in a rapidly changing economy. These services promote effective and long-term job placement, leading to greater job retention.
- Occupational Skills Training: The need for healthcare, IT, manufacturing and skilled trades has been expressed by employers. These skills can often be built through work experience and/or on-the-job training programs.
- Upskilling opportunities: In all industries and skill levels, upskilling (i.e. training programs and development opportunities to expand an employee's abilities and minimize skill gaps) is crucial to increasing employees' earning potential, career satisfaction, and adaptability to new technologies and trends. Many entities in La Crosse offer upskilling opportunities to workers of various backgrounds, such as higher education institutions and certification programs. There are also numerous organizations that provide financial assistance to make these opportunities more accessible for low-income workers, though more can be done to bolster these efforts.
- Career preparation for young or non-traditional workers: In recent years, four-year degrees have become increasingly de-emphasized due to their perceived value (or lack thereof) in the modern workforce. Developing and promoting alternative career preparation pathways (e.g. trade schools, certification programs, and apprenticeships) will be necessary to capture and retain local talent across all sectors. Additionally, many stakeholders identified a need for "career readiness" and soft skills in the younger workforce, which can be acquired through mentorships, internships, and other opportunities outside of higher education.
- Funding for small businesses: Following the COVID-19 pandemic, many small businesses are still struggling to get a foothold due to the decrease in government-sponsored funding and other emergency assistance.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect

job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Anticipated changes that may impact economic growth include, but are not limited to:

- Possible building and/or workforce expansions for major employers such as KwikTrip, Gunderson, and Mayo, could intensify the demand for local workers, infrastructure improvements, and supportive necessities such as housing.
- University of Wisconsin-La Crosse's in-progress Prairie Springs Science Center will grow the university's data science, engineering physics, environmental sciences, and food sciences programs, which will welcome more students to the City of La Crosse and ideally retain more of these professionals in the region upon graduation. As previously discussed, housing and other lifestyle necessities will be pivotal to attracting and retaining these students.
- Multiple large-scale housing developments, such as the River Point District, are anticipated to add many housing units to La Crosse's stock in the coming years. This will help the City grow and retain its talent pool by offering a variety of quality, affordable housing options within close proximity to employment opportunities.
- Multiple community partners are currently collaborating with the La Crosse Regional Airport to add additional providers and enhance affordability for consumers, which would bolster La Crosse's prominence as a regional destination. The City should be prepared to strengthen its hospitality and tourism sectors to accommodate this anticipated influx of people in and out of La Crosse.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The City of La Crosse contains two major healthcare centers, three post-secondary educational institutions, and headquarters or regional offices for multiple major companies. Therefore, there is a high concentration of educated individuals in the City vying for jobs and resources; as shown in Table 50, nearly two-thirds of residents over age 18 have at least some college education. However, the City consistently experiences a "brain drain" as many recent graduates seek high-paying jobs, more specialized schooling, and better opportunities elsewhere. Multiple key stakeholders also noted that the highest-profile and highest-paying careers at the City's major employers are often filled by individuals from outside La Crosse or the United States.

The City is currently identifying gaps in healthcare, technology and trades. As previously discussed, alternative career preparation opportunities will be important for recruiting and training talent to fill those gaps. There are multiple local programs that provide educational, financial, and technical assistance to those looking to enter those industries (and the workforce in general), with some offering skills training and career recruitment for low-income and/or formerly homeless individuals, those involved in the justice system, and those with disabilities.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Employment skill development is supported through the efforts of the Western Wisconsin Workforce Development Board (WDB) as well as non-profit organizations and educational institutions. Workforce development programs include, but are not limited to, the following:

- Project Proven (Western Technical College): Program that aims to reduce recidivism by helping justice-involved individuals obtain career and educational opportunities.
- Youth Apprenticeship Program (School District of La Crosse): Students gain paid, on-the-job work experience while earning high school credit, with the opportunity to transfer into Wisconsin's Registered Apprenticeship program upon graduation.
- Replacement Housing Program (City of La Crosse, School District of La Crosse, Western Wisconsin Technical College): Housing construction sites often serve as field training for high school and college students involved in Wood Technologies courses.
- Workforce Connections: Local organization that helps individuals with employment, training, healthcare navigation, and emergency assistance, including specialized services for seniors and families.

These programs support La Crosse's Consolidated Plan by addressing local employers' education and training needs, including retaining local talent, better utilizing residents with different backgrounds or abilities, and, in the case of the Replacement Housing Program, even leveraging workforce education activities to address the City's housing shortage.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of La Crosse participates in the Mississippi River Regional Planning Commission (MRRPC)'s Comprehensive Economic Development Strategy (CEDS). The following broad CEDS goals/strategies that could impact economic growth in La Crosse include:

- Expand inter-city transportation opportunities such as ridesharing, carpooling, and SMRT bus;
- Support public infrastructure projects that minimize community risks from severe climate-related events;

- Bolster career-readiness programs in local high schools, including healthcare/medical career and manufacturing tracks;
- Enhance childcare availability and affordability;
- Build quality housing options near employment centers;
- Support entrepreneurship through exposure, technical/financial assistance, and incubation opportunities;
- Mitigate continuing economic repercussions of the COVID-19 pandemic;
- Increase outdoor recreational opportunities and conservation efforts throughout the region.

CDBG funds are planned for economic development activities, in alignment the Comprehensive Plan, to support the City of La Crosse's Economic Development Program. This program aims to grow local businesses, facilitate a strong workforce, and assist development projects in the City of La Crosse in order to increase the quality of living and high-quality job opportunities. The primary goals of this program are workforce and business support.

Discussion

Due to its high concentration of employers and higher-education opportunities, as well as its position as a population center in southwestern Wisconsin, the City of La Crosse is well-positioned to support workers, small businesses, and large corporations across all sectors. As identified in this section, there is a wealth of workforce development resources and promising forward movement to keep La Crosse's economy strong following the COVID-19 pandemic. However, the City's lack of housing, affordable childcare, and other necessities discussed throughout this Consolidated Plan are stifling this growth by failing to attract and retain a dynamic workforce.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

A concentration of multiple household problems is defined as an area where the rate of household problems is 10% than the rate in the City of La Crosse as a whole for those household problems.

As discussed in NA-10: *Housing Needs Assessment*, extremely low-income renters – often elderly, disabled, and/or residents of color – disproportionately experience housing problems. While there are no significant concentrations of poverty within the City of La Crosse, the neighborhoods of Powell-Poage-Hamilton (PPH), Washburn, and Lower Northside and Depot are characterized by lower-quality housing stock and a sizeable population of low-income and extremely low-income residents.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines "minority concentration" as an area that meets one of the following definitions:

- *The percentage of persons of a particular racial or ethnic minority Qualifies as an area of minority concentration within the area of the site is at least 20% higher than the percentage of that minority group in the housing market as a whole;*
- *The total percentage of minority persons within the area of the site is at least 20 percentage points higher than the total percentage of minorities in the housing market area as a whole.*

While PPH, Washburn, and Lower Northside and Depot all have sizeable populations of minority households – namely Black/African American and Asian/Pacific Islanders – none meet HUD's criteria for "minority concentration" since the large majority of La Crosse's population is white. However, these areas all have a low poverty index of 38 or lower, indicating a relatively high exposure to poverty. Please see NA-15 (*Disproportionately Greater Need – Housing Problems*) and NA-30 (*Disproportionately Greater Need – Discussion*) for more information.

What are the characteristics of the market in these areas/neighborhoods?

Relative to the City of La Crosse as a whole, the neighborhoods of PPH, Washburn, and Lower Northside and Depot are characterized by high renter-occupancy rates (70-80% renters), lower-quality and/or older housing stock, lower housing sale value and volume, and elevated rates of poverty.

Are there any community assets in these areas/neighborhoods?

In the community input survey, residents of PPH, Washburn, and Lower Northside and Depot offered their favorite aspects of their neighborhoods. PPH residents appreciated the area's greenery and access

to parks/trails, proximity to local amenities (e.g. hospital, grocery store, schools, downtown La Crosse), quietness, and friendly neighbors. Washburn residents appreciated the area's walkability (especially to downtown), beautiful historic homes, and the diversity of housing choices and demographics/income levels. Lower Northside and Depot residents appreciated the area's walkability (e.g. downtown, riverfront, and marsh), friendly neighbors, easy access to bus routes, and quietness.

Are there other strategic opportunities in any of these areas?

These areas have historically benefitted from neighborhood revitalization efforts from the City of La Crosse and housing-oriented non-profit organizations such as Habitat for Humanity and La Crosse Promise. This investment of personnel and financial capital into specific "nuisance" properties has often prompted community-led beautification efforts, leading to higher overall investment and sense of neighborly pride. While targeted efforts will continue to be important in these neighborhoods moving forward, multiple organizations have indicated a desire to expand their reach geographically and programmatically as new community development needs arise throughout the City.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Since the City of La Crosse is an urban area, there is widespread broadband infrastructure coverage and all residents and businesses have the opportunity to hook up to these services. However, affordability and reliability of broadband is still a county-wide concern. La Crosse County recently acquired funding from the Lifeline Outreach Grant Program (through the Public Service Commission of Wisconsin) to distribute to low-income consumers to offset costs of communication services; it is estimated that 12% of County residents and a smaller percentage of City of La Crosse residents are eligible for this assistance. Additionally, La Crosse County is currently developing programs to connect eligible residents to affordable refurbished technology, internet literacy classes, and application support for assistance programs.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There are numerous identified internet services providers in the City of La Crosse; therefore, increasing competition is not a priority at this time. Due to La Crosse's unique and varied terrain, residents have benefited from having multiple choices for installation and connection methods.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

La Crosse is particularly susceptible to flooding due to its proximity to multiple rivers. The map on the following page shows the current floodplain, which already covers a large swath of the City.

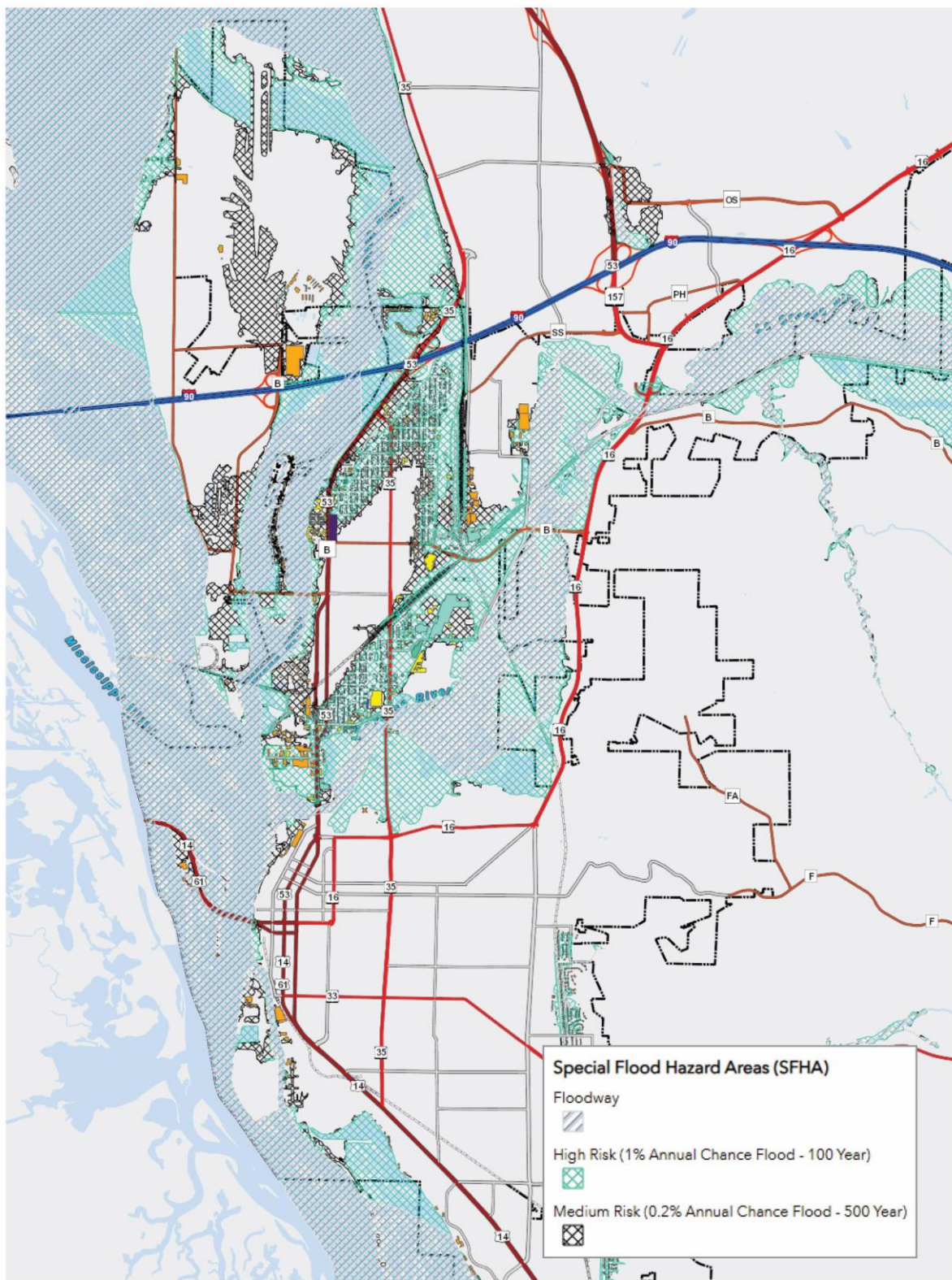
The largest floodplain issue that the City faces is the frequency by which residents undertake floodplain development problems without obtaining a permit. If the City is not able to properly review these proposed projects, the resulting product may not comply with safety and environmental floodplain standards, thus risking repeated damage to the built and natural environments.

PFAS (a.k.a. "forever chemicals") are also a hazard risk, especially on La Crosse's French Island, where the majority of residents are required to use bottled water due to unsafe levels in the supply.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Many areas with the highest prevalence of housing need are also located within close proximity or completely within the floodplain, as shown in the City's floodplain map. The neighborhoods at the highest risk of a 100-year flood include Logan-Northside, Lower Northside and Depot, and the Black River District.

When flooding occurs, the damage is often more severe for lower-income areas because these households typically lack the resources to invest in resilient infrastructure, obtain adequate flood insurance, or fix structural damage caused by storms. If not properly mitigated, floodwaters can lead to mold growth and contamination, exacerbating respiratory issues and other health problems.



Strategic Plan

SP-05 Overview

Strategic Plan Overview

The purpose of the 2025-2029 Consolidated Plan strategy is to address issues identified through the preceding Needs Assessment and Market Analysis sections. The Consolidated Plan outlines the allocation plan for CDBG and HOME funds over the course of this upcoming five-year period to directly address identified gaps throughout the community. The City will regularly review these priorities to ensure they are still relevant. The 2025-2029 Consolidated Plan focuses on:

- Increasing access to affordable housing through acquisition, demolition, construction, and/or financial assistance;
- Increasing the quality of existing housing stock through housing rehabilitation activities (including mitigating lead-based paint and other hazards);
- Funding public services that prevent chronic homelessness, alleviate poverty, and improve self-reliance;
- Creating and updating City plans, policies, and procedures to address urgent needs;
- Addressing urgent issues facing low-income households throughout the community as needed;
- Bolstering economic growth through funding workforce development programs and other economic development activities.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City-Wide Area
	Area Type:	Nature of activities make it difficult to limit to one part of the city.
	Other Target Area Description:	Nature of activities make it difficult to limit to one part of the city.
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Northside Neighborhood Revitalization Strategy Area
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	2/3/2016
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	

Identify the neighborhood boundaries for this target area.	
Include specific housing and commercial characteristics of this target area.	Large areas of the floodplain, low-income area, historically a working-class neighborhood
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Feedback received demonstrates that this is a high-need area in terms of poverty, number of police calls, and older housing stock
Identify the needs in this target area.	Access to quality and affordable housing
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	Floodplain

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The Northside has been identified as a key development area due to the income levels and infrastructure needs in this part of the City. The floodplain creates a significant economic barrier to development and improvement of quality housing. Additionally, this aligns with the Opportunity Zone of Census Tract 2.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Quality Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly
	Geographic Areas Affected	Nature of activities make it difficult to limit to one part of the city. Northside Neighborhood Revitalization Strategy Area
	Associated Goals	Increase access to affordable housing Provide funding to increase the quality of housing
	Description	Access to affordable housing will be addressed through a comprehensive approach that includes building new homes, financing affordable housing projects, rehabilitating existing properties, addressing hazards and utility issues, and utilizing acquisition and demolition to make room for new development. Strategies to achieve these will include down payment assistance, lead and asbestos abatement, and creating opportunity for safe and sanitary housing.
	Basis for Relative Priority	The Community Input Survey identified this issue as a top priority for La Crosse residents. Most of the homes built in La Crosse's target neighborhoods are over 100 years old and many of them have been allowed to deteriorate significantly. Overwhelmingly, La Crosse's deteriorating neighborhoods have created a flight of wealthier households to the larger metro area, leaving lower income households bearing the taxing burden. Housing needs section details that cost burden is a significant challenge for La Crosse renters and home ownership is not easily achievable for households at or below 80% AMI.
2	Priority Need Name	Poverty Alleviation
	Priority Level	High

	Population	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Nature of activities make it difficult to limit to one part of the city.
	Associated Goals	Provide resources to increase self-reliance
	Description	Address poverty through organizations who directly serve low-income households. This could include but is not limited to: <ul style="list-style-type: none"> • Homeless prevention, crisis response and outflow to housing. • Alleviate poverty and increase self-reliance (focus on mental health, substance abuse, health care, domestic violence, and youth services)
	Basis for Relative Priority	These public services help low-and-moderate income families or individuals lift themselves out of poverty.
3	Priority Need Name	Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Nature of activities make it difficult to limit to one part of the city.
	Associated Goals	Fund workforce development programs Support business development

	Description	<p>Key economic development strategies will include but not be limited to:</p> <ul style="list-style-type: none"> • Job readiness and employability skills training • Career counseling and case management • Occupational skills training (including certifications) • Work experience or on-the-job training programs • Job placement and retention services • Supportive services (e.g., transportation assistance, childcare, work clothing) • Financial Training • Small Business support
	Basis for Relative Priority	The key feedback regarding economic development was regarding the opportunity for workforce development opportunities.
4	Priority Need Name	Administration
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Nature of activities make it difficult to limit to one part of the city. Northside Neighborhood Revitalization Strategy Area
	Associated Goals	Create and update Plans, Policies, and Procedures Administer CDBG & HOME programs
	Description	Administer CDBG & HOME programs and changing community needs through market analysis to formulate and implement effective City Plans.
	Basis for Relative Priority	
5	Priority Need Name	Address Urgent Needs of the City
	Priority Level	High

	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Nature of activities make it difficult to limit to one part of the city. Northside Neighborhood Revitalization Strategy Area
	Associated Goals	Address urgent, emergency issues
	Description	Ensure CDBG funds can be used to timely address urgent needs in the City of La Crosse.
	Basis for Relative Priority	The City of La Crosse has not utilized Urgent Needs for CDBG funds. Since the COVID-19 pandemic, communities have found greater need for timely expenditure of funds through Urgent Need.

Narrative (Optional)

Addressing these priority needs will improve residents' quality of life and opportunity outcomes for LMI individuals, families and households, and will stabilize neighborhoods and improve program effectiveness in the City of La Crosse.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	While there is a need for Tenant Based Rental Assistance to make rents more affordable, the City does not anticipate using HOME funds for this purpose. There are greater priorities to construct new affordable housing. In the past, Continuum of Care funds have assisted with TBRA; should there be an increase in availability of HOME funds, we would consider this as a potential project.
TBRA for Non-Homeless Special Needs	The City does not anticipate prioritizing any TBRA programs for Non-Homeless Special Needs.
New Unit Production	The City of La Crosse finds an average annual construction need of about 202-2,032 units annually through the entire span of this Consolidated Plan. This rate is significantly more than what was produced in the previous decade, and we are currently on track to add about 100 units annually.
Rehabilitation	The City's aging housing stock emphasizes the need for housing rehabilitation. The City has operated a Housing Rehab loan program since the 1980s. Market conditions have not incentivized payoffs of these deferred loans and City Staff will be exploring opportunities for policy updates to meet current market conditions.
Acquisition, including preservation	Cost of housing acquisition has increased significantly and the availability of vacant lots remains very low. This means to create new infill development, higher acquisition and demolition costs are being incurred.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of La Crosse's anticipated resources include level funding for CDBG/HOME, plus program income that the City receives through its Housing Rehabilitation, Replacement Housing, and Small Business Loan programs. The estimated CDBG/HOME funding noted in this document is based on current HUD funding estimates but is subject to change, so these numbers may be altered in the future.

HUD allocations and funding are subject to change. Should the funding amounts change within +/- 20% of these anticipated dollars, the City's Planning & Development Staff will re-allocate funds as required. Should funding be increased or decreased by more than 20%, a Substantial Amendment will be completed and brought to the Economic & Community Development Commission.

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	882,603	300,000	961,580	2,144,183	4,200,000	Annual allocation is subject to Congressional Approval. Program Income is estimated, including Revolving Loan Funds. The City plans to receipt up to 20% of its Program Income to CDBG Administration.

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	277,260	250,000	459,488	986,748	1,800,000	Despite the effectiveness of City HOME programs, a decrease in funding is expected for HOME funds over the next five years.

Table 50 - Anticipated Resources

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 \$6 for every \$1 of CDBG investment, and often times significantly more than this. HOME Match requirements will be satisfied through donated time and labor from our technical college partner who builds homes and the Streets Department. Typically, projects are funded through a variety of sources, including but not limited to GeoBonds, TID dollars, TID Affordable Housing Extension and WHEDA programs.

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 owns several parcels throughout the City with the intention to develop into affordable housing through Replacement Housing and/or partner organizations.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of La Crosse	Government	Ownership Planning	Jurisdiction
COULEECAP INC	Regional organization	Homelessness	Region
Habitat for Humanity of the Greater La Crosse Region, iNc	CHDO	Ownership	Region
City of La Crosse Housing Authority	PHA	Public Housing	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of La Crosse has a network of partnerships that collectively address housing, neighborhood improvements, public facilities, economic development, public health, and special needs services for homeless and non-homeless residents. Overall, the City’s delivery system is well-equipped to achieve the goals in this Consolidated Plan and has seen enhanced coordination and transparency with all agencies in recent years.

As identified by key stakeholders, siloing of outreach efforts continues to be an impediment within the institutional delivery system. Limited funding opportunities and human capital has resulted in a “scarcity mindset” within the non-profit space that has inhibited the exchange of strategies and knowledge in fear of losing leverage in grant applications and other funding opportunities. Since many assistance programs have specific eligibility requirements and/or targeted populations, it is difficult for ineligible households to navigate this siloed network of assistance resources. The City will continue to work with assistance organizations to identify strategies to incentivize communication, share resources and knowledge, and secure additional financial resources.

Additionally, supply and demand gaps exist within the market that makes institutional delivery systems less effective, particularly in the areas of affordable housing and homelessness. Stakeholders acknowledged that there simply are not enough affordable housing units in the City to rehouse everyone in need, nor is there enough personnel and financial capital to consistently fulfill every facet of an organization’s mission.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics	X	X	
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of La Crosse and La Crosse County have partnered to create *Pathways Home*, which intends to leverage government/service provider wraparound services to address homelessness. Key efforts include creating a dynamic data platform to actively track data for our community. This will expand and simplify access to case management. Increasing housing units and integration of resources – peer supports especially – is also key to addressing homelessness.

The City is focused on pairing the proper level of case management and housing based on the needs of individuals experiencing homelessness. By doing so, we ensure long-term housing stability and reduce the return to homelessness.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Due to the aging infrastructure in La Crosse and changes in policies for housing service delivery for special needs populations (from group home approaches to scattered site housing approaches), the institutional delivery systems in La Crosse are still catching up to addressing long-term housing needs of those with special needs. As discussed in *NA-35*, the City has a significant shortage of affordable accessible units, which would help ensure the success of supplemental supportive services under the “Housing First” model. Multiple anticipated residential developments within La Crosse, such as Haven on Main, will supply additional units and resources for residents with disabilities; the La Crosse Housing Authority also indicated that it will continue to expand its stock of accessible units and/or accommodations for residents with special needs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

To overcome the aforementioned gaps, creation of affordable housing units remains the largest community need. As described in the “Housing First” model, safe and affordable housing leads to increased household stability, reductions in homelessness, and better outcomes for wraparound services. The City will continue to collaborate with local non-profit organizations, the La Crosse Housing Authority, and neighboring communities to strategically plan affordable housing initiatives, as well as strengthen the circulation of knowledge, resources, and joint goals.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase access to affordable housing	2025	2029	Affordable Housing	City-Wide Area	Quality Affordable Housing	CDBG: \$1,686,046 HOME: \$2,318,736	Homeowner Housing Added: 7 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit Direct Financial Assistance to Homebuyers: 24 Households Assisted Buildings Demolished: 10 Buildings Other: 1 Other
2	Provide funding to increase the quality of housing	2025	2029	Affordable Housing	City-Wide Area	Quality Affordable Housing	CDBG: \$1,268,837	Rental units constructed: 5 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide resources to increase self-reliance	2025	2029	Homeless Public Services	City-Wide Area	Poverty Alleviation	CDBG: \$951,627	Public service activities other than Low/Moderate Income Housing Benefit: 1025 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 475 Households Assisted Homeless Person Overnight Shelter: 65 Persons Assisted Homelessness Prevention: 55 Persons Assisted Other: 1 Other
5	Create and update Plans, Policies, and Procedures	2025	2029	Administrative	City-Wide Area	Administration	CDBG: \$117,209	Other: 1 Other
6	Address urgent, emergency issues	2025	2029	Urgent Need	City-Wide Area	Address Urgent Needs of the City	CDBG: \$100,000 HOME: \$50,000	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Administer CDBG & HOME programs	2025	2029	Administrative	City-Wide Area	Administration	CDBG: \$951,627 HOME: \$418,012	Other: 1 Other
8	Fund workforce development programs	2025	2029	Economic Development	City-Wide Area	Economic Development	CDBG: \$634,418	Jobs created/retained: 6 Jobs Businesses assisted: 6 Businesses Assisted Other: 1 Other
9	Support business development	2025	2029	Economic Development	City-Wide Area	Economic Development	CDBG: \$634,418	Jobs created/retained: 8 Jobs Businesses assisted: 16 Businesses Assisted Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Increase access to affordable housing
	Goal Description	Support opportunities for housing to low-income individuals through acquisition, demolition, construction, and/or providing financial assistance.
2	Goal Name	Provide funding to increase the quality of housing
	Goal Description	Address the aging housing stock through housing rehabilitation for low-income households and address hazards such as lead, asbestos and needed utility improvements.
4	Goal Name	Provide resources to increase self-reliance
	Goal Description	Fund public services and homeless services to improve self-reliance and alleviate poverty.
5	Goal Name	Create and update Plans, Policies, and Procedures
	Goal Description	Ensure CDBG and HOME programs are addressing current market needs through updates to plans, policies and procedures.
6	Goal Name	Address urgent, emergency issues
	Goal Description	Utilize CDBG and/or HOME funds to urgently address issues in the community that impact low-income individuals and households.
7	Goal Name	Administer CDBG & HOME programs
	Goal Description	Administer CDBG & HOME programs
8	Goal Name	Fund workforce development programs
	Goal Description	Collaborate with partners to provide workforce training and job placement.
9	Goal Name	Support business development
	Goal Description	Provide support to eligible businesses through partner organizations.

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 91.315(b)(2)

The City estimates 12 families at or below median income to be served through access to affordable housing.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

The La Crosse Housing Authority has several programs in place to encourage resident involvement within their facilities. These include access to occupational therapy on site, visits from the WAFER food pantry, free health screenings and community events.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Within the last year, the City of La Crosse has made multiple notable changes to its zoning ordinance, eliminating some barriers to development. While many of these changes have not yet been widely ingrained in City processes, the City is currently updating its zoning and subdivision ordinances to further flesh out these changes and improve readability, enforceability, and compliance with the Comprehensive Plan and other recent planning policies. The most recent ordinance changes include:

- Eliminating off-street parking requirements;
- Eliminating nearly all conditional uses in all districts (in response to Wisconsin's Act 67, which requires substantial justification for conditions attached to conditional use permits);
- Allowing Accessory Dwelling Units (ADUs);
- Allowing short-term rentals (e.g. AirBnb and Vrbo) contingent upon City registration and County Health Department licensing.

As outlined in the Analysis of Impediments to Fair Housing Choice, La Crosse's zoning ordinance contains outdated minimum lot sizes, widths, and minimum setbacks that prevent the placement of small houses on small lots. Larger lots are more expensive to obtain and require more municipal infrastructure maintenance, which can be cost prohibitive for low-income residents. Affordable housing developers consulted for this process expressed an interest in developing smaller, more affordable housing units to better meet demand, but current lot standards (coupled with a shortage of developable parcels within City limits) impede the construction of affordable single-family homes. Most zoning districts also heavily favor single-family or low-density multi-family housing, making it difficult to develop high-density multi-family or mixed-use structures without Planned Unit Developments (PUDs) to loosen setbacks and density restrictions.

Additionally, many stakeholders expressed frustration with the City's development project approval process, which can be complicated, time-intensive, and resource-intensive, especially for non-profit organizations and affordable housing developers with limited staff capacity to attend meetings or repeatedly revise proposals. Alleged siloing within City departments and a general lack of oversight has negatively impacted timeliness, clarity, and consistency of responses when working with community members, impeding beneficial new development and improvements to unsafe or noncompliant properties.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Recommendations to remove these barriers to affordable housing are outlined at length in the City's Analysis of Impediments to Fair Housing Choice. These recommendations include, but are not limited to:

- Leverage Capital Improvement Project dollars and TIF Districts to finance the improvement of blighted areas and creation of new residential and mixed-use developments.
- Continue to incentivize developers to build affordable housing within the City by utilizing the TIF 1-year extension (which allows a TID to be open for an additional year and funds to be used for affordable housing anywhere in the City) and the Affordable Housing Revolving Loan Fund.
- Review local funding mechanisms and federal grant sources for opportunities to incentivize development of new accessible housing units.
- Continue the City's Replacement Housing program to address the community's most dangerous and dilapidated housing.
- Continue to promote the redevelopment and infill of underutilized sites throughout the City for residential and/or mixed-use uses, including the cleanup and reuse of brownfields.
- During the City Code revision process, consult with a variety of stakeholders, including affordable housing developers and social support organizations, to ensure that amendments adequately address housing development and acquisition barriers.
- Work with local non-profit organizations to identify strategies to increase communication, share resources and knowledge, and secure additional financial resources.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of La Crosse's strategic plan goals contribute to this area through funding partner organizations and public services. The Homeless Outreach Team connects with this community where they are.

Addressing the emergency and transitional housing needs of homeless persons

The City's strategic plan goals include supporting public services who help homeless individuals access emergency and transitional housing.

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.

This is a priority for the City of La Crosse and La Crosse County, in partnership with *Pathways Home*. A key goal will be for CDBG Public Service funds to align with *Pathways Home* strategies.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

This is a priority for the City of La Crosse to shore up homeless prevention and fund public services that support these efforts.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Replacement Housing Program ensures that new housing units do not have LBP hazards and often replaces properties that require abatement. Lead testing is a part of the housing rehabilitation process and the City aims to leverage State funds to address lead hazards in homes.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City of La Crosse will continue to increase access to housing without LBP hazards and rehabilitate homes to address existing hazards.

How are the actions listed above integrated into housing policies and procedures?

Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities. Risk Assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35, Subpart J and Wisconsin Administrative Code DHS 163.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of La Crosse aims to support housing stability, viable complete neighborhoods, employment opportunities, and equitable support services to LMI households as a general anti-poverty strategy across all departments. Specific to this Consolidated Plan, the City of La Crosse works with a variety of community partners to improve affordable housing production and acquisition, enhance safety and well-being, and increase access to employment. These initiatives work as an anti-poverty strategy by allowing residents to secure more of their income toward personal investment, health, and future outcomes for themselves and family members, leading to better health outcomes and qualities of life.

The City's goals to address poverty include, but are not limited to, increasing access to affordable and quality housing, funding public services who support these populations and ensuring community health resources are available to increase self-sufficiency.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The goal to increase the supply/quality of affordable housing will address poverty by ensuring that all residents have access to safe and sanitary living spaces. The economic development goals align by creating opportunities for job creation and retention.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Monitoring activities will be completed at the direction of the Community Development Manager. These activities may include but are not limited to:

1. Review of Financial Reports and Records
2. Site Visits and Inspections
3. Performance Monitoring
4. Contract and Agreement Compliance Review
5. Complaint and Grievance Resolution

City Staff has discretion when addressing items identified in monitoring through a variety of methods. For less egregious offenses, technical assistance may be provided to resolve issues. In severe cases, fund repayment and/or contract termination may occur.

Expected Resources

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

Introduction

The City of La Crosse's anticipated resources include level funding for CDBG/HOME, plus program income that the City receives through its Housing Rehabilitation, Replacement Housing, and Small Business Loan programs. The estimated CDBG/HOME funding noted in this document is based on current HUD funding estimates but is subject to change, so these numbers may be altered in the future.

HUD allocations and funding are subject to change. Should the funding amounts change within +/- 20% of these anticipated dollars, the City's Planning & Development Staff will re-allocate funds as required. Should funding be increased or decreased by more than 20%, a Substantial Amendment will be completed and brought to the Economic & Community Development Commission.

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	882,603.00	300,000.00	961,580.33	2,144,183.33	4,200,000.00	Annual allocation is subject to Congressional Approval. Program Income is estimated, including Revolving Loan Funds. The City plans to receipt up to 20% of its Program Income to CDBG Administration.

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	277,258.61	250,000.00	459,488.23	986,748.06	1,800,000.00	Despite the effectiveness of City HOME programs, a decrease in funding is expected for HOME funds over the next five years.

Table 54 - 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 \$6 for every \$1 of CDBG investment, and often times significantly more than this. HOME Match requirements will be satisfied through donated time and labor from our technical college partner who builds homes and the Streets Department. Typically, projects are funded through a variety of sources, including but not limited to GeoBonds, TID dollars, TID Affordable Housing Extension and WHEDA programs.

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 owns several parcels throughout the City with the intention to develop into affordable housing through Replacement Housing and/or partner organizations.

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	Increase access to affordable housing	2025	2029	Affordable Housing	City-Wide Area	Quality Affordable Housing	CDBG: \$1,004,537.18 HOME: \$814,066.14	Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted Buildings Demolished: 2 Buildings Other: 1 Other
2	Provide funding to increase the quality of housing	2025	2029	Affordable Housing	City-Wide Area Northside Neighborhood Revitalization Strategy Area	Quality Affordable Housing	CDBG: \$107,209.17	Rental units constructed: 1 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Fund workforce development programs	2025	2029	Economic Development	City-Wide Area	Economic Development	CDBG: \$214,418.33	Jobs created/retained: 1 Jobs Businesses assisted: 2 Businesses Assisted Other: 1 Other
4	Support business development	2025	2029	Economic Development	City-Wide Area	Economic Development	CDBG: \$214,418.33	Jobs created/retained: 1 Jobs Businesses assisted: 3 Businesses Assisted Other: 1 Other
5	Provide resources to increase self-reliance	2025	2029	Homeless Public Services	City-Wide Area	Poverty Alleviation	CDBG: \$149,763.00	Public service activities other than Low/Moderate Income Housing Benefit: 205 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 95 Households Assisted Homelessness Prevention: 55 Persons Assisted
6	Address urgent, emergency issues	2025	2029	Urgent Need	City-Wide Area	Address Urgent Needs of the City	CDBG: \$25,000.65	Other: 1 Other
7	Administer CDBG & HOME programs	2025	2029	Administrative	City-Wide Area	Administration	CDBG: \$311,627.52 HOME: \$148,012.03	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Create and update Plans, Policies, and Procedures	2025	2029	Administrative	City-Wide Area	Administration	CDBG: \$117,209.15	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Increase access to affordable housing
	Goal Description	Support opportunities for housing to low-income individuals through acquisition, demolition, construction, and/or providing financial assistance.
2	Goal Name	Provide funding to increase the quality of housing
	Goal Description	Address the aging housing stock through housing rehabilitation for low-income households and address hazards such as lead, asbestos and needed utility improvements.
3	Goal Name	Fund workforce development programs
	Goal Description	Collaborate with partners to provide workforce training and job placement.
4	Goal Name	Support business development
	Goal Description	Provide support to eligible businesses through partner organizations.
5	Goal Name	Provide resources to increase self-reliance
	Goal Description	Fund public services and homeless services to improve self-reliance and alleviate poverty.

6	Goal Name	Address urgent, emergency issues
	Goal Description	Utilize CDBG and/or HOME funds to urgently address issues in the community that impact low-income individuals and households.
7	Goal Name	Administer CDBG & HOME programs
	Goal Description	Administer CDBG & HOME programs.
8	Goal Name	Create and update Plans, Policies, and Procedures
	Goal Description	Ensure CDBG and HOME programs are addressing current market needs through updates to plans, policies and procedures.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of La Crosse will allocate funds towards projects that meet a priority need and towards activities that help meet its strategic goals.

Projects

#	Project Name
1	Replacement Housing
2	Down Payment Assistance
3	Housing Rehab
4	Workforce Development
5	Support Business Development
6	Public Services
7	Urgent Need
8	Update Plans, Policies and Procedures
9	Administer CDBG/HOME Programs

Table 56 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Replacement Housing
	Target Area	City-Wide Area Northside Neighborhood Revitalization Strategy Area
	Goals Supported	Increase access to affordable housing
	Needs Addressed	Quality Affordable Housing
	Funding	CDBG: \$602,722.31 HOME: \$814,066.14
	Description	Increase access to affordable housing through replacement housing
	Target Date	3/30/2029
	Estimate the number and type of families that will benefit from the proposed activities	In the 2025 Program Year, 3 low-income households will benefit from new owner-occupied housing. One home will be rehabilitated, and two condemned properties will be demolished. 2 homebuyers will receive direct financial assistance to achieve home ownership.
	Location Description	Replacement housing is a City-Wide initiative.
	Planned Activities	Planned activities include but are not limited to 823 Avon St and 1020 5th Ave.
2	Project Name	Down Payment Assistance
	Target Area	City-Wide Area
	Goals Supported	Increase access to affordable housing
	Needs Addressed	Quality Affordable Housing
	Funding	CDBG: \$401,814.87
	Description	Provide down payment assistance to eligible homebuyers.
	Target Date	3/30/2029
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 5 households will be assisted through down payment assistance. These will be low-income households and future residents of La Crosse.
	Location Description	Down payment assistance will be available City-wide.
	Planned Activities	
3	Project Name	Housing Rehab
	Target Area	
	Goals Supported	Provide funding to increase the quality of housing
	Needs Addressed	Quality Affordable Housing

	Funding	CDBG: \$107,209.17
	Description	Provide funding to increase quality of housing through home rehabilitation.
	Target Date	3/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The housing rehab is on pause for this program year. These funds are intended to impact 1 owner-occupied home and create 1 rental unit through rehabilitation efforts.
	Location Description	Housing rehabilitation projects will happen City-wide.
	Planned Activities	
4	Project Name	Workforce Development
	Target Area	City-Wide Area
	Goals Supported	Fund workforce development programs
	Needs Addressed	Economic Development
	Funding	CDBG: \$214,418.33
	Description	Increase economic development opportunities by funding workforce development programs.
	Target Date	3/31/2029
	Estimate the number and type of families that will benefit from the proposed activities	Workforce development will be supported through job creation, businesses assisted and other potential outcomes.
	Location Description	N/A - City Wide
	Planned Activities	
5	Project Name	Support Business Development
	Target Area	City-Wide Area
	Goals Supported	Support business development
	Needs Addressed	Economic Development
	Funding	CDBG: \$214,418.33
	Description	Increase economic development opportunities through business development.
	Target Date	3/31/2029

	Estimate the number and type of families that will benefit from the proposed activities	Support Business Development through job creation, assisting 3 businesses and other potential outcomes.
	Location Description	N/A - City-Wide
	Planned Activities	
6	Project Name	Public Services
	Target Area	City-Wide Area
	Goals Supported	Provide resources to increase self-reliance
	Needs Addressed	Poverty Alleviation
	Funding	CDBG: \$149,763.00
	Description	Provided resources to increase self reliance and alleviate poverty.
	Target Date	3/31/2029
	Estimate the number and type of families that will benefit from the proposed activities	Through partner organizations, 205 low-income people will benefit, 90 households and homeless prevention for 55 persons.
	Location Description	N/A - City-Wide Area
	Planned Activities	The City will fund Cia Siab Family Housing Program, La Crosse County Schuh-Mullen Project, New Horizons Homicide Prevention Shelter, Catholic Charities Warming Center, and Family & Children's Center's Stepping Stone Program.
7	Project Name	Urgent Need
	Target Area	City-Wide Area
	Goals Supported	Address urgent, emergency issues
	Needs Addressed	Address Urgent Needs of the City
	Funding	CDBG: \$25,000.00 HOME: \$24,668.67
	Description	Address urgent, emergency issues.
	Target Date	3/31/2029
	Estimate the number and type of families that will benefit from the proposed activities	To be determined based on the urgent needs of the City

	Location Description	To be determined based on the urgent needs of the City
	Planned Activities	To be determined based on the urgent needs of the City
8	Project Name	Update Plans, Policies and Procedures
	Target Area	City-Wide Area
	Goals Supported	Create and update Plans, Policies, and Procedures
	Needs Addressed	Administration
	Funding	:
	Description	Create and update plans, policies and procedures to address changing needs
	Target Date	3/30/2029
	Estimate the number and type of families that will benefit from the proposed activities	Future La Crosse residents will benefit from the update program policies, procedures and plans.
	Location Description	N/A - City Wide
	Planned Activities	
9	Project Name	Administer CDBG/HOME Programs
	Target Area	City-Wide Area
	Goals Supported	Administer CDBG & HOME programs
	Needs Addressed	Administration
	Funding	:
	Description	Administer CDBG/HOME Programs
	Target Date	3/30/2029
	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 primarily distribute funding to City-wide initiatives and projects in the Northside Neighborhood Revitalization Strategy Area. The latter is bounded by Gohres St to the north, Monitor St to the south, George St to the east, and US-53 to the west.

Geographic Distribution

Target Area	Percentage of Funds
City-Wide Area	85
Northside Neighborhood Revitalization Strategy Area	15

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

Most of the priorities and goals identified take place at a City-Wide level. Floodplain measures will be focused in the Northside NRSA.

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	10
Non-Homeless	25
Special-Needs	5
Total	40

Table 58 - 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	2
Rehab of Existing Units	0
Acquisition of Existing Units	1
Total	3

Table 59 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The City of La Crosse will continue to collaborate with the La Crosse Housing Authority on advancing the recommendations outlined in the Analysis of Impediments to Fair Housing Choice, working with landlords, and addressing homelessness.

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

No actions are planned during the next year for public housing.

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

No actions are planned during the next year for public housing residents.

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 coordinates with the Continuum of Care which is led by the La Crosse Collaborative to End Homeless and Couleecap. For information about specific organizations and activities within La Crosse that are addressing homelessness, please see *MA-30 (Homeless Facilities and Services)* and *SP-40 (Institutional Delivery Structure)*.

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 homeless outreach activities, with the intention of reaching 250 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 unsheltered persons, with the intention of reaching 100 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 of La Crosse will support the Couleecap program to transition individuals to permanent supportive housing, with the intention of reaching 250 persons.

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 support non-profit organizations in preventing homelessness for extremely

low-income and/or at-risk households, with the intention of reaching 250 persons.

Discussion

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

Introduction:

The City of La Crosse will continue to support affordable housing opportunities in the region, continue to de-concentrate pockets of poverty and create mixed-income neighborhoods, promote homeownership for BIPOC households, collaborate with the La Crosse 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

- Continue to conduct a comprehensive update of the City's zoning and subdivision ordinances (started in Fall 2024).
- Collaborate with La Crosse County on its current housing study to address local and regional housing needs (started Winter 2025).
- Continue the City's Replacement Housing and Housing Rehabilitation programs to address the community's most dangerous and dilapidated housing.
- Examine ways to increase the number of rental housing vouchers available in the region and roster of landlords that are willing to participate in the Housing Choice Voucher program.
- Use CDBG funds to support the construction of affordable housing.
- Address recommendations outlined in the recent Analysis of Impediments to Fair Housing Choice.

Discussion:

The City recently completed its Analysis of Impediments to Fair Housing Choice in April 2025. Please see the latest version of this document on the City's website.

AP-85 Other Actions – 91.220(k)

Introduction:

In addition to the CDBG funded actions outlined in this Action Plan, there are other actions that the City of La Crosse will take to provide decent housing, a suitable living environment, and expand economic opportunities.

Actions planned to address obstacles to meeting underserved needs

Cuts to HUD funding has made it 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.

Actions planned to foster and maintain affordable housing

Please see *SP-55 (Barriers to Affordable Housing)* and *AP-75 (Barriers to Affordable Housing)*.

Actions planned to reduce lead-based paint hazards

Please see *SP-65 (Lead Based Paint Hazards)*.

Actions planned to reduce the number of poverty-level families

Please see *SP-70 (Anti-Poverty Strategy)*.

Actions planned to develop institutional structure

Please see *SP-80 (Monitoring)*.

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

The City of La Crosse will continue to work with local housing and social service organizations to identify strategies to increase communication, share resources and knowledge, and secure additional financial resources.

Discussion:

Program Specific Requirements

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

Introduction:

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 |
| <TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF]
DELETE_TABLE_IF_EMPTY=[YES]> | |
| 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. | 70.00% |

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:

The City consistently leverages funds in addition to HOME Investments.

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:

Recapture provisions must recoup the HOME investment from available net proceeds obtained from the sale of a house. Resale provisions must limit any subsequent purchase of a HOME-assisted property to income-eligible families, provide the owner with a fair return on investment, and ensure that the house will remain affordable to a reasonable range of low-income homebuyers.

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:

No planned activities for rental units. Replacement Policy & Procedures provide guidelines for resale/recapture of owner-occupied properties.

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:

No plans to utilize HOME funds to refinance existing debt.

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)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

No plans to utilize HOME funds for TBRA activities.

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)).

No plans to utilize HOME funds for TBRA activities.

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

Appendix - Alternate/Local Data Sources

1	Data Source Name
	City-Wide Community Needs Survey
	List the name of the organization or individual who originated the data set.
	City of La Crosse Planning Department
	Provide a brief summary of the data set.
	The survey showed resident priorities relating to housing and economic development, as well as neighborhood revitalization and issues relating to poverty and homelessness.
	What was the purpose for developing this data set?
	This survey was designed and implemented to help design the priorities for the 5-Year Consolidated Plan.
	Provide the year (and optionally month, or month and day) for when the data was collected.
The survey was administered online, in person, door-to-door, at events on Survey Monkey from October-December 2019.	
Briefly describe the methodology for the data collection.	
The survey was administered through Survey Monkey	
Describe the total population from which the sample was taken.	
The survey was available to residents of the city of La Crosse.	
Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	
2295 people were surveyed: 1859 lived in the City, 302 worked but did not live in the City, 90 did not live or work in the City. Only the 1859 responses of City residents were analyzed. 92% survey responses were White, 8% non-white, 67% homeowners and 28% renters, 892 survey takers were households earning less than \$50,000 per year.	
2	Data Source Name
	2012-2016 ACS 5-Year Community Survey
	List the name of the organization or individual who originated the data set.
	US Census
Provide a brief summary of the data set.	
ACS estimates 2012-2016	
What was the purpose for developing this data set?	
To provide more updated information than what is provided by the IDIS system	

	Provide the year (and optionally month, or month and day) for when the data was collected. standard ACS Data C
	Briefly describe the methodology for the data collection. The Census Bureau selects a random sample of addresses to be included in the ACS . Each address has about a 1-in-480 chance of being selected in a given month, and no address should be selected more than once every five years. Data is collected by internet, mail, telephone interviews and in-person interviews.
	Describe the total population from which the sample was taken. It is sent to a small percentage of the population on a rotating basis throughout the decade. No household will receive the survey more often than once every five years.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. City of La Crosse
3	Data Source Name HUD FMR Rent
	List the name of the organization or individual who originated the data set. HUD
	Provide a brief summary of the data set. This system provides complete documentation of the development of the FY 2020 Fair Market Rents (FMRs) for any area of the country selected by the user. After selecting the desired geography, the user is provided a page containing a summary of how the FY 2020 FMRs were developed and updated starting with the formation of the FMR Areas from the metropolitan Core-Based Statistical Areas (CBSAs) as established by the Office of Management and Budget, the newly available 2017 American Community Survey (ACS) 1 year data and the newly available 2013-2017 5 year data, and updating to FY 2020 including information from local survey data. The tables on the summary page include links to complete detail on how the data were developed.
	What was the purpose for developing this data set? Established for HUD Programs
	Provide the year (and optionally month, or month and day) for when the data was collected. 2019
	Briefly describe the methodology for the data collection. N/A
	Describe the total population from which the sample was taken. N/A

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>N/A</p>
4	<p>Data Source Name</p> <p>2014-2018 ACS Data</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census</p>
	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey by the U.S. Census Bureau. It regularly gathers information previously contained only in the long form of the decennial census, such as ancestry, citizenship, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics. These data are used by many public-sector, private-sector, and not-for-profit stakeholders to allocate funding, track shifting demographics, plan for emergencies, and learn about local communities.[1] Sent to approximately 295,000 addresses monthly (or 3.5 million per year), it is the largest household survey that the Census Bureau administers.[2]</p>
	<p>What was the purpose for developing this data set?</p> <p>Demographics</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2018</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>See above</p>
	<p>Describe the total population from which the sample was taken.</p> <p>See above</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>See above</p>
	5
<p>List the name of the organization or individual who originated the data set.</p> <p>Public Housing Authority</p>	
<p>Provide a brief summary of the data set.</p> <p>Report from Executive Director of Housing Authority, as reported in their Consolidated Plan</p>	

	<p>What was the purpose for developing this data set?</p> <p>Determine the nature and extent of public housing.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 2020</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Describe public housing available in the La Crosse Area</p>
	<p>Describe the total population from which the sample was taken.</p> <p>N/A</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>N/A</p>
6	<p>Data Source Name</p> <p>2016-2020 ACS 5-Year Community Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p>
	<p>Briefly describe the methodology for the data collection.</p>
	<p>Describe the total population from which the sample was taken.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>