

Executive Summary

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

1. Introduction

The Annual Action Plan proposes activities for use of the City of La Porte's allocation of Community Block Grant funds for Program Year 2021. The Annual Action Plan is submitted to the U.S. Department of Housing and Urban Development as the application for funding for one program year. This Annual Action Plan represents the third year of the Five-Year Consolidated Plan.

The purpose of the Annual Action Plan is to identify the city's housing and community development needs, goals, strategies, and priorities for the upcoming program year; and, to propose how funds will be allocated to housing and community development throughout the next year.

Using the data formulated in the 2019-2023 Five-Year Consolidated Plan, the City of La Porte has identified four projects to accomplish over the next twelve months.

These four projects are:

1. Help low and moderate-income families within the City of La Porte through an owner-occupied rehabilitation program focusing on improving living situations and creating more sustainable living resources.
2. Minimize the elements of blight in low and moderate-income neighborhoods within the City via demolition of substandard buildings.
3. Support social service programs that enrich the lives of low and moderate-income children and adults within the city with a priority on eliminating homelessness and preventing homelessness.
4. Development of an affordable housing strategy ending with an implementation plan.

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

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

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

- Reduce Elements of Blight in Existing Neighborhoods
- Support Programs that Enrich the Lives of Youth and Adults
- Support Programs that Address Special Needs Populations
- Support Existing Housing Rehabilitation of Low-/Moderate Income Residents
- Promote Energy Efficiency and Sustainable Practices in Housing Development and Rehabilitation

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

- Improved housing conditions for owner-occupied housing
- Additional affordable housing opportunities for low and moderate-income households
- Reduction in code enforcement violations
- Increased services to homeless and persons living in poverty

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 \$352,849.17 in CDBG funds for a variety of housing and community development activities including housing, demolition, homeless, and public services.

Additionally, a total of \$86,826.81 was used in Program Year 2020 to prepare for, respond to, or prevent the spread of Coronavirus-19 through the CARES Act passed by Congress in March 2020.

The City was successful in meeting the timeliness test for Program Year 2020 in May 2021. Program accomplishments are being met in accordance with established timelines. Grant expenditures with the Public Services activities and the Home Owner Repair Program can be improved. 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 time frame. Difficulty in securing qualified contractors to provide acceptable repairs on the homes of the Home Owner Repair participants continues to delay the expending of CDBG funds. The coronavirus pandemic has delayed rehab work on two new houses

enrolled in the Home Owner Repair Program. Also, public service delivery has been interrupted due the stay-at-home actions by the Governor of Indiana in 2020 and 2021. As restrictions are lifted, it is anticipated that utilization rates will increase.

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

Specific policies have been developed to further support the activities of the Owner-Occupied Rehab Program. The number of households participating in the Owner-Occupied Rehab Program since its inception in 2005 increased to 123.

The CDBG Public Service programs assist eligible low and moderate-income persons with the provision of parenting classes, administration of a home rehab assistance program, a youth mentoring program, minor home repairs, and homeless prevention case management.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

In conformance with the Consolidated Plan regulations, two public hearings were held: July 8, 2021 and July 29, 2021.

The following steps were taken for the public hearings to broaden public participation: • The public notice was published in the Herald Dispatch ten days prior to the first public meeting. • The City's website includes a copy of the public notice as well as a downloadable copy of the Draft 2021 Action Plan. • Announcements about the public meetings were made at the June HOME Team meetings. • A media release announcing the public meetings was distributed to WCOE-FM/WLOI-AM radio and to What's New LaPorte. A draft copy of the PY 2021 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.

The Office of Community Development and Planning will add comments received at the end of the comment period on August 11, 2021.

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.

The Office of Community Development and Planning will summarize comments received at the end of the comment period on August 11, 2021.

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

Pending.

7. Summary

Combining the City’s entitlement amount of \$462,211 with \$75,183 of unspent funds, the City of LaPorte is proposing to use CDBG funds in this manner:

Program Administration:	\$ 92,440.00
Housing Programs:	\$180,000.00
Rehab Administration:	\$ 56,777.00
Demolition:	\$153,677.00
Public Services:	\$ 54,500.00

The City’s allocation is estimated to be \$462,211.00. Activities included in Demolition are using \$17,256 in re-programmed funding from the previous years of CDBG grant cycles. The remaining re-programmed funds totaling \$57,927 are allocated to Housing Programs.

The City of La Porte will also be continuing the use of CDBG-CV funds to provide public services to residents affected by COVID-19. La Porte has a balance of \$303,537 in CDBG-CV and CDBG-CV3 funds. The City is proposing to use the funds in this manner:

Public Services-Continuation of Catholic Charities grant	\$ 45,711
Public Services-Continuation of Center Township Trustee grant	\$129,514
Administrative Expenses-Continuation of CDBG-CV allocation	\$ 10,859
Public Service-CDBG-CV3	\$120,453

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)

None.

Consolidated Plan Public Contact Information

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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 2019-2023 Consolidated Planning process.

During development of the 2019-2023 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 the goals, needs and priorities for the Program Year 2021 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, COVID-19 Community Partners, 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, July 8, 2021 and July 29, 2021. Comments will be added to this document at the end of the 30-day comment period. The Program Year 2021 Annual Action Plan was made available for a 30-day comment period beginning July 8, 2021 and ending August 11, 2021.

The following steps were taken for the public hearings to broaden public participation: • The public notice was published in the LaPorte Herald Argus at least one week prior to the public hearings. • The City’s website includes a copy of the public notice as well as a downloadable copy of the Draft 2021

Annual Action Plan. • Announcements about the public meetings were made at the June HOME Team meeting. • A media release announcing the public meetings was distributed to WCOE-FM/WLOI-AM radio and to What's New LaPorte.

A written copy was made available at the local public library.

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. Housing Opportunities, Valparaiso, Indiana, is the lead agency for the regional Continuum of Care. Staff from Housing Opportunities regularly attends HOME Team meetings.
- The Office of Community Development and Planning also maintains contact with the Center Township Trustee Office, Catholic Charities, 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. Two agencies in Michigan City receive ESG funding through the Indiana Balance of State competitive funding process. These agencies are 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	CATHOLIC CHARITIES
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted in a face-to-face interview. Anticipated outcomes include expansion of services for the homeless or those at risk of homelessness.
2	Agency/Group/Organization	Swanson Center
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted through a face-to-face interview. The anticipated outcomes of the consultation are continuation of the homeless case management program and expansion of mental health services for homeless individuals.
3	Agency/Group/Organization	HOUSING OPPORTUNITIES
	Agency/Group/Organization Type	Services - Housing Services-homeless Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted through a telephone conversation. The anticipated outcome is to expand the availability of permanent supportive housing and affordable housing in the City of La Porte, Indiana.
4	Agency/Group/Organization	LA PORTE PARKS AND RECREATION
	Agency/Group/Organization Type	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?	This local governmental department was contacted through a telephone call. The projected outcome is development of a plan to enhance youth services to effect an improved quality of life.
5	Agency/Group/Organization	CODE ENFORCEMENT
	Agency/Group/Organization Type	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?	This local governmental department was contacted in a face-to-face interview. The projected outcomes are better use funds for neighborhood preservation, outreach for owner-occupied rehab, and coordinated efforts for public facilities.
6	Agency/Group/Organization	Youth Service Bureau of La Porte County, Inc.
	Agency/Group/Organization Type	Services-Children
	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?	This agency was consulted via telephone. The anticipated outcome is expanded services for low and moderate-income youth within the City of La Porte.
7	Agency/Group/Organization	LA PORTE SALVATION ARMY
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children 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?	The consultation took place over the telephone. The project outcome is development of expanded food services and better coordinated provision of financial assistance for housing.

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

Attempts to consult private and public agencies were made. Criteria mostly consisted of those agencies that provide services to low and moderate-income individuals, all age groups from youth through elderly, and for service recipients residing in the City of LaPorte. If an agency is not listed, it is because they chose not to respond to a survey, participate in a meeting or return a phone call.

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	Unity Foundation of La Porte County, Inc.	The City of La Porte consulted this plan to research needs of the homeless and special populations. This plan compliments the goals, strategies, and needs in the Five-Year Consolidated Plan.

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 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

The City of La Porte held two public meetings to obtain citizen's views about the proposed use of CDBG funds during Program Year 2021. The dates were July 8, 2021, and July 29, 2021. A legal notice was published on June 29, 2021 in the La Porte County Herald-Dispatch notifying citizens of the opportunity to attend the public meeting on two dates. The notice was also posted on the City's website on July 1, 2021. The meetings were held in the Council Chambers of City Hall, 801 Michigan Avenue, La Porte, Indiana, at 1:15 PM.

News releases were sent on July 1, 2021 electronically to the Herald-Dispatch, WLOI/WCOE radio station, and What's New La Porte website.

The draft PY 2021 Annual Action Plan was made available for public comment on July 8, 2021 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. The draft plan remained available for review and public comment until August 11, 2021.

The Office of Community Development and Planning inserted comments received at the end of the comment period on August 11, 2021.

Copies of the public meeting notice, public meeting sign-in sheet, agenda, and minutes will be included in the attachments. Comments received will also be included in the attachments.

Additionally, a public services grant screening committee met June 22 to review and score the grant applications received for the Program Year 2021 Public Services Grant funding round. Four grant applications were received and submitted to the committee members a week in advance. The members of the screening committee are: a representative from the Center Township Trustee's office, a resident of a low-mod income area of La Porte, the CDBG Program Manager, and the Interim City Planner. The committee recommended funding three of the four requests.

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	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community	Pending.	Pending.	Pending.	
2	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Pending	Pending	Pending	

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)
3	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Pending	Pending	Pending	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The PY 2021 Annual Action Plan is the annual plan that the City prepares using the goals outlined in the 2019-2023 Five-Year Consolidated Plan. The Annual Action Plan details the activities the City will undertake to address the housing and community development needs and local objectives using CDBG funds received during Program Year 2021 as well as unused funding left at the end of September 30, 2021.

PY 2021 is the third year in the Five-Year Consolidated Plan. La Porte estimates receiving an allocation of \$462,211 for housing, homeless services, public services, and community development costs.

The City will also re-allocate prior year funds in the amount of \$75,183.00. Of the annual entitlement allocation, the City will use a portion of the funds for administration of the CDBG grant.

The City plans to allocated remaining CDBG-CV1 and CDBG-CV3 funding during PY 2021.

The CDBG-CV1 funding involves two continuation grants to Center Township Trustee and Catholic

Charities for financial assistance and prescription assistance to residents of La Porte affected by Coronavirus-19. A total of \$172,225 remains to be spent by these two agencies.

Additionally, La Porte has \$10,859 remaining in administration funds from the CDBG-CV grant. These funds will be used to support administrative expenses associated with preparing for, preventing, or responding to the Coronavirus.

CDBG-CV3 funding has a balance of \$120,453 remaining. Plans for use of these funds included day care support for persons returning to work after a Covid layoff, legal services for evictions/foreclosures, food pantries support, and additional financial assistance.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	462,211	0	75,183	537,394	0	Estimated amount available to City of La Porte based upon PY 2021 allocation and unspent funds from PY 2020 as of July 1, 2021.
Other	public - federal	Admin and Planning Public Services	0	0	0	0	0	

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

The CDBG program does not require a match from other sources. The City of La Porte often makes attempts to bundle federal funds with local, private, and other sources. In PY 2021, the City will partner with three outside organizations to provide public services to residents of LaPorte. The total investment in these organizations is \$54,500 or approximately 12% of its annual entitlement allocation. These organizations will be supporting the funded program/activities with at least equal amounts of local funds.

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

The City of La Porte owns a parcel of land that the Tibma Bakery once stood on. The building and parking lot were demolished in August 2020 using CDBG funds. Plans for use of this half-city block include development of affordable housing. The parcel is located at 404 McCollum, La Porte, Indiana.

A virtual meeting was held in January 2021 with homeowners surrounding the Tibma Bakery property. The consensus of the group is to develop affordable single-family housing on the property.

Discussion

The City is currently pursuing development of a request for proposal to be made available to the public in August 2021.

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	Maintain availability of decent & afford housing	2019	2023	Affordable Housing	Citywide	Affordable Housing	CDBG: \$236,777 CDBG-CV 2020 Cares Act Funding: \$0	Homeowner Housing Rehabilitated: 3 Household Housing Unit
2	Reduce the risk of homelessness	2019	2023	Homeless Non-Homeless Special Needs	Citywide	Homeless	CDBG: \$30,000 CDBG-CV 2020 Cares Act Funding: \$172,225	Homelessness Prevention: 215 Persons Assisted
3	Support opportunities to improve quality of life	2019	2023	Non-Housing Community Development	Citywide	Non-homeless Special Needs	CDBG: \$24,500 CDBG-CV 2020 Cares Act Funding: \$120,453	Public service activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Foster neighborhood stability and enrichment	2019	2023	Non-Housing Community Development	Citywide	Non-housing Community Development	CDBG: \$153,677 CDBG-CV 2020 Cares Act Funding: \$0	Buildings Demolished: 5 Buildings
5	Administration, Planning and Management	2019	2023	Administration	Citywide	Administration, Planning and Management	CDBG: \$92,440 CDBG-CV 2020 Cares Act Funding: \$10,859	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Maintain availability of decent & afford housing
	Goal Description	The City plans to provide rehab services to three low and moderate-income homeowners within La Porte. This goal includes funds for rehab administration.
2	Goal Name	Reduce the risk of homelessness
	Goal Description	<p>This goal funds services to prevent homelessness or minimize the occurrence of homelessness. A grant to Swanson Center in the amount of \$30,000 is proposed to assist homeless persons in La Porte with case management, and a path to mental health services, and housing.</p> <p>This Annual Goal also two already-existing grants using CDBG-CV funds. Grants were made in PY 2019 to Catholic Charities and Center Township Trustee for financial assistance, utility assistance, and prescription assistance for those affected by COVID-19. A balance of \$175,225 exists as of July 1, 2021.</p>

3	Goal Name	Support opportunities to improve quality of life
	Goal Description	The goal proposes to support two local not-for-profit agencies, Dunebrook and Youth Service Bureau, with the provision of case management services to 50 households with young children, and for the provision of mentoring to 18 elementary and middle school students within three school in La Porte.
4	Goal Name	Foster neighborhood stability and enrichment
	Goal Description	The City of La Porte proposes to use \$153,677 to demolish vacant substandard buildings in low and moderate-income neighborhoods. The buildings are on a condemnation list. The CDBG program works in partnership with Code Enforcement to identify suitable buildings eligible for demolition. Depending on the size of the structure and the presence of hazardous substances, 4-5 buildings can be demolished.
5	Goal Name	Administration, Planning and Management
	Goal Description	This goal provides the administration and management for the CDBG program for the City of La Porte. Its general management of the overall CDBG grant and fair housing activities. CDBG-CV funds remain in the amount of \$10,859 which are included in the funding allocated.

Projects

AP-35 Projects – 91.220(d)

Introduction

In the 2019-2023 Five-Year Consolidated Plan, the City of La Porte identified seven priority areas. These seven areas are: Housing, Affordable Housing, Revitalization, Economic Development, Public Services, Homeless, and Administration and Planning. 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; improve the availability of a local homeless shelter program or facility;, and continue the administration and coordination of the CDBG program. Due to funding constraints, the City is proposing projects for

four of the goals.

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

- Program Administration
- Housing Programs
- Demolition
- Funding of Public Services
- COVID-19 Relief

Projects

#	Project Name
1	CDBG Demolition
2	CDBG Owner-Occupied Rehab
3	CDBG Rehab Administration
4	CDBG Healthy Families-Dunebrook
5	CDBG Homeless Case Management-Swanson Center
6	CDBG Youth Mentoring-YSB
7	CDBG Program Administration
8	CDBG-CV Financial Assistance-Center Township Trustee
9	CDBG-CV Financial Assistance-Catholic Charities

Table 7 - Project Information

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

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Demolition
	Target Area	
	Goals Supported	Foster neighborhood stability and enrichment
	Needs Addressed	Non-housing Community Development

	Funding	CDBG: \$153,677
	Description	Demolish 4-5 vacant blighted structures within the City to foster redevelopment of affordable housing. The matrix code is 04, LMA. This project will use \$75,184 in reprogrammed funds from PY 2020 and \$78,493 in funds from PY 2021.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Demolish 4-5 blighted structures within the City to foster redevelopment of affordable housing. The matrix code is 04, LMA. This project will use \$75,184 of PY 2020 reprogrammed funds and \$78,493 of funds from PY 2021.
	Location Description	Structures have not been selected.
	Planned Activities	Planned activities are the demolition 4-5 blighted, abandoned structures condemned by the Office of Code Enforcement and a current order of demolition. The properties will be located in low-mod neighborhoods of La Porte. This project will use \$75,184 in unused funds from PY 2020 and \$78,493 in funding from PY 2021.
2	Project Name	CDBG Owner-Occupied Rehab
	Target Area	
	Goals Supported	Maintain availability of decent & afford housing
	Needs Addressed	Housing Affordable Housing
	Funding	CDBG: \$180,000
	Description	Provide rehabilitation activities for three low-mod homeowners residing within the City of La Porte. The matrix code is 14A, LMH. The goals of the project are to rehabilitate three houses enhancing sustainability and eliminate building code violations.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3 low to moderate income households will benefit. (0-80%)
	Location Description	City-wide.
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH 0-80%). The project matrix code is 14A, Rehab; Single-Unit Residential

3	Project Name	CDBG Rehab Administration
	Target Area	
	Goals Supported	Maintain availability of decent & afford housing Foster neighborhood stability and enrichment
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$56,777
	Description	This project is connected to the Owner-Occupied Rehab program. Specifically, this program includes the administration of the owner-occupied rehab program with monitoring, management, accounting, and final inspection of the work completed; and provision of deferred loans for qualified homeowners in La Porte to make repairs to their homes. The national objective is a benefit to low and moderate-income residents. The matrix code is 14H LHM. The City proposes to rehab three houses.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	This activity is association with the Owner-occupied Rehab Project. Three households are projected to be assisted.
	Location Description	City-wide. The participants have not been selected yet.
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH 0-80%). The project matrix code is 14H, Rehab Administration.
4	Project Name	CDBG Healthy Families-Dunebrook
	Target Area	
	Goals Supported	Support opportunities to improve quality of life
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000

	Description	A public service grant to Dunebrook in the amount of \$20,000 proposing to serve 50 individuals. This program, Healthy Families, will complete assessments of income-eligible children and parent enrolled in the program and residing in LaPorte; complete developmental screenings of the enrolled children; and provide intense parenting support fostering healthy emotional, physical, and mental development for the children. The national objective is a benefit to low and moderate-income persons; the matrix code is 5 (LMC).
	Target Date	9/30/0022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50 Low to Moderate income persons will be assisted. (0-80%)
	Location Description	City-wide.
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC 0-80%). The project matrix code is 05L, Child Care Services.
5	Project Name	CDBG Homeless Case Management-Swanson Center
	Target Area	
	Goals Supported	Reduce the risk of homelessness
	Needs Addressed	Public Services Homeless
	Funding	CDBG: \$30,000
	Description	PATH is a public service that provides case management services for homeless persons in LaPorte County. The CDBG funding provided by the City of LaPorte includes only homeless persons in the City of LaPorte, Indiana. Swanson Center provides the case management services. Once housing and supportive services are secured, the participant transfers to therapeutic case management services provided by Swanson Center, the local mental health center. Participants in the PATH case management program must be homeless and diagnosed with a mental illness or have a substance abuse problem. The national objective is to benefit low and moderate-income persons; the matrix code is 5 (LMC). Swanson Center proposes to provide services to 6 households in LaPorte. The CDBG funding is used as a match by Swanson Center for a grant from the State of Indiana Division of Mental Health Services.

	Target Date	9/30/0022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 40 low income households will be assisted (0-50%).
	Location Description	City-wide.
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH 0-50%). The project matrix code is 05O, Mental Health Services
6	Project Name	CDBG Youth Mentoring-YSB
	Target Area	
	Goals Supported	Support opportunities to improve quality of life
	Needs Addressed	Public Services Non-homeless Special Needs
	Funding	CDBG: \$4,500
	Description	The Youth Service Bureau will provide mentoring services to 18 low and moderate-income children residing within the City of LaPorte. The national objective is to benefit low and moderate-income individuals; the matrix code is 05D (LMC).
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 low to moderate income persons will be assisted. (0-80% MFI)
	Location Description	Riley, Handley, and Hailmann Schools
	Planned Activities	The national objective is Low/Mod Income Limited Clientele Benefit (LMC 0-80%). The project matrix code is 05D, Youth Services.
7	Project Name	CDBG Program Administration
	Target Area	
	Goals Supported	Administration, Planning and Management
	Needs Addressed	Administration, Planning and Management
	Funding	CDBG: \$92,440 CDBG-CV 2020 Cares Act Funding: \$10,859

	Description	Overall coordination, monitoring and management of the Community Development Block Grant; preparation of the Program Year 2020 CAPER and Program Year 2022 Annual Action Plan; and assistance in completing an annual Point-in-Time count for LaPorte County. The national objective to be met is the benefit to low and moderate-income persons. The matrix code is 21A.This project will also use \$\$10,859 in CDBG-CV funds.
	Target Date	9/30/0022
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	City-wide.
	Planned Activities	The project matrix code is 21A, General Program Administration.
8	Project Name	CDBG-CV Financial Assistance-Center Township Trustee
	Target Area	
	Goals Supported	Reduce the risk of homelessness
	Needs Addressed	Non-housing Community Development
	Funding	CDBG-CV 2020 Cares Act Funding: \$129,514
	Description	Project will provide funds for basic needs assistance such as rental payments, the purchase of prescriptions, and utility payments for families affected by a job loss or reduction in hours from a job due to Covid-19. A coordination of services will take place among the Center Township Trustee, Catholic Charities, First Steps, and the Salvation Army of La Porte.
	Target Date	9/30/0022
	Estimate the number and type of families that will benefit from the proposed activities	250 Low-to-moderate income families residing within La Porte and affected by COVID-19.
	Location Description	City-wide.
	Planned Activities	Program will serve 250 families with financial assistance to help offset financial struggles because of Covid-19.
9	Project Name	CDBG-CV Financial Assistance-Catholic Charities
	Target Area	

Goals Supported	Reduce the risk of homelessness
Needs Addressed	Public Services
Funding	CDBG-CV 2020 Cares Act Funding: \$45,711
Description	Project will provide funds for basic needs assistance such as rental payments, the purchase of prescriptions, and utility payments for families affected by a job loss or reduction in hours from a job due to Covid-19. A coordination of services will take place among the Center Township Trustee, Catholic Charities, First Steps, and the Salvation Army of La Porte.
Target Date	9/30/0022
Estimate the number and type of families that will benefit from the proposed activities	This activity proposes to serve 90 households who have been affected by COVID-19.
Location Description	City-wide.
Planned Activities	Program will serve 90 families with financial assistance to help offset financial struggles because of Covid-19.

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 CDBG funds awarded to the City of La Porte are available for use on a city-wide basis. No priority is assigned to any geographic section of the city. However, several low-mod census tract block groups have been identified. These areas are Census Tract 421, Blocks 1, 3 and 4; Census Tract 423, all Blocks; Census Tract 424, Block 4; and Census Tract 425, Blocks 1 and 3. Demolition will be directed to these identified low-mod areas.

Participants in the Owner-Occupied Rehab Program will be low-mod clientele.

The City will continue to prioritize the use of its CDBG funding for development of affordable housing, including preservation and conservation, that serve low-income households and to addressing the needs of the homeless.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The area to be services is city-wide. Low and moderate-income individuals live in all of the census tracts located within the City.

Over 60% of the residential areas of La Porte fall within the low-mod income range. As a result, the City decided to make available CDBG projects and activities on a city-wide basis.

Discussion

The City of La Porte receives \$462,211 and the City does not have a large population. The population from the 2010 Census is 22,053 residents. Because of the size of the City, investments using CDBG funds are made City-wide.

The City of La Porte, Indiana strives for geographic diversity in funding while keeping in mind the most leverage the City can gain with the limited amount of CDBG funds received.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of La Porte's need for affordable housing was determined during the planning process for the 2019-2023 Consolidated Plan. The City will fund several projects all of which directly or indirectly impact provision of affordable housing. In PY 2021, the City proposes to fund the following affordable housing activity:

- Owner-Occupied Rehab Program \$180,000

The City will be seeking proposals for developing the former Tibma Bakery site into four to five lots to construct new single-family owner-occupied affordable housing. A RFP will be made available in August 2021 with proposals due October 2021. The City projects the project to begin spring 2022.

One Year Goals for the Number of Households to be Supported	
Homeless	6
Non-Homeless	69
Special-Needs	475
Total	550

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	16
The Production of New Units	1
Rehab of Existing Units	3
Acquisition of Existing Units	0
Total	20

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

Discussion

The owner-occupied rehab program projects to three households to benefit through correcting housing code violations and creating sustainable living situations.

During PY 2021, the City will be working with a CHDO to construct a new owner-occupied single-family unit for a low-mod family on land cleared using CDBG funding. The former Tibma Bakery occupied the site. It was demolished in August 2020.

AP-60 Public Housing – 91.220(h)

Introduction

There is no public housing authority or agency within the City of La Porte.

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.

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

Not applicable.

Discussion

None.

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

Introduction

The City of La Porte is a member of the HOME Team and the LaPorte County Continuum of Care (CoC). The HOME Team is an informal group of social service agencies, religious congregations, and governmental entities that meet once a month to develop and coordinate county-wide affordable housing development and homeless prevention activities. The HOME Team acts as the Continuum of Care for the county. A Continuum of Care Plan reflects the demographics, needs and available shelter, housing, and supportive services in the two entitlement jurisdictions of La Porte and Michigan City, Indiana. The Continuum of Care Plan outlines goals and strategies that support homeless prevention strategies covering the entire county and not just the two entitlement communities.

Additionally, the City of La Porte participates in a residential housing assistance committee that meets once a month to discuss efforts and activities to keep families housed because of the effects of the Coronavirus in the community.

The City of La Porte proposes to continue its participation in the HOME Team and the residential housing assistance committee during Program Year 2021.

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 of La Porte will fund three activities that support the homeless or reduce the risk of homelessness in the City:

- Participation in the La Porte County HOME Team and PATH Subcommittee of the HOME Team.
- Swanson Center (PATH-case management for homeless persons who are mentally ill, disabled, or are substance abusers in LaPorte)
- Continuation of two grants for rental assistance using CDBG-CV funds. Catholic Charities and the Center Township Trustee's Office have funding remaining for a grant awarded by the City for financial assistance in 2020. This funding is used to keep people housed.

The HOME Team indirectly affects the homeless population in La Porte. In 2009, The HOME Team collaborated on development of a Plan to End Homelessness. The City of LaPorte uses the plan along with the Con Plan to address homelessness issues.

Since development of the Plan to End Homelessness in 2009, case management services for persons with a mental illness/substance abuse have been funded and implement by Swanson Center. The PATH

grant increases coordination of services through identifying a contracted PATH program coordinator, increases outreach efforts to the homeless population, increases intensive case management through a structured approach in identifying homeless individuals with a serious mental illness and/or substance abuse, and enhances training for Swanson Center staff and the HOME Team participants on outreach efforts for homeless individuals in LaPorte County. PATH's goals are to increase access to behavioral health services as well as access to primary health care for the homeless.

Homeless individuals and families are referred to the Interfaith Pads Shelter and Sand Castle Shelter for Families in Michigan City for emergency housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

During Program Year 2020, the homeless shelter in La Porte ceased to operate for two reasons: Coronavirus-19 and not having interior fire sprinklers in the building. As a result, homeless individuals are referred to emergency shelters in Michigan City.

The Center Township Trustee, First Steps, Salvation Army of LaPorte and Catholic Charities provide vouchers for the temporary housing of homeless individuals in motels. Also, referrals are made to Sand Castle Homeless Shelter and the Interfaith PADS Shelter both located in Michigan City.

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

Currently, the Center Township Trustee and Salvation Army of La Porte provide homeless individuals financial assistance and vouchers for temporary housing in motels in La Porte. During the winter of 2020, a temporary emergency shelter operated as a collaborative effort between the Center Township Trustee and Liberty Church. The shelter closed in March 2020 due to the onset of Coronavirus-19. When the emergency shelter is closed, homeless individuals in La Porte found shelter with a friend/family member or travelled to Michigan City to use the Interfaith PADS Shelter or Sand Castle Shelter for Families.

Permanent supportive housing is provided to disabled individuals who are clients of Paladin (formerly Parents and Friends, Inc. PAF) in one of their apartments in Butterfly Gardens in LaPorte, Indiana or in one of their group homes. Housing Opportunities, out of Valparaiso, Indiana, also owns and operates four apartments in La Porte in their permanent supportive housing program. The Center Township Trustee and Swanson Center have placed clients in these apartments. Case managers work with these

residents on maintaining housing stability and accessing community services.

The assistance Swanson Center provides to homeless individuals through their case management services shortens the time that a person experiences homelessness. Case management services assist the homeless individual with a disability diagnosis, a source of income through disability payments, and eventually a place to live. Once a source of income is secured and a place to live is found, the individual transitions to a regular case management and treatment program provided through Swanson Center.

Catholic Charities provides financial assistance to individuals at risk of homelessness using FEMA dollars and private funding. Rental/mortgage assistance is provided for one month. In addition to the financial assistance, participants must complete a self-sufficiency program taught by Catholic Charities staff. Catholic Charities suspended self-sufficiency classes at the Center Township Trustee's Office on a weekly basis due to the pandemic.

Catholic Charities, and Swanson Center are all active members of the HOME Team. The City of La Porte will continue to advocate on behalf of these agencies in providing services to homeless individuals and families. The City of La Porte budgeted \$30,000 for activities provided by Swanson Center in Program Year 2021.

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.

Also, the City of La Porte is providing \$180,000 in funding for the single-family rehab program. Using PY 2020 CDBG funds, the City will assist three households with repairs to their homes to eliminate code violations and enhance sustainability living in the house.

Rebuilding Together held a smaller version of their workday in May. They assisted 16 houses with exterior work including landscaping activities.

The City of La Porte does not have an independent discharge policy. However, there are many not-for-profit agencies throughout La Porte County that have discharge plans for the LaPorte area. Swanson Center, the comprehensive mental health center for La Porte County, has 13 beds allocated in state hospitals for La Porte County residents. Case managers from Swanson Center collaborate with the discharge planner of the state hospital to ensure that services and housing are in place at the time of discharge. The City of La Porte maintains an extensive referral list of various services to assist those

locating in the area following the discharge from a publicly funded institution or system of care.

Staff will provide supportive services/information to any group attempting to open an emergency shelter. Furthermore, the City will continue to support efforts of the HOME Team during PY 2021.

The City of La Porte does not receive HOPWA funding. There is no activity proposed for HOPWA funds during PY 2021.

Discussion

Discussion is covered in the preceding sections.

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

Introduction:

The City's vision for its growth is based on a strong interest in maintaining a more diverse community with a fair distribution of affordable housing throughout its different neighborhoods. The City also views home ownership as a catalyst to further expand its economic base and create a viable and thriving community. Conditions that have the potential to becoming a barrier to affordable housing are the high cost of housing including a mortgage payment and taxes, and the lack of affordable credit. Within the City of La Porte, 69% of the housing was constructed prior to 1950 resulting in high costs of maintenance and a presence of lead-based paint hazards; 80% of the residential structures were built before 1980.

Housing prices soared during the latter part of 2020 into 2021 making home ownership beyond the reach of low and moderate-income residents in La Porte. Nationwide, house prices have increased by a minimum of 35%.

Additionally, the Coronavirus has affected residents' ability to afford rental and mortgage payments. Many residents have come to depend on financial assistance from governmental, not-for-profit, and familial resources to stay housed. The loss of a job and a reduction in work hours has resulted in an increase in families moving out of apartments and houses and joining families and friends in their apartment/houses.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Program Year 2021 Annual Action Plan contains initiatives that seek to enhance home ownership, preserve the character of the City's neighborhoods, and provide quality affordable owner-occupied housing. The City will continue to assist current home owners who cannot afford the high cost of maintaining their homes.

Using CDBG funding for PY 2021, the City will support several barriers that are reported previously in the

AAP. Specifically, they are: Improve housing quality within the City; and

- Improve neighborhood conditions.

These activities will be funded using the Community Development Block Grant:

- Owner-Occupied Rehab Program \$180,000
- Demolition of Blighted Properties \$170,933

Discussion:

The funded activities include \$75,184.83 in reprogrammed funds allocated to demolition.

Activities included in Demolition are using \$17,256 in re-programmed funding from the previous years of CDBG grant cycles. The remaining re-programmed funds totaling \$57,927 are allocated to Housing Programs.

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 Consolidated Plan 2019-2023:

- 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; and
- Enhance coordination.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to addressing obstacles to meeting underserved needs is a shortage of funding. Agencies serving the underserved continue to experience reductions in funding from both governmental and private sources. Since 2004 when La Porte received entitlement community status, the City of La Porte's CDBG funding levels have declined by 22%. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources that have also been decreasing in recent times. The entitlement allocation for Program Year 2021 is reduced \$6,652 from Program Year 2020.

Despite these challenges, the City of La Porte beginning October 1, 2021, 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 also continue to seek additional private and public partners to create a larger pool of resources. In Program Year 2021, this pool consists of three not-for-profit agencies. These agencies will provide services to residents ranging from children to older adults and are listed in the project tables.

Actions planned to foster and maintain affordable housing

In the 2019-2023 Consolidated Plan, it was shown that affordable housing is a priority for the City of La Porte. The City proposes to use a portion of its entitlement grant for the preservation and development of affordable housing that services low and moderate-income families and for services that address homelessness. Through its owner-occupied rehab program, the City proposes to provide financial assistance to three households.

The City is currently writing a request for proposal to develop a vacant parcel of land in a low-mod part of La Porte to be used for development of affordable housing. The City used CDBG funds in 2020 to demolish a blighted, vacant former bakery at 404 McCollum. The anticipated end use is to donate the

land to a not-for-profit community housing development organization (CHDO) for construction of 4-5 affordable single-family, owner-occupied houses on the parcel.

Actions planned to reduce lead-based paint hazards

The City of La Porte will address the problem of lead-based paint hazards by:

- Providing written materials to homeowners participating in the owner-occupied rehab program.
- Completing a lead-based paint risk assessment on all house enrolled in the owner-occupied rehab program.
- Incorporating lead-based paint remediation in all the work scopes for the houses enrolled in the owner-occupied rehab program.
- Assist other housing development organizations such as Habitat for Humanity, Housing Opportunities, and Homeward Bound in the development and construction of new affordable housing free from lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

The City of La Porte will focus on enhancing conditions that reduce the number of poverty-level individuals and families that can be realized. The City will target CDBG and other local resources to activities that support family services and affordable housing. The goals of these efforts are to:

- Foster self-sufficiency; and
- Assist with employment opportunities.

The City will fund three agencies that work with impoverished families/individuals or create opportunities for economic well-being. The owner-occupied rehab program also will assist in reducing the risk of poverty through making home ownership more sustainable. Replacement of windows, installation of energy-efficient furnaces and installation of attic insulation will reduce monthly energy bills. These reductions especially during the winter months will save monthly budget funds for the participating families. Additionally, many participants will realize a reduction in hazard insurance because of the new furnaces and repairs to electrical systems, and for roofing replacements.

Actions planned to develop institutional structure

The Office of Community Development and Planning currently has two employees. One person is employed full-time in the CDBG program. The other full-time employee is the city planner and allocates all of their time in planning activities.

Procedures are in place to meet a variety of requirements and conditions to operate the CDBG program. The Office of Community Development and Planning follows a Standard Operating Procedures Manual for the CDBG program. Additionally, the CDBG Program Manager uses a time sheet to track time

allocated to specific CDBG activities.

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

The City relies on private not-for-profit organizations as well as for-profit entities to acquire, develop, build, and rehabilitate resident units. The City will continue to work with local builders and developers, financial institutions, and other entities to ensure the new affordable units are produced on a regular basis.

Through the efforts of the HOME Team, the City is an active participant in the coordination and development of homeless activities on a county-wide basis.

There is no public housing authority in the City of LaPorte. All coordination takes place among private housing and social service agencies.

Discussion:

The City administration and its staff persons continue to work together to address the many needs of the community. Through collaboration, the leveraging of resources, and improved tracking of needs, the City will be in a better position to meet the needs of the community.

During the past program year, the City of La Porte, Indiana received \$8,975.90 in program income from the owner-occupied rehab program. This funding was generated from recaptured funds as a result of a homeowner refinancing the mortgage on their house and pulling out cash from equity generated through the first mortgage.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	292,678
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

The City of La Porte has \$303,537 remaining from funds not spent or allocated from the CARES Act. A total of \$172,225 is remaining in CDBG-CV funding which is under contract with Catholic Charities and Center Township Trustee Office for financial assistance, i.e., rental payments, mortgage payments, utility payments, and purchase of prescriptions.

The City will also be using \$10,859 in administrative funds remaining from the CDBG-CV grant received in PY 2019.

The balance of \$120,453 is for CDBG-CV 3 funds.