

## Executive Summary

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

#### 1. Introduction

Lake County proposes to carry out the 2018 Consolidated Plan with its FY 2020 CDBG and HOME funds. In essence it will be undertaking the same activities as it did in FY 2019. These will include Homeless Prevention, Fair Housing, Public Facilities and Infrastructure Improvements in various participating cities and towns, Homebuyer Assistance, Program Administration, Elderly/Handicapped Transportation, Owner Housing Rehabilitation, Mental Health America, Indiana Plan, Habitat for Humanity, Rehabilitation of Housing for Special Needs households and Demolitions.

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

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The overall goal of CDBG and HOME programs is to improve the living environment of lower income persons and households in the Urban Lake County area. The County undertakes a number of different activities designed to accomplish that goal. These activities and proposed outcomes are:

Owner Housing Rehabilitation - 30

Special Needs Housing - 1

Homebuyer Assistance - 40

Elderly/Handicapped Transportation - 200

Mental Health America - 75

Cities and Towns Public Facilities and Public Improvements - 10

Homeless Prevention - 100

Fair Housing - 50

#### 3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The County has been carrying out the programs and projects set forth in its Consolidated Plan. As can be determined from its past CAPERS, it has been successful in carrying out this Plan. In all but a few cases it has either met, or exceeded program goals. While doing this, it has also successfully carried out NSP 1 and NSP 3 projects.

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

Summary from citizen participation section of plan.

The County has a HUD approved Citizen Participation Plan (CPP) which it follows in order to meet the requirements of the program regulations for citizen participation in planning process. In a sprawling urban county, with 16 participating cities and towns, plus townships, non profits and so on, it is not easy to have a centralized process.

In order to deal with this situation the County requires each participating city or town to hold one public hearing in that community for the project(s) it is proposing to undertake in the coming year with CDBG funds. However, for FY 2020 funding, Lake County has applied for and was approved by HUD for a Waiver. The waiver cuts the comment period down to 5 days. Due to COVID-19 and the shutting down of the State of Indiana, many cities and towns were unable to hold a public meeting. Lake County will hold a public hearing/comment period on behalf of the cities and towns. The County will publicize the hearing/comment period. The cities and towns are required to submit, along with their project application, the approved resolution as well as a signed Section 3 Understanding and Affirmative Action Program Implementing Section 3.

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

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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

One person attended the first public hearing for the FY2020 Annual Action Plan. This person inquired about the County's programs that could benefit them in rehabilitating their home. This person did not live in the County's jurisdiction and was referred to the proper department for assistance.

#### **7. Summary**

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	LAKE COUNTY	
CDBG Administrator		Lake County Community Economic Development Dept
HOPWA Administrator		
HOME Administrator		Lake County Community Economic Development Dept
ESG Administrator		NA
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative (optional)**

LCCEDD is the Lake County Community Economic Development Department.

**Consolidated Plan Public Contact Information**

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

There exists in Lake County a wide array of groups and organizations that provide housing and social service assistance to lower income households and the homeless. There is a need for more. Some cover only certain communities in Lake County, or certain group types. Most, but not all, are part of the local Continuum of Care (COC, which falls under the balance of the State of Indiana program). However, the COC in District 1A, which covers Lake County, has organized to a greater extent than most balance of the State areas.

#### **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 County, through the LCCEDD, has been administrating the CDBG/HOME programs since the early 1980's. Over that time it has developed a working relationship with may of the groups that are housing, homeless and service providers to low income households and persons. As an active member of the local COC, the County works, as appropriate and necessary, with these groups to provide assistance to the homeless and those at risk of homelessness. Somes of this coordination and cooperation is in the form of referrals, other times, direct fidnancial assistance or the development of decent, safe and sanitary affordable housing.

#### **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.**

As noted earlier, Lake County is part of the local COC (Region 1A). The County does not usually deal with chronically homeless families or persons. It does deal directly with households who are at riske of homelessness and occaisionally with those who are homeless through its Homeless Prevention Grant program. Depending on the specific group, the County works very closely with some organizations (e.g. IN-Pact, Inc., St. Jude House, etc.), but virtually not at all with some others who conentrate their efforts in Gary, Hammond and East Chicago. It usually depends on the clients, or the client referral, as to how much to County gets involved in a particular situation.

For instance, The County, through its Homeless Prevention Program, provides direct financial assistance to homeless veterans. These are usually referrals from the County's local veterans organizations, or from the Jesse Brown VA Medical Center. They work with homeless veterans to get them Section 8 vouchers. When this is accomplished these groups will assist veterans to apply to the County for assistance with deposit funds so they are able to get into a unit with their voucher.

**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 County does not receive any ESG funds.

**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	<b>Agency/Group/Organization</b>	Calumet Township Trustee's Office
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County receives from and makes referrals to the township for households in need of homeless and about to be homeless assistance. They were also part of the large CP mail survey. Anticipate continuing to work with the Township in the future.
2	<b>Agency/Group/Organization</b>	IN-PACT, Inc.
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County has worked closely with IN-Pact, Inc. for years to develop housing for disabled clients. They discuss issues regularly and are funded regularly with HOME money. There were also part of the CP mail survey. Anticipate continuing to work with and fund them.
4	<b>Agency/Group/Organization</b>	The Salvation Army - Munster
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County will occasionally refer clients to this group for assistance with food, clothes, rent and mortgage assistance, especially if it is out of Homeless Prevention funds. This group was part of the CP mail survey. The County intends to continue this relationship.
5	<b>Agency/Group/Organization</b>	The Salvation Army Gary-Merrillville
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County accepts referrals from and gives referrals to this group, especially when it is out of Homeless Prevention funds. They were part of the CP mail survey. The County anticipates continuing this relationship.
6	<b>Agency/Group/Organization</b>	Continuum of Care of NWI
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Lake County is part of the Continuum of Care of NWI. While the County does not often deal directly with homeless persons and households, it does deal directly with households at risk of becoming homeless. It often provides Homeless Prevention Assistance to such households, some of whom are referred by other members of the COC. It anticipates continuing to be part of the COC and to work with, and other members, to serve and assist such households. The local COC was part of the CP mail survey.
7	<b>Agency/Group/Organization</b>	Hanover Township Trustee
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County accepts referrals from and makes referrals to this township for homeless/about to be homeless assistance. They were part of the CP mail survey. The County intends to continue this relationship into the future.
8	<b>Agency/Group/Organization</b>	Eagle Creek Township
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County accepts referrals from and makes referrals to this township for homeless/about to be homeless assistance. They were part of the CP mail survey. The County intends to continue this relationship into the future.
9	<b>Agency/Group/Organization</b>	Ross Township Trustee
	<b>Agency/Group/Organization Type</b>	Other government - Local



	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County accepts referrals from and makes referrals to this township for homeless/about to be homeless assistance. They were part of the CP mail survey. The County intends to continue this relationship into the future.
10	<b>Agency/Group/Organization</b>	Center Township Trustee
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County accepts referrals from and makes referrals to this township for homeless/about to be homeless assistance. They were part of the CP mail survey. The County intends to continue this relationship into the future.
11	<b>Agency/Group/Organization</b>	Hobart Township Trustees Office
	<b>Agency/Group/Organization Type</b>	Services-homeless Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County accepts referrals from and makes referrals to this township for homeless/about to be homeless assistance. They were part of the CP mail survey. The County intends to continue this relationship into the future.

12	<b>Agency/Group/Organization</b>	Winfield Township Trustee & Food Pantry
	<b>Agency/Group/Organization Type</b>	Services-homeless Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County accepts referrals from and makes referrals to this township for homeless/about to be homeless assistance. They were part of the CP mail survey. The County intends to continue this relationship into the future.
13	<b>Agency/Group/Organization</b>	Northwest Indiana Community Action
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County refers client to and receives referrals from this organization. This group also operates the elderly/handicapped transportation activity funded by County CDBG funds. The County will continue its relationship with this group.

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

There were no organizations, agencies or offices specifically excluded or not consulted.

**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	NW Indiana Community Action	Coordinate with them.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

## **AP-12 Participation – 91.105, 91.200(c)**

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

The County has a HUD approved Citizen Participation Plan (CPP) which it follows in order to meet the requirements of the program regulations for citizen participation in planning process. In a sprawling urban county, with 16 participating cities and towns, plus townships, non profits and so on, it is not easy to have a centralized process.

In order to deal with this situation the County requires each participating city or town to hold one public hearing in that community for the project(s) it is proposing to undertake in the coming year with CDBG funds. However, for FY 2020 funding, Lake County has applied for and was approved by HUD for a Waiver. The waiver cuts the comment period down to 5 days. Due to COVID-19 and the shutting down of the State of Indiana, many cities and towns were unable to hold a public meeting. Lake County will hold a public hearing/comment period on behalf of the cities and towns. The County will publicize the hearing/comment period. The cities and towns are required to submit, along with their project application, the approved resolution as well as a signed Section 3 Understanding and Affirmative Action Program Implementing Section 3.

In addition, the County will hold two (2) public hearings/comment periods concerning the development and content of the Action Plan (AP). The first will be held at the beginning of the AP, in May. This is to explain the program and gather information for interested citizens and organizations. The second is held after the draft AP is made available to the public, and just before the Plan is submitted to HUD. This is usually in late June or July. Both of these hearings are published in the local newspaper before the hearing is held. In addition, copies of the AP are distributed to the affected participating jurisdictions, and it is made available at the main County Library, at the office of LCCEDD and on the County's website. Finally, the Lake County Council approves a resolution authorized LCCEDD to submit the Plan to HUD for review and approval.

**Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (if applicable)</b>

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The main source of funding for the goals, programs and projects discussed in this Action Plan will come from the Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME). The County will also contribute available local funds, such as the Revolving Loan Funds, to meet community and economic development needs of the county.

#### Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) funds received by the County can be used for a wide range of community development activities directed toward revitalizing neighborhoods, economic development and improved community facilities and services, provided that the activities primarily benefit low and moderate income residents. Some examples of how the county has used CDBG funds in the past include:

- Housing rehabilitation for income eligible homeowners,
- Homeless prevention;
- Social service programs for youth and seniors,
- Clearance and demolition of blighted structures, and
- Public facility and infrastructure improvements.

#### Home Investment Partnerships Program (HOME)

The Home Investment Partnerships Program (HOME) funds received by the County must be used for affordable housing projects. Beneficiaries

of HOME funded projects must earn less than eighty percent (80%) of the area median income. Eligible types of activities include:

- Rehabilitation of existing affordable housing;
- Acquisition or development of new affordable housing, and
- Homebuyer Assistance

**County Revolving Loan Funds**

The Lake County Economic Development Commission maintains a revolving loan account that provides short term financing to establish or expand industrial and commercial business. The goal of the assistance is to create permanent jobs where at least 51% of the jobs are made available to low and moderate income persons.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,507,159	15,000	225,526	1,747,685	5,000,000	See above

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	609,593	75,000	0	684,593	2,000,000	See above

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 HOME Program has matching requirements where each \$1 of project costs must be matched with \$0.25 of eligible match. The County expects to generate HOME Match credit through investment made by its CHDO in HOME assisted units and also in the other development projects. For example, one of the County's affordable housing developers is IN-Pact, Inc., a non profit organization that provides housing for the developmentally disabled. IN-Pact, Inc. is able to use the cost of the extensive services provided their clients as program match. The County also partners with Habitat for Humanity. Habitat for Humanity is able to generate match through in-kind donations and volunteer labor. The level of "HOME Match Funds" greatly exceeds what is required by regulation.

In addition to match requirements, the County expects to leverage funds from the private market through its Homebuyer Assistance Program. This very successful program has leveraged many millions in private (and public) mortgage funds. The Homebuyer program requires both equity and private (or public) lenders to be involved in a project. If such funds are not involved, the County will not assist the applicant. With funding at the current level, this activity usually generates \$3.5 to \$4.5 million in other financing.



The allocation of CDBG funds to local participating communities often results in the leveraging of other local, state and federal funds invested in infrastructure projects. The economic revolving loan fund also generates leveraged funds in projects. This is usually lender and equity funding, but occasionally, other public funds may be involved.

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

A number of years ago the County set out to develop a mixed income housing development in Lake Station that is now known as River Walk. For many reasons, including the recent housing crisis, this development has not worked out as planned. The Redevelopment Commission has taken back possession of the lots in the development that have not been sold, plus all of the infrastructure that was installed with CDBG funds. The County is going to try and complete Phase 1 of this development using NSP 3 funds and working with Habitat for Humanity, IN-Pact, Inc. and others to achieve this goal. Lower income buyers of units may also receive downpayment assistance from the County's Homebuyer Assistance program. The County has no other land that it anticipates being part of an activity over the next five (5) years.

The County and the participating municipalities, through their redevelopment commissions, are able to obtain vacant and abandoned properties and provide them to potential developers for re-use. The County is also supporting the development and growth of a local land bank to address the issues of vacant and abandoned properties.

**Discussion**

The County did not allocate the program income listed above to any specific project. The county wishes to leave this money unallocated in case there is need for contingency funds.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	IMPROVE OWNER HOUSING STOCK	2018	2022	Affordable Housing	URBAN LAKE COUNTY	SUBSTANDARD OWNER HOUSING STOCK	CDBG: \$200,727	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	INCREASE HOME OWNERSHIP	2018	2022	Affordable Housing	URBAN LAKE COUNTY Lake Station	HOME BUYER AFFORDABILITY	HOME: \$418,154	Homeowner Housing Added: 4 Household Housing Unit Direct Financial Assistance to Homebuyers: 40 Households Assisted
3	PROVIDE SPECIAL NEEDS HOUSING	2018	2022	Non-Homeless Special Needs	Hobart	SPECIAL NEEDS HOUSING	HOME: \$100,000	Rental units constructed: 1 Household Housing Unit
4	IMPROVE PUBLIC SERVICES	2018	2022	Non-Housing Community Development	URBAN LAKE COUNTY	PUBLIC FACILITIES AND IMPROVEMENTS	CDBG: \$125,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
5	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE	2018	2022	Non-Housing Community Development	URBAN LAKE COUNTY	PUBLIC FACILITIES AND IMPROVEMENTS	CDBG: \$695,960	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	ELIMINATE BLIGHT	2018	2022	Non-Housing Community Development	Lake Station	BLIGHT ELIMINATION	CDBG: \$64,040	Buildings Demolished: 15 Buildings
7	AFFIRMATIVELY FURTHER FAIR HOUSING	2018	2022	Affordable Housing Non-Homeless Special Needs	URBAN LAKE COUNTY	FAIR HOUSING	CDBG: \$30,000	Homeless Person Overnight Shelter: 150 Persons Assisted
8	HOMELESS PREVENTION	2018	2022	Homeless	URBAN LAKE COUNTY	HOMELESS PREVENTION	CDBG: \$90,000	Homelessness Prevention: 120 Persons Assisted

**Table 6 – Goals Summary**

### Goal Descriptions

1	<b>Goal Name</b>	IMPROVE OWNER HOUSING STOCK
	<b>Goal Description</b>	The County will provide loans and grants to home owners to rehabilitate their dwelling unit. This should assist at least 10 households depending on the mix of housing rehabilitation activities.
2	<b>Goal Name</b>	INCREASE HOME OWNERSHIP
	<b>Goal Description</b>	The County will continue its highly successful homebuyer assistance program. This not only provides affordable owner housing for lower income households, it also leverages millions of dollars in private mortgage and equity funds. The County will also fund its CHDO to build single family homes for lower income households as well as the County building single family homes in the River Walk Subdivision.

3	<b>Goal Name</b>	PROVIDE SPECIAL NEEDS HOUSING
	<b>Goal Description</b>	The County will fund the Veterans Preference Housing for providing housing to veterans, some of whom are disabled, and of lower income.
4	<b>Goal Name</b>	IMPROVE PUBLIC SERVICES
	<b>Goal Description</b>	The County will provide support for Lake County Community Services, Parent's as Teachers, Indiana Plan and St. Jude House.
5	<b>Goal Name</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Goal Description</b>	The County allocates roughly 50% of the CDBG funds it receives to the participating jurisdictions to undertake projects in their locality that are eligible and meet a national objective.
6	<b>Goal Name</b>	ELIMINATE BLIGHT
	<b>Goal Description</b>	The County will fund the City of Lake Station in order to demolish unsafe, unsanitary substandard structures in their jurisdiction.
7	<b>Goal Name</b>	AFFIRMATIVELY FURTHER FAIR HOUSING
	<b>Goal Description</b>	The County will continue to support Northwest Indiana Reinvestment Alliance.
8	<b>Goal Name</b>	HOMELESS PREVENTION
	<b>Goal Description</b>	The County will continue to provide limited one time assistance to lower income households to prevent homelessness. These are limited to up to \$750 for such things as rent and mortgage assistance. Assistance is also provided, on occasion, to those who are homeless to provide rent deposits.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The County is proposing to fund a total of 24 projects in the 2020 year.

### Projects

#	Project Name
1	CP FY20 A - ADA IMPROVEMENTS N. MAIN ST.
2	CP FY20 B - ADA IMPROVEMENTS - BULLDOG PARK
3	DY FY20 - ADA IMPROVEMENTS - CENTRAL PARK NORTH
4	GR FY20 - ADA IMPROVEMENTS CENTRAL PARK
5	HO FY20 - ADA IMPROVEMENTS - VARIOUS PARKS TOWN WIDE
6	LS FY09 - DEMOLITIONS
7	LO FY20 - ADA IMPROVEMENTS
8	SJ FY20 A - ADA IMPROVEMENTS - PRAIRIE PARK
9	SJ FY20 B - ADA IMPROVEMENTS - FOUNDERS PARK
10	WF FY20 - ADA SIDEWALK RAMPS
11	LC FY20 - ADA IMPROVEMENTS - COUNTY BUILDINGS
12	FY20 LAKE COUNTY COMMUNITY SERVICES - BUS FUEL REIMBURSEMENT
13	PARENT'S AS TEACHERS - MENTAL HEALTH AMERICA
14	FY20 - INDIANA PLAN
15	FY20 - ST. JUDE HOUSE
16	FY20 - FAIR HOUSING
17	FY20 - HOMELESS PREVENTION
18	FY 20 - OWNER HOUSING REHAB
19	FY20 - CHDO HOUSING DEVELOPMENT
20	FY 20 - CHDO OPERATING COSTS
21	FY20 - HOMEBUYER ASSISTANCE
22	FY20 - VETERANS PREFERENCE HOUSING
23	FY20 - RIVERWALK
24	FY20 - PLANNING & ADMIN

**Table 7 - Project Information**

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

By agreement between the County and the 16 participating jurisdictions roughly 50% of CDBG funds are

allocated to these cities and towns to be used on locally selected projects which meet a CDBG national goal (almost always primarily benefitting lower income persons). The remainder is allocated for several public service projects, homeowner rehabilitation and homeless prevention. HOME funds, depending on funding levels, is usually divided between special needs housing and homebuyer assistance. Rental Rehabilitation, while a definite need, is no longer funded due to lack of landlord interest. New Construction of single family residences will be funded since it is carried out by a CHDO.

The primary obstacle to addressing underserved needs is funding levels and reduced program funding to serve lower income persons.

**AP-38 Project Summary**  
**Project Summary Information**



<b>1</b>	<b>Project Name</b>	CP FY20 A - ADA IMPROVEMENTS N. MAIN ST.
	<b>Target Area</b>	Crown Point
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$117,408
	<b>Description</b>	Installation of ramp and railing allowing handicapped access to businesses along the West side of N. Main St. as well as ADA ramps in areas city wide.
	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>2</b>	<b>Project Name</b>	CP FY20 B - ADA IMPROVEMENTS - BULLDOG PARK
	<b>Target Area</b>	Crown Point
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$500,000
	<b>Description</b>	Installation of a handicapped push button for entry to the community building at Bulldog Park.
	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>3</b>	<b>Project Name</b>	DY FY20 - ADA IMPROVEMENTS - CENTRAL PARK NORTH
	<b>Target Area</b>	Dyer
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$77,720

	<b>Description</b>	Various ADA improvements to facilities at Central Park include concession/restroom building, playground area, parking lot and walking paths.
	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	GR FY20 - ADA IMPROVEMENTS CENTRAL PARK
	<b>Target Area</b>	Griffith
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$78,632
	<b>Description</b>	Replace current sidewalks/walkways inside the part to made ADA compliant.
	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>5</b>	<b>Project Name</b>	HO FY20 - ADA IMPROVEMENTS - VARIOUS PARKS TOWN WIDE
	<b>Target Area</b>	Hobart
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$119,672
	<b>Description</b>	Installation of ADA compliant sidewalks and ramps to make playground accessible from parking lot.
	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>6</b>	<b>Project Name</b>	LS FY09 - DEMOLITIONS
	<b>Target Area</b>	Lake Station
	<b>Goals Supported</b>	ELIMINATE BLIGHT
	<b>Needs Addressed</b>	BLIGHT ELIMINATION
	<b>Funding</b>	CDBG: \$64,040
	<b>Description</b>	Demolition of unsafe, blighted buildings city wide.
	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
	<b>7</b>	<b>Project Name</b>
<b>Target Area</b>		Lowell
<b>Goals Supported</b>		IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
<b>Needs Addressed</b>		PUBLIC FACILITIES AND IMPROVEMENTS
<b>Funding</b>		CDBG: \$54,920
<b>Description</b>		ADA improvements to Town Hall, Reservation Park and Evergreen Park.
<b>Target Date</b>		6/11/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>		
<b>Location Description</b>		
<b>Planned Activities</b>		
<b>8</b>		<b>Project Name</b>
	<b>Target Area</b>	St. John
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS

	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Large expansion of existing parking lot which includes additional ADA accessible parking spaces and improvements to ADA pathway to park.
	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>9</b>	<b>Project Name</b>	SJ FY20 B - ADA IMPROVEMENTS - FOUNDERS PARK
	<b>Target Area</b>	St. John
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$65,456
	<b>Description</b>	Construction of ADA compliant parking and pathway to park.
	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>10</b>	<b>Project Name</b>	WF FY20 - ADA SIDEWALK RAMPS
	<b>Target Area</b>	Winfield
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$42,152
	<b>Description</b>	Installation of ADA compliant sidewalk curb ramps in Country Meadows Estates Subdivision.
	<b>Target Date</b>	6/11/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>11</b>	<b>Project Name</b>	LC FY20 - ADA IMPROVEMENTS - COUNTY BUILDINGS
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$120,000
	<b>Description</b>	Installation of ADA entries at county buildings.
	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>12</b>	<b>Project Name</b>	FY20 LAKE COUNTY COMMUNITY SERVICES - BUS FUEL REIMBURSEMENT
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	IMPROVE PUBLIC SERVICES
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Reimbursement of bus fuel for elderly and handicapped transportation.
	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>13</b>	<b>Project Name</b>	PARENT'S AS TEACHERS - MENTAL HEALTH AMERICA

	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	IMPROVE PUBLIC SERVICES
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Funding to assist parents in teaching of pre-school age children.
	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>14</b>	<b>Project Name</b>	FY20 - INDIANA PLAN
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	IMPROVE PUBLIC SERVICES
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Indiana Plan is an outreach program that aims to increase more diversity within the NWI Building Trades through test preparation, job mentoring and general awareness.
	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>15</b>	<b>Project Name</b>	FY20 - ST. JUDE HOUSE
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	IMPROVE PUBLIC SERVICES
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Funding will assist abused and battered women find housing.

	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>16</b>	<b>Project Name</b>	FY20 - FAIR HOUSING
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	AFFIRMATIVELY FURTHER FAIR HOUSING
	<b>Needs Addressed</b>	FAIR HOUSING
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	NWI Reinvestment Alliance will be funded to assist low income individuals with housing needs.
	<b>Target Date</b>	6/11/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>17</b>	<b>Project Name</b>	FY20 - HOMELESS PREVENTION
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	HOMELESS PREVENTION
	<b>Needs Addressed</b>	HOMELESS PREVENTION
	<b>Funding</b>	CDBG: \$90,000
	<b>Description</b>	The County funds this program to assist low income clients with rent, mortgage and security deposit.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

18	<b>Project Name</b>	FY 20 - OWNER HOUSING REHAB
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	IMPROVE OWNER HOUSING STOCK
	<b>Needs Addressed</b>	SUBSTANDARD OWNER HOUSING STOCK
	<b>Funding</b>	CDBG: \$200,727
	<b>Description</b>	The County will fund this program to assist low income homeowners with rehabilitation of their dwelling units.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
19	<b>Project Name</b>	FY20 - CHDO HOUSING DEVELOPMENT
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	INCREASE HOME OWNERSHIP
	<b>Needs Addressed</b>	HOME BUYER AFFORDABILITY
	<b>Funding</b>	HOME: \$91,439
	<b>Description</b>	The County will fund its CHDO for the construction of a new, single family home for low income clientele.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
20	<b>Project Name</b>	FY 20 - CHDO OPERATING COSTS
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	INCREASE HOME OWNERSHIP
	<b>Needs Addressed</b>	HOME BUYER AFFORDABILITY
	<b>Funding</b>	HOME: \$30,480



	<b>Description</b>	Funding will be used to support the operations of the County's CHDO.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>21</b>	<b>Project Name</b>	FY20 - HOMEBUYER ASSISTANCE
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	INCREASE HOME OWNERSHIP
	<b>Needs Addressed</b>	HOMEBUYER AFFORDABILITY
	<b>Funding</b>	HOME: \$200,000
	<b>Description</b>	Funding to be used to assist low income clients with down payment assistance of up to \$5,000.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>22</b>	<b>Project Name</b>	FY20 - VETERANS PREFERENCE HOUSING
	<b>Target Area</b>	Hobart
	<b>Goals Supported</b>	PROVIDE SPECIAL NEEDS HOUSING
	<b>Needs Addressed</b>	SPECIAL NEEDS HOUSING
	<b>Funding</b>	HOME: \$100,000
	<b>Description</b>	Funding to assist with the construction of a new facility to house veterans.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>23</b>	<b>Project Name</b>	FY20 - RIVERWALK
	<b>Target Area</b>	Lake Station
	<b>Goals Supported</b>	INCREASE HOME OWNERSHIP
	<b>Needs Addressed</b>	HOME BUYER AFFORDABILITY
	<b>Funding</b>	HOME: \$126,715
	<b>Description</b>	The County will fund this project in order to construct 2 single family homes for low income clientele.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
	<b>24</b>	<b>Project Name</b>
<b>Target Area</b>		URBAN LAKE COUNTY
<b>Goals Supported</b>		IMPROVE OWNER HOUSING STOCK INCREASE HOME OWNERSHIP PROVIDE SPECIAL NEEDS HOUSING IMPROVE PUBLIC SERVICES IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE ELIMINATE BLIGHT AFFIRMATIVELY FURTHER FAIR HOUSING HOMELESS PREVENTION
<b>Needs Addressed</b>		SUBSTANDARD OWNER HOUSING STOCK HOME BUYER AFFORDABILITY SPECIAL NEEDS FACILITIES AND SERVICES HOMELESS PREVENTION BLIGHT ELIMINATION AT-RISK CHILDREN FAIR HOUSING SPECIAL NEEDS HOUSING PUBLIC FACILITIES AND IMPROVEMENTS

<b>Funding</b>	CDBG: \$301,432 HOME: \$60,959
<b>Description</b>	Funding for administrative purposes.
<b>Target Date</b>	8/31/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	

## 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 County does not "target" any specific areas in the Urban County. That said, it does allocate roughly 50% of its allocation of CDBG funds to 16 cities and towns that participate in make up the Urban County. They may submit any CDBG eligible activity that meets a national goal to the County for inclusion in its Annual Plan. Due to reduced funding levels over the years, the County has moved to providing funds to half of the 16 communities each year. This makes for larger local allocations and permits larger more significant projects. Most of the cities and towns undertake public improvements primarily benefitting lower income areas or households. However, some undertake public service projects such as transportation of the elderly and handicapped.

The remaining CDBG funds go for administration, public services, housing and, occasionally, a County public improvement project or demolition. HOME and CDBG funds for housing are allocated to the entire Urban County.

### Geographic Distribution

Target Area	Percentage of Funds
URBAN LAKE COUNTY	57
Whiting	
Schneider	
Schererville	
New Chicago	
Munster	
Merrillville	
Highland	
Cedar Lake	
Lowell	4
Hobart	8
Lake Station	4
Dyer	5
Griffith	5
Winfield	3
St. John	5
Crown Point	8

Table 8 - Geographic Distribution

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

When the County established itself as an Urban County under the CDBG program it agreed that each participating city or town would receive roughly 50% of the CDBG allocation for eligible projects meeting a national goal of the program. This was to assure the County would meet the then required goal of having a participating population of 200,000. The County has followed this approach since the creation of the Urban County.

All remaining CDBG and HOME funds are allocated to the whole of the Urban County and may be used anywhere for projects that are eligible and meet a national goal.

## **Discussion**

## Affordable Housing

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

#### Introduction

The County will be continuing its existing housing programs with less funds. It will engage in owner housing rehabilitation, special needs housing rehabilitation, homeless prevention and homebuyer assistance.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	100
Non-Homeless	50
Special-Needs	1
Total	151

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	100
The Production of New Units	1
Rehab of Existing Units	10
Acquisition of Existing Units	40
Total	151

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

#### Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

There are no public housing units located in Urban Lake County.

### **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 County will continue to support all homeless activities through coordination with the Continuum of Care. The County will use funding available in this program year for (1) the Homeless Prevention program and (2) to support the development of permanent supportive housing for veterans. In regard to non homeless special needs, the County proposes to support (1) transportation services for elderly and handicapped, (2) ADA improvements to a number of facilities and infrastructure throughout the county, and (3) support the development of permanent supporting housing for veterans. It is expected that elderly and handicapped homeowners will receive assistance via the homeowner rehabilitation programs.

### **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**

Urban Lake County is an active participant in the area Continuum of Care (COC) organization. The County's homeless strategies are informed based on the needs, priorities and strategies of the overall COC.

While there is very little street outreach within the Urban County jurisdiction, there are several points of entry into services and shelter provided by the COC members. The County's Homeless Prevention Program serves as one point of entry. Township offices can also serve as a point of entry when residents seek housing assistance. Once entered into the system, homeless persons being assisted by a COC member will undergo a coordinated entry and assessment process. Coordinated entry helps prioritize assistance based on vulnerability and severity of service needs. This process ensures that people who need assistance the most can receive it in a timely manner. All members of the COC located in Lake County are required to use coordinated entry. The Balance of State COC has provided training and service providers within Lake County are fully operational. The system includes the following elements: (1) process for determining eligibility; (2) process for determining priority and assistance amount for rapid rehousing; (3) process for determining priority for permanent support housing; and (4) referral services. The processes and assessments are standardized and are used by all providers with the aim of removing barriers of entry to the system for any population.

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

As notes, the County is part of the COC. While emergency shelters and transitional housing programs still have a place in the overall continuum, the focus has now shifted to a Housing First model that emphasizes the placement of homeless persons in stabilized housing situations as soon as possible in



order to minimize the amount of time in the system. While the County will support all of the COC members through coordinations with the COC, the County does not propose to use any of the federal resources available through this plan to support emergency or transitional housing.

**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**

As an active participant in the local COC the County plays a role in helping homeless persons of all types (veterans, chronically homeless, families with children, persons discharged from institutions, etc.) make the transition to permanent housing and independent living. The County provides direct cash assistance, via its Homeless Prevention program, permits homeless and at-risk households to obtain permanent housing and achieve independent living. The County will also support the development of permanent supportive housing. The plan calls for the support of additional veterans housing.

**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.**

As noted above, the County Homeless Prevention Program provides one time payments of up to \$750 to assist with rent, security deposits and mortgage payments. This is designed to keep households from becoming homeless. As an active participant in the local COC, the County will assist in the implementation of the adopted discharge policies when needed.

## **Discussion**

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

### **Introduction:**

HUD defines regulatory barriers as public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits. These barriers can raise development costs in some communities by as much as 35 percent. General opposition to affordable housing, often called "Not in My Back Yard" or NIMBY, was the underlying motive that lay behind many of these regulatory barriers to intentionally limit growth in general and affordable housing in particular.

In the 2017 fair housing study conducted by the County, a number of public policy barriers were identified as barriers to affordable housing that may also serve as impediments to fair housing choice, including zoning requirements for large lots and large homes. The study also cited public sentiment against multi-family housing and affordable housing in general as complications in efforts to develop additional affordable housing in some of the communities and decrease racial and economic disparities across the communities in the county. A limited supply of rental housing outside the entitlement cities (Gary, Hammond and East Chicago) further reduces housing choice for people who are unable to secure a mortgage or are disinterested in home ownership.

### **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**

There is considerable overlap between the barriers to affordable housing and impediments to fair housing choice. The County identified four goals to address impediments to fair housing choice. These will also address specific barriers to affordable housing overall.

1. Increase education opportunities for elected and appointed officials, real estate professionals, residential investors/landlords, and the general public about fair housing.
2. Increase awareness and implementation of universal design principles in housing construction and renovation.
3. Work county-wide and regionally to improve transportation choices and connection between areas of opportunity and housing.
4. Increase opportunities for mixed income housing options through policy changes in program and land use policy.

### **Discussion:**



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

### **Introduction:**

The County must describe the other actions it plans to take during the program year to address 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 between public and private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs**

In the current program year, the County will focus on creating new partnerships to better meet the needs of the county residents. The county will continue to work with their CHDO, Habitat for Humanity and the Community Investment Fund of Indiana (CIFI), a Community Development Financial Institution (CDFI) and help establish a working relationship with the South Shore Neighborhood Development Corporation, a new non-profit affiliate of the Legacy Foundation.

### **Actions planned to foster and maintain affordable housing**

The County's programs over the years have been heavily oriented toward fostering and maintaining affordable housing. Roughly 50% of the County's yearly CDBG/HOME funding goes toward housing, or housing related programs. The County will maintain its efforts to rehabilitate owner dwelling units, and assist lower income homebuyers to purchase affordable dwelling units. It appears this will all be done with more reduced funding. This makes it extremely difficult to foster and maintain affordable housing.

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

All of the funded housing programs will comply with the lead paint requirements of 24 CFR Part 35.

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

While the program will not have immediate effect, it is expected that the funding provided to Mental Health America for its Parents as Teachers Program will assist single parent families and small families become more self sufficient. Similarly, the Homeless Prevention Program will help families avoid the trauma of homelessness and stabilize their housing situation which allows them to become more self sufficient.

### **Actions planned to develop institutional structure**

In the current program year, the County will focus on creating new partnerships to better meet the needs of the County residents. This includes working with a newly certified CHDO, habitat for Humanity, and foregoing a partnership with the Community Investment Fund of Indiana (CIFI), a Community

Development Financial Institution (CDFI) and the South Shore Neighborhood Development Corporation, a new non-profit affiliate of the Legacy Foundation.

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

The County will continue to work within the existing networking and coordinating groups, including the Continuum of Care, the Lake County Housing Task Force and the Local Community Banker Council.

**Discussion:**

## Program Specific Requirements

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

#### Introduction:

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

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The County will not employ other forms of investment beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The County follows the recapture method when HOME funds are used for homebuyer activities. The amount recaptured may not exceed the net proceeds, if any. The net proceeds are the sales price minus any superior loan repayment (other than HOME funds) and closing costs. The County will always seek to recapture HOME funds before any distribution to the homeowner. Once HOME funds are recaptured, any remaining funds may be distributed to the homeowner.

Thus, HOME Investment is divided by the HOME Investment plus the Homebuyer Investment. The result is multiplied by the net proceeds. The HOME Investment is recaptured in full, if possible. Any funds remaining after the HOME Investment recapture are distributed to the homeowner. The full HOME loan amount remains in place for the term of the HOME required mortgage term.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The term of the HOME mortgage will be based on the level of HOME financing provided as part of assistance in acquiring a unit. Assistance under \$15,000, five years; under \$40,000, ten years; over \$40,000, fifteen years.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

None. The County does not refinance existing debt with HOME funds.





## Attachments

# Grantee Unique Appendices

























