

## 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 LaPorte's allocation of Community Block Grant funds for Program Year 2018. 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 fifth 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 2014-2018 Five-Year Consolidated Plan, the City of LaPorte 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 LaPorte 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.
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. Provide education to potential first-time home buyers on home ownership.

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

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

## **2. Summarize the objectives and outcomes identified in the Plan**

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

- Reduce Elements of Blight in Existing Neighborhoods
- Support Programs that Enrich the Lives of Youth and Adults
- Support Programs that Address Special Needs Populations
- Support Existing Housing Rehabilitation of Low-/Moderate Income Residents
- Encourage First Time Home Buyers to Purchase their First Home
- 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
- Reduction in code enforcement violations
- Increased home ownership opportunities for first-time home buyers
- Increased services to homeless and persons living in poverty

## **3. Evaluation of past performance**

The City of LaPorte continues to progress in the accomplishment of the goals and objectives detailed in its 2014-2018 Consolidated Plan.

The City was successful in meeting the timeliness test for Program Year 2017 in May 2018. Program accomplishments are being met in accordance with established timelines. The City set the goal of meeting timeliness during the third quarter of the program year and met the goal. 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 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 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 116.

The Infrastructure Improvement Program identified Census Tract 421 as a low and moderate-income track. This area of LaPorte is located southeast of the central section of town and surrounds the LaPorte Civic Auditorium. In Program Year 2017, a total of 354.50 square yards of sidewalk, 20 linear feet of curb and 548 tons of asphalt surface are being replaced along Tecumseh, Plain, and Noble Streets. Installation of handicapped curbs along Noble and Plain Streets are part of this project.

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 weekend food program for children, a youth mentoring program, homeless prevention case management, and housing counseling.

#### **4. Summary of Citizen Participation Process and consultation process**

In conformance with the Consolidated Plan regulations, two public hearings were held: July 5, 2018 and July 19, 2018. Additional information about attendance at the public hearings will be inserted once the meetings have taken place.

The following steps were taken for the public hearings to broaden public participation: • Staff electronically mailed out a public notice to over 100 interested parties. • The public notice was published in the LaPorte Herald Argus at least two weeks 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 2018 Action Plan. • A copy of the draft Program Year 2018 Annual Action Plan was available for review at the LaPorte County Public Library. • 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.

#### **5. Summary of public comments**

Summaries will be inserted upon conclusion of the public comment period.

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

Not applicable.

#### **7. Summary**

The City of LaPorte is proposing to use CDBG funds in this manner:

Program Administration: \$91,174.00

Annual Action Plan – Program Year 2018

Housing Programs:	\$326,196.00
Public Infrastructure:	\$125,000.00
Public Services:	\$38,500.00

The City's allocation is estimated to be \$455,870.00. Activities included in Public Infrastructure are using \$75,548 in re-programmed funding from the previous years of CDBG grant cycles.

**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.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
Development of Con Plan	City of LaPorte, Indiana	Community Development and Planning

**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 LaPorte’s Office of Community Development and Planning (CDP) adheres to its Citizen Participation Plan which was approved during the development of the 2014-2018 Consolidated Planning process.

In addition to the Citizen Participation Plan, the City of LaPorte undertook an extensive outreach effort consulting with social service agencies, affordable housing providers and governmental agencies. A Need Survey was completed by agencies and the community-at-large. Results from the needs surveys were used to develop the goals, needs and priorities for the Program Year 2018 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 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 Consolidated Plan regulations, two public hearings were held, July 5, 2018 and July 19, 2018. Comments will be added to this document at the end of the 30-day comment period. The Program Year 2018 Annual Action Plan was made available for a 30-day comment period beginning July 5, 2018 and ending August 10, 2018.

The following steps were taken for the public hearings to broaden public participation: • Staff electronically mailed out a public notice to over 100 interested parties. • The public notice was published in the LaPorte Herald Argus at least two weeks 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 2018 Action Plan. • A copy of the draft Program Year 2018 Annual Action Plan was available for review at the LaPorte

County Public Library. • Announcements about the public meetings were made at the May and 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.

**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 LaPorte 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. LaPorte 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.
- Staff from the Office of Community Development and Planning also attend and participate in the PATH Program Steering Committee. This committee is a subcommittee of the HOME Team. It was formed when Swanson Center was awarded a grant from the Indiana Office of Family and Social Services Division of Mental Health and Addiction Services in 2014. The goal of the grant is to provide case management services to homeless county residents who have a mental illness and/or have a substance abuse. The City of LaPorte provides a grant to Swanson Center who uses it as match for the state grant. The PATH Program is a partnership between Swanson Center and the HOME Team. Objectives of the PATH Program are: increased outreach efforts among all HOME Team agencies committed to servicing LaPorte County's homeless residents; increased coordination of services through the PATH Program; increased intensive case management services through a structured and deliberate approach in identifying those homeless with serious mental illnesses and those dealing with both mental illness and substance abuse; and, finally, enhanced training and implementation of protocols on behalf of case management and HOME Team intake staff to increase the effectiveness of outreach efforts, and an increased access to primary and behavioral health services.
- The PATH Program Steering Committee also takes on an advisory role to the PATH Program Coordinator with HOME Team meetings and projects benefitting the homeless in LaPorte County.

- The Office of Community Development and Planning also maintains contact with the Center Township Trustee Office, Catholic Charities, and the Salvation Army of LaPorte. These agencies provide direct financial assistance to homeless and those at-risk of homelessness residents of LaPorte 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 LaPorte 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.**

Refer to the following tables.

**Table 2 – Agencies, groups, organizations who participated**

2	<b>Agency/Group/Organization</b>	CATHOLIC CHARITIES
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted in a face-to-face interview. Anticipated outcomes include expansion of services for the homeless.
3	<b>Agency/Group/Organization</b>	Swanson Center
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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 the homeless.
5	<b>Agency/Group/Organization</b>	HOUSING OPPORTUNITIES
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted through a telephone conversation. The anticipated outcomes are to expand the availability of home ownership and affordable housing in the City of LaPorte.

7	<b>Agency/Group/Organization</b>	Youth Service Bureau-Big Brothers/Big Sisters
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted through a telephone interview. The anticipated outcome is expanded services for low and moderate-income youth within the City of LaPorte.
8	<b>Agency/Group/Organization</b>	City of LaPorte-Parks & Recreation
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This group was contacted through a telephone call. The projected outcome is development of a plan to enhance youth services for the development of a better quality of life.
9	<b>Agency/Group/Organization</b>	City of LaPorte-Code Enforcement
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This group was contacted in a face-to-face interview. The projected outcome is better use of funds for neighborhood preservation; outreach for Owner-Occupied Rehabilitation; and coordinated efforts for public facilities.
10	<b>Agency/Group/Organization</b>	City of LaPorte-City Attorney
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>This group was consulted in a face-to-face interview. The projected outcome is the expansion of housing for homeless individuals.</p>
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**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 LaPorte County, Inc.	The City of LaPorte 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 LaPorte 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

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

## Income/Services

11. Make services more accessible;
12. Increase employment opportunities;
13. Increase access to income supports;
14. Increase quality of client data through HMIS;
15. Increase access to transportation;
16. Continue to monitor and update services based on population needs; and
17. 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**

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community	There were no attendees at either meeting. Meetings were held July 5, 2018 and July 19, 2018.	No comments were received from the public meeting or during the comment period.	None.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Newspaper Ad	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community	None.	None.	None.	
3	Internet Outreach	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community	None.	None.	None.	

**Table 4 – Citizen Participation Outreach**  
Annual Action Plan – Program Year 2018

## Expected Resources

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

#### **Introduction**

The Action Plan is the annual plan that the City prepares using the goals outlined in the 2014-2018 Five-Year Consolidated Plan. The 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 2018.

PY 2018 is the fifth year in the Five-Year Consolidated Plan. LaPorte estimates receiving an allocation of \$455,870 for housing, homeless services, public services, and community development costs.

The City will also re-allocate prior year funds in the amount of \$75,548.00. Of the annual entitlement allocation, the City will use a portion for

the funds for administration of the CDBG grant.

**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	455,870	0	75,548	531,418	0	Estimated amount available to the City of LaPorte based upon the PY 2018 allocation.

**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 LaPorte often makes attempts to bundle federal funds with local, private, and other sources. In PY 2018, the City will partner with five outside organizations to provide public services to residents of LaPorte. The total investment in these organizations is \$38,500 or approximately 9% 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 publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City will be repairing/replacing sidewalks using CDBG funds in PY 2018. This activity will foster neighborhood preservation and sustainability. The national objective met is serving a low-mod area and improving the quality of public facilities in low and moderate-income neighborhoods.

**Discussion**

The City of LaPorte is also appropriating a minimum of \$50,000 in CEDIT (Community Economic Development Income Tax) funds for sidewalk repair throughout the City in calendar year 2018. The funds are part of the 50/50 Sidewalk Replacement Program when the property owner pays half of the cost of their sidewalk replacement with the city covering the other 50% of the cost. These sidewalks repairs are in an area surrounding the downtown area and include residential as well as commercial areas.

The City of LaPorte is under a court order to repair sidewalks over a 20-year span making the walks accessible to handicapped individuals. Three priority areas have been designated. All the sidewalks in Area 1 have been replaced including the addition of handicapped curb cuts at intersections. The city is now working on sidewalk replacements in Areas 2 and 3.

## 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	Conserve and Improve Existing Affordable Housing	2018	2019	Affordable Housing	Low-mod areas of the city	Affordable Housing	CDBG: \$200,000	Homeowner Housing Rehabilitated: 5 Household Housing Units
2	Expand Homeownership Opportunities	2018	2019	Affordable Housing	Low-mod areas of the city	Homeownership	CDBG: \$0.00	Not applicable.
3	Expand availability of services for the homeless.	2018	2019	Homeless	City-wide	Homelessness	CDBG: \$19,000	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted Homelessness Prevention: 16 Persons Assisted
4	Foster neighborhood preservation/sustainability.	2018	2019	Affordable Housing Non-Housing Community Development	Low-mod areas of the city	Non-housing Community Development	CDBG: \$125,000	Public service activities other than Low/Moderate Income Housing Benefit: 175 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Support services for people w/special needs	2018	2019	Non-Homeless Special Needs Non-Housing Community Development		Non-homeless Special Needs	CDBG: \$19,500	Public service activities other than Low/Moderate Income Housing Benefit: 475 Persons Assisted

**Table 6 – Goals Summary**

### Goal Descriptions

1	<b>Goal Name</b>	Conserve and Improve Existing Affordable Housing
	<b>Goal Description</b>	The goal of conserving and improving existing affordable housing will be conducted city-wide. The goal is to complete home repairs on five residential structures owned and occupied by low and moderate-income families.
2	<b>Goal Name</b>	Expand Homeownership opportunities
	<b>Goal Description</b>	Not applicable to this action plan. The City of LaPorte will not be contracting for home owner counseling during Program Year 2018 due to an unavailability of housing counseling in LaPorte County.
3	<b>Goal Name</b>	Expand availability of services for the homeless.
	<b>Goal Description</b>	The goal of making available services for the homeless will be conducted city-wide. The city will contract for public services with two organization that provide services to homeless individuals in the city. The services include rental assistance and case management. This service also includes homeless prevention.
4	<b>Goal Name</b>	Foster neighborhood preservation/sustainability.
	<b>Goal Description</b>	The City of LaPorte will replace dilapidated, unsafe sidewalks in an area around Lincoln Elementary School. This area, Census Tract 423, is a certified low-income census tract. Also, the City will install handicapped ramps at intersections within the designated area.

5	<b>Goal Name</b>	Support services for people w/special needs
	<b>Goal Description</b>	The goal of making available services for people with special needs will be provided on a city-wide basis. The services include intensive case management for parents to prevent child abuse, providing a weekend back pack filled with food for children living in LaPorte who are low and moderate-income, and assisting with funding of a school mentoring program for low and moderate-income children at four elementary schools and one middle school in LaPorte.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

In the 2014-2018 Five-Year Consolidated Plan, the City of LaPorte identified six goals to address priority needs and projects. These six goals are: conserve and improve existing affordable housing, expand home ownership opportunities, expand the availability of services for the homeless, improve the availability of an emergency shelter for homeless individuals and families, foster neighborhood preservation and sustainability, and assist supportive services to strengthen the safety net for people with special needs. 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
- Public and Infrastructure Activities
- Funding of Public Services

#### Projects

#	Project Name
1	Public Infrastructure-Sidewalk Replacement
2	Owner Occupied Rehab
3	Rehab Administration
4	Public Services-Homeless Prevention and Self-Sufficiency Education
5	Public Services-Healthy Families
6	Public Services-PATH
7	Public Services-Weekend Food Project
8	Public Services-Mentoring Program
9	General Program Administration

Table 7 - Project Information

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

The 2014-2018 Consolidation Plan was used to identify allocation priorities. Obstacles to addressing underserved needs include a reduction in CDBG funding, no general tax dollars allocated to CDBG projects, and a reduction in grants to agencies/organizations providing public services in LaPorte.

## AP-38 Project Summary

<b>Project Summary Information</b>  <b>1</b>	<b>Project Name</b>	Public Infrastructure-Sidewalk Replacement
	<b>Target Area</b>	Neighborhood surround Lincoln Elementary School
	<b>Goals Supported</b>	Foster neighborhood preservation/sustainability.
	<b>Needs Addressed</b>	Non-housing Community Development
	<b>Funding</b>	CDBG: \$125,000
	<b>Description</b>	Replace inaccessible sidewalks and install handicapped curb ramps in low and moderate-income neighborhoods. The national objective is a benefit to low and moderate-income persons. The matrix code is 03L, LMA
	<b>Target Date</b>	9/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The estimated number of families to benefit from this program is 175. The type of families includes single-family homeowners as well as renters who are low and moderate-income levels.
	<b>Location Description</b>	The activities will take place in Census Tract 423 in an area surrounding Lincoln Elementary School.
	<b>Planned Activities</b>	Planned activities include removing and replacing deteriorated sidewalks, the conversion of curbs and gutters at intersections to handicapped ramps meeting American with Disabilities Act requirements; planting trees to replace the trees removed during the sidewalk rehab work; and paving deteriorated streets in the area where sidewalks are being improved.
<b>2</b>	<b>Project Name</b>	Owner Occupied Rehab
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Conserve and Improve Existing Affordable Housing Foster neighborhood preservation/sustainability.
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$200,000

	<b>Description</b>	Provide rehabilitation activities for five low and moderate-income households residing with the City of LaPorte. This activity is city-wide. The national objective is LMH with a matrix code of 14A. The goals of this project are to rehabilitate six houses enhancing sustainability and eliminating building code violations.
	<b>Target Date</b>	9/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City of LaPorte estimates that six families will benefit from the proposed activity: 0-30% AMI 1 31-50% AMI 1 51-80% AMI 2
	<b>Location Description</b>	The services will be provided city-wide.
	<b>Planned Activities</b>	The planned activities include marketing and outreach of the rehab program; making applications available in August for the upcoming program year rehab program; screen the applications for suitability; complete initial site visits to determine appropriateness of the house; participants successfully completing a post-purchase home owner counseling course; completion of lead-based paint risk assessments; development of work scopes, soliciting quotes, awarding contracts and monitoring rehab activities. A lead clearance test is performed if lead hazards were originally found. Once the work is complete, the home owner will execute a promissory note and deferred mortgage agreement that is recorded. The mortgage is released after a seven-year recapture period.
<b>3</b>	<b>Project Name</b>	Rehab Administration
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Conserve and Improve Existing Affordable Housing Foster neighborhood preservation/sustainability.
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$72,402

	<b>Description</b>	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 home owners in LaPorte to make repairs to their homes. The national objective is a benefit to low and moderate-income residents. The matrix code is 14H LMH. The City of LaPorte proposes to provide rehab services to six households.
	<b>Target Date</b>	9/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City of LaPorte estimates that six families will benefit from the proposed activity: 0-30% AMI 2 31-50% AMI 2 51-80% AMI 1
	<b>Location Description</b>	The services will be provided city-wide.
	<b>Planned Activities</b>	The planned activities include marketing and outreach of the rehab program; making applications available in August for the upcoming program year rehab program; screen the applications for suitability; complete initial site visits to determine appropriateness of the house; participants successfully completing a post-purchase home owner counseling course; completion of lead-based paint risk assessments; development of work scopes, soliciting quotes, awarding contracts and monitoring rehab activities. A lead clearance test is performed if lead hazards were originally found. Once the work is complete, the home owner will execute a promissory note and deferred mortgage agreement that is recorded. The mortgage is released after a seven-year recapture period.
4	<b>Project Name</b>	Public Services-Homeless Prevention and Self-Sufficiency Education
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Conserve and Improve Existing Affordable Housing Foster neighborhood preservation/sustainability.

	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	CDBG: \$4,000
	<b>Description</b>	The grant for this service is to Catholic Charities in the amount of \$8,000. The national objective is benefit to low and moderate-income persons; Catholic Charities-03T (LMH). Financial assistance for mortgage and rental payments will be made to eligible residents in LaPorte. Catholic Charities proposes to service 16 households.
	<b>Target Date</b>	9/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Based upon requests for proposals received by the Office of Community Development and Planning, it is estimated that five households will receive the financial assistance. The households will either be home owners or tenants in LaPorte.
	<b>Location Description</b>	The services will be provided city-wide.
	<b>Planned Activities</b>	Planned activities include rental/mortgage payment assistance, and financial literacy educational classes  To assist in preventing homelessness. Financial literacy classes are provided by Catholic Charities on their premises as well as at the office of the Center Township Trustee.
5	<b>Project Name</b>	Public Services-Healthy Families
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Support services for people w/special needs
	<b>Needs Addressed</b>	Non-homeless Special Needs
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	A public service grant to Dunebrook in the amount of \$10,000 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).

	<b>Target Date</b>	9/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Dunebrook proposes to provide services to 50 individuals during a twelve-month period.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Dunebrook will assess new low and moderate-income parents to identify their strengths and needs; refer families to appropriate community resources; provide case management to the families; enhance family positive functioning by building trust, establishing support, and teaching positive problem-solving skills. Dunebrook identifies families at risk of neglecting or abusing new parents and intervene through home visits, education programs, and therapeutic activities that benefit the parents as well as the children. Supportive services are providing until the child reaches three years of age. Home visits are made as often as once a week with a lessening frequency as the child ages and goals are met. A Family Depot incentive program is used as well rewarding parents for positive steps in child development areas.
<b>6</b>	<b>Project Name</b>	Public Services-PATH
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Expand availability of services for the homeless. Support services for people w/special needs
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	CDBG: \$15,000

	<b>Description</b>	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 30 individuals 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.
	<b>Target Date</b>	9/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Swanson Center proposes to provide services to 33 individuals.
	<b>Location Description</b>	The location is city-wide.
	<b>Planned Activities</b>	The subrecipients proposes to provide case management services to 33 homeless or at risk of homelessness individuals and who have a mental illness or addiction to drugs and/or alcohol. Case managers visit areas frequented by homeless individuals such as grocery stores, restaurants, homeless shelters, food pantries, township trustee offices, and other poor relief agencies to talk to homeless individuals about enrolling in the program. Once a trusting relationship is established, housing is located as well as a source of stable income. Recipients of services are then transferred to Swanson Center's therapeutic case management programs for treatment, counseling, and case management.
7	<b>Project Name</b>	Public Services-Weekend Food Project
	<b>Target Area</b>	City-wide

	<b>Goals Supported</b>	Support services for people w/special needs
	<b>Needs Addressed</b>	Non-housing Community Development
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	The Salvation Army of LaPorte will provide backpacks filled with food that meets governmental nutritional standards to eligible low and moderate-income children residing in LaPorte. The weekend food backpack program helps to feed children over weekends when children are not in school and presented with meals. While these children have access to breakfast and lunch meals during the school day, many do not have adequate meals over the weekend. Four schools are served with 285 children each weekend. The four schools show 60% of the families have children on the free/reduced lunch program. The national objective is to benefit low and moderate-income individuals; the matrix code is 05D (LMC).
	<b>Target Date</b>	9/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Salvation Army of LaPorte projects 400 individuals will benefit from the weekend backpack program in LaPorte.
	<b>Location Description</b>	The program will take place in four schools in the LaPorte Community School Corporation district: Lincoln Elementary School, Hailmann Elementary School, Handley Elementary School, and Riley Elementary School. The students will be residents of the city.
	<b>Planned Activities</b>	Salvation Army and school staff will fill backpacks with food compliant with government nutritional standards. The backpacks will be distributed to students during the last day of school before the weekend begins. The students return the backpack on the first day back to school for use later in the week. Students will be identified by school staff as participants in the free/reduced fee lunch program.
8	<b>Project Name</b>	Public Services-Youth Mentoring
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Support services for people w/special needs
	<b>Needs Addressed</b>	Non-housing Community Development

	<b>Funding</b>	CDBG: \$4,500
	<b>Description</b>	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).
	<b>Target Date</b>	9/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Youth Service Bureau proposes to serve 25 individuals who attend middle school within the City of LaPorte.
	<b>Location Description</b>	Locations include Lincoln Elementary School, Riley Elementary School, Handley Elementary School, and Hailmann Elementary School, and Kesling Middle School, all within the LaPorte Community School Corporation. The students will be residents of the city.
	<b>Planned Activities</b>	The Youth Service Bureau will recruit mentors and students; pair up both parties; and monitor weekly visits between mentors and students. Two of the areas that are monitored are improved grades and attendance of each student assigned a mentor. Staff of the Youth Service Bureau also provide information about community resources to parents and students including therapeutic counseling.
9	<b>Project Name</b>	General Program Administration
	<b>Target Area</b>	City-wide
	<b>Goals Supported</b>	Conserve and improve existing affordable housing; expand homeownership opportunities; expand availability of services of homeless; foster neighborhood preservation/sustainability; and, support services for people with special needs
	<b>Needs Addressed</b>	Non-housing Community Development, Homelessness, and Affordable Housing
	<b>Funding</b>	CDBG: \$95,516

	<b>Description</b>	Overall coordination, monitoring and management of the Community Development Block Grant; preparation of the Program Year 2015 CAPER and Program Year 2017 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.
	<b>Target Date</b>	09/30/19
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Administration of the CDBG program

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## **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 LaPorte 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. Sidewalk replacement will be directed to these identified low-mod areas specifically to the neighborhood surrounding Lincoln Elementary School.

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**

<b>Target Area</b>	<b>Percentage of Funds</b>
City-wide	<b>100%</b>

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The area to be serviced is city-wide.

### **Discussion**

The City of LaPorte receives a little over \$450,000 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.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City of LaPorte's need for affordable housing was determined during the planning process for the 2014-2018 Consolidated Plan. The City will fund several projects all of which directly or indirectly impact provision of affordable housing. In PY 2018, the City proposes to fund the following affordable housing activities:

- Owner-Occupied Rehab Program \$200,000
- Sidewalk Improvement Program \$125,000

The City of LaPorte will not contract with a certified housing counseling organization in Program Year 2018 due to a lack of certified services in LaPorte County. The agency previously holding a contract with the city is no longer providing first-time homebuyer counseling and post-purchase counseling in the county due to a shortage of funds. This agency has chosen to concentrate only on foreclosure prevention. During the Program Year 2018, the city will seek out a new provider of housing counseling for residents of LaPorte.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	36
Non-Homeless	175
Special-Needs	475
Total	686

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	5
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	10

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

#### Discussion

Through the sidewalk improvement program, the City will provide better living conditions for low and

moderate residents in low-mod sections of LaPorte.

The Owner-Occupied Rehab Program will provide help to five households by correcting housing code violations and creating a sustainable living situation for these households.

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## **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**

Not applicable.

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

### **Introduction**

The City of LaPorte 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 LaPorte 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.

### **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 LaPorte will fund three activities that support the homeless or reduce the risk of homelessness in the City:

- Participation in the LaPorte 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)
- Catholic Charities (financial assistance for those individuals at risk of homelessness).

The HOME Team indirectly affects the homeless population in LaPorte. 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.

Also, The HOME Team Subcommittee contracted with a consulting agency to complete a feasibility study of development of a homeless shelter system within LaPorte County. The consulting firm, OrgCode Consulting, Inc., has been charged with optimizing the impact of the emergency shelter system for people experiencing a housing crisis in LaPorte County. OrgCode will identify emerging trends using HMIS data. Additionally, OrgCode will identify current practices, strengths, weaknesses, and generate recommendations for improvements through a feasible, and cost-effective system redesign. Recommendations are expected during late 2018.

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 implemented 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.

Catholic Charities provides financial assistance to low and moderate-income LaPorte residents by providing a safety net to prevent eviction or foreclosure resulting from a loss of income. Catholic Charities is proposing to service 16 households in LaPorte. The average amount of assistance is \$500 with a maximum limit of \$600. The financial assistance is paid directly to the property owner or mortgage lending institution.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City of LaPorte currently has no emergency shelter or transitional housing programs. The HOME Team is also assisting a new not-for-profit housing organization, Homeward Bound, with development of affordable housing options for the homeless in the county. Homeward Bound is planning a multifaceted project that includes development of land near Michigan City, Indiana into a Community Village. The Village is in LaPorte County just south of Michigan City. The Village will include the construction of tiny houses for rent at affordable rates for homeless adults in LaPorte County. There is an agricultural component that engages residents of the Village in development of a "farmer's market" on site. A general store will also be constructed to serve as commercial space to sell the produce as well as craft items. Profits will be used to supplement the cost of the Village. There will also be office space in the general store to provide supportive services for the residents of the Village. This project is modeled after Community Villages in Austin, Texas.

The LaPorte County Commissioners are exploring options for a shuttered county home located just outside of the City of LaPorte on the western boundary of the city. It is also across the road from the LaPorte County Fairgrounds. The LaPorte County Commissioners along with the LaPorte County Council are pursuing an application to Indiana Housing and Community Development Authority for senior tax credits to renovate the facility. If the application for tax credits is approved by IHCD, the county will make a loan of \$750,000 payable at 3% interest over 10 years to the developers, provide tax abatement, and cover the cost of the \$15,000 application fee. The deadline for the application is July 31, 2018. It is unknown if the application can be completed within the time span. The cost of the project is estimated to be \$10 million.

Another option for development of the county home is being lead by the Center Township Trustee Office and the HOME Team of LaPorte County. The county home would be used as permanent supportive housing for homeless individuals instead of senior citizen apartments. A total of \$100,000 is required to fund a feasibility study to determine if the facility can be used as permanent supportive

housing. Housing Opportunities, Inc., located in Valparaiso, Indiana, would eventually own the property.

The Center Township Trustee, First Steps, Salvation Army of LaPorte and Catholic Charities provide vouchers for the temporary housing of homeless individuals. Also, referrals are made to Sand Castle Homeless Shelter and the Men's Interfaith Homeless 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 City of LaPorte has no emergency homeless shelter or permanent supportive housing for homeless individuals. Homeless individuals in LaPorte find shelter with a friend/family member or travel to Michigan City to use the Men's Interfaith 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.

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 a CDBG grant from the City of LaPorte. The purpose of the grant is to keep individuals housed. 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 provides self-sufficiency classes at the Center Township Trustee's Office on a weekly basis.

Catholic Charities, Swanson Center and The Pax Center are all active members of the HOME Team. The City of LaPorte will continue to advocate on behalf of these agencies in providing services to homeless individuals and families. The City of LaPorte budgeted \$19,000 for activities provided by Catholic Charities and Swanson Center.

**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.**

Once again, Catholic Charities is assisting low-income individuals and families in avoiding homelessness. The City is funding homeless prevention services provided by Catholic Charities in the amount of \$4,000.

Also, the City of LaPorte is providing \$200,000 in funding for the single family rehab program. Using PY 2017 CDBG funds, the City will assist four households with repairs to their homes to eliminate code violations and enhance sustainability living in the house. Rebuilding Together provided services to ten households in May 2018 increasing the number of participants.

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

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 2018.

The City of LaPorte does not receive HOPWA funding. There is no activity proposed for HOPWA funds during PY 2018.

## **Discussion**

None.

## **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 LaPorte, 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.

### **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 2018 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 2018, the City will support several barriers that are reported previously in the AAP. Specifically, they are:

- Improve housing quality within the City;
- Improve neighborhood conditions; and
- Expand homeownership opportunities.

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

- |                                |           |
|--------------------------------|-----------|
| • Owner-Occupied Rehab Program | \$200,000 |
| • Sidewalk Improvement Program | \$125,000 |

### **Discussion:**

The funded activities include \$7 in reprogrammed funds allocated to demolition and sidewalks. In effort to assist low and moderate-income families in low-mod parts of the City and to comply with a court ordered mandate on repairing sidewalks, the City will reprogram \$75,548 of unused funds to repair/replace sidewalks, install handicapped ramps at intersections, and plant trees along the streets in low-mod sections of the City.

The Owner-Occupied Rehab Program will assist existing low and moderate-income home owners to

maintain their homes and maintain the neighborhood character.

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## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

This section of the Annual Action Plan describes LaPorte's planned activities to implement the following strategies as outlined in the Consolidated Plan 2014-2018:

- 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 LaPorte received entitlement community status, the City of LaPorte's CDBG funding levels have declined by 31.5%. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources that have also been decreasing in recent times.

Despite these challenges, the City of LaPorte beginning October 1, 2018, 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 2017, this pool consists of seven 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 2014-2018 Consolidated Plan, it was shown that affordable housing is a priority for the City of LaPorte. 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 five households.

### **Actions planned to reduce lead-based paint hazards**

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

- Providing written materials to home owners 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 in the development and construction of new affordable housing free from lead-based paint hazards.
- During the annual housing fair, a seminar/workshop provides education to residents about the lead paint hazards to occupants of the house.

### **Actions planned to reduce the number of poverty-level families**

The City of LaPorte 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 six 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. Additional, 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 three employees. One person is employed full-time in the CDBG program. Two other full-time employees allocate most of their time among community development tasks/projects.

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 three program years, the City of LaPorte, Indiana received unanticipated program income from the owner-occupied rehab program. Home owners sold their homes during the seven-year recapture period thereby generating recaptured funds. The recaptured funds are not program income; however, the City of LaPorte chooses to receipt the funds in IDIS as program income. This action better documents the receipting activity and use of the recaptured funds.

During PY 2017, the City received program income from vendors who participated in the inaugural Housing Fair. The funds were receipted as program income in IDIS and used to purchase signs to promote the Housing Fair. A total of \$550 of program income was received.

# Program Specific Requirements

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

### Introduction:

The Community Development Block Grant funding will be used during PY 2018 for public services, public infrastructure, tree planting, administration and planning, and owner-occupied rehabilitation.

### 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
<b>Total Program Income:</b>	<b>0</b>

### Other CDBG Requirements

1. The amount of urgent need activities	0
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%

**Emergency Solutions Grant (ESG)  
Reference 91.220(l)(4)**

**The City of LaPorte, Indiana does not receive an allocation of ESG funding from the U.S. Department of Housing and Urban Development.**

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
5. Describe performance standards for evaluating ESG.

**Housing Trust Fund (HTF)  
Reference 24 CFR 91.220(I)(5)**

**The City of LaPorte, Indiana does not receive funding from the Housing Trust Fund.**

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.
- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.
- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.
- f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.
- g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

**4. Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

**5. Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

**6. Resale or Recapture Guidelines.** Below, the jurisdiction must enter (or attach) a description of the

guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter “N/A”.

**7. HTF Affordable Homeownership Limits.** If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter “N/A”.

**8. Limited Beneficiaries or Preferences.** Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

**9. Refinancing of Existing Debt.** Enter or attach the jurisdiction’s refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter “N/A.”

**Discussion:** None.