



**PROGRAM YEAR 2021
CONDOLIDATED ANNUAL PERFORMANCE
AND EVALUATION REPORT**

December 2022

City of La Porte

Thomas P. Dermody, Mayor

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.

91.520(a)

The City of La Porte is an entitlement, receiving an allocation of Community Development Block Grant (CDBG) program funds through the U.S. Department of Housing and Urban Development (HUD). These funds help the City address the housing and community development objectives described in the City's Five-Year Consolidated Plan 2019-2023, which include but are not limited to affirmatively furthering fair housing, affordable housing preservation, public infrastructure improvements, and vital public services for special needs and low to moderate-income (LMI) populations. The narrative below describes the accomplishments for PY 2021 which is the third year of the five-year consolidated plan.

During PY 2021, the City of La Porte conducted activities consistent with the priorities stated in the PY 2021 Annual Action Plan. The PY 2021 CAPER also reports activities associated with COVID-19 CARES Act grants.

A housing fair was not held during Program Year 2021 due to the COVID-19 pandemic and staff shortages.

Two homeowners participated in the PY 2019 Home Owner Repair Program receiving \$88,878.45 in repairs. A total of \$105,479 was budgeted for this activity. One of the houses received lead hazard abatement. This funding is from PY 2019.

During the beginning of PY 2020, the PY 2018 Home Owner Repair Program was completed. A total of \$160,978.55 was drawn. Three homeowners benefitted from this activity. The completion of this activity was delayed due to COVID closures, staff shortages, and supply chain disruptions. All three of the houses rehabbed received lead abatement.

For PY 2020, two homeowners have been selected. Work scopes are currently being written. One of the houses will receive lead abatement.

For PY 2021, one homeowner has been selected. Development of a work scope is currently underway. This structure has no lead hazards. However, the homeowner is confined to a wheelchair. Rehab activities will include making the house wheelchair accessible.

Since 2005, the Home Owner Repair Program has operated one year behind the plan year. The reason for this is that staff was not hired until midway through the plan year and it took six months to develop the policies and procedures for the Home Owner Repair Program. The CDBG program has one staff member that services all activities including administration.

A total of \$160,933 in CDBG funding was appropriated for demolition in the city budget. One demolition occurred using \$17,610.00 PY 2021 funding. In PY 2022, the City plans to re-allocate the

remaining balance of the funding for demolition for use in sidewalk replacement/repairs in a qualified census tract. The specific census tract is 423.

		Amount		Measure	– Strategic Plan	Strategic Plan	Complete	– Program Year	Pro Year
Administration, Planning and Management	Administration	CDBG: \$58,471	Other	Other	5	0	63.00%	0	0
Ensure availability of housing choices for all.	Non-Housing Community Development Fair Housing	CDBG: \$0	Other	Other	200	40	0.00%	40	0
Expand economic opportunities for Low/Mod Income	Economic Opportunity	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	90	98	108.89%	0	0
Expand homeownership opportunities and Education	Affordable Housing	CDBG: \$0	Homeowner Housing Added	Household Housing Unit	5	2	40.00%	1	0
Expand homeownership opportunities and Education	Affordable Housing	CDBG: \$0	Direct Financial Assistance to Homebuyers	Households Assisted	10	0	0.00%	0	0
Improve neighborhood stability and enrichment	Non-Housing Community Development	CDBG: \$255,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	1500	0	0.00%	0	0
Improve neighborhood stability and enrichment	Non-Housing Community Development	CDBG: \$85,200	Buildings Demolished	Buildings	10	10	100.00%	5	1
Improve availability of a local shelter program	Homeless	CDBG: \$0	Housing for Homeless added	Household Housing Unit	4	0	0.00%	0	0
Maintain availability of decent & affordable housing	Affordable Housing	CDBG: \$0	Rental units rehabilitated	Household Housing Unit	15	0	0.00%	0	0
Maintain availability of decent & affordable housing	Affordable Housing	CDBG: \$105,479	Homeowner Housing Rehabilitated	Household Housing Unit	20	5	25.00%	40	21

reduce the risk of homelessness	Homeless Non-Homeless Special Needs	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	38	0.00%	40	21
reduce the risk of homelessness	Homeless Non-Homeless Special Needs	CDBG: \$0	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	40	0	0.00%	0	0
reduce the risk of homelessness	Homeless Non-Homeless Special Needs	CDBG: \$0	Homeless Person Overnight Shelter	Persons Assisted	0	0	0.00%	0	0
reduce the risk of homelessness	Homeless Non-Homeless Special Needs	CDBG: \$0	Homelessness Prevention	Persons Assisted	40	40	100.00%	0	0
support opportunities to improve quality of life	Non-Housing Community Development	CDBG: \$20,150	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	942	6650	705.94%	75	875

Public service grants provided eligible activities to three organizations serving 900 beneficiaries. These three organizations used \$54,400 in CDBG funds. Services included financial assistance in the form of rent, utility bills, and prescription payments, parenting classes and education, homelessness case management, mental health services for homeless individuals, youth mentoring in La Porte schools. Two out of the three public service grant recipients provided their services virtually once the pandemic hit. The other one was able to continue services using personal protection equipment, and social distancing.

CARES Act Accomplishments

Beginning in August 2020, five grants were made to organizations that responded to the effect of COVID-19 upon residents of La Porte.

A total of \$262,024 was awarded to: La Porte Community School Corporation for Wi-Fi hotspots in low and moderate-income areas of La Porte, Center Township Trustee's Office for rental assistance, utility payments, and prescription assistance for residents of the City of La Porte affected by COVID-19, The Pax Center for their food pantry, The Salvation Army of La Porte for their food pantry, and Catholic Charities for rental assistance, utility payments, and prescription assistance to La Porte residents affected by COVID-19. A total of \$119,888.56 has been drawn down to reimburse for the provision of these services.

CDBG-CV3 allocated \$120,453 in funding for affordable housing rehab. This funding was to have been spent on HVAC improvements for Maple Commons, a multi-unit rental project located at the corner of Maple Avenue and Monroe Street. The improvements were made; however, the project did not reserve any units as affordable housing. Therefore, the funding award was withdrawn. This funding will be allocated for COVID activities in PY 2022.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Table 1-Accomplishments Program Year 2021				
Goal	Funding	Expected	Annual	Percent Complete
Foster Neighborhood Preservation/Stability	\$ 255,000.00	1,500	0	0%
Ensuring availability of housing choices for all	\$ 6,500.00	40	0	0%
Affordable Housing-PY 21	\$ 105,479.00	5	3	60%
Neighborhood Preservation	\$ -	0	0	0%
Quality of Life Services	\$ 20,150.00	340	879	259%
Reduce Homelessness	\$ 16,454.00	40	21	53%
Addressing an Urgent Need (COVID - I)	\$ 275,815.00	3,741	22	208%
Addressing an Urgent Need (COVID - 3)	\$ 120,000.00	19	0	0%
Administration, Planning, and Management	\$ 92,440.00	0	0	0%
Table 2-Accomplishments Strategic Plan to Date				
Foster Neighborhood Preservation/Stability	\$ 936,627.00	15,000	3,996	27%
Affordable Housing-PY 2020	\$ 2,110,723.00	23	29	126%
Demolition	\$ 85,200.00	5	5	92%
Home Ownership	\$ 16,668.00	0	0	0%
Neighborhood Preservation	\$ -	0	0	0%
Quality of Life Services	\$ 148,183.00	942	6,700	711%
Reduce Homelessness	\$ 132,217.00	171	420	245%
Addressing an Urgent Need (Covid)	\$ 396,268.00	3,779	7,793	206%

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City of La Porte addressed these goals during PY 2021:

The City completed repairs on two houses using PY 2019 funds during PY 2021. The pandemic slowed down the completion of these repairs due to a six-week shutdown and contractors coming down with COVID-19. Two homeowners will receive owner-occupied rehab using PY 2020 funding; one homeowner will receive rehab to their home using PY 2021 funds in PY 2022.

Through the funding of a grant for homeless case management, the City was able to reduce incidents of homelessness. The case management is provided by Swanson Center, the county-wide comprehensive mental health center. Case management services were provided to 21 individuals. These individuals were able to access mental health services and substance abuse treatment through Swanson Center. Since there is no emergency shelter in La Porte, the emergency shelter in Michigan City continues to be an option for homeless individuals in La Porte.

The Home Owner Repair Program completed activities that assisted neighborhood preservation and made home ownership more sustainable.

The Home Owner Repair Program eliminated deteriorating structures and made houses more sustainable through the installation of new energy-efficient furnaces and water heaters, new windows, and insulation.

The City of La Porte assisted two social service agencies that provide services to low mod residents including those with special needs. These agencies provided case management and parenting skills teaching to families at risk of abuse; mentoring for elementary and junior high students in four schools located in low-mod areas of the city; and financial assistance to low and moderate-income residents who are at risk of being evicted due to a lack of rental payments and financial assistance for utility payments.

The Office of Code Enforcement has changed its approach to blighted buildings by fining the owners and requiring them to repair the buildings to bring them up to code. In Program Year 2021, \$160,933 was budgeted for demolition. Only one structure was demolished using PY 2020 funding.

Economic Opportunity: Expand economic opportunities for all residents particularly those of low and moderate incomes.

Using CDBG-CV1 funds, the City awarded a total of \$275,815 for activities responding to the pandemic. Five public service grants were awarded to local not-for-profit agencies and the La Porte school system for the following services: financial assistance (rent payments, utility payments, prescription payments), operation of food pantries and the provision of hot meals, and the installation of Wifi hotspots at schools located within low and moderate-income areas of La Porte to assist students with access to eLearning during the school closings. The students could complete schoolwork while sitting in parking lots surrounding the schools beginning June 2020. These hotspots remain operational.

The City allocated \$120,000 of its CDBG-CV3 funding for use in an affordable housing rehab project. The funding was withdrawn from this project because none of the rental units were considered affordable housing.

R-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	774
Black or African American	103
Asian	0
American Indian or American Native	0
Multi Race	26
Total	903
Hispanic	191
Not Hispanic	712

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The CAPER includes a description of the race and ethnicity of families and persons assisted. This information, in part, is used as a basis for demonstrating compliance with non-discrimination requirements.

Local jurisdictions must maintain data on the extent to which each racial and ethnic group and single-headed households (by gender of household head) have applied for, participated in, or benefitted from, any program or activity funded in whole or in part with CDBG funds.

The City of La Porte has a total population of 22,383 as of the 2020 Census. The Hispanic population is the largest minority group in the City at 13.1% of the total population. Black or African American is the second largest minority group at 4.1% of the total population.

Using data from Table 2, 21% of the persons served using CDBG funds were Hispanic; 11% were Black or African American; 3% were multi-race; and the balance were white/non-Hispanic (86%). The effect of COVID-19 affected the community at-large.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	462,211	121,936
Other-CDBG-CV	public - federal	396,268	27,255

Table 3 - Resources Made Available

Narrative

The City of La Porte received a PY 2020 CDBG entitlement grant of \$462,211. Only a total of \$121,936 was used for PY 2021 activities.

In addition to the CDBG entitlement grant, a total of \$396,268 was received from HUD in CDBG-CV1 and CDBG-CV3 funding. This funding is specifically designated to prepare for, respond to, and prevent the spread of COVID-19. A total of \$27,255 was expended from the grant during PY 2021.

New activities are being planned for PY 2022 using CDBG-CV funds. These activities include funding for two food pantries to purchase materials and supplies, and potential funding for daycare for families affected by wage losses due to COVID infections.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Citywide	100	100	See below.

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of La Porte is a diverse community with integrated neighborhoods that contain a variety of services, housing stock, races, and income groups. The City's population as a whole consists of 44% low-mod income residents. Three census tracts, 418, 420, and 423 have a majority of low-mod income residents. The census tract of 418 is mostly outside of the City corporate boundaries. Except one block group which consist of a small residential community. The other two tracts are located in the central portion of the City including the downtown area.

The City's largest minority group, Hispanics, has become more diverse and assimilated into the community. The concentration of minorities in one census tract has declined and all tracts show a level of minority presence.

The City of La Porte does not target a particular area or neighborhood for investments of CDBG funds. It

can be said that the target area is the City of La Porte.

Leveraging

Explain how federal funds leveraged additional resources (private, state, and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City of La Porte did not use publicly or privately-owned land to leverage any CDBG resources. Agencies receiving public service grants used the CDBG funds to supplement shortfalls from other service grants.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	38	0
Number of Non-Homeless households to be provided affordable housing units	48	0
Number of Special-Needs households to be provided affordable housing units	33	0
Total	119	0

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	38	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	5	2
Number of households supported through Acquisition of Existing Units	0	0
Total	43	2

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The goals outlined in the PY 2021 CAPER are included in a five-year representation. The city plans to accomplish the five-year goal by providing services and counting beneficiaries on an annual basis.

Discuss how these outcomes will impact future annual action plans.

Future annual action plans will not reflect the construction of new housing units. Efforts will continue to focus on the rehab of existing units in the Home Owner Repair Program. Also, future annual action plans will show no purchasing of existing units using CDBG funds because the funding is insufficient to allow the purchase and rehab of units.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

The total amount served includes CDBG and CDBG-CV households.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	459	0
Low-income	457	0
Moderate-income	1	0
Total	917	0

Table 7 – Number of Households Served

Narrative Information

CDBG funds facilitated the rehabilitation of two housing units in PY 2020. No houses were rehabbed in PY 2021. There are three houses currently enrolled in the program. Work scopes are being written. Funding from PY 2020 and PY 2021 will be used to provide the rehabilitation of these three structures.

Income verifications were completed to ensure proper eligibility for the program. Environmental reviews are complete and AUGF have been received for both funding years.

The balance of the persons served were through CDBG entitlement funds granted to three agencies: Dunebrook, Swanson Center, and Youth Service Bureau. Dunebrook provided intensive case management to 631 families with infants and toddlers that were at risk of abuse. Swanson Center worked directly with 21 homeless individuals in La Porte. This organization provided case management enabling these individuals to find suitable supportive housing and linking them with mental health services. Finally, the Youth Service Bureau provided mentoring services to 248 youth despite the pandemic.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of La Porte coordinates with the La Porte County HOME Team that acts as the La Porte County Continuum of Care. This group is a partnership of community-based organizations dedicated to the expansion of services targeted to assist the homeless and those residents of the county at-risk of homelessness.

Additionally, the City of La Porte provides a public service grant to Swanson Center for the PATH program. The PATH program provides case management services for homeless individuals in the City of La Porte as well as throughout the county. Case managers visit public places on a regular basis in La Porte contacting homeless individuals. These places include food pantries, the Township Trustees offices, health clinics, schools, library, restaurants and stores, convenient stores, wooded lots, city parks, and under bridges. The case managers provide information about services available; conduct assessments; and make referrals to organizations able to provide supportive services. During PY 2021, Swanson Center completed 21 assessments on homeless individuals in La Porte. Individuals were able to secure housing, file for disability payments, and participate in counseling and other supportive services. The number of assessments dropped from PY 2020 by 11 assessments less. The PATH program experienced a staffing shortage during PY 2021 and only one case manager was working splitting their time between La Porte and Michigan City.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City participates in the La Porte County HOME Team. It acts as the county's continuum of care association. This group is a partnership of community-based organizations dedicated to the expansion of services targeted to assist the homeless and those residents of the county at-risk of homelessness. The HOME Team is based on the understanding that homelessness is not caused merely by a lack of shelter but also involves unmet needs such as physical, economic, and social. The most effective approach to addressing homelessness is to prevent it from occurring in the first place. The group meets monthly.

There was no emergency shelter available to individuals in La Porte during PY 2021. Homeless individuals were referred to the emergency shelter in Michigan City for housing.

Also available for homeless individuals are a family shelter in Michigan City or the men's or women's interfaith shelters also located in Michigan City. In Program Year 2017, the interfaith shelter added an emergency shelter for single women in Michigan City. Both the men's and women's shelter operated by

the Interfaith PADS Program are now open year-round at a single location on the west side of Michigan City. Homeless individuals from La Porte are allowed to stay in their facilities. Guests of both shelters must enroll in support services offered by Keys to Hope, a drop-in day center operated by Sand Castle, an emergency shelter for women with families located in Michigan City. At this time, there are no shelters located in La Porte.

In 2018, the Roman Catholic Diocese of Gary donated a closed church to the Interfaith PADS Program for to be used as a permanent shelter for men and women. This facility completed renovations to the former church in August and opened in Michigan City in September 2020. Men are located on the main floor of the building; women are in lower level. Shower facilities and laundry facilities are available on both floors for residents to use.

An emergency shelter also exists for women and families who are victims of domestic violence. Stepping Stone operates an emergency shelter and transitional housing for victims of domestic violence in Michigan City. While located in Michigan City, Stepping Stone serves county residents.

Swanson Center, the county comprehensive mental health center, received a grant in PY 2021 from the City of La Porte in the amount of \$30,035.80 that funds two case managers who work exclusively with homeless residents of La Porte County who are experiencing a substance abuse addiction and/or mental illnesses. This grant is specifically for the City of La Porte which is included in the service area. The goals of this grant include bringing stability to the individual's life, providing mental health and physical health services, and securing suitable housing for the individual. La Porte's CDBG funding covers the costs of salaries and benefits for a case manager who conducts outreach and assessments in La Porte on a part-time basis.

Due to shortages in funding from private and public sources, transitional housing shelters operating within the City of La Porte currently. Permanent supportive housing exists as a program of Paladin. This program provides housing for development disabled clients of Paladin. Housing Opportunities, headquartered in Valparaiso, Indiana, owns and operates four rental units of permanent supportive housing in La Porte.

The township trustees and Salvation Army offer vouchers for hotel rooms for families in need of temporary housing in La Porte.

Referrals to shelters in Michigan City, South Bend, and Valparaiso are made by law enforcement agencies and hospitals when encountering homeless individuals/families.

During PY 2021, the Center Township Trustee relocated to a new office location. Included in the new location is a drop-in day location for homeless individuals in La Porte. The space provides showers, a laundry, and meeting space for case managers, therapists, and other community homeless advocates to meet with homeless individuals.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Center Township Trustee's Office provides temporary assistance for homeless individuals recently discharged from hospitals through the purchase of hotel rooms. Swanson Center's PATH program works with these individuals to secure permanent housing upon leaving the temporary housing.

Swanson Center, the county comprehensive mental health center, has policies and funding available to assist individuals being released from state or private mental health facilities. These options include admission into sober living facilities, or group residential housing.

As a result of COVID-19, several organizations in addition to CDBG-CV1 funds providing grants for the purpose of keeping people housed. These organizations include the La Porte County Commissioners (ARPA funds), Unity Foundation, United Way of La Porte County, and the Indiana Housing and Community Development Agency (IHCDA).

Also, the state mandates all persons committed to any of the state treatment facilities are assigned a mental health case manager. Discharge planning begins when the individual is committed and before the person is discharged.

For individuals incarcerated in state correctional facilities, institutional parole officers assist with release planning ensuring a parolee has stable housing upon release.

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 City of La Porte provided a grant to Swanson Center for the provision of case management for homeless individuals who are mentally ill and/or have a substance abuse program. One goal of case management is to secure stable, affordable housing for the homeless individuals.

The HOME Team, that acts as the Continuum of Care, meets monthly and supports development of projects to minimize homelessness and improve housing in La Porte County.

CDBG-CV funds awarded to the Center Township Trustee's Office and Catholic Charities have expired. Neither agency expressed interest in renewing the grants due to other funding sources available for COVID services, and a decreased interest from residents in using these funds.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The City of La Porte has no public housing authority.

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

The City of La Porte has no public housing therefore no efforts are made to involve public housing residents in management and participate in homeownership.

Actions taken to provide assistance to troubled PHAs

The City of La Porte has no public housing authority.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The greatest barrier to affordable housing is the limited housing funds available to the City to do diminished funding from the federal level and a restricted tax levy on the county level. As a result, the City has limited financial capacity to sponsor affordable housing development. The Circuit Breaker tax caps instituted by the Indiana legislature in 2010 have reduced the amount of property tax revenue previously available to municipalities. As a result, La Porte has reduced its budget to accommodate the reduction in property taxes. Consequently, fewer projects and services are available to residents

In addition to the funding limitations, the City has minimal available land on which to construct new affordable housing. Annexation codes make it difficult to bring in vacant land located in the county that are adjacent to the City.

The Office of Community Development and Planning made available the deferred forgivable loans for homeowners who are income-eligible and meet additional criteria for the Home Owner Repair Program.

The City has renamed the Human Relations Commission now calling it the Diversity and Inclusion Committee. It is still under the Human Resources and Community Relations Department. This Department also is responsible for fair housing activities regarding education and outreach.

The Office of Community Development and Planning works closely with the Human Resources and Community Relations Department to develop the Analysis of Impediments to Fair Housing and action plan. The following impediments were identified during the analysis of impediments process:

Concentration of Poverty – The number of census tracts in La Porte with high rates of residents with incomes below the federal poverty level significantly increased from 1990 to 2017. Three census tracts that are located near the central part of the City have large numbers of minorities as residents.

Growing Affordability Pressure – Home prices, apartment rents, and property taxes continue to rise faster than income growth exceeding many residents' capacity to afford housing especially those households below 30% of the annual median income, persons with disabilities, persons living on fixed incomes, and single-parent families.

Growing Segregation – Data in the Analysis of Impediments to Fair Housing indicates an increasing level of nonwhite/white segregation characterized by clear spatial patterns. The majoring of Black and Hispanic households live in census tracts where rates of minorities exceed the jurisdiction's average.

Access to Employment – Despite a declining unemployment rate, lower income residents have limited access to jobs in proximity of affordable housing. The lack of available and affordable transit options exacerbates this problem. The City of La Porte has very limited land available for new residential development. Affordable entry-level housing is in short supply in the City of La Porte.

Lack of Resources for Fair Housing Enforcement – Residents need more support to know and exercise their rights in relation to problems with landlords and tenancy. The City's capacity to address any fair housing issue is limited to only referral to other agencies.

Investment in Neighborhoods – Central and lower income neighborhoods require more comprehensive approach to revitalization to improve and increase public infrastructure, retail services, and recreational opportunities. Planning is still underway under an initiative titled The Heart of La Porte to create destinations that drive active living in NewPorte Landing, the area surrounding Clear Lake, and downtown. Infrastructure development is key to implementation of the recommendations.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The City of La Porte faces challenges in eliminating obstacles to underserved needs due to limited resources and a larger percentage than average of low and moderate-income residents living in La Porte. The City continues to leverage resources to meet underserved needs in the city.

In the Home Owner Repair Program, special attention is made to helping the elderly and disabled residents “age in place” by incorporating accessibility improvements in the work scopes, and to expand sustainability of their homes.

The City also partners with La Porte County HOME Team, an organized group of housing and supportive service providers, local units of government and funders, and is responsible for organizing around the issue of homelessness in La Porte County. The HOME Team was first convened in 2004 by the Unity Foundation and the Duneland Health Council with the purpose of filling a void in planning and strategy for homelessness prevention, sheltering and serving the homeless and affordable housing in La Porte County. As a result, the HOME Team has achieved some milestones including the first-ever homeless count, HMIS support and training, collaborative grant seeking, relationship building, and raising awareness. The Unity Foundation also is a member of the Gather Network, a national movement to end homelessness (formerly the Partnership to End Long Term Homelessness).

Key principles of the Ten-Year Plan are:

- Prevent homelessness before it occurs.
- Move people quickly to stable housing with the necessary supportive services to achieve self-sufficiency.
- Build the public and political will to sustain our efforts and bring an end to homelessness.
- Align resources for success in ending homelessness.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

National studies estimate that 75% of all residential properties built prior to 1978 contain lead-based paint. As a result, approximately 66% of the housing stock in La Porte may contain lead-based paint.

The City provides lead-based hazard education in the Home Owner Repair Program and includes lead-based paint testing and abatement as an eligible activity. The homes participating in the Home Owner Repair program are tested and hazard reduction work is completed using the assessment reports. Lead paint reduction and stabilization remains a priority in the Home Owner Repair Program although the stabilization requirements have substantially reduced the number of units that can be completed in a reasonable amount of time.

(LBP) risk assessments are conducted on all Home Owner Repair Program cases in accordance with the HUD Regulation (24CFR35).

During PY 2021, three lead-based paint hazard evaluations were conducted on a properties in the Home Owner Repair Program. These properties resulted in a one positive assessment for the existence of lead paint. A company certified and licensed by the State of Indiana completed the risk assessments and provided a written report to this office and to the home owner. Once the amount of assistance was determined, a work write-up of all the lead-based paint hazards is completed. The way the hazards are to be controlled is specified and the work is bid out to qualified contractors. After the hazard is controlled, a clearance test is completed, and lab testing performed to verify that the property is clear of the lead-based paint hazards. All the houses receiving lead-hazard reduction received successful clearance results from lead hazards.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

During Program Year 2021, 12.1% of the families in La Porte County were living in poverty which represents a decrease of 1.3% in 2020. The median household income for the City of La Porte in 2021 was \$63,999. The rate is 104.3% of the state's poverty rate, ranking 27th highest out of 92 counties in the state. This rate represents a decrease from 112.6% in the previous year. In October 2022, the unemployment rate was 3.5% which is the fifth highest in the state. The annual unemployment rate for La Porte County is 5.1% which is third highest in the state.

According to the U.S. Census Bureau, 19.5% of families in the City of La Porte are living in poverty.

According to HUD Exchange, 55.70% of the families in La Porte are low to moderate-income families.

Using the 2015-2019 CHAS data from HUD Exchange, 70% of the households in La Porte are cost burdened representing 6,475 households out of 9,255.

According to The Self-Sufficiency Standard for Indiana from the Indiana Institute for Working Families

published in 2019, the self-sufficiency wage for La Porte is \$12.32 per hour per person for two adults with two school age children. The annual wage computes to \$52,038. For a family earning \$52,038 annually, their housing cost cannot exceed \$750/month in this report. This data does not figure inflation costs in 2022. More recent data has not been released.

The City recognizes that poverty is a condition with multiple causes and dimensions. Thus, the City's strategy for reducing the number of residents living in poverty has been and continues to be to conduct, support and coordinate with a broad array of services that address the needs of the community.

Using CDBG-CV1 funds, the City allocated the following funds in PY 2019 for the pandemic response:

La Porte Community School Corporation - \$19,895.00. These funds covered the installation of "Wi-Fi" hot spots at six schools within the City of La Porte to assist students without internet service the ability to access the internet during remote learning activities. This activity was completed in PY 2020.

Center Township Trustee-\$147,129. This grant funds financial assistance to residents of La Porte who are affected by the pandemic through job loss, a reduction in pay, or illness. This activity was completed in March 2022. Out of the \$147,129 allocated, only \$35,641.28 was used. Other local and state funding was made available for this project that the trustee utilized.

Catholic Charities-\$50,000. This grant funds financial assistance to residents of La Porte who are affected by the pandemic through job loss, a reduction in pay, or illness. The grant for this activity expired in December 2021. A total of \$13,369 was used by Catholic Charities for financial assistance.

State Street Community Church-\$22,500. This grant funds the purchase of food to stock the church's food pantry and to assist in preparation of their weekly community meals. State Street Community Church completed this activity in April 2021 which was PY 2020. No funds were allocated in PY 2021 for this activity.

An additional grant was made using COVID funds in the amount of \$15,000 to State Street Community Church to be used for the food pantry and congregate meals site located at the Pax Center. The Board of Public Works and Safety awarded funds in October 2022. The city is awaiting an executed grant agreement to be returned by State Street Community Church.

The Salvation Army of La Porte-\$22,500. This grant funds the purchase of food to stock the church's food pantry and to assist in preparation of community meals. The Salvation Army of La Porte completed this activity in February 2021. No funds were allocated in PY 2021 for this activity.

The City of La Porte is working on awarding an additional \$20,000 from remaining COVID funds for the food pantry administered by the Salvation Army of La Porte. The CDBG staff is working on a waiver for a conflict of interest since the Mayor Dermody is a member of the advisory board for this organization.

The waiver is pending.

The CDBG Program of the City of La Porte-\$13,791. The CDBG Program is using this funding to cover administrative expenses incurred during the administration of the CDBG-CV grant. In total, the City of La Porte used \$5,992.96 in CV1 funding. In PY 2022, an amount of \$148.50 was used for administrative expenses.

CDBG-CV3 funds were allocated to Affordable Housing Rehab in the amount of \$120,000. A private developer purchased and rehabilitated a blighted apartment building near downtown La Porte creating 38 rental units. None of the units became affordable units. Therefore, the CDBG-CV3 funds were de-allocated from the project.

The remaining COVID funds are projected to be used for daycare subsidies for families who are affected by COVID with a loss of paid workdays. This project is currently in development.

In 2022, the City of La Porte attracted 141 new jobs and retained 385 jobs. There are three construction projects underway resulting in \$17,080,000 in new capital investment.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City strives to fill gaps in services for all of its citizens. In Program Year 2021, many gaps were identified in the 2019-2023 Consolidated Plan and within the La Porte County Ten-Year Plan to End Homelessness. The City continues to work to enhance coordination with the HOME Team - Continuum of Care.

The CDBG Program Manager continues to serve on the advisory board for the Area 2 Agency on Aging. One of the committees they are assigned to is the planning committee.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City of La Porte does not have a public housing agency. However, through participation in the HOME Team and staff participation on the Healthy Communities program, the City aims to enhance coordination of service provision between private housing and social service agencies.

Also, the City of La Porte awards grants to not-for-profit organizations using CDBG funds that provided eligible services for residents of La Porte. In PY 2021, three organizations received grants totaling \$54,500.

The City of La Porte also partnered with La Porte County Habitat for Humanity to increase affordable

housing for low and moderate-income persons in La Porte. During PY 2021, the city donated three parcels of vacant land in Census Tract 421 to La Porte County Habitat for Humanity. Habitat divided the three parcels into five lots. This agency projects to construct five new affordable single-family homes on the parcels beginning in 2023 through 2025. CDBG funds were used to demolish a blighted, vacant bakery building and remediate environmental contamination using a private company.

La Porte County Habitat for Humanity also completed construction of one single-family owner-occupied home in Census Tract 420 in PY 2021. CDBG funds were used to demolish a blighted, vacant residential structure in 2012. At the time, the City did not own the property. Through the La Porte County Commissioners Tax Sale, the County donated the parcel to the City of La Porte who then transferred ownership to La Porte County Habitat for Humanity.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

During Program Year 2021, a city-wide housing fair was planned for March 2022. It was cancelled due to the Coronavirus pandemic. It was not rescheduled due to the on-going pandemic. Surveying realtors and community organizations, it was determined there was little interest due to the threat of catching the COVID virus.

As a result of the 2019-2023 Consolidated Plan, the City of La Porte identified six impediments to affirmatively further fair housing in La Porte. These six impediments led to an increase in the severity of shortage of affordable housing in the City.

The following impediments were identified during the analysis of impediments process:

Concentration of Poverty

Growing Affordability Pressure

Growing Segregation

Access to Employment

Lack of Resources for Fair Housing Enforcement

Investment in Neighborhoods

During Program Year 2021, the City of La Porte conducted the following activities to comply with the Fair Housing Action Plan:

1. Placed fair housing brochures in information racks on the main floor of City Hall.
2. Placed fair housing posters on the main floor and second floor of City Hall.

The CDBG Program Manager also provided information to the City of La Porte Diversity and Inclusion Commission. The information included training opportunities on fair housing.

A lack of affordable housing was included in the Growing Affordability Pressure impediment. Partnering with La Porte County Habitat for Humanity will provide six additional affordable units by 2025.

The CDBG program plans to use PY 2021 funding along with PY 2022 funding to replace sidewalks along Harrison Street in calendar year 2023. Harrison Street is in a low-income neighborhood adjacent to the downtown of La Porte. It is in Census Tract 423 which is a qualified census tract. Harrison Street is also in one of the oldest sections of town. A total of 54% of the structures are rental properties.

CR-40 - Monitoring 91.220 and 91.230

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

The City of La Porte, Indiana complies with all local, state, and federal regulations when implementing its housing and community development requirements. Staff review the HUD Exchange and the HUD official website to ensure that the most recent notices, final rules, and guidance are followed. Team meetings are held bi-monthly to assess projects, contract compliance, and information-sharing.

The City of La Porte performed the following monitoring functions of CDBG subrecipients in PY 2021:

- Distributed new income limits to subrecipients;
- Conducted a technical assistance meeting with organizations interested in completing grant applications.
- Reviewed monthly beneficiary reports and payment requests to ensure timely reporting and payment;
- Performed desk reviews of two (2) subrecipients: Dunebrook, and Swanson Center. Dunebrook exhibited a good performance.

Dunebrook resumed in-home visits and case management appointments. Payment requests and demographic reports were submitted to the CDBG program manager on a monthly basis.

Swanson Center had trouble providing monthly payment requests and demographic reports due to staffing vacancies. The financial coordinator and a case manager left employment with Swanson Center resulting in a delay in providing services and meeting reporting requirements. These two positions were filled during the summer of 2022 and fall of 2022. The City of La Porte, Indiana expects service delivery to improve with the hiring of another case manager. While in La Porte, the case managers use an office in the Center Township Trustee's office to meet homeless individuals for scheduled appointments. The case managers also provide support services for the trustee when serving homeless individuals. Reviewed new applications for funding in PY 2021.

- A screening committee met in May 2022 to review the public service applications and score them. Recommendations for funding were made by this screening committee. The committee consisted of the city planner, a township trustee, an income-eligible resident of La Porte, and the CDBG Program Manager.
- Prepared new agreements with the organizations selected for PY 2022 grant awards. The agreements have not been executed due to a delay in HUD approving the PY 2022 Annual Action

Plan. Corrections were required from the original AAP submitted in September 2022. The revised action plan was submitted in October 2022. The City of La Porte, Indiana is awaiting communication from HUD regarding the status of the plan.

Affordable housing projects supported with federal funds and subject to the Consolidated Plan are monitored on a regular basis to ensure compliance with income eligibility, lead paint rules and quality standards. The City performed the following monitoring functions in PY 2021:

- Prepared and made available information regarding income limits to individuals interested in the single-family rehab program;
- Performed five (5) Housing Quality Standards inspections on housing for applicants of the CDBG-funded single-family rehab program using PY 21 funding.
- Conducted a screening committee review of the five applications received for the PY 2021 Home Owner Repair Program. The screening committee consisted of the city planner, building inspector, code enforcement director, and the CDBG program manager. The committee made recommendations as to which houses to admit into the program. One house was admitted.
- Performed numerous on-site inspections of rehab in-progress activities for two (2) properties participating in the PY 2019 single-family rehab program.
- Completed two site inspections on homeowners enrolled in the PY 2020 owner-occupied rehab program.

Minority business outreach is conducted by using the State of Indiana database of registered MBE business owners. Invitation to quote letters are mailed to the business owners from northern Indiana. This procedure is also used for WBE business owners.

Comprehensive Planning Requirements

The comprehensive planning requirements include the community planning and development process of the 5-Year ConPlan, subsequent AAPs, and CAPERs as per 24 CFR 91 Subpart A, C, and F. Citizen participation is a vital part of the consolidated plan process, and the City of La Porte ensures the Citizen Participation Plan is complied with.

Activities conducted using CDBG funds are determined using the goals identified for the Consolidated Plan currently in effect and approved by HUD-Indiana Office. Each year of the 5-Year ConPlan, the City develops an AAP that identifies the projects and activities that address and further the goals of the plan. The Annual Action Plan is submitted to HUD before August 15 of each year. HUD approves the AAP and then releases the funding. At the end of each Program Year, the City of La Porte submits a Consolidated Annual Performance and Evaluation Report (CAPER) to HUD before December 31. In the CAPER, the City of La Porte reports on the accomplishments and performance of the CDBG program. Citizen participation is required in the development of the CAPER per 24 CFR 91.105.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City advertises public meetings notices in the local newspaper, on City Hall bulletin boards, the City's website, the Mayor's Facebook page, and through media releases. Notices are posted and published at least 10 days prior to the meetings being held. Citizens are given 30 days to comment on the performance reports.

A public hearing was held Wednesday, November 30, 2022.

Responses received from citizens are included in the CAPER.

Disability and Translation Assistance: In accordance with the American with Disabilities Act (ADA), with at least one business day of advance notice, the City of La Porte shall provide assistance and special arrangements for those who are disabled to provide information and services concerning federally funded programs. All visual aids in the City Council chambers are displayed on large screens to help all sighted persons to see them better and all public hearings are held in locations that are accessible to persons with disabilities. Translation services will also be provided for people who need assistance reviewing printed documents and/or other related materials. Citizens may contact the Community Development Program Manager at 219/362-8260 at least 24 hours in advance to request such services.

Prior to submission of the CAPER to the U.S. Department of Housing and Urban Development, a draft copy of the CAPER is available for review on the City's official website. Hard copies of the CAPER were also available for review in the Office of Community Development and Planning and at the La Porte County Public Library.

Once the CAPER is approved, the official report is published on the City's website. This website is ADA capable.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

PY 2021 is the third planning year of the Five-year Consolidated Plan 2019-2023. There are no changes anticipated to the overall priorities and goals of the Five-year Plan. The priority needs and goals continue to serve as the basis of the Five-year Plan, and the City does not plan any changes to the program goals or target outcomes.

CARES Act Funding

The City has CDBG-CV funding remaining from the original allocation of \$396,268 made by HUD in 2020. The PY 2022 Action Plan identified activities to expend the remaining funding of \$276,379. Funding will be awarded to two food pantries. Additionally, daycare subsidies for families affected by wage losses due to COVID infections are being explored.

The City substantially amended its Five-year Consolidated Plan 2019-2023 to include the additional allocation of CDBG-CV funding through the CARES Act in 2020. CDBG-CV funds were provided for financial assistance for housing payments, utility payments, prescription payments, food pantry purchase of materials and supplies, and the purchase and installation of "hot spots" for the schools within the City of La Porte. During PY 2021, the City continued to monitor the needs of citizens as they relate to the pandemic.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.