

Expected Resources

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

Introduction

The City of Eau Claire will receive the following allocation amounts for year 1, with the remainder for years 2-5 based on the same funding amount as year 1. These funds will be used to further the goals and objectives outlines within the Consolidated Plan, based on a prioritized needs assessment developed through the Consolidated Planning process. Annual reports on progress will be maintained through the CAPER, and actions consistently re-evaluated to ensure maximum community benefit.

Anticipated Resources

Table 1 - Expected Resources – Priority Table

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	538,176	100,000	0	638,176	2,552,704	Estimated based on prior-year allocation.

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: \$		
HOM E	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	348,628	0	0	348,628	1,394,512	Estimated based on prior-year allocation.

Other	public - federal	Admin and Planning Economic Development Housing Public Improvements Public Services Other	316,591	0	0	316,591	0	<p>On March 27, 2020, President Trump signed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) in which an additional \$5 Billion in CDBG funds were allocated to communities across the country, including the City of Eau Claire. These funds, known as CDBG-CV, were to be used following the CDBG regulations while being used to prevent, prepare for, and respond to the Coronavirus (COVID-19). The CARES Act also allowed entitlement communities to waive certain regulatory requirements in the administration of the 2019, 2020 and 2021 CDBG and HOME grants. The City of Eau Claire applied for and was granted the following waivers:</p> <p>CDBG:</p>
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								<p>1-Citizen Participation Public Comment Period for Consolidated Plan requirements reduced from 30 days to 5 days</p> <p>2-Waiver to eliminate the 15% Public Service cap</p> <p>HOME:</p> <ul style="list-style-type: none"> 1- Increase 10% Admin Cap to 25% 2- CHDO Set-Aside Requirement for fiscal years 2017, 2018, 2019, 2020, as applicable 3- Matching Contribution Requirements-reduced by 100% for FY 2020 and FY 2021. Income Determination- Permitting use of self-certification 4- On-Site Reviews of HOME Rental
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								<p>Housing- extending timeframe to perform inspections and on-site reviews to ensure compliance with property standards and rent/income requirement s (all inspections must be done by 12/31/2020/ Income/rent reviews required before 12/31/2020, if project owner is unable to make documentati on available electronically)</p> <p>5- Ongoing Inspections of HOME TBRA units- Eliminated between 4/10/2020 through</p>
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								<p>12/31/2020. Must be completed within 120 days following the end of the waiver period.</p> <p>6- Tenant Selection and Targeted Assistance, Eliminate need to develop or revise tenant selection criteria prior to providing TBRA</p> <p>7- Rent Reasonableness- Provide TBRA without requiring assessment of rents charged for comparable unassisted units</p> <p>8- Eligible TBRA Costs and Maximum Subsidy- Permit payments up</p>
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								<p>to 100% of monthly rent, utility costs, and security deposit payments. Eliminates the need to establish utility allowance for different unit types/sizes</p> <p>9- Term of Rental Assistance Contract- eliminate requirement that rental assistance contract must begin on the first day of the lease- must be based on a term mutually agreeable to all parties involved</p> <p>10- Initial and Annual HQS inspections are eliminates the requirement</p>
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								<p>for HQS inspections through December 31, 2020 (2 separate waivers)</p> <p>11- Income Determinations- Permits use of self-certification</p> <p>12- Already requested waiver from the 30-day comment period. Based on the Act, these funds have to be used as funding of last resort and cannot be used to duplicate services already being funded by another source of funding, be it Federal, State or local government, local philanthropy , or from the tax base.</p>
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								<p>The City of Eau Claire sought proposals that would provide the most community benefit in the fields of health, homelessness and economic development. An ad was published requesting applications from those fields. The 5-day comment period began on May 31st with an ad in the Leader Telegram. No comments were received. While we had the option to amend the 2019 Annual Plan with the CDBG-CV program, we</p>
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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: \$		
								have opted to incorporate the CDBG-CV funding in this 2020-2024 Consolidated Plan/Annual Plan

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 to partner with community non-profit organizations and other funding agencies, encouraging public service and other grantees to leverage funds from private and public financial institutions as a requirement of CDBG funding. Leveraged funds work to finance development and other activities that further the City’s objectives under this Strategic Plan.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Eau Claire City Council has identified affordable housing as an important initiative to address strategically within the City, setting aside \$700,000 of 2020 local funding devoted to land banking and direct financial support, which has the potential to significantly impact availability of housing opportunity. The City is strategically assessing research on possible investment in land purchase to further goals of the City, both in affordable housing development as well as in neighborhood facilities and amenities. While publicly owned parcels may be used to further goals and objectives of this plan, it is possible that CDBG and HOME funding will not be utilized in future development plans on those specific parcels. City departments and divisions remain in communication as to the best way to leverage funding sources in assisting City residents.

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	Housing	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	Citywide	Affordable Housing	CDBG: \$240,400 HOME: \$261,471	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Rental units rehabilitated: 3 Household Housing Unit Homeowner Housing Added: 6 Household Housing Unit Homeowner Housing Rehabilitated: 18 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 260 Households Assisted Homeless Person Overnight Shelter: 200 Persons Assisted Housing Code Enforcement/Foreclosed Property Care: 25 Household Housing Unit Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Community Resources	2020	2024	Homeless Non-Housing Community Development	Citywide	Public Services Community Facilities Neighborhood Resources	CDBG: \$214,100 CDBG-CV: \$223,400	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 170 Persons Assisted Homelessness Prevention: 180 Persons Assisted
3	Effective Administration	2020	2024	Administration	Citywide	Community Facilities Neighborhood Resources Program Administration	CDBG: \$154,667 HOME: \$87,157 CDBG-CV: \$68,300	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit Other: 5 Other
4	Neighborhoods	2020	2024	Non-Housing Community Development	LMI Census Tracts	Affordable Housing Community Facilities Neighborhood Resources	CDBG: \$37,600	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Rental units rehabilitated: 2 Household Housing Unit
5	Employment Opportunity	2020	2024	Economic Development	Citywide	Economic Development	CDBG: \$9,000 CDBG-CV: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted

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 to partner with community non-profit organizations and other funding agencies, including leveraging funds from private and public financial institutions. These funds will be used to leverage additional State and local funds to finance development and other activities that further the City’s objectives under this Strategic Plan.

Table 2 – Goals Summary

1	Goal Name	Housing
	Goal Description	<p>The City is planning multiple activities in this project area to accomplish:</p> <ul style="list-style-type: none"> 2 homebuyers provided with financial assistance 260 households assisted through TBRA/RRH 3 units of rental housing rehabilitated 18 units of homeowner housing rehabilitated 6 units of ownership housing added Purchase of real estate to serve as transitional housing 200 persons assisted in receiving shelter

2	Goal Name	Community Resources
	Goal Description	The City is planning several activities to accomplish the following through general and public services: 180 persons assisted in homelessness prevention services 170 persons assisted in non-homeless public services Capital assistance to service providers Senior Center Expansion Health Services
3	Goal Name	Effective Administration
	Goal Description	The City will utilize administration funding to meet all other goals and objectives under this plan annually
4	Goal Name	Neighborhoods
	Goal Description	The City is planning activities that will accomplish: Coordinated planning process will expand geographic access to affordable housing opportunity Evolving strategic economic development initiatives Historic Rehabilitation, Alley Reimbursement
5	Goal Name	Employment Opportunity
	Goal Description	The City is planning activities that will accomplish: 5 jobs created or retained through micro-business assistance 20 persons assisted in workforce readiness

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name
1	Homeownership Assistance
2	Rental Assistance
3	Rehabilitation
4	Housing Development
5	Public Services and Facilities - Homelessness
6	Public Services and Facilities - General
7	Economic Development
8	Neighborhood Revitalization/Rehabilitation
9	Code Enforcement
10	Planning and Administration
11	CV-Economic Development
12	CV-Public Service
13	CV-Administration

Table 3 – Project Information

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

The City of Eau Claire will receive the following allocation amounts for year 1, with the remainder for years 2-5 based on the same funding amount as year 1. These funds will be used to further the goals and objectives outlined within the Consolidated Plan, based on a prioritized needs assessment developed through the Consolidated Planning process. Annual reports on progress will be maintained through the CAPER, and actions consistently re-evaluated to ensure maximum benefit to underserved populations.

AP-38 Project Summary

Project Summary Information

1	Project Name	Homeownership Assistance
	Target Area	Citywide
	Goals Supported	Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$5,000
	Description	Additional funding for purchase and rehabilitation of ownership units for LMI HH including downpayment and closing cost assistance.
	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	2 LMI HH annually.
	Location Description	
	Planned Activities	Single-unit home purchase and rehabilitation, downpayment and closing cost assistance.
2	Project Name	Rental Assistance
	Target Area	Citywide
	Goals Supported	Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$206,471
	Description	HOME funding for TBRA program.

	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	50 LMI HH annually.
	Location Description	
	Planned Activities	HOME funding for TBRA program.
3	Project Name	Rehabilitation
	Target Area	Citywide
	Goals Supported	Housing Neighborhoods
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$128,000 HOME: \$45,000
	Description	Improve housing conditions for LMI HH including rehabilitation, remediation, and weatherization.
	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Up to 21 LMI HH.
	Location Description	Citywide.
	Planned Activities	Rehabilitation and renovation of existing housing units.
4	Project Name	Housing Development
	Target Area	Citywide

	Goals Supported	Housing Neighborhoods
	Needs Addressed	Affordable Housing
	Funding	HOME: \$10,000
	Description	Purchase of real estate to house formerly homeless, purchase and rehabilitation of real estate for LMI HH.
	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 HH will benefit from these programs.
	Location Description	
	Planned Activities	Units for assistance of formerly homeless, purchase assistance and rehabilitation of real estate for LMI HH.
5	Project Name	Public Services and Facilities - Homelessness
	Target Area	Citywide
	Goals Supported	Community Resources
	Needs Addressed	Public Services Community Facilities
	Funding	CDBG: \$146,100
	Description	Funds allocated to agencies to mitigate or prevent homelessness, including rehabilitation/upgrades to existing facilities.
	Target Date	7/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	Up to 2,215 persons will benefit.
	Location Description	
	Planned Activities	Funds allocated to agencies to mitigate or prevent homelessness, including potential rehabilitation/upgrades to existing facilities.
6	Project Name	Public Services and Facilities - General
	Target Area	Citywide
	Goals Supported	Community Resources Neighborhoods
	Needs Addressed	Public Services Community Facilities Neighborhood Resources
	Funding	CDBG: \$127,000
	Description	Increase accessibility to services and programs for both homeless and non-homeless services, including increased access to public services and connections to resources, expanded resources, and expanded/rehabilitated facilities.
	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Up to 2,215 persons will benefit.
	Location Description	
	Planned Activities	Expansion and upgrades to existing facilities, increased access to public services and connection to resources, expanded resources including rehabilitation, expansion, and agency funding.
	Project Name	Economic Development

7	Target Area	Citywide
	Goals Supported	Employment Opportunity
	Needs Addressed	Economic Development
	Funding	CDBG: \$9,000
	Description	Job readiness, business creation, and access to employment.
	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Up to 25 LMI persons will benefit.
	Location Description	
	Planned Activities	Job board creation and matching, economic development and business startup opportunities.
8	Project Name	Neighborhood Revitalization/Rehabilitation
	Target Area	LMI Census Tracts
	Goals Supported	Housing Neighborhoods
	Needs Addressed	Affordable Housing Neighborhood Resources
	Funding	CDBG: \$10,000
	Description	Alley improvement program that will improve neighborhood areas and access and assist LMI homeowners in special assessments.
	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Area benefit, up to 50 households could benefit.

	Location Description	
	Planned Activities	Alley and transportation infrastructure improvements
9	Project Name	Code Enforcement
	Target Area	Citywide
	Goals Supported	Housing Neighborhoods
	Needs Addressed	Affordable Housing Neighborhood Resources
	Funding	CDBG: \$85,400
	Description	City-County Health Department Code Enforcement for housing units safety and standards.
	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Up to and exceeding 50 households could benefit through maintaining healthy, safe, and clean living environments.
	Location Description	
	Planned Activities	City-County Health Department Code Enforcement
10	Project Name	Planning and Administration
	Target Area	Citywide
	Goals Supported	Effective Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$127,676 HOME: \$87,157
	Description	Provide funding for overall administration of programs.

	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 5 persons will directly be impacted.
	Location Description	
	Planned Activities	Funding allocated to assist with program administrative expenses.
11	Project Name	CV-Economic Development
	Target Area	Citywide
	Goals Supported	Employment Opportunity
	Needs Addressed	Economic Development
	Funding	CDBG-CV: \$25,000
	Description	Prevent, prepare for, and respond to coronavirus. Economic development job board and resource creation.
	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Many LMI persons and households in the City will benefit through connecting employers and employees that will stabilize household incomes that have been disrupted by the pandemic.
	Location Description	Citywide.
	Planned Activities	Job board creation, access to employment and employment resources.
12	Project Name	CV-Public Service
	Target Area	Citywide
	Goals Supported	Housing Community Resources

	Needs Addressed	Public Services Neighborhood Resources
	Funding	CDBG-CV: \$223,400
	Description	Prevent, prepare for, and respond to coronavirus pandemic through stabilizing and providing services to LMI individuals and families at-risk of or experiencing homelessness.
	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Up to 2,215 individuals will benefit through increased access to services.
	Location Description	Citywide.
	Planned Activities	Housing case management, outreach, support services, rehousing, and other services that directly support housing instability and homelessness as a result of the coronavirus pandemic.
13	Project Name	CV-Administration
	Target Area	Citywide
	Goals Supported	Effective Administration
	Needs Addressed	Program Administration
	Funding	CDBG-CV: \$68,191
	Description	Administrative capacity to prevent, prepare for, and respond to coronavirus.
	Target Date	7/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Many LMI families will benefit through coordination and administration of CDBG-CV program activities. 5 direct will benefit.
	Location Description	Citywide.
	Planned Activities	Administrative expenses related to the ongoing coronavirus pandemic.

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

Geographic Distribution

Target Area	Percentage of Funds
City-wide	85
LMI Block Group	15

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Eau Claire will direct CDBG, CDBG-CV, and HOME funds as best needed to assist LMI persons, families, and households throughout the City. The majority of these funds are directed to program participants through partner agencies, and are not targeted geographically. The remainder are targeted for public improvements in LMI areas.

Discussion

LMI persons, households, and families reside throughout the City, and program funds are allocated to best serve households regardless of place of residence within the City.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	200
Non-Homeless	180
Special-Needs	50
Total	430

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	6
Rehab of Existing Units	21
Acquisition of Existing Units	n/a
Total	77

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

The City maintains and funds housing programs that serve low-income and residents at-risk of homelessness, including supporting housing funding of local shelter and other homeless services. Aside from homeless services, the main support of residents in the City is through TBRA, which serve between 50-52 households annually.

AP-60 Public Housing – 91.220(h)

Introduction

As a “High Performing” public housing agency, the City utilizes all available methods of funding (both public and private) to maintain and expand supply and type of housing options in its portfolio. As new options and opportunities present themselves, the City will continue to assess the best courses of action to improve the lives of residents.

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

The Housing Authority continually assesses condition of units, and actively works to improve condition as well as improve accessibility of units for residents. Maintenance and upkeep is routine and ongoing to ensure the highest possible levels of service to public housing residents in the community.

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

Through program application, the City occasionally funds non-profit partners that develop housing for income-eligible households, programs to which public housing tenants qualify. Public housing tenants also qualify for downpayment assistance and other low-income ownership programs offered by various agencies.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

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 works with committed community partners in outreach to homeless persons and persons at-risk of homelessness. Annually a portion of federal funding is allocated to activities that support service delivery to homeless populations including casework and advocacy, housing search assistance, shelter, and all associated services. The City also works with partners to utilize funding that will directly increase the number of units available to persons experiencing homelessness by assisting increased access to housing for LMI individuals and families.

Addressing the emergency shelter and transitional housing needs of homeless persons

Transitional and emergency needs of persons experiencing homelessness are addressed through service provision partners, especially partners through the CoC. Support is offered through funding, as well as coordination and involvement in CoC meetings and strategic initiatives. The City is an active participant in the CoC and supports the strategic planning goals of the CoC. The CoC and City have also worked together to bring in outside consultants to run “sprint” activities. This activity leveraged local resources to reach goals surrounding homelessness, recently securing housing for 13 of 16 identified homeless individuals on an accelerated timeline.

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 has remained a priority of the CoC and City.

The average length of homelessness in the Dairyland CoC is significantly shorter than the average time for the State, indicating general success in initiatives undertaken within the City. Reduction is still necessary, and will be supported through support to CoC members in continuing to apply for State allocated funds including Emergency Solutions Grant to further strengthen RRH programming. The City will continue to support the CoC in application for

capital funding to improve the shelter system, funds for rent assistance, homeless prevention, and eviction services.

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

Housing instability and frequent entrance/exits from institutions are a known opportunity for continued improvement in the City of Eau Claire. The City will continue to fund non-profit partners that provide services to these populations at-risk of homelessness, and continue to work with the CoC in planning for service provision and outreach. Healthcare-funded housing models are an experimental model, and the City will continue to work with local business and non-profit partners to explore financing and program options that offer an increased range of services to persons exiting institutional systems.

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

Introduction:

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

The City of Eau Claire has been proactive in addressing potential negative effects of public policy. Over the past 10 years, there has been extensive redevelopment in areas of the downtown core. This public-assisted redevelopment was cited by several stakeholders as having adverse effect upon the lowest-income populations in the City, and adjacent neighborhoods were identified as areas having significant amounts of low-income residents and affordable housing opportunity. The City is aware of the potential for continued redevelopment and is currently taking steps to ensure continued access to affordable housing opportunities.

To ensure adequate health and safety of dwelling units within the jurisdiction, the City-County Public Health Department routinely inspects residences in the City. These inspections have worked to advance the supply of adequate housing, ensuring that housing offered and available to residents maintains a safe standard of living for households who reside in these units. The Eau Claire City Council has recently set aside \$700,000 of funding for affordable housing initiatives through land-banking and financial support for new housing development, which has the potential to significantly impact the supply of available housing to residents of the City, especially low-income home ownership opportunities for residents. The City Council has been supportive and understanding of housing need, and has shown leadership in taking steps to address the issue.

Additionally, a Regional Housing Task Force has recently completed an assessment of housing need within Eau Claire County and the Chippewa Valley, and has put forward recommendations to further availability and access to affordable housing in both the short- and long-term. City staff were members of this task force, as well as community partners and representatives of agencies that work closely with the City of Eau Claire Housing Division.

Per the 2018 Analysis of Impediments to Fair Housing Choice, there are no identified public policies that hinder affordable housing and residential development. There are policies noted that could be implemented, and in some cases already have, such as affordable housing plan development, public engagement/education surrounding multi-unit housing, and TIF extension

to fund affordable housing programs.

Discussion:

Federal funding through CDBG and HOME programs is central to the City's effort in removing barriers to affordable housing through programs and development. The City has committed funding to increasing the stock of subsidized affordable units using general levy, of both homeownership and rental unit types.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Though the City of Eau Claire is growing in population, households, and investment, there are still individuals and households that remain underserved or unserved by the current market. This creates housing, economic, and community development need for households in the City, and is discussed thoroughly in the Consolidated Plan. Due to the scope of identified needs, the City has chosen to prioritize improvement and development of affordable housing, strengthening stability and livability of neighborhoods, increasing housing stability for those at-risk of homelessness, responding to the needs of individuals and families currently experiencing homelessness, and economic development opportunities for LMI individuals and entrepreneurs. These objectives and goals create spillover effects that help all members of the community, including those who are currently underserved.

Actions planned to foster and maintain affordable housing

The City operates through the Housing Division several strategies aimed at fostering and maintaining affordable housing supply. There actions include:

1. Assisting lower-income households in becoming homeowners
2. Stabilizing households in housing.
3. Improving the condition of existing housing.
4. Developing new income-limited housing.
5. Providing direct housing assistance.

Actions planned to reduce lead-based paint hazards

Lead-based paint mitigation is a focus of the City in housing rehabilitation, and the City will continue to fund and provide programs that mitigate risk in older homes, especially homes with children under the age of 6, including lead assessments in homes that request assistance.

Actions planned to reduce the number of poverty-level families

The City of Eau Claire aims to support housing stability, viable complete neighborhoods, employment opportunity, and support services to LMI households as a general anti-poverty strategy across all Departments and Divisions. Specific to this Plan, the City of Eau Claire works with a variety of community partners whose mission is to improve opportunity and availability of options for lower-income households within the City. These partners and programs allow for increased household and neighborhood stabilization, increasing access and opportunity for communities of place. Inside the City itself, major initiatives have been taken around affordable

housing need and production, healthy housing, and income generation. These initiatives work as an anti-poverty strategy through increased ability of residents to secure more of their income toward personal investment, health, and future outcomes for themselves and family members, to decrease health risks which result in more secure employment and educational outcomes, and to continue to expand employment opportunities that can lead to more income-generation.

The City has 3 major goals to reduce poverty within the community:

1. Market information and outreach – The City markets resources and services to LMI and poverty-level households, working with non-profit partners to increase access to a range and variety of assistance programs.
2. City and regional service delivery – The City is constantly evaluating effectiveness and efficiency of service-delivery programs in responsiveness to needs of the community. This includes collaboration with the CoC and other service and advocacy organizations, targeted funding in LMI Block Groups and Target Areas, and partnering with other City agencies to improve access, quality of life, and amenity outcomes for residents in LMI areas.
3. Collaborative efforts – The City continually evaluates opportunities to partner with mission-aligned organizations to increase resident access to services. This includes partnership with non-profit service providers, City agencies, regional agencies and other local governments, educational institutions, and the private sector.

Actions planned to develop institutional structure

The City currently has a robust institutional structure for program delivery, though new relationships with non-profit partners and entities are constantly assessed to further institutional delivery structure. Partner members of the CoC have identified a co-located agency space as a priority need, and the City will work with partner members to determine feasibility of improved space for service operations.

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

The City will continue to remain active in CoC and other local groups that guide housing services in the City, including outreach and collaboration with private housing managers, developers, and agents that can enhance affordable housing options for residents.

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
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HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
The City of Eau Claire des not invest HOME funds to activities beyond those identified in Section 92.205 as eligible activities.
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:
A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows: The City will provide financial assistance up to \$3,300 in the form of a deferred and forgivable loan. This loan is forgiven 20% each of the five years following the loan until it's completely forgiven after continual occupancy. If the homeowner sells the home within that five-year period, the repayment is pro-rated by the number of years they have lived in the house.

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:

The City of Eau Claire will allocate CHDO funding to agencies to purchase and rehabilitated affordable housing units. With each grant, the agency is required to sign a mortgage and promissory note that is filed with the County as a second mortgage on the property. The subrecipient agrees that the note shall become due and payable to the HOME program in the event that either of the following occurs: (a) title to or equitable ownership in the property is transferred to any person or entity other than the subrecipient or (b) the property is no longer occupied predominately by the subrecipient for a housing program occupied by low income persons. In the event that the title to the equitable ownership of the property is occupied predominately by subrecipient for housing programs occupied by low income persons during the affordability period, all payments required under the terms of the note will be forgiven. In the event of a voluntary or involuntary transfer of the property during the loan term, the subrecipient or CHDO will recapture all or a portion of the direct subsidy provided to the homebuyer. This direct subsidy is provided as downpayment assistance in the form of a deferred payment 0% interest loan. If the net proceeds from a voluntary or involuntary sale are insufficient to repay the amount of the HOME subsidy, the subrecipient or CHDO shall recapture the balance due on the loan or 100% of net proceeds from the sale, whichever is less. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

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:

The City plans not to fund the refinancing of existing debt with HOME funds.