

City of La Crosse 2026 Action Plan

The Action Plan serves as a detailed, annual roadmap that allocates funds and identifies goals, projects and outcomes. The 2026 annual funding is allocated as follows:

Type	Funding Amount
CDBG	\$882,505
HOME	\$280,302.57



Quality Affordable Housing

- Increase access to affordable housing and homeownership for low-income individuals



Quality Affordable Housing

- Provide funding to increase the quality of housing for homeowners



Poverty Alleviation

- Provide resources to increase self-reliance through direct grants to partner organizations



Economic Development

- Support business development through technical assistance to microenterprise businesses



Urgent Need

- Address urgent issues in a timely manner – this is a new expenditure category for the City of La Crosse and intended for emergency use only



Administration

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

- Increase access to affordable housing – CDBG \$275,000.00 | HOME \$252,272.31
- Provide funding to increase the quality of housing – CDBG \$128,683.51
- Support business development – CDBG \$25,000
- Poverty Alleviation – CDBG \$152,320.49
- Urgent Need – CDBG \$25,000
- Update Plans, Policies & Procedures– CDBG \$100,000
- Administration – CDBG \$176,501 | HOME \$28,030.26

Poverty Alleviation Grantees | 2026 Public Service Awards

- Cia Siab, Inc; Kho Tsev: Hmoob Family Housing Program – \$14,571.13
- La Crosse County; Schuh-Mullen Project – \$48,241.00
- New Horizons; Homicide Prevention Shelter – \$14,571.13
- Catholic Charities; La Crosse Warming Center – \$30,183.05
- Salvation Army; Shelter Advocates – \$30,183.05
- Family & Children's Center; Stepping Stones – \$14,571.13

Executive Summary

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

1. Introduction

The City of La Crosse aims to support affordable housing, neighborhood revitalization, public services, and economic development for low- and moderate-income residents.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Key outcomes of this plan are to increase access to quality affordable housing through new homeowner housing units added and repairs to homeowner owned properties, increase self reliance through funding public service partners and advance economic opportunities through business support and workforce development.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

In the past year, the City launched an RFP for Economic Development activities. One response was received and funded. CDBG funds were also utilized to acquire and demo properties while HOME funds were used for construction in partnership with the Replacement Housing Program.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

A public comment period was held April 25, 2026 to May 28, 2026. Notice was published in the La Crosse Tribune on April 25, 2026. The Plan was made available at cityoflacrosse.org/CDBG with a form for the public to provide feedback during the comment period. A public hearing was held at the Economic & Community Development Commission on May 27, 2026 at 3 PM at City Hall.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No public comments were made at the Economic & Community Development Commission or received online. Commissioners did engage with plan priorities, previous year outcomes, and ideas to expand public engagement opportunities.

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

No comments were not accepted

7. Summary

The City of La Crosse has made steps toward the goals outlined in the 2025-2029 Consolidated Plan specifically surrounding affordable housing, poverty alleviation and economic development.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

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

1. Introduction

The City engages with partners from a multitude of spaces to execute the CDBG and HOME allocation plan.

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

The City of La Crosse strengthens coordination among public and assisted housing providers and private and governmental health, mental health, and social service agencies by supporting cross-sector partnerships, participating in regional planning efforts, collaborating with organizations such as the La Crosse Housing Authority and Coulee Continuum of Care, and aligning Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funding with programs that integrate housing stability, healthcare access, and supportive services for vulnerable populations.

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

The City of La Crosse and La Crosse County partner with the Continuum of Care on the Pathways Home Plan to End Homelessness. This is a strategically aligned effort across municipalities that meets regularly to address the needs of homeless persons and persons at risk of homelessness.

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

The City of La Crosse Homeless Services Coordinator serves directly with the Continuum of Care providers to ensure alignment of ESG funds and alignment with HMIS database.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	LA CROSSE COUNTY
	Agency/Group/Organization Type	Services - Housing Services-Health Health Agency Publicly Funded Institution/System of Care Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
2	Agency/Group/Organization	Black Leaders Acquiring Collective Knowledge
	Agency/Group/Organization Type	Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
3	Agency/Group/Organization	Habitat for Humanity of the Greater La Crosse Region, iNc
	Agency/Group/Organization Type	Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
4	Agency/Group/Organization	COULEECAP INC
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

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

N/A

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		Creation of low-barrier housing units and case management
Housing Study	City of La Crosse	The City of La Crosse Housing Study has identified the need for 200-230 additional housing units annually with a key focus on affordable units

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Pathways Home Plan to End Homelessness	City of La Crosse and La Crosse County	The City and County is a coordinated Plan aligning case management resources and housing to address homelessness.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City of La Crosse continues to collaborate with Pathways Home Plan to end Homelessness. Through this, the need for housing navigation and case management have been identified as key needs in our community. Pathways Held Leases will aim create low barrier housing, and CDBG public service funds will support the case management needs.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

A public comment period was held April 25, 2026 to May 28, 2026. Notice was published in the La Crosse Tribune on April 25, 2026. The Plan was made available at cityoflacrosse.org/CDBG with a form for the public to provide feedback during the comment period. A public hearing was held at the Economic & Community Development Commission on May 27, 2026 at 3 PM at City Hall.

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	0	0	0	
2	Internet Outreach	Non-targeted/broad community	0	0	0	https://www.cityoflacrosse.org/cdbg

Table 4 – Citizen Participation Outreach

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	882,505.00	300,000.00	0.00	1,182,505.00	0.00	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	280,302.57	250,000.00	236,472.52	766,775.09	0.00	Despite the effectiveness of City HOME programs, a decrease in funding is expected for HOME funds over the next five years.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City will continue its history of matching nearly \$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 construct homes. 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: \$350,000.00 HOME: \$713,744.83	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: \$228,683.51	Homeowner Housing Rehabilitated: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Provide resources to increase self-reliance	2025	2029	Homeless Public Services	City-Wide Area	Poverty Alleviation	CDBG: \$152,320.49	Public service activities other than Low/Moderate Income Housing Benefit: 525 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 325 Households Assisted Homelessness Prevention: 35 Persons Assisted
4	Support business development	2025	2029	Economic Development	City-Wide Area	Economic Development	CDBG: \$90,000.00	Jobs created/retained: 1 Jobs Businesses assisted: 3 Businesses Assisted Other: 1 Other
5	Address urgent, emergency issues	2025	2029	Urgent Need	City-Wide Area	Address Urgent Needs of the City	CDBG: \$25,000.00	Other: 1 Other
6	Administer CDBG & HOME programs	2025	2029	Administrative	City-Wide Area	Administration	CDBG: \$236,501.00 HOME: \$53,030.26	Other: 1 Other
7	Create and update Plans, Policies, and Procedures	2025	2029	Administrative	City-Wide Area		CDBG: \$100,000.00	Other: 1 Other

Table 6 – 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	Provide resources to increase self-reliance
	Goal Description	
4	Goal Name	Support business development
	Goal Description	
5	Goal Name	Address urgent, emergency issues
	Goal Description	Provide funding for urgent, emergency issues in the event of a disaster.
6	Goal Name	Administer CDBG & HOME programs
	Goal Description	
7	Goal Name	Create and update Plans, Policies, and Procedures
	Goal Description	

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	Housing Rehab
3	Down Payment Assistance
4	Public Services
5	Support Business Development
6	Urgent Need
7	Administer CDBG/HOME Programs
8	Update Plans, Policies and Procedures

Table 7 - 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
	Goals Supported	Increase access to affordable housing
	Needs Addressed	Quality Affordable Housing
	Funding	CDBG: \$325,000.00
	Description	Increase access to affordable housing through replacement housing
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Three affordable housing units will be added and made available to low-income families in La Crosse
	Location Description	
	Planned Activities	Acquisition of property for creation of affordable housing and when applicable, demolition. Addition of affordable owner-occupied housing through Replacement Housing Program.
2	Project Name	Housing Rehab
	Target Area	
	Goals Supported	Provide funding to increase the quality of housing
	Needs Addressed	Quality Affordable Housing
	Funding	CDBG: \$228,683.51
	Description	Provide funding to increase quality of housing through home rehabilitation.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The City will launch an RFP to identify partner organizations to administer a housing repair program.
3	Project Name	Down Payment Assistance
	Target Area	City-Wide Area
	Goals Supported	Increase access to affordable housing

	Needs Addressed	Quality Affordable Housing
	Funding	CDBG: \$25,000.00
	Description	Provide down payment assistance to eligible homebuyers.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	Public Services
	Target Area	
	Goals Supported	Provide resources to increase self-reliance
	Needs Addressed	Poverty Alleviation
	Funding	CDBG: \$152,320.49
	Description	Provided resources to increase self reliance and alleviate poverty.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	Support Business Development
	Target Area	
	Goals Supported	Support business development
	Needs Addressed	Economic Development
	Funding	CDBG: \$90,000.00
	Description	Increase economic development opportunities through business development.
	Target Date	3/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	Project Name	Urgent Need
	Target Area	
	Goals Supported	Address urgent, emergency issues
	Needs Addressed	Address Urgent Needs of the City
	Funding	CDBG: \$25,000.00
	Description	Address urgent, emergency issues.
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
7	Project Name	Administer CDBG/HOME Programs
	Target Area	City-Wide Area
	Goals Supported	Administer CDBG & HOME programs
	Needs Addressed	Administration
	Funding	CDBG: \$236,501.00
	Description	Administer CDBG/HOME Programs
	Target Date	3/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	Project Name	Update Plans, Policies and Procedures
	Target Area	
	Goals Supported	Create and update Plans, Policies, and Procedures

	Needs Addressed	Administration
	Funding	CDBG: \$100,000.00
	Description	Create and update plans, policies and procedures to address changing needs
	Target Date	
	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 8 - 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

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	25
Special-Needs	5
Total	40

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	0
Acquisition of Existing Units	1
Total	3

Table 10 - 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

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 transition to permanent supportive housing, with the intention of reaching 50 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 200 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.
- Collaborate with La Crosse County on its current housing study to address local and regional housing needs.
- Continue the City's Replacement Housing program 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:

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

Rehabilitate and preserve existing affordable housing units.

Actions planned to reduce lead-based paint hazards

Rehabilitate and preserve existing housing.

Actions planned to reduce the number of poverty-level families

Support resiliency with CDBG funding through public services.

Actions planned to develop institutional structure

Strengthen partnerships and capacity among local agencies through coordinated planning with the La Crosse Housing Authority.

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(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	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)).

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

