

Analysis of **I**mpediments to **F**air **H**ousing 2019-2023

The Arsh Group Inc.
Planners, Landscape Architects,
Development Consultants
Merrillville, Indiana

Analysis of Impediments to Fair Housing

2019 - 2023

City of La Porte
Mark A. Krentz, Mayor

Office of Planning and Community Development

Beth Schrader, Director of Community Development and Planning

Mary Ann Richards, CDBG Program Manager

August 2019



MARK A. KRENTZ

OFFICE OF THE MAYOR
801 MICHIGAN AVENUE
LA PORTE, INDIANA 46350

219-362-8220

August 15, 2019

Beverly Noble
Office of Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development
575 N. Pennsylvania Street, Suite 655
Indianapolis, IN 46204

Subject: 2019-2023 Analysis of Impediments to Fair Housing

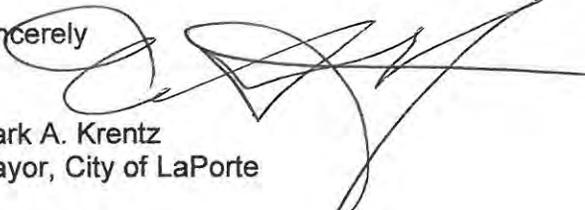
Dear Ms. Noble:

I am pleased to submit to you the fourth five-year Analysis of Impediments to Fair Housing for the City of LaPorte. In preparing this plan we have consulted with numerous individuals and agencies involved in the City of LaPorte. We have also sought input from our residents. The information gathered through these efforts has guided us in development of this Analysis. The Analysis therefore aims to address the needs and improve the quality of life for citizens.

The 2019-2023 Analysis of Impediments to Fair Housing will establish a new course of action for the City. This new course will address many of the concerns and needs of our citizens while maximizing the benefits to low and moderate income families. Some of these needs are well known. The Plan aims to address both to the extent financially possible.

Enclosed is a hard copy of the Analysis of Impediments to Fair Housing for your approval. We look forward to working with you in implementing our Plan. Should you require further information, please do not hesitate to contact Ms. Mary Ann Richards at 219-362-8260.

Sincerely


Mark A. Krentz
Mayor, City of LaPorte

cc: File

Analysis of Impediments to Fair Housing

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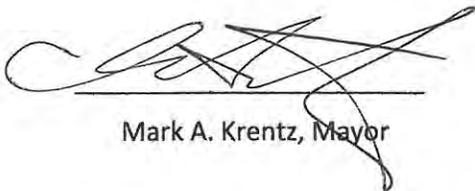
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I. **Cover Sheet**

1. Submission date: **August 15, 2019**
2. Submitter name: **City of La Porte, Mary Ann Richards, CDBG Program Manager, Office of Community Development and Planning**
3. Type of submission (e.g., single program participant, joint submission): **Single Program Submission**
4. Type of program participant(s): **Consolidated Plan Participant (CDBG)**
5. For PHAs, Jurisdiction in which the program participant is located: NA
6. Submitter members (if applicable): N.A.
7. Sole or lead submitter contact information: N.A.
 - a. Name: **Mark Krentz**
 - b. Title: **Mayor**
 - c. Department: **Office of Community Development and Planning**
 - d. Street address: **801 Michigan Avenue**
 - e. City: **La Porte**
 - f. State: **Indiana**
 - g. Zip code: **46350**
8. Period covered by this assessment: **2019-2023**
9. Initial, amended, or renewal AI: **Renewal**
10. To the best of its knowledge and belief, the statements and information contained herein are true, accurate, and complete and the program participant has developed this AI in compliance with the requirements of 24 C.F.R. §§ 5.150-5.180 or comparable replacement regulations of the Department of Housing and Urban Development;
11. The program participant will take meaningful actions to further the goals identified in its AI conducted in accordance with the requirements in §§ 5.150 through 5.180 and 24 C.F.R. §§ 91.225(a)(1), 91.325(a)(1), 91.425(a)(1), 570.487(b)(1), 570.601, 903.7(o), and 903.15(d), as applicable.

All Joint and Regional Participants are bound by the certification, except that some of the analysis, goals or priorities included in the AI may only apply to an individual program participant as expressly stated in the AI.



Mark A. Krentz, Mayor

08-15-2019
August 15, 2019

12. HUD Departmental acceptance or non-acceptance:

_____ (Signature) _____ (date)

Comments:

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING 2019-2023

City of La Porte

II. EXECUTIVE SUMMARY

The La Porte Analysis of Impediment (AI) is prepared in part to address the requirements of the U.S. Department of Housing and Urban Development's (HUD) for development of an Analysis of Impediments for Fair Housing (AI). HUD requires preparation of AI from all participants in HUD housing programs. HUD requires participant agencies to build to capacity to carry out the goals of the fair housing and address them in a "meaningful" way. HUD defines "Meaningful Actions" as "significant actions that are designed and can be reasonably expected to achieve a material positive change that affirmatively furthers fair housing by, for example, increasing fair housing choice or decreasing disparities in access to opportunity.

HUD Further defines "Affirmatively Furthering Fair Housing" means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities. Such communities will be free from barriers that restrict access to opportunity based on protected characteristics. The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development. (24 C.F.R. § 5.152).

The City has viewed this analysis as a process to audit its fair housing objectives, identify gaps and implement steps which could address such gaps and to achieve the objectives of Affirmatively Furthering Fair Housing Choice. The goals identified in this Analysis of Impediments to Fair Housing will be incorporated into subsequent planning works and documents as the City embark on this effort. The actions proposed in the following sections aim to achieve each of the fair housing goals identified in the study.

The City of La Porte retained the Arsh Group Inc. as a consultant to prepare this assessment. The La Porte Housing Assessment was launched in May 2019 and entailed three integrated phases; community outreach, data analysis and the formulation of fair housing goals to address the issues identified.

For the preparation of this assessment, HUD data and analytical tools were utilized where readily available. The City has supplemented these data by additional data collection and local knowledge obtained through outreach activities and analysis. This report further documents the AI process and findings for the City of La Porte. Results of the assessment are discussed in the following sections:

- **Community participation** - Throughout the assessment, the City of La Porte dedicated considerable amount of effort and resources to engage the community through a variety of activities. The City collected information from the public, numerous

stakeholders and local experts through two public meetings, several focus groups conversations, consultations and surveys.

- **Assessment of past goals and strategies** - The City of La Porte has made progress toward affirmatively furthering fair housing by promoting decent, safe and affordable housing through rehabilitation, homeownership education and housing revitalization programs, rental assistance, and housing for homeless persons and families and other special needs populations. Collectively these programs have benefitted more than 5,700 individuals or families for the last five years.
- **Fair housing analysis** - The City collected and examined a variety of data ranging from poverty, transportation, segregation and housing to create an informed and balanced picture of the fair housing landscape in La Porte. Stakeholder and local knowledge informed the development of analytical procedures. The assessment focuses on racial and ethnic segregation, the concentration of poverty, and housing problems for families with children, seniors and persons with disabilities and limited English proficiency as well as other protected classes to identify fair housing issues and barriers to access opportunity.
- **Fair housing goals and priorities** – In collaboration with City staff, and the Mayor’s Office of Human Resources and others, the Arsh Group Inc. identified several priorities for action among the identified fair housing issues. These priorities influenced the selection of fair housing goals for the next five years to address the identified issues.

Analysis of data including those from most recent Census, and local knowledge and input from different sources identified the following fair housing issues:

1. **Concentration of Poverty** - The number of census tracts in La Porte with high rates of residents with income below the federal poverty level significantly increased from 1990 to 2017. These census tracts (3) are predominantly located in central part of the City where a large number of minorities reside.
2. **Growing Affordability Pressure** - Home prices, apartment rents and property taxes continue to rise faster than income growth and exceed the capacity of many residents to afford housing, especially households with income at or below 30% of the area median income, persons with disabilities, persons living on fixed incomes and single-parent families with small children.
3. **Growing Segregation:** The data shows an increasing level of nonwhite/white segregation characterized by clear spatial patterns. The majority of Black and Hispanic households live in census tracts where rates of minorities exceed the jurisdiction’s average.

4. **Access to Employment** – Despite declining unemployment rate, lower income residents have limited access to jobs in close proximity of affordable housing. The lack of available and affordable transit options exacerbates this problem.
5. **Lack of Resources for Fair Housing Enforcement:** Residents need more support to know and exercise their rights in relation to problems with landlords and tenancy. The City's capacity to address any fair housing issue is limited to only referral to other agencies.
6. **Investment in Neighborhoods:** Central and lower income neighborhoods require more comprehensive approach to revitalization to improve and increase public infrastructure, retail services and recreational opportunities.

The La Porte Analysis of Impediment establishes six goals to affirmatively furthering fair housing in La Porte:

1. Establish institutional structure in the City for affirmative fair housing
2. Target neighborhood where concentration exist for services and revitalization programs.
3. Support improvement of housing conditions, particularly those of protected class.
4. Expand access to information and resources for fair housing outreach and education
5. Increase supply of affordable housing units particularly where concentration exist.
6. Increase supply of accessible, affordable housing for persons with disabilities

III - THE PROCESS

Community Participation Process

The following section contains an assessment of the community participation process utilized by the City to complete the City of La Porte Analysis of Impediment to Fair Housing report (AI). The Community Participation Process section is organized based on the following activities:

1. A description of outreach activities
2. A list of organizations consulted during community participation.
3. An evaluation of the community participation efforts
4. A summary of all comments.

1. OUTREACH ACTIVITIES

The City's development of the AI study was concurrently done with the 2019-2023 Consolidated Plan. As such, several of the outreach efforts were combined to improve the efficiency of the process and create the broadest form of outreach. The City undertook an extensive outreach program to consult and get input from nonprofit agencies, affordable housing providers, business-focused organizations, and governmental agencies.

The consultation process for the AI study began in spring 2019, and consisted of a several tasks, including two public meetings, number of interviews, conversation with stakeholders, and a short needs survey. All efforts were made to contact appropriate parties and obtain thorough input. These consultations, in conjunction with participation from stakeholders, contributed to the determination of issues and the identification of needs. The following represents a summary of the citizen participation activities.

- **One -on- One Interview:** The City conducted interviews with more than fifteen different agencies and organizations. The agencies consisted of social services agencies, housing, homeless and business organizations. These interviews were carried out throughout the study development process.
- **Agency/Stakeholder Meeting:** The City held a conversation meeting with several local and regional organizations discussing a broad range of social and housing issues and topics. More than 14 different agencies attended this meeting and provided input. Topics discussed include, housing, community development, social services' needs, elderly needs, and the homeless. The group also discussed service delivery issues in the City. This meeting was held at the La Porte Civic Center Auditorium, on June 12, 2019.
- **Specific Outreach Activities:** Activities to engage local residents and organization was extensive and consisted of more than 45 agencies. The outreach activities includes:

- Posted notice on City's website on the newsflash and CDBG page on March 27, 2019, June 5, 2019, and June 24, 2019.
 - Posted Notices on La Porte County Public Library on May 31, 2019.
 - Media release was issued electronically to local media outlets, May 31, 2019
 - Posted Notices at the local newspaper, Herald Argus, on June 5, 2019 and June 24, 2019.
 - Distributed Notices via Email to all current and former CDBG-funded agencies on March 27, 2019.
 - Distributed Notices via Email to members of Home Team, local continuum of care entity (partnership of non-profit and government agencies) on May 23, 2019.
 - Distributed Notices via Email to all City agencies on June 3, 2019.
- **Meeting with City Agencies:** Meetings with City departments were held on June 11, 2019 in three different groups. The primary purpose of these meetings was to collect information and input about different programs or opportunities that may exist in the City that promote fair housing and remove barriers. Included in these meetings was a meeting with the Mayor Krentz, and the City's Human Resources Director who coordinates fair housing complaints. In this meeting we discussed improvements for institutional structure of the Human Rights Commission as well as the reporting process for fair housing complaints.
 - **Public Meetings:** The City facilitated two community meetings. Both meetings were announced in advance and publicly advertised in local newspaper, Herald Argus, and released to other media outlets locally and regionally as well as direct emails to a list of agencies.

Community Meeting #1: The Needs Meeting was held on June 20, 2019. This meeting aimed to get comments from the public on issues related to the development of fair housing, affordable housing and social services' needs. The public was encouraged to offer input on how the City could improve housing choice in the City. No comments were received in the meeting.

Community Meeting #2: July 10, 2019, La Porte City Hall, 801 Michigan Avenue, 5:30 PM. The public was invited to review goals, objectives and strategies the City plan to use to address fair housing issues for the next five years. The City also distributed an Executive Summary of the study to the attendees. The participants were also informed that they can provide input about the study, its findings and objectives. No comments have been received.

- **Housing and Community Development Needs Survey:** A short needs questionnaire was developed to identify the housing and community development needs and priorities. Both residents and stakeholders were asked to complete the questionnaire. About 14

responses were received. The results of the survey was tabulated by the Arsh Group and used as a part of needs assessment and establishing strategies. Please see Appendix 1 for the tabulation of the results.

- **Public Review of Draft Study:** A summary of the draft Analysis was made available at the second public meeting. Copies of the draft study were made available for the public review at the following locations:
 - City Hall, Office of Community Development and Planning, 801 Michigan Avenue, La Porte)
 - La Porte County Public Library

The community input process and needs assessments identified a set of issues and contributing factors which formed the basis for development of the goals for the study.

2. CONSULTATION WITH AGENCIES

The City of La Porte extended invitations or made concerted efforts to encourage participation of all local and regional agencies, group, and organizations involved in housing or provide services. The efforts included direct interviews, invitations to public meetings, requests for completion of a Needs Questionnaire, or requests to submit comments. Most local agencies also were e-mailed links to the City's Needs Questionnaire. The following lists some of these agencies. It should be noted that the City requested input from other agencies that have not been listed as they were part of a group discussion (i.e. the membership in the Home Team, the local CoC agency).

Agencies

- Dunebrook
- Housing Opportunities Inc.
- Brentwood Senior Development
- Harmony House
- NWI Community Action Corporation (NWICA)
- La Porte Youth Service Bureau
- Door Village United Methodist Church
- Unity Foundation of La Porte County
- La Porte County HOME Team
- La Porte County Habitat for Humanity
- Catholic Charities of NWI
- Indiana Housing and Community Development Authority
- Swanson Center

City Departments

- Mayor's office
- Community Development and Planning

- Code Enforcement
- Engineering Department
- Parks and Recreation
- Police Department
- Transportation Department
- Human Resource Department

Business, Economic Development Groups

- LaPorte Economic Advancement Partnership
- Heritage Appraisers Service

Service Providers

- Salvation Army
- United Way of LaPorte
- Unity Foundation of LaPorte County

Homeless Services Providers

- Aliveness Project of NWI
- Center Township Trustee
- Swanson Center
- Swanson Center-PATH
- Home Team

3. PARTICIPATION

Despite the extensive efforts by the City, the community at large chose not to participate in the two public meetings held for the study. One person only attended the draft study presentation. Many city agencies and local non-profit entities however participated in the process. Individual conversations with several agencies and the group conversation with social services agencies were relatively successful. The Needs Questionnaire was also completed by more than 14 agencies. The reason for lack of attendance may be due to fact that many of the interested agencies had already been interviewed or they had participated in one of the other form of input gathering.

4. SUMMARY OF THE COMMENTS

The comments received from interested residents or agencies are summarized below. The result of the Needs Questionnaire related to fair housing are also presented.

- Lack of case management, and case overload as a barrier to residents accessing services within La Porte.
- Residents need to be taught what services are available and how to access them

- Often it is difficult to access the services due to transportation issues or family commitments.
- Concerns about the lack of a skilled workforce in the City.
- Need for emergency shelters for women, men, and families
- Develop funding for peer support services
- PATH program has been relatively successful. It could be used as a model for other housing issues;
- Access to food and food insecurity;
- Focus services and program in one census tract or neighborhood for education blitz, outreach and to create an impact;
- Agencies should meet quarterly to discuss needs, particularly those who participate in HUD funded programs;
- Public is accepting of mental health issues in the City and is more acceptable. This issue needs to be addressed;
- Excessive poverty impacts mental health. There is a high correlation between poverty and substance abuse;
- The participants were not aware of recently opened Peace House which is a recovery facility; and,
- La Porte Healthcare Foundation has instituted an opioid task force to study the impact of opioids in La Porte County.

Community Needs Questionnaire, Summary of the Input

Infrastructure Needs – Top 3

1. Curbs & Sidewalks
2. Street Lighting
3. Sewer, Water & Storm

- Graffiti/vandalism is generally seen as a minor problem (64%);
- Abandoned/dilapidated structures is generally seen as a major problem (64%). Jefferson Street (by YMCA) and east of Clear Lake were cited as areas with issues;
- The Quality of Housing Stock was the most important factor for housing conditions in the City, followed closely by Neighborhood Conditions;
- Single Family homes were the most needed housing type in LaPorte, followed by General Multi-family (1-2 bedrooms.); and,
- Most respondents feel that homes in need of rehab should be repaired if feasible.

Affordable Housing

1. \$150,000 was seen as the upper limit for affordable housing for a typical LaPorte family.
2. Most respondents felt that \$550-950 was a good range for affordable monthly rents in LaPorte.

- 66% felt that housing overcrowding was an issue in LaPorte.
- 79% felt that homebuyer down payment/closing cost assistance was needed.

Social/Community Service Needs – Top 3

1. Job Training
2. Affordable Daycare
3. Homeless Prevention

- 80% the respondents felt that services currently provided do not meet the City's needs. Daycare/child care was the most suggested program needed.

Homeless

- 82% felt that there was a homeless issue in LaPorte.

Fair Housing

- Only 2 respondents felt that housing discrimination was an issue in LaPorte.

Priorities

- City Priorities for the Next Five Years – Top 4
 1. Economic Development
 2. Downtown Revitalization
 3. Housing and Neighborhood Conservation
 4. Social Services in Support of Youth Development

Comments Not Accepted

The City by and large accepted all comments received through different activities. The Analysis considered these comments in its development. Only one comment, related to “no fair housing issue” was not accepted by the City. The City feels that fair housing issues do exist in the City, however limited local capacity creates a barrier to identify and address them.

IV- ASSESSMENT OF PAST GOALS, ACTIONS AND STRATEGIES

1

Indicate what fair housing goals were selected by program participant(s) in recent Analyses of Impediments, Assessments of Fair Housing, or other relevant planning documents:

This section of the AI provides an assessment of past fair housing goals based on the Analysis of Impediments (AI) to Fair Housing Choice prepared in 2014. This 2014 AI identified a set of five impediments and provided recommendations to address the identified impediments. The impediments identified include:

1. Property Tax Assessment
2. Code Enforcement
3. Residential Development Opportunities
4. Vacant Property
5. Quality Residential Housing

a. Discuss what progress has been made toward their achievement;

The City of La Porte's 2014 AI identified five specific impediments to fair housing choice in the City of La Porte. The 2014 AI provided specific recommendations to address each impediment with specific action. The following actions were proposed and identified for each impediment:

Impediment 1 - Property Tax Assessment

- Establish a tax counseling support service to assist those homeowners with excessive tax burden.
- Provide property tax payment education and outreach.
- Collaborate with County to modify tax payment schedule and requirements.
- Develop a process with the County Treasurer to improve property tax collection methods.

Impediment 2 - Code Enforcement

- Increase fees or assessments to increase revenue for staffing.
- Inventory single-family home rental units.
- Inspect converted single-family home rental property to ensure safe living conditions.
- Develop and distribute brochures with code related information to property owners and tenants, and realtors.

Impediment 3 - Residential Development Opportunities

- Develop a strategy to attract and sell existing affordable housing to low-moderate income buyers.
- Develop partnerships with banks, governmental agencies, and developers to build new upscale subdivisions.
- Establish and support a Banker and Development Council to assist with marketing to new home buyers.
- The City should develop an incentive structure to provide infrastructure improvement for potential investors, in conjunction with tax abatement.
- City officials in partnership with the Banker and Development Council should facilitate the acquisition and development of large parcels of land for shovel ready residential development.
- Develop a strategy to provide senior living options for aging residents.
- Work with developers to build exclusive senior facilities; i.e., independent and/or assisted living, active seniors, village, and nursing home.

Impediment 4 - Vacant Property

- Establish a vacant property purchase rehab program.
- Develop an inventory of vacant property.
- Develop a strategic plan that identifies a timeline, resources, and a plan of action for properties listed in the inventory of vacant property.
- Establish a community-based Adopt-A-Vacant Lot Program for basic clean up and monitoring of vandalism activities in conjunction with code enforcement.
- Identify property owners responsible for maintenance.
- Increase code enforcement to prevent illegal activity.
- Access conditions of vacant property to determine if conditions are unsafe and require demolition.

Impediment 5 - Quality Residential Housing

- Partner with local banks through the newly formed Banking and Development Council to support new home construction.
- Develop an outreach method to promote upscale home construction.

Over the course of last five years, the City strived to make progress in implementing many of the recommendations. Lack of resources, both within the Office of Community Development and Planning, and outside agencies, have delayed the progress on addressing some the impediments. Some of the efforts are still in the process of being implemented and progress continues. In one particular area, improving accessibility, the City has actually exceeded its planned expectations as additional funding has enabled the City to make a much larger progress in public improvements.

Some of the goals were implemented by other agencies outside the City. In these cases, the City has provided leadership and or played a collaborative role to achieve the desired goals. The property tax assessment issue is a good example.

The following provides a summary of achievements in addressing the identified impediments:

- The City has established an annual Housing Fair to attract a variety of interested agencies and organization to discuss fair housing issues. Every year more than 140 individuals typically attend this conference.
- A recommendation of the Analysis of Impediments of Fair Housing is that the City should adopt a rental inspection policy. Although the City has not adopted a rental inspection policy, a rental registry committee has been formed. The City Council has discussed a proposed ordinance that was tabled.
- Neighborhood conditions and revitalization is an important element of fair housing choice as it often impacts the minority population. Minority population and persons with disabilities who are typically most concentrated in such neighborhoods can benefit from provisions of public and social services. The City has continuously funded projects to enhance the quality of life. It is estimated the total beneficiaries of these services exceed more than five thousand for the last five years.
- The City has strived to equalize services as part of fair housing objectives. The City has provided funding for a variety of social and recreational services to ensure availability of such services.
- The Community Development Block Grant (CDBG) program has funded several activities ranging from infrastructure to public services in the central and Downtown part of the City where some concentration of minority populations and poverty exists. (CT 421,422, 423)
- The City has completed a plan for ADA compliance plan. To implement this plan, the City has annually allocated more than \$100,000 for construction of curb, sidewalks and ramps as well as other street improvements to ensure accessibility and visitability. The City actually has exceeded its goal for extending accessibility throughout the City. The City's goal of a fully accessible community may be pushed forward due to additional city investment in public and infrastructure improvements.
- The City has actively pursued development of two redevelopment districts, one, NewPorte Landing, is in the central part of the city to create a more vibrant community. The City also pursuing development of a new plan for a soon to be relocated La Porte

Hospital. This plan is expected to place a fresh look at the Downtown area and to promote neighborhood revitalization.

- The City has started the initial stages of having in place a new outreach, education or information programs which coordinates and promote housing opportunities for all residents including those of minority population. The Housing Fair is a good example of these efforts.
- The City has continuously worked with local lenders in La Porte to ensure availability of mortgage loan and equitable determination of loan applications.
- The City has established the Human Resource Department as the lead agency to respond to complaints or potential violations. Complaints are typically forwarded to the Indiana Civil Rights Commission (ICRC) for investigation.
- The City has built a stronger relationship with some of its subrecipients who are involved in housing such as Catholic Charities and Housing Opportunities, to inform clients about fair housing and how to file a complaint. These agencies service low and moderate income individuals and families with housing needs.

b. Discuss how you have been successful in achieving past goals, and/or how you have fallen short of achieving those goals (including potentially harmful unintended consequences); and

La Porte's Comprehensive Annual Performance Evaluation Report (CAPER) includes an assessment of the City's progress towards meeting the goals and objectives established in its 5-year Consolidated Plan and subsequent Annual Action Plans. The CAPERs for the 2014-2018 program years as well as 2014-2018 Consolidated Plan were reviewed to determine recent housing accomplishments and actions taken to promote fair housing.

The Consolidated Plan outlines the City's four housing goals and priorities for 2014-2018. These priorities include:

- Maintain the supply of affordable housing,
- Expand homeownership opportunities,
- Foster neighborhood preservation
- Ensure availability of housing choice

The plan identifies several objectives with specific outcome for these goals. In support of these goals, the City funded activities ranging from affordable housing assistance to construction of new units and services for people to address specific needs. Some of the funded activities also aimed to expand housing choice for residents. The CAPER reports indicate that the City has consistently, for the last five years, provided funding to nonprofit organizations, local

developers, community-based organizations and others to operate programs or carry out projects aimed at providing decent housing conditions for low- and moderate-income residents. The City has further carried out specific activities in order to ensure fair housing choice and availability of housing choice for residents.

According to the 2014-2018 Consolidated Plan, there is not sufficient affordable housing in La Porte for lower income families. The City recognizes the need for specific types of housing based on population, data analysis and community input. In response, the City has directed its funding decisions to ensure availability of affordable housing to the extent feasible. The following Table 1 presents a synopsis of accomplishments for the last five years. The information has been extracted from the 2014-2018 CAPER and offers an overview of the specific annual objectives and outcomes achieved by the City.

Table 1 - Accomplishments 2014-2018

Year	Housing Rehab	Fair Housing	Homeless Assistance	Public Infrastructure	Demolition	Home Ownership	Public Services	Total
2014	8	30	31	20	2	0	205	296
2015	6	0	114	175	2	28	542	867
2016	5	27	46	175	2	0	1066	1,321
2017	6	0	76	175	1	10	2959	3,227
2018	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	0
Total	25	57	267	545	7	38	4,772	5,711

This Table provides a summary of objectives reached by the City. It should be noted that the City was able to reach most stated objectives at close to 100%. Nonetheless, the City was not able to fully achieve some of its objectives for the fair housing. This was primarily due to several factors beyond the control of the City. Specifically the City finds the following explanations for limited progress.

- The goals identified in the 2014 were ambitions and a number of action strategies were beyond the control of the City. For example, working with financial institutions to achieve higher homeownership rates.
- Given the capacity of the City and shrinking resources, it became extremely difficult for the Department staff to implement all recommended action strategies.
- Implementation of some objectives was delayed or more difficult due to change of City administration and the need for additional time for transition.

c. *Discuss any additional policies, actions, or steps that you could take to achieve past goals, or mitigate the problems you have experienced.*

The City of La Porte is working in a more collaborative approach across departmental lines and other non-profits to ensure that fair housing goals are achieved. City leadership is committed to fully reestablishing the Human Rights Commission and form cross functional relationships that

will have representation from multiple departments and diverse groups to achieve goals and remove barriers.

- Decisions are being made by the City to better utilize fair housing data and processes to ensure coordination of data generation and as well as sharing across all affected departments. This approach will result in a more productive use of resources and better fair housing outcomes for the community.
- Many of the goals identified in the previous AI will remain valid and desirable today. With the new AI, many of the previous goals and strategies will influence the new ones as they remain relevant in today's La Porte market and can be useful and applicable to address fair housing issues in the City today. The most applicable strategies from previous AI include the following:
 1. Establishment of a more active Human Rights Commission. This Commission must be resourced adequately to ensure meaningful contribution and advocacy.
 2. Partnerships with local banks and developers to build new upscale subdivisions.
 3. Support a Banker and or Development Council to assist with marketing and outreach to new home buyers.
 4. Employer based promotion and outreach strategy to reach additional potential home buyers.
 5. Inventory existing vacant properties and develop a plan of action for their re-use.

d. Discuss how the experience of program participant(s) with past goals has influenced the selection of current goals.

Although a very limited number of participants can be identified at this point, and no document exists to gage their experience with the City's program for fair housing, the AI goals proposed in this study are somewhat an outgrowth of or a continuation of past La Porte goals in several respects.

- The proposed goals continue to emphasize the need to increase the preservation and production of affordable housing in the City of La Porte.
- The goals also recognize that it is imperative to address a growing investment imbalance within the City, notably between the central section of the City and other sections of the City.
- New goals will seek to stop and perhaps reverse patterns of concentrated poverty through strategic and spatially targeted actions. New AI goals are designed to foster and strengthen opportunities for coordinated actions across sectors and entities (i.e. housing providers, transportation and nonprofits).

- The AI goals further intend to respond to growing market pressures (i.e. continued wage stagnation, rising taxes, and lack of affordability) and systemic challenges including source of income discrimination.
- Lastly, the current goals are designed to not only enhance fair housing in La Porte, but to remove obstacles to the City's effort in furthering fair housing in a more realistic manner.

V. FAIR HOUSING ANALYSIS

A. DEMOGRAPHIC SUMMARY

1

Describe demographic patterns in the jurisdiction and region, and describe trends over time (since 1990).

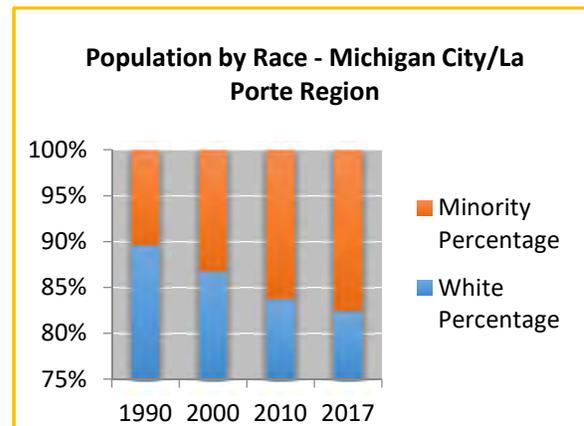
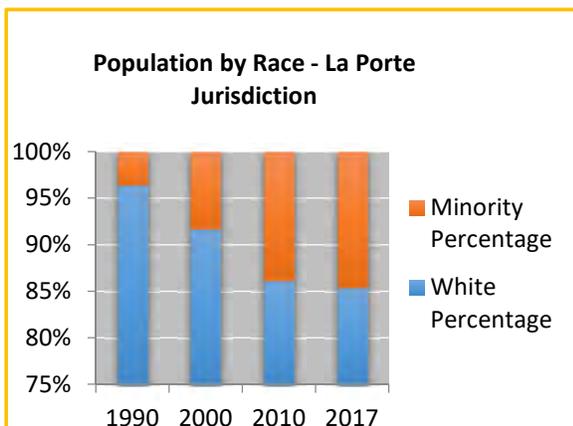
For the purpose of this summary, the City is presenting at first the most current race data from 2017 ACS. Such analysis, will provide a much better presentation of the racial demographic of the City. Other factors, will be discussed using HUD data as provided by HUD and other sources.

From 1990 to 2017, the racial and ethnic composition of the City of La Porte has changed considerably. The white population declined from more than 97% to 88% a drop of about 11% of the City’s overall population. This change is much larger than the regional trend, where the proportion of white residents declined from 86% in 2000 to 83% in 2017 a drop of about 3.2%.

Table 2- Population by Race, 1990-2017

Year	Population	White	%	African American	%	Hispanic	%	Total Minority %
1990	21,507	20,927	97.3%	329	1.5%	450	2.1%	3.6%
2000	21,621	20,021	92.6%	416	1.9%	1,410	6.5%	8.4%
2010	22,053	19,549	88.6%	672	3.0%	2,460	11.2%	14.2%
2017	21,825	19,302	88.4%	604	2.8%	2,694	12.3%	15.1%
Michigan City La Porte, IN. Region								
1990	107,066	96,252	89.9%	9,529	8.9%	1,606	1.5%	10.4%
2000	110,106	94,972	86.30	11,156	10.10	3,402	3.10	13.2%
2010	111,467	93,787	84.10	12,001	10.8%	6,093	5.5%	16.3%
2017	110,029	86,976	83.10	9,116	11.10	6,275	6.60	17.7%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates; 1990, 2000, 2010 Decennial Census



While the share of White residents declined both at the jurisdictional and regional levels, contrasting trends can be observed for the Hispanic population. In La Porte, between 1990 and

2017, the Hispanic population proportion increased from 2.1% to 12.3%. Hispanics at the regional level experienced a lesser increase with a shift from 3.10% to 6.6%.

Table 3 - Demographics, City of La Porte, Michigan City-La Porte Region

	(La Porte, IN CDBG) Jurisdiction			(Michigan City-La Porte, IN) Region		
Race/Ethnicity		#	%		#	%
White, Non-Hispanic		18,967	86.01%		90,695	81.36%
Black, Non-Hispanic		590	2.68%		11,835	10.62%
Hispanic		2,001	9.07%		6,093	5.47%
Asian or Pacific Islander, Non-Hispanic		101	0.46%		583	0.52%
Native American, Non-Hispanic		38	0.17%		246	0.22%
Two or More Races, Non-Hispanic		337	1.53%		1,918	1.72%
Other, Non-Hispanic		20	0.09%		97	0.09%
National Origin						
#1 country of origin	Mexico	1,092	5.42%	Mexico	1,678	1.60%
#2 country of origin	El Salvador	48	0.24%	Germany	176	0.17%
#3 country of origin	Poland	30	0.15%	Philippines	156	0.15%
#4 country of origin	Germany	26	0.13%	Canada	93	0.09%
#5 country of origin	Philippines	25	0.12%	Poland	84	0.08%
#6 country of origin	Italy	19	0.09%	England	73	0.07%
#7 country of origin	Peru	19	0.09%	Peru	68	0.06%
#8 country of origin	Netherlands	15	0.07%	Lebanon	66	0.06%
#9 country of origin	Canada	12	0.06%	Vietnam	62	0.06%
#10 country of origin	Other Caribbean	8	0.04%	India	61	0.06%
Limited English Proficiency (LEP) Language						
#1 LEP Language	Spanish	970	4.81%	Spanish	1,584	1.51%
#2 LEP Language	Polish	36	0.18%	Polish	123	0.12%
#3 LEP Language	Tagalog	25	0.12%	German	109	0.10%
#4 LEP Language	German	14	0.07%	Arabic	64	0.06%
#5 LEP Language	Null	0	0.00%	Japanese	52	0.05%
#6 LEP Language	Null	0	0.00%	Vietnamese	41	0.04%
#7 LEP Language	Null	0	0.00%	Urdu	29	0.03%
#8 LEP Language	Null	0	0.00%	Other Pacific Isl	26	0.02%
#9 LEP Language	Null	0	0.00%	Tagalog	25	0.02%
#10 LEP Language	Null	0	0.00%	Greek	21	0.02%
Disability Type						
Hearing difficulty		860	4.41%		4,258	4.42%
Vision difficulty	5,977	520	2.66%		2,373	2.46%
Cognitive difficulty		1,005	5.15%		5,157	5.35%
Ambulatory difficulty		1,979	10.14%		8,074	8.37%
Self-care difficulty		515	2.64%		2,416	2.51%
Independent living difficulty		1,098	5.63%		4,843	5.02%
Sex						
Male		10,713	48.58%		57,641	51.71%
Female		11,340	51.42%		53,826	48.29%
Age						
Under 18		5,244	23.78%		25,382	22.77%
18-64		13,372	60.64%		70,218	62.99%
65+		3,437	15.59%		15,867	14.23%
Family Type						
Families with children		2,491	44.86%		11,467	40.62%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

As for the Black population, both the City and the County experienced somewhat similar trends. In La Porte, the share of Black residents increased slightly from 1.5% to 2.8% between 1990 and 2017. Regionally, the share of Black residents slightly increased from 8.9% in 1990 to 11.1% (2017). However, the Black and Hispanic share of La Porte's population (15.1%) remains slightly lower than the regional share of 17.7%. As a whole the minority population has seen a continued increase in the last two decades. This trend affects these groups' residential sorting and patterns of segregation at the jurisdictional and regional levels as most of the Black population reside in the northern part of the County while many Hispanics live in the central part. Other racial minorities are not reported by the Census due to their small numbers.

2 Describe the location of homeowners and renters in the jurisdiction and region, and describe trends over time.

The City’s housing characteristics stayed the same as there has been limited new growth in the City. Many of the homes are single family homes, about 70%, while only about 12% of housing units are larger complexes of more than 10 units. The housing development in the City has, in recent years, been limited and mostly either larger multifamily development or lakefront units. According to CHAS data, among the homeowners, about 2/3 occupy housing units that are larger in size. In contrast, about one third of renters occupy larger homes. Both tenants and owners equally occupy about the same number of smaller housing units.

Table 4 – Home size by Tenure

Unit Size by Tenure	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0.0%	260	6.4%
1 bedroom	205	3.9%	980	24.3%
2 bedrooms	1,500	28.3%	1,555	38.5%
3 or more bedrooms	3,600	67.9%	1,245	30.8%
Total	5,305	100.0%	4,040	100.0%

Source: CHAS 2013-2015

One notable trend for housing has been a continued growth in vacancy. According to latest data from Census about 10% of housing stock is vacant. The majority of these units are single family units (710 units). The vacancy trend has been an issue which has continued to expand for the last three decades.

Among the all housing units, homeowners occupy about 57% of all units. The renters occupy a variety of housing types consisting of a single family homes to small rental apartments. Homeownership rates in the City has declined in recent decades. In 2017, the homeownership rate was about 6% lower than earlier this century. At the regional level, a slightly similar trend exists as the homeownership has also declined. However the rate of decline is much smaller. The County enjoys a much higher rate of homeownership than City by about 14%.

Table 5- Housing Trend, Occupancy and Vacancy

Year	Total Units	Vacant Units	% Vacancy
1990	9,135	460	5.0%
2000	9,667	751	7.8%
2010	9,992	1,030	10.3%
2017	10,298	1,113	10.8%

Source: 2013-2017 Census ACS

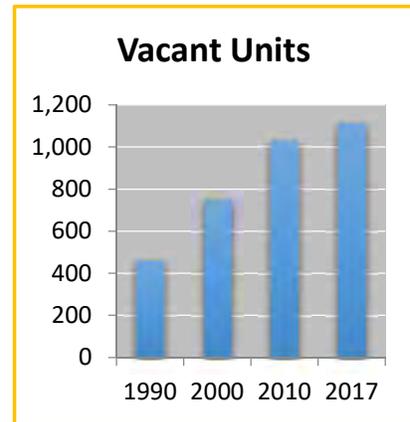


Table 6- Homeownership Trends 2000-2017

Tenure	2000	2010	2017
Owner Occupied	5,624	5,291	5,255
Renter Occupied	3,292	3,671	3,930
Ownership Rate, City	63%	59%	57%
Ownership Rate, La Porte County	75.2	73.6	71.5%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Spatial Distribution 1990-2017

La Porte’s racial composition and pattern has continuously changed, albeit slightly, over the last three decades. The population change has occurred in every census tract and the City as a whole. The largest decline of White population is observed in census tract 421 at about 1,400 residents since 1990. During this same period the census tract also lost much of its population. For the Black population no distribution pattern can be identified as the number of Blacks in the City are very limited. Nonetheless, it appears the largest increase can be observed in census tract 424. For the Hispanic population, the largest numerical increase is observed in census tract 423 but the largest presence is observed in Census Tract 423.

As a whole a higher concentration of minorities can be observed in primarily three census tracts of 420, 421, and 423. The residential segments of these census tracts are primarily located within the central part of the City which is also the oldest section of the City.

The City of La Porte defines concentration as the difference between proportion of the population of a racial group in an area and the City as a whole. A census track with greater of the ten percent difference is considered concentrated. In La Porte, using this criteria, it appears that only one census tract, CT 423, has a concentration of Hispanic residents. No concentration for Blacks can be determined due to their very low

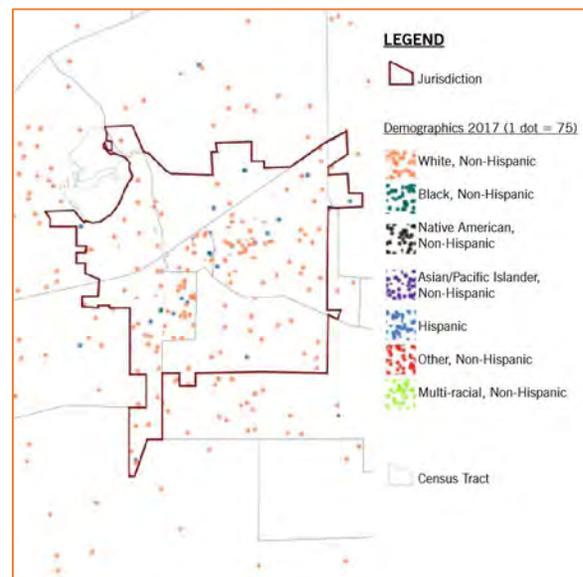


FIGURE 1 - Race/Ethnicity – 2010 (Source: HUD)

presence in the City.

The growth of the Hispanic population can be seen as replacing White residents in both the central and northeast sides of La Porte. In 1990, the highest concentration of minorities occurred in two census tracts, 420 and 423. Today, census tracts 421 and 423 have the highest concentration with 15% to 23%. In 2010, the concentration of minorities remained the same with expansion being limited to the central part of the City. In 2017, the concentration of minority residents remain to be in the central part of the City with appreciable increase in northeastern part of the City.

The following maps illustrate the population's racial or ethnic concentration at the census tract level for 1990, 2000, 2010 and 2017. The data is drawn from the U.S. Decennial Census and the American Community Survey.

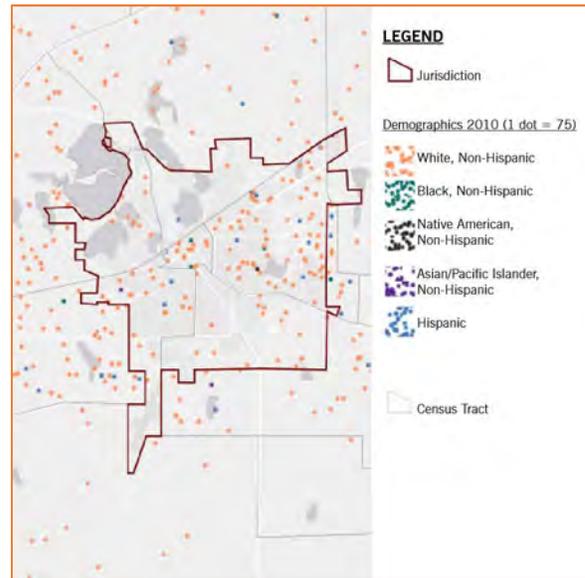


FIGURE 2 - Race/Ethnicity – 2010 (Source: HUD)

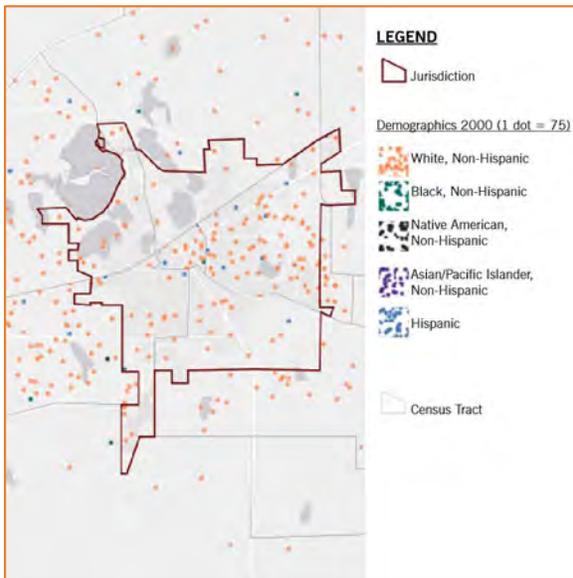


FIGURE 3 - Race/Ethnicity – 2000 (Source: HUD)

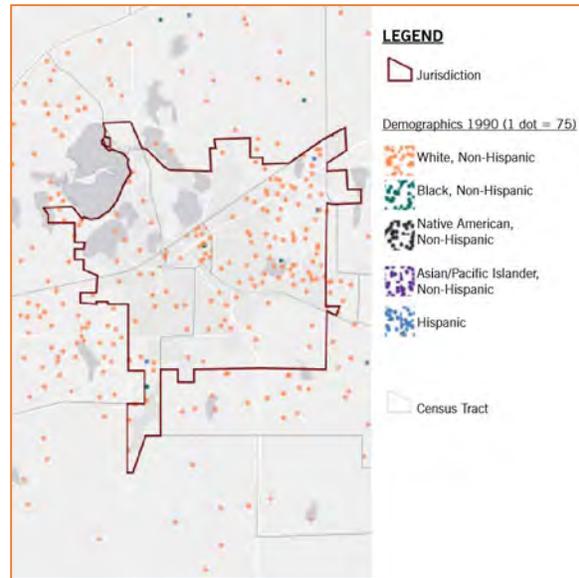


FIGURE 4 - Race/Ethnicity – 1990 (Source: HUD)

B. GENERAL ISSUES

i. Segregation/Integration

1 Analysis

a. *Describe and compare segregation levels in the jurisdiction and region. Identify the racial/ethnic groups that experience the highest levels of segregation.*

An analysis of segregation and integration ensures that La Porte provides open and fair access to its residents for housing choice and location. While residents are free to choose where they live, the Fair Housing Act requires establishment of policies and actions by local entities and individuals to prohibit practices which deny choice or access to housing or opportunity through the segregation of protected classes.

To analyze the levels of segregation in La Porte and the region, HUD provides a dissimilarity index, which is a conventional measure that assesses the degree of residential segregation between two groups. The higher the dissimilarity index value, the greater the level of segregation. Table 7 provides the general range and relationship between dissimilarity values. The index value ranges from 0 to 100 where 0 to 39 indicate low segregation, 40 to 54 moderate segregation and values from 55 to 100 a high level of segregation.

Table 7 – Dissimilarity Values

	Value	Level of Segregation
Dissimilarity Index, 0-100	0-39	Low Segregation
	40-45	Moderate Segregation
	55-100	High Segregation

Source: HUD

Comparing only 1990 to current, the dissimilarity index values indicate a slight increase in segregation levels for Hispanic while for Black population the index has actually declined. More specifically, in 2017, none of the comparison groups register a high level of segregation in La Porte. However one notable point for the Hispanic group is that the segregation index increased substantially from 1990, but has remained relatively constant for the last two decades. The level of segregation between Asian/PI and White residents continued to be low, although this comparison group registered an overall increase from 1990 to 2017 (+6 points).

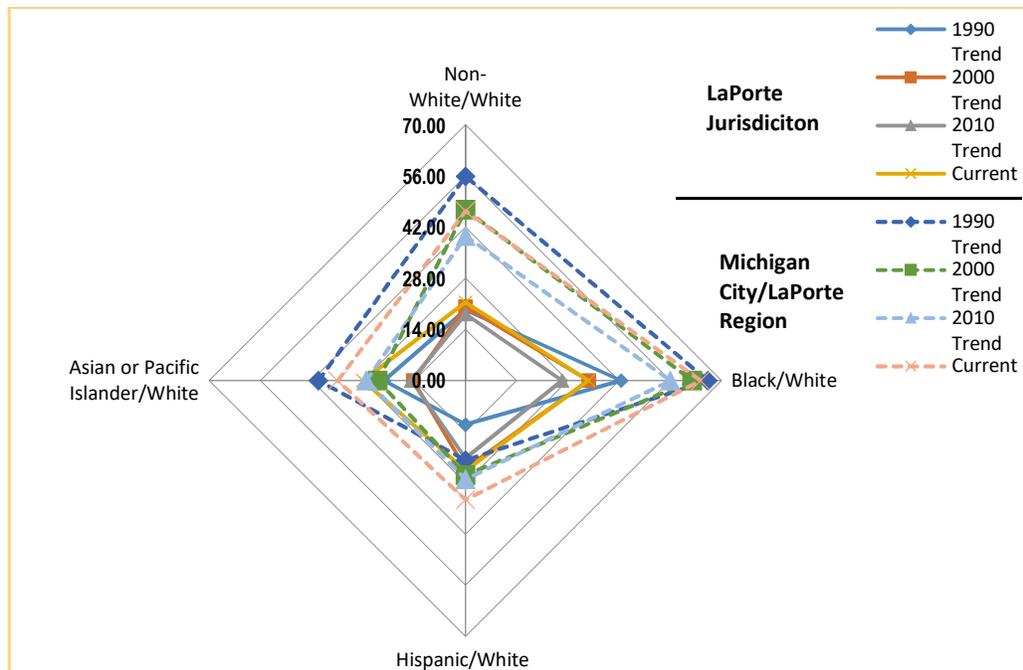
At the regional level, the level of segregation in La Porte appears considerably lower than the region for all groups. Although the black/white comparison group demonstrated the highest level of segregation in the MLP Region, similar to the City, it registered an overall decline from 1990 to 2017. The regional level of segregation between Hispanic and white residents remained low, although it registered an overall increase from 1990 to 2017. For Asian/PI and white

residents, the ratio remained lower in La Porte than in the region where it declined during the same period.

Table 8- Dissimilarity Index, City of La Porte and MLP Region

Racial/Ethnic Dissimilarity Index	(La Porte, IN CDBG) Jurisdiction				(Michigan City-La Porte, IN) Region			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	19.32	20.24	18.21	21.41	55.89	46.76	39.56	46.39
Black/White	42.63	33.70	26.41	33.61	66.23	62.03	56.02	64.28
Hispanic/White	11.99	24.07	21.26	24.60	21.74	25.81	26.96	32.57
Asian or Pacific Islander/White	22.27	14.22	14.73	28.02	40.17	23.95	27.10	34.92

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates; 1990, 2000, 2010 Decennial Census



b. Explain how these segregation levels have changed over time (since 1990).

According to AFFHT data, from 1990 to 2017, as measured by the dissimilarity index, the level of nonwhite/white segregation in La Porte changed slightly except for additional concentration of Hispanics in three different census tracts, 420,421, and 423. Even for this group, the concentration has relatively stayed constant for the last two decades. As noted earlier, no segregation can be determined for any group.

Regionally, segregation remained low to moderate except for the Black group where the dissimilarity index declined slightly during this period (dissimilarity index value of 66 for both 1990 and 64 for 2017).

c. Identify areas in the jurisdiction and region with relatively high segregation and integration by race/ethnicity, national origin or LEP group and indicate the predominant group living in each area.

La Porte’s population composition is overwhelmingly White, with Hispanic as the primary minority in the City with language difficulty. As noted earlier, there is no area of moderate or low segregation in the City. No pattern can be determined except for one census tract, for any group. The following presents a brief description of each group.

Race/ethnicity

- Racial segregation in La Porte is most prominent between the Hispanic and White groups, but has remained consistent from 2000 to today.
- Historically Hispanic concentration is observed in the central part of La Porte continues. This area is also located in or near R/ECAP areas.
- The White residents live in every neighborhood and have the majority of the residents in all census tracts.
- Neighborhoods in the center of La Porte tend to be the most integrated between all types of residents.

National Origin

- The immigrant and refugee community has largely settled in the center of La Porte and is fully integrated within the City.
- Blacks are integrated in all neighborhoods, with limited concentration in census tract 424.

Limited English Proficiency (LEP) Group

- Individuals with limited English proficiency have primarily settled in the center of La Porte, close to the Downtown area with census tract 418 and 423 having the largest number of people with limited English proficiency.

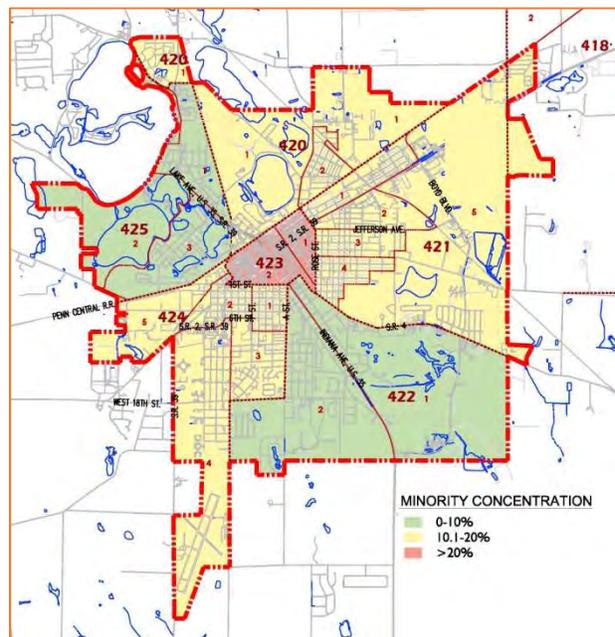


FIGURE 5 - Minority Concentration (Source: 2013-2017 Census ACS)

At the regional level, except for the Black group, all other groups show a similar pattern. The Black group has a larger presence regionally at about 10% and Hispanic group in the City that has a larger presence in the City at 9.4%.

Predominant Groups Living In Integrated and Segregated Areas

The study uses the nonwhite/white segregation maps and census information as the basis for identifying integrated and segregated areas and the predominant groups living in those areas. This approach builds a socio-demographic profile of the neighborhoods contained within each segregation category, as presented in the Table below.

The neighborhood composition considers race, ethnicity, limited English proficiency, national origin and three levels of household income—1) less or equal to 30% of area median income (AMI), 2) greater than 30% but less or equal to 50% of AMI, and 3) more than 50% but less or equal to 80% of AMI.

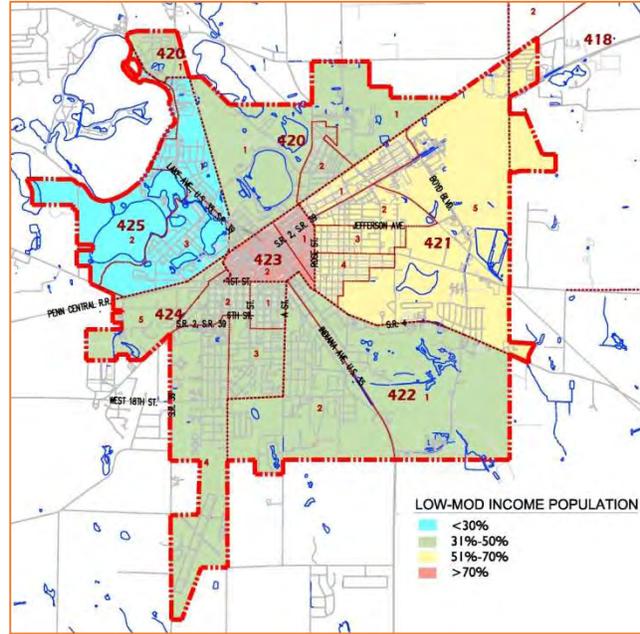


FIGURE 6 - Low-Moderate Income Population (Source: 2013-2017 Census ACS)

As can be noted, the only area with some level of concentration are two census tracts within the central parts of the City. The same tracts also show a higher levels of low and moderate income population.

Table 9- Racial Distribution by Census Tract

	Category	Census Tract						
		418	420	421	422	423	424	425
2017	White	5,418	2,266	4,741	2,754	1,674	6,697	4,906
	African-American	21	45	76	0	109	368	18
	Hispanic	702	290	816	232	413	498	168
	Total	6,141	2,660	5,811	3,062	2,237	7,728	5,178
	% Minority	11.8%	12.6%	15.4%	7.6%	23.3%	11.2%	3.6%
2010	White	5,701	2,274	5,665	3,061	1,834	6,759	4,843
	African-American	71	116	100	39	246	181	105
	Hispanic	298	39	356	94	113	263	104
	Total	6,054	2,517	6,394	3,214	2,345	7,425	5,060
	% Minority	6.1%	6.2%	7.1%	4.1%	15.3%	6.0%	4.1%
2000	White	5,154	2,312	5,785	3,186	2,028	6,515	4,711
	African-American	13	105	72	20	149	72	41
	Hispanic	189	86	451	47	313	363	115
	Total	5,409	2,504	6,245	3,274	2,376	6,930	4,842
	% Minority	3.7%	7.6%	8.4%	2.0%	19.4%	6.3%	3.2%
1990	White	4,980	1,969	6,150	3,316	2,331	6,440	4,499
	African-American	4	118	53	14	96	37	25
	Hispanic	79	39	136	38	76	118	52
	Total	5,028	2,121	6,289	3,345	2,456	6,538	4,562
	% Minority	1.7%	7.4%	3.0%	1.6%	7.0%	2.4%	1.7%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates; 1990, 2000, 2010 Decennial Census

- d. Consider and describe the location of owner and renter occupied housing in determining whether such housing is located in segregated or integrated areas.

Figures 7 and 8 show percentage of homeowners and renters in the City in different census tracts. Accordingly, the highest level of homeownership is observed in Census Tract 418 and the lowest is observed in Census Tract 423. The City of La Porte does not have a segregated area, however the central census tracts 420, 421, and 423, show a higher concentration of Hispanic group. These same locations include some R/ECAPs in central La Porte.

Segregation/Integration degree: Region (2017)

This trend becomes more dominant at the regional level, where 92% of homeowners are white, 2.5% are Hispanic, and 4% are Black. Renters in La Porte are similar to the overall racial composition of the City. White renters constitute about 87% of the total renters. Similarly, the Hispanic renters are about 10%, slightly less than that group’s percentage of the population. Regionally, renters represent a higher level and are not as evenly distributed: 74% White, 5% Hispanic, and 18% Black. As opposed to the region, La Porte counts more renters than homeowners.

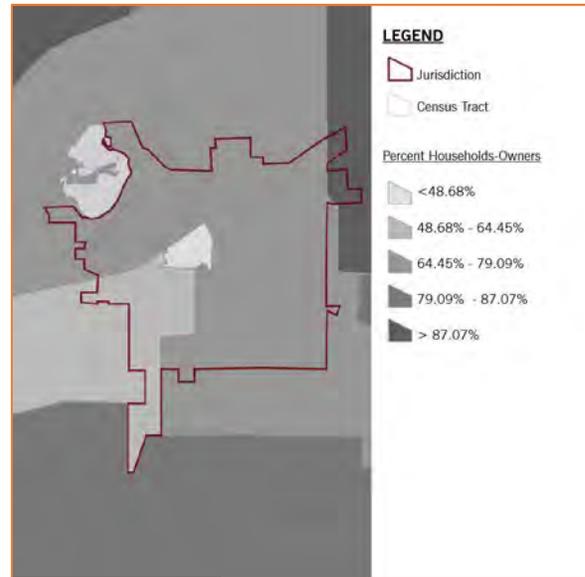


FIGURE 7 – Housing Tenure-Renters (Source: HUD)

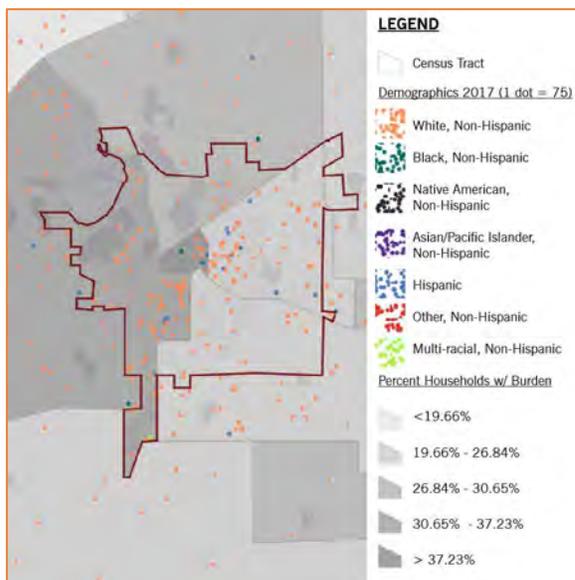


FIGURE 9 - Housing Burdens-Race/Ethnicity (Source: HUD)

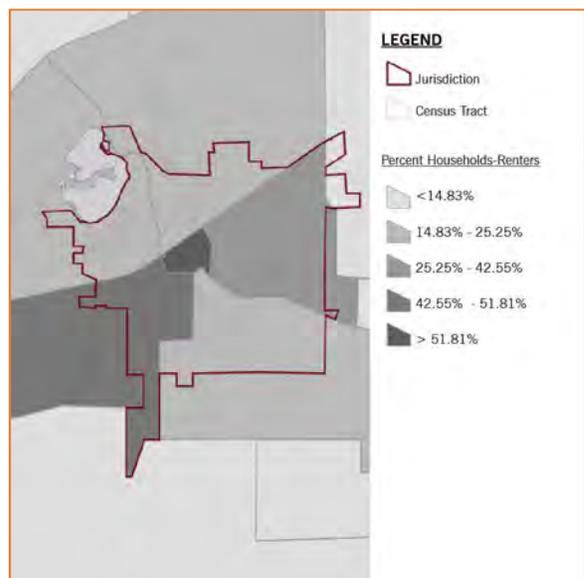


FIGURE 8 – Housing Tenure-Owners (Source: HUD)

Discuss how patterns of segregation have changed over time (since 1990).

Patterns of segregation and integration have stayed relatively constant since 1990, with the exception of the area in the central part of the City, Census Tracts 421 and 423, where Hispanic group has increasing becoming concentrated, according to the AFFHT Data Mapping Tool (Race/Ethnicity Trends, 1990 and 2000; see Figures 2-4 above).

e. Discuss whether there are any demographic trends, policies, or practices that could lead to higher segregation in the jurisdiction in the future.

Concentration of the Hispanic population within the City of La Porte has increased since 1990 as indicated by the dissimilarity index and the latest available census data. The Hispanic group appears to be concentrated in two census tracts: 421 and 423, more than any other area in the City.

Segregation at the regional level is generally lower than in the City with the exception of Blacks group where they appear to show concentration in an area on the northern part of the region.

Current conditions that could contribute to greater increases in segregation in the future, without changes in current state policy include:

The current trends indicate that both the City and the County will remain relatively stable in the near future with no significant growth pressure. Despite this trend, internal household changes are expected as the City continues to have an increasing aging population. This group of households continue to have affordable housing issues.

The City's zoning and development policies remain flexible with no specific exclusionary policies practices observed. With abundance of relatively low prices of existing homes, the majority of homes will remain affordable, but the lack of wage growth make even the low price homes unaffordable. As such, the national and regional trends in housing prices and property valuations that exceed increases in local wages for service and support workers is a concern which can impact the patterns of segregations locally and regionally.

2 Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about segregation in the jurisdiction and region affecting groups with other protected characteristics.

As an element of the preparation the City distributed a survey questionnaire. One of the questions specifically ask if there were any fair housing issues in La Porte. Several of the respondents that answered the question, indicated lack of any issue or aware of the issue in the

community.

Although no segregation can be demonstrated for Hispanic group at this point in the City, the lack of a structured organization to identify any issue in the City makes such determination more difficult. According to 2017 Census data, the Hispanic group comprises about 12% of the population. But since there is no organization providing any support for the group, the segregation issue is not discussed and its magnitude may not be recognized. More specifically, Hispanic neighborhoods in La Porte where early levels of concentration exists, do require the greatest need for investment, services, and infrastructure improvements. Conversation with several agencies further identified that the neighborhoods located in downtown and central part of the City were the most affected.

b. The program participant may also describe other information relevant to its assessment of segregation, including activities such as place-based investments and mobility options for protected class groups.

The City has recently started several initiatives aimed at addressing the needs of the Downtown. These efforts are attracting new investment in the northern part of Downtown, NewPorte Landing. Similar efforts are underway in the heart of Downtown with reconstruction of the La Porte Hospital and reuse of its site for a major redevelopment project. Both of these projects not only diversifying the Downtown environment, but also bring substantial public and private investment to the area.

Housing Choice Vouchers

There may be a relationship between increased segregation patterns and the location of recipients of the Housing Choice Vouchers. Limited information is available through the local entity responsible for distributing the Vouchers in La Porte residents. However, communication with Indiana Housing and Community Development Authority indicates that there are about 26 families in the City that are recipient of the Housing Choice Vouchers. HUD data further indicates that there are about 364 families that are enrolled in the project-based Section 8 in the City of La Porte. These project-based Section 8 units are all located in four developments in the City. Families are accepted in only two of the developments, Carriage House and Country Acres. In these developments, families with children constitute many recipients at about 55% of the total participants. Residents that utilize the state's Housing Choice Voucher program are overwhelmingly (about 87%) are White and the remaining are either Black or Hispanic. As such and because the publicly supported housing developments are in different neighborhoods in the City, no concentration of Housing Choice Vouchers in neighborhoods that have seen an increase in Black or Hispanic residents can be determined.

Mobility Program

The City of La Porte is under the state's public housing program. The state distributes Housing Choice Vouchers through NWI Community Action Corporation. The agency does not provide information about its selection process and whether or not it has observed any resistance from

land lord for accepting vouchers.

Lending Pattern

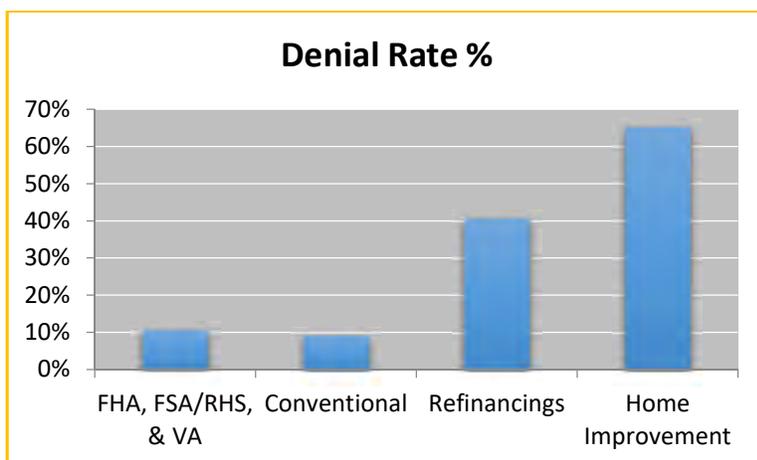
For the purpose of availability the City reviewed availability of mortgage origination data for different purposes and by different source. The reviewed data are sourced from Housing Mortgage Discloser Act (HMDA) which is regularly published by Federal Financial Institution Examination Council (FFIEC). The latest available data are for 2017 year for the County based on census tract. The information provided represents census tracts that are within the City of La Porte.

Table 10- Disposition of applications for home loan by race, ethnicity, 2017

	FHA, FSA/RHS, & VA	Conventional	Refinancing	Home Improvement
Loans originated	207	317	305	86
Apps approved, not accepted	5	6	29	3
Apps denied	22	29	124	56
Apps withdrawn	24	43	103	15
Files closed for incompleteness	2	4	43	4
Denial Rate %	11%	9%	41%	65%
Average Loan Amount	\$116,273	\$126,211	\$123,723	\$85,167

Source: FFIEC, HMDA, 2017

Review of FFIEC data indicates that the largest number of homes are purchased using conventional financing. A large number of loans in the City are also for refinancing. These loans typically have a much larger denial rate. For home improvement loans, a very limited number of loans are approved as the denial rate is about 65%. Lack of available financing for home improvement is a major issue for the City as lack of funds will result in further deterioration of existing housing stock.



Among different census tract in the City, it appears that the largest number of loan was placed in census tract 424, while the least number of loan was requested from people in census tract

423. As noted earlier, the tract has about one quarter of its population consisting of Hispanic residents.

Table 11- Loan Type and number by Census Tract

Loan Type and Source	Census Tract								Total Loan	Average Loan
	418	419	420	421	422	423	424	425		
FHA, FSA/RHS & VA	20	23	13	27	21	3	38	31	176	\$ 116,273
Conventional	11	5	2	2	7	0	6	5	38	\$ 126,211
Refinancing	11	9	4	11	8	0	10	12	65	\$ 123,723
Home Improvement Loans	1	1	1	1	0	0	1	1	6	\$ 85,167

Source: FFIEC, HMDA, 2017

The average loan amount ranges around \$120,000 for all types of loans. This amount of mortgages is relatively low and can be afforded by most families. However, as noted earlier, the stagnant income is often a major barrier to afford an average home.

Data from FFIEC further indicate a sharp variance among population groups for access to mortgage loans. According to 2017 mortgage activity report, the denial rates for black applicants is much higher than white, 33% vs. 11%. Similarly, the Hispanics face a larger rate of denial in the City at about 26%. It should however be noted, that due to limited number of applications from minority groups arriving to a discriminatory pattern may not be judicious.

Table 12- Mortgage Loan Denial Rates

Race	Application Received	No. of Loan Originated	Application Denied	% Denial
American Indian/Alaska Native	3	2	0	0
Asian	1	1	0	0%
Black or African American	55	33	11	33%
Native Hawaiian or Other Pacific Islander	0	0	0	0%
White	563	440	47	11%
Hispanic or Latino	28	19	5	26%
Total	650	495	63	13%

Source: FFIEC, HMDA, 2017

La Porte Community Development Block Grant Program

Using CDBG funds, the City of La Porte offers the Home Owner Repair Program to qualified homeowners throughout the city. This program serves residents in eligible census tracts by providing opportunities for residents to maintain their homes to maintain the character of the neighborhood.

Rebuilding Together Program

The City funds administrative and coordination costs for this organization to provide critical

repair needs of the low and very low income homeowners. The program typically provides assistance for indoor and outdoor maintenance issues and deficiencies ranging from painting to gutter replacement and other minor repairs.

3 Contributing Factors of Segregation

As mentioned earlier, no pattern of segregation can be determined in the City of La Porte except for the census tracts that show an increase in concentration of Hispanic group in the central neighborhoods of the City. Such concentration, however, as indicated by the dissimilarity Index, is considered to be low.

For the preparation of this document, the City conducted several meetings and conversations with stakeholders and different agencies. The City also distributed a survey questionnaire to get input. The information gathered through these engagements have contributed to the identification of some of the issues discussed in the following paragraphs:

- **Community Opposition**

Conversations with stakeholders and City officials did not identify any opposition to developments of affordable housing, publicly supported housing (including use of housing choice vouchers), multifamily housing, or housing for persons with disability. There was however an overall concern with identification of a location for supportive housing for the homeless.

- **Displacement of residents due to economic pressures**

In recent years, the City has seen a small loss of population some of which may have been caused by economic conditions and loss of industrial jobs. The City's economic picture has improved significantly in recent years for both availability of jobs and unemployment rate. These improvements however have not produced the desired results as the overall labor pool has declined according to 2019 data available for the City by more than 800 workers. It appears that labor loss may have become permanent as several local industries indicate a shortage of qualified workers.

- **Lack of community revitalization strategies**

In recent years the City of La Porte has initiated several community revitalization strategies and activities, particularly for central part of the City. Additional revitalization efforts are underway in cooperation with the County. However, the need for revitalization activities is greater than the existing activities. As in many other communities, the City is facing lack of resources and could benefit from increased funding and cooperation from other partners throughout the community.

- **Lack of private investments in specific neighborhoods**

The central part of the City continues to be concentrated by poverty and overabundance of the low income population. This is despite the fact that the area is served by a

multitude of businesses and services. The area also benefits from several non-profits in the area that can serve the community. Despite these locational advantages, private investment in recent years has been minimal and limited to several retail establishments. Some areas within central La Porte are also falling into disrepair, increasing the amount of investment required for renovation and revitalization activities.

- **Lack of public investments in specific neighborhoods, including services or amenities**

The City of La Porte is currently in the process of addressing a backlog of infrastructure needs and is investing in public improvements throughout the city. However, the resources available do not meet the needs of the community. The Needs questionnaire identified infrastructure as one of important needs for the City.

- **Lack of regional cooperation**

Conversations with agencies and others indicate a substantial amount of cooperation regionally with service providers as well as agencies serving the broader regional services. Two good examples of regional cooperation that was mentioned was the Home Team addressing services on the regional basis and the TransPorte, connecting La Porte residents with Michigan City and the campus of Purdue University Northwest in Westville.

- **Land use and zoning laws**

Although the current land use and zoning regulations reflect a preference for single family housing development in La Porte, the City has shown a willingness to consider mixed use and higher density development. Recent developments and overall planning efforts, indicate that the City will positively respond to affordable housing particularly if such development is in the form of mixed use and located in Downtown area. Nonetheless the City does not have mechanisms to require fair housing development such as inclusionary zoning. There may also be some limitations on supportive housing units. Homeless and emergency shelters are typically restricted and require Planning Commission's approval.

- **Lending Discrimination**

FFIEC data suggests that white, non-Hispanic individuals in La Porte are more likely to be approved for financing. Black, non-Hispanic applicants were nearly three times as likely to be denied for a loan as white, non-Hispanic applicants in 2017. At every income level, white, non-Hispanic buyers made up a significantly larger percentage of loan originations in 2017. Lack of adequate home improvement loans potentially will impact the conditions and stability of the neighborhoods.

- **Location and type of affordable housing**

Privately held affordable housing units are primarily available in R/ECAP and concentrated areas as these areas tend to be older with most of the smaller or multiunit

homes. The publicly supported housing development in the City are scattered in the City and no concentration can be determined.

- **Occupancy codes and restrictions**

Much of the land in the City is developed. Vacant parcels are available in areas typically zoned as single family residential. There are also many commercially zoned areas in the central part of the City where residential development is permitted as a part of a mixed-use development.

- **Private discrimination**

Conversations with the stakeholders indicated that there are no fair housing issues in the City. When the City receives a fair housing complaint, they are referred to the Indiana Civil Rights Commission. The City does not currently maintain a log of such cases or pursue any follow up. This is a major issue that the City must address.

ii. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

1 Analysis

Since 1990, there has been an increase in Racially/Ethnically Concentrated Areas of Poverty within the City of La Porte. According to data provided by the 2017 ACS, the City’s poverty rate has continued to increase since the turn of the last decade. In fact the poverty rate has more than doubled. In 2017, the poverty rate is 22.4%, with the female head of households having the highest poverty rate with slightly above 39%. The poverty rate among owners was relatively low at less than 10%, while the rate for renters was almost at 29%.

Table 13 - Poverty status by family type and tenure

Category	2000	2010	2017
All families	7.7%	15.9%	16.6%
Married-couple families	2.8%	9.9%	10.7%
Families with Children under 18 years	12.5%	27.3%	28.9%
Female Head of Households	24.2%	57.4%	39.2%
65 and over Persons	13.1%	11.8%	3.9%
City of La Porte	11.0%	20.00%	22.4%
Owner occupied, % under poverty			9.50%
Renter Occupied, % under poverty			28.90%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

To assist communities in identifying racially or ethnically concentrated areas of poverty (R/ECAPs), HUD has developed a census tract-based definition for R/ECAPs. A Racially/Ethnically Concentrated Area of Poverty is defined as an area with a non-white population of 50 percent or more and 40 percent or more of individuals living at or below the poverty line.

a. Identify any R/ECAPs or groupings of R/ECAP tracts within the jurisdiction.

The poverty data for R/ECAP provided by HUD do not show any area of concertation within the City. The information obtained from Census ACS, for each census tract in the City indicate the following trends:

- Concentration of poverty for families with children can be demonstrated in Census Tract 423 with 72% of all families living below poverty.
- No concentration can be demonstrated for seniors in any census tract.
- For Hispanic groups, the areas of concentration of poverty can be determined for census tracts 424 and 418 with 44% and 61% respectfully.
- Census tract 424 shows the highest concentration for Blacks with a poverty level of 68%.

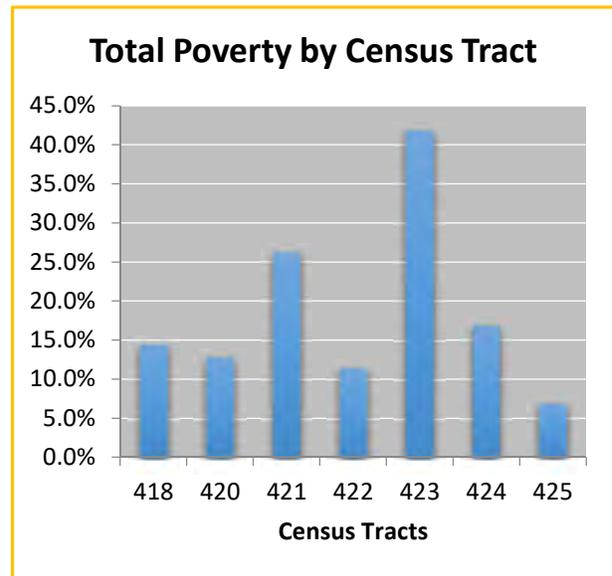


Table 14- Poverty Status by Census Tract

Population Type	418	420	421	422	423	424	425
Families with Related Children Under 18	24.10%	16.90%	49.40%	24.70%	72.20%	24.90%	12.70%
65 years and over	3.90%	3.80%	11.30%	0.00%	5.90%	11.90%	0.00%
White	8.30%	13.00%	27.10%	12.10%	41.90%	14.40%	6.20%
Hispanic	61.1	12.4	36.3	11.6	44.10%	8.90%	0.00%
Black	0.00%	0.00%	0.00%	0.00%	22.00%	68.30%	0.00%
All other	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	14.40%	12.80%	26.20%	11.40%	41.80%	16.80%	6.80%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

b. Describe and identify the predominant protected classes residing in R/ECAPs in the jurisdiction and region. How do these demographics of the R/ECAPs compare with the demographics of the jurisdiction and region?

Because HUD defines a R/ECAP as at least 50% nonwhite, R/ECAPs in both La Porte and the region remain predominantly White with only Hispanics exceeding the threshold in one area, Census Tract 418. This area consists of primarily a mobile home park which has a large presence of Hispanics. However, while the definitional threshold requires 50% minority, R/ECAPs in La Porte and the region appear scattered throughout the city and the region. On average, a La

Porte R/ECAP has a range of 14-41% with non-white only exceeding threshold on census tract. These averages indicate not only nonwhite population concentration, by definition, but also nonwhite segregation which can be determined only in one area.

Black residents account for a much smaller share of nonwhite R/ECAP population in La Porte (8%). Despite the low numbers, they exceed threshold in once census tract with having about 68% poverty rate.

Table 15- Poverty Distribution, City of La Porte, Michigan City La Porte Region

Category	(La Porte, IN CDBG) Jurisdiction		(Michigan City-La Porte, IN) Region	
	2010	2017	2010	2017
Families with Related Children Under 18	27.3%	16.6%	21.5%	28.2%
65 years and over	11.8%	3.9%	7.3%	6.7%
White	20.20%	21.1%	11.6%	13.2%
Hispanic	35.50%	31.1%	26.4%	26.3%
Black	24.4%	44.4%	32.6%	42.10%
All other	19.1%	29.3%	N.A.	26.8%
Total	20.00%	22.4%	14.00%	16.6%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

According to Census data available, no R/ECAP area can be determined for the elderly population in any of the census tracts in the City. The reported poverty rate for this group shows a lower rate than the City as whole.

c. Describe how R/ECAPs have changed over time (since 1990).

Data provided by HUD indicate that no RE/CAP exist in the City or the region due to small population of minorities. However, review of the Census data indicate a general upward trends in the City for concentration of poverty. According to this data the following key findings can be identified:

- Growing R/ECAP in central part of the City
- Spatial dispersion of R/ECAPs across the City
- R/ECAPs tend to be characterized by not only extreme poverty but by racial segregation (highest segregation grades, nonwhite concentration above 60%)
- R/ECAPs tend to emerge as a result of poverty increase, as opposed to a nonwhite population increase
- Proliferation of R/ECAP over time

2000	11%
2010	20%
2017	22.4%

2 Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about R/ECAPs in the jurisdiction and region affecting groups with other protected characteristics.

Although no concentration can be identified, information collected indicates a trend which if continued could create a significant disparity in the City. This disparity is more based on the income rather than the traditional racial disparity. The concentration of poverty in the central part of the City is primarily due to lack of opportunity and affordable housing in other parts of the City.

b. The program participant may also describe other information relevant to its assessment of segregation, including activities such as place-based investments and mobility options for protected class groups.

The City has recently started several initiatives aimed at addressing the needs of the Downtown. These efforts are attracting new investment in the northern part of Downtown, NewPorte Landing. Similar efforts are underway in the heart of Downtown with reconstruction of the La Porte Hospital and reuse of its site of a major downtown redevelopment project. Both projects not only diversify the Downtown economy but also bring substantial public and private investment to the area.

3 Contributing Factors of R/ECAPs

The most frequently cited contributing factor to R/ECAPs is lack of appropriate jobs for unskilled residents in the City. Lack of investment and the need for economic development was also frequently expressed in meetings as a need. Other issues often expressed is lack of investment in Downtown and an inability of the City to market the downtown advantages due to heavy truck traffic on Lincolnway which crosses the Downtown area. This impediment lowers patronage of the businesses and thus reduces the vitality of the area including adjoining residential neighborhoods.

Lot vacancies and deteriorated properties in neighborhoods perpetuate housing issues. Such issues deter individuals from buying and investing in homes because “property value” will not increase”. Conversations with many stakeholders point to an overall lack of access to transportation options, as well as lack of facilities for seniors. In addition, many expressed concerns regarding the impacts of lack of investment and the presence of deteriorated and abandoned properties.

Another factor that is contributing to R/ECAPs is the location and type of affordable housing, and the displacement of residents due to economic pressures. Most affordable housing tends

to be concentrated in the same areas, which inevitably concentrates poverty. In addition, the economic pressure expressed by many requires “individuals with very limited resources” to face the hardship of lack of reliable transportation. Lastly many homeowners are facing “major house repairs that are not covered by insurance”. This issue appears to contribute to community displacement and poverty concentration. Lack of financing or access to home improvement loans is further contributing to forced deterioration of many areas in the City.

Another contributing set of factors to R/ECAPs identified in conversations revolves around community opposition to affordable housing and supportive housing. While this issue is often stated as an impediment, there is no evidence that the City or other organizations may oppose affordable housing. Finally, there appears to be a lack of institutional structure to enforce the fair housing issues or even consider such issues as no active agency exist at the present time.

iii. Disparities in Access to Opportunity

1 Analysis

This section outlines disparities in access to opportunity for five different opportunity indicators. The opportunity areas are:

- a. Educational Opportunities
- b. Employment Opportunities
- c. Transportation Opportunities
- d. Low Poverty Exposure Opportunities
- e. Environmentally Healthy Neighborhood Opportunities

HUD has provided a set of indexes to review and analyze above opportunities. The indexes serve as indicators for each opportunity. The higher the numerical value of the index, the better the access to opportunity exists in each category. The indicators are presented in Table 16. This Table further provides similar index for the region as whole. The indexes are supplemented by maps showing a variety of conditions.

Table 16 - Opportunity Indicators, by Race/Ethnicity

(La Porte, IN CDBG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	33.08	53.83	41.47	47.94	39.13	48.31	60.65
Black, Non-Hispanic	24.90	51.73	26.35	55.46	48.55	61.61	42.02
Hispanic	28.26	54.19	34.74	51.28	41.74	50.54	52.46
Asian or Pacific Islander, Non-Hispanic	36.41	52.07	47.00	45.10	37.32	42.99	63.80
Native American, Non-Hispanic	29.23	49.58	37.64	50.33	40.69	55.34	54.85
Population below federal poverty line							
White, Non-Hispanic	31.52	51.42	40.13	48.69	39.35	50.42	58.59
Black, Non-Hispanic	31.05	46.76	42.11	48.33	37.51	47.05	60.84
Hispanic	37.78	56.55	41.27	44.29	38.41	48.50	68.31
Asian or Pacific Islander, Non-Hispanic	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Native American, Non-Hispanic	45.01	62.60	41.30	48.12	35.85	58.14	53.61
(Michigan City-La Porte, IN) Region							
Total Population							
White, Non-Hispanic	46.40	58.03	40.53	27.24	31.19	57.62	75.90
Black, Non-Hispanic	24.26	36.51	21.95	29.88	40.13	57.71	71.66
Hispanic	35.40	50.95	32.68	34.14	36.61	54.21	69.02
Asian or Pacific Islander, Non-Hispanic	46.97	49.71	44.23	30.04	35.06	69.43	75.28
Native American, Non-Hispanic	39.62	49.09	36.00	27.82	34.52	62.27	73.39
Population below federal poverty line							
White, Non-Hispanic	38.11	52.14	37.06	31.85	35.17	51.54	72.32
Black, Non-Hispanic	18.48	29.05	22.36	30.87	43.29	54.47	70.54
Hispanic	37.39	56.42	35.62	30.39	36.32	53.35	72.91
Asian or Pacific Islander, Non-Hispanic	46.00	30.78	56.89	37.44	43.67	65.62	75.33
Native American, Non-Hispanic	49.46	62.79	39.85	36.69	34.88	58.17	63.85

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

a. Educational Opportunities

This section outlines disparities in access to opportunity to proficient schools based on race and ethnicity, national origin and family status. The LaPorte Community School Corporation serves 6,417 students and operates a total of 11 schools. The district operates schools in areas outside the City but serving students residing within the corporate boundary of La Porte. The school district offers a number of options for high school students to participate in career oriented programs but generally all school programs are available to all students without any specific requirements. Review of the School Proficiency Index indicates the following findings:

City of La Porte

- Compared to the total population, the Black population has the least access to proficient schools (Blacks make up only 3% of the City’s total population), followed by White population.
- The schools with Hispanic population had a higher performance index (54.19). The Hispanics have a presence of about 12% of the total population. The index indicates that the any concentration that may exist is not significant to impact the performance.
- Schools in Native-American, non-Hispanic neighborhoods were lowest performing (index of 49.58). It should be noted again that number of Native American in the City is very limited and this index may not be relevant as there is no concentration of Native American in any district can be documented.
- Compared to the total population below the poverty line, Blacks have access to the least school quality followed by Hispanics who have access to second best school quality, with a school proficiency index of 56.55 in the City.

Michigan City-La Porte Region

- Within the Michigan City region, Black, non-Hispanics have the least access to quality education (36.51), while, with a 58.03 index, Whites have the highest rate of access to quality education.
- For the population below the poverty line, Black, non-Hispanics receive the poorest quality education (index of 29.05) while Hispanic have the best access to quality education (56.42).

Racial/ethnic

- White residents are most likely to live near schools with higher proficiency indices which tend to be located in the outer edges of the City or outside of City limits.
- Blacks and Hispanic residents live in neighborhoods with a varying degree of proximity to proficient schools.

National origin

- Overall, individuals who are immigrants or refugees live in areas in the central part of the City but earlier evidence indicate that they have sufficient access to performing schools.

Family status groups

- There is no clear evidence of pattern between family status and proximity to proficient schools.

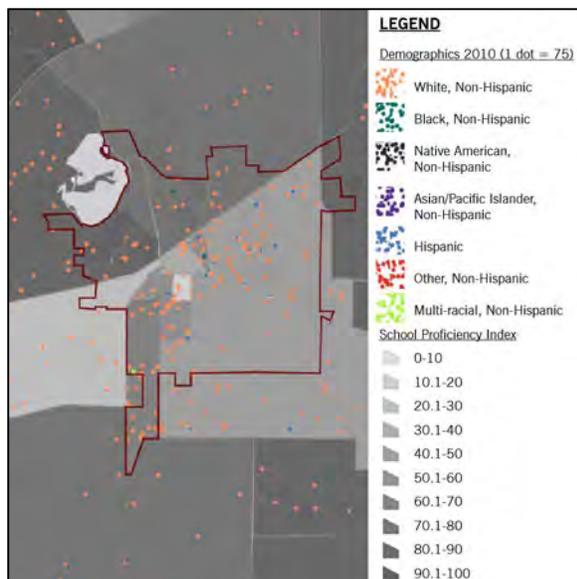


FIGURE 10 - School Proficiency – Race/Ethnicity
(Source: HUD)

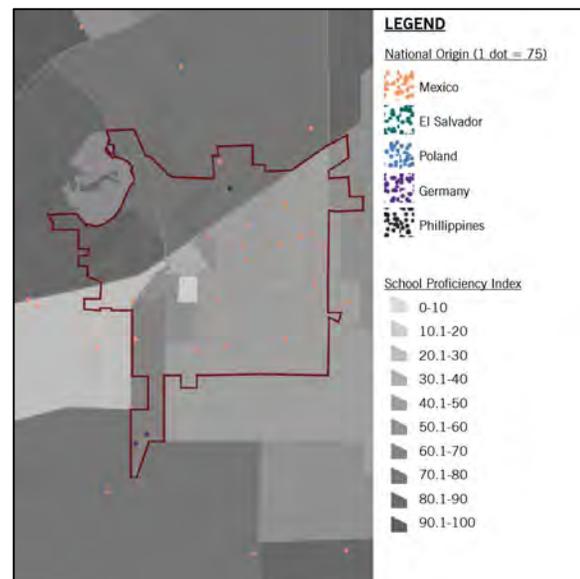


FIGURE 11 - School Proficiency – National Origin
(Source: HUD)

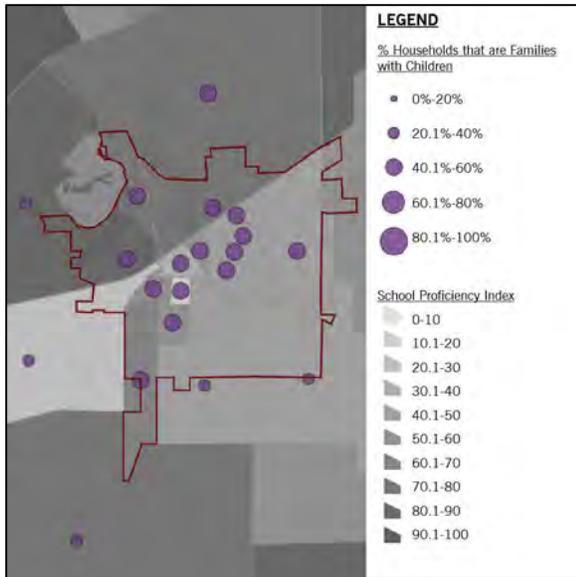


FIGURE 12 - School Proficiency – Family Status
(Source: HUD)

b. Employment Opportunities

This section outlines disparities in access to employment opportunities based on race and ethnicity, national origin and family status. The labor market engagement (LME) index provides a description of the relative intensity of labor market engagement and human capital in a neighborhood. The values represent the percentile of each census tract's score ranked nationally with a range from 0 to 100. As the labor market engagement index score increases, the labor force participation and human capital in a neighborhood appear stronger. Utilizing the HUD data and mapping tool, the following findings are made regarding job proximity and labor market for La Porte and the Michigan City-La Porte region.

City of La Porte

- According to the jobs proximity index, blacks (61.61), and Native American have the best access to employment in the City of La Porte.
- With a jobs proximity index of 48.31, employment is least accessible to White, non-Hispanic neighborhoods by a significant margin, compared to Hispanic neighborhoods which are relatively located in accessible neighborhoods for employment.
- Black, non-Hispanic neighborhoods below the poverty line also have the least access to employment opportunities, followed by Hispanic neighborhoods.
- White residents below the poverty line have the best access to employment opportunities (50.42).

Michigan City-La Porte Region

- Job access is most limited for the Hispanic population within the region (54.21 index), followed closely by White (index of 57.62).

- Asian and Pacific Islanders have the highest access to Job access in the region (69.43 Index).
- Of the population below the poverty line, white neighborhoods are least accessible to employment opportunities (51.54 Index).

Place of Residence

- Geographically, residents living in white neighborhoods have a lowest rate of proximity to jobs.

Job Proximity Market

The job proximity index provides a description of the relative accessibility of a given neighborhood to all jobs locations. The values represent the percentile of each census tract's score ranked nationally with a range from 0 to 100. As the job proximity index score increases, job opportunities in a neighborhood appear stronger.

- Overall, the index values indicate that La Porte offers a lesser access to jobs than the region, but the relative access to jobs varies across population groups. The white population has the least proximity to available jobs, while black population outperforms all other groups. At the regional level, conditions appear to be similar to the City but Asian PI have the closest proximity to available jobs.
- For people living below poverty, black population have the least proximity followed by Hispanics. In contrast, White population has the least proximity to jobs at the regional level.

c. Employment location, wage rate and housing affordability

Review of both HUD and 2017 Census data shows a large gap between earnings, income growth and ability to afford suitable housing. The City's labor pool has declined significantly due to loss of industrial jobs. The City's median household income has only grown at about 2.8% for the last decade. The median family income has actually declined by 6.6%. While the housing prices have remained depressed, the housing costs have increased. This condition has created a substantial affordability issue in the City. Even with a very affordable housing prices, a typical family will require about \$36,000 to afford a typical house.

For renters this conditions is even more severe. The fair market value for a one bedroom home is about \$595. To afford such a unit, a person with a minimum wage job must work more 63 hours per week to afford a home. Similarly, a typical family with children will be required to earn more than \$36,000 to afford a typical home.

Loss of local jobs is forcing many to seek employment outside the City. This job loss requires transportation as well as additional other resources. Despite these conditions, there appear to be many local jobs that are not filled due primarily to a lack of available trained workers. The City in recent years has promoted several initiatives to create jobs for and provide local employment opportunities. These activities involve working with the local Work One office to

train local residents; cooperating with Ivy Tech to train residents for specific jobs available locally and working with local economic development agencies to promote local employment.

d. Transportation Opportunities

The City of La Porte has a publicly funded demand response transit service that operates on a daily basis. The service is reasonably priced but requires advance call for any scheduled pick up. The service operates throughout the City on an as demand basis. The City also is one of the three partners for a regional system between La Porte and cities of Michigan City and Westville. This service, called the Triangle, provides regular daily service between all three cities.

Transit Trip Index (TT)

This index estimates the number of transit trips taken by a three-person single-parent family with income at 50% of the median income for renters in the region. Scores are compared with a national distribution and range from 0 to 100. As the TT index increases, residents in that neighborhood are more likely to utilize public transit. The index controls for income such that a higher index value will often reflect better access to public transit.

City of La Porte

- Trends for the Transit Trip index tend to show a higher number of Blacks use transit service than other population groups.
- Among different groups, it appears that use of public transit is roughly the same, indicating the limited effect of the service on different population groups.
- Among people below poverty, it appears that the access to transit is relatively the same.

Michigan City-La Porte Region

- At the regional level, access to transit appears to be much lower among all groups in comparison with the City, with white population having the least access.
- For population below poverty, disparity appear to exist for all population groups with Whites and Hispanic population having the least access.

Low Transportation Cost (LTC)

This index estimates the transportation costs for a three-person single-parent family with income at 50% of the area median income for renters for the region. Values are inverted and percentile ranked nationally, from 0 to 100. A higher index score indicates lower transportation costs for a neighborhood.

City of La Porte

- Most of La Porte has relatively high transportation cost index values. As expected, the values increase away from the highways. The highest performing group are Blacks, while the rest of groups have somewhat uniform but high cost of transportation.

- For population living below poverty, a similar pattern exists with most showing high costs of transportation.

Michigan City-La Porte Region

- At the regional level, the transportation costs is generally higher than the City with the Whites having the highest cost.
- Among people living below poverty, Hispanics and Native American have lowest transportation cost index (36.32 and 34.88) indicating these groups of residents in poverty have the highest transportation cost.

In conversation with different groups, transportation cost and availability was mentioned as a major impediment for many to access jobs to reach services for their daily lives.

e. Low Poverty Exposure Opportunities

The low poverty index captures poverty in a given neighborhood. The index is based on the poverty rate (pv). Values are inverted and percentile ranked nationally. The resulting values range from 0 to 100. The higher the score, the less exposure to poverty in a neighborhood.

City of La Porte

- Black populations live in the poorest neighborhoods. Low poverty indices are lowest out of both the total La Porte population and population below the poverty line (24.90 and 30.05 respectively).
- White, non-Hispanic neighborhoods have the second lowest exposure to poverty in La Porte, while of all racial or ethnic groups below the poverty line, Native American, have the least poverty exposure.

Michigan City-La Porte Region

- As in La Porte, Blacks live in the poorest neighborhoods in the region, with low poverty indices of 24.26 out of the total population and 18.48, out of population below the poverty line.
- White, non-Hispanics live in least poverty, (46.40), while the Hispanic neighborhoods below the poverty line have the highest exposure to poverty (37.39).

f. Environmentally Healthy Neighborhood Opportunities

The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. Values are inverted and then percentile ranked nationally. Values range from 0 to 100. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group. The data is generalized and shows broader overall patterns rather than specific neighborhood conditions

City of La Porte

- White, Asian PI neighborhoods have the highest quality for environmental health in La Porte with both claiming above 60 rating in La Porte.
- Black neighborhoods have the lowest index value (42.02) meaning they have the highest risk of exposure to toxins harmful to human health.
- Hispanic neighborhoods have the second worst neighborhood conditions with an index of 52.46.
- Populations below the poverty line had similar environmental health indices to the total City population, apart from Native American, which had higher exposure (53.61 index.)

Michigan City-La Porte Region

- Environmental health quality is appreciably higher regionally than within La Porte. Whites had the highest environment quality index with 75.90, while other racial groups had slightly lower environmental quality index.
- Black neighborhoods, out of the La Porte population, as well as those below the poverty line, had the generally similar environmental health quality indices as the rest of population.
- Asian or PI neighborhoods below the poverty line had the most environmentally healthy neighborhoods. (Index of 75.33).

g. Patterns in Disparities in Access to Opportunity

1 Analysis

A review of Table 16 provides the average index scores for the races and ethnicities for the overall population and the population below the federal poverty level in La Porte and the Michigan City-La Porte region. Review of the indicators contained in this table presents the following findings related to patterns in disparities for access to opportunity:

- Access to opportunity on nearly every level is lowest for residents of La Porte that live in the neighborhoods in and around Downtown or the central part of the City. The residents of these neighborhoods are predominately Hispanic with many families with children.
- The Black population generally shows the highest level of disparity almost in every category.
- Hispanic neighborhoods show a high degree of distress in several categories of indicators.
- While Hispanics show disparity in jobs and other factors, these are not reflected for school proficiency, as the Hispanic population has better than average access to proficient schools when compared to other race/ethnicity groups including Whites.
- It is clear from data provided by HUD that Black and Hispanic neighborhoods have the least access to jobs, transit, education, and a healthy environment.

- Residents that have immigrated to the City of La Porte tend to live in the central part of the City and a census tract northeast of City (CT 418). These areas also have relatively good access to jobs in the City and surrounding areas.
- The disparities in access to opportunity vary somewhat when poverty level is considered. The Native American, Non-Hispanic population below poverty level has the greatest or very high access in three (3) of the seven (7) opportunity indicators: school proficiency, low transportation cost, and jobs proximity; but also has the least access in two (2) of the seven (7) opportunity indicators: low poverty, and labor market.
- Black, Non-Hispanic population below poverty level has the least access in two (2) of the seven (7) opportunity indicators: transportation cost, and low poverty. This indicates a pattern of disparity in access to opportunity for the Black population below poverty level and the Native American, Non-Hispanic population below poverty level.

Michigan City-La Porte Region

- The patterns in disparity for the region show less access to opportunity for White, Non-Hispanic and Black, Non-Hispanic populations, with greater access not associated with any particular race/ethnicity group.
- For the population below poverty level, with the exception of blacks for low poverty, less access to opportunity is not associated with any particular race/ethnicity group.
- In general, greater access to opportunity exists for the Asian or Pacific Islander, Non-Hispanic population with regard to labor market, transit, low transportation cost, and jobs proximity.
- For the Hispanic population, greater access exists regarding environmental health, and Asian PI population regarding job proximity and environmental health.

2 Contributing Factors of Disparities in Access to Opportunity

In conversations with different agencies and stakeholders, the primary factor for access to opportunity was reported to be access to high wage jobs. Lack of training for low skilled workers for available jobs was also reported, despite the fact that it appears that there are several sources for training. Nonetheless potential factors that could be identified consist of the following:

Financial Services: Review of the reports for Home Mortgage Disclosure Act (HMDA) data for 2017 shows lack of investment in the City as a whole and particularly for several census tracts in the central part of the City.

- HMDA data suggests that white, non-Hispanic individuals in La Porte are more likely to be approved for financing for home loans.
- Black, non-Hispanic applicants were nearly three times as likely to be denied for a loan as white, non-Hispanic applicants in 2017.

- At every income level, white, non-Hispanic buyers made up a significantly larger percentage of loan originations in 2017.

Lack of private investment is further evidenced by the number of home improvement loans and the number of loans issued for census tracts in the central part of the city as well as number of home improvement loans in a particular neighborhood. Lack of such loans indicate continued deterioration of neighborhoods.

Public Transportation: Although the City does have a demand-response service, a lack of availability of regular service prevents many to access jobs in the outlying areas.

Land Use and Zoning: No information is available that would indicate there are systematic zoning or land use barriers in the City. Similarly, there are no code restrictions in the City, except that funding may be an issue as full enforcement is often difficult due to a lack of resources. Nonetheless, most areas in the City primarily consist of single-family homes. Higher density developments are typically supported on major roads or in higher density complexes which may cause concentration.

Lending Discrimination: Conversations with local institutions indicate that there are no patterns of exclusion in any neighborhood in the City of La Porte. Information obtained from the community similarly indicates that there are no fair housing issues in the City.

- HMDA data suggests that white, non-Hispanic individuals in La Porte are more likely to be approved for financing.
- Black, non-Hispanic applicants were nearly twice as likely to be denied for a loan as white, non-Hispanic applicants in 2017.
- At every income level, white, non-Hispanic buyers made up a significantly larger percentage of loan originations in 2017.

iv. Disproportionate Housing Needs

1 Analysis

According to HUD, a disproportionately greater housing need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. To determine this need, four housing characteristics (problems) are generally assessed. These are:

- 1) Lack of complete kitchen facilities
- 2) Lack of complete plumbing facilities
- 3) Overcrowding – More than 1 persons per room
- 4) Cost burden over 30%

For severe housing needs, overcrowding of more 1.5 person and cost burden of 50% is used to determine the needs.

Housing Problem

In La Porte, in general 34% of all households face housing problem. Residents of the City facing

sever housing problem constitute about 16% of the households.

City of La Porte:

- Among different population groups, the Hispanic population has the second greatest housing need with 56% having problems with housing. The Other, Non-Hispanic has the largest percent but their number is relatively low. Hispanics also have the highest number for severe problems as about 34% face severe housing issues.
- Black, non-Hispanic populations have the lowest need as only about 20% face housing or sever housing issues.
- The white population has a housing problem of about 32% while much smaller proportion have severe housing problem (14.9%).
- **Household Type:** Among households, Family households have the largest housing issue with more than 41%, while non-family households have the second highest housing problems. Comparatively, smaller households tend to have the least housing problems.

Michigan City-La Porte Region

- At the regional level, the housing problem is less intense overall with the exception on Other-Non Hispanic which shows the highest level of problem with 45%.
- Blacks, non-Hispanic populations have the second highest housing problem. They also have the highest rate of severe housing problems.
- Whites have a relatively lower housing problem and even lower severe housing problem.
- **Household Type:** Among households, non-family households have the highest level of housing problems. Among the households, smaller family households have the least problems among all households.

Table 17 - Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs	(La Porte, IN CDBG) Jurisdiction			(Michigan City-La Porte, IN) Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems
Households experiencing any of 4 housing problems						
Race/Ethnicity						
White, Non-Hispanic	2,600	8,120	32.02%	9,810	37,235	26.35%
Black, Non-Hispanic	15	75	20.00%	1,695	3,440	49.27%
Hispanic	410	720	56.94%	599	1,443	41.51%
Asian or Pacific Islander, Non-Hispanic	0	0	N/a	15	160	9.38%
Native American, Non-Hispanic	0	45	0.00%	29	112	25.89%
Other, Non-Hispanic	35	45	77.78%	140	309	45.31%
Total	3,070	8,990	34.15%	12,285	42,690	28.78%
Household Type and Size						
Family households, <5 people	1,335	4,615	28.93%	5,555	24,165	22.99%
Family households, 5+ people	365	875	41.71%	1,380	3,845	35.89%
Non-family households	1,370	3,515	38.98%	5,355	14,680	36.48%
Households experiencing any of 4 Severe Housing Problems						
	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	1,215	8,120	14.96%	4,735	37,235	12.72%
Black, Non-Hispanic	15	75	20.00%	1,054	3,440	30.64%
Hispanic	245	720	34.03%	379	1,443	26.26%
Asian or Pacific Islander, Non-Hispanic	0	0	N/a	15	160	9.38%
Native American, Non-Hispanic	0	45	0.00%	14	112	12.50%
Other, Non-Hispanic	15	45	33.33%	58	309	18.77%
Total	1,475	8,990	16.41%	6,240	42,690	14.62%

Source: CHAS 2013-2015

According to CHAS data, homeowners show a smaller level of housing problem with about 12% (630 units) while renters have a housing problem of about 21% (855 units)

Table 18 - Housing Problem and Tenure

Severe Housing Problems	Owner	Renter	Total
Household has at least 1 of 4 Severe Housing Problems	630	855	1,485
Household has none of 4 Severe Housing Problems	4,610	3,055	7,665
Cost burden not available - no other problems	65	125	190
Total	5,305	4,035	9,340

Source: CHAS 2013-2015

Cost Burden

The median household income, according to the Census, slightly increased over the span of the last seven years. This increase amounts to about 2.7%. In contrast, the median family income has declined substantially since the start of this decade. The Census report, indicate this decline amount to about 6.6%. Lack of income growth is a major concern as it has an impact on the housing affordability. The decline, unique to the City as the County in the same period, has seen an increase of more than 9% in its family median income. This decline is also an indication of levels of distress that the City is facing under current conditions.

Table 19 presents cost burden information for the City of La Porte and each racial and ethnic group with severe cost burden (housing cost burden more than 50%).

City of La Porte

- All racial and ethnic groups experience some level of housing cost burdens with the jurisdiction having about 19% and 11.5% of its total households experiencing cost or sever cost burden.
- Among African American, they are severely cost burdened at about 20%.
- For Hispanic households, more than 21% are severely cost burdened.
- **Household Type:** Among households, non-family households have the largest housing issue with more than 14%, while a smaller group of Family households have severe housing cost burden.

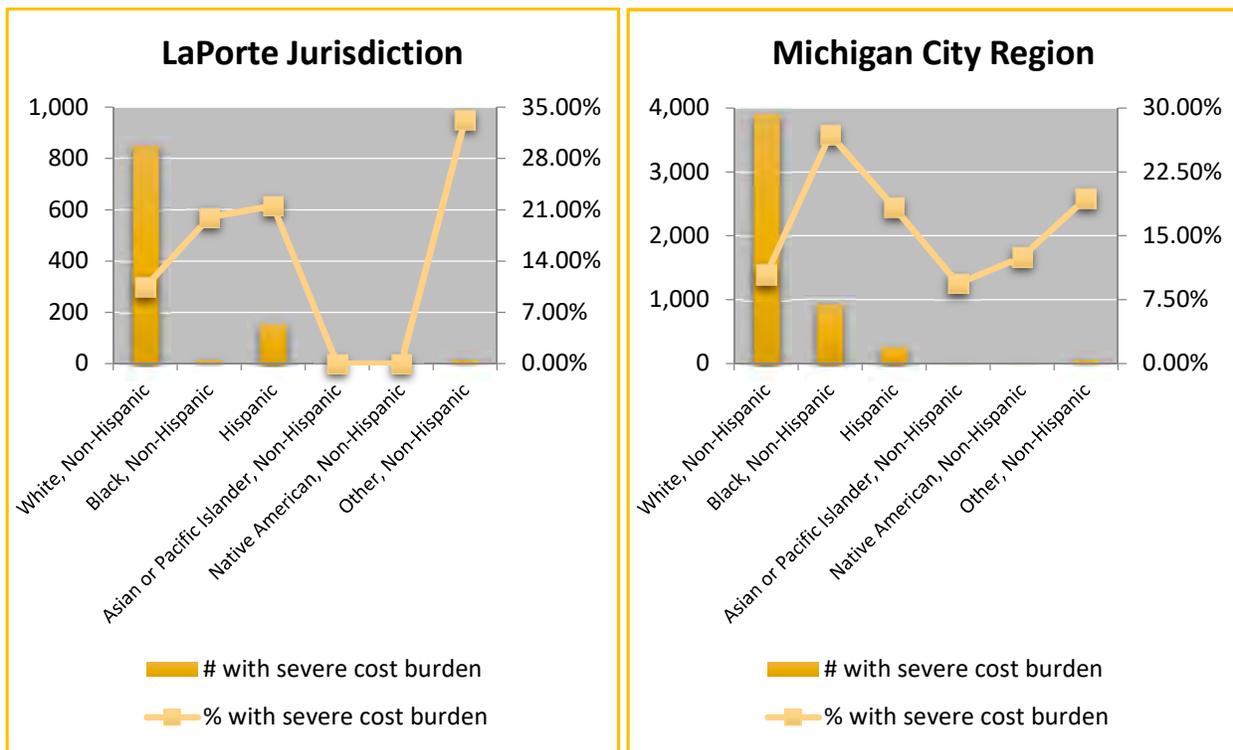
Michigan City-La Porte Region

- At the regional level, the severe cost burden is more intense than the City with more than 12% facing having severe cost burden.
- Black, non-Hispanic populations have the highest housing burden. More than one quarter of all black households face severe housing cost.
- The white have relatively lower housing cost burden with about 10% having severe cost burdens, while the Asians have the lowest number of severe cost burdens.
- **Household Type:** Among households, the same pattern exists as the City. The large family households have the lowest number of households with severe cost burden, 6.4%, while the non-family households have the largest number households with severe cost burden at 16.8%. This percentage is slightly larger than the City.

Table 19 - Demographics of Households with Severe Cost Burden

Households with Severe Housing Cost Burden	(La Porte, IN CDBG) Jurisdiction			(Michigan City-La Porte, IN) Region		
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	850	8,120	10.47%	3,900	37,235	10.47%
Black, Non-Hispanic	15	75	20.00%	925	3,440	26.89%
Hispanic	155	720	21.53%	265	1,443	18.36%
Asian or Pacific Islander, Non-Hispanic	0	0	N/a	15	160	9.38%
Native American, Non-Hispanic	0	45	0.00%	14	112	12.50%
Other, Non-Hispanic	15	45	33.33%	60	309	19.42%
Total	1,035	8,990	11.51%	5,179	42,690	12.13%
Household Type and Size						
Family households, <5 people	469	4,615	10.16%	2,445	24,165	10.12%
Family households, 5+ people	64	875	7.31%	249	3,845	6.48%
Non-family households	504	3,515	14.34%	2,480	14,680	16.89%

Source: CHAS 2013-2015



The occupancy characteristic in the City is primarily white as 92% of the occupied housing are occupied by white households. White population also has the highest percentage of ownership among all groups. The black population have the lowest level of ownership. The Hispanic population has a homeownership rate of about 4.9% while the Hispanic population in the City comprise of about 12% of population and about 8% of the total households.

Table 20- Housing Tenure and Race

	Occupied housing units	%	Owner-occupied	%	Renter-occupied	%
Total	9,185		5,255		3,930	
White	8,485	92.4%	5,081	96.7%	3,404	86.6%
Black	234	2.5%	20	0.4%	214	5.4%
Hispanic	719	7.8%	258	4.9%	461	11.7%
Some other race	372	4.1%	124	2.4%	248	7.3%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

2 Additional Information

According to CHAS data provided by HUD, we can similarly analyze the cost burden for different income groups based on tenure. Table 21 provides the number of households at different level of cost burden for owners and renters. Accordingly, it is estimated that about 16% of owner occupied units (830) are cost burdened while 23% of renters are cost burdened. For families with severe cost burden, about 8% are owner occupied and 16% are renters.

Table 21 - Cost Burden and Tenure

Housing Cost Burden Overview 3	Owner	Renter	Total
Cost Burden <=30%	3,970	2,305	6,275
Cost Burden >30% to <=50%	830	940	1,770
Cost Burden >50%	440	665	1,105
Cost Burden not available	65	125	190
Total	5,305	4,035	9,340

Source: CHAS 2013-2015

The lack of opportunity to build quality, affordable housing in multi-family units due to a disproportionate amount of land allocated to single-family uses certainly affects the ability of families to meet their housing needs. Furthermore, areas where homes for people with disabilities can be constructed or developed are relatively limited and, in most cases, require planning approval and public hearings.

The housing characteristics most commonly linked with instability and an increased risk of homelessness include those rental homes with high cost burden, and housing units with high maintenance cost and the existing older homes. These risks are further compounded by a shortage of affordable housing and by the increase in poverty rates and lack of income growth during this decade.

In La Porte, the high cost of maintenance and quality of housing is perhaps some of the major factors influencing availability of affordable housing and housing choice in the City. The La Porte County Plan to End Homelessness also reports that major causes of homelessness include lack of housing options and availability of options for different segments of the population.

Household Needs: Comparisons of cost burden by type of household show that small related, are more affected than large related renter and owner households. The extremely low income (0-30% AMI) small related households, show the highest need. This group of household's comprise mostly of extremely low income renters. Among elderly households, the owners with extreme low income represent more than 27% of the households with cost burden. This group of households needs substantial assistance in maintaining their homes.

Minority Concentration: Among different census tracts, presence of minorities is highest in census tract 423, with about 23.3%. The next highest concentration is observed in census tract 421. Both of these tracts are located in central part of the City. The Hispanic population is the largest minority group in the City with about 12.3% of the total population. The largest concentration of Hispanic population is observed in census tract 423 with 18%. Hispanics show a lower concentration in other census tracts proportional with their total population. African American and other racial or ethnic groups do not show any particular concentration due to their size of the population. These same census tracts typically show high percentage of low income families with high cost burden. The following table shows distribution of different racial and ethnic groups in the City of La Porte.

Table 22 - Minority Concentration

Category	Census Tract						
	418	420	421	422	423	424	425
White	5,418	2,266	4,741	2,754	1,674	6,697	4,906
Black/African American	21	45	76	0	109	368	18
Hispanic	702	290	816	232	413	498	168
Total	6,141	2,660	5,811	3,062	2,237	7,728	5,178
% Minority	11.8%	12.6%	15.4%	7.6%	23.3%	11.2%	3.6%

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

2 Contributing Factors of Disproportionate Housing Needs

Data obtained from HUD for income of households, shows that households at most income levels and household types are burdened with housing problems such as lacking complete plumbing, overcrowding and cost burdens. Cost burden is identified as a major housing problem experienced by many residents in La Porte. The housing hardship is primarily influenced by a lack of income growth and an increase in poverty rates despite relatively moderate housing prices and high levels of employment.

Another need that influences housing needs in La Porte is housing rehabilitation costs. Many homes are in need of maintenance which is often expensive and beyond the capacity of many to afford. As these homes deteriorate, the "housing quality" has become a major issue in the City which appears to impact the overall City's development. Some housing stock in R/ECAPs has fallen into disrepair, lowering the property value and increasing the amount of investment

for renovation and revitalization activities. According to 2017 Census, the City’s vacancy rate has continued to grow. In different conversations, housing quality was often reported as an issue. Currently, about 10% of all housing in the City is vacant.

Table 23 - Disposition of Home Improvement Loan applications, 2017

Home Improvement Loans	
Loans originated	86
Apps approved, not accepted	3
Apps denied	56
Apps withdrawn	15
Files closed for incompleteness	4

Source: FFIAC, HMDA 2017

Lack of income, deferred maintenance, and availability of affordable housing appear to be the most common housing issue particularly for those families earning less than 30% AMI. Lack of available financial resources is also a major factor in strengthening the housing market. HMDA shows that in 2017 only 11 home improvement loans were issued in La Porte while about 65% of the loans were denied. With the housing conditions being mostly more than 50 years old, the need for investment in housing is required to maintain the fabric of the community but also to create a sense of wellbeing for the neighborhoods.

HMDA data further suggests that white, non-Hispanic individuals in La Porte are more likely to be approved for financing. Black, non-Hispanic applicants were nearly twice as likely to be denied for a loan as white, non-Hispanic applicants in 2017. At every income level, white, non-Hispanic buyers made up a significantly larger percentage of loan originations in 2017.

Local advocacy for housing and community building also appears to be a factor in La Porte. The Home Team in La Porte County is a significant advocacy organization for the homeless. The activities of this organization are primarily focused on the homeless and rapid rehousing. A more robust Human Rights Commission can address some of the housing conditions in the City. Such an organization could also focus on level of investment in the City by establishing a more transparent relationship with the financial institutions in the City.

C. PUBLICLY SUPPORTED HOUSING ANALYSIS

1 Analysis

The City of La Porte does not operate its own Public Housing Authority or provide management and oversight of any public housing units or Housing Choice Vouchers. The low income residents, as a part of statewide public and assisted housing program, can seek rental assistance through the Indiana Housing and Community Development Authority (IHCD). The IHCD’s Section 8 Housing Choice Voucher Program (HCVP) provides housing subsidy payments through NWI Community Action Corporation (NWCAC) to eligible applicants. For La Porte

County, the agency reports a total of 26 assistance in 2019.

Publicly Supported Housing Demographics

There are several privately held multifamily units in the La Porte that accept Housing Choice Vouchers. But conversations with Indiana Housing and Community Development Authority and NWI Community Action Corporation indicate that the waiting list is closed and access to new vouchers is very limited.

Data provided by HUD indicated that the majority of the HCV units are used by families with children. But the majority of project based units (66%) are one bedroom or less, indicating that they are used by single family individuals.

Table 24 - Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children

Housing Type	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
	#	%	#	%	#	%	#	%
Public Housing	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
Project-Based Section 8	233	66.01%	93	26.35%	25	7.08%	106	30.03%
Other Multifamily	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	5	17.86%	6	21.43%	14	50.00%	17	60.71%

Source: APSH

There are four privately held development in the City. Collectively these developments offer a range of units and sizes. These developments offer a total of 364 project-based Section 8 units. One development, Maple City Square, is a Section 202 housing development and is primarily occupied by physically disabled elderly. The overwhelming majority of occupants in these developments are white, with Blacks and Hispanic less than 10% of the total units. Among the two developments that are open to families, more than 50% of all residents are families with children.

Table 25 - Demographics of Publicly Supported Housing Developments

Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Carriage House I – La Porte	N/a	N/a	100	76%	15%	6%	N/a	58%
Country Acres	N/a	N/a	100	87%	11%	1%	N/a	53%
Cambridge Square La Porte	N/a	N/a	134	95%	2%	2%	N/a	N/a
Maple City Square	N/a	N/a	30	90%	3%	7%	N/a	N/a

Source: APSH

Publicly Supported Housing Location and Occupancy

In addition to the above-mentioned four housing developments, there are three other

developments in La Porte that are a combination of Section 42, or market rate units. There are also three other developments that are Section 42 housing development. Among these is the Rumely Historic Apartments, an elderly development with 80 units of housing. The remaining housing developments are all scattered throughout the City and no concentration can be determined.

Table 26- Assisted Housing Developments

Development	Target Population	Units
Cambridge Square	Elderly, 1 Br. Apartments	134
Carriage House Apartments	General Income, 1,2,3 BR Apartments	100
Country Acres Apartments	General Income, 1,2,3 BR Apartments	100
Maple City Square Apartments	Elderly, Physically Disabled	30
Maple Tree Apartments	Section 42 Income, 1.2.3.4 BR Apartment	68
Maple Tree Apartments II	Section 42 Income, 0-3 BR Apartment	92
Rumely Historic Apartments	Section 42 Income, 1,2 BR Apartments	80
Total		604

Source: HUD, AP SH

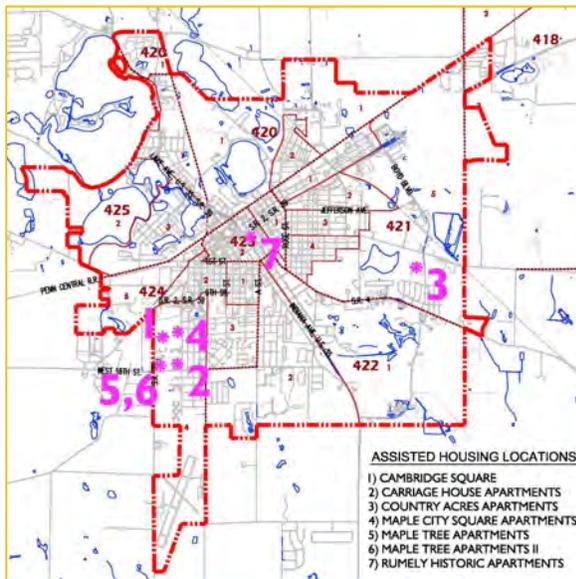


FIGURE 13 - Location of Assisted Housing Developments in La Porte

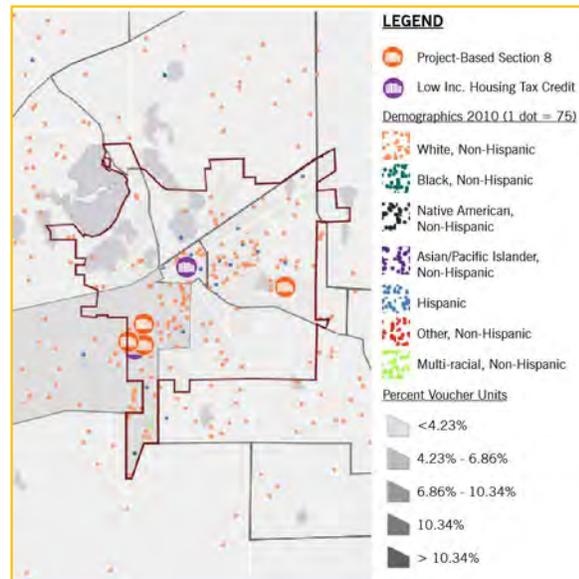


FIGURE 14 - Publicly Supported Housing and Race /Ethnicity (Source: HUD)

Disparities in Access to Opportunity

Since available public and assisted housing in La Porte is limited to four developments that are primarily used by the White population, no disparity can be determined based on race or any other factor as the number of racial group is very limited.

2 Contributing Factors of Publicly Supported Housing Location and Occupancy

Not Applicable

D. DISABILITY AND ACCESS ANALYSIS

1 Population Profile

According to HUD ACS Census data there are about 5,977 or 27% of the total population, consisting of individuals with a disability. At the regional level the number of disabled individuals is about 24% of the total population. Elderly persons with a disability comprise about 6% of the total population while the elderly population comprise about 16% of the total La Porte population. At the regional level, a similar pattern exists but generally the population with disability is somewhat smaller. The population under 18 years of age have a general disability of about 1.5%. Among the non-elderly adult population, there are 1,711 individuals with disabilities comprising about 8.7% of the total population.

Table 27 – Disability by Type

Disability Type	(La Porte, IN CDBG) Jurisdiction		(Michigan City-La Porte, IN) Region	
	#	%	#	%
Hearing difficulty	860	4.41%	4,258	4.42%
Vision difficulty	520	2.66%	2,373	2.46%
Cognitive difficulty	1,005	5.15%	5,157	5.35%
Ambulatory difficulty	1,979	10.14%	8,074	8.37%
Self-care difficulty	515	2.64%	2,416	2.51%
Independent living difficulty	1,098	5.63%	4,843	5.02%

Note: All % represent a share of the total population within the jurisdiction or region.

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

City of La Porte

- Among the population with disability the largest group of population are disabled individuals with ambulatory difficulty (10%).
- The second largest group with disability are those that have difficulties with independent living. This group of individuals require supportive housing. In several conversations with different organizations, the need for supportive housing was discussed.
- People with cognitive difficulty comprise slightly over 5% of the total population. This group of individuals often have a mental disability and a large number of often face homelessness if do not receive proper medical treatment.
- Among different age groups, the lowest level of disability is observed among the younger population.
- Overall, the geographic patterns are similar for all persons with disabilities. Persons with disabilities between 18 and 64 years old also make up the majority of

the persons with disabilities (8.7% of people in La Porte) and tend to be integrated throughout the City.

Michigan City-La Porte Region

- At the regional level, the needs are generally similar to the City with one exception, those with ambulatory need, where it appears there is less of need.
- Among different age group, the disability needs appears to be similar to the City with no appreciable difference.

Table 28 - Disability by Age Group

	(La Porte, IN CDBG) Jurisdiction		(Michigan City-La Porte, IN) Region	
Age of People with Disabilities	#	%	#	%
Age 5-17 with Disabilities	300	1.54%	1,190	1.23%
Age 18-64 with Disabilities	1,711	8.77%	7,885	8.18%
Age 65+ with Disabilities	1,291	6.62%	5,860	6.08%

Note: All % represent a share of the total population within the jurisdiction or region.

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

2 Housing Accessibility

Approximately 27% of La Porte residents reported some type of disability according to HUD data. Those with an ambulatory disability consist of about 1,900 or more than 10% of the total population. More than 80% of all housing stock is more than 50 years old and most often cannot be adapted for accessibility at a reasonable cost. Nonetheless, the City has ample housing units that can be adapted for wheelchair and yet other units can be upgraded to address needs of people with other disabilities.

Households with members who have mobility impairments do not necessarily live in housing units that are suited to their needs or even modifiable to meet their needs. Many La Porte homes have the potential to be modified, but the challenge is to provide modification assistance and to help persons with disabilities find and afford housing that meets their needs. The greatest barriers to full wheelchair accessibility are lack of extra-wide doorways and hallways and accessible bathrooms. Higher income residents are typically more likely to live in accessible units in La Porte as they can afford to purchase homes that are modern and most have larger bathrooms and an open design concept that can be easily adapted, while low to moderate-income families are less likely to live in adaptable units and will face more physical constraints due to size and design of the older homes.

Although the City does not have any public housing agency, the residents of La Porte receive assistance through four project based Section 8 developments as well as a limited number of

Housing Choice Vouchers. HUD data indicates that about 84 individuals with disabilities are assisted with a voucher. This figure constitutes about 24% of the total assisted units. Among those receiving HCV, 3 individuals have disability.

Table 29 - Disability by Publicly Supported Housing Program Category

(La Porte, IN CDBG) Jurisdiction	People with a Disability	
	#	%
Public Housing	N/a	N/a
Project-Based Section 8	84	23.80%
Other Multifamily	N/a	N/a
HCV Program	3	10.71%
(Michigan City-La Porte, IN) Region		
Public Housing	49	27.37%
Project-Based Section 8	97	16.58%
Other Multifamily	N/a	N/a
HCV Program	44	12.46%
Note: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.		

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

At the regional level, about 27% of public housing resident are considered to have some type of disability. Among the group receiving project based assistance, a smaller percentage are disabled while those that have HCV show about 12% or 44 having disability.

Table 30- Assisted and Accessible housing

Name	Number Served	Accessible Units
Brentwood Assisted Living	57, 1 to 2 BR Apartments	57
Butterfly Gardens	12, 1 bed per room	12
Cambridge Square	134, 1 BR w/ kitchen Apartments	26
Carriage House Apartments	150, 1,2,3 BR Apartments	4
Country Acres Apartments	100, 1,2,or 3 Br. Apartments	3
Maple City Square Apartments	29, Apartments-21 are 1 BR, 8 efficiency	3
Maple Tree Apartments	160, 1, 2, 3, 4 BR apartments	0
Oakwood Manor	50, Apartments St, 1,2BR	3
Rumely Historic Apartments	80, 1,2 BR Apartments	4
Ruth Sabin Home	22, Units, 2 room suites or singles	0
Settler's House	39, Apartments	39
Share Foundation	8, homes-2 persons each home	0
Total		151

Source: The Arsh Group, City of La Porte

There are several other multifamily developments in the City that have a variety of housing types with accessible units. Among these development, there is about 36 accessible units available for disabled individuals and families. Two of these developments are fully accessible. As a whole, a total of 151 accessible units are available in the City.

3 Integration of Persons with a Disability

The lack of affordable, accessible housing can often force persons with disabilities into nursing homes when they might be able to live independently in the community with supportive services. With respect to the locational pattern for the disabled in the City, no concentration or segregation can be demonstrated in La Porte. Housing with large number of individuals with disabilities is scattered throughout the City.

Options for persons with disabilities are limited, especially for those with intellectual and developmental disabilities in La Porte. Facility-based care involves a greater degree of segregation than community-based care. Nonetheless, individuals with disabilities appear to be fully integrated within the City. Overall, persons with disabilities who live in publicly supported housing or other multifamily developments tend to be integrated in publicly supported housing. Similarly no concentration or segregation can be determined at the regional level. Institutional facilities in La Porte are also geographically scattered and within each development they are well integrated.

Options for persons with disabilities to access affordable housing and supportive services

As noted earlier, there is a general shortage of affordable housing in the City to meet the needs of residents in La Porte, including those with disabilities. Although, in conversation with stakeholders, the need for additional supportive housing both locally and regionally was stressed, it was noted that there is a relatively strong good will and a network of organizations that support persons with disabilities.

- A couple of private developments locally provide some level of supportive housing for the elderly and other individuals with disabilities. These developments not only are often full but also cost substantially higher than what a person with a fix income can afford. Above notwithstanding the need being more than 1,900, is significantly higher than available local units (151).

4 Disparities in Access to Opportunity

The City of La Porte prepared an ADA Transition Plan in 2012. This plan was updated in November 2017. The plan contains all necessary requirements for such plan including those related to implementation of the Plan and required forms for filing or reporting complaints. This plan remains effective until September 2022.

During the course of getting input from different agencies or the two public meetings to receive public input on the 2019 AFH study no comments were received. However, the need for

supportive housing was expressed as a need. Other concern that exist in the City which impact the access includes the following:

- **Government Services and Facilities:** Concern over ability of the disabled individuals to get information or services in the case of a disaster or events beyond their control as there is limited governmental structure for such services or advocacy in the City.

The City of La Porte further does not have a public housing agency. Lack of an agency deprives the City significantly from several avenues offered by HUD through public and assisted housing programs. For example, project-based vouchers are one avenue by which developers or the City could buy homes for group living and rent them to persons with disabilities and receive Section 8 rent subsidies to pay the difference between what SSI recipients can afford and the cost of operating the home.

- **Public Infrastructure:** Concern over the condition of sidewalks and curb cuts in various places in the City has been a major issue for the City for several years. While main streets typically receive attention for improved accessibility, many side and neighborhood streets are largely inaccessible. Inaccessible (or absent) sidewalks, crosswalks and crossing signals present problems for persons with disabilities, including persons with intellectual and developmental disabilities.

The City has developed a plan to address accessibility issues. This plan includes both the public as well as private developments. To ensure accessibility, all new developments, including those of public buildings, reconstruction of roadways and alteration of streets, must meet ADA requirements. The City further has established a plan that annually conducts public improvements for the removal of physical barriers. Under this plan, the City will be fully in compliance in 2030.

- **Transportation:** The City's demand-response transit system serves all parts of the community and is accessible to all residents. However, a need for regular public transportation was expressed by different stakeholders as a barrier as the demand-response system cannot meet the needs of those that require reliable service to access jobs or services.
- **Jobs:** Anecdotal evidence indicates there are limited job opportunities for persons with disabilities in the City of La Porte. This is due to a combination of factors including lack of job opportunities for those with limited skill sets to employers being unwilling to consider persons with disabilities for job opportunities.
- **Process for Reasonable Accommodation:** The Fair Housing Act requires that owners and landlords of multifamily housing providers accommodate to a reasonable extent to people with disabilities. Absence of a robust structure in the City limits the understanding of such needs and compliance with the law. Although the City has a Human Rights Commission and the legal structure is in place, no report is prepared for

any violations or the extent such needs are reported. Additionally, improvement in services can be gained through a coordinated effort by the local nonprofit organizations that offer training and assistance to persons with disability who are preparing to live independently in the community or need services and assistance.

Barriers to Achieving Homeownership

The City of La Porte has an older housing stock with a large amount of homes that are not suitable for persons with disabilities due primarily to design and layout of the units. These homes require substantial investment to make them suitable for individual with the disability. The cost to renovate homes to make them accessible is likely to be cost prohibitive for many and make homeownership in La Porte more difficult. Many people with disabilities are also on lower end of income range and more often have a fixed income. Limited income becomes a barrier for homeownership.

While there is typically no funding for the upgrade of housing, many of the available support programs focus on rental housing rather homeownership for people with disabilities. Such focus in effect becomes a barrier to homeownership.

5 Disproportionate Housing Needs

Individuals with disabilities are more likely to be low income; and have limited access to housing opportunities as lack of income combined with disability will make it more difficult to find a suitable home. Although many of the publicly assisted housing developments for those with disabilities are located in areas with some opportunity, the lack of choice throughout the City limits persons with disabilities access to suitable housing.

- Many people with disabilities are low income and rely on Medicaid to provide access to healthcare, housing, transportation, and skills or job training. Different programs that provide services often require enrollment in other programs, i.e. Housing Choice Voucher or Medicaid Voucher, which have waiting lists.
- Almost all housing developments in the City have a waiting list. These lists become tighter for individuals with a disability. Individuals with cognitive disabilities are often rejected due to possible liability for housing providers. These individuals are often forced to reside in institutional settings or group homes, rather than living in a community setting.

6 Additional Information

- **Community opposition:** Community opposition is a significant barrier to housing access for persons with disabilities, according to many agencies involved in housing and homeless services.
- **Available beds** for disabled accommodated only a few percentage of the disabled individuals.
- **Access to supportive services:** Many participants in agency conversations identified problems with the affordability of quality caregivers and personal care attendants.
- Medicaid programs are often a barrier to quality care. Few resources exist locally to assist families in developing a network of caregivers or obtain information.

7 Disability and Access Issues Contributing Factors

In La Porte, a contributing factor of identified disability and access issues is lack of affordable, integrated housing for individuals who need supportive services. This relates to other issues cited earlier in this report including lack of affordable, accessible housing in a range of unit sizes; lack of access to opportunity due to high housing costs; and lack of affordable in-home or community-based supportive services.

- **Access to Supported Housing:** lack of access to an adequate amount of supportive housing for persons with disabilities was identified a contributing factor. Some of the local laws or policies that limit access to publicly supported housing were also often stated.
- **Inadequate Availability of Publicly Supported Housing:** Existing publicly supported housing address significant number of needs, but they are not adequate particularly for those with a disability other than ambulatory difficulties.
- **Lack of Coordination:** Although there are several organizations that provide services to the disabled, they are more individually focused. Additional coordination and creation of a network of service providers similar to those for homeless will greatly improve the service delivery.
- **Inaccessible public or private infrastructure:** Although the City is strongly focused on ADA compliance, the need for improvements in the accessibility of streets, sidewalks, traffic signals, and recreation centers remains a factor.
- **Lack of affordable, accessible housing in range of unit sizes:** Many of the buildings in Downtown area can be a superb location for affordable housing. These buildings are mostly historic and/or were built before accommodations for persons with disabilities were common. This poses a challenge for those accessing services and looking to live in areas where other services are readily available.
- **Lack of assistance for housing modifications:** Although the City provides a very limited amount of assistance, available funding is either non-existing or very limited to address the unmet needs for housing modification.

- **Public Laws and policies:** Lack of control or access to project based voucher program to develop group homes that might include family members of the owner or the city as a developer.
- **Land use and zoning laws:** Current land use and zoning laws reflect a strong preference for single family housing development in La Porte, limiting affordable options for developers. This would require often a planning and permitting process which could be cumbersome and subject to neighborhood approval which often results in community opposition. The City currently does not have mechanisms to require fair housing development such as inclusionary zoning. There are limitations on supportive housing units and homeless and emergency shelters are only allowed with the Planning Commission’s approval.
- **Lack of jobs** and specific targeted training for the disable so they can live independently.

E. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY AND RESOURCES ANALYSIS

1 Analysis

- A charge or letter of finding from HUD concerning a violation of a civil rights-related law;
N/A
- A cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law;
N/A
- Any voluntary compliance agreements, conciliation agreements, or settlement agreements 40 entered into with HUD or the Department of Justice;

The City earlier last decade had an accessibility case. This case was resolved by the City agreeing to provide reasonable access throughout the City. The City submitted a plan, which this plan is currently being implemented. Full compliance with ADA is expected sometime next decade.

Summary of Unresolved Cases

- The majority of Fair Housing complaints to the City are typically forwarded to the Indiana Civil Rights Commission. The City typically is not required to do any follow up. No information is available of any unresolved cases that are currently pending with the State or HUD.

2 State and Local Fair Housing Laws

Indiana Fair Housing Act

The State of Indiana’s Fair Housing Act passed in 1990 is based on Indiana Code Title 24.

Housing § 24-8-4. Protected characteristics under this law include race, color, religion, sex, familial status, or national origin and in some cases disability. This Act is enforced by the Indiana Civil Rights Commission.

La Porte Human Relations Ordinance

The City of La Porte has a Human Rights Commission which was established by an act of La Porte City Council in September 2015. This ordinance remains currently effective. The ordinance establishes the La Porte Human Rights Commission. The Commission is responsible for enforcement of the fair housing in the City of La Porte.

La Porte also has a Fair Housing ordinance. This ordinance was passed in February 1995.

3 Local and Regional Agencies

The City of La Porte Human Resource Department is the local agency responsible for collecting and reporting any violations, complaints and related matters to appropriate agencies. The Human Resource Department forwards all such cases to Indiana Civil Rights Commission.

HUD Office of Fair Housing and Equal Opportunity (FHEO) in Indianapolis receives complaints from all state residents. The mission of the FHEO is to “eliminate housing discrimination, promote economic opportunity and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development and public understanding of federal fair housing policies and laws. FHEO protects people from discrimination on the basis of race, color, religion, sex, national origin, disability and familial status”. HUD maintains a list of cases filed by type and name of alleged party in violation. Complaints can be filed online, by mail or phone, including accommodations for persons with disabilities.

Indiana Civil Rights Commission (ICRC): This state agency is responsible for enforcement of Civil Rights Law and the Fair Housing Act in Indiana. The agency administers the State Fair Housing Task Force which provides education, outreach to Indiana residents and communities to ensure fair housing. Complaints or violations from the City of La Porte are sent to the agency for investigation and follow-up. The Commission collaborates with the HUD office of FHEO as required to further adjudicate any violence and enforcement.

4 Additional Information

- The City of La Porte Office of Community Development, for the last few years, has started a Housing Fair outreach program aimed at providing education to local land lords, real estate and development community for fair housing laws. The program typically attracts more than 100 participants.

- It appears the community generally has a number of misconceptions about fair housing and any outreach or enforcement in the community. More specifically, the misconception is that there is no fair housing issues in La Porte.

5 Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors

- **Capacity of the local public fair housing organization:** The La Porte Human Rights Commission is not appropriately staffed or organized. The organization cannot perform its duties as envisioned in the ordinance due to lack of resources. The agency does not follow up on any case and therefore information about resolution of violations is not available and therefore no issues can be identified that need to be locally addressed.
- **Lack of local private fair housing outreach and enforcement:** Local or regional fair housing organizations lack resources for outreach and enforcement activities. Funding continues to decrease for fair housing organizations.
- **Lack of local public fair housing enforcement:** The only local fair housing organization is the La Porte Human Rights Commission. This commission lacks resources for outreach and enforcement activities. There is no specific funding available for the organization.
- **Lack of local fair housing law:** The City of La Porte does have a Fair Housing Ordinance to enforce any action locally.
- **Outreach to Minority Community:** The City or any local organization do not provide systematic information or outreach to minorities for fair housing or related matters.

VI. FAIR HOUSING GOALS AND PRIORITIES

The following goals are developed based on information gathered from public meetings, agency groups and stakeholder interviews among others. The collected information, were analyzed in a variety of ways to gage the importance of issues and contributing factors to fair housing in the City of La Porte. All comments were considered, but the City placed priority on factors and issue that were expressed by different individuals and were also substantiated by local research and quantitative GIS analysis.

The City’s capacity to carry out the goals and address them in a “meaningful” way was also considered in development of the goals priorities to implement them. HUD defines “Meaningful Actions” as “significant actions that are designed and can be reasonably expected to achieve a material positive change that affirmatively furthers fair housing by, for example, increasing fair housing choice or decreasing disparities in access to opportunity.

HUD further defines “Affirmatively Furthering Fair Housing” means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities. Such communities will be free from barriers that restrict access to opportunity based on protected characteristics. The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development. (24 C.F.R. § 5.152).

The City viewed this analysis as a process to audit its fair housing objectives, identify gaps and implement steps which could address such gaps and to achieve the objectives of Affirmatively Furthering Fair Housing Choice. The Goals identified in this Analysis if Impediments to Fair Housing will be incorporated into subsequent planning works and documents as the City embark on this effort. The actions proposed in the following pages aim to achieve each of the fair housing goals identified in the study.

The goals identified in this section were presented in the public meeting for input. The identified goals are:

Goal 1	<i>Establish institutional structure in the City for affirmative fair housing</i>
Goal 2	<i>Target neighborhoods where concentration exist for services and revitalization</i>
Goal 3	<i>Support improvement of housing conditions, particularly those of protected class</i>
Goal 4	<i>Expand access to information and resources for fair housing outreach and education</i>
Goal 5	<i>Increase supply of affordable housing units particularly where concentration exist.</i>
Goal 6	<i>Increase supply of accessible, affordable housing for persons with disabilities</i>

2019-2023 Fair Housing Goals

Goal 1: <i>Establish institutional structure in the City for affirmative fair housing</i>			
Contributing Factor	Fair Housing Issue	Metrics, Milestones and Timeline	Responsible
<ul style="list-style-type: none"> ▪ Lack of local private fair housing outreach and enforcement (high) ▪ Lack of local public fair housing outreach and enforcement (high) ▪ Lack of resources for fair housing (high) 	<ul style="list-style-type: none"> ▪ Lack of enforcement ▪ Lack of access to fair housing education ▪ Disparities in access to opportunity ▪ R/ECAP 	<p>Strategy:</p> <ol style="list-style-type: none"> 1. Reengage the Human Rights Commission. 2. Provide the Commission with qualified staff 3. Fund agency for fair housing activities 4. Complete a plan for outreach 5. Continue Annual Housing Fair Conference 6. Partner with a local agency to engage Hispanic residents <p>Timeline: Ongoing, Year 1-2</p>	<ul style="list-style-type: none"> ▪ City of La Porte ▪ Human Rights Commission ▪ Human Resources ▪ Planning and Community Development
<p>Discussion: As initiated in this Analysis of Impediments, the City of La Porte aims to increase resident participation, awareness and engagement related to fair housing needs and issues in the community. The first step in this process will be to organizing an active Human Rights Commission. The Commission will engage with a variety of local and regional organizations to promote fair housing and educate residents. Primary focus will be on the needs to address a variety of fair housing issues including those that will impact the City’s sustainability and quality of life. In completing above identified strategies, the City will also increase awareness of fair housing rights and educate residents on how to identify and take action against potential fair housing violations.</p>			
Goal 2: <i>Target neighborhoods where concentration exist for services and revitalization</i>			
Contributing Factor	Fair Housing Issue	Metrics, Milestones and Timeline	Responsible
<ul style="list-style-type: none"> ▪ Neighborhood conditions (High) ▪ Income gap (High) ▪ Lack of public investments ▪ Lack of private investment (High) ▪ Lack of revitalization strategy ▪ Source of income (High) ▪ Concentration of poverty 	<ul style="list-style-type: none"> ▪ Disproportionate housing needs ▪ R/ECAP ▪ Access to mortgage loan ▪ Access to Opportunity 	<p>Strategy:</p> <ol style="list-style-type: none"> 1. Foster economic self-sufficiency by supporting jobs training to assist residents to obtain and retain jobs and/or support agencies providing localized job training programs to residents. 2. Partner with social services agencies to target the central part for services and outreach 3. Analyze underutilized and vacant city-owned properties and assess them for high opportunity for affordable housing 4. Establish a “Bankers Council” to promote private investment and homeownership 5. Establish working group consisting of the City and service providers to meet quarterly to review and assess service 	<ul style="list-style-type: none"> ▪ City of La Porte ▪ Planning and Community Development ▪ Non-Profits, Advocacy Groups ▪ Local financial Institutions

		delivery and impact <i>Timeline: Ongoing, Year 1-5</i>	
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Discussion: The Downtown area of La Porte has become an area with a large population of underserved and under supported low-income families. The City will seek to target investments to increase the number of resources and opportunities in Downtown area while simultaneously endeavoring to invest in affordable housing in areas with higher access to opportunity. The City further recognizes that to address fair housing needs of the community, efforts must extend beyond the boundaries of the government and the City’s capacity. A collaborative effort will be required. A local service provider working group will better coordinate targeted service delivery to those in need in the central part of the City. Similarly a bankers’ council can focus on a neighborhood improvements with different financial products to arrest the declining influences.

Goal 3 *Support improvement of housing conditions, particularly those of protected class*

Contributing Factor	Fair Housing Issue	Metrics, Milestones and Timeline	Responsible
<ul style="list-style-type: none"> ▪ Location and type of affordable housing (High) ▪ Concentration of poverty ▪ Community opposition (medium) ▪ Housing problems (High) 	<ul style="list-style-type: none"> ▪ Disproportionate Housing Need ▪ R/ECAP ▪ Disparities in Access to Opportunities 	<p>Strategy:</p> <ol style="list-style-type: none"> 1. Consider expanded home repair programs to include single and multifamily housing, owner-occupied and rental property 2. Expand public and private financial resources for housing improvements. 3. Actively seek resident engagement <p><i>Timeline: Ongoing, Year 1-5</i></p>	<ul style="list-style-type: none"> ▪ City of La Porte ▪ Planning and Community Development ▪ Non-Profits, Advocacy Groups ▪ Local financial Institutions

Discussion: Despite seemingly oversupply of affordable housing, the need for affordable housing in La Porte is growing while affordable housing choices seem to be shrinking. Increasing the supply of affordable housing throughout the City will be pursued in a way that does not further segregate and concentrate poverty, but rather foster inclusive, mixed-income communities. The supply of affordable housing is also effected by the loss of affordable housing (i.e. demolition, vacancy, conversion to higher-end units). Proactive measures can be taken to protect housing stock and prevent loss of units by market pressures. A viable and complementary approach —already pursued, would consists of expanding financial resources for home repairs.

Goal 4 *Expand access to information and resources for fair housing outreach and education*

Contributing Factor	Fair Housing Issue	Metrics, Milestones and Timeline	Responsible
<ul style="list-style-type: none"> ▪ Local education and fair housing(High) ▪ Enforcement by private housing provider (real estate agents, builders, etc.) ▪ Lack of a robust homeownership program (High) ▪ Access to home loans (High) 	<ul style="list-style-type: none"> ▪ Fair housing enforcement ▪ Lack of access to fair housing education ▪ Disparities in access to opportunity 	<p>Strategy:</p> <ol style="list-style-type: none"> 1. Review City’s affirmatively fair marketing guidelines 2. Conduct at least one fair housing trainings per year for landlords in the City beginning in 2019 3. Review and revise City’s fair housing ordinance to ensure inclusion of fair marketing guidelines 4. Develop a robust plan to assess banks’ performance related to the Community Reinvestment Act (CRA). 5. Continue Annual Housing Fair Conference 	<ul style="list-style-type: none"> ▪ City of La Porte ▪ Human Rights Commission ▪ Human Resources ▪ Planning and Community Development ▪ Engineering ▪ Non-Profits, Advocacy Groups ▪ Local financial Institutions

		6. Partner with a local agency to proactively engage Hispanic residents 7. Provide a training session on accessibility issues to local agencies and property owners. <i>Timeline: Ongoing, Year 1-5</i>	
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Discussion: The lack of awareness about the fair housing resources available/tenants’ rights is very likely to worsen housing problems and fuel predatory practices (i.e. wrongful evictions, landlords and builders to take advantage of uninformed individuals). Active dissemination and outreach, as well as effective fair housing enforcement are pivotal to affirmatively further fair housing and build a vibrant and inclusive community.

Goal 5 *Increase supply of affordable housing units particularly where concentration exist*

Contributing Factor	Fair Housing Issue	Metrics, Milestones and Timeline	Responsible
<ul style="list-style-type: none"> ▪ Growing affordability pressure ▪ Location and type of affordable Housing (High) ▪ Lack of access to opportunity due to high housing costs ▪ Source of income (High) ▪ Availability of affordable units in range of sizes (High) 	<ul style="list-style-type: none"> ▪ Segregation, ▪ R/ECAPs, ▪ Disproportionate housing needs, ▪ Access to opportunity, ▪ publicly supported housing 	Strategy: 1. Encourage private investment in historic properties for mixed use development through programmatic opportunities. 2. Create outreach programs and provide financial/programmatic incentives for landlords in high opportunity areas, i.e. Downtown 3. Develop strategies to retain expiring LIHTC projects as affordable housing 4. Work with financial institutions to make loans available for financing and home improvements in central part of the City. 5. Provide housing rehab loans and grants to low and mod owners to preserve affordable housing stock <i>Timeline: Ongoing, Year 1-5</i>	<ul style="list-style-type: none"> ▪ City of La Porte ▪ Planning and Community Development ▪ Local financial Institutions ▪ Local Real Estate firms

Discussion: Increasing access to affordable housing in targeted areas where high opportunity exists, will lower concentration of poverty, combat segregation and foster upward mobility. The affordable housing policy should include access to opportunities and self-sufficiency by creating mixed income communities where lowering of the overall poverty can be achieved. Additional incentives should be considered in placement of affordable housing where such incentives will result in removing barriers.

Goal 6 *Increase supply of accessible, affordable housing for persons with disabilities*

Contributing Factor	Fair Housing Issue	Metrics, Milestones and Timeline	Responsible
<ul style="list-style-type: none"> ▪ Lack of affordable integrated housing for persons needing supportive services (High) 	<ul style="list-style-type: none"> ▪ Disability and Accessibility ▪ Publicly supported housing 	Strategy: 1. Adopt a policy to allow residents to request a reasonable accommodation to modify dwellings or parking spaces as	<ul style="list-style-type: none"> ▪ City of La Porte ▪ Engineering ▪ Planning and Community Development

<ul style="list-style-type: none"> ▪ Shortage of affordable, accessible housing for persons with disabilities (High) 		<p>necessary in multifamily developments. Educate persons with disabilities on the process for making a reasonable accommodation request.</p> <ol style="list-style-type: none"> 2. Promote conversion of existing developments to adaptable units within existing assisted units to increase the supply. 3. Provide modification and rehab assistance to low and mod income residents particularly elderly and those with special needs 4. Develop programs which promote universal design (for housing accessibility) in new construction and renovation 5. Continue to survey public infrastructure (sidewalks, crosswalks, business entrances, etc.) for accessibility and allocate appropriate funds to bring public areas up to codes. <p><i>Timeline: Ongoing, Year 1-5</i></p>	<ul style="list-style-type: none"> ▪ Human Rights Commission ▪ Local financial Institutions
<p>Discussion: To address the needs of individuals with disability and those with special needs, existing opportunities can be used to expand the number of available units. The City could work with HUD and local Project-based Section 8 developments to expand the number of available units by modifying existing units. A citywide program that incentivize and encourage universal design to expand the total pool of accessible housing units and create housing that supports the entire human lifecycle needs to be considered. City-wide programs ensure that accessible housing is not segregated in higher poverty neighborhoods. City programs to address infrastructure increase access to opportunity (jobs, transportation, etc.) for persons with disabilities and must be continued for every neighborhood.</p>			

VII. Appendices and Instructions

1. Public participation

2. Certification

1. Public Participation

Meeting Minutes, Agenda

AGENDA

2019-2023 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

PUBLIC HEARING

Thursday, June 20, 2019
6 p.m.

Council Chamber, City Hall

1. Introduction Mary Ann Richards
2. Welcome Remarks Mary Ann Richards
3. Analysis of Impediments Taghi Arshami
Development Process
Input on Priorities and Needs
4. Public Comments
5. Adjournment Mary Ann Richards

City of LaPorte, Indiana
Analysis of Impediments to Fair Housing
Public Meeting
June 20, 2019, 6 p.m.

Council Chambers
City Hall
801 Michigan Ave.
LaPorte, IN 46350

Present:

Mary Ann Richards; CDBG Program Manager, City of LaPorte
Taghi Arshami, consultant, The Arsh Group, Inc.

Introduction: Mary Ann Richards opened the public hearing at 6 p.m.

Analysis of Fair Housing: Mary Ann Richards opened the public meeting for the Analysis of Fair Housing report. There were no attendees and no comments made.

Public Comments: None.

Adjournment: The public meeting adjourned at 6:30 p.m.

AGENDA

2019-2023 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

PUBLIC MEETING

Wednesday, July 10, 2019
6 p.m.

City Hall

1. Introduction Mary Ann Richards
2. Welcome Remarks Mary Ann Richards
3. Analysis of Impediments To Fair Housing Taghi Arshami, Consultant
Goals & Objectives
4. Public Comments
5. Adjournment Mary Ann Richards

City of LaPorte, Indiana
Analysis of Impediments to Fair Housing 2019-2023
2nd Public Meeting
July 10, 2019, 6 p.m.

Council Chambers
City Hall
801 Michigan Ave.
LaPorte, IN 46350

Present:

Mary Ann Richards; CDBG Program Manager, City of LaPorte
Taghi Arshami, consultant, The Arsh Group, Inc.
Christopher A. Throgmorton, 1607 J Street, La Porte, Indiana

Introduction: Mary Ann Richards opened the public comment meeting for the Assessment of Fair Housing report at 5:55 p.m. There was one member from the public attending-Christopher A. Throgmorton.

Assessment of Fair Housing: An executive summary was given to Throgmorton.

There were no direct questions about the Assessment of Fair Housing.

Throgmorton asked what the difference between Human Rights and Human Relations as it relates to the City's Human Relations Commission. Richards responded she could not answer that question and referred him to Jennifer Noll, the director of Human Rights Commission. He then asked what happens next. Richards responded that public comments will be accepted until August 12, 2019 and entered into the Consolidated Plan and Analysis of Impediments. The U.S. Department of Housing and Urban Development has 45 days by the Code of Federal Regulations to review the Assessment of Fair Housing and accept/reject it. The City will be notified on or about October 1, 2019 of the status of the grant.

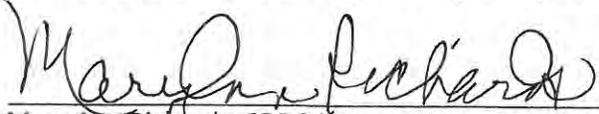
The public meeting adjourned at 6:10 p.m.

2. Certifications

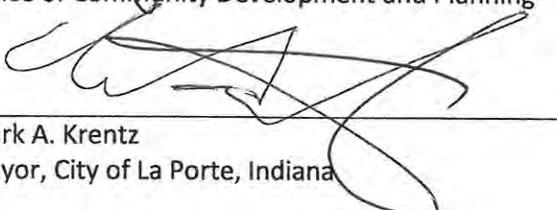
CERTIFICATION

The City of La Porte has completed this Analysis of Impediments to Fair Housing as part of its overall dedication to fair housing planning, as affirmed in the 2019-2023 City of La Porte Consolidated Plan.

Certified by the City of La Porte on August 15, 2019,



Mary Ann Richards, CDBG Program Manager
Office of Community Development and Planning



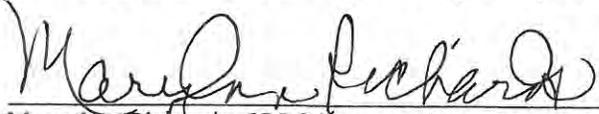
Mark A. Krentz
Mayor, City of La Porte, Indiana

Date: August 15, 2019

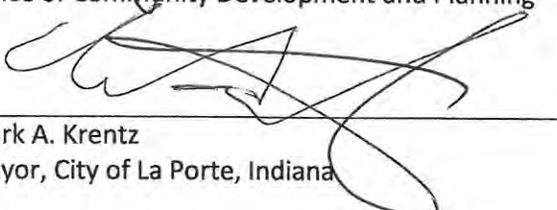
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Mary Ann Richards, CDBG Program Manager
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Mark A. Krentz
Mayor, City of La Porte, Indiana

Date: August 15, 2019