

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Annual Action Plan goals for PY 2025 are based on a number of identified high priority needs. The Plan aims to target available resources toward several specific strategies that are designed to address those needs. However, given the magnitude of the needs and the funding available, the City can only address some of the needs. For this reason, it is important to identify priority areas where the City can be most effective in its efforts to meet the need particularly those low- and moderate-income needs.

The priority needs include assistance for low-income persons, the elderly, homeless and special needs persons, public improvements, and services for low- and moderate-income individuals.

The Annual Action Plan includes the following sections:

- Geographic Priorities
- Priority Needs
- Anticipated Resources
- Goals
- Public Housing
- Barriers to Affordable Housing
- Homelessness Strategy
- Lead-based Paint Hazards
- Anti-Poverty Strategy
- Monitoring

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis, or the strategic plan.

The goal areas will be:

Goal 1 - Homeless

Support development of a local emergency shelter and reduce the risk of homelessness in coordination with the Home Team. While the City plans to engage in homeless prevention, such activities will be carried out only using other funds and in collaboration with other agencies.

HO-1 Housing - Support the rehabilitation and construction of emergency shelters, and transitional housing for the homeless by non-profit organizations.

HO-2 Prevention and Housing – In collaboration with other agencies continue to support homeless prevention and rapid re-housing programs.

HO-3 Continuum of Care - Support the Home Team’s efforts to provide housing, outreach, and preventative care services and support.

Goal 2 - Other Special Needs

Ensure availability of safety net for persons with special needs including the elderly, persons with disabilities, victims of domestic violence, and other protected class.

SN-1 Social Services - Support social service programs for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs.

SN-3 Public Facilities – Make accessibility improvements to public facilities to ensure compliance with the Americans with Disabilities Act and Section 504 of the Disabilities Act.

Goal 3 - Community Development

Non-housing community development strategies aim to remove influences of blight and promote neighborhood livability. Priorities will be placed on strategies which support preservation, redevelopment and activities which maintain the fabric of neighborhood and sustainability.

CD -2 Infrastructure - Improve the City’s infrastructure through rehabilitation, reconstruction, and new construction (Sidewalks, curbs, ADA ramps, sewer, water, storm water management, flood control, green infrastructure, etc.).

CD-3 Public Services - Improve and enhance public services, programs for the youths, the elderly, and people with disabilities, including programs which promote self-reliance, day care, and social/welfare programs throughout the City.

CD-4 Revitalization - Promote neighborhood revitalization activities in strategic areas through housing development, infrastructure improvements, code enforcement, targeted acquisition, demolition, and historic preservation.

Goal 4 - Administration, Planning, and Management (High Priority)

Provide funding for planning, administration, management, and oversight of Federal, State, and local funding programs.

AM-1 Overall Management/Coordination - Provide program oversight and management for implementation of Federal, State, and local funding programs, including planning services for special studies, environmental clearance, fair housing, and compliance with Federal, State, and local laws and regulations.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

During the previous Annual Action Plan, the City utilized \$43796.30 (as of July 11, 2025) in CDBG funds for a variety of housing and community development activities including housing, demolition, homeless, and public services. One large activity, sidewalk replacement, is currently underway. The contracted amount is \$250,900. Public service grants were delayed in being awarded. Agencies are now submitting payment requests for reimbursement.

The City was unsuccessful in meeting the timeliness test for Program Year 2022 and Program Year 2023. Staff shortages and difficulties in securing qualified contractors for the owner-occupied rehab program and sidewalk replacement program were the reasons for not meeting timeliness. Contracts are underway with concrete contractors during the next three months. The sidewalks have been removed and replaced. The final part of the sidewalk replacement project is planting trees. Trees are scheduled to be planted in the fall due to harmful effects of heat on new trees. The City expects to meet the timeliness requirement during Program Year 2024. Staff are in the office full-time and able to work on CDBG-funded activities.

Grant expenditures with the Public Services activities. The sub grantees with the Public Services activities are not providing the services as quickly as contracted, therefore, grants are not being expended according to the original period. Staff continue to monitor progress with public service activities and sidewalk replacement projects.

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.

The CDBG Public Service programs assist eligible low and moderate-income persons with the provision of parenting classes, , emergency overnight housing during the fall and winter months, homeless prevention, a food pantry, and elderly services.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

A Subrecipient meeting was held at 1:30 PM on Thursday, May 1, 2025, for agencies interested in applying for CDBG funding. Not-for-profit agencies were notified through an email distributed to the CDBG list. During the meeting, the facilitators discussed the CDBG program including goals and eligible uses of funds. The application was posted on the City's website for those agencies interested in downloading it. Applications were also emailed to agencies requesting them during the meeting. The meeting format allowed participants to ask questions regarding potential program and project eligibility, and to seek any technical assistance they needed to complete the funding application. Three individuals representing three agencies participated in the meeting.

A public hearing was held on June 10, 2025, at 1:15 PM in the council chambers at City Hall, 801 Michigan Avenue, La Porte, Indiana. The purpose of this public hearing was to solicit public input on proposed activities to be funded using PY 2025 CDBG funds. Additionally, citizens were invited to provide views on local community development needs to benefit from the use of CDBG funds. Public comments were accepted through July 10, 2025. The Office of Community Development and Planning received no comments from citizens on community development needs. Also, there were no attendees for the public hearing on June 10, 2025.

In conformance with the Consolidated Plan regulations, a public hearing was held on July 15, 2023, 1:15 PM to solicit comment on the proposed Annual Action Plan for PY 2025.

The following steps were taken for the public hearings to broaden public participation: • The public notices were published in the Herald Dispatch on June 4, 2025 and July 2, 2025 prior to both public hearings. • The City's website includes a copy of the public notice as well as a downloadable copy of the Draft PY 2025 Action Plan. A single draft copy of the PY 2025 Annual Action was also available for review at the Office of Community Development and Planning, City Hall, 801 Michigan Avenue, La Porte, Indiana, and at the La Porte County Public Library, 904 Indiana Avenue, La Porte, Indiana. A hearing notice was posted on two bulletin boards at City Hall, and in the offices of the CDBG program.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No comments were made during the first public hearing held June 10, 2025. Additionally, no comments were received during the comment period.

Comments received will be added to this section once the public comment period ends on August 14, 2025.

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

No comments were made during the first public hearing held June 10, 2025. Additionally, no comments were received during the comment period.

Comments received will be added to this section once the public comment period ends on August 14, 2025.

7. Summary

The City of La Porte is receiving an entitlement allocation in PY 2025 of \$438,917 that is a decrease of \$3,927 from the PY 2024 allocation. The amount of \$438,917 represents a 9% decrease in funding from the previous year.

Combining the City's entitlement amount of \$438,917 with \$16,452 of reprogrammed funds for a total of \$455,69* the City of LaPorte is proposing to use CDBG funds in this manner:

Program Administration: \$ 87,782

Fair Housing Activities: to be included in program administration.

Sidewalk Replacement: \$ 316,507

Public Services: \$ 51,080

The City's allocation is estimated to be \$438,917. Reprogrammed funds in the amount of \$16,452 will be included in sidewalks replacement.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role		Name	Department/Agency
CDBG Administrator		LA PORTE	Office of Planning and Community Development

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

Mary Ann Richards, Office of Community Development and Planning

801 Michigan Avenue, La Porte, IN 46350

219/362-8260

marichards@cityoflaportein.gov

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of La Porte's Office of Community Development and Planning (CDP) adheres to its Citizen Participation Plan which was approved during the development of the 2024-2028 Consolidated Planning process.

During development of the 2024-2028 Consolidated Plan, the City of La Porte undertook an extensive outreach effort consulting with social service agencies, affordable housing providers and governmental agencies. A needs Survey was completed by agencies and the community-at-large. Results from the needs survey were used to develop goals, needs, and priorities for the Program Year 2025 Annual Action Plan.

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 coordination activities include:

Encouraging and accepting grant applications from housing providers, health care systems, and general service providers through the Annual Action Plan process.

Participating in local and regional committees such as the Rental Assistance Team, HOME Team, and the Area 2 Agency on Aging Advisory Council to ensure coordination in housing and supportive services.

Providing technical assistance and support to social service agencies seeking funding from other resources than the City's CDBG funds for services that complement the City's Five-Year Consolidated Plan goals.

Encouraging social service agencies to work together to leverage resources and prevent duplication of services.

Coordinating planning efforts and project implementation among housing providers and social service agencies.

In conformance with the Annual Action Plan regulations, two public hearings were held. The first one took place on June 4, 2025. The purpose of this public hearing was to solicit comments on what activities to allocate funding to in Program Year 2025. A second public hearing occurred on July 15, 2025. Its purpose was to solicit comments on the proposed Program Year 2025 Annual Action Plan. Comments will be posted after the end of the comment period on August 14, 2025.

The following steps were taken for the public hearings to broaden public participation: legal notices were published in the La Porte Herald Dispatch at least one week prior to the public hearings; notices of the public hearings were posted on the City's website at least two weeks prior to the public hearings; the City's website also includes a draft Annual Action Plan that can be downloaded or read on-line; a written copy of the draft Annual Action Plan was placed in the local public library for review; a written copy of the draft Annual Action Plan was available for review in the Office of Community Development and Planning; and flyers advertising the public hearings were posted on bulletins throughout City Hall.

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.

Coordination with the Continuum of Care and efforts to address the needs of homeless persons include the following activities:

Staff from the Office of Community Development and Planning actively attend and participate in HOME Team meetings and projects. The HOME Team serves as a local Continuum of Care (CoC) entity for La Porte County. Its mission addresses the needs of homeless persons and persons at risk of homelessness. The HOME Team meets monthly. Other members of the HOME Team are social service agencies, governmental agencies, elected officials, health care providers, educational corporations, colleges and universities, businesses, and community members at large.

- The HOME Team coordinates efforts with the Indiana Balance of State Regional Planning Council to ensure the Point-in-time Count is completed and results publicized. La Porte County is a member of Region 1 of the Balance of State Continuum of Care. CoAction, Valparaiso, Indiana, is the lead agency for the regional Continuum of Care. Staff from CoAction regularly attend HOME Team meetings.
- The Office of Community Development and Planning also maintains contact with the Center Township Trustee Office, Catholic Charities, The Nest Community Shelter, and the Salvation Army of La Porte. These agencies provide direct financial assistance to residents of La Porte who are homeless or at-risk of homelessness as well as financial literacy education.

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

The City of La Porte does not receive ESG funding. Three agencies in Michigan City receive ESG funding through the Indiana Balance of State competitive funding process. These agencies are The Nest Community Shelter, Stepping Stone Shelter for Women, and Sand Castle. Stepping Stone is a domestic violence shelter and accepts residents of LaPorte. Sand Castle is an emergency homeless shelter for

families. They provide residential and case management services primarily to residents of Michigan City, Indiana.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Center Township Trustee
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Telephone conversation-Coordination of homeless housing needs and shelter needs.
2	Agency/Group/Organization	CATHOLIC CHARITIES DIOCESE OF GARY, INC.
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Telephone conversation-Coordination of homeless housing needs and shelter needs.
3	Agency/Group/Organization	City of La Porte, Indiana IT Department
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	An in-person conversation was held to discuss upgrades to broadband services in La Porte and future plans for broadband in La Porte.
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Identify any Agency Types not consulted and provide rationale for not consulting

The official website for the Federal Community Commission was consulted to check for future upgrades to broadband services in La Porte County and the City of La Porte. IDIS would not accept their addition to the listing above.

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	HOME Team of La Porte County	Goals overlap in shared mission of development new affordable housing for low and moderate-income residents of La Porte and La Porte County.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City of La Porte continues to support the goals and objectives outlined in the LaPorte County Ten-Year Plan to End Homelessness.

Seventeen goals of the Ten-Year Plan to End Homelessness are:

Prevention

1. Increase access to and funding for financial assistance.
2. Prepare clients to meet with township trustees to apply for township assistance.
3. Enhance the importance of personal financial literacy.

4. Prevent those being discharged from health care settings from becoming homeless; and
5. Prevent those being discharged from jails/prisons from becoming homeless.

Housing

1. Shelter people during unforeseen emergencies and rapidly re-house them.
2. Immediately house people who are being discharged from facilities and stabilize them in the community.
3. Have an adequate supply of permanent supportive housing for disabled populations.
4. Increase the amount of adequate, affordable, and safe housing available; and
5. Organize and increase funding streams to better support plan housing goals.

Income/Services

1. Make services more accessible.
2. Increase employment opportunities.
3. Increase access to income supports.
4. Increase quality of client data through HMIS.
5. Increase access to transportation.
6. Continue to monitor and update services based on population needs; and
7. Increase access to health services.

AP-12 Participation – 91.105, 91.200(c)

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

Originally, the City of La Porte held two public hearings to obtain citizen’s views about the proposed use of CDBG funds during Program Year 2025. The dates were June 10, 2025, and July 15, 2025.

The first public hearing held in June was held to solicit citizen views on the local community development needs to be met with these funds. This public hearing was held to comply with 24 CFR 91.105. A legal notice was published on June 4, 2025, in the La Porte County Herald-Dispatch notifying citizens of the opportunity to attend the public hearing or to provide written comments to CDBG staff. The notice was also posted on the City’s website on June 2, 2024, and at two locations within City Hall.

The public hearing was held in the Council Chambers of City Hall, 801 Michigan Avenue, La Porte, Indiana, at 1:15 PM. No comments were received, or attendees present at this public hearing.

A second public hearing was held July 15, 2025, to comply with 24 CFR 91.105. This second hearing’s purpose was to solicit comments and obtain views on the proposed PY 2025 CDBG Annual Action Plan beginning October 1, 2025, and ending September 30, 2026. Comments were accepted through August 14, 2025.

The draft PY 2025 Annual Action Plan was made available for public comment on July 15, 2025, by making it available for review in person in the Office of Community Development and Planning, and at the La Porte County Public Library, in downtown La Porte, and on the City of La Porte Official Website. The draft plan remained available for review and public comment until August 14, 2025.

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 Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community	None.	None.	None.	

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)
2	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community	Response will be included once the public hearing concludes.	Response will be included once the public comment period ends.	Response will be included once the public comment period ends.	
3	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community	Two legal ads were place in the La Porte County Herald Dispatch on June 4, 2025 and July 2, 2025.	Response will be included once the public comment period ends.	Response will be included once the public comment period ends.	

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)
4	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community	Notice of a Public Hearing was placed on the City's website on June 2, 2025, and July 11, 2025.	Response will be included once the public comment period ends.	Response will be included once the public comment period ends.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

During the Program Year 2025, the City expects to receive approximately \$438,197 annually in CDBG funding. CDBG funds are used by the City for infrastructure-sidewalk improvements, public services, housing the homeless, and administrative costs. The following Table provides a breakdown of these anticipated resources which are based on the PY 2025 allocation.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				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	438,917.00	20,000.00	16,452.00	475,369.00	16,452.00	Estimated amount available to City of La Porte based upon PY 2025 allocation and amounts available to draw as of August 4, 2025.

Table 5 - 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

CDBG funds are often coupled with local funds, allowing projects to compete for additional funding provided by private, non-profit, and state financing programs. The City routinely requires its subrecipients to use CDBG funds as a supplement to other funding sources. In this effort the City feel a more effective program can be implemented.

In addition, the allocation of CDBG funds to local agencies often results in the leveraging of other local, state, and federal funds. An investment by the City makes the projects more competitive in various funding competitions. However, as in the past, the City will be as creative as possible to find other sources of funding from local, state, federal, and private sources to develop and deliver efficient and cost-effective program.

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

The City may request vacant land owned by the County or the City (Redevelopment Commission) for construction of new housing or other developments. The City views such practice a sustainable effort to maintain the community or preserve the neighborhoods. The City also pursues ownership of properties once a demolition occurs. These properties are often used for infill development.

Discussion

During Program Year 2025, the City of La Porte will face significant challenges to maintain the City's economic outlook and promote revitalization. Considering diminishing federal resources, the City will have to make extra effort to create partnerships at all levels to expand available resources. Complicating the diminished federal resources is the change in Indiana state property tax collections. It is estimated that property tax collections will decrease as a result of legislative changes that go into effect July 1, 2025. As a result of these changes, there will be less in tax draws made to the City of La Porte and other taxing units.

The City of La Porte proposes using the following resources for these activities:

CDBG Program Administration \$ 87,782.00

CDBG Sidewalk Replacement \$ 306,507.00

CDBG Public Services \$ 61,080.00

Total \$ 455,369.00

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	AM-1 Planning/Admin.	2024	2028	Administration	Citywide	Administration, Planning and Management	CDBG: \$87,782.00	Other: 1 Other
2	CD 2-Infrastructure	2024	2028	Non-Housing Community Development	Citywide	Community Development	CDBG: \$316,507.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1943 Persons Assisted
3	HO-2 Prevention and Housing	2024	2028	Homeless	Citywide	Housing Homeless	CDBG: \$7,500.00	Homelessness Prevention: 16 Persons Assisted
4	SN 1 Social Services	2024	2028	Non-Homeless Special Needs	Citywide	Other Special Needs (High Priority)	CDBG: \$10,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted
5	HO-1 Housing	2024	2028	Homeless	Citywide	Homeless	CDBG: \$25,000.00	Homeless Person Overnight Shelter: 40 Persons Assisted
6	CD 3-Public Services	2024	2028	Non-Housing Community Development	Citywide	Other Special Needs (High Priority)	CDBG: \$8,580.00	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	AM-1 Planning/Admin.
	Goal Description	Administration, Planning and Management of the CDBG Program during PY 2025.
2	Goal Name	CD 2-Infrastructure
	Goal Description	The City of La Porte plans to use the majority of the PY 25 CDBG funding to replace unsafe sidewalks in Census Tract 423 with is a qualified census tract.
3	Goal Name	HO-2 Prevention and Housing
	Goal Description	The City of La Porte plans to allocate funding to Catholic Charities Diocese of Gary for financial assistance to low and moderate-income residents of La Porte to prevent evictions and homeless.
4	Goal Name	SN 1 Social Services
	Goal Description	The City of La Porte plans to allocate \$10,000 to Dunebrook to provide infant and toddler developmental assessments and parental training/education to 75 low and moderate-income families in La Porte.
5	Goal Name	HO-1 Housing
	Goal Description	The City of La Porte plans to allocate \$25,000 to The Nest Community Shelter-La Porte to operate an emergency homeless shelter for 40 persons during the months of October through April.
6	Goal Name	CD 3-Public Services
	Goal Description	The City of La Porte plans to allocate \$8580 to the Activity Center for Older Adults to provide educational and socialization services to elderly residents of La Porte.

Projects

AP-35 Projects – 91.220(d)

Introduction

In the 2024-2028 Five-Year Consolidated Plan, the City of La Porte identified five priority areas. These five areas are: Housing, Homeless, Other Special Needs, Community Development, and Administration/Planning/Management. Objectives of these priority areas are to expand homeownership opportunities and education; maintain availability of decent and affordable housing units; foster neighborhood stability and enrichment; expand economic opportunities particularly for those residents with low and moderate income; support opportunities to improve quality of life and self-sufficiency; ensure availability of housing choice for all residents; reduce the risk of homelessness; and continue the administration and coordination of the CDBG program. Due to funding constraints, the City is proposing projects for three of the goals.

The following projects will assist the City in accomplishing the goals over the next program year:

- Program Administration
- Housing Programs
- Sidewalk Replacement
- Funding of Public Services

Projects

#	Project Name
1	CDBG Program Administration

Table 7 - Project Information

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

The 2024-2028 Consolidated Plan was used to identify allocation priorities. Obstacles to addressing underserved needs include a reduction in CDBG funding, and a reduction in grants to agencies/organizations providing public services in La Porte. For the upcoming program year, the City of La Porte is proposing to allocate general funds in the amount of \$51,080 towards the completion of projects in the CDBG program.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Program Administration
	Target Area	
	Goals Supported	AM-1 Planning/Admin.
	Needs Addressed	Administration, Planning and Management
	Funding	CDBG: \$87,782.00
	Description	Overall coordination, monitoring, and management of the Community Development Block Grant; preparation of the Program Year 2024 CAPER, and the 2026 Annual Action Plan. The national objective to be met is the benefit to low and moderate-income persons. The matrix code is 21A.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	City-wide. City residents may contact the CDBG program in City Hall, Lower Level (basement), 801 Michigan Avenue, La Porte, Indiana, may call the phone number, or send an email to the CDBG program to comment or discuss CDBG activities.
	Planned Activities	Overall coordination, monitoring, and management of the Community Development Block Grant; and preparation of the Program Year 2024 CAPER and PY Annual Action Plan 2026. The national objective to be met is the benefit to low and moderate-income persons. The matrix code is 21A, General Program Administration.

AP-50 Geographic Distribution – 91.220(f)

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

The City's CDBG funds are available citywide with no priority assigned to any geographic section of the City. In 2025 funds are allocated to programs and five different organizations that provide low-income households with housing and supportive services on a citywide basis. All recipients will be low- and moderate-income families or individuals. The City further prioritizes infrastructure improvements in areas that are also primarily low and moderate income.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Not applicable.

Discussion

Not applicable.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City's need for affordable housing was determined during development of the 2024-2028 Consolidated Plan process. The City will not fund any housing due to the excessive need for public improvements.

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	17
Special-Needs	0
Total	57

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	17
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	17

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Through Catholic Charities, the program is expected to assist up to 17 households with rental and housing assistance to prevent homelessness. The City will further assist about 40 individuals and families through financial support of The Nest Community Shelter-La Porte.

AP-60 Public Housing – 91.220(h)

Introduction

Not applicable. The City of La Porte has no public housing or PHA.

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

Not applicable.

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

Not applicable. The City of La Porte has no public housing or PHA.

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

Not applicable.

Discussion

Not applicable. The City of La Porte has no public housing or PHA.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of La Porte is a member of the Home Team, the La Porte County Continuum of Care (CoC). The Home Team was formed to develop and coordinate the countywide efforts to end homelessness. The CoC Plan reflects the demographics, needs and available shelter, housing, and services in the two entitlement jurisdictions, La Porte and Michigan City, to provide a cohesive homeless services system throughout the County.

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 will fund two activities that directly supports homeless individuals/families or reduces homelessness in the City. The supported activities are:

- Emergency Housing-The Nest Community Shelter-La Porte
- Homeless Prevention-Catholic Charities

The Nest Community Shelter-La Porte provides emergency housing for homeless individuals/families in La Porte between October and April. A social worker is employed who helps with clients to secure permanent housing and government benefits. Additionally, the social referrals makes referrals to the community mental health center for clients in need of help.

Homeless Prevention provides financial assistance to 17 households at risk of eviction or foreclosure. Catholic Charities provides rent or mortgage payments to individuals who are behind on the payments. The goal is to prevent homelessness. A requirement of receiving financial assistance is successful completion of a financial education course.

Addressing the emergency shelter and transitional housing needs of homeless persons

In 2024/2025, the City collaborated with the Nest Community Shelter to develop a temporary emergency shelter for individuals/families in La Porte between January and April. Plans for the future include securing a more permanent site to operate with expanded availability beginning in October 2025 through April 2026. The City will use CDBG funds to financially assist The Nest Community Shelter. Coaction is planning a transitional housing development. This agency is in the process of converting an existing vacant building (former Coca Cola bottling plant) into a sixteen (16) unit permanent supportive housing facility. This facility is expected to provide a variety of units for both men and families. Temporary assistance and support are also expected to be provided through CoAction rapid rehousing

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 countywide effort led by the Home Team for CoC outlines several action steps for outreach and to address the needs of chronic homeless. The Home Team will continue its efforts to provide a fully integrated system to address the needs, including those of chronic homeless and to shorten the duration of stay. The City will also fund one program, The Nest Community Shelter to ensure coordination among different services providers and will provide temporary assistance to those who are homeless.

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.

The City will fund one activity that will directly or indirectly assist individuals and families to avoid homelessness. The program:

- Homeless Prevention – Catholic Charities
- Homelessness-The Nest Community Shelter-La Porte

Discussion

During PY 2025, the City aims to fund two objectives related to the homelessness. First, the City will fund a homeless prevention program. Catholic Charities will assist with homeless prevention by providing financial assistance to 17 individuals at close to eviction and foreclosure. This program aims to prevent homelessness by outreach and emergency funding. A second objective is to financially assist The Nest Community Shelter-La Porte with operation of an emergency shelter for 40 homeless individuals and families between October and April.

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

Introduction:

The City's slow growth in both population and income has made the market conditions unique. While a substantial number of affordable housing units exist in the City, affordable housing for those with low- and moderate-income population remains difficult to attain. The City also views home ownership as a catalyst to further expand its economic base and create a viable and thriving community. Recent efforts by the City have placed strong emphasis on economic revitalization and job creation to improve conditions where housing development and conservation become financially feasible.

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

While the 2025 Annual Action Plan does not fund any housing program, the City will plans to partner with local organizations to promote construction and rehabilitation of new homes to address the needs of the existing homeowners particularly those who cannot afford homes. Specifically, the City will support several activities which will impact the barriers that are reported in the 2024-2028 Consolidated. These are:

- Collaborate with other agencies to support rehabilitation of existing housing stock

Discussion:

The 2025 Action Plan supports expansion of affordable housing in the City. But as noted in the Plan, availability of affordable housing in the City is more of employment and income growth issue rather than regulatory or land use policy issue as the home prices are relatively low in the City. Recent data from NIAR, 2020 and 2023, indicate a robust housing market conditions despite overall income stagnation. But the housing conditions and high maintenance costs often become a barrier to homeownership.

AP-85 Other Actions – 91.220(k)

Introduction:

This section of the Annual Action Plan describes La Porte's planned activities to implement the following strategies as outlined in the Strategic Plan included in the 2024-2028 Consolidated Plan:

- Obstacles to meeting underserved needs.
- Foster and maintain affordable housing.
- Evaluate and reduce lead-based paint hazards.
- Reduce the number of poverty level families.
- Develop institutional structure.
- Enhance coordination.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs of low and moderate-income population continues to be the availability of funds. While organizations serving these population continue to experience reductions in funding, the need has substantially increased due to reduction in income and increase in poverty level (22%). The City of La Porte's Consolidated Plan program funding levels have also declined by 9% over the past five years.

Despite these challenges, the City of La Porte in PY 2025 will continue to support the Home Team, non-profit agencies, homeless providers, and special needs groups to meet the needs of the underserved community. The City will further seek additional private and public partners to create a larger pool of resources. In 2025-2026, this pool consists of four different agencies. These agencies will provide services ranging from homeless assistance to support for families with children, and the elderly residents of La Porte.. The funded agencies are listed in the Project Tables.

Actions planned to foster and maintain affordable housing

As stated throughout the Plan, affordable housing is considered a high priority. In 2025 however, the City does not fund any program for affordable housing, as a substantial portion of CDBG funds aims to address the infrastructure needs as lack of adequate street and sidewalk facilities is impacting most neighborhoods particularly those in the low- and moderate-income areas. Accordingly, the City prioritizes the use of its CDBG funding for the preservation and development of existing neighborhoods where affordable housing that serve low-income households exists.

Actions planned to reduce lead-based paint hazards

While the City is not funding the housing repair program in PY 2025, the City will continue to address the issue of LBP hazards by making information available to a variety of groups and families through several

outreach and education activities. As a part of the sidewalk replacement program, if required, CDBG funds may be used to remove lead pipe hazards if such an action is required.

Actions planned to reduce the number of poverty-level families

The City of La Porte aims to foster conditions by which reduction in the number of poverty-level individuals and families can be realized. To this end the City will target CDBG and other available local resources to activities that will provide support services to needy families. These efforts will aim to foster self-sufficiency, employment opportunity or reduce housing cost burden. Activities funded in PY 2025 include:

- **Healthy Families.** This program will provide a variety of assistance to families aimed at reducing poverty. Supporting services include; parenting education, child development education, assessments, prevention of abuse, mental health counseling, referrals to community services, and participation of families in bonding activities. All assisted families will be low and moderate income. The program will assist 75 families.
- **Emergency Homeless Shelter.** This program provides overnight emergency housing for 40 unhoused residents in La Porte. Many of these participants are low-income and have no steady source of income. Several are receiving disability payments.

Actions planned to develop institutional structure

The Office 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, homeless, redevelopment, 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. Procedures developed by staff are in place to meet a variety of requirements and conditions to operate the program.

The City has identified three areas where additional capacity is needed. These include:

1. Reestablish fair housing support structure to promote outreach, identify needs, and investigate violations.
2. While a new local emergency shelter is in the process of getting completed, the long-term operation and programming may require additional partners. This issue will be pursued by the City through the Home Team with the goal of identifying local partner(s) to ensure availability of a variety of support program in the City of La Porte.

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

service agencies

Through the efforts of the Home Team, the City will coordinate homeless activities on a regional basis to ensure availability of shelter and homeless services. The City will continue to support The Nest Community Shelter-La Porte to provide emergency shelter for the homeless during October through April. The Nest also has a social worker who helps the homeless to secure permanent housing and stable income.

In addition, the City will rely on private non-profit organizations as well as for-profit entities to acquire, develop, build, and rehabilitate affordable units. The City will continue to work with the local builders and developers, financial institutions, and other entities to ensure that new, affordable units are produced on a local and regular basis.

Discussion:

The City and its program partners will continue to work together to address the many social and housing needs of the community. Through collaboration, the leveraging of resources, and improved tracking of the needs, the City will be able to better address the social and housing needs of the community. Active projects in the development stage for affordable housing are new housing under construction by La Porte County Habitat for Humanity, Ivy Flats located on the east of La Porte in a former Coca-Cola bottling facility. Ivy Flats is a project of CoAction-Housing Opportunities.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Funds will be used to fund Public Services, Public infrastructure Improvements, administration, and activities to support the homeless in the community.

The City of La Porte does not have activities that regularly generate program income. When program income is received, it is because a homeowner that participated in the owner-occupied rehab program, is still within the recapture clause, and sold their house. According to the mortgage agreement and promissory note executed at the time the repairs were completed, the homeowner returns a prorated amount to the City.

La Porte does not have any Section 108 loan guarantees or urban renewal settlements. No grants funds are projected to be returned to the line of credit.

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	264,219
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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.	0.00%
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The amount of urgent need activities is \$264,219.01.

The City of La Porte plans to use this funding for the replacement of an elevator for the Civic Auditorium, 1001 Ridge Street, La Porte, Indiana. The "Civic" as it is referred to in La Porte served as a COVID testing site during the pandemic and as a vaccination site for a brief time. If another pandemic arises, the City plans to use the basement of the Civic for testing and the second floor for vaccinations. Both floors are two floor apart and offer a minimum of six feet of social distancing. The installation of a new elevator

will also allow the Civic to be completely ADA-compliant. It is projected that most of the balance of \$264,219 will be used for materials, equipment, and labor for this project.

The City does not own any housing units and will not realize program income from the sale or rental of these units. The percentage of benefits to low- and moderate-income households is expected to be 100%. This estimate is based on the anticipated program beneficiaries identified for the first year of the program and may change in subsequent funding cycles.

