



# Second Program Year Action Plan

## GENERAL

### **Executive Summary**

The City of LaPorte, Indiana was designated an entitlement community in 2004. As such, LaPorte receives an annual disbursement of CDBG funds for eligible projects in the community based on compliance with an approved Consolidated Plan. A Consolidated Plan was developed for 2009-2013, and is in the first year of performance.

The 2009-2013 Consolidated Plan (Plan) was submitted to the U.S. Department of Housing and Urban Development (HUD) in accordance with the requirements of 24 CFR 91.200. The Plan is required to report the process undertaken to develop the Plan, a housing and homeless needs assessment, a housing market analysis, and a strategic plan. This Second Program Year Action Plan takes the place of the previous action plan submitted with the Consolidated Plan. It describes activities intended to be initiated or completed during the time period beginning October 1, 2010 and ending September 30, 2011.

The Consolidated Plan is a five-year collaborative process, established by the U.S. Department of Housing and Urban Development (HUD), whereby participating jurisdictions provide a vision for community development and housing improvements. LaPorte participates in the CDBG program.

Each year the City of LaPorte is required to submit an Action Plan to the U.S. Department of Housing and Urban Development (HUD). In LaPorte, the Annual Action Plan begins October 1 and ends September 30 of each year. The Annual Action Plan reports on planned expenditures of entitlement funds and progress made each year toward the goals listed in the Consolidated Plan.

The Consolidated Plan allows the public to measure the impact of funded activities. The following goals and objectives address areas that will improve living conditions for LaPorte's low and moderate-income residents:

- Reduce Elements of Blight in Existing Neighborhoods
- Support Programs that Enrich the Lives of Youth and Adults
- Support Programs that Address Special Needs Populations
- Support Existing Housing Rehabilitation of Low/Moderate Income Residents
- Encourage First Time Home Buyers to Purchase their First Home
- Encourage the Construction of New Affordable Housing
- Promote Energy Efficiency and Sustainable Practices in Housing Development and Rehabilitation
- Collaborate with Agencies that Promote Economic Development in the City

Once these priorities and goals are addressed, the following outcomes are anticipated:

- Improved housing conditions for owner-occupied housing
- Reduction in code enforcement violations
- Increased enrichment activities for residents
- Greater investment in special need populations
- Increased home ownership opportunities for first-time home buyers
- Increased services to homeless and persons living in poverty
- Increased employment opportunities for low and moderate-income residents

The City of LaPorte will utilize an allocation of \$541,863 as well as reprogrammed funds in PY 2010.

### **Past Performance**

The City of La Porte continues to progress in accomplishment of the goals and objectives detailed in the 2010 Action Plan as well as the 2009-2013 Consolidated Plan.

The City was successful in meeting the timeliness test for the 2009 program year in August. Program accomplishments are being met in accordance with established timelines. However, timeliness of grant expenditures with the Public Services activities and the Home Owner Repair Program can be improved. Two of the sub grantees with the Public Services activities are not providing the services as quickly as contracted, therefore, grants are not being expended according the original time frame. One of the sub grantees experienced a key staff loss and requires additional time to train the newly hired personnel. Another agency is experiencing difficulty in attracting individuals interested in participating in first-time home buyer classes. The City of LaPorte experienced difficulty in securing qualified contractors to provide acceptable repairs on the homes of the Home Owner Repair participants. Because of the new Environmental Protection Agency lead-safe rule, the pool of qualified contractors has shrunk even more. As a result, expending funds in this activity has been slower. Because all of the houses enrolled in the owner-occupied rehab program were built prior to 1978, the City is engaging in lead hazard reduction activities. The City has located out-of-town contractors certified by the state to conduct lead hazard reduction activities because no LaPorte County contractors have obtained the proper credentials.

The City continues to improve the grant management and reporting efforts. Improvements in the areas including activity documentation, citizen participation, needs analysis, and activity implementation are examples of such improvements.

Specific policies have been developed to further support the activities of the Home Owner Repair Program. The number of households participating in the Single Family Rehab Program throughout the first five years are: 20 in 2005 (a combination of 2004 and 2005), 30 in 2006, 15 in 2007, and 16 in 2008 for a total of 81 house receiving assistance since the program's inception. In PY 2009, 11 houses are participating in the program.

LaPorte County Habitat for Humanity collaborated with Bethany Lutheran Church in 2009 to construct a new house for a veteran and his family. This soldier recently

returned from Afghanistan. This project is nearing completion and occupancy of this house is projected in early summer 2010. Habitat has constructed six houses on vacant lots purchased with CDBG grants.

The City of LaPorte also awarded \$75,000 to Parents and Friends to purchase three acres for construction of 4 three-bedroom rental units for disabled residents of La Porte. The rental units were completed in April 2009 and are currently occupied. Parents and Friends received a grant from the Indiana Housing and Community Development Authority-HOME funds to assist in the development of this project. Additional funding in the amount of \$360,650 was secured for this project from the Federal Home Loan Bank in Indianapolis. In 2010, Parents and Friends broke ground on a fifth unit. Construction is expected to be complete in August 2010.

Development of permanent supportive housing did not come to fruition because the not-for-profit partner was not awarded a grant critical to its development from Indiana Housing and Community Development Authority to purchase the units in 2009.

The Infrastructure Improvement Program assisted 51 families who received a sidewalk replacements/curb ramps during 2005, 2006, 2007 and 2008. A total of \$212,458.86 provided the sidewalks and handicapped ramps. The families receiving the work under this activity participated in the Home Owner Repair program during the last four years.

The City has located three properties that are in extremely poor condition and qualify for acquisition and demolition. A portion of the funding for this activity will re-programmed for PY 2010.

The CDBG Public Service programs assist eligible low and moderate-income persons with the provision of child care and education, homeless prevention, case management, and housing counseling.

The City of LaPorte participates in the LaPorte County HOME Team that constitutes the county continuum of care. Staff takes part in an active committee involved in the Ten-Year Plan to End Homelessness. Another plan the CDBG has assisted is development of a master zoning plan for the county that assists with economic and community development activities. The planning process recently had its final public hearing for public comments. Final approval of the master plan is expected in August 2010.

This vision will be accomplished in part during the program year of 2010 with the award of \$541,863 in funding from the U.S. Department of Housing and Urban Development through its Community Development Block Grant.

The 2010 Action Plan proposes the following objectives and outcomes:

- Administration of the CDBG program
- Funding of the Continuum of Care activities for LaPorte County
- Rehabilitation of 10 owner-occupied housing units
- Provision of energy conservation activities and education for residents participating in the owner-occupied rehab program
- Repair of sidewalks deemed necessary by the City that are connected to participants in the Single Family Rehab program

- Completion of the first phase of infrastructure improvements in Monroe Manor, a low to moderate-income neighborhood in the southeast area of LaPorte
- Demolition of three abandoned sub-standard structures
- Provision of housing counseling (pre-purchase and post-purchase) to 30 families residing within the City of La Porte
- Providing rental and deposit assistance for residents of LaPorte
- Provision pre-kindergarten educational services to children and their parents
- Provision of health care education and literacy classes for Hispanic residents in the City of LaPorte

The table below shows how our PY 2010 Program Activities fit into the performance measurement system. It is possible that activities will cross-over into other categories. The category that meets the broader-based activity was chosen.

	<b>Availability/Accessibility</b>	<b>Affordability</b>	<b>Sustainability</b>
<b>Suitable Living Environment</b>	Acquisition/Demolition		Home Owner Repair Program
	Sidewalk Repairs		Rehab Program Administration
			Housing Counseling
			Homeless Assistance
<b>Decent Housing</b>		Homeless Assistance Program	Monroe Manor
<b>Economic Opportunity</b>	Literacy Classes		Pre-School Literacy Program
	Health Care Education		Parental Assistance and Kindergarten Readiness

### General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a) (1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

### **1. Geographic Areas of the Jurisdiction**

The Office of Community Development at this time does not know specific locations for allocating funds for loans and/or grants through its Home Owner Repair Program as these funds are expended as eligible projects become available citywide. The Office of Community Development and Planning is prioritizing homes in Census Tract 423, Blocks 1 and 2; and in Census Tract 420, Block 1 and 2 for assistance with the program. These Census Tracts have a high concentration of low and moderate-income families in the City of La Porte ranging from 61% to 73% of the residents being low to moderate-income households. Census Tracts 423, Block 1 also has the highest percent of families below the poverty level. Census Tract 423 Block 1 and 2 also scored high in a concentration of low and moderate-income families.

Monroe Manor is located in the southeast area of LaPorte, Indiana. This housing development was constructed in the early 1950's and is comprised of 151 modestly priced duplexes and single occupancy homes built on slabs. The 2000 Census indicated there were 587 residents in Monroe Manor. This area is part of a somewhat larger Census Tract 421. Median household income (based on 2000 data) is estimated to be approximately \$31,164 (80% of the Census Tract 421 level).

### **2. Allocation of Investments**

The City of La Porte intends to concentrate resources that benefit existing residents in the CDBG eligible areas where the highest concentration of low and moderate-income households live. Census Tract 423, Blocks 1 and 2; and Census Tract 420, Block 1 and 2 have the highest percent of total population that are low to moderate income households. It ranges from 61% to 73% of the total population that is low to moderate income. The block group encompassing Monroe Manor also has a high number of families earning low to moderate incomes.

Public service programs will encompass residents in all parts of the La Porte.

### **3. Obstacles to Meeting Underserved Needs**

The City of LaPorte will continue to support the HOME Team, non-profit agencies, homeless providers, and special needs groups in their goal to meet the underserved persons of the community. The City will continue to communicate with these groups as their needs change or the demand dramatically increases over the next year. The City will provide technical assistance to providers in the pursuit of Federal, State, and other funding sources. The primary obstacle to meeting underserved needs of low-income and moderate income populations continues to be the availability of funds. Organizations serving these populations continue to experience significant reductions in funding from both governmental and private sources. The City of LaPorte's

Consolidated Plan program funding levels have also been reduced by 9% over the past six years. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, also decreasing or stagnant in recent times. Throughout the State of Indiana, tax levies are shrinking thereby reducing the available funds to supplement housing development projects. The local trend overall is that the availability of funds from federal, state and other private resources continues to decline as inflation, and therefore costs, rise.

Reductions in State aid to the City of LaPorte and the local budget have prohibited the City from being able to cover this funding gap, leaving many worthy and valuable programs unfunded or under-funded. This challenge is beyond the capacity of the local jurisdiction to satisfactorily address.

The City of LaPorte is unique in that LaPorte County is the only county in the state without a certified tax rate. In fact, the County has not had a certified property tax rate for four years. The County Treasurer has sent out provisional tax bills, however, many taxpayers have refused to pay these bills resulting in a 40% deficiency rate. Hence, a lack of a certified property tax in LaPorte County over the past five years has further complicated the City's ability to meet underserved needs. The City has only received 60% of its general tax revenues. This shortage of revenue has resulted in municipal employees salaries/wages reduced by 5% and an increase of the healthcare insurance deductible to \$11,950 for families. With the affect of legislated property tax caps set to begin January 1, 2011, it remains to be seen how tax revenues will benefit the city's projects and activities.

#### **4. Resources**

##### **FEDERAL RESOURCES**

###### *Community Development Block Grant Program*

The City of La Porte is an entitlement City that annually receives a direct allocation of CDBG funds, which are used to support a variety of programs and activities, including housing services and housing development. A majority of the City's CDBG funds are used for housing development activities and services, such as acquisition and rehabilitation by not-for-profit housing development agencies in La Porte. In addition to leveraging funds for housing development, CDBG funds support a variety of housing service and activities including case management, homelessness prevention and other services for the homeless. The City's appropriation of CDBG funds among its programs reflects its strong commitment to providing decent and affordable housing, good community services, and a healthy economic base.

For funds used to assist public services, the CDBG award supplements the funding. None of the public services are entirely supported through CDBG funds. CDBG funds provide only a small percentage of the public service activities. Therefore, matching requirements are satisfied.

The City of LaPorte was allocated \$132,958 in CDBG-R funds. These funds are being used to construct handicapped ramps at intersections in Census Tract 423. The City did not receive a direct allocation of Neighborhood Stabilization Program (NSP) funds. Nor did the City receive funding for a NSP grant submitted to the Indiana Housing and Community Development Authority in June, 2009.

No additional funding has been allocated by the City of La Porte government to support 2010 CDBG activities. Tax receipt restraints prohibit the City from allocating supplemental funding.

The City of La Porte anticipates that the following City resources will be available to address housing and community development needs during Program Year:

Community Development Block Grant		
Entitlement Allocation		\$541,863.00
Program Income		0.00
Prior Year Funds		\$674,668.22
Section 108		0.00
Total Funds for Housing and Community Development		\$1,189,531.22

The City of La Porte anticipates that 100% of its CDBG resources this year will be spent to benefit low and moderate-income residents.

*Low-Income Housing Tax Credits*

The Low-Income Housing Tax Credit Program (LIHTC) provides financial support for the acquisition and rehabilitation or development of eligible rental projects for low and moderate-income households. As the types of projects funding with Low-Income Housing Tax Credits are consistent with La Porte’s housing goals, the City intends to support housing developers in their application for credits in the coming year.

**PRIVATE RESOURCES**

*Federal Home Loan Bank Programs*

The Federal Home Loan Bank (FHLB) manages a number of programs that support the acquisition and development of affordable housing projects. La Porte not-for-profits have been successful at receiving these funds in the past, and if suitable projects are under development, will apply for additional FHLB funds annually.

*Indiana Housing and Community Development Authority*

IHCDA helps build strong communities by providing financial and knowledge resources to qualified intermediaries throughout the State of Indiana in their development efforts. A primary focus of IHCDA is providing a continuum of housing from homelessness to homeownership, with a focus on low- to moderate-income Hoosiers.

IHCDA did not fund any activities within the City of LaPorte in 2009 or 2010. Below is a chart indicating what was funded:

	2009	2010
Energy Assistance Program	\$ 2,012,112.00	
ESG		
Sand Castle	\$ 19,358.00	
Stepping Stone	\$ 27,548.00	
HOPWA	\$ -	\$ -
HOME/Tax Credits		
Canterbury Apts.	\$ -	\$ -
CDBG		
	\$ -	\$ -
Total	\$ 2,059,018.00	\$ -

*LaPorte Urban Enterprise Association*

The LaPorte Urban Enterprise Association promotes the elimination of blight within the City’s state-designated enterprise zone. The LPUEA budgeted \$15,000 to cover the cost of projects. These program guidelines are being developed at this time.

*Township Trustee*

The Center Township and Scipio Township Trustees will use locally generated funds to provide rental assistance, emergency utility payments, and medical care for residents of the City of LaPorte who are financially distressed. These funds are derived from local property taxes.

*Salvation Army*

The Salvation Army of La Porte will use locally generated funds to provide similar services provided by the township trustees. Their funding is a direct result of fund raising campaigns and donations.

*Habitat for Humanity*

La Porte County Habitat for Humanity plans to use privately generated funds to construct two new owner-occupied houses. Again, their funding comes from fund raising campaigns and donations.

*Not-for-Profit and Owner Equity*

The City’s not-for-profit affordable housing developers include Housing Opportunities, Inc., and North Central Community Action Agencies.

### *Private Lenders*

La Porte local private lenders provide acquisition, rehabilitation and construction loans to the City's affordable housing projects.

### **Performance and Outcome Measurement**

HUD has encouraged grantees to incorporate performance-based standards in project selection and contracting with consolidated plan funds. As a result, for the 2010-11 program year the City of LaPorte will draft contracts relating to reimbursement more specifically to accomplishments. Where possible, the focus will be on outcome accomplishments rather than output accomplishments. All reimbursement requests will still require documentation as proscribed in the appropriate Federal regulations and City policies.

### **Managing the Process**

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
  2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
  3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.
1. The City of LaPorte, Office of Community Development and Planning is the primary administrative local agency for defining projects to be undertaken, articulating measurable results for those projects and analyzing the results of projects and suggesting ways to improve the processes. Also, this office assumes responsibility for implementing and maintaining controls for the overall grant making process at the local level to ensure proper results and reporting those results to HUD.

In reference to public services, the City does not use staff to actually carryout a project or administer a program. Rather, staff is responsible for fostering collaborative relationships with other public and private funding entities in the area, identifying organizations or persons perform specific activities and then monitoring the performance of that organization and/or person(s). The persons and organizations awarded funds are referred to as contractors or sub recipients.

2. The following paragraph describes the process by which the plan was developed. Internal staff meetings were held with the Mayor's Office, the Office of Community Development, and Code Enforcement to determine the greatest need for resources for the upcoming year. Representatives of the LaPorte County HOME Team were spoken to in an attempt to determine the greatest need for funding allocations during Program Year 2010. The HOME Team is composed of representatives from several agencies and public agencies providing housing services to residents of LaPorte such as Salvation Army, Catholic Charities, LaPorte County Council on Aging, Concerned Citizens for the Homeless, the Center Township Trustee, Unity Foundation, Duneland Health Council, Swanson Center, Healthy Communities of LaPorte, North Central Community Action Agencies, United Way, Aliveness Project of Northwest Indiana, LaPorte County Habitat for Humanity, and the Men's Shelter. Their description of need was matched against the need for services that is provided in the Consolidated Plan 2009-2013.

Two public hearings were held to solicit input about the annual action plan for Program Year 2010. These hearings were on July 13, 2010 at 1: 30 p.m. and at 6 p.m.

Also, a technical assistance meeting was held on May 13, 2010 at 1:30 p.m. for social service organizations interested in using CDBG funds for program targeted for housing and the homeless.

3. The City of LaPorte will continue working to enhance coordination among private and governmental housing and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and not-for-profit housing and service providers. These groups include the Salvation Army, Catholic Charities, LaPorte County Council on Aging, Concerned Citizens for the Homeless, the Center Township Trustee, Unity Foundation, Duneland Health Council, Swanson Center, Healthy Communities of LaPorte, North Central Community Action Agencies, United Way, Aliveness Project of Northwest Indiana, LaPorte County Habitat for Humanity, and the Men's Shelter.

One approach to coordinating services is through contracts for program delivery. The City of LaPorte is proposing to award \$57,500 in annual contracts with not-for-profit agencies for public services for low and moderate-income families. Of these contracts, \$7,500 will be used for housing counseling and \$7,500 is proposed for homeless prevention. Through these contractual relationships, the not-for-profit organizations operate programs on an on-going basis and are available to assist with policy and program development. Additional funds will be used to fund a kindergarten readiness program for Hispanic children (\$15,000), a preschool literacy program (\$10,000), a domestic violence education and outreach program for Stepping Stone (7,500), and a health care and education outreach program for El Puente (\$10,000).

The LaPorte County HOME Team has been meeting for five years on a monthly basis to coordinate affordable housing programs through LaPorte County. This group is made up of staff from LaPorte's and Michigan City's Offices of Community Development as well as other groups providing housing services. The Team acts as a continuum of care group for LaPorte County. Current projects of subcommittees of the Team are the development and implementation of a county-wide Ten-Year Plan to End Homelessness and development of supportive housing units and single-room occupancy units for homeless single men and single women.

The HOME Team hired consultants to develop a ten-year plan to end homelessness. Strategic planning sessions were held throughout the summer. Three forums with homeless persons in the county have been held. Community forums with key stakeholders, residents, and public officials have been scheduled for the end of July. The plan was completed in October 2009. Committees have been meeting every other month to plan implementation activities.

### **Citizen Participation**

1. Provide a summary of the citizen participation process.
  2. Provide a summary of citizen comments or views on the plan.
  3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
  4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.
1. The Citizen Participation Plan outlines the City's policies and procedures for public involvement as required by 24 CFR Part 91.105. Citizen participation and consultations with community stakeholders are a principal component of the City of LaPorte's community development effort. Citizen input assisted the development of goals of the 2010 Annual Action Plan. Through public meetings, LaPorte residents were able to identify housing and community development needs. In addition, local stakeholders voiced community development concerns to staff through private consultation meetings. The goal of the citizen participation plan is to interact with a cross section of LaPorte residents and stakeholders to discuss community needs from the citizens' viewpoint.

Staff conducted two public meetings at city hall in LaPorte. These meetings were designed to be educational, interactive, and provide citizens an opportunity to share opinions, identify neighborhood needs, and prioritize housing and community development issues.

The public meetings were publicized in the local newspapers as news articles, on the City of LaPorte website, in a legal notice in the Herald-Argus, e-mail notices sent to not-for-profit agencies, and in flyers distributed to public places such as Maple Lane mall, grocery stores, LaPorte County Courthouse, senior center, not-for-profit agencies, city hall, and the library. A total of 10 flyers were posted in these public places.

Two public hearings were held to solicit input about the annual action plan for Program Year 2010. These hearings were on July 13, 2010 at 1:30 p.m. and 6 p.m.

2. The proposed Annual Action Plan was available for review at City Hall, 801 Michigan Avenue, La Porte, Indiana, and at the LaPorte County Public Library, 904 Indiana Avenue, La Porte, Indiana. The proposed plan was made available until August 12, 2010.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

Information about the CDBG program was translated from English to Spanish. Flyers describing the activities were distributed to businesses that target the Latino population of the City of LaPorte. Also, a media release was issued to the local radio station, the LaPorte newspaper, and the Michigan City newspaper.

The City of LaPorte has all Consolidated Plan and Annual Action Plan reports available on its website in a manner convenient for on-line viewing, downloading and printing. Draft versions of all Plans are made available before they are submitted for citizens, public agencies and other interested parties to view and comment upon. Copies of final and draft reports are available for no fee at the Office of Community Development and Planning. Requests for access to specific information must be made in advance and coordinated with City personnel.

The City's staff also makes themselves available to persons or interested parties who require technical assistance in understanding the Plan, the preparation of comments and the preparation of requests of funding. This availability and responsiveness are also employed in handling and responding to whatever reasonable complaints are made concerning the Plan and its undertakings.

4. There were comments that were not accepted.

## **Institutional Structure**

1. Describe actions that will take place during the next year to develop institutional structure.

With the goal of reducing the number of poverty-level families by implementing and supporting local programs that lead to self-sufficiency, the Continuum of Care system continues to be the primary institutional structure for these initiatives. A strong level of coordination among a large, diverse consortium of community leaders and agency directors has been achieved in the Continuum system.

With the availability of HPRP (Homeless Prevention and Rapid Re-housing) funding, the City of LaPorte has been actively participating in Region 1 Continuum of Care meetings to develop a strategy and grant application to draw-down approximately \$877,730 in HPRP funds over a three-year period in a six-county

region. A series of meetings have resulted in the development of a “central access center” and a system for providing assistance to individuals and families who need immediate housing. The majority of requests of service have come from LaPorte and Porter Counties. Housing Opportunities, Inc., of Valparaiso, Indiana, is the central access center. This service is currently accepting new applications because of the number on the waiting list requesting assistance.

Within the City of LaPorte, the Department of Community Development and Planning has developed cooperative partnerships with local not-for-profit agencies, neighborhood organizations, businesses, and private entities in the city as well as regionally. These relationships exist in the areas of planning, housing, redevelopment, brown fields, job training, business development and in social services.

The department currently consists of three staff persons. One person works on CDBG activities on a full-time basis with a part-time person assisting.

Procedures developed by staff are in place to meet a variety of requirements and conditions to operate the activities. The City of LaPorte’s Clerk/Treasurer’s Office and City Attorney oversee various aspects of the Office of Community Development and Planning’s activities to ensure compliance with local, state and federal statutes that govern the CDBG program.

## **Monitoring**

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

The Office of Community Development and Planning for the City of LaPorte has the lead responsibility for monitoring the CDBG program. This department has established several procedures for monitoring program activities. The monitoring standards and procedures that are used are the standards and procedures set forth in HUD monitoring handbooks, guidelines, and technical assistance publications. The department’s monitoring activities range from screening applicants for income eligibility and accounting procedures to on-site inspection of properties under rehabilitation. The city requires monthly performance reports from all of its funded agencies. The department reviews these reports on a regular basis and provides technical assistance when needed to assure compliance. The department also monitors expenditures for projects to assure timeliness.

Also, at least once a year, the city will conduct an on-site monitoring visit for all contracts to verify compliance with all federal regulations and city policies. Additional visits may be made as determined by the CDBG program staff. During these visits, key staff persons will be interviewed; client files will be reviewed noting any missing information. Client eligibility and other requirements will be verified to demonstrate compliance with federal regulations.

Claims will be reviewed to verify that the organization is maintaining appropriate and sufficient records. The city reserves the right to assess any financial documentation for these claims to determine whether unnecessary or unreasonable expenditures occurred.

After a monitoring visit has been completed, the organization will receive a letter citing strengths and weaknesses in addition to any corrective actions that need to occur. Corrective actions will be monitored to ensure their completion.

Checklists will be initiated in monitoring the bidding process. Site visits will be made to ensure the proper work standards are being maintained as well as to ensure the work is following the specifications. Work completed will be compared to timelines and deadlines established in the construction contracts. After work has been completed, site visits will continue to be made at least twice a year during the recovery period. These site visits will monitor the condition of the property and that the homeowner continues to meet the requirements of the program.

### **Lead-based Paint**

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Childhood lead poisoning is the number one environmental health hazard facing American children. The 2000 Census reports that 7.1% (1,532) of the City of LaPorte's population are below the age of 5.

The age of the housing stock and the ability to maintain it is also a contributing factor to the environmental quality of a home. The Consolidated Plan 2009-2013 estimates 7,724 occupied housing units or more than 85% of all occupied units are at high risk for lead-based paint hazards. This high level of lead-based paint hazards is a major concern for the City of LaPorte and the State of Indiana. The state has established a goal to remove all lead hazards in the state by 2010.

Currently, the LaPorte County Health Department is responsible for responding to the hazardous conditions of the city. The LaPorte County Health Department carries out lead screening among children between 6 months and 6 years of age. Any child found with a high level of lead is referred to a physician. The Health Department has qualified nurses on staff to perform lead screenings, education on prevention and treatment of lead poisoning in children.

All participants in any CDBG-funded program will receive the booklet "Protect Your Family from Lead in Your Home". Mitigation of lead-based paint hazards will also be presented during the housing counseling program.

Households participating in the Home Owner Repair Program are assessed for lead hazards. Remediation work is then included in the work scopes for the rehab projects. Only contractors certified by the EPA's program "Renovate Right Program" will be used for rehab work.

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## HOUSING

## Specific Housing Objectives

\*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

1. The proposed 2010 Annual Action Plan follows the priorities described in the 2009-2013 Consolidated Plan. These projects will enhance housing and community development objectives in the City of LaPorte.

The priorities are funded through a PY 2010 allocation of \$541,863 and a projected carryover of funds from the prior year of \$674,668.22. The majority of these funds are allocated for homeowners previously selected in 2009 for the Single Family Rehab Program who have work scheduled and not completed.

During Program Year 2010, the City of LaPorte will utilize CDBG funds in this manner:

### *Activity*

#### Program Administration

- |    |   |           |
|----|---|-----------|
| 1. | General Administration<br>Overall coordination, monitoring and management of the CDBG program               | \$ 98,372 |
| 2. | Planning<br>Preparation of 2009 CAPER and 2010 Annual Action Plan.  | \$ 5,000  |
| 3. | Continuum of Care Plan<br>Assessment and determination of housing and homeless needs in the City of LaPorte | \$ 5,000  |

#### Housing Programs

- |    |   |               |
|----|---|---------------|
| 4. | Single Family Rehab Program<br>Rehab loan and grants to a minimum of 15 eligible low and moderate-income homeowners in targeted neighborhoods. Amount includes \$302,738 in carryover funds from PY 2008 for 15 homeowners. | \$ 326,341.22 |
| 5. | Monroe Manor<br>Provide infrastructure improvements such as water line replacement, sanitary sewer and storm sewer replacement, street, curb and gutter upgrades.   | \$ 650,000    |
| 6. | Demolition<br>Provides funding to demolish three vacant and blighted structures in an L/M area.   | \$ 20,000     |

7. Rehabilitation Program Administration \$ 2,138  
Administration of single-family residential rehabilitation program, downtown rental residential demonstration program, and affordable housing program including monitoring, management, accounting, and final inspection.

Public Services - \$ 57,500

8. Homeless Assistance Program \$ 7,500  
The program will fund activities related to temporary and emergency services to the people in need of living space, food, and other related accommodations. Included as a requirement to receive assistance is completion of financial education classes.
9. Housing Counseling \$ 7,500  
Provides housing counseling and training to renters and future homebuyers, in addition, to providing education to residents within the City of LaPorte who have already purchased a home but need assistance with sustaining their home. This services includes credit counseling and repair, home ownership education, and tenant rights.
10. Preschool Literacy Program \$ 10,000  
Funds the provision of childcare services and early childhood education for nine children of L/M income residents of the City of LaPorte.
11. Parental Assistance and Kindergarten Readiness \$ 15,000  
Provides a parent education and literacy program focusing on early childhood education and child development activities to L/M Hispanic families residing within the City of LaPorte. Specific activities include teaching English to Hispanic children, provision of kindergarten readiness activities and Parents as Teachers programming.
12. Health Care Information and Education Outreach \$ 10,000
13. Domestic Violence Information and Outreach \$ 7,500

Total CDBG \$1,189,351.22

3. The City of LaPorte currently receives CDBG funds only; therefore, no other federal funding sources will be used to provide these services. There are no plans to submit an application for HOME funds through the Indiana Housing and Community Development Authority to supplement the financial assistance for the activities. The City of LaPorte is ineligible to apply for private grants through any foundations. The social service agencies that are partnering with the City for the provision of public services are awarded private grants to carry out these activities.

## **Needs of Public Housing**

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.
  1. There is no public housing agency in the City of LaPorte.
  2. There is no public housing agency in the City of LaPorte.

## **Barriers to Affordable Housing**

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

The City's vision for its redevelopment indicates that the City has an interest in maintaining a more diverse community with a fair distribution of affordable housing throughout its different neighborhoods. The City also views home ownership as a catalyst to further expand its economic base and create a viable and thriving community. A recent effort in revitalization puts emphasis on housing development and conservation in two districts. Expansion of the City's boundaries to acquire additional land for development is another attempt to address the needs of the City. These efforts all aim to improve the quality of the housing stock and expand affordable housing.

The 2010 Annual Action Plan contains initiatives that seek to enhance home ownership, preserve the character of the City's neighborhoods, and provide high quality owner and rental housing in the City. The City will further attempt to address the needs of the existing home owners particularly those who cannot afford the cost of maintaining their homes.

A major barrier to affordable housing in the City is the quality of housing stock in several neighborhoods. Age of the housing stock combined with deteriorating neighborhood conditions makes sections of the City less desirable for families despite good access to major employment providers and other City amenities. The central part of the City, despite the architectural uniqueness, has most of the homes suffering from long-term neglect. Some areas suffer obsolescence; neglect resulted from absentee ownership, and lack of code enforcement. Other areas suffer from lack of adequate infrastructure. The conditions of these neighborhoods also discourage construction of infill housing on many vacant sites or investment in the existing housing stock. Many of the single family homes in the areas have become rental properties. The rental properties attract transient populations that impact negatively on the stability of the neighborhoods. In spite of the transient populations residing in many of the rental properties, these properties create opportunities for affordable housing property within the City for low and moderate-income families.

Several areas of the City, mostly in the last area defined, show signs of deterioration and urban decline. The age of the housing stock, obsolescence lack of adequate infrastructure, high cost of maintenance, and neglect appear to be major contributors to the decline of these neighborhoods.

With the loss of many jobs in the community, many previously occupied homes and apartments now stand vacant. Income growth has lagged behind housing costs. The increase in property taxes for commercial properties has resulted in landlords walking away from rental units and leaving the units abandoned. Many of the vacant and dilapidated structures will need to be demolished. Available vacant land offers good opportunity for infill construction. However, the distressed condition of this area will make development of new housing difficult. Attracting new home owners to this area is extremely difficult. Construction of new homes in this area will require substantial subsidies as the market value of any home is less than the construction cost.

The onset of the national economic recession has impacted LaPorte significantly. The unemployment rate in the city is the highest since 1983. The current unemployment rate is 12.6%. LaPorte is the ranked 13<sup>th</sup> highest in unemployment in the State of Indiana.

There are 1,304 residents registered as unemployed. This figure does not take into account the number of individuals who are no longer receiving unemployment compensation because the benefits expired and are not looking for work.

Unemployment Rate (NSA)

	Number	Pct. Change April 2010	Pct. Change May 2009
<b>Labor Force: La Porte in May 2010</b>			
Labor Force	10,311	0.6%	-3.4%
Employment	9,007	0.8%	-3.4%
Unemployment	1,304	-0.2%	-3.6%
	Rate	Previous Month	Previous Year
<b>May 2010 Unemployment Rate</b>			
La Porte Rate	12.6	12.8	12.7
Indiana Rate	9.7	9.8	10.5
U.S. Rate	9.3	9.5	9.1

Source: Indiana Department of Workforce Development

Note: Anderson, Columbus, Kokomo and Michigan City Metropolitan Statistical Areas are currently published as unofficial/Non-BLS area estimates. BLS funding for these MSAs was suspended for 2008 but Indiana will continue to estimate for these areas.

Companies' plans for expansion and additional job growth have stalled because of the economic downturn.

Barriers that affect housing affordability and availability are:

- Lack of income growth
- Diminished availability of quality housing
- Lack of opportunity for affordable mortgages
- Blighted neighborhood conditions
- Numerous building code violations
- Lack of land available for development

### **HOME/ American Dream Down payment Initiative (ADDI)**

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
  - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
  - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
  - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
  - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e) (2) or a federally designated Empowerment Zone or Enterprise Community.
  - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
  - a. Describe the planned use of the ADDI funds.
  - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
  - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

The City of LaPorte does not receive HOME or ADDI funds.

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## HOMELESS

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### Specific Homeless Prevention Elements

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—in a narrative, describes how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—the jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—the jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

1. The City intends to use \$541,863 from its CDBG funds to assist in housing activities. A portion of these funds, 3%, will be used to provide housing counseling, educational services for those at-risk of becoming homeless and currently homeless, for operational expenses at a permanent supportive housing unit, and as grants to Housing Opportunities and Catholic Charities.

2. The City of LaPorte will develop a collaborative effort with the LaPorte County HOME Team to assist in the development of housing alternatives to homeless persons and to ensure that all activities undertaken by the HOME Team are consistent with the Consolidated Plan.

The City of LaPorte is participating on a committee charged with the task of developing long-term housing for homeless single men and women in LaPorte County and also on a committee that is implementing a Ten-Year Plan to End Homelessness in the county.

Potential barriers to achieving this goal are: a lack of coordination among the service providers, a resistance to recognizing that homeless do exist within the community and require attention, lack of hopelessness and helplessness among the

chronically homeless, and a lack of funding from financial resources towards development services that eliminate homelessness.

Barriers to eliminating chronic homelessness are: reduction of funding in CDBG funds from HUD; a declining funding base to provide assistance to families living below the poverty levels; resistance to obtaining mental health services due to the stigma associated with treatment; low paying jobs in the area that do not support a livable wage; high drop out rates from high school; expensive transportation costs for employment due to constraints on public transportation service areas and the cost of fuel; high utility bills making it difficult to meet monthly housing expenses; insufficient code enforcement thereby enabling some landlords to ignore maintenance on their rental units; reductions in Medicaid coverage thereby making it difficult for low-income families to afford health care and a place to live; and, insufficient space in the Michigan City emergency shelter and lack of a shelter in LaPorte.

4. The City of LaPorte takes a multi-dimensional approach to the prevention of homelessness. The City recognizes that its network of social service agencies often operates as a safety net that prevents many at-risk persons from becoming homeless. Reliable estimates for the extent of need are difficult at the present time. Many residents are also compelled to seek shelter outside of the City since there are no shelters in the City. Currently housing for homeless, abused women and children and substance abusers is not being provided by the City. But for local agencies and charitable organizations in the region, a variety of services do provide some level of safety to the needy homeless.

The following agencies provide services to the homeless: LaPorte County Chapter of the American Red Cross, LaPorte County Juvenile Services Center, Catholic Charities, Salvation Army-Michigan City and LaPorte, Concerned Citizens for the Homeless, the Men's Shelter Group, the Men's Interfaith Committee in Michigan City, Stepping Stone, and the Township Trustee Offices.

The City of LaPorte has staff members that are assisting in development and implementation of rapid re-housing and homeless prevention services funded through stimulus awarded to the State of Indiana. A six-county continuum of care region with Housing Opportunities as the lead agency has developed a system for the region with collaborating agencies and municipalities. The continuum of care received approximately \$800,000 to use over a three-year period to cover housing expenses for persons at-risk of homelessness. Housing Opportunities is entering its second year of providing these services. A waiting list for applications currently exists.

5. The City of LaPorte does not have an independent discharge policy. However, there are many non-profit agencies throughout LaPorte County that have discharge plans for the LaPorte area. Swanson Center, the comprehensive mental health center for LaPorte County, has 13 beds allocated in state hospitals for LaPorte County residents. Case managers from Swanson Center collaborate with the discharge planner of the state hospital to ensure that services and housing are in place at the time of discharge. Other institutions such as PACT, the County Jail, the Department of Correction, LaPorte Hospital, St. Anthony Hospital, and Madison Center also have discharge policies in place. The City of LaPorte maintains an extensive referral list of various services to assist those locating in the area following the discharge from a publicly funded institution or system of care.

The City of LaPorte will support advocacy efforts to promote more effective discharge planning by State-administered and/or State-funded mental health, corrections, and protective service agencies; and foster collaboration with local hospitals to enhance the outcomes of discharges of homeless persons from inpatient beds.

The City of LaPorte does not receive McKinney-Vento Homeless Assistance Act, ESG, Supportive Housing, Shelter Plus Care or Section 8 SRO Program funds.

## **Emergency Shelter Grants (ESG)**

The City of LaPorte does not receive ESG funds nor does it award any funds from this source. As a result, this section is not applicable to this annual action plan.

## **COMMUNITY DEVELOPMENT**

### **Community Development**

\*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

\*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

1. The Community Development Needs Table identifies the following non-housing community development needs as a priority: homeless facilities, child care centers, water/sewer improvements, street improvements, sidewalk improvements, child care services, lead hazard screening, economic development assistance to for-profits (businesses), economic development technical assistance to for-profits (businesses), and planning.

2. Homeless facilities: the LaPorte County HOME Team homeless shelter feasibility study specified long and short-term goals for development and sustainability. The City of LaPorte will use the recommendations in determining actions to accomplish the needs. Also, the Ten-Year Plan to End Homeless is used in developing activities to support recommendations on ending homelessness. The City

of LaPorte is working on a committee through the LaPorte County HOME Team to develop permanent shelter opportunities for single men and women in LaPorte County.

**Child care centers:** sustainability of child care centers providing affordable services to low and moderate-income families is a long-term objective to be accomplished over a five-year period. During the past five years, the City of LaPorte has assisted low and moderate-income families by subsidizing licensed day in the amount of \$79,903. These services not only provided safe, affordable day care for children but also exposed the children to pre-school literacy and educational services.

**Water/Sewer Improvements:** In 2009, the City of LaPorte recently completed a sewer installation in a low-to-moderate income area of the City--Whitehead Road. This area was the last neighborhood within the City that did not have waste water treatment services. All home owners were on septic systems. CDBG funds were used to connect qualified three homeowners to the new sewer system.

The City of LaPorte plans to install new water and sewer lines in the Monroe Manor during 2010. These upgrades will be completed in phases with assistance in costs made by the Water Dept. and Wastewater Treatment Dept. CDBG funds have been allocated in the amount of \$650,000.

**Street Improvements:** The Monroe Manor infrastructure project also includes street/curb/sidewalk improvements.

**Sidewalk Improvements:** The City of LaPorte is currently involved in a class action lawsuit involving its sidewalks and compliance with ADA laws. The CDBG program plans to repair/replace sidewalks and curb ramps of home owners participating in the Home Owner Repair Program. The sidewalks and curb ramps are replaced on an as-needed basis. During Program Year 2008, linear feet of sidewalk were replaced in addition to curb ramps. The City plans to continue the sidewalk replacement program with its home owners participating in the CDBG Owner Occupied Rehab Program for Program Year 2009 and 2010. The City is using \$119,663 in CDBG-R funds and \$32,xxx in CDBG funds to replace 157 curbs at intersections in Census Tract 423 with handicapped curb ramps.

**Child Care Services:** Refer to Child Care Centers.

**Lead Hazard Screening:** over the next year, the City will continue to perform lead hazard screening for home owners participating in the Owner Occupied Rehab Program.

**Economic Development Assistance to For-Profits (businesses):** the City will continue to work the Greater LaPorte Economic Development Corporation over the next year on providing assistance to develop additional job opportunities for low and moderate-income residents of the City.

**Economic Development Technical Assistance to For-Profits (businesses):** the City will continue to work the Greater LaPorte Economic Development Corporation over the next two years on providing technical assistance to develop additional job opportunities for low and moderate-income residents of the City.

Planning: the City of LaPorte will continue with the Office of Community Development and Planning on development of needed services and to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

### **Antipoverty Strategy**

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

1. The anti-poverty strategy is the unifying thread that ties the housing, homeless, and non-housing community development strategies together as one comprehensive plan for reducing the families that fall below the poverty level. The strategic plan, and goals and objectives throughout this annual action plan seek to promote self-sufficiency.

The City of LaPorte is working to ensure that partner agencies throughout the city are working toward a coordinated effort to improve the well-being of our citizens. The City in addition to the LaPorte HOME Team is advocating the use of case coordination system that will provide opportunities for low-income working and non-working individuals and families to achieve their maximum potential for self-sufficiency. The Hoosier Management Information System, sponsored by the Indiana Housing and Community Development Authority (IHCDA) collects information about the human services used and needed by homeless individuals. It allows for better coordination of services among the providers and minimizes duplication of services. It can also be used to identify service gaps and educate policy makers and funds with reliable numbers on those members of the community who are homeless. The intent is to support families from those at-risk of homeless to those families who are thriving within the community.

During Program Year 2010, the City will continue its redevelopment and economic development activities to ensure new jobs are available to its citizens. The proposed housing development activities for the target areas of the City will assure more affordable housing and a lower cost for low-income residents. The Home Owner Repair Program will assist home owners in maintaining their homes with deferred payment loans and grants. Many of these of families are low or very low income. The cost of maintenance and upkeep is often a severe cost burden for these families.

The Greater LaPorte Economic Development Corporation is an organization charged with the goal of securing new employers for the LaPorte area.

## **NON-HOMELESS SPECIAL NEEDS HOUSING**

### **Non-homeless Special Needs (91.220 (c) and (e))**

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

1. The Consolidated Plan identifies a priority of assistance to the elderly members of the population of the City of LaPorte. The City of LaPorte plans to provide housing rehab assistance to eligible elderly who have difficulty repairing their homes. The City will also provide assistance in the form of minor home repair and handicap ramp construction to improve accessibility for disabled citizens.

The 2000 Census projects a slight increase in the numbers of senior households over the next four years as many of the baby boomer population become seniors. The number of older LaPorte residents age 65+ has increased slightly to 3,603 people or 16.9% percent of the population since 1990 from 16.7%. The increase in the proportion of older residents not only places more demands on local social services, but it is doing so in rural and suburban areas that do not typically cater to senior citizen needs.

The growth could have implications for the City of LaPorte as needs and demands for certain services, including housing, change. These services include additional senior recreational and/or nursing facilities, health care, and social activities for the elderly population. Senior mobility, often restricted by health conditions, is further hampered by dependence on the auto in the rural and suburban areas where it is difficult to live a car-free lifestyle. Because increases in the older population contribute to the area's dependency ration (working age to elderly), economic development issues will need to be addressed as well.

2. Priority housing and social service needs will continue to be addressed through a combined use of local, state, federal and private funds. Improved coordination of local agencies with the public sector will insure that special needs populations will be effectively served.

It can be expected that low-income home owners will see a quicker deterioration of their home because they truly will have less funds to spend on repairs. They will be spending more out-of-pocket money on groceries; health care and utility bills leaving less money for needed repairs. As a result, the City of LaPorte expects to see a greater need and demand on CDBG funds for owner-occupied rehab projects and public service grants.

Cultivating existing private community development corporations will help fill the demand for housing rehab. The City of LaPorte will help build their capacity to help meet current housing needs.

## **Housing Opportunities for People with AIDS**

\*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of

persons who are not homeless but require supportive housing, and assistance for persons who are homeless.

3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Not applicable to the City of LaPorte Annual Action Plan.

### **Specific HOPWA Objectives**

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Not applicable to the City of LaPorte Annual Action Plan.

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### **Other Narrative**

Include any Action Plan information that was not covered by a narrative in any other section.

Not applicable to the City of LaPorte Annual Action Plan.