

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
ELIMINATE BLIGHT	Public Housing	CDBG: \$	Buildings Demolished	Buildings	25	0	0.00%	5	0	0.00%
IMPROVE OWNER HOUSING STOCK	Public Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	60	3	5.00%	12	3	25.00%
IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE	Public Facilities	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	20000	50141	250.71%	0	50141	

IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE	Public Facilities	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		4000	0	0.00%
IMPROVE PUBLIC SERVICES	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	25		0	25	
IMPROVE PUBLIC SERVICES	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	916		0	916	
IMPROVE PUBLIC SERVICES	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	1000	0	0.00%	200	0	0.00%
INCREASE HOMEOWNERSHIP	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	6		0	6	
INCREASE HOMEOWNERSHIP	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	150	0	0.00%	30	13	0.00%

INCREASE SUPPLY OF AFFORDABLE HOUSING	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	15	0	0.00%	3	0	0.00%
PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING	Public Housing Fair Housing	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2000	0	0.00%	400	225	0.00%
PREVENT HOMELESSNESS	Homeless	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0			0	1231	
PREVENT HOMELESSNESS	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0		0	0	
PREVENT HOMELESSNESS	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	375	0	0.00%	75	51	0.00%
SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT	Economic Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		100	0	0.00%
SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT	Economic Development	CDBG: \$	Businesses assisted	Businesses Assisted	500	14	2.80%	0	14	

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

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CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	39417	36
Black or African American	3843	15
Asian	1135	0
American Indian or American Native	60	0
Native Hawaiian or Other Pacific Islander	0	0
Total	44455	51
Hispanic	1758	6
Not Hispanic	42697	45

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,486,792	984040.47
HOME	public - federal	690,067	

Table 3 - Resources Made Available

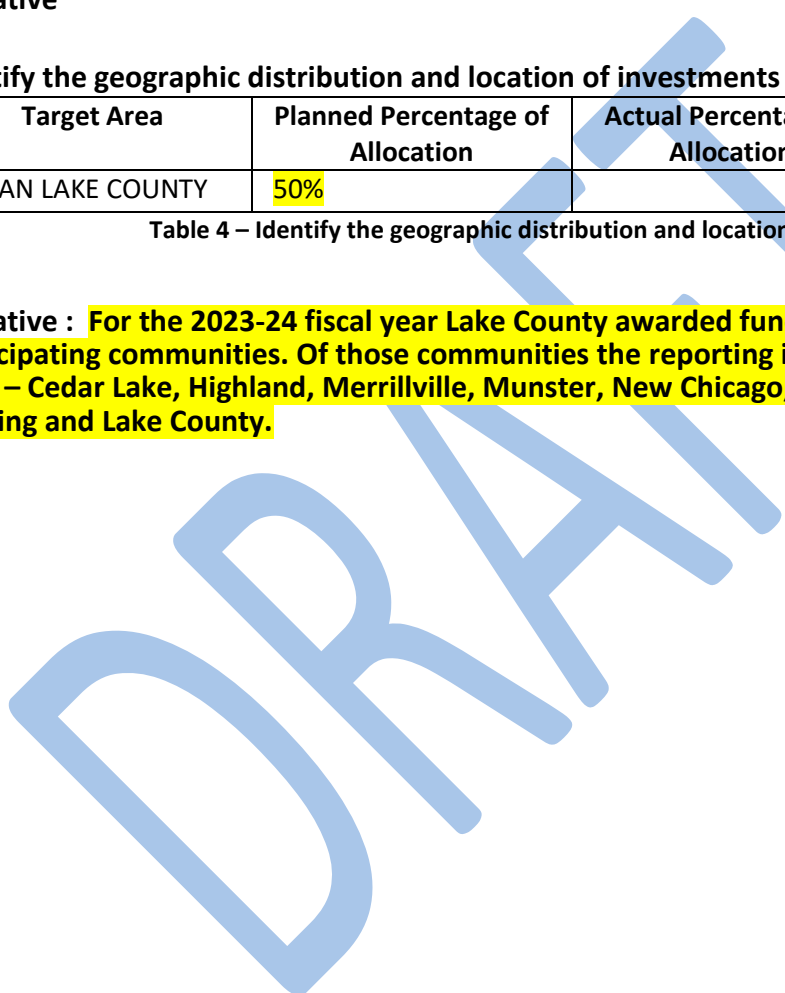
Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
URBAN LAKE COUNTY	50%		

Table 4 – Identify the geographic distribution and location of investments

Narrative : For the 2023-24 fiscal year Lake County awarded funding to eight (8) of all the participating communities. Of those communities the reporting information was gathered from – Cedar Lake, Highland, Merrillville, Munster, New Chicago, Schererville, Schneider, Whiting and Lake County.



Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Lake County generates leveraged funds through its Homebuyer Assistance program from the client obtained mortgages. The equity financing that assists low to moderate purchasing. The median sales price of homes averaged \$162,000.00

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	
2. Match contributed during current Federal fiscal year	
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	
4. Match liability for current Federal fiscal year	
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$

Table 7 – Program Income

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Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number						
Dollar Amount						
Sub-Contracts						
Number						
Dollar Amount						
	Total	Women Business Enterprises	Male			
Contracts						
Number						
Dollar Amount						
Sub-Contracts						
Number						
Dollar Amount						

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number						
Dollar Amount						

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired						
Businesses Displaced						
Nonprofit Organizations Displaced						
Households Temporarily Relocated, not Displaced						
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number						
Cost						

Table 10 – Relocation and Real Property Acquisition

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CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	33	33
Number of Special-Needs households to be provided affordable housing units	0	0
Total	33	33

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	50	51
Number of households supported through The Production of New Units	3	0
Number of households supported through Rehab of Existing Units	20	15
Number of households supported through Acquisition of Existing Units	30	10
Total	103	76

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The goals are to ultimately aid as many persons as possible that meet all required qualifying regulations. Due to the shortage of reputable, cost effective contractors the intended goal fell abit short.

Discuss how these outcomes will impact future annual action plans.

Lake County will continue to fund the housing programs set forth with the annual allotted grant funds.

Include the number of extremely low-income, low-income, and moderate-income persons

served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	3	0
Moderate-income	0	0
Total	3	0

Table 13 – Number of Households Served

Narrative Information

The County expects to continue to be a source of aid to the persons in our targeted communities.

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CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The County does not directly reach out to homeless persons. There are other staffed entities in the CoC that take on this type of endeavor in a more efficient manner. The County does offer a Homeless Prevention program, assisting with at-risk, homeless, and those obtaining housing to aid in the decrease of the homeless population.

Addressing the emergency shelter and transitional housing needs of homeless persons

Lake County does not operate emergency shelters nor transitional housing. There are other non-governmental organizations that provide a direct incentive to persons that are homeless or at risk of becoming homeless with assistance to emergency shelters, transitional housing and other various types. The County continues to be a partner and participant of the Region 1A CoC.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Community Development Block Grant (CDBG) funds were allocated and used to for the Homeless Prevention Program offered through the department of Community Economic Development in the amount of \$53,000.00 for fiscal year 2023-24, the program aid up to \$1000.00 in income qualified families, persons with delinquencies, security deposit as well as mortgage aid to prevent homelessness.

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

The County's Homeless Prevention Program is a piece of the combined efforts to aiding and

facilitating independency and to shorten the time of person(s) homelessness.

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CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Urban Lake County has no participation with the public housing authority .

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

There are no public housing units in Urban Lake County

Actions taken to provide assistance to troubled PHAs

There are no public housing units in Urban Lake County

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CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

Areas in the matter of zoning, building codes and land use and monitored by the Housing Task Force that represents both the public and private territories. Fair Housing organization, Northwest Indiana Reinvestment Alliance provides updates on regulations impacting local housing policies. Discriminatory treatment of buyers, lending practices and solutions in aiding with affordability.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Senior housing continues to be an underserved matter, efforts are begun to approve new development of housing, i.e. assisted living, and minimal or advanced care communities.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

Lake County Community Economic Development Dept. uses qualified firms to test, treat and remediate all lead cases. Clearance exams are done at completion. All properties constructed prior to 1978 are mandated to follow the lead based requirements. Construction for new housing are done without use of lead based paint. If lead is found in existing structures the lead based paint is removed, encased and safe lead rehabilitation are done so no further or potential danger is done.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Lake County Community Economic Development Department operates a revolving loan fund for economic development projects. It provides low interest loans to eligible companies for land, buildings, and equipment. Over the years, LCCEDD has periodically undertaken various types of private economic development projects that have created, or retained jobs in Lake County, especially for low-income persons aiding families to maintain or improve their way of living.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Lake County CDBG/HOME programs. has established links, contacts, and cooperation public bodies and private NGOs in the area and continued to work throughout the 2023 program year. The goal is to continue to maintain and improve what is already in place.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Lake County does not have any public housing . The County is an active member of the Region 1-A Continuum of Care, this umbrella organization encompasses most of the NGO's and governments in the Northwest Indiana area that provide assistance to households that are homeless, or at risk of becoming homeless. The County continues to fund Habitat for Humanity for the region's housing needs, these relationships have been in place for several years. Providing funding and a contractual relationship with Northwest Indiana Reinvestment Alliance to provide Fair Housing services in the Urban Lake County area.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The annual contractual agreement with Northwest Indiana Reinvestment Alliance provided housing services to the Urban County area. As part of this agreement, this group also works to eliminate, or modify impediments identified.

NWIRA continues to address the housing needs through the partnerships with Indiana Housing Community Development Authority (IHCDA) for their Indiana Homeowner's Assistance Fund (HAF) to assist with applications for assistance for homeowners with mortgage payments, property taxes and homeowner's insurance premiums. NWIRA is an HUD certified Counseling Agency with certified counselors to that provide services to the clients of NWIRA and agencies that are partnered with.

The agency organizes and facilitates meetings, workshops and seminars that provide an on-going dialogue to ensure quality affordable housing, safe and sound fair lending practices by using a Banker's Counseling group.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The monitorings of CDBG and HOME funded projects are done once during the fiscal year of their funding. Public improvement projects are monitored twice during the project until completion.

The monitoring of CDBG and HOME housing projects takes place several times during the course of the project. Standards depend on location as various cities and towns have local codes affecting housing rehabilitation and new construction. Home repair projects are monitored at the beginning and a final time upon completion of rehabilitation. Major rehabilitation projects are usually monitored several times during the construction period and always before making partial and final payments. The County follows 24 CFR 92.504(d) for inspection of assisted rental units. Upon monitoring one of the HOME assisted projects there were findings that were addressed and given ample time to be rectified.

Down payment and Owner Housing Rehabilitation assistance projects are monitored to ensure condition standards are met. Residency affidavits are mailed out annually to insure continued occupancy of the client(s). If a survey is not returned by mail, a follow up inspection is made by LCCEDD staff to determine if the unit is still occupied by the client(s). If not, legal action is pursued to regain the funds provided to that client.

Once a year there is an ad placed in local newspaper seeking qualified minority and/or female contractors to participate in the local housing rehabilitation program, and the cities and towns public improvement projects. This outreach request is also placed on the County's website.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

An advertisement/PUBLIC NOTICE is placed in the local newspaper informing the public that we will be completing and filing the annual Consolidated Annual Performance Evaluation Report for the 2023-24 fiscal year and giving the public a fifteen (15) day window to offer and submit any comments and or concerns. The public notice will be posted on Monday, October 28, 2024.

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Copies of the CAPER draft are available to public review at the LCCEDD office in the County Building at 2293 N. Main St., Room 310-A, Crown Point, IN. A hard copy is available at the main branch of the Lake County Public Library in Merrillville, IN. The CAPER is made available on the County website.

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CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The County will continue to carry out the projects and activities as presented in the 2023 Consolidated Plan.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

NO

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

N/A

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CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The Department's staff will rely on HUD monitoring handbooks, guidelines, and technical assistance publications.

The Department's monitoring ranges from screening applicants for income eligibility, accounting procedures, to on-site inspections for funded agencies. Reports are reviewed on a regular basis.

LCCEDD works with its subrecipients and partnering communities to conduct regular site visits and inspections for projects that are funded to assure compliance with codes and other regulatory requirements. Monitoring of public services and project sites have commenced. The reviews were done in April & May of 2024 for the 2023 program year.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The previous units developed by Habitat for Humanity (the County's CHDO), were sold, and occupied by low/moderate income persons/households. Current strives are taking place to continue to the development of single family homes for low-mod families with partnership of Habitat for Humanity and LCCEDD.

The development of Kirby Manor 75- unit and InPact has satisfied the County's Affirmative Marketing Plan. The 75-unit Veteran's Housing project, funded with HOME dollars, remains operational since the early 2022.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	21	1	0	0	0
Total Labor Hours	2,312	80			
Total Section 3 Worker Hours	824	60			
Total Targeted Section 3 Worker Hours	742	60			

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.	2				
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Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

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