



2010-2014

Consolidated Plan
for
Community Development Block Grant,
HOME and Housing Programs

Prepared by the Housing Division
June 2010

Table of Contents

Executive Summary.....	3
Strategic Plan	
General.....	4-7
Managing the Process.....	7-8
Citizen Participation.....	8-9
Institutional Structure.....	9
Monitoring.....	10
Priority Needs Analysis and Strategies.....	10
Lead Based Paint.....	11
Housing Needs.....	11-13
Priority Housing Needs.....	13
Housing Market Analysis.....	13
Specific Housing Objectives.....	13
Needs of Public Housing.....	14-15
Public Housing Strategy.....	15-16
Barriers to Affordable Housing.....	16-18
Homeless Needs.....	18
Priority Homeless Needs.....	18-19
Homeless Inventory.....	19-20
Homeless Strategic Plan.....	20-21
Community Development.....	21-22
Antipoverty Strategy.....	22-23
Non-homeless Special Needs Analysis.....	23-24
Specific Special Needs Objectives.....	24
Attachment A – Community Needs Survey.....	1-3
Attachment B – Citizen’s Participation Plan.....	1-3



2010-2014 Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL QUESTIONS

Executive Summary

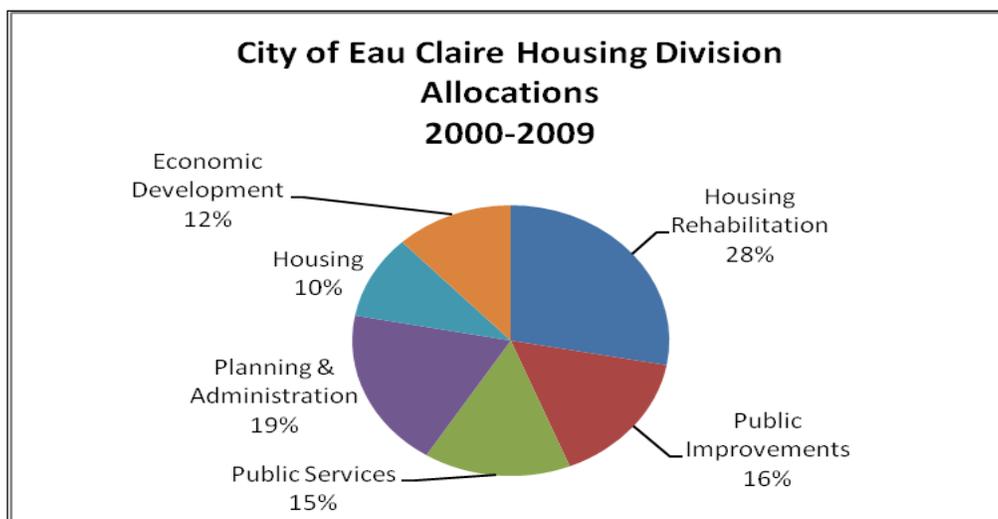
The Consolidated Plan for Housing and Community Development Programs describes the needs for housing assistance and non-housing community development. The City of Eau Claire Housing Division has prepared this Plan for prioritizing the allocation of housing and other assistance monies that may become available from the federal government over a five-year period from August 1, 2010 to July 31, 2014.

The Plan is a creative approach to community development that encourages communities to work in collaboration to develop a comprehensive vision for action to achieve community objectives. The Plan consolidates the planning, application and reporting requirements of four major U.S. Department of Housing and Urban Development (HUD) formula programs; the Community Development Block Grant Program (CDBG), HOME Investment Partnership Program (HOME), Emergency Shelter Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The City of Eau Claire is not an Entitlement community for ESG and HOPWA programs. The Plan also seeks to promote a comprehensive approach to address urban issues, reduce paperwork, improve accountability to achieve results and includes a strong element for citizen participation.

Evaluation of Past Performance

Over the past ten years, the City of Eau Claire Housing Division has primarily designated its CDBG entitlement funding toward Housing, Housing Rehabilitation, Economic Development, Public Improvements and public services-related activities via a subrecipient application process. (see Table 1.)

Table 1. 2000-2009 CDBG Allocations



The federal CDBG Program allows only 15% of the total award for public services and 20% for administration.

Strategic Plan

This Plan establishes three basic goals for assistance to low and moderate income persons.

- 1) To provide decent affordable housing;
- 2) To provide a suitable living environment;
- 3) To expand economic opportunities.

General Questions

Eau Claire is a community of approximately 65,950 persons and 24,895 households in west central Wisconsin. Eau Claire has seen steady and consistent growth over the past fifty years. This growth can be largely attributed to continued strong enrollments at the campuses of the University of Wisconsin Eau Claire and Chippewa Valley Technical College, the expansion of local hospital and clinic facilities, the growth of retail businesses serving and expanding regional market, and the attraction of new companies to the area.

Demographic Information

City of Eau Claire Demographics	2000 Census	2006-2008 ACS
POPULATION		
Total Population	61,704	64,390
18 and over (%)	78.4	80.2
65 and over (%)	11.9	11.6
RACE		
White (%)	93.4	93.6
Black or African American (%)	0.7	1.6
American Indian & Alaska Native	0.5	1.0
Asian	3.7	4.5
Some other race	0.3	0.3
HOUSHOLDS		
Total households	24,016	26,046
Family households (%)	56.5	54.8
Married-couple family (%)	44.4	41.4
Female householder, no husband present (%)	9.3	9.9
Householder living alone (%)	30.0	32.8
Households with individuals under 18 years (%)	29.0	26.4
Households with individuals 65 years and over (%)	21.2	20.0
Average household size (%)	2.38	2.29
Average family size (%)	2.99	2.94
HOUSING UNITS		
Total housing units	24,895	27,557
Median Value of owner-occupied units (\$)		
Gross rent for renter-occupied units (\$)		
EMPLOYMENT STATUS (16+)		
Employed (%)	66.9	67.0
Unemployed (%)	3.5	3.9
INCOME		
Median household income (\$)	36,399	43,161
Median family income (\$)	49,320	61,492
Per capita income (\$)	18,230	23,494
Median earnings for Male full-time, year-round (\$)	32,503	40,858
Median earnings for Female full-time, year-round (\$)	23,418	28,746

Between 1980 and 1990, the City of Eau Claire's population increased by 10.4%, between 1990 and 2000 it increased again by 8.5%, and the population is estimated to have increased an additional 6.9% between 2000 and 2009. (see table 2.)

The number and concentration of racial or ethnic households has increased dramatically from 1980 to 2008. In 1980, no Census Tract had more than 2.01% of its population as members of African American, Hispanic, Native American, Asian or Pacific Islander or other non-White, non-Hispanic group.

By 2000, these Census Tracts had more than 8.9% racial or ethnic minorities. In 2006/2008, this rate has remained the same. The racial make up of the City of Eau Claire is indicated in Table 3.

Table 2. Change in Population

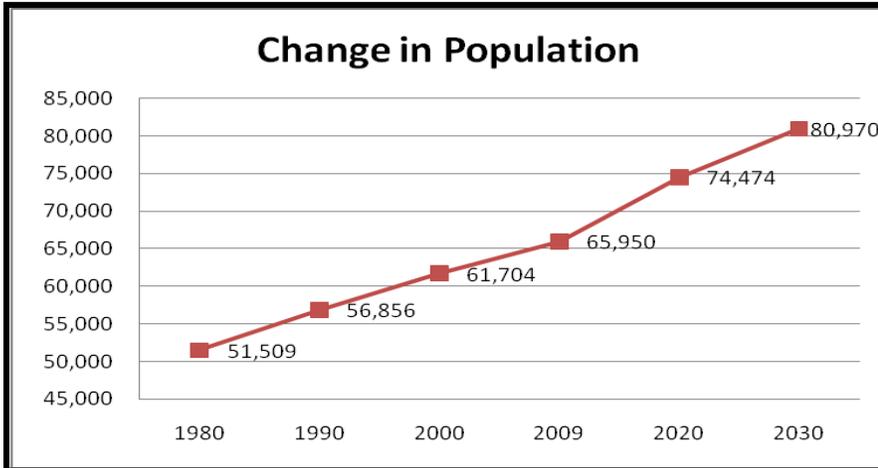
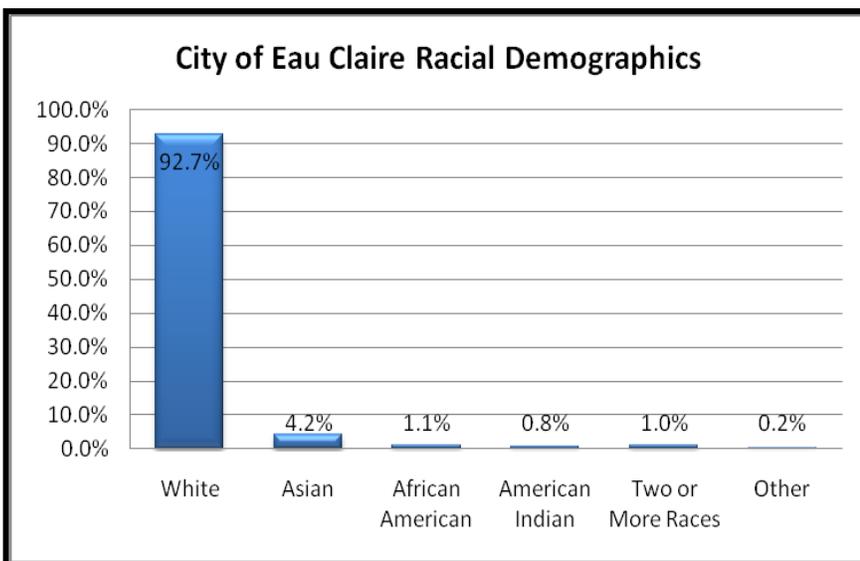
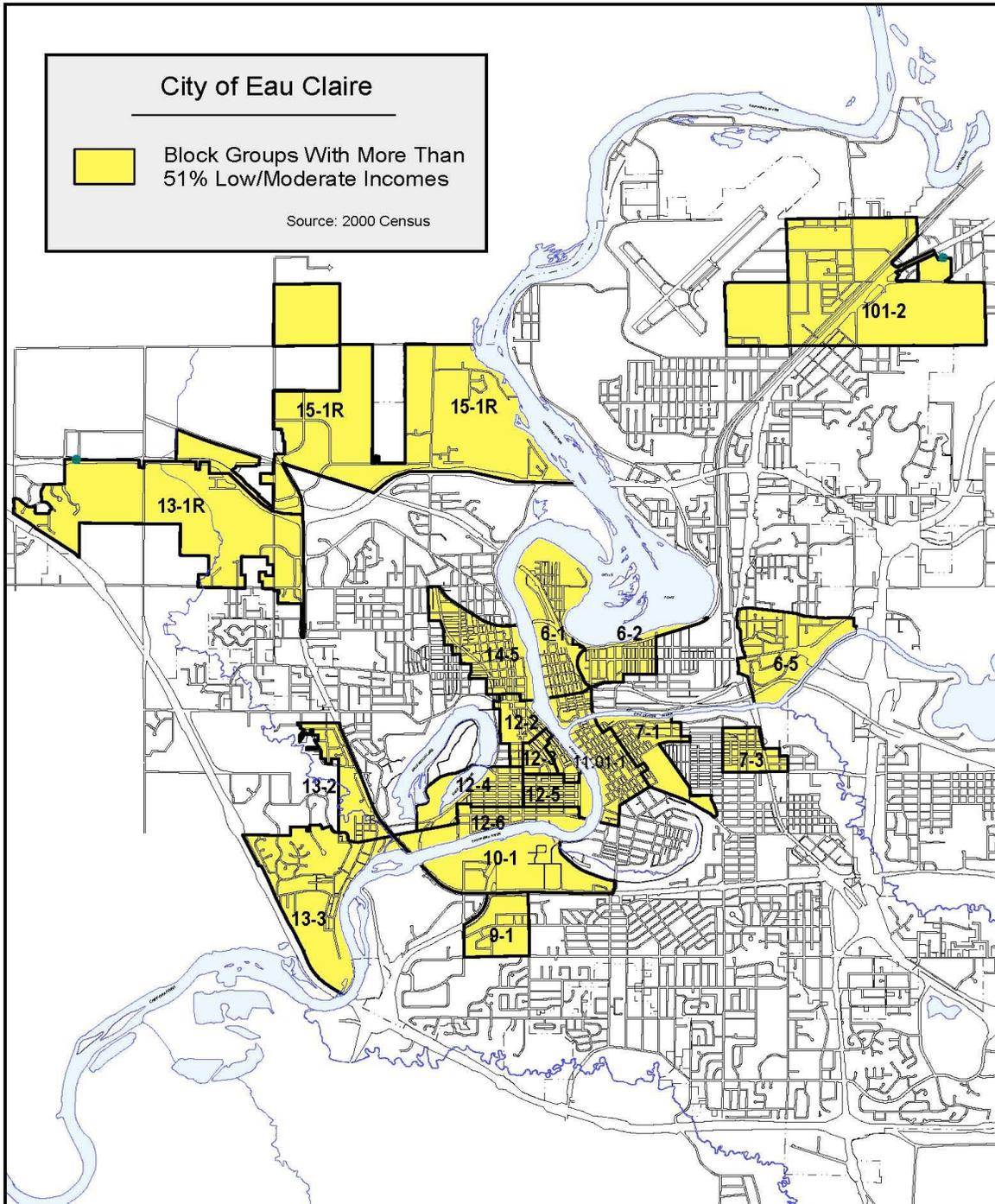


Table 3. Racial make-up percentage distribution



The City of Eau Claire has analyzed the 2000 Census to identify areas on a block group basis. Eighteen blockgroups have a concentration of 51% or more low and moderate income persons. The following data shows these blockgroups:



<i>LISTING OF LOW/MOD CENSUS TRACTS & BLOCK GROUPS IN THE CITY OF EAU CLAIRE</i>		
<i>TRACT</i>	<i>BLKGRP</i>	<i>LOWMODPCT</i>
010100	2	52.2
000600	1	64.7
000600	2	63.7
000600	5	55.1
000700	1	58.2
000700	3	51.6
000900	1	83
001000	1	57.3
001101	1	68.9
001200	2	80.1
001200	3	59.8
001200	4	66.3
001200	5	85.1
001200	6	70.4
001300	1R	56.2
001300	2	58.1
001300	3	51.5
001400	5	68.2
001500	1R	51.8

The City of Eau Claire intends to use federal Community Development Block Grant (CDBG) and HOME funds for the CDBG target area census block groups that have a high concentration of low moderate income (LMI) persons. Items such as:

- Housing rehabilitation
- Demolition of slum and blight
- Housing affected by lead based paint
- Historic preservation
- Improving City parks
- Homeownership
- Tenant Based Rental Assistance
- Affordable housing

With a limited amount of funding available not all needs can be addressed. The City must prioritize what projects need the funding while other projects may have to wait or receive significantly smaller amount of funding.

The City of Eau Claire has created over the years relationships with other agencies to collaborate and share ideas, which has proven to be key for the City to target the high priority needs in the low moderate income (LMI) areas. By creating these relationships and the sharing of information this has helped greatly to overcome the obstacles of meeting underserved needs.

Managing the Process (91.200(b))

The City of Eau Claire Housing Division is the lead agency overseeing the development of the Consolidated Plan and the major public and private agencies responsible for administering programs covered by the Consolidated Plan.

The City of Eau Claire Housing Authority, City of Eau Claire Planning Department, Eau Claire County Health Department, Bolton Refuge House, Interfaith Hospitality Network, Western Dairyland, Community Table, Feed My People, Chippewa Valley Free Health Clinic, Coalition for Youth, Hmong Association, and the Community Liaison in the Eau Claire Police Department are the agencies that have helped in the process of creating the plan.

Community Needs Survey

In March 2010, an online Community Needs Survey was sent out via email to various agencies and individuals as well as hard copies sent out to Public Housing and Section 8 recipients for feedback on ranking the needs for the Eau Claire area.

The survey itself asked community residents to rate the importance of spending public dollars on various activities relating to housing, economic development, public improvements, revitalization efforts, homeless programs and public services. (See "Attachment A" for results of the survey)

The order of priority for non-housing Community Development Block Grant applications is as follows:

- 1) Highest priority will be given to projects that directly benefit low-and moderate-income persons, particularly children and single-parent households.
- 2) Second priority will be given to projects that promote anti-crime programs and crime prevention and awareness, particularly among youth from low-and moderate-income households.
- 3) Third priority will be given to health services and facilities.
- 4) Fourth priority will be given to projects that help eliminate slum and blight.
- 5) Fifth priority will be given to projects that provide education, employment training, job creation and economic development.

Continuum of Care Meetings

The City of Eau Claire Housing Division meets quarterly with the above agencies to hold a Continuum of Care Meeting / Consolidated Planning Session. At these meetings agencies are able to share what they feel the needs are in the Eau Claire area pertaining to their agency type. *Bolton Refuge House* is a domestic abuse shelter, *Interfaith Hospitality Network* is a homeless shelter, *Feed My People* is a food distribution center, *Community Table* serves seven meals a week to homeless persons, *Chippewa Valley Free Health Clinic* provides free health care services on a first come first serve basis to LMI persons twice a week, the Hmong Association has transitional and affordable housing units and counsels Hmong persons on job skills and helps with interpretation, *Coalition For Youth* and *Community Liaison* both are located at the *Eau Claire Police Department* and they target crime awareness and help create recreational projects for the youth in Eau Claire, and *Western Dairyland* has transitional units to help with the homeless and also provides business start up assistance for LMI entrepreneurs.

Citizen Participation (91.200(b))

The overall objective of citizen participation is to include residents and interested agencies in the decision making process relative to planning for implementing housing and community development activities. Full participation can be achieved by providing timely and accurate information on the Community Development Block Grant (CDBG) and HOME Programs, application process, timetable, performance reports and amendments thereto. (See *Attachment B for the Citizen's Participation Policy*)

The City of Eau Claire Housing Division is the agency charged with implementing citizen participation requirements. The City of Eau Claire Housing Division's efforts in citizen participation have exceeded previous year's efforts in contacting agencies that are thought to have an interest in the Community Development Block Grant and HOME Programs. Through this plan the Division will further its efforts to reach more citizens with emphasis on low, very low, and extremely low income residents where housing and community development funds may be spent. Letters to agencies and organizations and advertisements for the meetings are done on a timely basis with a reasonable amount of lead-time for individuals and organizations to adjust their schedules. If any of the scheduled times are not convenient, staff is available by appointment to meet with individuals and or agencies to review the information and explain the process presented at the informational sessions.

Participation by extremely low, very low and low income groups representing either neighborhood or citywide organizations are encouraged to attend community development meetings, express views and fully participate in the process. These groups may include refugees, elderly, limited clientele groups, minorities and especially low and moderate-income residents of blighted areas.

The City of Eau Claire at all times considers the views and opinions of its citizens, public agencies and all other interested parties in conjunction with the preparation of the annual and consolidated plans. Special efforts are made not only through the planning process but also throughout the program year to obtain input from citizens, organizations and agencies regarding the current programs that utilize CDBG and HOME funds.

A DRAFT copy of the Five Year Consolidated Plan and Annual Plan was made available to the public for the **30-day comment period beginning on April 18, 2010 and ending on May 27, 2010**, no comments were received. The Five Year Consolidated Plan was available for review at the following locations:

- Eau Claire City Hall
- Eau Claire Public Library
- City of Eau Claire's website (www.ci.eau-claire.wi.us/housing-division/community-development-block-grant)

Institutional Structure (91.215(i))

The City of Eau Claire is a municipal government located in Eau Claire County and operates under a City Manager/Council form of government. The City of Eau Claire operates its CDBG and HOME funding through the Housing Division of the City of Eau Claire and the City of Eau Claire Community Development Department. All Community Development departments are located at City Hall which makes the collaboration of information very feasible. All publicly assisted developments are reviewed through the Community Development Department and then taken to the Housing Authority Board, Planning Commission and City Council for approval.

1. *Housing Division* provides grant administration of both the CDBG and HOME programs and is the division for the reporting on these two grants for the benefit of city departments and non-profits that receive CDBG/HOME funding.
2. *Department of Parks and Recreation* collaborates with other city departments and neighborhood associations to find ways to improve or enhance neighborhood parks to make them safe and accessible by all residents.
3. *Department of Economic Development* administers redevelopment projects which targets slum and blight in a CDBG targeted area in the downtown business district.
4. *Police Department* supports two positions which are housed at the police department which target crime awareness and youth activities.
5. *Department of Public Works* coordinates street and infrastructure improvements and sidewalks.

Monitoring (91.230)

The City of Eau Claire allocates CDBG and HOME funds annually to City Departments, public agencies and organizations to carry out various projects. Projects funded with these federal dollars are either related to housing or community development issues. Public agencies or organizations which receive federal funding through the City of Eau Claire are called "subrecipients". It is the City's responsibility, as a result of receiving federal funds, to monitor these subrecipients to ensure their compliance with all applicable federal regulations.

The City of Eau Claire Housing Division executes an annual agreement with its subrecipients. The agreement details the responsibilities of each party, including record keeping, program income, and reversion of assets and reporting. The Housing Division staff monitors each project for compliance with federal regulations, state and local codes, ordinances and any other applicable standards that may apply. Each project uses CDBG and HOME funds differently, so there are different reporting requirements. All subrecipients are required to submit quarterly reports and specific data and documentation as set forth in their agreement. The Housing Division will perform at least one on-site monitoring visit with each subrecipient for the year covered by the agreement. To ensure that each subrecipient is:

- Carrying out its funded activities as described in the signed agreement
- Carrying out its activities in a timely manner
- Charging costs to projects which are eligible and reasonable
- Conducting its activities with adequate control over financial performance
- Maintaining the required records to demonstrate compliance with applicable regulations and record keeping requirements.

The City of Eau Claire Housing Division disburses CDBG funds on a reimbursement basis only, providing that appropriate and adequate documentation is provided to support the reimbursement request.

Priority Needs Analysis and Strategies (91.215(a))

1. Community Development

- Public Facilities & Improvements
 - General Facilities Improvements
 - Homeless Facilities
 - Youth Centers
 - Parks & Recreational Facilities
- Public Services
 - General public services
 - Youth Services
 - Battered and Abused Spouses & children
 - Employment Training / Readiness
 - Crime Awareness
 - Health Care Services
- Other Community Development Activities
 - Code Enforcement to improve housing conditions and community appearance
 - Homeowner Rehabilitation
 - Reduce Lead Paint Hazards
 - Historical Residential Rehabilitation

2. Homeless

- Affordable Housing (including transitional housing and rental assistance)
- Rent Payment and Security Deposit Assistance

3. Housing

- Down Payment Closing Cost Assistance
- Homeownership Program
- Rental Subsidies

Lead Based Paint (91.215(g))

Of the City of Eau Claire's 26,046 total housing units, 17,940 were built prior to 1978, implying a presence of lead-based paint in each of these units. The City of Eau Claire has consulted with the Eau Claire City/County Health Department on many occasions concerning lead-based paint within the City.

City of Eau Claire Housing Rehabilitation Programs

The City of Eau Claire has a Homeowner Rehabilitation Loan Program which addresses lead-based paint hazards in homes built prior to 1978. As requirement of this program, all lead-based paint hazards identified in a Lead Risk Assessment, in addition to items not meeting city code, are rehabilitated as part of the loan. During 2010-2014, the Homeowner Rehabilitation Program will combine CDBG, HOME and Lead funds to completed rehabilitation projects.

The City of Eau Claire Housing Authority has four trained employees that are licensed as risk assessor/lead inspector/supervisor by the State of Wisconsin. The City/County Health Department have three Environmental Health Specialists that are state certified as lead risk assessors and can inspect lead based paint hazards and initiate enforcement action when necessary to achieve compliance. The Eau Claire City/County Health Department has purchased an XRF machine that they share with the City of Eau Claire Housing Authority. For the past four years the Housing Division has applied for CDBG funding to assist with the detection and remediation of lead based paint hazards in low income housing, both owner occupied and rental housing. This funding has helped to significantly assist with the efforts of public awareness and hazard reduction.

City/County of Eau Claire Health Department

The *Intensified Code Enforcement Program* is operated through the City/County of Eau Claire Health Department. In 2009, the City-County Health Department tested 655 children of which 96% of the children were from families on Medicaid. A total of six (6) of the children had a blood level of 10 or greater for a .92% rate. In all of Eau Claire County, approximately 1,748 children were tested in 2009 by all providers (physicians and the Health Department). Of those, thirty-four (34) had blood lead levels of 10 or greater for a 1.95% rate.

Although there has been significant success in reducing the number of children with lead poisoning in the last ten years there are still lead hazards existing in Eau Claire. Any home built before 1950 can be assumed to contain lead based paint with those built between 1950 and 1960 at high risk for containing lead based paint. According to the 2000 Census there are 10,755 homes in Eau Claire built prior to 1960. There is a possibility of lead based paint, although a lower risk, with homes built between 1960-1978. While large numbers of housing units are old enough to contain lead-based paint, the number of houses that contain hazardous conditions is significantly less. Building maintenance and housekeeping are significant factors in lead poisoning problem. Education is an effective tool for researching greater numbers of persons, both residents and landlords.

During 2010-2014, The City/County Health Department will receive approximately \$350,000 to fund an Environmental Health Specialist position, which enforces code compliance. This CDBG funded project will involve a systematic housing inspection and housing code enforcement program, which would be administered in the entire area of the CDBG target area.

HOUSING

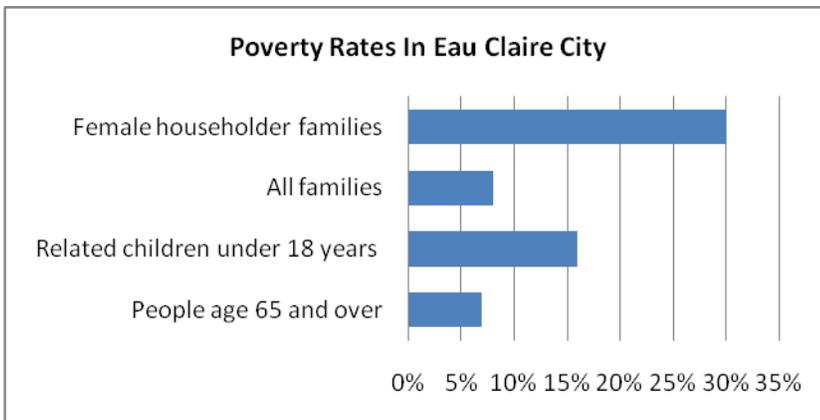
Housing Needs (91.205)

The priority Housing Needs identified via the consolidated planning process include:

1. Renter households with:
 - household income less than 50% of the median family income (MFI)

- cost burden greater than 30% of their monthly income
- 2. Owner households with:
 - household income less than 80% of the median family income (MFI)
 - homes that do not meet building code, energy, accessibility, or lead paint standards
- 3. First-time homebuyers with:
 - household income between 50% to 80% of the median family income (MFI)
 - inability to purchase a home

The 2006-2008 American Community Survey (ACS) shows that 17 percent of all Eau Claire households were in poverty. Sixteen percent of related children under 18 were below the poverty level, compared with 7 percent of people 65 years old and over. Eight percent of all families and 30 percent of families with female householder and no husband present had incomes below the poverty level.

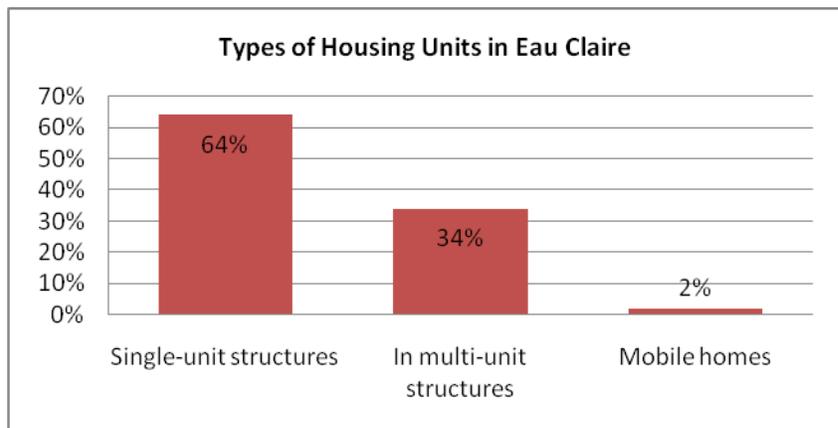


In 2006/2008, Eau Claire city had a total of 28,000 housing units, 5% of which were vacant. Of the total housing units, 64% was in single-unit structures, 34% was in multi-unit structures, and 2% was mobile homes. Twenty-three percent of the housing units were built since 1990.

In 2006/2008, Eau Claire city had 26,000 occupied housing units – 15,000 (59%) owner occupied and 11,000 (41%) renter occupied.

Five percent of the households did not have telephone service and 7% of the households did not have access to a car, truck or van for private use. Multi Vehicle households were not rare. Forty-one percent had two vehicles and another 16 percent had three or more.

The median monthly housing costs for mortgaged owners with mortgages, 14% of owners without mortgages, and 51% of renters in Eau Claire city spent 30% or more of household income on housing.



Of course, the extremely low income households in Eau Claire have the most severe housing problems. Over three-fourths of this group reported housing problems including cost burdens greater than 30 percent of income.



The small related and elderly households are more numerous than the large related households in this category. However, the large related households were much more likely to report housing problems presumably because of the difficulty in finding sufficiently large units that are also affordable.

Also according to the 2006/2008 ASC approximately 15.6% of all Eau Claire households fall into the very low income category, not including the extremely low income households. Half of these households report cost burdens

greater than 30 percent of income and only about 13 percent (395 households) had cost burdens in excess of 50 percent of income. The "All Other Households" is the largest group in this category just as it is in the extremely low income category.

Fourteen percent of the elderly owners reported housing problems compared to 17% of the elderly renters.

As with the extremely low income households, the large-related households were the most likely to have housing problems such as cost burdens and substandard housing, etc.

Priority Housing Needs (91.215(b))

The City of Eau Claire utilized recent housing market studies, 2000 Census Data and 2006/2008 ACS Census projections, housing assistance data from the Housing Authority of the City of Eau Claire and a housing needs survey administered to several area agencies and individuals to arrive at the five chosen housing priority needs in the Eau Claire area.

1. Rental households with:
 - household income less than 50% of the median family income (MFI)
 - cost burden greater than 30% of their monthly income
2. Rehabilitate Housing
 - households income less than 50% to 80% of the median family income (MFI)
 - homes that do not meet building code, energy, accessibility , or lead paint standards
3. Assist Homeownership
 - households income less than 50% to 80%of median family income (MFI)
 - inability to purchase a home
4. Reduce lead paint hazards
5. Enforce codes to improve housing conditions and community appearance

Using the housing needs data the City of Eau Claire ranked the needs in priority order with those categories showing the largest need receiving the highest priority. Those housing categories showing less need were given a medium or low priority based on projections.

Housing Market Analysis (91.210)

Unemployment

The City of Eau Claire's unemployment rate is at 6.2% well below the State average of 7.7%.

The 2000 census shows that there are 24,016 occupied housing units in the City of Eau Claire. Out of the 24,016 occupied units 13,759 are owner occupied and 10,257 rental occupied. Rental housing makes up 42.7% of occupied housing in Eau Claire and owner occupied makes up 57.3%.

(See Housing Market Analysis table)

Specific Housing Objectives (91.215(b))

The following is a list of priority housing needs which were determined from the City of Eau Claire Housing Authority waiting list, City/County Health Department survey and the strong need of downpayment closing cost funding through state and local statistics.

1. Bring existing LMI owner-occupied housing into code and lead paint compliance
 - 75 units with \$983,100 over five years
2. Assist LMI households with Down Payment Closing Cost Assistance opportunities
 - 50 units with \$175,000 over five years

3. Assist LMI households with rental assistance through the Tenant Based Rental Assistance Program
 - 100 households with \$250,000 over five years

It is intended that both CDBG Entitlement and HOME funds will be used to complete these objectives.

Needs of Public Housing (91.210(b))

The City of Eau Claire Housing Authority owns a total of 313 units in the City of Eau Claire. The following breakdown shows the 313 subsidized housing units that the Housing Authority currently has in inventory:

Project	Address	# of Units
Park Tower Apartments	901 S Farwell Street	122 Units
Park Tower Townhouses	Conrad Street	30 Units
Owen Rust Memorial Apartments	300 William Street	23 Units
Public Housing	Scattered Sites	109 Units
Substantial Rehabilitation	Scattered Sites	8 Units
Homeownership Program	Scattered Sites	13 Units
Affordable/Transitional housing	Scattered Sites	8 units

As of January 31, 2010, there were 470 households on the waiting list for the Housing Authority of the City of Eau Claire. Most of the demand is for one or two bedroom housing units. The waiting list is currently open. The following is a breakdown of the Housing Authority's waiting list as of January 31, 2010

Number of Bedrooms Needed	# of Households
1 – Bedroom	204
2 – Bedroom	186
3 – Bedroom	64
4 – Bedroom	16
5 – Bedroom	1
Total of Households	471

Summary of One-Bedroom Waiting List:	
Elderly (62 years and older)	35
Near Elderly (55-61 years)	53
Mobility Impaired	0
Claiming a Disability (18-61 years)	81
Singles (18-61 years non-elderly and non-disabled)	35
Total One-Bedroom Waiting List	204

Statistics show that the strongest assisted housing demand is for two-bedroom units. Three bedroom units are becoming increasingly more difficult to fill with low-income families because applicant families tend to be either small or very large. The longest wait is for units with four or more bedrooms, presumably because it is so difficult for these families to find somewhere to live that is affordable and the Housing Authority's small supply of larger units.

The majority of persons on the Housing Authority waiting list for one-bedroom units are young disabled persons with emotional or mental disabilities and not elderly persons 62 years old or older. Some young disabled persons are being turned away from privately owned housing development for persons 62 years and over.

Unused Rental Vouchers and Vacancy Rates

The Housing Authority City of Eau Claire has 405 Section 8 Vouchers. The Housing Authority also manages 57 vouchers that have come into Eau Claire from other communities and 50 HOME Tenant Based Rental

Assistance units. Combined total of all Housing Authority owned units and vouchers is 807. There were no unused rent assistance vouchers in 2009.

In 2010, the Cedar Corporation, in coordination with the City of Eau Claire Housing Division, conducted a Senior Housing Study. The purpose of the study was to develop a senior rental-housing inventory and determine if an adequate number of rentals are available.

The study found that 3,201 senior rentals are available in the City of Eau Claire market area. The following is breakdown of the 3,201 senior rental units.

Type of Unit	Total Units	1 – Bedroom	2 – Bedroom	Handicapped	Units for Seniors Only
Conventional	675	343	237	387	95
Susidized Units	839	829	5	436	530
WHEDA Tax Credit	267	135	111	147	155
Specialized Senior Facilities	1294	191	19		639
Seniors in new rental housing "Open to all ages"	126	47	53	43	

Occupancy rates within units identified in the 2010 senior rental housing inventory suggest that a tighter rental market exists in senior rental units for independent seniors, while the market is not as limited in rental units for seniors with assisted living needs. 76% of "senior only," independent rental housing units, have occupancy rates of 95% or above, 13% have occupancy rates between 90% and 94%; and 11% have occupancy rates below 90%. At the same time, only 33% of specialized senior rental facilities with assisted living features have occupancy rates of 95% or above, 13% have occupancy rates between 90% and 94%; and 54% have occupancy rates below 90%. 2010 occupancy rates for all senior housing in the City of Eau Claire have reflected high occupancy rates.

Though an inflexible rental market in senior rental units appears to exist for independent seniors, independent seniors may also choose to reside in non-senior specific rental housing.

In general, the supply of rental housing is adequate to meet the current demand of elderly rental households in the Eau Claire Market Area in 2010. The projected population for persons age 55 and older in the Eau Claire Market Area increased by about 5% in the 2005 and 1999 studies. Updated data for persons age 55 and over is not available at this time. Therefore, past population projections cannot be verified.

Public Housing Strategy (91.210)

The Housing Authority of the City of Eau Claire completed a one and five year housing plan for HUD. The City of Eau Claire has deemed this plan consistent with the City's Consolidated Plan for Housing and Community Development Needs. The Housing Authority of the City of Eau Claire was instrumental in assisting with the compilation of housing data as incorporated in this Plan.

The Housing Authority of the City of Eau Claire has been rated a "High Performing Housing Authority" by HUD in each of the last sixteen years.

Public Housing Strategy / Resident Initiatives

The City of Eau Claire will work closely with the Housing Authority of the City of Eau Claire to help achieve the Housing Authority's five year goals of effective housing management, improved living environment, expanded resident/participant initiatives, and expanded homeownership opportunities.

The Housing Authority of the City of Eau Claire currently operates 109 units of traditional Public Housing. These units consist of single-family homes and duplexes scattered throughout the community. The Authority strives to enhance the buildings and services to improve the physical and social environment at the public housing sites.

The Housing Authority has revised the ceiling rents on some units to help retain working families in public housing. Other programs undertaken by the Housing Authority include:

- Cooperation Eau Claire Area Continuum of Care activities to assist homeless persons and those threatened with homelessness.
- Maintain and distribute brochures and advertisements on public housing and the voucher program and qualifications to promote the programs and conduct outreach for participants and landlords.
- Compile and distribute newsletters to all Public Housing and Voucher tenants regarding housing and other family and budgetary information.
- Maintain status as a "High Performing Housing Authority" on HUD's Public Housing Assessment System (PHAS) and Section 8 Management Assessment System (SEMAP).
- Appoint and maintain a public housing tenant as a member of the Housing Authority's board of commissioners.
- Continue to nominate public housing tenants for Wisconsin Association of Housing Authorities (WAHA) scholarship program and provide a local scholarship to a Housing Authority tenant.
- Continue to utilize tenant surveys to gauge satisfaction with Housing Authority units, personnel and management.
- Public Housing tenants and participants in other Housing Authority programs are given a preference in placement in Housing Authority homeownership programs.
- Funding tenant associations in housing developments.

Barriers to Affordable Housing (91.210(e) and 91.215 (f))

This section summarizes barriers to affordable housing, impediments to fair housing choice and the opportunities created by the local market for producing rental housing, promoting new homeownership, alleviating overcrowding, and meeting the needs of underserved populations.

Impediments to Decent, Affordable Housing

- Rent levels affordable by the low-income population are not sufficient to support this population.
- The cost of building new housing (whether for-sale or for-rent) exceed what some segments of the population can afford.
- Some affordable housing is being lost because of business expansion, road building, redevelopment projects, and/or simply age and neglect.
- The conversion of large single-family houses to apartments reduces the supply of large units and increases overcrowding.

Opportunities for Decent, Affordable Housing

- Eau Claire has a well-maintained supply of large, older single-family houses that are amenable to rehabilitation.
- New single-family development on the fringes of the community is continuing to create opportunities for resale of older houses to moderate-income households.
- Eau Claire is a community concerned about its members.
- Eau Claire has a good system of city and county government along with a small network of private social service and non-profit housing providers. Together, these organizations address many of the community's housing problems, which are not as unmanageable as those in other large communities are.
- Although temporary, the recent downturn in the housing market has resulted in lower home prices and higher vacancy rates due to foreclosure. This may make more housing affordable to residents.

FAIR HOUSING

The City of Eau Claire has a solid reputation for promoting fair housing choice. Unfortunately, even though City government has a strong commitment to further fair housing, there are some negative influences in the community. It is the City's intention that by using this fair housing plan and through education these adverse

influences may be reduced. In addition, education provides a greater understanding of fair housing issues throughout the community.

ACTIONS TO OVERCOME IMPEDIMENTS

Since the City's original Analysis of Impediments to Fair Housing Choice in 1996, the City has:

- Enrolled two Housing Division employees in Fair Housing Training. The training is a one-year certification course regarding all areas of federal fair housing regulations.
- Presented fair housing training to the local apartment owners association (see attached invites).
- Fair Housing information is found on the City's updated website at www.ci.eau-claire.wi.us/housing-authority/filing-discrimination-complaints
- Provided affirmative action training to the Hmong Mutual Assistance and all agencies requesting Community Development Block Grant Public Service funds.
- Been awarded funding through HUD's Continuum of Care to assist homeless families. The primary focus of the funding provides security deposits and first month's rent.
- Sponsored annual fair housing poster contest during the national fair housing week.
- Fair Housing ads are run in the newspaper at least annually.
- Held a Fair Housing meeting with the Hmong Association regarding Affordable Housing.
- Participated in on-going Continuum of Care meetings with other homeless and non-profit agencies. These meetings are held at least six to eight times a year.

The City has also seen:

- A well-maintained supply of large, older single-family houses that are able to be rehabilitated.
- New single-family development on the fringes of the community that continues to create opportunities for resale of older houses to moderate-income households.
- Housing costs that are somewhat lower compared to many other communities.
- A community concerned about its members.
- A good system of city and county government along with a small network of private social service and non-profit housing providers. Together, these organizations strive to address many of the community's housing problems.
- An increase in the homeownership rate among the area's low income and minority populations.
- The addition of 13 houses under the Housing Authority's Homeownership program available to low-income households.
- The addition of 8 low-income apartments constructed in 1998 using Housing Authority revenue bonds.
- The continuing of down payment / closing cost assistance under the City of Eau Claire's HOME Program for first time, low income home buyers.
- The placement of over 460 low-income households through the Housing Authority's Voucher and HOME Program.
- Fair Housing information provided to all landlords participating in the Voucher Program.
- The construction or acquisition of 15 units of transitional housing for homeless families with children under the City's HOME Program.
 - Housing Authority – Three units
 - Bolton Refuge House – Eight units
 - Hmong Association – Two units
 - Western Dairyland – Two units
- The Housing Authority of the City of Eau Claire has a strong tradition of deconcentrating Vouchers and placing them in nearly all areas of the City.
- The Housing Authority of the City of Eau Claire also has a strong tradition of deconcentrating Public Housing. All Public Housing units are either single-family homes or duplexes. The housing is also scattered throughout the City.
- The annual "Juneteenth" event with both minorities and others participating in activities.
- The participation in a Diversity Study in 2002 and 2003.
- While there is more education and work to be done within the Community on Fair Housing issues, many steps have already been taken.

- Deconcentrating of Homeownership Program units by purchasing units and placing families in nearly all areas of the City.

THE FUTURE

The City of Eau Claire will:

- Continue to educate the public, City officials, owners, landlords, real estate agents, lenders and others about fair housing by holding training sessions with these groups.
- Encourage financial counseling for protected classes prior to receiving a mortgage loan.
- Continue to assist in financing affordable housing.
- Increase the supply of affordable rental units, particularly large size units, by encouraging developers.
- Continue the fair housing poster contest.
- Continue work with groups and organizations that are dedicated to fair housing assistance.
- Track fair housing complaints and identify patterns.
- Continue to use CDBG funds for residential rehabilitation.
- Continue to proactively target code enforcement in areas of older housing stock.
- Continue to test for lead-based paint and asbestos hazards and enforce lead-based paint and asbestos abatement.
- Use Federal, State, and local funding programs to help increase housing stock for senior citizens, large families, and disabled persons.

HOMELESS

Homeless Needs (91.205(b) and 91.215 (c))

Estimates of the number of homeless in Eau Claire vary from one source to the next. Variances seem to depend on the amount of exposure each source has with the problem and how one defines homelessness. The estimated number of people homeless over the course of a year in Eau Claire varies from 50 to 400, although most estimates are from 50 to 100 persons per year. Throughout the year Western Dairyland and the Eau Claire Housing Authority conduct point in time surveys to determine an estimate of homeless persons in the Eau Claire area on a given day. The surveys vary each time they are conducted. There seem to be as many homeless families with children as single homeless individuals in Eau Claire.

Nearly all of the homeless in Eau Claire are sheltered but the security and quality of that shelter varies. Many homeless are in a highly transitory situation, moving from the residence of one friend to the next, perhaps turning up at a social service agency seeking help. Some people have housing that is in such poor condition or so cramped that it is only slightly better than nothing.

Priority Homeless Needs

The consensus of representatives of agencies serving the homeless is that there is much unmet need. A Continuum of Care needs identification survey was sent by Western Dairyland to several agencies in the Eau Claire area. 137 people responded; 40 were homeless or formerly homeless person, 20 housing service providers, 3 law enforcement agencies, 1 faith-based organization and 73 other (veterans service officer, employment and training service providers, WI DOC staff, community members, schools, domestic violence staff, job center staff, Head Start parents and staff, and low-income individuals. The following shows the five top ranked needs identified by the Continuum of Care needs survey:

1. Emergency shelter with case management services;
2. Emergency food;
3. Transitional housing with case management
4. Homeless prevention
5. Employment services (includes job skill training and resume development)

Every household with an income less than 50 percent of the community's median can be said to be threatened with homelessness because they would be paying a high percentage of their income for rent. Since 1996 the City of Eau Claire has seen many families incomes affected by the implementation of Wisconsin's W-2 Welfare Reform.

Groups of people at risk for homelessness in Eau Claire include

1. Those Being Released from Institutions - These include people being released from prisons or mental health treatment facilities. Many of the homeless suffer from a lack of treatment management or a lack of knowledge or resources to obtain treatment. They sometimes lack skills in budgeting, homemaking, food shopping and other daily survival skills. Many of these individuals wind up as temporary-to long-term clients of Human Services, Lutheran Social Services, The Guidance Clinic or other community resources. In many cases, they are caught up in a vicious cycle where their problems prevent them from entering an effective treatment program.
2. Young Adults and Youth - Many families are in such destitution economically that these parents are unable, if not unwilling, to support their late teens, especially ages 16-18. Eau Claire County Human Services receives numerous requests for assistance from late teens that have either been thrown out of their parental home or have been served notice that they must leave. The growing search for independence by youth, as well as the generation gap, and difficult state of many families economic situation has heightened this movement.
3. Workers Moving from High-Paying to Low-Paying Employment - Many workers in Eau Claire, as well as other areas, are falling victim to the loss of wages as many businesses restructure, downsize or relocate their operations, meaning the loss of good paying jobs. These jobs, for the most part, are gone forever, and these workers find themselves unable to pay the same amount of income toward shelter as previously, forcing them to move to lower priced areas or be unable to pay for taxes or maintenance on their homes.
4. Victims of Domestic Abuse - In 2009, Bolton Refuge House counseled 667 victims of domestic abuse. All of these can be said to be threatened with homelessness.
5. Displaced by Lead Hazards - The City-County Health Department has indicated a need for emergency housing for families who are temporarily displaced for remediation of lead hazards because of serious blood level poisoning of their children.

Homeless Inventory (91.210(c))

There is a general concensus that the facilities and services available in Eau Claire for the homeless may not fully meet the needs of the community. The following facilities provide shelter for the homeless in Eau Claire.

Western Dairyland serves families with children in Eau Claire through its four 30-day emergency shelter units. Western Dairyland provides case management services, employment assistance, transportation assistance and also provides transitional housing through its two transitional units.

Bolton Refuge House provides counseling and case management services to survivors of domestic violence. Survivors of domestic violence also have access to Bolton Refuge House's emergency shelter located in the City of Eau Claire. Bolton Refuge House a total of 11 transitional housing units in Eau Claire. Two of the transitional housing units are for single women and seven are for families with children.

In 2009, Bolton Refuge House purchased a building from the City of Eau Claire to rehabilitation into offices, more shelter space and transitional housing.

Eau Claire Interfaith Hospitality provides emergency shelter and case management services to homeless families with children and homeless pregnant women through its emergency shelter facility in the City of Eau Claire. Interfaith also provides employment assistance. In 2009, Interfaith Hospitality purchased a duplex with

HOME funds to rehabilitation into transitional housing. The housing will provide transitional housing for two families for up to six months.

City of Eau Claire Housing Authority provides transitional housing and case management services through its three transitional housing units in the City of Eau Claire. Also, homeless persons that apply at the Housing Authority are given preference and are put at the top of the waiting list.

Hope Gospel Mission provides emergency shelter with case management services and transitional housing with case management services to single male and female adults.

Catholic Charities provides rental assistance, gasoline vouchers and utility assistance and emergency lodging vouchers.

Salvation Army provides emergency food, rental assistance, utility shut-off assistance and emergency lodging vouchers.

Eau Claire Department of Human Services provides short-term assistance in emergency situations to families and individuals. This assistance is in the form of money for an apartment security deposit and the first month's rent, or shelter in a motel.

Homeless Strategic Plan (91.215(c))

There are very few obstacles to addressing the need of chronic homelessness other than insufficient funding. This funding obstacle may be overcome in part due to the amount of Continuum of Care funding that agencies in Eau Claire have received and are reapplying for from HUD. Each homeless agency or provider use phone calls and e-mails to coordinate services to homeless households in Eau Claire County. Referrals are made directly to these agencies. Referrals tend to be made by local social service agencies, food pantries, churches, schools and law enforcement agencies. Self-referral by homeless households directly to homeless service providers is very common. Local agencies, churches and law enforcement agencies are aware of the resources that the agencies have available. If a referral is made to a homeless service provider and that agency is unable to provide assistance, the homeless service provider is aware of the status of the other homeless service providers' resources and will assist in getting the homeless household to whatever resources are available.

Each agency maintains its own waiting lists. Frequent phone calls and e-mails between the agencies staff keep the other agencies informed about vacancies in emergency shelter and transitional units. Bolton Refuge House, Eau Claire Interfaith Hospitality Network and Western Dairyland use a standardized exit/self-sufficiency survey which is completed by homeless households after they have received six months of services. The survey, which is signed by the participant or marked or initialed in the case of the survivors of domestic violence, is designed to verify that homeless participants have obtained permanent housing or otherwise made progress toward achieving self-sufficiency. The City of Eau Claire Housing Authority use an exit survey after the clients nine month period is up in their three transitional units to find out how the quality of services that the Housing Authority provided to the clients ranked.

The City of Eau Claire Housing Authority also makes all of the clients in their transitional units complete a family action plan when they move in. The family action plan entails the goals and objectives that the family will be working towards and hoping to accomplish them within their nine months in transitional housing. Some goals and objectives would be to maintain their unit, pay rent on time, seek employment, cooperate with other service providers and keep scheduled appointments with the Housing Authority. As referrals are coming into the Housing Authority all providers are helping their homeless clients fill out the Housing Authority application and making sure the client submits it so their name can be put on the Housing Authority waiting list. The Housing Authority's waiting list is 18-24 months long.

The goals of the City of Eau Claire are to continue to support efforts of the Eau Claire Continuum Care group and all other homeless service providers in the surrounding area. In order to reduce homeless in Eau Claire all homeless service providers need to collaborate and share ideas and keep the networking of referrals open.

Emergency Shelter Grants (ESG)

City of Eau Claire is not an Entitlement Opportunity for Emergency Shelter Grants (ESG).

COMMUNITY DEVELOPMENT

Community Development (91.215(e))

Priority Community Development Needs:

Public Facilities & Improvements:

- General public facilities & improvements
- Alley Improvements

Public Services:

- General Public Services
- Youth Services
- Battered and Abused Spouses/Children
- Security Deposits/Rent Assistance
- Employment Training / Readiness
- Crime Awareness
- Health Care Services

Other:

- Direct Homeownership Assistance
- Housing Rehab & Related Programming
- Residential Acquisition for Rehab
- Comprehensive Plan
- Historical Residential Rehabilitation
- CDBG Program Administration
- Lead Based Paint Hazards

The City has identified many competing needs for non-housing community development improvements. Since there are always more needs in the community than there is funding to meet the needs, a rational and fair method for selecting the best projects must be employed. Ideally, the selected projects should fulfill purposes approved through earlier plans prepared with substantial public participation.

There are several sources that guide the setting of priorities for non-housing community development projects:

Non-Housing Community Development Needs

- Job Creation
- Job Retention
- Establish and promote expansion of small businesses
- Public Services concerned with employment
- Access to capital and credit
- Neighborhood Commercial Revitalization
- Financial Assistance to For-Profits
- Technical Assistance to For-Profits
- Commercial/Industrial Infrastructure

These categories of eligible assistance under the CDBG program have not been actively sought out for funding by the City of Eau Claire in the past, nor has the City recently received applications for the above activities. There are some categories of employment assistance and small business start up assistance currently being funded under the CDBG Public Service category, but no additional projects are planned.

Because the City has received and utilizes other sources of state and local funding for the above mentioned job creation and retention and business assistance programs, there are no priorities for funding these categories under this Plan.

Antipoverty Strategy (91.215(h))

The City of Eau Claire Antipoverty Strategy focuses primarily on education and economic development. To be removed from poverty, a person must have not only skills but also the opportunity to use those skills. While the City of Eau Claire acknowledges the benefits that public services provide, it also feels that all too often public services treat the symptoms rather than the problems. Therefore, efforts will be focused on education and employment as well as support-type programs.

At this time, there is no single mechanism that can control all the circumstances relative to actions that can enable low-income people to remove themselves from poverty. An informal partnership must be formed between the educational community, for-profit business, lenders, government and the low-income population in an effort to identify specific coordinated actions that go beyond existing educational and economic endeavors.

The Eau Claire community is fortunate that its unemployment rate is presently low (around 4.8 percent) despite layoffs in the Eau Claire area. New jobs, particularly in the fields of health care and computer related manufacturing have helped replace these layoffs.

However, not all members of the community have or will benefit from such gains. Therefore, the City of Eau Claire has funded educational activities, particularly those activities that benefit the Southeast Asian community. Those groups represent approximately 4 percent of the Eau Claire population, and a high percentage of them are low income.

Literacy activities aimed at these groups have been funded in the past. Program coordination will be considered before any project is funded so as to prevent duplication. Special programs are offered through the Eau Claire Public School System and Chippewa Valley Technical College. The "technical" college is the principal provider of employment training for adults and the school district focuses on basic education for youth.

Job Services of Wisconsin, Western Wisconsin Private Industry Council, Eau Claire Hmong Mutual Assistance Association and other entities provide other employment training and related services. Services range from specialized efforts to address specific needs to general education. Also included are counseling and case management.

In use of CDBG funds the City has placed medium priority on economic development needs because of the relatively low rate of unemployment. It is true that certain segments of the population (i.e., the Hmong) have somewhat intractable economic problems, but an effort to address those problems is already underway and the problem is relatively concentrated within the scope of the larger community.

The City will help fund the administration of the Chippewa Valley Business Incubation Center and it will assist the redevelopment of a portion of the downtown area.

The City's efforts to produce or preserve affordable housing will have little impact on the reduction of the number of households with incomes below the poverty line.

The City's economic development and recruitment specialist will continue to lead and coordinate public and private efforts to build the local economy. The principal thrust of those efforts is to increase the number of well-paying jobs, those that pay a living wage, particularly in growing sectors of the economy. These fields locally include medicine, education, high-tech manufacturing and tourism.

Consistent with that philosophy will be the continuation of ongoing efforts to revitalize downtown. Public improvements such as roads in the vicinity of the Luther-Mayo hospital on the West Side along with selective redevelopment assistance will leverage the major private investments being made there.

The City will continue to accept applications for CDBG funded public services relating to employment advocacy and minority and women business start up assistance. Specific goals for these projects are listed in the non-housing community development section of this plan.

Low-Income Housing Tax Credit (LIHTC) Coordination (91.315(k))

N/A

NON-HOMELESS SPECIAL NEEDS HOUSING

Specific Special Needs Objectives (91.215)

The City of Eau Claire plans to assist the needs of special populations in conjunction with the housing needs of the homeless, owner occupants and rental populations. Therefore, there are no specific objective or goals for this population as they are incorporated among the goals for the homeless, owner occupant and rental populations.

CDBG and HOME funds will not be used to specifically fund any of the Special Needs categories. It is anticipated that Eau Claire Human Services, Eau Claire Housing Authority and other local medical facilities will continue activities that address these needs by receiving funding from other federal, state and local resources.

Non-homeless Special Needs (91.05(d) and 91.210(d)) Analysis (including HOWPA)

The portions of the Eau Claire population that are not homeless but have special needs are listed below. This judgement is based on reviews of the assistance requests received by the Housing Authority of the City of Eau Claire and the survey of all interview responses received by the Housing Authority in March/April 2005.

The Chronically Mentally Ill → The mentally ill, whether or not they have spent time in a residential treatment facility, often have trouble keeping a good-paying job, knowing where to turn for help, or possessing daily survival skills. This portion of the population needs several kinds of help, housing being one of them. Better coordination among agencies and private groups is needed.

People with Physical Disabilities → This population suffers from impairment of major life functions such as walking, caring for one's self, performing manual tasks, seeing, hearing, speaking, breathing, learning and working. A portion of the assisted housing units in Eau Claire are designed and reserved for this population but it is estimated that the need is greater than the supply. In addition, vacancies of such units sometimes do not coincide with a disabled person's needs, and so the units are sometimes occupied by non-disabled households.

The Frail or Low-Income Elderly → The "frail elderly" are persons over age 65 who have a physical or mental disability that requires them to have assistance in carrying out the essential activities of daily living. Such people usually have a variety of needs and require one or more supportive services in order to stay at home or in a community setting.

With the trend toward longer lives, it can be expected that an increasing percentage of population will encounter the types of physical, social, psychological or economic conditions that make continued independence more difficult but for which institutional care is expensive and not appropriate. Consideration should be given to meeting the housing needs of the elderly through programs that keep them safely in their homes as long as possible.

People with AIDS → The difficulty of obtaining safe, affordable housing is compounded when someone has AIDS or HIV disease. It is assumed that there is much discrimination against this population when it comes to obtaining and keeping rental housing and the lack of adequate housing often prevents their timely discharge

from acute care facilities. It may also force them into shelters for the homeless or to move into unstable or unsafe environments.

Facilities and Services for People with Special Needs

There are a number of facilities for persons with special needs in the Eau Claire community, all of which owned and operated by various public and private organizations.

The private not-for-profit organizations that are active in providing housing for the needy are:

- St. John's Housing Corporation
- Grace Lutheran Foundation, Inc.
- Luther Hospital Housing Corporation
- Sacred Heart Hospital Housing Corporation
- Western Dairyland Economic Opportunity Center

There are four major problems with the provision of housing for non-homeless people who have special needs:

1. There is no coordinated effort to ensure that people returning to the community from mental and physical health institutions receive supportive housing. As a result, many of these people have difficulty finding or sustaining a suitable housing situation for themselves and either become homeless or are at risk of becoming so.
2. Insufficient coordination of social service programs for non-homeless with special needs.
3. Insufficient coordination between social service provider and assisted housing providers.
4. Lack of funding.

Specific HOPWA Objectives

City of Eau Claire is not an Entitlement community for HOPWA