



City of Eau Claire, WI

2020-2024 Consolidated Plan

We believe in making Eau Claire a great city.

We believe that local government is a stewardship.

We believe in sustainability.

We believe in equity.



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CONTENTS

.....	1
Executive Summary	5
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b).....	5
The Process	8
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)	8
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)	9
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)	16
Needs Assessment	19
NA-05 Overview	19
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c).....	20
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2).....	34
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2).....	40
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2).....	46
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2).....	48
NA-35 Public Housing – 91.205(b).....	49
NA-40 Homeless Needs Assessment – 91.205(c)	55
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)	59
NA-50 Non-Housing Community Development Needs – 91.215 (f).....	60
Housing Market Analysis	61
MA-05 Overview	61
MA-10 Number of Housing Units – 91.210(a)&(b)(2)	62
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a).....	65
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)	68
MA-25 Public and Assisted Housing – 91.210(b).....	73
MA-30 Homeless Facilities and Services – 91.210(c)	76
MA-35 Special Needs Facilities and Services – 91.210(d)	79

MA-40 Barriers to Affordable Housing – 91.210(e).....	81
MA-45 Non-Housing Community Development Assets – 91.215 (f).....	82
MA-50 Needs and Market Analysis Discussion	90
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2).....	93
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)	94
Strategic Plan	95
SP-05 Overview	95
SP-10 Geographic Priorities – 91.215 (a)(1)	97
SP-25 Priority Needs - 91.215(a)(2).....	99
SP-30 Influence of Market Conditions – 91.215 (b)	105
SP-45 Goals Summary – 91.215(a)(4).....	113
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	117
SP-55 Barriers to affordable housing – 91.215(h)	118
SP-60 Homelessness Strategy – 91.215(d)	119
SP-65 Lead based paint Hazards – 91.215(i)	121
SP-70 Anti-Poverty Strategy – 91.215(j).....	122
SP-80 Monitoring – 91.230.....	123
Expected Resources	125
AP-15 Expected Resources – 91.220(c)(1,2).....	125
Annual Goals and Objectives	128
Projects.....	132
AP-35 Projects – 91.220(d).....	132
AP-38 Project Summary	133
AP-50 Geographic Distribution – 91.220(f)	140
Affordable Housing	141
AP-55 Affordable Housing – 91.220(g)	141
AP-60 Public Housing – 91.220(h)	142

AP-65 Homeless and Other Special Needs Activities – 91.220(i)	143
AP-75 Barriers to affordable housing – 91.220(j).....	145
AP-85 Other Actions – 91.220(k).....	147
Program Specific Requirements	149

EXECUTIVE SUMMARY

ES-05 EXECUTIVE SUMMARY - 24 CFR 91.200(C), 91.220(B)

1. Introduction

The City of Eau Claire Housing Division receives annual community development funding through the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs. In order to receive funding, the City is required to complete a thorough planning process, the Consolidated Plan, which uses a combination of data and public involvement in order to determine needs and prioritize general goals, objectives, and strategies to further opportunity for low- to moderate-income residents of the City.

Over the past decade, the City of Eau Claire has seen sustained investment into redevelopment and the local economy, yet barriers in housing, economic development, and other community development needs persist. It is the purpose of this plan to identify areas in which these gaps have the greatest need for programmatic intervention, and to propose utilizing federal funding received to further opportunities for residents. These funds will be used to directly meet goals and objectives of the U.S. Department of Housing and Urban Development within the local community, and will be implemented by the City as well as partnerships with non-profit partners, housing developers, local groups, businesses, stakeholders, residents, and other partners representative of the community at-large.

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

The City of Eau Claire recognizes a large housing need as identified in the Needs Assessment, and intends to utilize CDBG and HOME funds to directly address identified gaps within communities of place in the City. These housing needs are generally broken into three separate groups which will each receive direct investment utilizing these programs. All funds will be utilized to stabilize households and residents within their community, with the majority of funding used as direct benefit to low- to moderate-income households and persons. Housing needs identified within the Needs Assessment that the City will focus resources toward include:

- Affordable Homeownership Opportunity and Stabilization

Affordable Rental Housing Stabilization and Development

- Family and Individual Housing Stabilization

Within identified need areas for housing, specific strategies may be case-dependent, but all will further the above-identified objectives and outcomes. Specific examples of initiatives to address community needs for housing may include:

- Owner-occupied housing rehabilitation
- Owner-occupied housing development
- Homebuyer assistance

- Rental housing acquisition and rehabilitation
- Rental housing development
- Services for homeless individuals and families
- Tenant-based rental assistance programs

In addition to housing initiatives, the City also recognizes the need to create complete and viable communities that have access to daily-need amenities, employment opportunities, recreational options, and general safe, decent, and stable neighborhoods to be the center of community life and opportunity. Toward these goals, the City also utilizes funding to support neighborhood improvement projects, public services and facilities, and business development.

3. Evaluation of past performance

In development of this Plan, the City employed a consultant to develop a citizen participation plan. All aspects of this plan included input from diverse groups of individuals and organizations. City staff were directly involved in the development and implementation of citizen participation to focus and guide conversations as relevant to current and future provision of funds. Generally, citizen participation included the following:

- Interviews with elected officials
- Interviews with community service providers
- Interviews with staff of various City Divisions and Departments
- Focus Groups with City stakeholders
- Focus Groups with City residents
- Community survey on barriers, opportunities, and preferences
- Public engagement meetings with residents and stakeholders

These tools were all noticed and promoted widely through a combination of City resources, local news, and other outlets available to the City. Citizen participation was open throughout the creation of the plan, and results and findings utilized to supplement data as well as to influence goals, objectives, and strategies of the City. The draft of the Consolidated Plan was made available for review via notification through the same methods of dissemination as other materials, and a public meeting held to review findings of the draft, both of data and preliminary public engagement. The Plan is also available through the City's public approvals process in Committee and Council discussions available for public comment.

4. Summary of citizen participation process and consultation process

In development of this Plan, the City employed a consultant to develop a citizen participation plan. All aspects of this plan included input from diverse groups of individuals and organizations. City staff were directly involved in the development and implementation of citizen participation to focus and guide conversations as relevant to current and future provision of funds. Generally, citizen participation included the following:

- Interviews with elected officials
- Interviews with community service providers
- Interviews with staff of various City Divisions and Departments
- Focus Groups with City stakeholders

- Focus Groups with City residents
- Community survey on barriers, opportunities, and preferences
- Public engagement meetings with residents and stakeholders

These tools were all noticed and promoted widely through a combination of City resources, local news, and other outlets available to the City. Citizen participation was open throughout the creation of the plan, and results and findings utilized to supplement data as well as to influence goals, objectives, and strategies of the City. The draft of the Consolidated Plan was made available for review via notification through the same methods of dissemination as other materials, and a public meeting held to review findings of the draft, both of data and preliminary public engagement. The Plan is also available through the City's public approvals process in Committee and Council discussions available for public comment.

5. Summary of public comments

A summary of all public comments, survey results, focus group findings, and interview findings are included as an appendix to this document.

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

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

7. Summary

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 Needs Assessment. Due to 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 target needs that are identified within the community, and directly work to improve conditions for LMI individuals and members of LMI households.

THE PROCESS

PR-05 LEAD & RESPONSIBLE AGENCIES 24 CFR 91.200(B)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	EAU CLAIRE	
CDBG Administrator	EAU CLAIRE	City of Eau Claire Housing Division
HOPWA Administrator		
HOME Administrator	EAU CLAIRE	City of Eau Claire Housing Division
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

CDBG and HOME funding are administered by the City of Eau Claire’s Housing Division. The City has been an Entitlement Grantee receiving CDBG funding since 1977 and HOME funding since the inception of the program in 1994. While many Divisions in the City directly and indirectly plan for and implement programs that relate to community development, the Housing Division ensures compliance with all federal rules and regulations, including planning and reporting to the U.S. Department of Housing and Urban Development. The City partners numerous community-based organizations to implement programs through federal funding with City support.

Consolidated Plan Public Contact Information

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1. Introduction

The City's Housing Division is the recipient and administrator of federal funding under CDBG and HOME programs. The Housing Division actively works in and partners with private housing providers as operated under these programs. The Director of the Housing Division also serves as the Executive Director of the City of Eau Claire Housing Authority. The dual roles of this position uniquely enable the Director of the Division to coordinate between the Housing Authority and Housing Division to streamline service and program provision within the City. These coordinated frameworks include joint program administration, data analysis and planning, and program evaluation. This dual role is critical to service provision as programs and needs generally overlap significantly between both the Housing Authority and Housing Division considering incomes and household needs of clients of both agencies. The Division works closely with the local Continuum of Care organization to ensure there is connection between City initiatives and service provision, especially in mental health and service access.

The Division also frequently consults with other Divisions and Departments on initiatives, programs, and plans, including Community Development and Planning, Public Health, Council Members, the City Manager, and community organizations that provide services to residents, particularly low- to moderate-income (LMI) residents.

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

The City's Housing Division is the recipient and administrator of federal funding under CDBG and HOME programs. The Housing Division actively works in and partners with private housing providers as operated under these programs. The Director of the Housing Division also serves as the Executive Director of the City of Eau Claire Housing Authority. The dual roles of this position uniquely enable the Director of the Division to coordinate between the Housing Authority and Housing Division to streamline service and program provision within the City. These coordinated frameworks include joint program administration, data analysis and planning, and program evaluation. This dual role is critical to service provision as programs and needs generally overlap significantly between both the Housing Authority and Housing Division considering incomes and household needs of clients of both agencies. The Division works closely with the local Continuum of Care organization to ensure there is connection between City initiatives and service provision, especially in mental health and service access.

The Division also frequently consults with other Divisions and Departments on initiatives, programs, and plans, including Community Development and Planning, Public Health, Council Members, the City Manager, and community organizations that provide services to residents, particularly low- to moderate-income (LMI) residents.

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

The Housing Authority and Housing Division regularly participate in Continuum of Care (CoC) meetings and activities. The Eau Claire Housing Coalition is a diverse organization that brings together providers from across the

spectrum of community groups and governmental organizations to ensure service provision is timely, accurate, and comprehensive. This broad participatory structure ensures the needs of individuals and families experiencing or at-risk of homelessness are addressed in a collaborative manner. The CoC also meets to determine accurate counts, trends, and strategies that will best serve at-risk populations in the community.

In the development of this Plan, a focus group was held at a regularly scheduled CoC meeting to coordinate and assess broad identified needs of persons experiencing and at-risk of homelessness.

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

The City of Eau Claire does not receive or administer and ESG funding directly. The Dairyland CoC, Eau Claire Housing Coalition is a member of the Wisconsin Balance of State (BoS) Continuum, and works within the larger BoS CoC. While not administering ESG funding, the City does actively address needs of persons experiencing and at-risk of homelessness utilizing both CDBG and HOME funding sources, as it is a recognized priority community need.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	United Way of the Grater Chippewa Valley
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with organization in an interview to review programs, needs, and opportunities for intervention in Eau Claire across all programs. Consolidated plan will be sent to program to provide ongoing dialogue on needs and priorities.
2	Agency/Group/Organization	City-County Health Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with organization in an interview to review programs, needs, and opportunities for intervention in Eau Claire across all programs. Consolidated plan will be sent to program to provide ongoing dialogue on needs and priorities
3	Agency/Group/Organization	Eau Claire Housing Inspection
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Market Analysis Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with organization in an interview to review programs, needs, and opportunities for intervention in Eau Claire across all programs. Consolidated plan will be sent to program to provide ongoing dialogue on needs and priorities.
4	Agency/Group/Organization	EAU CLAIRE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with organization in an interview to review programs, needs, and opportunities for intervention in Eau Claire across all programs. Consolidated Plan is an integral component of PHA planning and processes.
5	Agency/Group/Organization	Center for Independent Living
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Non-housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with organization in an interview to review programs, needs, and opportunities for intervention in Eau Claire across all programs. Consolidated plan will be sent to program to provide ongoing dialogue on needs and priorities.
6	Agency/Group/Organization	Eau Claire Housing Coalition
	Agency/Group/Organization Type	Other government - Local Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with organization in an interview to review programs, needs, and opportunities for intervention in Eau Claire across all programs. Consolidated Plan is an integral component of PHA planning and processes. Attendees represented organizations including, but not limited to: Inclusa Western Dairyland City-County Health Dept. Hope Gospel Mission Aging & Disability Resource Center Positive Avenues Family Promise of the Chippewa Valley WI Veterans Affairs Institute for Community Alliances Blue Cross Blue Way Lutheran Social Services St. James the Greater Catholic Charities Eau Claire School District Workforce Resource Eau Claire County PHA
7	Agency/Group/Organization	City of Eau Claire City Council
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with two members in an interview to review programs, needs, and opportunities for intervention in Eau Claire across all programs. Consolidated plan will be introduced and discussed at City Council throughout the life of the Plan.
8	Agency/Group/Organization	City of Eau Claire Community Development
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with organization in an interview to review programs, needs, and opportunities for intervention in Eau Claire across all programs. Consolidated Plan is an integral component of PHA planning and processes.

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

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Eau Claire Housing Coalition	Efforts, needs, and strategies of the CoC were integrated into this Plan.
City of Eau Claire Comprehensive Plan	City of Eau Claire	The Comprehensive Plan guides larger community development, housing, economic development, and blight elimination goals of the City of Eau Claire over a 2-year time horizon. This plan was last updated in 2015.
City of Eau Claire Economic Development Plan	City of Eau Claire	Goals and objectives of this plan detail strategic economic development initiatives relating to workforce education, business attraction and retention, entrepreneurship, and training programs.
City of Eau Claire Downtown Plan	City of Eau Claire	A special area plan of the larger Comprehensive Plan, the downtown development plan focuses on many LMI block groups in guiding public and private investment to the downtown core.
Analysis of Impediments to Fair Housing Choice	City of Eau Claire	Alleviating and eliminating impediments to fair housing is a critical component of this Consolidated Plan.
Chippewa Valley Housing Task Force Recommendations	Chippewa Valley Housing Task Force	Task force findings and recommendation complement Consolidated Plan data and strategies.
City of Eau Claire Strategic Plan	City of Eau Claire	economic prosperity, accessible infrastructure, and facilitating community for residents of the City, aligning with Community Development Goals.

Table 3 – Other local / regional / federal planning efforts

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

While the City of Eau Claire partners with neighboring jurisdictions in implementation of the Consolidated Plan, and many service providers work in the larger region, construction of this plan focuses solely on the City of Eau Claire and its jurisdictional boundaries.

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

Citizen participation and outreach were central to the development of this plan, and included input from residents and service providers alike. All residents had the opportunity for input, and the City advertised and promoted components of public engagement (community survey, public engagement meetings) to the maximum feasible extent during the planning process.

In total, the City received information and plan input through: twelve (12) targeted interviews, focus groups representing over 15 organizations as well as community residents, two public engagement meetings on plan goals and strategies, and a community survey. All information has been used to assess emerging trends and needs of the community.

All public meetings were notified on the City website, by press release, by servicer-provider managed list-servs, public posting of engagement methods, and press coverage.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted / broad community	See Appendix A for a full list of comments received through public engagement efforts.	See Appendix A for a full list of comments received through public engagement efforts.	All comments were accepted and reviewed in the creation of this Plan.	
2	Public Hearing	Non-targeted / broad community	See Appendix A for a full list of comments received through public engagement efforts.	See Appendix A for a full list of comments received through public engagement efforts.	All comments were accepted and reviewed in the creation of this Plan.	
3	Newspaper Ad	Non-targeted / broad community	See Appendix A for a full list of comments received through public engagement efforts.	See Appendix A for a full list of comments received through public engagement efforts.	All comments were accepted and reviewed in the creation of this Plan.	
4	Internet Outreach	Non-targeted / broad community	See Appendix A for a full list of comments received through public engagement efforts.	See Appendix A for a full list of comments received through public engagement efforts.	All comments were accepted and reviewed in the creation of this Plan.	
5	Local television, city website, flyers and posters	Non-targeted / broad community	See Appendix A for a full list of comments received through public engagement efforts.	See Appendix A for a full list of comments received through public engagement efforts.	All comments were accepted and reviewed in the creation of this Plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6	Local television, city website, flyers and posters	Non-targeted / broad community	See Appendix A for a full list of comments received through public engagement efforts.	See Appendix A for a full list of comments received through public engagement efforts.	All comments were accepted and reviewed in the creation of this Plan.	

Table 4 – Citizen Participation Outreach

NEEDS ASSESSMENT

NA-05 OVERVIEW

Needs Assessment Overview

The City of Eau Claire’s housing needs reflect the increasing cost of housing within the City, and need for additional affordable housing opportunities both in homeownership and rental markets. The large majority of lower-income households experience some form of housing problem, especially prevalent among extremely low-income households. These findings are consistent with local knowledge of the community as verified through the public engagement process, which has identified housing affordability and stability as the main issue facing the community currently.

The following concerns were identified through available data as well as community engagement in contributing to the priorities of the City:

- Prevalence of housing cost burden among extremely low-income and very low-income households
- Prevalence of cost burden among renter households
- General inaccessibility of private-market ownership opportunities for low to moderate-income (LMI) households
- Prevalence of households containing a person with a disability and one or more housing problems
- Extremely and very low-income households containing children experiencing housing instability and potential for being at-risk of homelessness
- Disparity in housing problems by race/ethnicity and disproportionately greater housing need for certain populations
- Transportation access for LMI households is at times limited and inconsistent to adequately serve employment and commuter needs for all residents
- Access to fresh, healthy, and culturally-appropriate foods options are not available in all neighborhoods of the City
- Aging housing stock necessitates repairs that may be beyond the financial reach of LMI individuals and households

Summary of Housing Needs

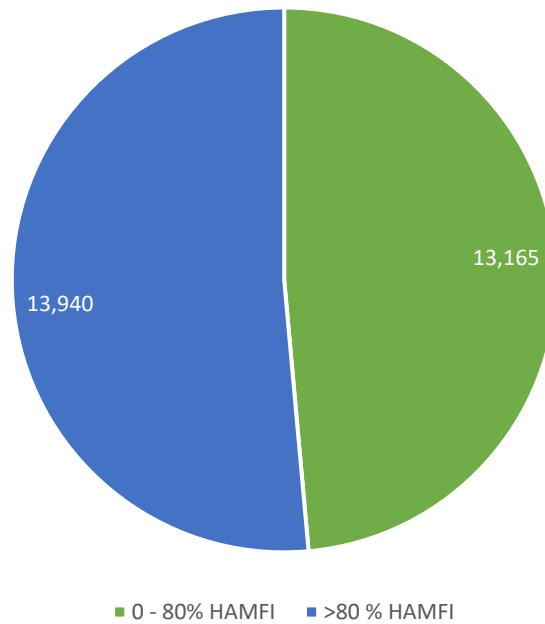
The City of Eau Claire’s housing needs are defined primarily by cost burden and housing problems prevalent among extremely low- and very low-income households. Although there is not stark disparate representation among households by income level, there is even need for almost all extremely low-income households. The City’s demographics display housing needs driven by small-family households and households with an elderly member.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	65,883	67,385	2%
Households	26,330	27,105	3%
Median Income	\$39,859.00	\$43,541.00	9%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Total Households by Income

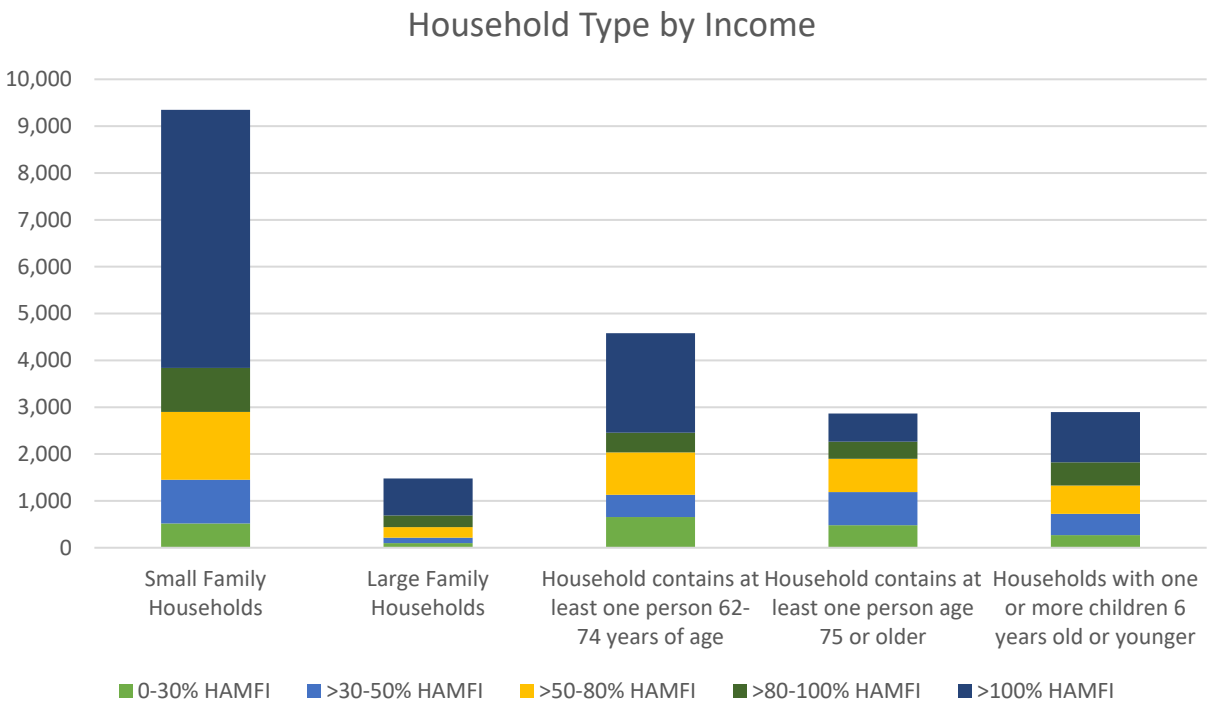


Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,175	3,835	5,155	2,950	10,990
Small Family Households	520	930	1,450	940	5,510
Large Family Households	100	115	225	250	790
Household contains at least one person 62-74 years of age	655	475	905	420	2,125
Household contains at least one person age 75 or older	480	710	710	365	600
Households with one or more children 6 years old or younger	270	455	605	495	1,070

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS



Housing Needs Summary Tables

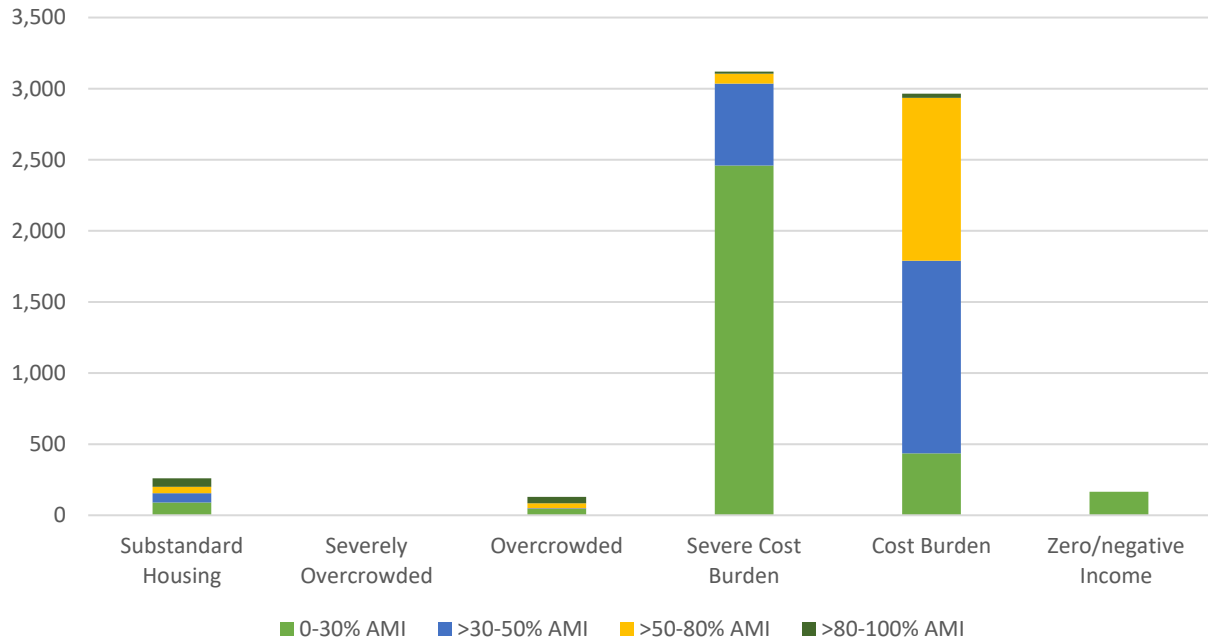
1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	90	65	45	60	260	40	0	10	0	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	20	50	0	70
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	45	4	35	45	129	0	0	45	40	85
Housing cost burden greater than 50% of income (and none of the above problems)	2,460	575	70	15	3,120	305	285	145	15	750
Housing cost burden greater than 30% of income (and none of the above problems)	435	1,355	1,145	30	2,965	205	415	585	280	1,485
Zero/negative Income (and none of the above problems)	165	0	0	0	165	60	0	0	0	60

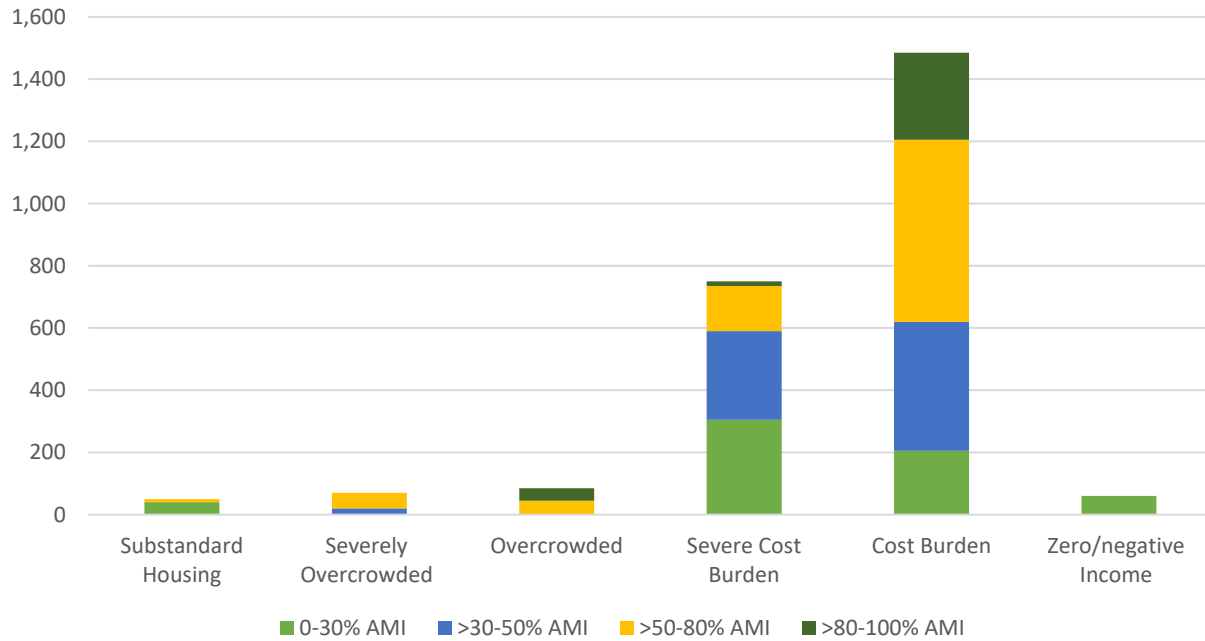
Table 7 – Housing Problems Table

Data Source: 2011-2015 CHAS

Housing Problems - Renter



Housing Problems - Owner



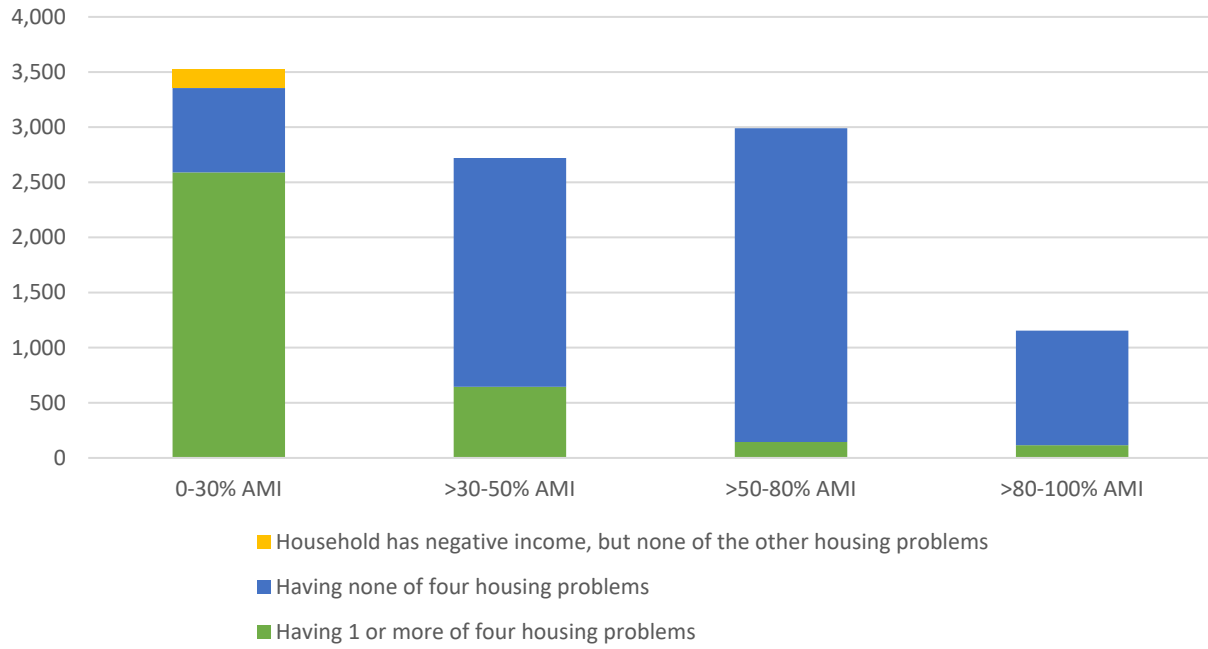
2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,590	645	145	115	3,495	345	305	250	55	955
Having none of four housing problems	765	2,075	2,845	1,040	6,725	250	810	1,920	1,735	4,715
Household has negative income, but none of the other housing problems	165	0	0	0	165	60	0	0	0	60

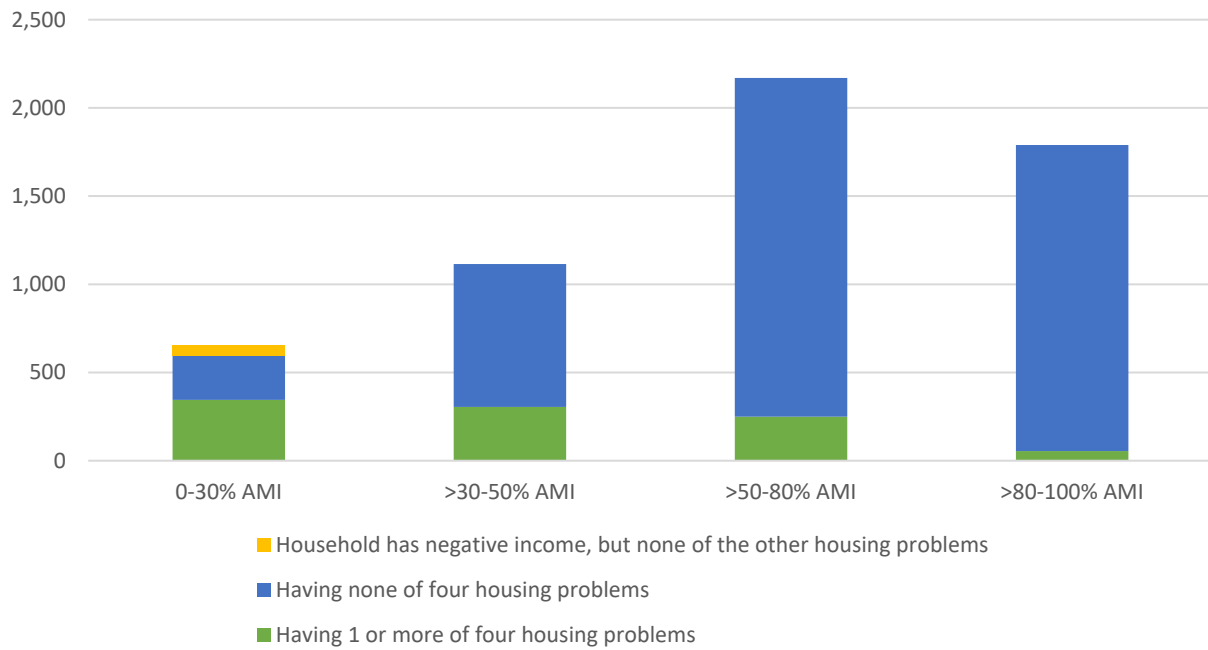
Table 8 – Housing Problems 2

Data Source: 2011-2015 CHAS

Housing Problems - Renter



Housing Problems - Owner

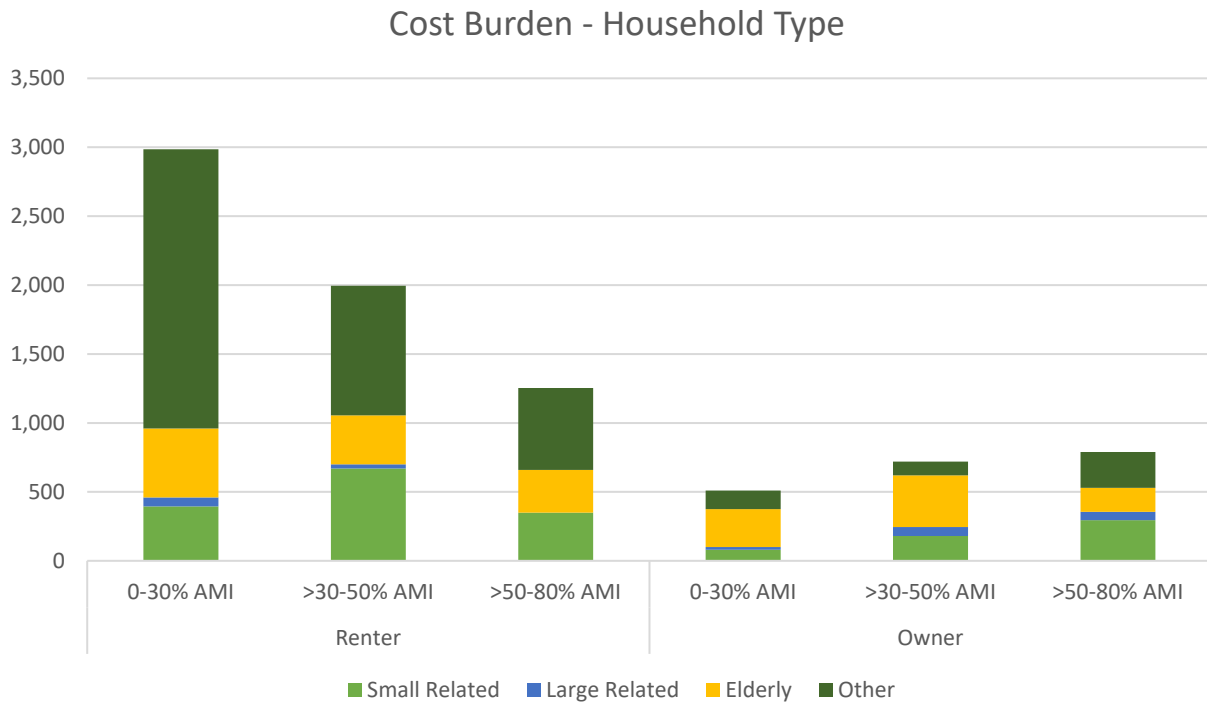


3. Cost Burden > 30%

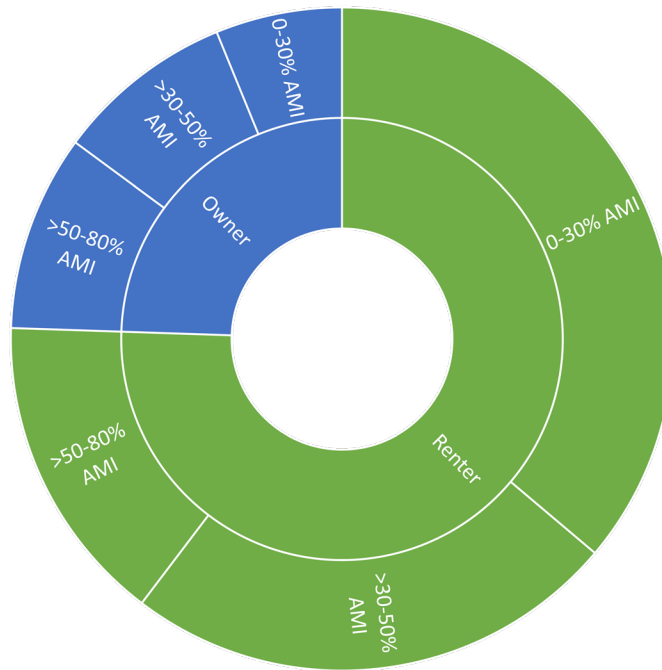
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	395	670	350	1,415	80	180	295	555
Large Related	65	30	0	95	20	65	60	145
Elderly	500	355	310	1,165	275	375	175	825
Other	2,025	940	594	3,559	135	100	260	495
Total need by income	2,985	1,995	1,254	6,234	510	720	790	2,020

Table 9 – Cost Burden > 30%

Data Source: 2011-2015 CHAS



Total Need by Income



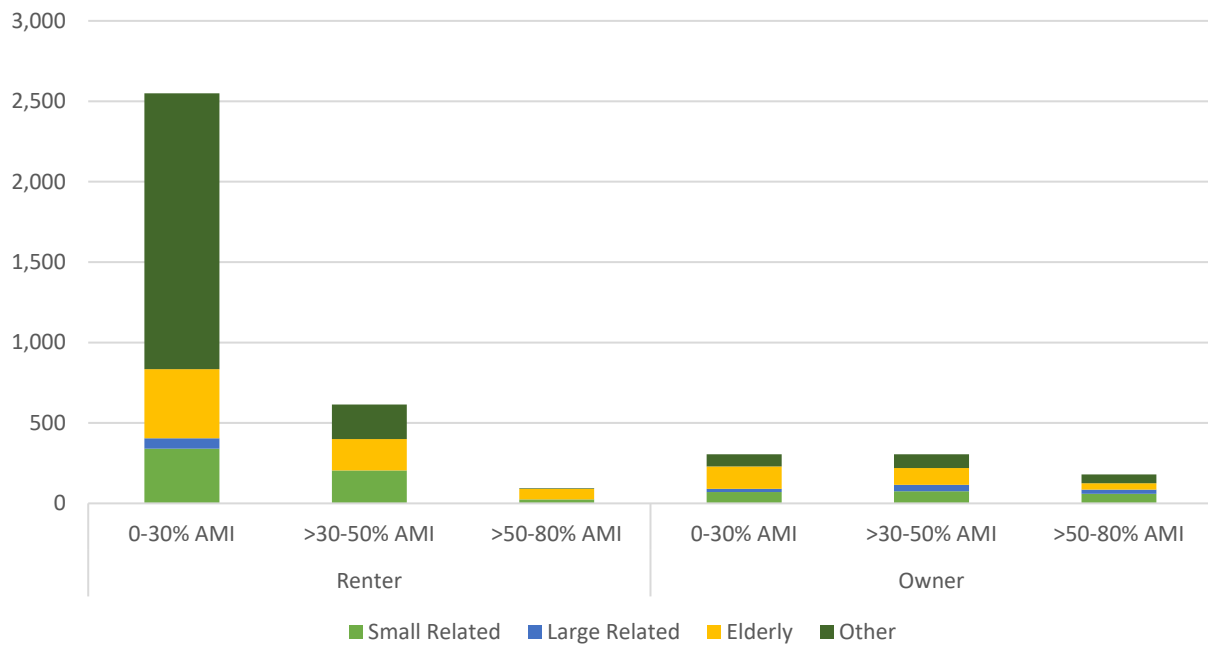
4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	340	205	25	570	70	75	60	205
Large Related	65	0	0	65	20	40	25	85
Elderly	430	195	65	690	140	105	40	285
Other	1,715	215	4	1,934	75	85	55	215
Total need by income	2,550	615	94	3,259	305	305	180	790

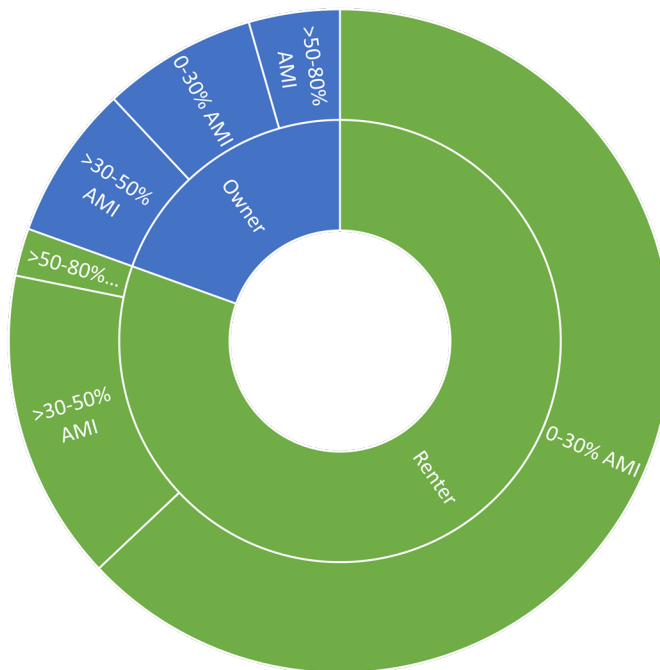
Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

Severe Cost Burden - Household Type



Total Need by Income



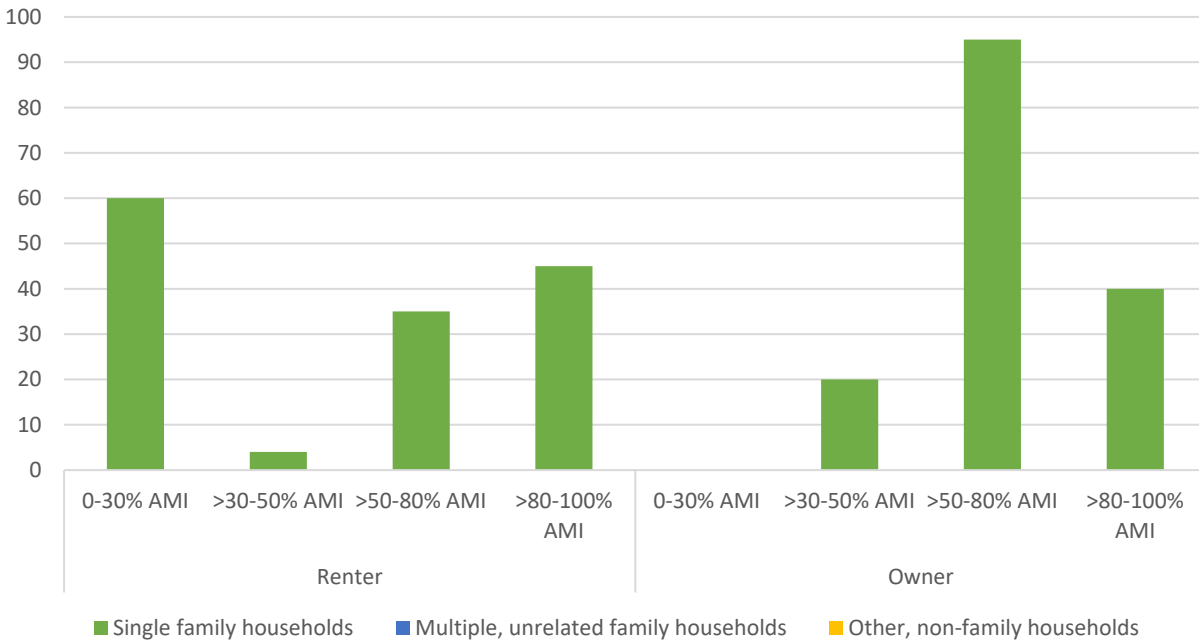
5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	60	4	35	45	144	0	20	95	40	155
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	60	4	35	45	144	0	20	95	40	155

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

Crowding



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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Figures from the 2013-2017 American Community Survey 5-Year estimates show that of all households in the City of Eau Claire, approximately 34.2%, or 9,371, are single-person households. Of these, 3,912 are single-person owner households and 5,459 are single person renter households. Single-person owner households represent 26.3% of all ownership by family-type. Single-person renter households represent 43.6% of all renter households by family-type. Using the same data, 20.3% of all owner households are experiencing cost burden, while 50.2% of all renter households are experiencing some level of cost burden.

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

The City of Eau Claire does not have access to data which would reveal the full extent of how many households who are victims of domestic violence, dating violence, sexual violence, or stalking are in need of housing assistance. However, the local domestic abuse shelter has estimated that in general, over 100 families per year experience some form of this violence and have need for safe and stable housing. In total, 45 persons facing domestic violence sought shelter in 2018.

Per HUD CHAS (2011-2015) 70% of all LMI households containing a person with a disability also have a housing problem. There are 4,365 LMI households in Eau Claire that contain a person with a disability and experience at least 1 housing problem. There are 6,250 total LMI households containing a person with a disability in the City. This indicates a very high need for housing assistance for persons with disabilities.

What are the most common housing problems?

Across all households in the City, the most common housing problem is cost burden. Among LMI households, 8,255 are experiencing cost burden. This represents 63% of all LMI households. Among lowest income-earners, this number is significantly higher. 84% of all extremely low-income households and 71% of all very low-income households experience cost burden in Eau Claire.

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

Yes. "Other" household types (non-elderly, non-family) see a more significant share of housing cost burden for renter households than do other housing types. This is expected due to student households which are designated in data as low-income non-elderly, non-family households. Among ownership households, low-income households containing an elderly member see high shares of housing cost burden compared to other household types.

There is also a demonstrated housing need for extremely- and very-low income households, who see a much higher likelihood to have a housing problem, namely cost burden. 84% of all extremely low-income households and 71% of all very-low income households experience cost burden respectively.

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

There are 6,245 extremely- or very- low income renter households in the City. Of those, 3,165 experience severe rent burden. 3,245 extremely- or very low-income renter households are reported to have a severe housing problem, which equates to 80 households in these income categories living in extremely substandard housing. All 3,245 of these renter households that are extremely low-income with severe housing problems are considered to be at imminent risk for the purpose of this document.

Per CHAS, there are 535 extremely- and very low-income renter households in the City that contain children under the age of 6. All of these households are considered at imminent risk of homelessness, and are included in above

estimates. The local Continuum of Care continues to estimate that approximately 250 currently housed families with children, representing nearly 400 individuals, will be in need of shelter or risk becoming unsheltered annually.

Needs of those receiving rapid re-housing assistance are lessened due to policies of the shelter and rapid re-housing system in the City, which minimizes forced exits both from shelter and the rapid re-housing system.

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

Under HUD guidance, the City of Eau Claire is using “at-risk” in this document to represent populations which are renter, extremely or very low-income, severely-cost burdened households who do not receive housing assistance. This is representative of HUD’s “worst case” methodology used to report at-risk and worst case needs annually to Congress.

Under this methodology, any household in extremely substandard housing, or experiencing severe cost burden while earning under 50% HAMFI is considered to be at imminent risk of either residing in shelters or becoming unsheltered.

The Continuum of Care additionally meets monthly to discuss current trends and availability in demand and access to shelter.

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

For extremely-low and very-low income populations, severe cost burden is the greatest challenge to housing stability. This is a combination of high and increased housing cost with low incomes. Stressors that can move one from housing instability to homelessness include “income shock”, which is identified by the City as rapid changes in family situation (unemployment, divorce, medical bills, discharge from facility, addiction, injury, etc.). All factors that affect income or housing cost are potential factors for families and individuals in their personal risk of homelessness.

Discussion

There is a large percentage of the population in Eau Claire that is potentially at-risk of homelessness, and housing stability remains a key priority for the City. Due to the needs and demands identified, the City has historically focused housing and homeless resources on three groups of households identified within this section:

- Existing low-income homeowners living in unsafe housing
- Low-income households in need of accessibility modifications to address disability and/or aging
- Homeless households and those at-risk of homelessness

These needs are identified due to the high number of elderly and disabled households in the City with identified housing need, the high number of households experiencing housing instability and risk of homelessness, and

priority housing need by household type. Homeless households and those at-risk of homelessness are largely users of the renter markets within the City, and experience more instability due to State eviction laws and shorter time required to evacuate housing premises when compared to foreclosure protections allowed to homeowners.

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

Introduction

Disproportionately greater housing need is determined under this plan as having a percentage need, by race or ethnicity, greater than 10% more than the average for the jurisdiction as a whole. Due to small percentages of populations of color, as well as sampling methods used in the ACS, disproportionately greater need is difficult to determine in most cases. In this plan, estimates are considered as accurate without accounting for error.

Most recent 5-Year ACS estimates (2013-2017) indicate the following HUD-designated racial and ethnic groups within the City:

Race/Ethnicity:

- White, Not Hispanic or Latino: 66,333 persons
- Black/African American, Not Hispanic or Latino: 641 persons
- American Indian/Alaska Native, Not Hispanic or Latino: 291 persons
- Asian alone, Not Hispanic or Latino: 3,209 persons
- Native Hawaiian/Pacific Islander, Not Hispanic or Latino: 390 persons
- Some Other Race, Not Hispanic or Latino: 44 persons
- Two or More Races, Not Hispanic or Latino: 1,334 persons
- Hispanic or Latino: 1,612 persons

By percentage of total population, the City of Eau Claire’s population is:

- White, Not Hispanic or Latino: 88.9%
- Black/African American, Not Hispanic or Latino: 0.9%
- American Indian/Alaska Native, Not Hispanic or Latino: 0.4%
- Asian alone, Not Hispanic or Latino: 4.7%
- Native Hawaiian/Pacific Islander, Not Hispanic or Latino: 0.6%
- Some Other Race, Not Hispanic or Latino: 0.1%
- Two or More Races, Not Hispanic or Latino: 2.0%
- Hispanic or Latino: 2.4%

Within the following data, racial and ethnic characterizations are assigned to households based on the race/ethnicity of the head of household regardless of the racial or ethnic identification of any other member of the household. It should be noted that while the following data is useful for determining trend and need, using head of householder in determining household need does not quantify the entire need in a clearly delineated fashion.

Due to the large percentage of the City and City households that are characterized as White, judging disproportionate share can be difficult as the jurisdictional average is heavily weighted by these households.

0%-30% of Area Median Income

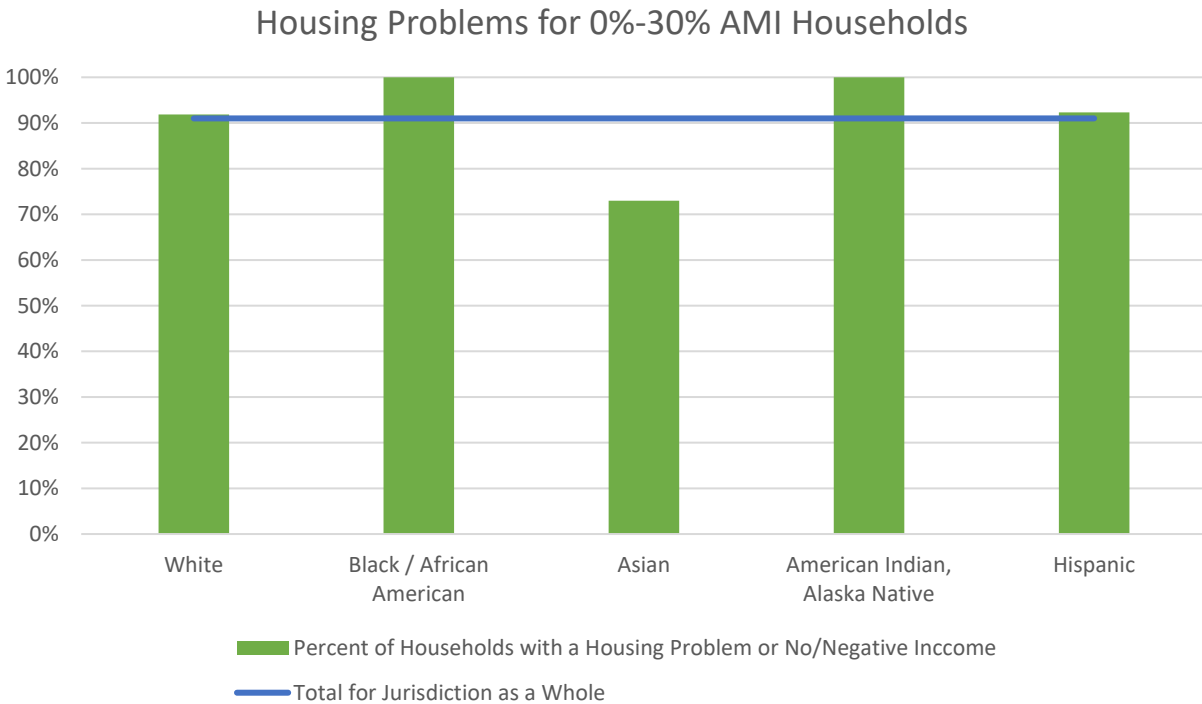
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,580	375	225
White	3,190	295	140
Black / African American	25	0	65
Asian	185	70	4
American Indian, Alaska Native	35	0	15
Pacific Islander	0	0	0
Hispanic	120	10	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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



30%-50% of Area Median Income

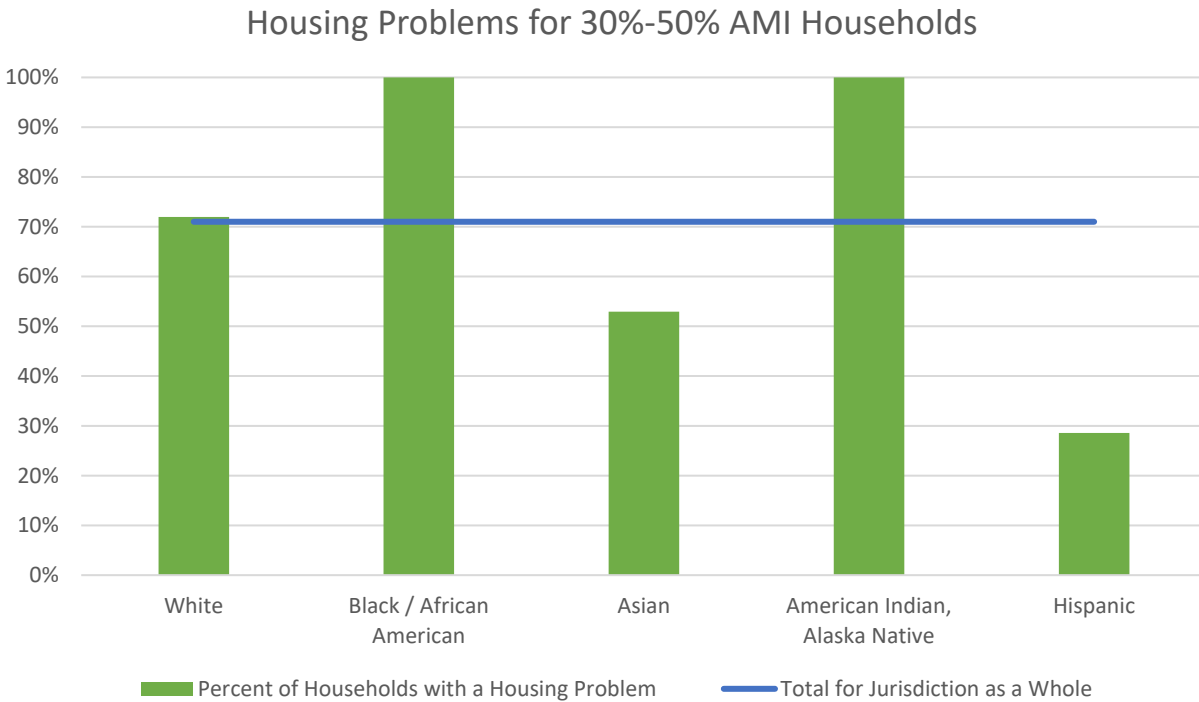
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,720	1,115	0
White	2,580	1,005	0
Black / African American	25	0	0
Asian	90	80	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	10	25	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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



50%-80% of Area Median Income

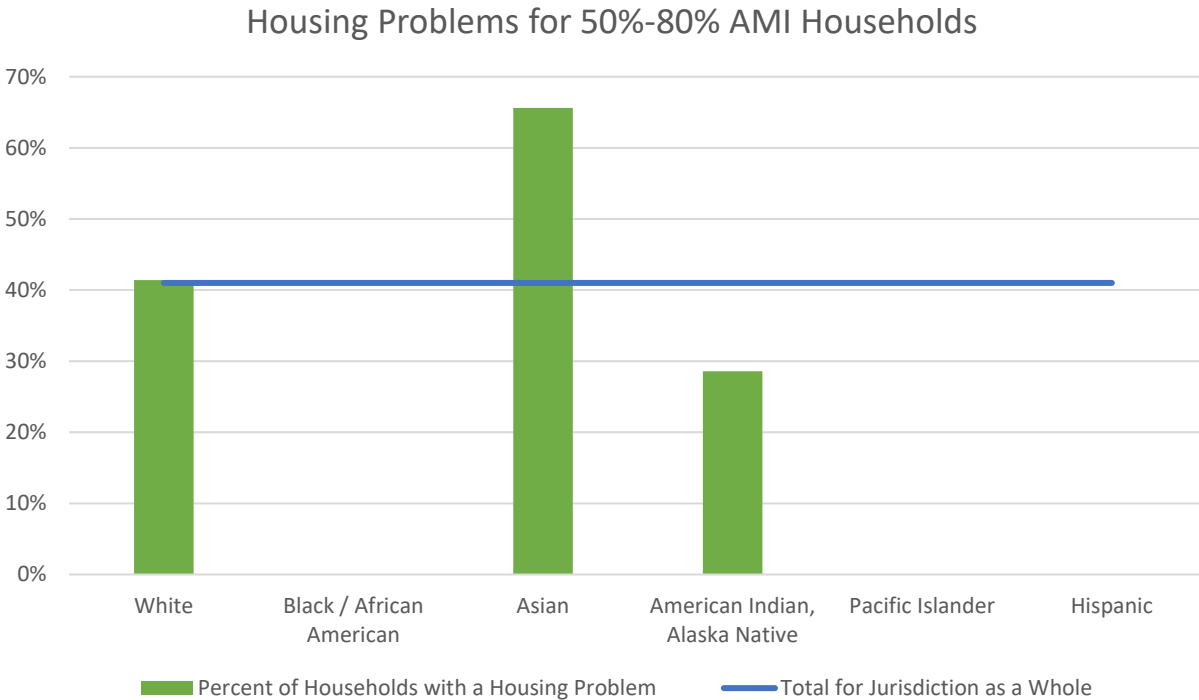
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,125	3,030	0
White	2,020	2,860	0
Black / African American	0	4	0
Asian	105	55	0
American Indian, Alaska Native	4	10	0
Pacific Islander	0	35	0
Hispanic	0	30	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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



80%-100% of Area Median Income

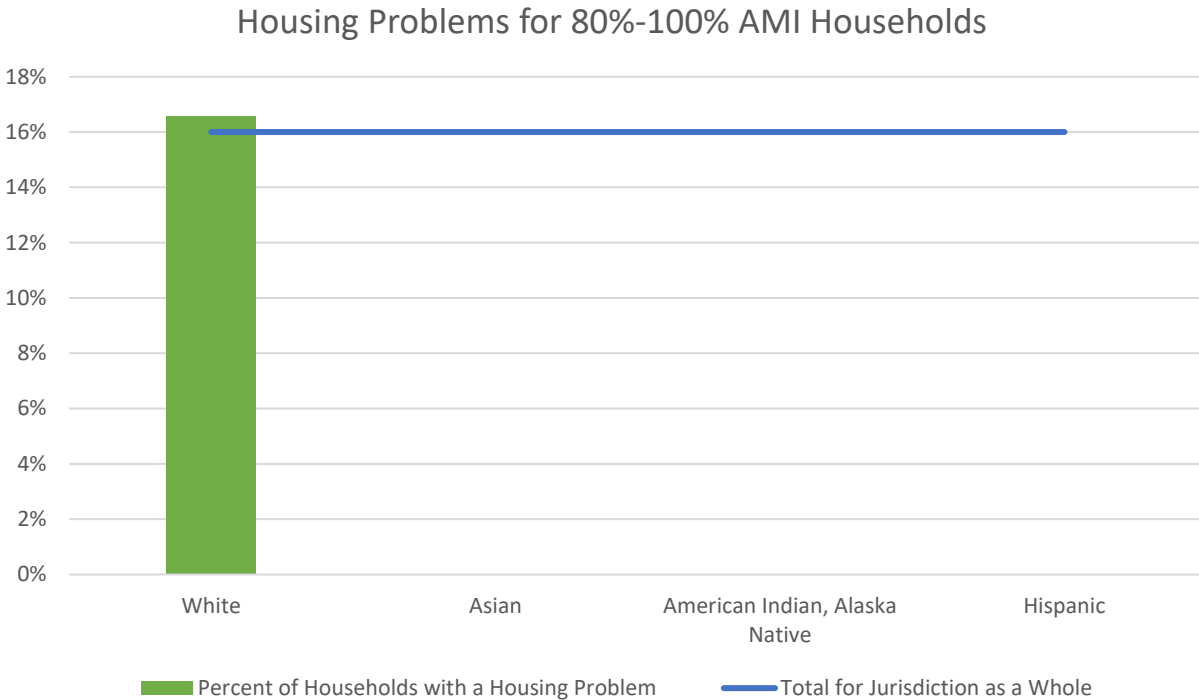
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	480	2,470	0
White	480	2,415	0
Black / African American	0	0	0
Asian	0	14	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	30	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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



Discussion

Under HUD guidance, “disproportionately greater need” for purposes of this document occurs when there is a disparity of +10% as compared to the proportion for the total population. Due to the relatively small number of households detailed in this data that are not characterized as a White household, it is difficult to ascertain whether or not there is disproportionately greater need for any one population. However, data indicates that it is more likely that some disproportionately greater need does exist. Amongst all racial/ethnic categories as defined within the data, there is a much higher likelihood of housing problems for households that are low income. It should also be noted, per eCon CHAS data:

- 100% of Black/African American households under 50% AMI have a housing problem **or** zero/negative income
- 100% of American Indian/Alaska Native households under 50% AMI have a housing problem **or** zero/negative income
- There is disproportionately greater housing need for both Black/African American and American Indian/Alaska Native households under 50% AMI
- There is disproportionately greater housing need for Asian households between 50% AMI and 80% AMI

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

Introduction

Disproportionately greater housing need is determined under this plan as having a percentage need, by race or ethnicity, greater than 10% more than the average for the jurisdiction as a whole. Due to small percentages of populations of color, as well as sampling methods used in the ACS, disproportionately greater need is difficult to determine in most cases. In this plan, estimates are considered as accurate without accounting for error.

Most recent 5-Year ACS estimates (2013-2017) indicate the following HUD-designated racial and ethnic groups within the City:

Race/Ethnicity:

- White, Not Hispanic or Latino: 66,333 persons
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- American Indian/Alaska Native, Not Hispanic or Latino: 291 persons
- Asian alone, Not Hispanic or Latino: 3,209 persons
- Native Hawaiian/Pacific Islander, Not Hispanic or Latino: 390 persons
- Some Other Race, Not Hispanic or Latino: 44 persons
- Two or More Races, Not Hispanic or Latino: 1,334 persons
- Hispanic or Latino: 1,612 persons

By percentage of total population, the City of Eau Claire’s population is:

- White, Not Hispanic or Latino: 88.9%
- Black/African American, Not Hispanic or Latino: 0.9%
- American Indian/Alaska Native, Not Hispanic or Latino: 0.4%
- Asian alone, Not Hispanic or Latino: 4.7%
- Native Hawaiian/Pacific Islander, Not Hispanic or Latino: 0.6%
- Some Other Race, Not Hispanic or Latino: 0.1%
- Two or More Races, Not Hispanic or Latino: 2.0%
- Hispanic or Latino: 2.4%

Within the following data, racial and ethnic characterizations are assigned to households based on the race/ethnicity of the head of household regardless of the racial or ethnic identification of any other member of the household. It should be noted that while the following data is useful for determining trend and need, using head of householder in determining household need does not quantify the entire need in a clearly delineated fashion.

Due to the large percentage of the City and City households that are characterized as White, judging disproportionate share can be difficult as the jurisdictional average is heavily weighted by these households.

0%-30% of Area Median Income

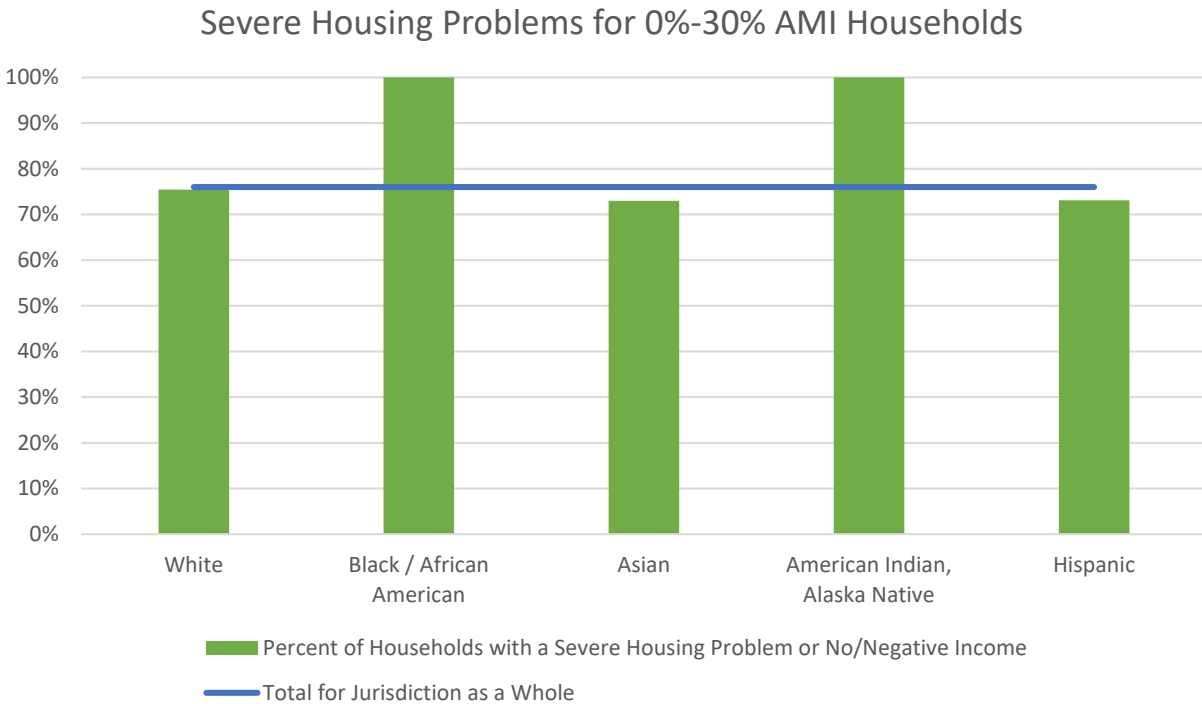
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,935	1,015	225
White	2,595	890	140
Black / African American	25	0	65
Asian	185	70	4
American Indian, Alaska Native	35	0	15
Pacific Islander	0	0	0
Hispanic	95	35	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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



30%-50% of Area Median Income

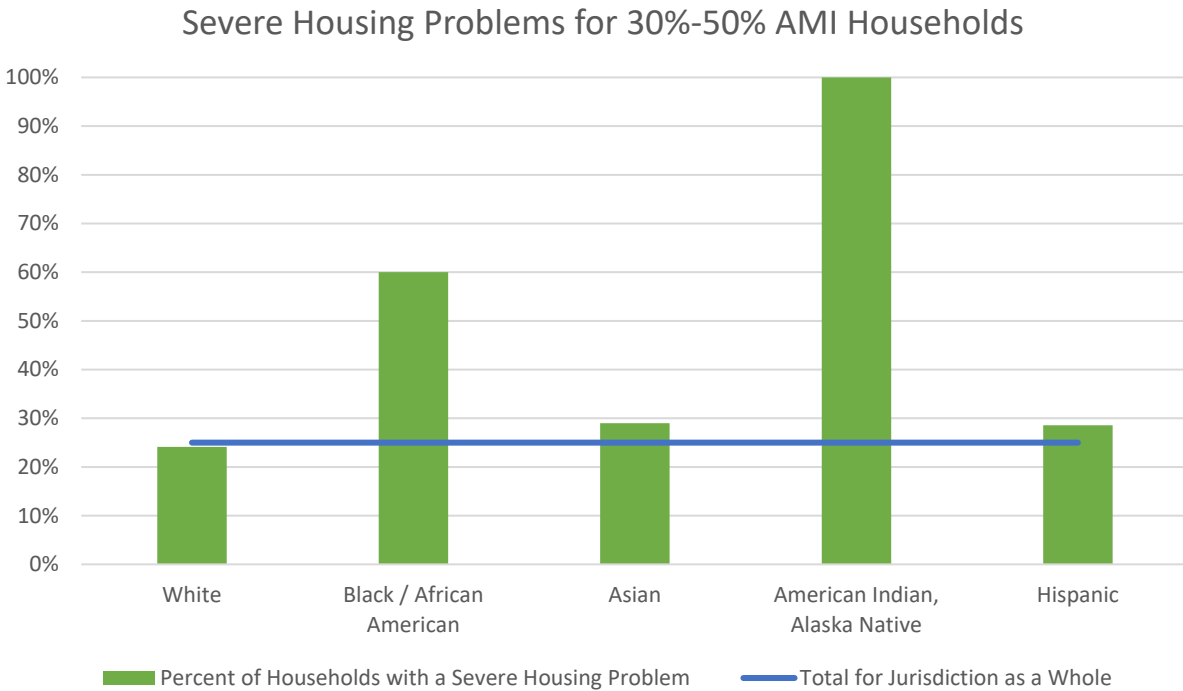
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	950	2,885	0
White	865	2,720	0
Black / African American	15	10	0
Asian	49	120	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	10	25	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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



50%-80% of Area Median Income

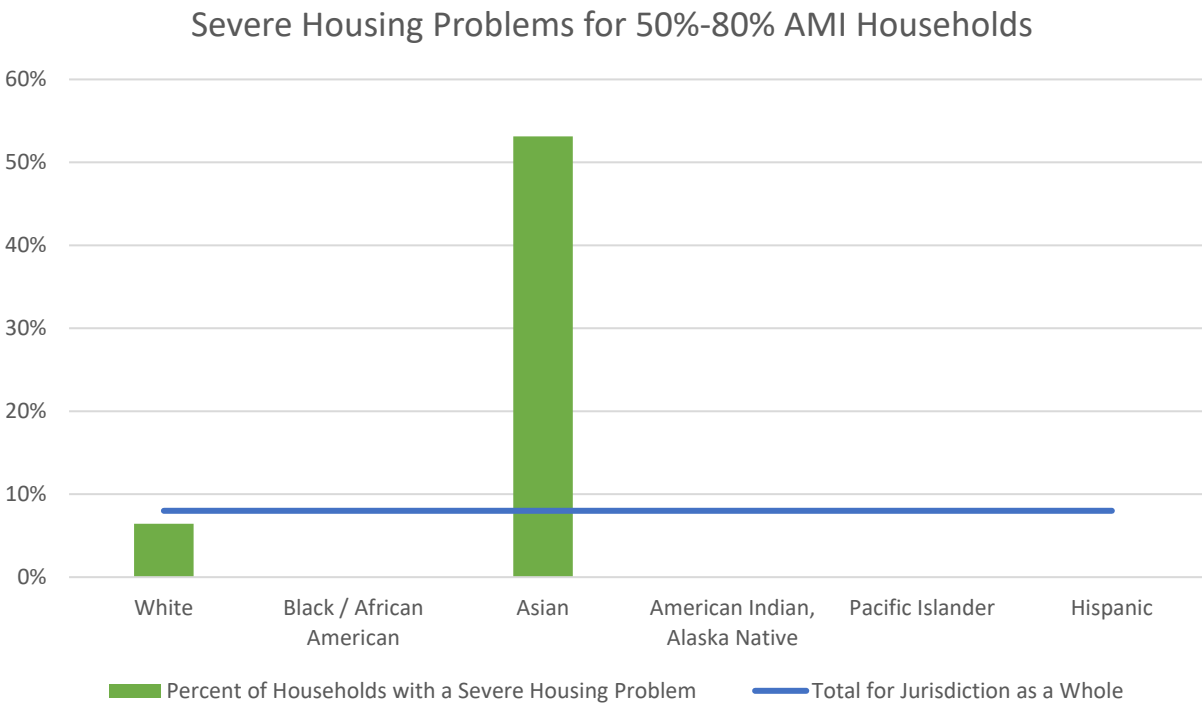
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	395	4,765	0
White	315	4,575	0
Black / African American	0	4	0
Asian	85	75	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	35	0
Hispanic	0	30	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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



80%-100% of Area Median Income

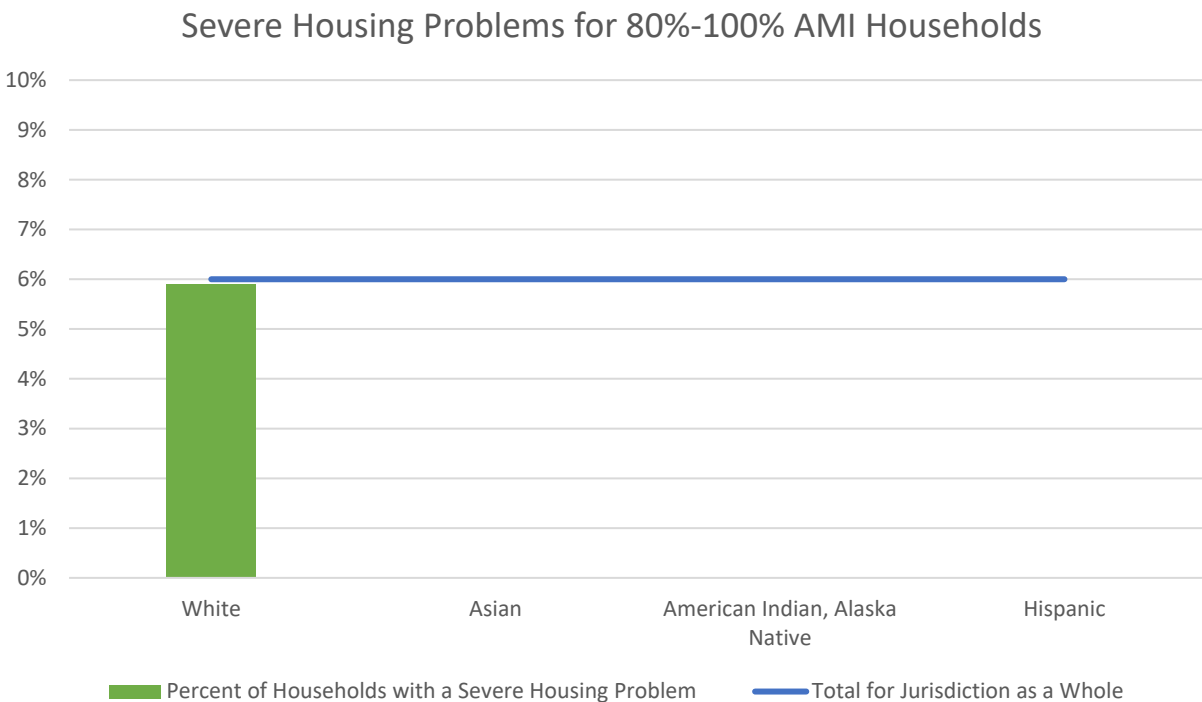
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	170	2,775	0
White	170	2,715	0
Black / African American	0	0	0
Asian	0	14	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	30	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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



Discussion

Under HUD guidance, “disproportionately greater need” for purposes of this document occurs when there is a disparity of + 10% as compared to the proportion for the total population. Due to the relatively small number of households detailed in this data that are not characterized as a White household, it is difficult to ascertain whether or not there is disproportionately greater need for any one population. However, data indicates that it is more likely that some disproportionate greater need does exist. Similar to housing problems, amongst all racial/ethnic categories as defined within the data, there is a much higher likelihood of severe housing problems for households that are low income, especially those that are extremely low-income. It should also be noted, per eCon CHAS data:

- 100% of Black/African American and American Indian/Alaska Native households under 30% AMI have a severe housing problem **or** zero/negative income
- 100% of American Indian/Alaska Native households under 50% AMI have a severe housing problem **or** zero/negative income
- There is disproportionately greater housing need for Black/African American households from 30-50% AMI, at a rate over double the jurisdictional average
- There is disproportionately greater housing need for Asian households between 50% AMI and 80% AMI

NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS – 91.205 (B)(2)

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

Introduction:

Housing cost burden is the main housing problem for residents of the jurisdiction.

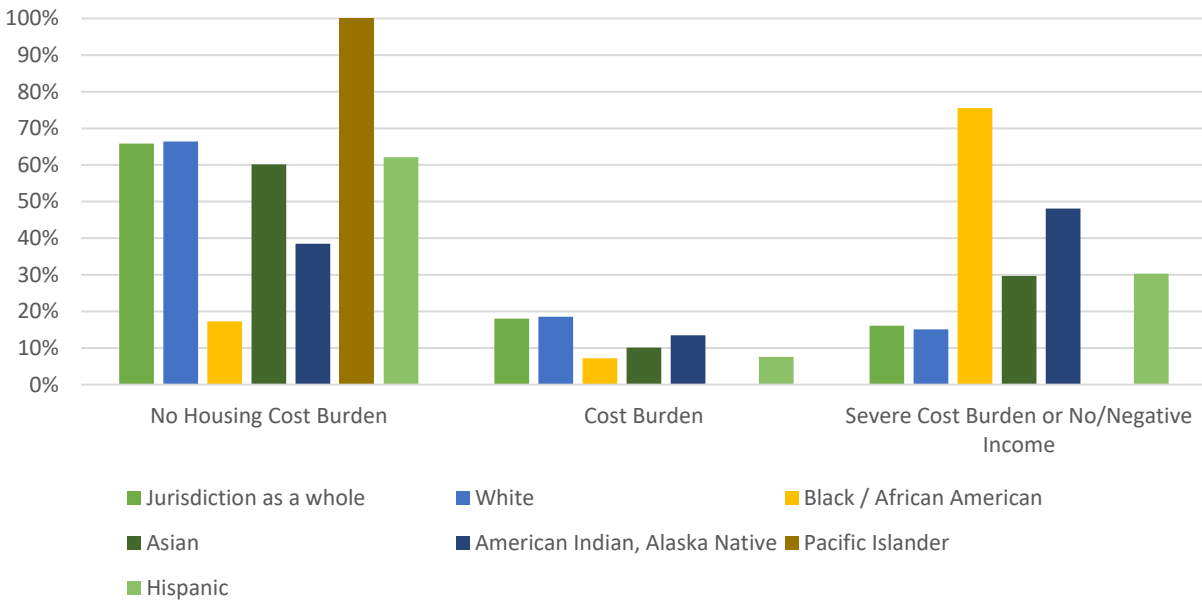
Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,845	4,890	4,090	280
White	16,880	4,715	3,675	160
Black / African American	24	10	40	65
Asian	565	95	275	4
American Indian, Alaska Native	40	14	35	15
Pacific Islander	35	0	0	0
Hispanic	205	25	60	40

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Percent of Households by Race/Ethnicity Experiencing Cost Burden



Discussion:

For the jurisdiction as a whole, 34% of households experience some form of cost burden.

76% of all Black/African American households within the City experience severe cost burden, paying more than 50% of gross income toward gross housing cost. More than 4 out of 5 Black households (83%) experience cost burden in total for the jurisdiction. The only other racial/ethnic group that is more likely to experience cost burden than not is the American Indian/Alaska Native population of the City, also displaying disproportionately greater need.

While not at a level that would qualify as disproportionately greater need, Asian households also are more likely to experience some form of cost burden than the jurisdiction as a whole.

Of note, all groups of households of color are more likely to experience severe cost burden (>50% income toward housing cost) than cost burden itself (>30%-50% income toward housing cost). This is likely due to reported income disparity that exists that show households of color more likely to be low income, and has the effect of limiting income available toward other necessary costs of living.

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

Yes. By income category, the following racial and ethnic groups display a disproportionate need in housing problems:

0%-30% AMI

- No households by racial/ethnic group*

30%-50% AMI

- Black/African American households (100%)
- American Indian, Alaska Native households (100%)

50-80% AMI

- Asian households (66%)

80-100% AMI

- No households by racial/ethnic group

CHAS data indicate there are no Black/African American households in the 50%-80% AMI category.

*Although not displaying a disproportionate need, 100% of Black/African American and American Indian/Alaska Native households earning 0%-30% AMI are experiencing a housing problem. These households do not classify as having disproportionate need, as the average for the jurisdiction as a whole is 91% compared to 100%.

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

Due to the comprehensive nature of housing problems, there have been no additional needs identified that are not identified above.

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

CPD Maps does not allow a level of refinement that would confidently allow neighborhoods to be identified where racial or ethnic groups are concentrated.

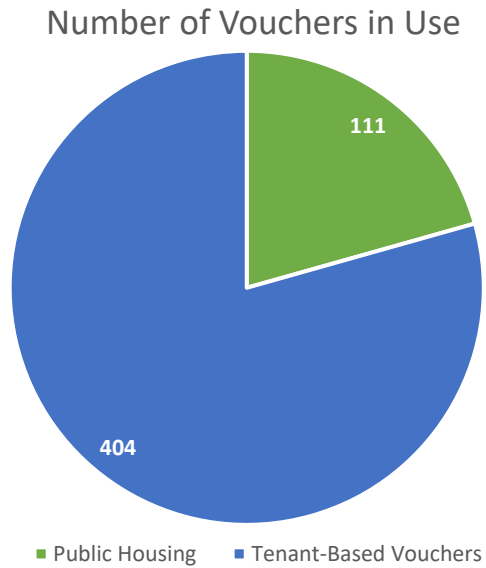
Introduction

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	105	404	0	404	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly



Disabled, Mainstream One-Year,

Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	17,708	11,675	0	11,675	0	0
Average length of stay	0	0	2	4	0	4	0	0
Average Household size	0	0	4	1	0	1	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	4	100	0	100	0	0
# of Disabled Families	0	0	18	169	0	169	0	0
# of Families requesting accessibility features	0	0	105	404	0	404	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	60	357	0	357	0	0	0
Black/African American	0	0	5	13	0	13	0	0	0
Asian	0	0	40	33	0	33	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

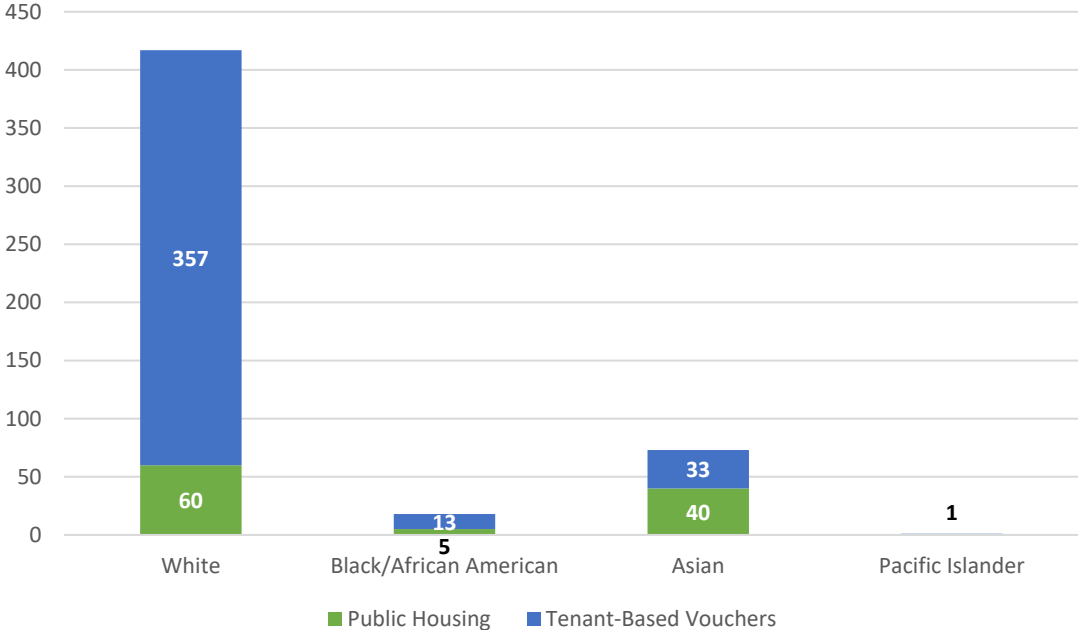
Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	3	0	3	0	0	0
Not Hispanic	0	0	105	401	0	401	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

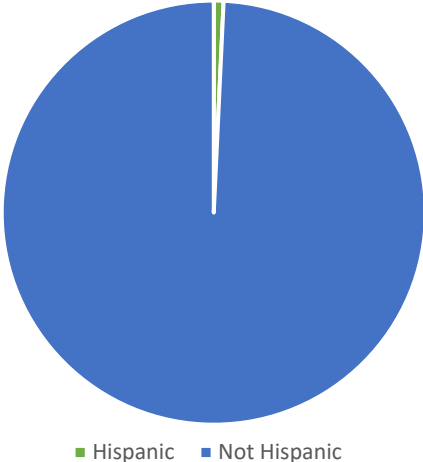
Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents



Ethnicity of Residents



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

Data indicates that continuous stable and accessible housing is the largest greatest need for residents of public housing as well as housing choice voucher holders, as the rates of housing problems for program-eligible households in the private market is 91%. There is also an extremely large need for accessible units. Per HUD data, 100% of households in these two programs have requested accessibility features, although local program data indicates a lesser, but still large need. For voucher holders, 42% of all households have a member with a disability. Of public housing residents, 17% of all households have a disability. This indicates a large need for accessibility of units, especially the ability to access accessible units in the private market. A large percentage of voucher households also have an elderly member, with 100 households (25% of total) containing at least one elderly individual.

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

Data indicates that continuous stable and accessible housing is the largest greatest need for residents of public housing as well as housing choice voucher holders, as the rates of housing problems for program-eligible households in the private market is 91%. There is also an extremely large need for accessible units. Per HUD data, 100% of households in these two programs have requested accessibility features, although local program data indicates a lesser, but still large need. For voucher holders, 42% of all households have a member with a disability. Of public housing residents, 17% of all households have a disability. This indicates a large need for accessibility of units, especially the ability to access accessible units in the private market. A large percentage of voucher households also have an elderly member, with 100 households (25% of total) containing at least one elderly individual.

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

These needs are similar to the population at large, especially for households at an income-level that would be program-eligible.

Discussion

The City of Eau Claire is committed to providing access to accessibility features and housing that is accessible to persons with disabilities through their programs by ensuring a portion of units are accessible. The City also supports development and rehabilitation of housing that contains these features when distributing funding resources.

Introduction:

The City of Eau Claire’s residents who are experiencing or at-risk of homelessness are served by many community groups and organizations that partner to deliver a range of coordinated services and options. These organizations are active within the local Continuum of Care, which meets frequently to discuss trends, needs, and opportunities to increase or refine service to individuals and families experiencing homelessness. This CoC is a member of the larger Wisconsin Balance of State CoC.

As of August 2019, the current number of households in the Dairyland CoC in need of housing assistance and logged in HMIS prioritization was 245 households. This includes:

- 189 households without children
- 56 households with children
- 15 Veteran households
- 45 Chronically homeless households
- 33 households that have been victims of domestic violence
- 10 youth-only households

At the same date of data collection, those within the Coordinated Entry system but not prioritized in HMIS include:

- 1 households without children
- 15 households with children

Per HUD data, in 2018 on the night of the January PIT there were 211 total beds available in the City of Eau Claire. The Shelter PIT count was 204 persons, indicating that in general shelters in the City operate at 97% capacity. The 2018 PIT indicated 5 unsheltered individuals.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	32	56	0	0	0
Persons in Households with Only Children	0	10	10	0	0	0
Persons in Households with Only Adults	5	80	189	0	0	0
Chronically Homeless Individuals	0	45	45	0	0	0
Chronically Homeless Families	0	10	10	0	0	0
Veterans	0	15	15	0	0	0
Unaccompanied Child	0	10	10	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Data estimates are a combination of PIT and CoC estimates.

Indicate if the homeless population is: Has No Rural Homeless

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

Per most recent data, 778 unique clients were served in 2018 within the Dairyland CoC., with 746 staying in emergency shelter. The median number of days individuals experienced homelessness in the Wisconsin Balance of State CoC was 36 days in 2015-2017. 75% - 79% of these households remain housed for at least 24 consecutive months after exiting homelessness.

Nature and Extent of Homelessness: (Optional)

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

Data Source
Comments:

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

2018 Wisconsin Balance of State CoC counts indicate that of 3,147 homeless individuals in the Balance of State CoC, 1,650 (52%) were individuals in families. 87% of these families contain children. Of the 3,147 homeless individuals, 165 (5%) were veterans. Within the Dairyland CoC, there were 40 Veterans experiencing homelessness in 2018.

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

2018 state-level data indicates that per HMIS data, Persons of Color are 5.4 times more likely to experience homelessness as compared to White, not Hispanic or Latino persons.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

2018 WISBOSCOC counts indicate that statewide, 3,020 of 3,147 homeless individuals (96%) were sheltered during the 2018 January PIT. In Eau Claire, the same PIT indicates that 5 individuals were unsheltered. This indicates that of all homeless individuals counted, 204 of 209 individuals (98%) were sheltered during the PIT.

Discussion:

The City of Eau Claire has many partners dedicated to preventing and ending homelessness, and an active group of providers who are all members of the Eau Claire Housing Coalition. Although data measures are for larger aggregate areas (Dairyland CoC and WISBOSCOC), trends within the City are largely consistent with those reported directly to HUD and are utilized in planning for homeless services and facilities.

Introduction:

Aside from persons experiencing homelessness, public engagement through this plan has identified special needs groups frequently as those who are elderly and/or aging, as well as persons with disabilities. As rates of disability increase as persons age, these groups often overlap.

Describe the characteristics of special needs populations in your community:

Special needs populations within the City are those households which face continued housing instability due to income and/or other barriers that prevent long-term housing without risk of homelessness and/or other instability due to income shocks or eviction. These households also often have need for supportive services or accessibility features that support both independent and assisted living depending on individual needs.

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

The City of Eau Claire receives many requests for accessible units, as well as supportive services that are typical of extremely low-income populations with disability, housing instability, and frequent exit and entrance to/from homelessness. Current housing and supportive service needs exist for members of the population who are facing other income shocks and instabilities, especially those exiting the carceral system, hospital system, and/or the unemployed. Families with children, especially low-income families have service needs for job placement and training, child care, and financial independence training. Providers also note the need for ongoing support and tenant/landlord mediation as well as tenant training to stabilize households in current and future housing. These needs were determined through interviews with CoC members and other service providers within the City.

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

The State of Wisconsin is the recipient of HUD funding to identify, assess, and address needs of persons with HIV/AIDS. The City of Eau Claire does not receive HOPWA funding to directly address this issue. Data from Vivent Health indicates there are 72 persons with HIV/AIDS living in Eau Claire County, and 15 have received HOPWA funding within the past 5 years. There have been 5 new diagnoses of HIV from 2016-2018, and 17 new diagnoses in total since 2009.

Discussion:

The City has historically and will continue to support stand-alone as well as wrap-around supportive services for special needs populations, as well as to reserve and assist in funding the development of housing that can support households with special needs.

Describe the jurisdiction’s need for Public Facilities:

The CoC has indicated a potential need for a community center or other space that could house multiple service providers that would allow them the ability to work more closely together in ensuring continuous service to homeless residents and families.

Other facilities that were identified include homeless facilities, free community centers, and low-cost childcare centers.

How were these needs determined?

These needs were determined through analysis of available data, consultation with service providers, and community engagement.

Describe the jurisdiction’s need for Public Improvements:

The City has identified areas of downtown in need of general improvement, and are working with planning staff to ensure residents of communities will be able to remain in stable housing as public improvements and other private development occur. Improvements to bus stops and bus routing were frequently mentioned as areas to improve, which categorize under public improvement as well as public service sections of this plan.

How were these needs determined?

These needs were determined in consultation with providers and through community engagement.

Describe the jurisdiction’s need for Public Services:

The need for public services is largely driven by those who are experiencing or at risk of homelessness, as well as those entering/exiting the carceral and hospital systems. There is need for increased services to those who do not have sufficient access to healthy, fresh foods as well as technical assistance under economic development.

How were these needs determined?

Data analysis, service providers, and community engagement identified needs listed above.

HOUSING MARKET ANALYSIS

MA-05 OVERVIEW

Housing Market Analysis Overview:

As a condition of the overall housing stock, the City of Eau Claire has seen relatively large investments in housing development over the past decade, most significantly in areas surrounding the downtown and other general revitalization projects that the City has undertaken. Particular aspects of the housing market that are identified within this Plan as contributing to the overall goals and strategies of the City include:

- Large number of single-family homes in the City built before 1980
- Relative lack of 3+ bedroom rental properties suitable for families and larger households
- There is a general lack of affordable housing opportunity identified of all types
- Contract rent has increased drastically compared to the median home value
- Condition of housing needs improvement among both ownership and rental tenure types, with 20% and 52% of each type having a selected housing condition respectively

Introduction

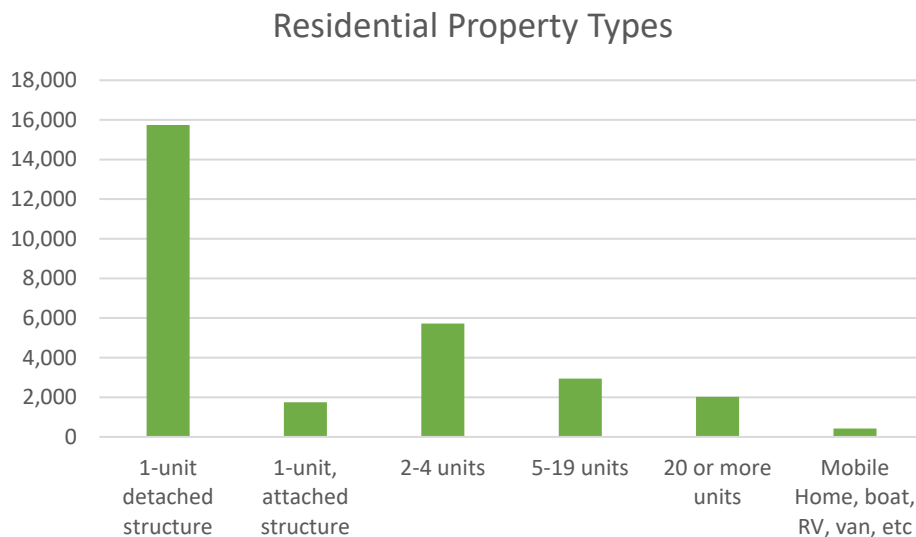
The City of Eau Claire’s housing stock is largely single-unit detached homes. Single-unit detached, single-unit attached, and 2-4 unit buildings make up 75% of the entire City’s housing stock. Homes under owner-occupancy are generally larger than homes and apartments occupied by renters, which is consistent with known family size differences between owner and renter households in the City.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	15,740	55%
1-unit, attached structure	1,745	6%
2-4 units	5,720	20%
5-19 units	2,940	10%
20 or more units	2,020	7%
Mobile Home, boat, RV, van, etc	425	1%
Total	28,590	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

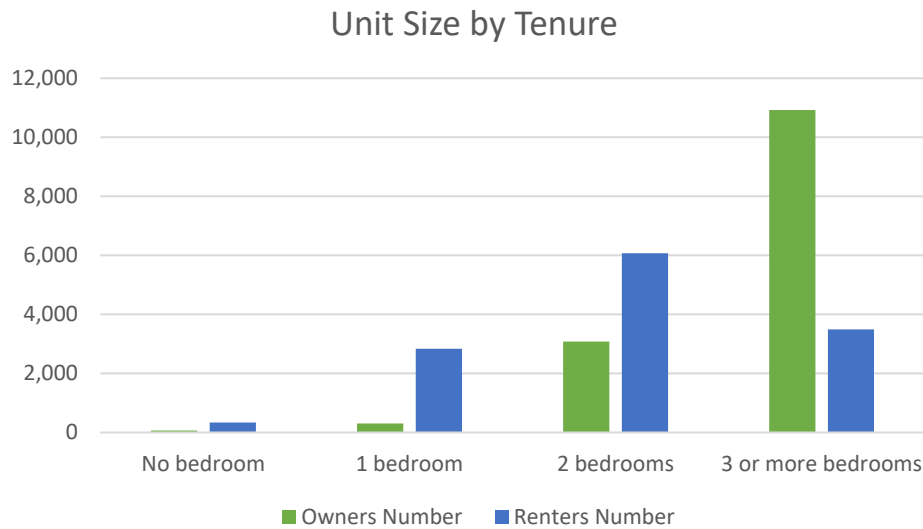


Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	65	0%	335	3%
1 bedroom	305	2%	2,835	22%
2 bedrooms	3,080	21%	6,070	48%
3 or more bedrooms	10,925	76%	3,490	27%
Total	14,375	99%	12,730	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS



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

Per HUD records, there are at least 753 units in the City of Eau Claire that are targeted to low to moderate-income individuals (< 80% AMI).

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

All vouchers in use by the City are currently tenant-based and not project-based, so there will be no loss from expiration of contracts through the City. The largest potential loss of affordable housing inventory will be through neighborhood redevelopment in areas that have high potential for private redevelopment and stock of naturally occurring affordable housing.

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

Aside from housing cost, the availability of housing unit by size and type generally meets the needs of most residents. Residents who are aging and/or need accessibility features in their dwelling may not have their needs adequately met, as modifications are costly and are generally difficult to fund, especially for lower-income households.

Describe the need for specific types of housing:

Permanent supportive housing and/or re-housing more closely tied to integrated supportive services was identified as a needed housing type.

Discussion

There is a need for increased affordable development in the City, and the City Council has dedicated itself to work with City staff to further affordable development opportunities that meet the needs of residents.

Introduction

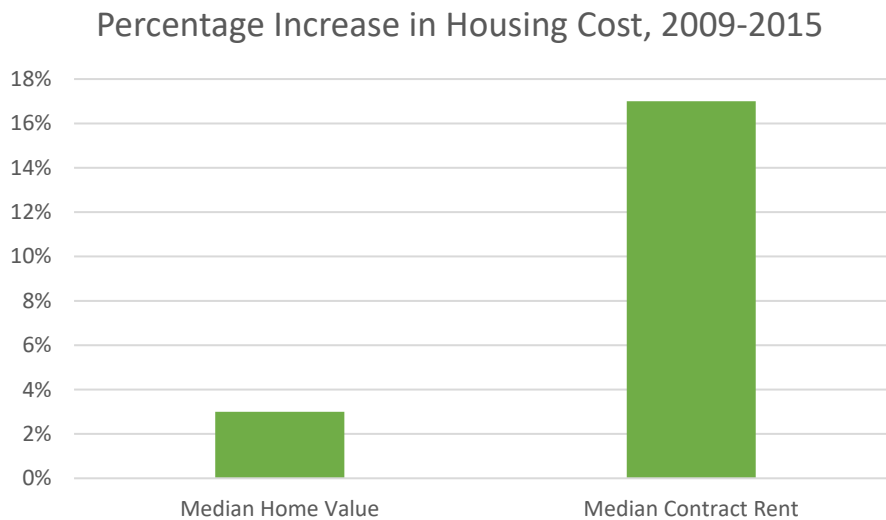
Cost of housing is a common issue that is consistently being addressed by the City of Eau Claire in coordination with other partners.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	136,100	139,900	3%
Median Contract Rent	532	623	17%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

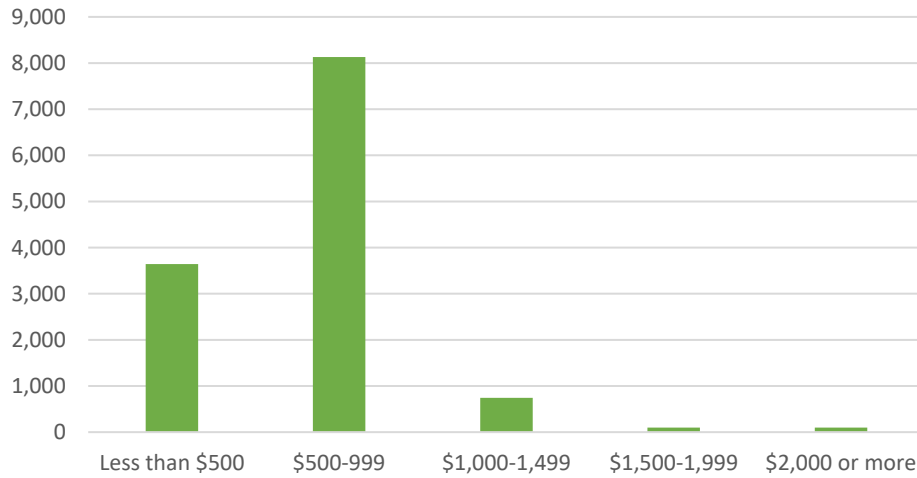


Rent Paid	Number	%
Less than \$500	3,644	28.6%
\$500-999	8,131	63.9%
\$1,000-1,499	745	5.9%
\$1,500-1,999	100	0.8%
\$2,000 or more	100	0.8%
Total	12,720	99.9%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Rent Paid



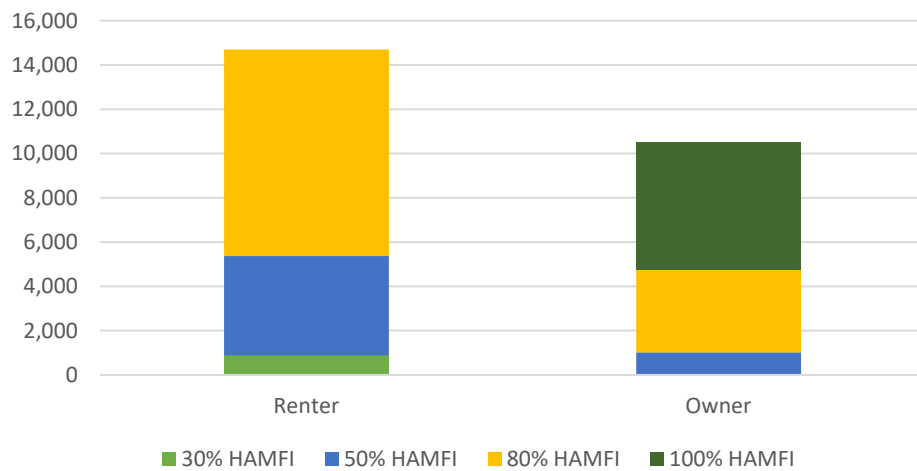
Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	885	No Data
50% HAMFI	4,485	1,020
80% HAMFI	9,330	3,720
100% HAMFI	No Data	5,754
Total	14,700	10,494

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Unit Affordability by Tenure



Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	493	581	773	1,052	1,244
High HOME Rent	493	581	773	1,052	1,244
Low HOME Rent	493	581	773	936	1,045

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. There is a significant lack of rental and ownership housing opportunity available to households earning 0%-30% AMI. Additionally, due to the lack of adequate and appropriately priced housing for high-income earners, there is downward pressure within the rental housing market which induces competition and lack of units available on the market for households earning under 50% AMI.

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

Rental costs have increased drastically since the base year (2009), and are likely to continue to do so. Considering drastic increases in construction costs and competition for construction labor, new units added to the market will likely increase the median rent and ownership cost at a higher rate than simply rent-inflation in a static market.

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

Fair Market Rent and High HOME Rent are equal across all unit sizes. Low HOME Rent is below FMR and High HOME rent for larger (3, 4 bedroom) units. Operating TBRA within a private market provides competitive rents for the low-half of the private market, and is a viable option in assisting income-eligible families in securing safe and stable housing opportunity.

Discussion

Private development is largely outside of the purview of the City of Eau Claire Housing Division, and increasing construction material cost coupled with wage requirements make development difficult to accomplish while also securing primary financing. The City will use all available funds in a manner that will best secure housing and stabilize families across the City, and will review strategies periodically to ensure the greatest possible impact for residents.

Introduction

Housing stock in the City of Eau Claire is generally well-maintained, with only 1% of ownership units and 2% of rental units having two or more selected conditions. 80% of the ownership stock in the City have no conditions, while only 48% of rental units have no conditions. There exists a disparity in condition of housing between ownership and rental housing, and indicates that households who are renters are more likely to live in housing stock that has high risk of existing or worsening conditions.

Definitions

The City - County Health Department utilizes a grading system that assesses units and structures based on several criteria to determine the overall state of housing.

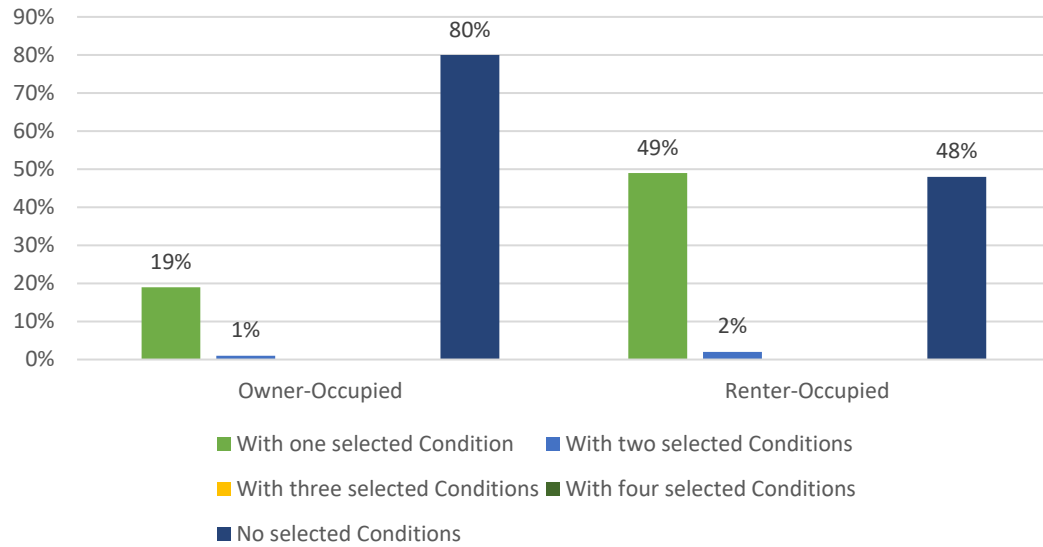
Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,750	19%	6,275	49%
With two selected Conditions	125	1%	260	2%
With three selected Conditions	4	0%	60	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,495	80%	6,130	48%
Total	14,374	100%	12,725	99%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Housing Unit Condition



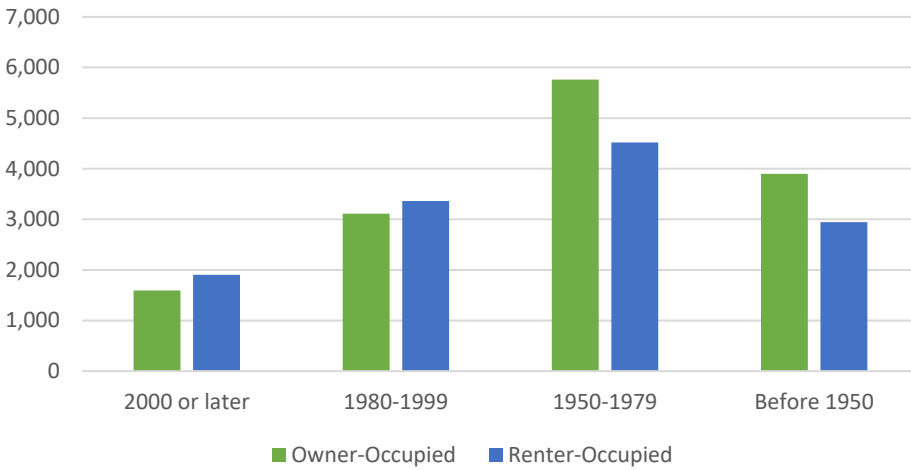
Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,595	11%	1,905	15%
1980-1999	3,110	22%	3,360	26%
1950-1979	5,760	40%	4,520	36%
Before 1950	3,900	27%	2,945	23%
Total	14,365	100%	12,730	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Year of Construction



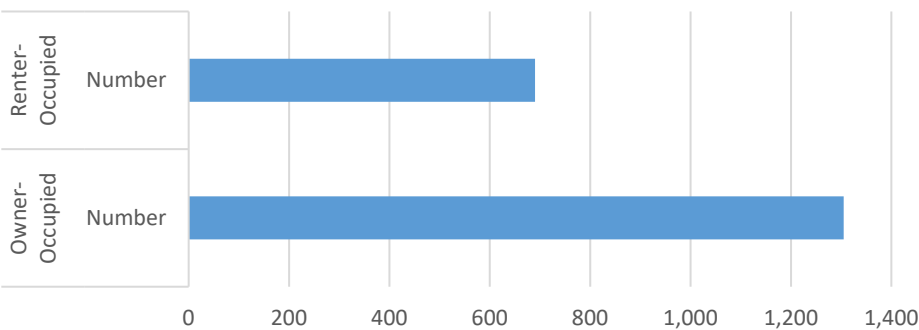
Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,660	67%	7,465	59%
Housing Units build before 1980 with children present	1,305	9%	690	5%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Units Built Before 1980 with Children Present



Vacant Units

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

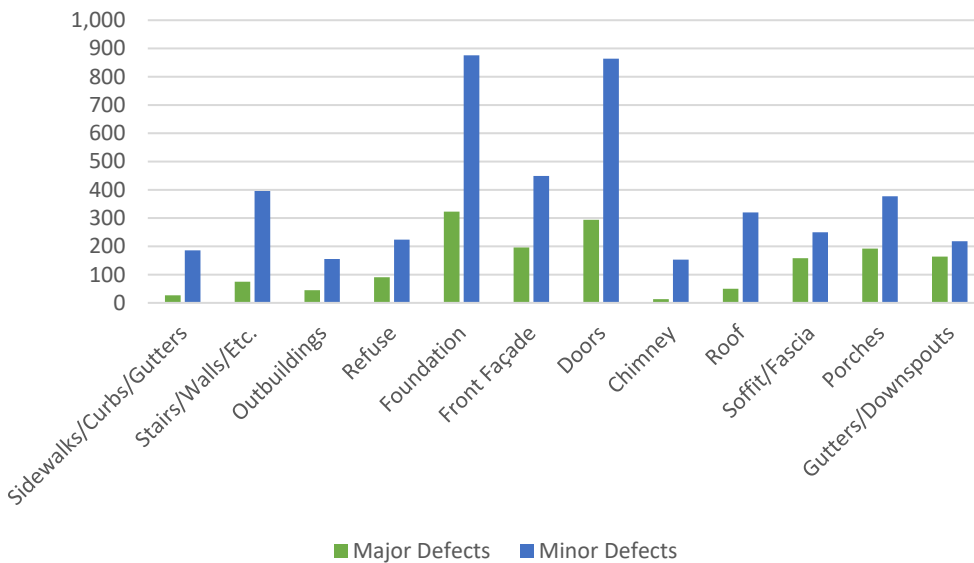
Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

The majority of both ownership and rental units were built before 1980, and many require remediation for lead-based paint. 49% of all rental units have one selected condition in relation to suitability of housing and likely require some repairs. There is a need for rental rehabilitation, but the number of housing units deficient enough to have a severe housing problem outside of housing cost burden is much smaller. The Eau Claire City-County Health Department conducted a survey of homes in LMI areas during 2015. While status of units is not able to be entered into the Vacant Units table, thorough visual inspections of exterior conditions was catalogued. Of the 4,471 parcels that were scored during the survey, many contained conditions necessitating rehabilitation.

Eau Claire City-County Health Department 2015 Housing Survey



Solely for exterior conditions, 1,159 properties were found to have a major defect in the survey area, representing 1,684 major defects in total. The most common major defects were foundations and doors, followed by front façade and porches.

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

Especially within rental units, older stock is considered to be generally more affordable. For purposes of this plan, all rental units built before 1980 should be considered at risk for areas of lead based paint contamination, either in the units themselves or in shared/common areas of the property. There are 7,465 such units in the City. For ownership units, upkeep and remediation is generally tied to income. For that reason, all ownership units affordable to households earning 50% AMI or under are considered to have possible lead based paint contamination. This is a total of 1,020 units in the City.

Discussion

The City of Eau Claire will continue to place emphasis in programming on remediation and rehabilitation of unsafe and unsuitable housing units and structures.

Introduction

The City of Eau Claire Housing Authority owns and operates 303 dwelling units across 93 buildings within the City. 111 of these units are public housing.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			109	405			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The City of Eau Claire Housing Authority owns and operates 303 dwelling units across 93 buildings within the City. 111 of these units are public housing. In total, the unit numbers are:

- 111 units public housing
- 145 units for the elderly and aging
- 46 units for families
- 2 ownership units for families

Public Housing Condition

Public Housing Development	Average Inspection Score
Scattered Sites	91
Jeffers Road	98
Ruth Gullerud	95
Englewood/Barrington	96
Eau Claire Rehabilitation	72
Park Towers	96
Owen Rust Memorial	76
St. Johns Housing	89
Colony Park West	95
Grace Barstow	59
St. Johns South	85
Colony Park East	94
Luther Lakeside	68
Realife Cooperative	83
Southridge East	87
University Village	95
Windsor Forest	97
Oxbow Villas	72

Table 38 - Public Housing Condition

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

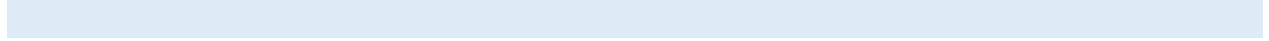
Units are rehabbed as needed as determined through request and Housing Authority inspection and scoring of needs and preferences. All units are eligible for rehab to maintain decent, safe, sanitary housing for residents of public housing.

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

Public Housing units are rehabbed utilizing the capital fund, which has generally been sufficient for rehab in improving and maintaining living conditions.

Discussion:

Public Housing units operated by the City of Eau Claire's Housing Authority are generally in good condition, and are regularly inspected and rehabbed as necessary in order to maintain condition of the housing stock and continue access to healthy and safe living environments



Introduction

As the main urban center in a larger rural region, the City of Eau Claire has the highest concentration of services available than in other nearby communities. The City has the following facilities and services that serve homeless households:

- Hmong Mutual Assistance Association
- Chippewa Valley Free Clinic
- The Wellness Shack
- Essential Health Clinic
- Children’s Service Society
- Bolton Refuge House
- Hope Gospel Mission / Ruth House
- Salvation Army
- Catholic Charities / Sojourner House
- Community Table
- Feed my People
- St. Francis Food Pantry
- Family Promise of the Chippewa Valley / Beacon House
- Western Dairyland
- City-County Health Department
- Vivent Health

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	18	0	67	0	0
Households with Only Adults	52	0	33	16	0

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Chronically Homeless Households	0	0	0	16	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

The organizations listed above are the primary point of contact for services, referrals, and all other programs that directly relate to service provision for homeless individuals and families. The City of Eau Claire works closely with these agencies as well as the CoC to coordinate care and services to vulnerable populations. Health, mental health, and employment services are available and agencies make referrals as appropriate on an individual determination basis.

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

All members of the CoC - Eau Claire Housing Coalition are actively involved in outreach and programming that directly serve the comprehensive needs of homeless populations, individuals, and families. These facilities include emergency and transitional shelter, housing first, and centers supplying both housing and non-housing services.

Introduction

Many households in Eau Claire, especially extremely low-income and elderly households, also have special needs that need to be met. The City is dedicated to directly and indirectly addressing the needs of these populations, and works closely with partner agencies in order to advance services and facilities for special needs populations.

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

Ability to generate income remains a top needed priority for special needs populations, including the elderly and persons with disabilities. While some members of this population receive social security, disability, and/or Medicare and Medicaid, there are barriers that may prevent persons in these population groups from securing and maintaining living-wage employment. Medicare is generally unavailable to supplement housing costs, which further serves as an income barrier for households in these categories.

Transportation has also been identified as a need for special service populations. Having varying levels of ability, some members of the population may have the ability to take public transit, but do not have adequate access to transportation services. There are transit service providers that cater to elderly and disabled populations, but they are often on-call and/or scheduled which can serve as a barrier to choices in mobility.

Due to rates of disability largely increasing with rates of age, coupled with increases in life expectancy, ongoing supportive services will continue to be important to ensure that persons with disabilities of all ages continue to receive service, but to also expand outreach and availability of services to elderly households.

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

The Continuum of Care works closely between partnering agencies to ensure that those who require supportive housing and/or stable housing and access to supportive services can receive proper referrals and care.

Portions of assisted housing stock in the City of Eau Claire are reserved for populations with disability, elderly, and those requiring supportive services.

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

The City of Eau Claire addresses supportive service needs primarily through two avenues.

1. Provision of housing reserved for these populations
2. Funding community partners/subrecipients/service providers to provide services

Historically the City has reserved funds for development or rehabilitation of housing stock that serves these populations. The City has also utilized the HOME TBRA option to support these households. As many of these services and facilities are utilized by persons entering/exiting homelessness, the City significantly funds partner agencies that provide wrap-around and stand-alone services to homeless populations. For public facilities, the City previously placed a preference in the prior Consolidated Planning process to support capital investment for organizations that provide services to these populations.

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

The City of Eau Claire plans to continue to utilize “sprint” type activities (setting goals and timelines to reach those goals quickly) to house persons experiencing homelessness. There are partnerships and grant opportunities the City is exploring to engage and train individuals who offer assistance. The first “sprint” completed by the City successfully housed 13 of 16 identified chronically homeless individuals in a 90-day period. If continually successful, the next “sprint” could be utilized toward such varied activities that improve service coordination such as developing administrative change, housing chronically homeless families, or other chronically vulnerable populations.

Negative Effects of Public Policies on Affordable Housing and 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 drastic redevelopment in areas of the downtown core. This publically-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 opportunity.

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, which has the potential to significantly impact the supply of available housing to residents of the City, especially low-income ownership opportunities for residents. The Council has been supportive and understanding of housing need, and has shown leadership in taking steps to address the issue.

Additionally, a Regional Affordable 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.

Introduction

The City of Eau Claire serves as the largest community in the region, and is the home of both a 4-year university and technical college as valuable community assets. The City is also home to three medical providers, which combined with education drive employment opportunity in the region. There are current jobs in the City unfilled by resident workers, reflective of the draw of Eau Claire’s economy on neighboring jurisdictions and the region as a whole. The City has a well-educated workforce, and will need to retain students to fill anticipated gaps in the workforce in coming years as many aging residents will move towards retirement.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	217	83	1	0	-1
Arts, Entertainment, Accommodations	3,139	5,403	12	13	1
Construction	930	1,079	4	3	-1
Education and Health Care Services	5,711	10,769	23	26	3
Finance, Insurance, and Real Estate	1,635	3,120	7	8	1
Information	397	525	2	1	-1
Manufacturing	3,671	4,574	15	11	-4
Other Services	1,014	1,427	4	3	-1
Professional, Scientific, Management Services	2,369	5,510	9	13	4
Public Administration	0	0	0	0	0
Retail Trade	3,438	5,804	14	14	0
Transportation and Warehousing	1,430	686	6	2	-4
Wholesale Trade	1,175	1,964	5	5	0
Total	25,126	40,944	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	39,562
Civilian Employed Population 16 years and over	37,125
Unemployment Rate	6.17
Unemployment Rate for Ages 16-24	19.96
Unemployment Rate for Ages 25-65	4.09

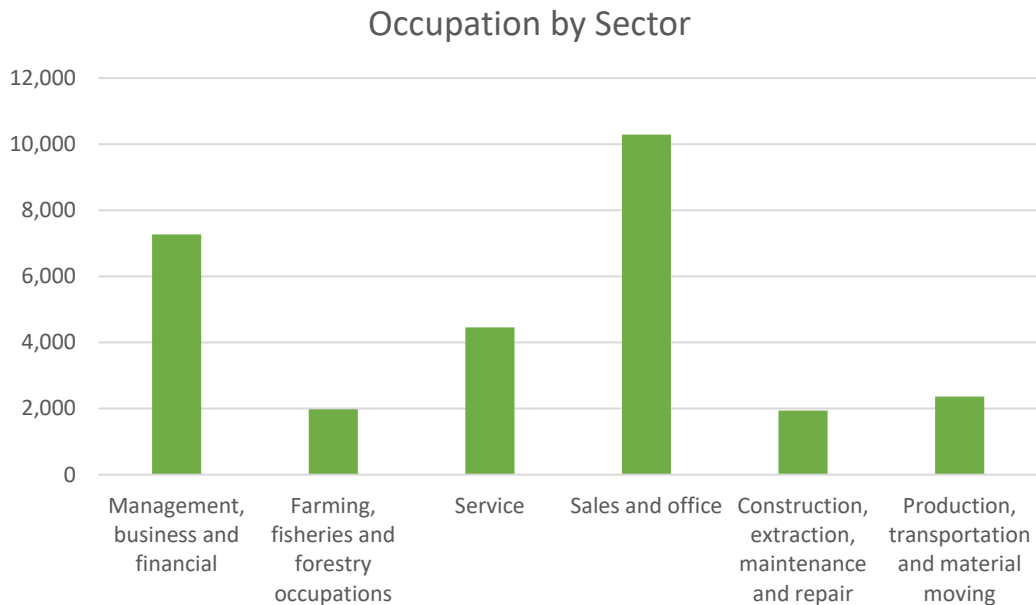
Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	7,270
Farming, fisheries and forestry occupations	1,980
Service	4,455
Sales and office	10,290
Construction, extraction, maintenance and repair	1,940
Production, transportation and material moving	2,365

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS



Travel Time

Travel Time	Number	Percentage
< 30 Minutes	30,625	89%
30-59 Minutes	2,870	8%
60 or More Minutes	1,105	3%
Total	34,600	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS



Education:

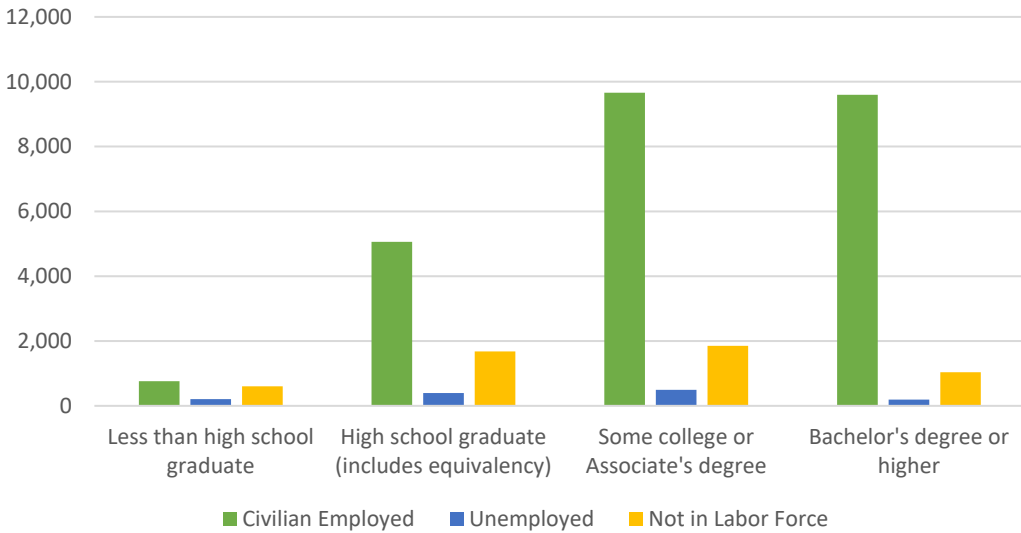
Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	760	205	604
High school graduate (includes equivalency)	5,060	395	1,680
Some college or Associate's degree	9,660	495	1,850
Bachelor's degree or higher	9,595	195	1,038

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Education Attainment by Employment



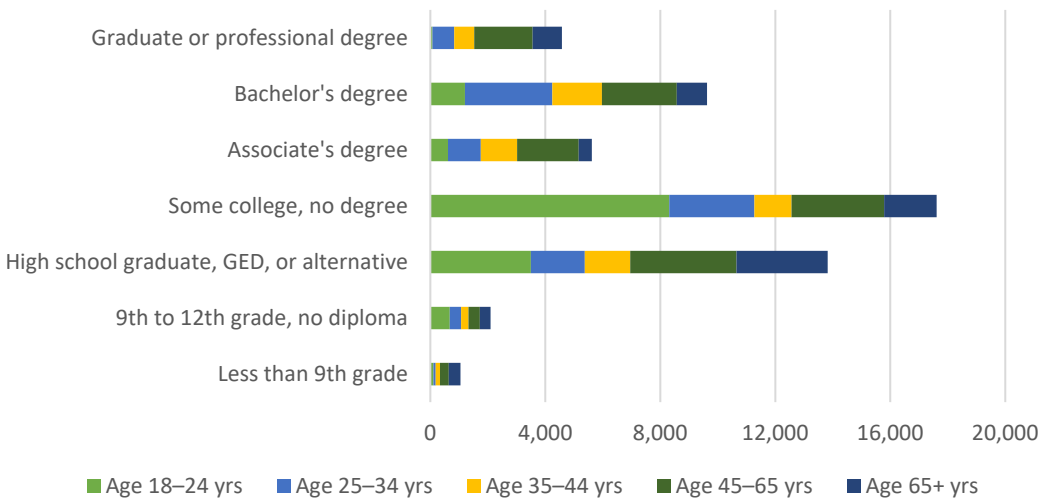
Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	105	80	150	309	405
9th to 12th grade, no diploma	674	395	260	395	370
High school graduate, GED, or alternative	3,495	1,880	1,580	3,695	3,170
Some college, no degree	8,310	2,965	1,290	3,220	1,830
Associate's degree	615	1,140	1,265	2,140	460
Bachelor's degree	1,205	3,040	1,725	2,605	1,053
Graduate or professional degree	75	755	695	2,035	1,015

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment by Age



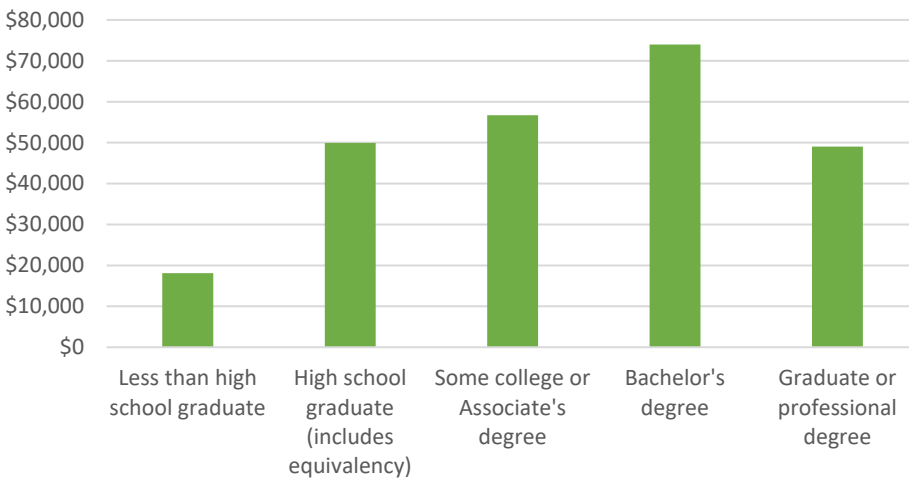
Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,095
High school graduate (includes equivalency)	49,943
Some college or Associate's degree	56,708
Bachelor's degree	73,988
Graduate or professional degree	49,047

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Median Earnings in the Past 12 Months



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

Within the City, the major employment sectors for workers are Education and Health Care Services. This is consistent with general understanding of the City as an educational hub for the northwest section of the State containing a 4-year university as well as having the presence of several major medical employers. There is also significant employment in the Manufacturing sector, the Retail Trade sector, and the Arts, Entertainment, and Accommodations sector.

For jobs available, the largest amount are in the Education and Health Services sector, the Retail Trade sector, and the Professional, Scientific, Management Services sector. The latter also have very few workers compared to jobs, indicating that many workers who fill those positions reside outside of the City of Eau Claire. There is potential for training as businesses in those sectors continue expansion which may further opportunities for residents of the jurisdiction.

Describe the workforce and infrastructure needs of the business community:

The workforce needs of the business community are largely determined by levels of educational attainment. As noted in the prior question, there is much opportunity for workers to fill jobs in specific sectors – notably Education and Health Care Services, Professional and Scientific, and Management Services. These positions generally require higher levels of training and/or educational attainment, and illustrate needs of businesses with high number of jobs within the jurisdiction.

Educational attainment shows to be largely consistent with a university community in that there is a large percentage of the population that is college age with some college or a college degree. There are large portions of the population that are approaching retirement age and are higher-degree holders, indicating that there will likely be an increased need over the next 10-20 years for younger or new residents to take over positions previously held by highly-educated persons aged 45-65.

The needs of the business community also display hiring practices that adequately reward those who have completed higher degrees. The median income for those with a Bachelor's degree is \$73,998, the highest income-earning group in the jurisdiction. A very large percentage of those who hold graduate or professional degrees (66%) are aged 45 or older, which likely explains the reduction in median income when compared to other income groups.

Additional technical skills training will be required in order to prepare more low-income residents to become employed in living-wage industries, especially those persons who have a high school diploma but no college experience. Due to the wage discrepancy between those who do not have a high school diploma or equivalent and those who do, additional need is identified in supporting students from an early age to prepare them for successful graduation through the school system.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Throughout the prior plan, there have been large-scale investments in the downtown core that have brought significant public and private investment into the community through revitalization of the downtown. This has attracted residents and businesses to the City, which has strengthened economic development for the jurisdiction. Through the public engagement process, there was an identified need to support smaller-scale businesses and investments, particularly technical assistance and loans to entrepreneurial enterprises. The City also recognizes the need for ongoing technical assistance, training, and financial literacy programs.

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

Over the next 10-20 years, there is likely to be a turnover in the workforce of those currently age 45-65, providing opportunity for higher-educated younger workers to continue to fill vacancies in the workforce. There are also current vacancies in the workforce and mismatch between skills and requirements that exist for residents, especially for positions which require higher levels of technical skill or training.

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

The City of Eau Claire's current Economic Development Plan identifies several areas of support for the community that also work to support the Consolidated Plan. These objectives include redevelopment of blighted and functionally obsolete properties, downtown revitalization, investment in cultural amenities that support residents, and fostering the development of an appropriately skilled and competitive workforce.

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

Yes

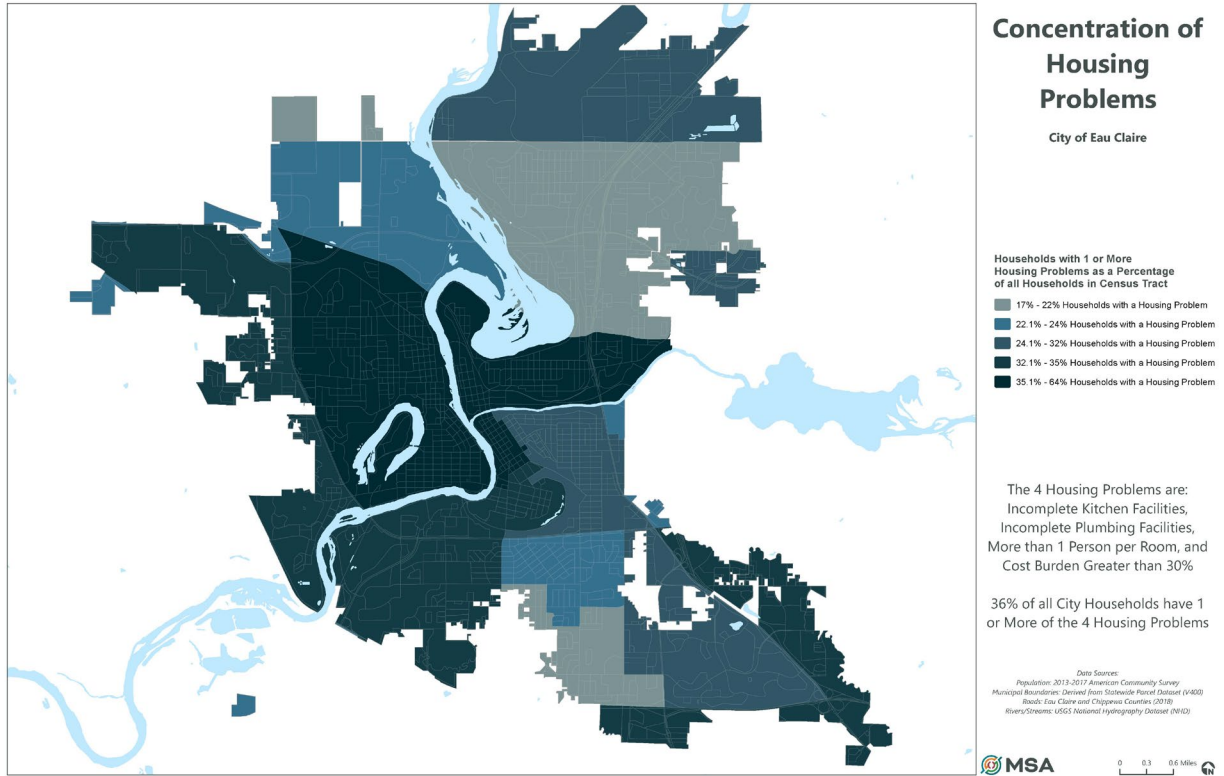
If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Both within the CEDS coordinated through West Central Wisconsin Regional Planning Commission as well as the City itself, focused has recently been placed on low median incomes that are prevalent within the region. Many economic development activities and plans are aimed at increasing the income for residents, which supports and complements the Consolidated Plan. Major goals within the CEDS include increasing broadband coverage, increasing public transit access/use, increasing business start-ups, decreasing poverty rates, increasing wages and earnings, increase business incubators, increasing access to the Workforce Development Board and Momentum West, increasing workforce trainings, etc.

Discussion

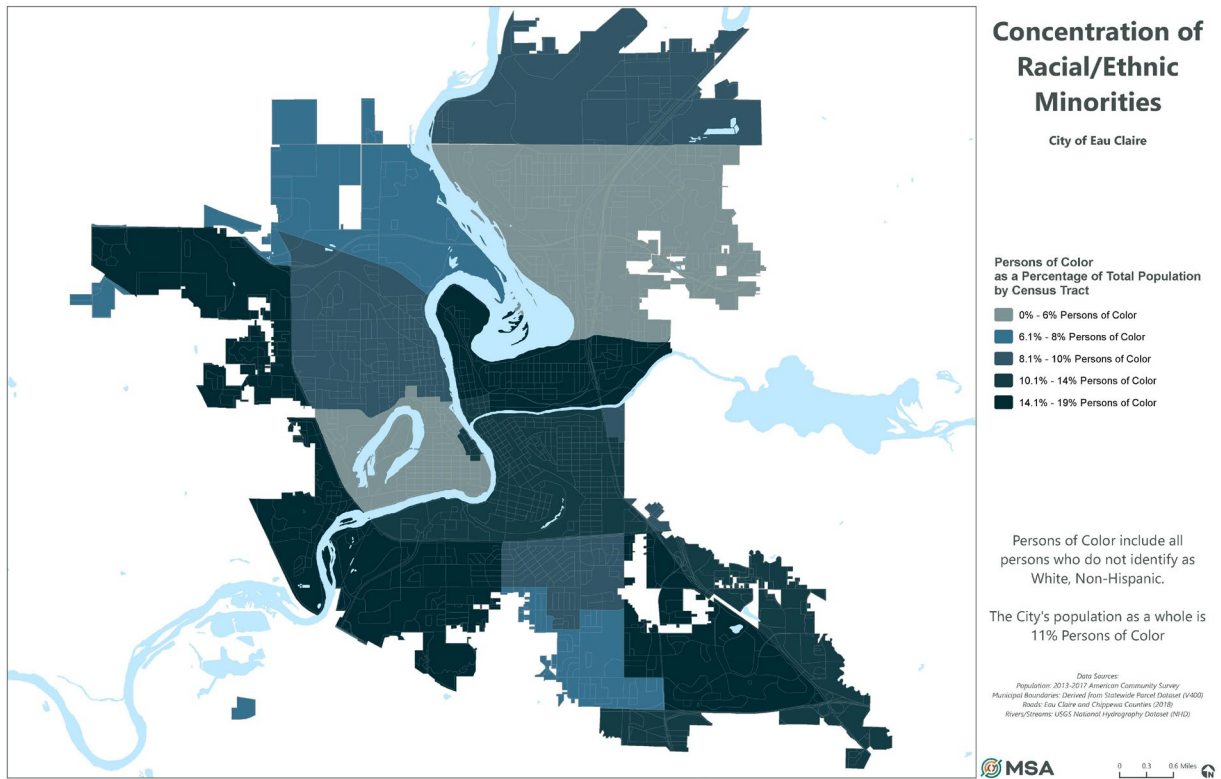
The current and upcoming needs and trends in the workforce indicate potential skills mismatches within the jurisdiction, especially in considering median incomes by educational attainment and major employers.

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

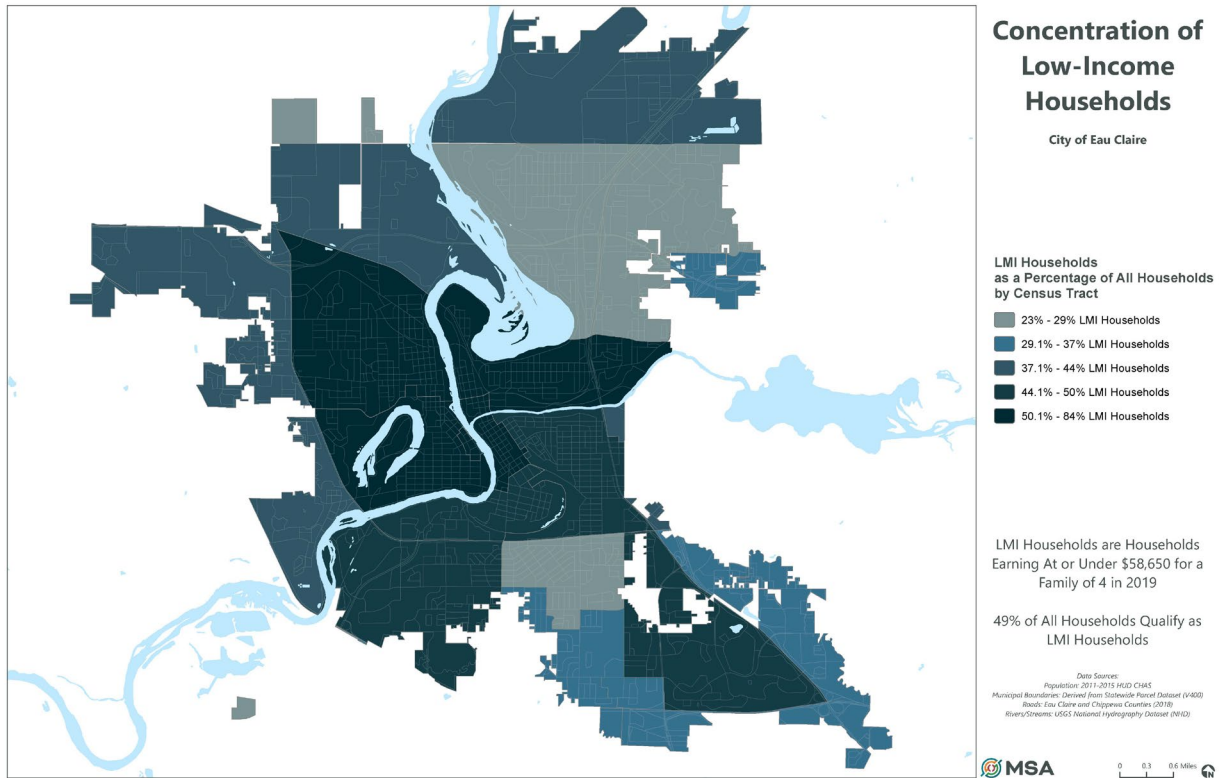


Housing problems within the City are most closely concentrated in the downtown and campus areas of the community, largely in the central areas of the City by geography. Concentration is defined as any census tract with a percentage of households experiencing a housing problem at or above the average for the City as a whole.

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



There are areas where residents of the City of Eau Claire are, by Census Tract, more likely to be persons of color than the City as a whole. However, Census data is insufficient in identifying areas that may be concentrations of persons of color due to the relatively low number of persons of color in the City and high margins of error within data. There do appear to be more persons of color who live downtown, as well as in the western and southern areas of the City.



Concentrations of low-income households occur in the central areas of the City of Eau Claire. Areas in the darkest blue on the map (central census tracts) have more than 50% of all households classified as low-income households.

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

The central areas of Eau Claire have seen redevelopment pressure over the prior decade. However, they are also areas with aging housing and rental housing stock, which is more likely to be affordable to low-income households and these homes are more likely to have housing problems aside from rent due to age of the units.

Are there any community assets in these areas/neighborhoods?

City and non-profit services and transportation are more prevalent in these areas than in outlying portions of the City, and there is general access to parks and green corridors including sections of the Eau Claire and Chippewa River corridors, Carson Park, etc.

Are there other strategic opportunities in any of these areas?

Yes. Development is continuing in the downtown area, and there are opportunities for housing rehab/stabilization, affordable housing development, and microbusiness support in these areas.

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

The City has adequate broadband wiring connections and access in all areas. Consultation with local broadband service providers, as well as response from the community indicate these adequate service levels throughout the jurisdiction.

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

While primary service is Cable service through Charter Communications, there are multiple fixed residential broadband providers that are available to residents of the jurisdiction.

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

The City's main increased risk is for flash flooding due to increased heavy storm systems. This is being explored by the City Council and other leadership, with plans to mitigate as much as possible for all residents, especially LMI and income-limited households. As the City of Eau Claire holds primary responsibility for plans to mitigate these risks, ongoing conversation and consultation will be important through the life of this plan.

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

Due to the geographic distribution of housing occupied by low- and moderate-income households in the City, risks are generally the same as for all other households in the jurisdiction.

STRATEGIC PLAN

SP-05 OVERVIEW

Strategic Plan Overview

The 2020-2024 Consolidated Plan strategy is to address needs identified through data review and public engagement, and to utilize CDBG, HOME, and local funds over the course of this 5-year Strategic Plan to directly address identified gaps within communities of place in the City. The City will continue to discuss new needs and alternative approaches through the life of this Plan that may shift or further established goals and objectives.

Housing

Goal: Improve and increase access housing

- Objective H-1: Assist lower income households in becoming homeowners
- Objective H-2: Stabilization of individuals, families, and households
- Objective H-3: Improve the condition of housing to increase health, safety, and accessibility
- Objective H-4: Develop new housing that meets the needs of LMI persons
- Objective H-5: Provide direct housing assistance for residents with special needs

Community Resources

Goal: Increase access to and effectiveness of community resources and public facilities

- Objective CR-1: Ensure resources to assist persons experiencing and at-risk of homelessness in securing and remaining in stable housing
- Objective CR-2: Increase accessibility to services and programs that serve LMI persons, families, and households
- Objective CR-3: Centralize service provision to increase efficiency and effectiveness of services

Employment Opportunity

Goal: Create stable, living-wage economic opportunities accessible to LMI persons

- Objective EO-1: Expand employment opportunities by supporting new and existing businesses
- Objective EO-2: Expand employment opportunities by supporting LMI persons and households in employment readiness

Neighborhoods

Goal: Plan and develop healthy and connected neighborhoods

- Objective N-1: Identify and implement projects and programs that improve quality of life and access to daily-need amenities for LMI households

Effective Administration

Goal: Provide effective implementation and administration of CDBG and HOME programs

- Objective EA-1: Work with other Divisions and Departments to plan for quality of life and access improvements to neighborhoods
- Objective EA-2: Improve capacity and efficiency of City and program partners in effectively implementing programs

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Citywide target area
	Other Target Area Description:	Citywide target area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Citywide
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Engagement identified geographic barriers to housing choice, condition, and affordability across the City.
	Identify the needs in this target area.	Housing Access Housing Rehab Housing Development Transportation Service Provision
	What are the opportunities for improvement in this target area?	Interconnectivity, Housing, Economic Development.
	Are there barriers to improvement in this target area?	
2	Area Name:	LMI Census Tracts
	Area Type:	Local target areas
	Other Target Area Description:	Local target areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Citywide

Include specific housing and commercial characteristics of this target area.	Increase access, condition, and affordability of housing.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Engagement identified LMI areas as being a priority need for housing investment.
Identify the needs in this target area.	Housing Rehab Housing Development Access to Services
What are the opportunities for improvement in this target area?	Housing Stock Service Provision
Are there barriers to improvement in this target area?	

General Allocation Priorities

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

Investments will be made where they will have the maximum benefit to LMI households, families, and individuals.

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide target area Local target areas
	Associated Goals	Housing
	Description	The highest need for housing is in the following areas: Rehab of existing homeowner housing stock; Assistance LMI households to become homeowners; Provide rent assistance (TBRA) for persons with special needs; Improve rental housing units for LMI renters; Development of affordable housing units
	Basis for Relative Priority	Needs assessment, Market analysis, Citizen and stakeholder engagement

2	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide target area Local target areas
	Associated Goals	Community Resources
	Description	Provide services to LMI individuals, families, and households that stabilize households in housing and provide opportunities for economic stability
	Basis for Relative Priority	Needs assessment, Market analysis, Citizen and stakeholder engagement
3	Priority Need Name	Community Facilities
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide target area
	Associated Goals	Community Resources
	Description	Improve centralization and/or efficiency of services provided by City partners serving marginalized and LMI individuals, families, and households
	Basis for Relative Priority	Needs assessment, Market analysis, Citizen and stakeholder engagement
4	Priority Need Name	Economic Development
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide target area
	Associated Goals	Employment Opportunity
	Description	Business assistance and employment readiness
	Basis for Relative Priority	Needs assessment, Market analysis, Citizen and stakeholder engagement
5	Priority Need Name	Neighborhood Resources
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide target area
	Associated Goals	Neighborhoods
	Description	Increase access to quality of life and daily-need amenities
	Basis for Relative Priority	Needs assessment, Market analysis, Citizen and stakeholder engagement
6	Priority Need Name	Program Administration
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Citywide target area
	Associated Goals	Effective Administration

	Description	Provide efficient and effective administration of funds and programs for both City and non-profit partners
	Basis for Relative Priority	Ensuring adequate and efficient provision of programs and services.

Narrative (Optional)

The City of Eau Claire has identified these priority needs under this Plan as related to goals and objectives. These priority needs will work to improve quality of life and opportunity outcomes for LMI individuals, families, and households, and will stabilize neighborhoods and improve program effectiveness in the City.

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Availability and cost of housing indicate direct tenant assistance is a high priority for stabilization of LMI households and families.
TBRA for Non-Homeless Special Needs	Availability and cost of housing, accessibility and features designed to meet special needs
New Unit Production	Availability of land for development and redevelopment, development partners with capacity to undertake assisted unit development
Rehabilitation	Availability of existing housing units becoming available due to prohibitive cost and relative vacancy
Acquisition, including preservation	Availability of housing becoming available at prices consistent with effective preservation and acquisition

Table 49 – Influence of Market Conditions

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	538,176	100,000	0	638,176	2,552,704	Estimated based on prior-year allocation.
HOME	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.

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: \$		
Other	public - federal	Admin and Planning Economic Development Housing Public Improvements Public Services Other	316,591	0	0	316,591	0	CDBG-CV funding in this 2020-2024 Consolidated Plan/Annual Plan.

Table 50 - Anticipated Resources

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

The City will continue 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.

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 Common Council has identified affordable housing as an important initiative within the City, setting aside \$700,000 of 2020 local funding devoted to construction of new single unit detached ownership and multi-family rental units within the City. The City is currently in preliminary stages of a possible land banking plan and program, and has plans research 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 in furtherance of 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.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF EAU CLAIRE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Eau Claire Housing Coalition	Non-profit organizations	Homelessness	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Eau Claire has many Divisions and Departments that collectively address housing, neighborhood improvements, public facilities, economic development, public health, and non-homeless special needs services. This includes active participation in the Eau Claire Housing Coalition (CoC), which contains representatives and members from organizations that span institutions and sectors of service delivery.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance			
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care			
Education	X	X	
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
	X		

Table 52 - Homeless Prevention Services Summary

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

The local Continuum of Care is an active organization that contains consistent membership of nearly all organizations that provide services to persons experiencing or at-risk of homelessness. This includes service to chronically homeless individuals, chronically homeless families, families with children, veterans, families of veterans, and unaccompanied youth. The Dairyland CoC/Eau Claire Housing Coalition meets regularly to identify trends and strategies. The City of Eau Claire also participates in the CoC.

A gap identified by the CoC is a desire for a more centralized service location, allowing organizations to collocate and more effectively serve target populations. The desired effect of collocation could lead to increased efficiency in referral of services and service coordination.

Supply and demand gaps exist within the market that makes institutional delivery systems less effective, particularly in the areas of affordable housing, homelessness, and economic development.

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

A gap identified by the CoC is a desire for a more centralized service location, allowing organizations to collocate and more effectively serve target populations. The desired effect of collocation could lead to increased efficiency in referral of services and service coordination.

Supply and demand gaps exist within the market that makes institutional delivery systems less effective, particularly in the areas of affordable housing, homelessness, and economic development.

Strengths of the organizations include flexibility and open communication. Regular meeting allows for enhanced coordination and alignment of strategic initiatives that benefit overall service provision within the City. All groups are active and increased coordination allows for setting and meeting identified goals.

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

Creation of affordable housing units remains the largest community need in regards to overcoming gaps to carry out a strategy that addresses priority needs. Affordable housing opportunity leads to increased household stability and reductions in homelessness. Economic opportunities for residents can also lead to housing stability, although the number of units remains a consistent barrier in overall affordability.

CoC identified gaps including centralized service locations do not hinder organizations from providing service, although the City recognizes that centralized service would provide efficiencies and provide ease of navigating services for residents.

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: \$1,730,856 HOME: \$1,516,561	Rental units rehabilitated: 15 Household Housing Unit Homeowner Housing Added: 30 Household Housing Unit Homeowner Housing Rehabilitated: 90 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 260 Households Assisted
2	Community Resources	2020	2024	Homeless Non-Housing Community Development	Citywide	Public Services Community Facilities	CDBG: \$655,598 CDBG-CV: \$228,273	Public service activities for Low/Moderate Income Housing Benefit: 850 Households Assisted Homeless Person Overnight Shelter: 1000 Persons Assisted Homelessness Prevention: 900 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	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: 50 Persons Assisted Jobs created/retained: 2 Jobs
4	Neighborhoods	2020	2024	Non-Housing Community Development	LMI Census Tracts	Neighborhood Resources	CDBG: \$160,384	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
5	Effective Administration	2020	2024	Administration	Citywide	Program Administration	CDBG: \$635,042 HOME: \$226,579 CDBG-CV: \$63,318	Other: 5 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	<p>Goal: Improve and increase access housing</p> <ul style="list-style-type: none"> • Objective H-1: Assist lower income households in becoming homeowners • Objective H-2: Stabilization of individuals, families, and households • Objective H-3: Improve the condition of housing to increase health, safety, and accessibility • Objective H-4: Develop new housing that meets the needs of LMI persons • Objective H-5: Provide direct housing assistance for residents with special needs
2	Goal Name	Community Resources
	Goal Description	<p>Goal: Increase access to and effectiveness of community resources and public facilities</p> <ul style="list-style-type: none"> • Objective CR-1: Ensure resources to assist persons experiencing and at-risk of homelessness in securing and remaining in stable housing • Objective CR-2: Increase accessibility to services and programs that serve LMI persons, families, and households • Objective CR-3: Centralize service facilities for partners and programs to increase efficiency and effectiveness of service
3	Goal Name	Employment Opportunity
	Goal Description	<p>Goal: Create stable, living-wage economic opportunities accessible to LMI persons</p> <ul style="list-style-type: none"> • Objective EO-1: Expand employment opportunities by supporting new and existing businesses • Objective EO-2: Expand employment opportunities by supporting LMI persons and households in employment readiness
4	Goal Name	Neighborhoods
	Goal Description	<p><u>Neighborhoods</u></p> <p>Goal: Plan and develop healthy and connected neighborhoods</p> <ul style="list-style-type: none"> • Objective N-1: Identify and implement projects and programs that improve quality of life and access to daily-need amenities for LMI households

5	Goal Name	Effective Administration
	Goal Description	<p data-bbox="447 256 720 289"><u>Effective Administration</u></p> <p data-bbox="447 310 1413 342">Goal: Provide effective implementation and administration of CDBG and HOME programs</p> <ul data-bbox="495 363 1772 480" style="list-style-type: none"> <li data-bbox="495 363 1772 428">• Objective EA-1: Work with other Divisions and Departments to plan for quality of life and access improvements to neighborhoods <li data-bbox="495 449 1772 480">• Objective EA-2: Improve capability and efficiency of City and program partners to effectively implement programs

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City estimates assistance to approximately 100 households per year through a combination of all programs. Anticipated funding is based on general pre-COVID expenditures, and dependent upon the duration, scale, and scope of the crisis additional public service funding may be dedicated to prevent, prepare for, or respond to coronavirus.

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

The Eau Claire Housing Authority is not subject to a Section 504 Voluntary Compliance Agreement, but does recognize requests and need for accessibility in housing units and programs offered and is committed to meeting needs of residents to improve accessibility of existing housing stock.

Activities to Increase Resident Involvements

The PHA board includes a tenant representative as an appointed position. The PHA additionally actively seeks involvement, feedback, and requests from residents on housing services.

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

No

Plan to remove the ‘troubled’ designation

Not applicable.

Barriers to Affordable Housing

The City of Eau Claire has been proactive in addressing potential negative effects of public policy. Over the past 10 years, there has been drastic redevelopment in areas of the downtown core. This publically-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 opportunity.

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, which has the potential to significantly impact the supply of available housing to residents of the City, especially low-income ownership opportunities for residents. The Council has been supportive and understanding of housing need, and has shown leadership in taking steps to address the issue.

Additionally, a Regional Affordable 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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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.

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 in development cost to increase housing stock.

Addressing the emergency 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, including the CoC 10-year plan to prevent and end homelessness. The CoC and City have been instrumental in bringing in outside consultants to run “sprint” activities which leverage local resources to reach goals surrounding homelessness, recently securing housing for 10 homeless individuals in an accelerated program.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The 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.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being

discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

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.

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

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

The City operates a lead hazard program for households in homes with lead paint risk. These actions directly address the extent of lead-based point exposure on a house-by-house basis.

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

The City of Eau Claire has two divisions that work toward housing structure safety – building inspection and public health. These divisions are both trained in assessing health risks in housing, and conduct inspections and visits to determine risks and hazards of individual homes. Lead-based paint is part of this assessment criteria, which allows the City to proactively assess housing that would qualify for mitigation programming.

Jurisdiction Goals, Programs and Policies for reducing 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.

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

Housing affordability is central to poverty reduction. The City of Eau Claire and funding partners work to support household and family stabilization, which is coordinated with and leads to increased opportunity for employment, education, healthcare, and other opportunities that collectively work within social systems to alleviate poverty and stabilize households.

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

The City of Eau Claire’s Housing Division will monitor all activities carried out under this Plan to ensure that the Housing Division and non-profit partners are in compliance with requirements under CDBG and HOME programs, while also ensuring performance measures and objectives are maximized and achieved.

The City dedicates substantial funding to ensuring compliance and monitoring of activities, including those of sub-recipients throughout each annual cycle. The City ensures compliance through contracts and funding agreements with partner agencies. All agreements outline requirements, regulations, procedures, and performance metrics associated with funded activities, and City staff review standards and compliance with these agreements throughout the year. This review includes administrative, programmatic, and financial requirements. The City occasionally provides technical assistance to ensure sub-recipients successfully meet all desired and contractual outcomes.

Completion schedules and reporting are included within funding agreements that are reviewed by City staff. This includes reimbursement requests and reports used to assess project progress, outcomes, actions, and any potential changes or amendments required to remain compliant. The City of Eau Claire works frequently and proactively with HUD staff to ensure compliance and effectiveness of programs to ensure continual standards of all programmatic activities.

EXPECTED RESOURCES

AP-15 EXPECTED RESOURCES – 91.220(C)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	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: \$		
HOME	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	CDBG-CV funding in this 2020-2024 Consolidated Plan/Annual Plan

Table 54 - Expected Resources – Priority Table

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

The City will continue 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.

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 Common Council has identified affordable housing as an important initiative within the City, setting aside \$700,000 of 2020 local funding devoted to construction of new single unit detached ownership and multi-family rental units within the City. The City is currently in preliminary stages of a possible land banking plan and program, and has plans research 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 in furtherance of 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.

Discussion

ANNUAL GOALS AND OBJECTIVES

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	Citywide	Affordable Housing	CDBG: \$218,400 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: \$273,100 CDBG-CV: \$228,273	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	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
4	Neighborhoods	2020	2024	Non-Housing Community Development	LMI Census Tracts	Affordable Housing Community Facilities Neighborhood Resources	CDBG: \$10,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Rental units rehabilitated: 2 Household Housing Unit
5	Effective Administration	2020	2024	Administration	Citywide	Community Facilities Neighborhood Resources Program Administration	CDBG: \$127,676 HOME: \$87,157 CDBG-CV: \$63,318	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

Table 55 – Goals Summary

Goal Descriptions

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 Code enforcement
2	Goal Name	Community Resources
	Goal Description	<p>The City is planning several activities to accomplish the following through general and public services:</p> <ul style="list-style-type: none"> 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	Employment Opportunity
	Goal Description	<p>The City is planning activities that will accomplish:</p> <ul style="list-style-type: none"> 5 jobs created or retained through micro-business assistance 20 persons assisted in workforce readiness

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	Effective Administration
	Goal Description	The City will utilize administration funding to meet all other goals and objectives under this plan annually

PROJECTS

AP-35 PROJECTS – 91.220(D)

Introduction

The City's 2020 Annual Action Plan identifies 10 funding projects to be carried out by a range of project partner, as well as 3 projects to prepare for, prevent, and respond to coronavirus.

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 56 – 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 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 benefit to underserved populations.

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	Citywide.
	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	Citywide.
	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	Targeted area, site identified.
	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	Citywide.
	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	Citywide.
	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.
7	Project Name	Economic Development
	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	Citywide.
	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	LMI areas.
	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	Citywide.
	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	Citywide.
	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: \$228,273
	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: \$63,318
	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.

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Funding will primarily be utilized to assist LMI persons and households in the place where they are currently located. This allows fair and balanced opportunity and outreach potential for all LMI HH in the jurisdiction. Facility and infrastructure improvements will be in place (LMI target area) and will benefit LMI HH currently living in those block groups.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	85
LMI Census Tracts	15

Table 57 - 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

Through funding and programs, the City expects to assist the following number of LMI HH and persons.

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

Table 58 - 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	0
Total	77

Table 59 - 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.

Introduction

Through the 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.

Discussion

The City's housing authority is committed to serving resident households and investment as necessary to ensure safe and sanitary conditions.

Introduction

The following are the goals and planned partnerships to serve homeless and other special-needs populations.

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 is a high priority. This includes 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 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

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.

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. The City also directly supports housing stability through a variety of programs and partners, and will continue to do so with available funding resources.

Discussion

Homeless and special-needs programming is designed to assist those in need, while also securing stability for those facing housing instabilities. The City is committed to continuing and refining these programs as necessary and appropriate to best serve residents of the jurisdiction.

Introduction:

The following have been identified by the jurisdiction as barriers to housing.

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.

Introduction:

The following actions and opportunities have been identified by the City through this Consolidated Planning process.

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.

Discussion:

In tandem these actions and opportunities will work to help create stable, safe, and suitable environments for residents of the jurisdiction.

PROGRAM SPECIFIC REQUIREMENTS

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

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 affordably 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.

Appendix - Alternate/Local Data Sources

1	Data Source Name City of Eau Claire Supplemental Data
	List the name of the organization or individual who originated the data set. City and County of Eau Claire Departments
	Provide a brief summary of the data set. Supplemental local data was used throughout MA and NA, and is described in detail through the narratives of the sections.
	What was the purpose for developing this data set? This data set exists at a local level and was not created, but utilized to increase knowledge of needs and the market.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data is for the City of Eau Claire.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Data was used from 2016 - present.
	What is the status of the data set (complete, in progress, or planned)? Complete, with regular updates scheduled.