

## **Neighborhood Revitalization and Development**

A community needs all kinds of housing, ranging from emergency shelters, safe and affordable rental units, to homeownership and first time homebuyers, including the Coulee Community Land Trust. A January 2012 report from the Housing Task Force titled “La Crosse Housing: A Plan to Reinvest in the City’s Housing Market” describes the housing conditions in the City of La Crosse to help set priorities for improving the overall housing stock.

The Housing Task Force is a committee comprised of private business representatives, realtors, developers, aldermen, Couleecap, City of La Crosse and La Crosse County staff. Couleecap, as a member of the Housing Task Force, is working to implement the recommendations of the committee and has secured three VISTA positions per year for the next three years. These VISTA volunteers will work with neighborhoods, the City of La Crosse, and Couleecap to develop neighborhood associations, planning capacity, and neighborhood connections under the umbrella of Couleecap’s Neighborhood Empowerment and Revitalization (NEAR) Project. On February 2, 2013 the NEAR Project conducted a neighborhood survey of the Powell-Hood-Hamilton area in La Crosse. Volunteers canvassed the neighborhood to help gather crucial data about housing conditions.

### **Neighborhood Revitalization**

The NEAR Project will focus on the City of La Crosse’s impoverished neighborhoods. Couleecap staff work with existing neighborhood associations to strengthen them and build capacity, and where no association exists the staff will create one. The Powell-Hood-Hamilton neighborhood has high levels of housing distress, substandard housing, and poverty. The municipal government and a large healthcare corporation are seeking to redevelop portions of this neighborhood. The NEAR Project team will work with the residents to ensure that their needs and desires are heard and included in the planning that is being sponsored by the city and the healthcare corporation.

Through NEAR, neighborhood residents will have the chance to engage in the planning and redevelopment process through a grassroots level inventory of housing stock in their community. This database will guide both for-profit and non-profit developers for the redevelopment of blighted structures and vacant housing into attractive, affordable housing units targeted to low-income buyers. Housing counseling services will be available to low-income households through direct service. This counseling includes financial literacy, budgeting, credit counseling, and rental/home buying education.

To support the NEAR Project, Couleecap has been awarded funding from the Wells Fargo Foundation and the Federal Home Loan Bank of Chicago to provide housing counseling and advocacy work, and to assist homeowners in the Powell-Hood-Hamilton neighborhood with critical home repairs. Additionally, to help address a serious need for affordable three bedroom homes in the La Crosse area, Forward Community Investments (FCI) recently made a loan to Couleecap for the construction of four affordable, single-family homes and the renovation of a fifth. Couleecap, as project developer and sponsor, is using FCI’s construction loan along with several other sources of funding to build homes at a price point that is reasonable and obtainable for most La Crosse residents. Two of the five homes will be sold to families at or below 50% of the County Median Income (CMI) and three homes will be sold to families at or below 80% of CMI.

## **Neighborhood Development**

Couleecap, which created and staffs the Coulee Community Land Trust (Coulee CLT), has been working with the Village of Rockland and La Crosse County to help the Village create much needed affordable housing. Within the last two years Couleecap has built eight single family homes and three duplex rental units. The homes were developed to provide the Village of Rockland with affordable housing options for its workforce and to help increase the Village's assessable land tax value in the Meadow Park Estates subdivision. Two of the homes are slated to be part of the Coulee CLT (one has been sold, and the other is almost ready to be listed for sale). In the land trust model, the purchaser owns the improvements while Coulee CLT owns the land. When it comes time to sell, the homeowner will gain a portion of the appreciation, while the rest stays with the home to make it affordable to the next homebuyer. This ensures that the home is permanently affordable to future buyers.

Recent Couleecap projects within the City of La Crosse include new construction of four single-family land trust homes, which are in various states of development, and the rehabilitation of one single-family land trust home. Couleecap recently completed a single-family home gut rehab in cooperation with the La Crosse Community Housing Development Organization. In 2012, one new home was built and sold in Onalaska and placed in the Coulee CLT. Two others were rehabbed in Onalaska, one has been sold and the other is for sale now.

In Vernon County in 2012, Couleecap and Habitat for Humanity worked together to develop a new home in Viroqua. The home was recently sold and is now part of the Coulee CLT. Couleecap also built a single-family home in Hillsboro which was sold in 2012 as part of the Coulee CLT. Both of these homes will remain affordable when they are sold to future homebuyers.

Crawford County has also seen neighborhood development. In 2007 and 2008 the Village of Gays Mills was devastated by two sequential flood events. The Village then made the difficult decision to relocate much of the community's housing and some of its business assets from the existing downtown area to a new development north of town. With Couleecap's assistance and project oversight, 12 affordable single family homes have been built, along with 17 units of affordable rental housing.

## **2013 Partnerships**

In January 2013 La Crosse County's Economic Development Fund Committee awarded Couleecap a two-year contract to administer the new Southwest Community Development Block Grant (CDBG) Housing Consortium. The consortium, made up of 11 counties, is one of the new CDBG consortiums formed as part of the State of Wisconsin's push to regionalize CDBG funds. Couleecap will utilize partnerships with Western Dairyland Community Action Agency and Southwest Community Action Program to cover the region for home rehabilitation and other housing services.

In January 2013 the Wisconsin Division of Housing awarded funds to support the Eagle Hills Townhomes project, a 24-unit low-income rental development planned for Cashton. This project represents Couleecap's first foray into Low Income Housing Tax Credits and is being done in partnership with CommonBond Communities, a tax credit developer from Minnesota. The funding is contingent upon receiving a tax credit award in April, 2013. The townhomes will be built to support the workforce that is being created by Organic Valley's expansion in Cashton, an expansion that is expected to add more than 300 jobs.

Couleecap has received funds through the Housing Assistance Council Planning and Pre-development Capacity Building Initiative Program to help offset costs involved in the pre-development and planning of tax-credit rental and single family homeownership housing development in Cashton.

## **National Recognition**

In October 2012 Couleecap and 13 local lenders were recognized by the Federal Home Loan Bank of Chicago with a Community First Partnership Award for their work in advancing affordable homeownership in western Wisconsin. The Federal Home Loan Bank of Chicago selected the Quad County Lenders' Consortium to recognize its 14 year history of collaboration and accomplishment. Over those 14 years the Consortium has helped create more than 750 homeowners, improved the housing stock throughout the Coulee Region, and helped create the first rural Community Land Trust in Wisconsin. According to the Federal Home Loan Bank of Chicago, the partnership between Couleecap and the consortium of lenders is the only such collaboration in the bank's region and possibly the only collaboration of its size in the entire national network of Federal Home Loan Banks. Members of the Quad County Lenders' Consortium include: State Bank Financial, Coulee Bank, BMO-Harris, Westby Cooperative Credit Union, Altra Federal Credit Union, Citizens First Bank, Citizens State Bank, Associated Bank, River Bank, Farmers and Merchants Bank, AnchorBank, Peoples State Bank, and Marine Credit Union.

## **Rural Housing**

There are still far too many housing problems in rural America, but there has also been a steep decline in the most egregious housing inadequacies such as dilapidated homes. The reasons for this progress are varied. A relatively modest federal investment has directly improved the housing conditions for millions of rural Americans. Recognizing this progress is important as new and more complicated constraints of affordability and housing distress have emerged. The nation's fiscal outlook is complicated, but public sector investment and involvement are crucial to healing our housing markets and ensuring their long-term health while recognizing that all communities, rural and urban, need attention and investment.

## **Additional Information**

Housing Task Force final report, [Housing Task Force final report](#)

Coulee Community Land Trust, [Coulee Community Land Trust](#)

Forward Community Investments, [Couleecap Success Story](#)

Federal Home Loan Bank of Chicago award to Couleecap and Quad County Lender's Consortium, [Federal Home Loan Bank of Chicago Award](#).

Couleecap, Inc. is a private non-profit 501(c)3 charitable organization created in 1966. Our mission is to fight poverty and promote self-sufficiency, economic development, and social justice. We are *People Helping People*, and everyday our *actions* make a difference in the lives of people and families throughout the Coulee Region. We currently implement more than 50 contracts in the areas of housing, emergency assistance, child and family development, business development, employment, transportation, and health. Each year, Couleecap helps more than 38,000 people work towards self-sufficiency. Visit our website at [www.couleecap.org](http://www.couleecap.org) or like us on Facebook.

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### References:

Basic Challenges Outlast Housing Crisis in Rural America, The Shelterforce blog, December 2012,

[http://www.rooflines.org/3002/basic\\_challenges\\_outlast\\_housing\\_crisis\\_in\\_rural\\_america/](http://www.rooflines.org/3002/basic_challenges_outlast_housing_crisis_in_rural_america/)

City of La Crosse Housing Task Force, <http://www.cityoflacrosse.org/index.aspx?NID=2557>

Couleecap newsletters and Couleecap program reports

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