

CITY OF LAPORTE, INDIANA Blair E. Milo, Mayor

THIRD PROGRAM YEAR 2016 ANNUAL ACTION PLAN

August 2016



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Executive Summary

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

1. Introduction

The Annual Action Plan proposes activities for use of the City of LaPorte's allocation of Community Block Grant funds for Program Year 2016. The Annual Action Plan is submitted to the U.S. Department of Housing and Urban Development as the application for funding for one program year. This Annual Action Plan represents the second year of the Five-Year Consolidated Plan.

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

Using the data formulated in the 2014-2018 Five-Year Consolidated Plan, the City of LaPorte has identified four projects to accomplish over the next twelve months.

These four projects are:

- Provide assistance to low and moderate-income families within the City of LaPorte through an owner-occupied rehabilitation program focusing on improving living situations and creating more sustainable living resources.
- Minimize the elements of blight in low and moderate-income neighborhoods within the City.
- 3. Support social service programs that enrich the lives of low and moderate-income children and adults within the city with a priority on eliminating homelessness and preventing homelessness.
- 4. Provide education to potential first-time home buyers on home ownership.

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

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

2. Summarize the objectives and outcomes identified in the Plan

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

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

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

- Improved housing conditions for owner-occupied housing
- Reduction in code enforcement violations
- Increased home ownership opportunities for first-time home buyers
- Increased services to homeless and persons living in poverty

3. Evaluation of past performance

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

The City was successful in meeting the timeliness test for Program Year 2015 in August. Program accomplishments are being met in accordance with established timelines. However, timeliness of grant expenditures with the Public Services activities and the Home Owner Repair Program can be improved. The sub grantees with the Public Services activities are not providing the services as quickly as contracted, therefore, grants are not being expended according the original time frame. Difficulty in securing qualified contractors to provide acceptable repairs on the homes of the Home Owner Repair participants has delayed expending the funds.

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

Specific policies have been developed to further support the activities of the Single Family Rehab Program. The number of households participating in the Single Family Rehab Program since its inception in 2005 increased to 105.

The Infrastructure Improvement Program identified Census Tract 421 as a low and moderate-income track. This area of LaPorte is located southeast of the central section of town and surrounds the LaPorte Civic Auditorium. A total of 774.60 square yards of sidewalk, 332 linear feet of curb and 13 trees are being replaced. Installation of handicapped curbs along Tecumseh Street, Rose Street, Rumely Street, Woodward Street, McCollum Street and Clement Street are included in this activity. Work will progress north of Tecumseh each year until sidewalks are no longer deteriorated in this tract.

The CDBG Public Service programs assist eligible low and moderate-income persons with the provision of child care and education, a weekend food program for children, a youth mentoring program, homeless prevention case management, and housing counseling.

4. Summary of Citizen Participation Process and consultation process

In conformance with the Consolidated Plan regulations, two public hearings were held, June 22, 2016 and July 6, 2016. There was only one attendee at the June 22, 2016. The comments received are in Attachment A. No attendees or comments were received on July 6, 2016. The Program Year 2016 Annual Action Plan was made available for a 30-day comment period ending August 8, 2016.

The following steps were taken for the public hearings to broaden public participation: • Staff electronically mailed out a public notice to over 100 interested parties. • The public notice was published in the LaPorte Herald Argus at least two weeks prior to the public hearings. • The City's website includes a copy of the public notice as well as a downloadable copy of the Draft 2016 Action Plan. • Announcements about the public meetings were made at the May and June HOME Team meetings. • A media release announcing the public meetings was distributed to WCOE-FM/WLOI-AM radio and to What's New LaPorte.

5. Summary of public comments

Two attendees were present at the public meeting held June 22, 2016. Mary Ann Richards, City of LaPorte CDBG Program staff, and Michelle Shirk, representing the LaPorte County Family YMCA, appeared. The LaPorte County Family YMCA submitted a public service grant application. Ms. Shirk stated she appreciates the City's consideration for the grant request. Mary Ann Richards proceeded to explain the history of the CDBG program and the purpose of the public meeting.

There was one attendee at the second public meeting held July 6, 2016. Mary Ann Richards, CDBG Program staff, attended. No comments were made.

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

Not applicable.

7. Summary

The City will use CDBG funds in this manner:

Program Administration - \$81,222.00

Housing Programs - \$276,310.00

Public Infrastructure - \$115,000.00

Public Services - \$55,000.00

This City's allocation is \$406,119.00. Activities included in Public Infrastructure included \$121,413 in re-programmed funding from the previous year.

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

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

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

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

Table 1 - Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

Mary Ann Richards cdbgprogram@cityoflaporte.com

CDBG Program Manager, 801 Michigan Avenue, LaPorte, IN 46350 219/362-8260

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

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

In addition to the Citizen Participation Plan, the City of LaPorte undertook an extensive outreach effort consulting with social service agencies, affordable housing providers and governmental agencies. A Need Survey was completed by agencies and the community-at-large. Results from the needs surveys were used to develop the goals, needs and priorities for the Program Year 2016 Annual Action Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The coordination activities include:

- Encouraging and accepting grant applications from housing providers, health care systems, and general service providers through the Annual Action Plan process;
- Participating in local and regional committees such as the HOME Team to ensure coordination in housing and supportive services;
- Providing technical assistance and support to social service agencies seeking funding from other resources than the City's CDBG funds for services that compliment the City's Five-Year Consolidated Plan goals;
- Encouraging social service agencies to work together to leverage resources and prevent duplication of services;
- Coordinating planning efforts and project implementation among housing providers and social service agencies.

In conformance with the Consolidated Plan regulations, two public hearings were held, June 22, 2016 and July 6, 2016. There were only two attendees at the June 22, 2016. The comments received are in Attachment A. Only one attendee attended the public meeting on July 9, 2015. There were no comments made. The Program Year 2016 Annual Action Plan was made available for a 30-day comment period ending August 8, 2016.

The following steps were taken for the public hearings to broaden public participation: • Staff electronically mailed out a public notice to over 100 interested parties. • The public notice was published in the LaPorte Herald Argus at least two weeks prior to the public hearings. • The City's

website includes a copy of the public notice as well as a downloadable copy of the Draft 2016 Action Plan. • Announcements about the public meetings were made at the May and June HOME Team meetings. • A media release announcing the public meetings was distributed to WCOE-FM/WLOI-AM radio and to What's New LaPorte.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

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

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

- The HOME Team coordinates efforts with the Indiana Balance of State Regional Planning Council to ensure the Point-in-time Count is completed and results publicized. LaPorte County is a member of Region 1 of the Balance of State Continuum of Care. Housing Opportunities, Valparaiso, Indiana, is the lead agency for the regional Continuum of Care. Staff from Housing Opportunities regularly attends HOME Team meetings.
- Staff from the Office of Community Development and Planning also attend and participate in the PATH Program Steering Committee. This committee is a subcommittee of the HOME Team. It was formed when Swanson Center was awarded a grant from the Indiana Office of Family and Social Services Division of Mental Health and Addiction Services in 2014. The goal of the grant is to provide case management services to homeless county residents who have a mental illness and/or have a substance abuse. The City of LaPorte provides a grant to Swanson Center who uses it as match for the state grant. The PATH Program is a partnership between Swanson Center and the HOME Team. Objectives of the PATH Program are: increased outreach efforts among all HOME Team agencies committed to servicing LaPorte County's homeless residents; increased coordination of services through the PATH Program; increased intensive case management services through a structured and deliberate approach in identifying those homeless with serious mental illnesses and those dealing with both mental illness and substance abuse; and, finally, enhanced training and implementation of protocols on behalf of case management and HOME Team intake staff to increase the effectiveness of outreach efforts, and an increased access to primary and behavioral health services.

- The PATH Program Steering Committee also takes on an advisory role to the PATH Program Coordinator with HOME Team meetings and projects benefitting the homeless in LaPorte County.
- The Office of Community Development and Planning also maintains contact with the Center Township Trustee Office, Catholic Charities and the Salvation Army of LaPorte. These agencies provide direct financial assistance to homeless and those at-risk of homelessness residents of LaPorte as well as financial literacy education.

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

The City of LaPorte does not receive ESG funding. Two agencies in Michigan City receive ESG funding through the Indiana Balance of State competitive funding process. These agencies are Stepping Stone Shelter for Women, and Sand Castle. Stepping Stone is a domestic violence shelter and accepts residents of LaPorte. Sand Castle is an emergency homeless shelter for families. They provide residential and case management services primarily to residents of Michigan City, Indiana.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Area 2 Agency on Aging			
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities			
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs			
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted through a face-to- face discussion with the executive director. The anticipated outcome is an expansion of services for the elderly and disabled in LaPorte.			
2	Agency/Group/Organization	CATHOLIC CHARITIES			
	Agency/Group/Organization Type	Services-homeless			
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs			
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted in a face-to-face interview. Anticipated outcomes include expansion of services for the homeless.			
3	Agency/Group/Organization	City of LaPorte-City Attorney			
	Agency/Group/Organization Type	Other government - Local			
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs			
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This group was consulted in a face-to-face interview. The projected outcome is the expansion of housing for homeless individuals.			
4	Agency/Group/Organization	City of LaPorte-Code Enforcement			
	Agency/Group/Organization Type	Other government - Local			
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs			

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This group was contacted in a face-to-face interview. The projected outcome is better use of funds for neighborhood preservation; outreach for single family rehabilitation; and coordinated efforts for public facilities.
5	Agency/Group/Organization	City of LaPorte-Parks & Recreation
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This group was contacted through a telephone call. The projected outcome is development of a plan to enhance youth services for the development of a better quality of life.
6	Agency/Group/Organization	Dunebrook
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted as a result of a telephone conversation. The anticipated outcome is the provision of a public service to prepare Hispanic children for kindergarten and to provide ESL classes for their parents.
7	Agency/Group/Organization	HOUSING OPPORTUNITIES, INC.
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted through a telephone conversation. The anticipated outcomes are to expand the availability of home ownership in the City of LaPorte.
8	Agency/Group/Organization	LaPorte Meals on Wheels
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs		
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted through a face-to- face interview. The anticipated outcome is to expand services for elderly and disabled residents of LaPorte thereby enhancing their quality of life.		
9	Agency/Group/Organization	Swanson Center		
	Agency/Group/Organization Type	Services-Persons with Disabilities Health Agency		
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy		
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted through a face-to-face interview. The anticipated outcomes of the consultation are continuation of the homeless case management program and expansion of mental health services for the homeless.		
10	Agency/Group/Organization	Youth Service Bureau-Big Brothers/Big Sisters		
	Agency/Group/Organization Type	Services-Children		
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs		
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted through a telephone interview. The anticipated outcome is expanded services for low and moderate-income youth within the City of LaPorte.		

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

Not applicable.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		
Ten Year Plan to End Homelessness	Unity Foundation of LaPorte County	The City of LaPorte consulted this plan in order to research needs of the homeless and special populations. This plan compliments the goals, strategies and needs in the Five-Year Consolidated Plan

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

AP-12 Participation - 91.105, 91.200(c)

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

To solicit public input during the development of Annual Action Plan, the City of LaPorte conducted two public meetings. Legal notices were published in the local newspaper twice in advance of the public meetings. The notice was also published on the City's internet website. A media release was distributed to two local newspapers, one radio station, and posted on a local electronic news website.

Data gathered during the process of developing the Five-Year Consolidated Plan Citizen Participation Process was used to develop the actual goals for the upcoming Program Year 2016.

Citizen Participation Outreach

Sort Or der	Mode of Out reach	Target of Out reach	Summary of response/atte ndance	Summary of comments re ceived	Summary of co mments not accepted and reasons	URL (If applica ble)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non- targeted/bro ad community	One member of an agency attended the first public meeting.	Discussion focused on the needs of the organization and the use of CDBG funds in the community to support organizations.	None.	

Sort Or der	Mode of Out reach	Target of Out reach	Summary of response/atte ndance	Summary of comments re ceived	Summary of co mments not accepted and reasons	URL (If applica ble)
2	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non- targeted/bro ad community	There was no one in attendance.	No comments were received.	None.	
3	Legal Notice in Newspaper	Non- targeted/bro ad community	Not applicable.	Not applicable.	None.	
4	Internet Outreach	Non- targeted/bro ad community	Not applicable.	Not applicable.	None.	

Table 4 – Citizen Participation Outreach

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

Introduction

The Action Plan is the annual plan that the City prepares using the goals outlined in the 2014-2018 Five-Year Consolidated Plan. The Action Plan details the activities the City will undertake to address the housing and community development needs and local objectives using CDBG funds received during Program Year 2016.

PY 2016 is the third year in the Five-Year Consolidated Plan. LaPorte expects to receive an allocation of \$406,119 for housing, homeless services, public services and community development costs. The City will also re-allocate prior year funds in the amount of \$121,413. Of the annual entitlement allocation, the City will use a portion for the funds for administration of the CDBG grant.

Priority Table

Program	Source	Uses of Funds	Ехрес	ted Amoun	Expected Amount Available Year 1				
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Reminder of ConPlan \$	Description	
CDBG	public	Acquisition				B		Expected	
	-	Admin and	A V	l.asr	1			amount	
	federal	Planning						available	
		Economic		10				to the City	
		Development						of LaPorte	
A		Housing			14			based	
		Public						upon the	
	1	Improvements						PY 2016	
		Public	40					allocation.	
		Services	406,119	0	121,413	527,532	794,000		

Table 5 - Expected Resources - Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The CDBG program does not require a match from other sources. The City of LaPorte often makes attempts to bundle federal funds with local, private and other sources. In PY 2016, the City will partner with eight outside organizations to provide public services to residents of LaPorte. The total investment in these organizations is \$55,000 or approximately 14% of its annual entitlement allocation. These organizations will be supporting the funded program/activities with at least equal amounts of local funds.

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

The city will be repairing/replacing sidewalks using CDBG funds in PY 2016. This activity will foster neighborhood preservation and sustainability. The national objective met is serving a low-mod area and improving the quality of public facilities in low and moderate income neighborhoods.

Discussion

In addition to the CDBG funds, a local community development organization, namely LaPorte Urban Enterprise Association, has allocated \$120,000 in 2016 for sidewalk repair and tree removal throughout the state-designated Enterprise Zone. The Enterprise Zone is a three-mile area of LaPorte housing a large number of economically disadvantaged individuals.

The City of LaPorte is also appropriating a minimum of \$100,000 in general funds for sidewalk repair throughout the City in calendar year 2016. These sidewalks repairs are located in an area surrounding the downtown area and include residential as well as commercial areas.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic	Needs	Funding	Goal Outcome
1	Affordable	2014	2018	Affordable	Area	Addressed Affordable	CDBG:	Indicator Homeowner
-	Housing	2014	2018	Housing	A 1986	Housing	\$260,000	
	Housing			Housing	Sh. 4	200	\$260,000	Housing
				A		Opportunities		Rehabilitated:
								11 Household
								Housing Unit
								Buildings
								Demolished: 1
			- (Buildings
2	Home	2014	2018	Affordable			CDBG:	Public service
	Ownership			Housing			\$4,500	activities for
		-4000						Low/Moderate
								Income
				70.0				Housing
								Benefit: 30
								Households
								Assisted
3	Reduce	2014	2018	Homeless		Homelessness	CDBG:	Public service
	Homelessness						\$19,000	activities for
		N. A.						Low/Moderate
			W.					Income
								Housing
			AW					Benefit: 30
1		100						Households
1		. 10						Assisted
								Homelessness
								Prevention: 16
								Persons
								Assisted

Sort Order	Goal Name	Start	End	Category	Geographic	Needs	Funding	Goal Outcome
		Year	Year		Area	Addressed		Indicator
4	Neighborhood	2015	2018	Non-Housing		Neighborhood	CDBG:	Public service
	Preservation			Community		Preservation	\$115,000	activities other
				Development				than
								Low/Moderate
								Income
								Housing
								Benefit: 175
					A			Persons
					1			Assisted
5	Quality of Life	2014	2018	Non-Housing		Quality of Life	CDBG:	Public service
	Services			Community			\$44,980	activities other
				Development	9			than
								Low/Moderate
					A A			Income
								Housing
			4				V	Benefit: 378
					160			Persons
	Goals Summary							Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	The City plans to provide financial assistance to six home owners whose homes are in need of rehabilitation. The goals are to preserve the neighborhood, enhance the sustainability of home ownership and maintain home affordability. In addition to the home owner rehabilitation, the City plans to demolish one dilapidated, blighted structure within neighborhoods of LaPorte thereby creating a safer area, and improving property values. The City also will use CDBG funds to provide rehabilitation administration for the single-family rehabilitation activity.
2	Goal Name	Home Ownership
	Goal Description	The City will fund first-time home ownership education for 30 individuals planning on purchasing a home in the City of LaPorte during the next program year.

3	Goal Name	Reduce Homelessness
	Goal Description	The City plans to fund a case management program for homeless members of the community that assists in locating housing, income and other supportive services thereby providing stability in their lives. In addition to this activity, the City will fund homeless prevention assistance and financial literacy education classes with the goal of eliminating homelessness.
4	Goal Name	Neighborhood Preservation
	Goal Description	The City will use re-programmed CDBG funds along with a portion of this year's entitlement to repair/replace deteriorated sidewalks in a low and moderate-income neighborhood; install handicapped curbs at intersections in this neighborhood.
5	Goal Name	Quality of Life Services
	Goal Description	The City of LaPorte will fund the provision of mentoring services to low and moderate-income students in three schools who reside within the City; fund the provision of meals to children over the weekend; fund educational kindergarten readiness classes for Hispanic residents of LaPorte and their parents; and fund quality day care with a pre-school component to low and moderate income families in LaPorte.

Table 7 - Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

The City of LaPorte at this time will not be providing affordable housing as defined by HOME. The City does not receive HOME funds nor will an application be submitted to the Indiana Housing and Community Development Authority.

AP-35 Projects - 91.220(d)

Introduction

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

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

- Program Administration
- Housing Programs
- Public and Infrastructure Activities
- Funding of Public Services

#	Project Name
1	Program Administration
2	Housing Programs
3	Public and Infrastructure
4	Public Services

Table 8 - Project Information

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

Taking into consideration the amount of funding provided by the U.S. Department of Housing and Urban Development, the City of LaPorte recognizes that addressing all the needs and overcoming obstacles indentified in the Consolidated Plan is unrealistic. Therefore, the City has chosen the allocation priorities that match the City's capacity that address the obstacles and underserved needs.

The City has administered the CDBG program for 11 years and developed a Standard Operating Procedures Manual to guide the program. Also, through experience, the City can provide rehab assistance to a limited number of home owners. Other City departments assist the CDBG program with public infrastructure.

When awarding of contracts for public services, the City considers the agency's capacity to administer the grant and provide the service stated in the grant application.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 - Project Summary

1	De : - N	D. Alexandra
_	Project Name	Program Administration
	Target Area	City-wide
	Goals Supported	n/a
	Needs Addressed	n/a
	Funding	\$81,222.00
	Description	Overall coordination, monitoring and management of the Community Development Block Grant; preparation of the Program Year 2015 CAPER and Program Year 2017 Annual Action Plan; and assistance in completing an annual Point-in-Time count for LaPorte County.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide, LaPorte, Indiana
	Planned Activities	Administration of the CDBG program
2	Project Name	Housing Programs
	Target Area	City-wide
	Goals Supported	Sustainable housing; suitable living environment
	Needs Addressed	Elimination of code violations; reduction of blighted dwellings
	Funding	\$276,310.00
	Description	Administration of the single-family rehab program including the monitoring, management, accounting and final inspection; the provision of deferred loans for qualified home owners in LaPorte to make repairs to their homes that provide sustainability and affordability over a period of at least seven years; and the demolition of blighted structures in neighborhoods resulting in improved living conditions and quality of life for residents in the nearby neighborhoods.
	Target Date	9/30/2017

	T	
	Estimate the number and type of families that will benefit from the proposed activities	The housing programs proposed to provide rehab to six houses owned by low and moderate-income families in LaPorte; and will demolish two blighted, substandard structures within the City of LaPorte.
	Location Description	City-wide, LaPorte, Indiana
	Planned Activities	The City proposes to provide six home owners with funds to repair significant issues to homes thereby enhancing sustainability and affordability of home ownership. Another activity proposes to demolish one substandard structure in a residential neighborhood creating a safer environment, increasing property values, and enhancing the quality of life. Finally, the third activity involves administration of the single-family rehab program providing assistance to five families.
3	Project Name	Public and Infrastructure
	Target Area	Census Tract 421
	Goals Supported	Suitable living environment
	Needs Addressed	Inaccessible sidewalks; ADA compliance with infrastructure
	Funding	\$115,000
	Description	Repair/replace sidewalks and install handicapped curbs in a low-mod neighborhood in the City of LaPorte.
	Target Date	9/30/0017
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of families to benefit from this program is 175. The type of families includes single-family homeowners as well as renters who are low and moderate-income levels.
	Location Description	The activities will take place in Census Tract 421 in an area surrounding the Civic Auditorium on Ridge Street.
	Planned Activities	Planned activities include removing and replacing deteriorated sidewalks, the conversion of curbs and gutters at intersections to handicapped ramps meeting American with Disabilities Act requirements; planting trees to replace the trees removed during the sidewalk rehab work; and paving deteriorated streets in the area where sidewalks are being improved.
4	Project Name	Public Services
	Target Area	City-wide
	Goals Supported	Assist supportive services to low and moderate-income families

Needs Addressed	Non-affordable housing; financial illiteracy; aging housing stock; little coordination of services for the homeless
Funding	\$55,000
Description	Grant awards to eight social service agencies to provide services to strengthen the safety net for low and moderate income residents of LaPorte, Indiana. Services include rental/mortgage assistance, financial literacy education, pre-kindergarten education/training for parents, ESL classes, rehab administration for Rebuilding Together; first time home ownership classes, post-purchase home owner counseling classes, credi repair assistance, case management services for homeless individuals in LaPorte who are substance abusers and/or have a mental illness, mentoring services for middle-school students in LaPorte; and the provision of food to children during the weekend.
Target Date	09/30/17
Estimate the number and type of families that will benefit from the proposed activities	Based upon requests for proposals received by the Office of Community Development and Planning, it estimated that 459 individuals will receive the public services. The families are home owners, renters, homeless, elderly, disabled, or disadvantaged depending on the service they are receiving.
Location Description	The services will be provided city-wide.
Planned Activities	Planned activities include rental/mortgage payment assistance, financial literacy educational classes, training for parents of Hispanic children who will be attending kindergarten at the beginning of the next school year, ESL classes, first-time home ownership classes, credit repair assistance, post-purchase home owner courses and counseling, weekend meals for low income children; case management services for homeless individual who are substance abusers and/or mentally ill, and mentoring of low-moderate income middle-school students in LaPorte.

AP-50 Geographic Distribution – 91.220(f)

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

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

Participants in the Single Family Rehab Program will be low-mod clientele. Areas included in the sidewalk replacement and demolition activities will be a low-mod area.

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

Geographic Distribution

Rationale for the priorities for allocating investments geographically

Not applicable.

Discussion

The City of LaPorte receives just a little over \$400,000 and the City does not have a large population. The population from the 2010 Census is 22,053 residents. Because of the size of the City, investments using CDBG funds are made City-wide.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

The City of LaPorte's need for affordable housing was determined during the planning process for the 2014-2018 Consolidated Plan. The City will fund several projects all of which directly or indirectly impact provision of affordable housing. In PY 2016, the City proposes to fund the following affordable housing activities:

•	Single Family Rehab Program	\$240,000	
•	Demolition	\$ 10,000	
•	Sidewalk Improvement Program	\$115,000	
•	Housing Counseling	\$ 4,500	

One Year Goals for the Number of Households to be Supported		
Homeless	30	
Non-Homeless	57	
Special-Needs	50	
Total	194	

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	46
The Production of New Units	0
Rehab of Existing Units	11
Acquisition of Existing Units	0
Total	57

Table 11 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of LaPorte proposes to provide assistance to 30 families facing foreclosure or in need of homeownership counseling.

Through the demolition and the sidewalk improvement program, the City will provided better living conditions for low and moderate residents in low-mod sections of LaPorte.

In the demolition activity, often the City does not own the lot where the structure was demolished. As a result, the City is unable to offer the lot to an organization such as LaPorte County City of LaPorte, Indiana

Habitat for Humanity to construct a home. Lately, the lots that remain have numerous liens recorded and make purchasing the lot cost prohibited for the City or Habitat.

The Single Family Rehab Program will provide help to six households by correcting housing code violations and creating a sustainable living situation for these households.



AP-60 Public Housing – 91.220(h)

Introduction

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

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

Not applicable.

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

Not applicable.

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

Not applicable.

Discussion

Not applicable.

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

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

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

• Participation in the LaPorte County HOME Team and PATH Subcommittee of the HOME Team.

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

Also, The HOME Team Subcommittee is currently developing an employer resource network to assist distressed employees with a version of case management in order to keep the employee employed. The Employer Resource Network (ERN)'s main goal is to keep people employed thereby preventing homelessness. The HOME Team realizes that homelessness can be prevented by residents of LaPorte County maintaining continuous employment. Employee resource networks can help the employer by stabilizing a workforce and reducing turnover costs. The primary focus of the ERN is on low-wage workers receiving public assistance. Employees who do not receive public benefits may also seek services from the success coach as an employee benefit. Services provided to employees include asset development, debt reduction, financial literacy, homeownership counseling, skill development, and decreasing public assistance expenditures.

 Swanson Center (PATH-case management for homeless persons who are mentally ill, disabled, or are substance abusers in LaPorte)

Since development of the plan in 2009, case management services for persons with a mental illness/substance abuse have been funded and implement by Swanson Center. The PATH grant increases coordination of services through identifying a contracted PATH program coordinator, increases outreach efforts to the homeless population, increases intensive case management through a structured approach in identifying homeless individuals with a serious mental illness and/or substance abuse, and enhances training for Swanson Center staff and the HOME Team participants on outreach efforts for homeless individuals in LaPorte County. PATH's goals are to increase access to behavioral health services as well as access to primary health care for the homeless.

Catholic Charities (financial assistance for those individuals at risk of homelessness).

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

Another activity that does not receive CDBG funding began with the Pax Center in LaPorte. The Pax Center provides a food pantry and meals for low-income residents and is currently working on development of a drop-in center during the day for homeless individuals. Included in the center would be showers, laundry facilities, case management services, use of computers, and counseling. A location has been identified; fund development is in progress. The Pax Center is projecting the drop-in center to be operational during the first quarter of 2017.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of LaPorte currently has no emergency shelter or transitional housing programs. The Pax Center, a program of State Street Community Church, is developing a day center for homeless individuals with an anticipated opening in early 2017. Located near the downtown area of LaPorte, The Pax Center converted a former bar into a community center. Activities of the center include job search assistance, a food bank, meeting space with service providers such as Swanson Center for case management services, and other supportive centers. The staff of The Pax Center is planning the development of an emergency shelter.

The Center Township Trustee, First Steps, Salvation Army of LaPorte and Catholic Charities

provide vouchers for the temporary housing of homeless individuals. Also, referrals are made to Sand Castle Homeless Shelter and the Men's Interfaith Homeless Shelter both located in Michigan City.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Currently, the City of LaPorte has no emergency homeless shelter or permanent supportive housing for homeless individuals. The Pax Center in LaPorte is planning on developing an emergency homeless shelter similar to a pads program. Potential locations have been identified. The Pax Center is currently developing a budget and staffing goal for the project. Lack of funding and securing a suitable location for the shelter has delayed the project. In the meantime, homeless individuals in LaPorte find shelter with a friend/family member or travel to Michigan City to use the Men's Interfaith Shelter or Sand Castle Shelter for Families.

Pax Center is also planning on opening a drop-in day center for homeless individuals in LaPorte. Space is available adjacent to the Pax Center. Plans include building shower and laundry facilities, and providing space for social service agencies to provide support services for the homeless.

Permanent supportive housing is provided to disabled individuals who are clients of Parents and Friends, Inc. (PAF) in one of their apartments in Butterfly Gardens in LaPorte, Indiana or in one of their group homes.

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

Catholic Charities provides financial assistance to individuals at risk of homelessness using a CDBG grant from the City of LaPorte. The purpose of the grant is to keep individuals housed. Rental/mortgage assistance is provided for one month. In additional to the financial assistance, participants must complete a self-sufficiency program taught by Catholic Charities staff. Catholic Charities provides self-sufficiency classes at the Center Township Trustee's Office and the Salvation Army of LaPorte on a weekly basis.

Catholic Charities, Swanson Center and The Pax Center are all active members of the HOME

Team. The City of LaPorte will continue to advocate on behalf of these agencies in providing services to homeless individuals and families. The City of LaPorte budgeted \$17,000 for activities provided by Catholic Charities and Swanson Center.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Once again, Catholic Charities is assisting low-income individuals and families in avoiding homelessness. The City is funding homeless prevention services provided by Catholic Charities in the amount of \$6,000.

Also, the City of LaPorte is providing \$293,000 in funding for the singe family rehab program. During PY 2015, the City assisted five households with repairs to their homes to eliminate code violations and enhance sustainability living in the house. Staff members of the City of LaPorte also assist Rebuilding Together in providing repairs to low income homeowners. Rebuilding Together provided services to nine households in May 2016 increasing the number of participants by three.

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

Discussion

Recently, the area lost the services of the LaPorte County Home, located just outside of the City of LaPorte, Indiana. The County Home was closed by the County Commissioners in June 2016. It now sets vacant and no longer available to provide housing for low-income persons at risk of homelessness. Residents were transferred to a county home in South Bend, Indiana

Staff will provide supportive services/information to any group attempting to open an emergency shelter. Furthermore, the City will continue to support efforts of the HOME Team during PY 2016.

One year goals for the number of households to be provided housing through the use of HOPWA for: Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family Tenant-based rental assistance Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds Total

The City of LaPorte does not receive HOPWA funding. Therefore, no goals are developed to assist persons with HIV/AIDs using CDBG funds.

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

Introduction

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

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

The 2016 Annual Action Plan contains initiatives that seek to enhance home ownership, preserve the character of the City's neighborhoods, and provide high quality affordable owner-occupied housing. The City will continue to assist current home owners who cannot afford the high cost of maintaining their homes.

Using CDBG funding for PY 2016, the City will support several barriers that are reported previously in the AAP. Specifically, they are:

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

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

•	Single Family Rehab Program	\$2	240,000
•	Demolition of Blighted Structures	\$	10,000
•	Public Service Grant to Housing Opportunities	\$	3,000
•	Sidewalk Improvement Program	\$1	15,000

Discussion

The funded activities include \$121,413 in reprogrammed funds allocated to demolition and sidewalks. In effort to assist low and moderate-income families in low-mod parts of the City and also to comply with a court ordered mandate on repairing sidewalks, the City will reprogram \$121,413 of

unused funds to repair/replace sidewalks, install handicapped ramps at intersections, and plant trees along the streets in low-mod sections of the City.

The Single Family Rehab Program will assist existing low and moderate income home owners to maintain their homes, maintain the neighborhood character, and remove blighted structures that negatively influence property values.

The Demolition activity will remove dilapidated structures and make lots available for construction of new homes.

Housing Opportunities will provide housing counseling for individuals interested in purchasing a home for the first time. Additionally, Housing Opportunities will provide counseling for those at-risk of losing their home via foreclosure actions. This agency also provides post-purchase counseling for individuals already home owners especially for home owners participating in the Single Family Rehab Program.

AP-85 Other Actions – 91.220(k)

Introduction

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

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

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to addressing obstacles to meeting underserved needs is a shortage of funding. Agencies serving the underserved continue to experience reductions in funding from both governmental and private sources. Also, any endowment funds relied upon continue to shrink with the low interest rates being paid on investments. Since 2004 when LaPorte received entitlement community status, the City of LaPorte's CDBG funding levels have declined by 31.5%. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources that have also been decreasing in recent times.

In spite of these challenges, the City of LaPorte beginning October 1, 2016, will continue to support the HOME Team, non-profit agencies, homeless providers and special needs groups to meet the needs of the underserved community. The City will also continue to seek additional private and public partners to create a larger pool of resources. In 2016, this pool consists of six not-for-profit agencies. These agencies will provide services to residents ranging from children to older adults and are listed in the project tables.

Actions planned to foster and maintain affordable housing

In the 2014-2018 Consolidated Plan, it was shown that affordable housing is a priority for the City of LaPorte. The City proposes to use a portion of its entitlement grant for the preservation and development of affordable housing that services low and moderate-income families and for services that address homelessness. Through its owner-occupied rehab program, the City proposes to provide financial assistance to six households. The City also proposes to demolish one deteriorated structure located within residential areas of the city.

Actions planned to reduce lead-based paint hazards

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

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

Actions planned to reduce the number of poverty-level families

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

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

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

Actions planned to develop institutional structure

The Office of Community Development and Planning currently has three employees. One person is employed full-time in the CDBG program. Two other full-time employees allocate the majority of their time between community development tasks/projects.

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

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

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

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

Discussion

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

Program Specific Requirements

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

Introduction

The Community Development Block Grant funding will be used during PY 2015 for public services, public infrastructure, tree planting, administration and planning, demolition, and owner-occupied rehabilitation.

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

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

1. The total amount of program income that will have been received before the start of the nex	αt
program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year t	to
address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has no	ot
been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0
Other CDBG Requirements	
1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit	
persons of low and moderate income. Overall Benefit - A consecutive period of one,	
two or three years may be used to determine that a minimum overall benefit of 70%	
of CDBG funds is used to benefit persons of low and moderate income. Specify the	
years covered that include this Annual Action Plan.	100.00%

Discussion

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

