

Executive Summary

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

1. Introduction

Lake County, Indiana receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME). Lake County Community Economic Development has jurisdiction over Lake County with exception of Hammond, Gary and East Chicago Indiana. Those three (3) cities directly receive funding from HUD to create programs of planning for the city they are entitled.

The purposes of these funding sources, is to assist low- and moderate-income families and households, which are those that earn less than 80% of the area median income. The funds are used primarily for three goals:

- Provide decent affordable housing,
- Create suitable living environments, and
- Expand economic opportunities.

The term of this Action Plan begins September 01, 2026 and to end August 31, 2026.

2. Summarize the objectives and outcomes identified in the Plan

The County's goals of the CDBG & HOME programs are to aid low- to- moderate- income households with activities as such as:

Homeless Prevention, Elderly/Handicapped Transportation, ADA improvements, Fair Housing, Homebuyer Assistance, Homeowner Rehabilitation, job training, Mental Health and early childhood care of at-risk-children, disability center, Domestic Violence services, small business training and Habitat for Humanity.

After reviewing and analyzing the data gathered, the County developed a set of goals and strategies to make the best use of its resources to address its most pressing needs.

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 will continue programs and projects set forth in the Consolidated Plan, while working with the participating municipalities to explore more types of community activities needed to better serve the low to moderate income populations within Lake County Indiana.

Over time Lake County has successfully completed with aiding fifty (50) or more rental /mortgage needs, twenty-five (25) homebuyer assistance clients, the owner housed rehabilitation of thirty (30) or more. Assisting the Community Housing Development Organization with the progression of home-ownership, enabling construction of new affordable housing for income qualified buyers. The County remains focused and geared toward the essential goals and needs of the areas Lake County services. Focal points of owner-occupied rehabs, public services for elderly, at risk youth and those with disabilities, homeless prevention and public infrastructure.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

For the 2026 program year there are Public Hearings scheduled to allow the input of the citizens in the surrounding areas;

Hearing Dates are: June 12, 2026 and July 17, 2026

The Notices of the scheduled meeting are published in the local newspaper and publicized on the County website. The meetings take place at the Lake County Government Complex Center:2293 N. Main Street Crown Point IN 46307 in Room 310A.

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.

To date, not comments have been received. All comments and or concerns will be addressed and summarized within the final submitted Action Plan.

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

to date there have been no comments and or concerns received to Lake County Community Economic Development: n/a

7. Summary

Lake County Community Economic Development anticipates moving forward with planned projects and activities for the 2026 program 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		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)

The Community Economic Development staff is responsible for the administration of annual grant programs and securing compliance.

Consolidated Plan Public Contact Information

Lake County Community Economic Development

Executive Director, Timothy A. Brown

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

1. Introduction

Lake County continues to build on the partnerships and working relationships to further the coordination of the community needs. A complete list of participating agencies is included in the Consolidated 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))

Lake County continues to deliver services coordinating with Co Action, Lake County Economic agencies, the Housing Taskforce, a variety of affordable housing avenues, community development benefits for the participating cities & towns, and homeless prevention aid for those of the targeted areas and demographics.

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.

The County has and will continue to channel resources to supportive housing services for veterans, homeless persons and organizations that further their efforts, funds to address the needs of this fragile population. The Executive Director of Community Economic Development is on the managing Board of the agency administering COC activities.

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

This does not apply to Lake County; no ESG associated activities.

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	CoAction
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
2	Agency/Group/Organization	Mental Health America of Lake County
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing efforts to better serve the residents of Lake County IN .

3	Agency/Group/Organization	NORTHWEST INDIANA REINVESTMENT ALLIANCE
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Services offered has made an impactful mark on the residents of Lake County resulting in continued supplemental assistance
4	Agency/Group/Organization	Habitat for Humanity of NWI
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

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

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	Co-Action	Preventing homelessness for at risk persons while offering services to educate the clients with viable skills on entering back into society and not becoming at risk yet again.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The complete listing of consulted agencies that were and remain participating resources of the ongoing progression of development in the communities of Lake County Indiana are outlined in the Consolidated Plan.

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 follows its Citizen Participation Plan (CPP) to develop the Annual Action Plan. The County holds two public hearings and provides the proposed plan for public comment and requires the city/town to hold public meetings allowing citizens input on the proposed projects. The first public hearing is held before publication to address housing and community development needs and review program performance. The second public hearing is held after the comment period but prior to the Plan's adoption and submission to HUD. This hearing addresses public input received and the development of proposed activities.

Each city/town participating in the Urban County program is required to advertise, in a manner similar to the County, a public hearing on the activities it proposes to undertake with the County's CDBG funding, or related program funds. LCCEDD has a staff member who is fluent in Spanish. It can also call upon available county employees who are fluent in other languages, if necessary.

The County provides advance notice of each public hearing in local newspapers and posts a notice on the Lake County, Indiana, website. Hearings are held at times and locations convenient to potential and actual beneficiaries. Monday through Friday, starting between 2:00 PM and 7:00 PM is considered convenient.

Our location is accessible to persons with disabilities; if ten (10) or more non-English speaking residents speaking the same language can reasonably be expected to participate, the County shall attempt to secure a translator for the meeting with reasonable notice/requests. The hearing may be held over to a second date in order to accommodate the schedule of the translator.

The County rarely gets feedback directly from the citizen participation process. This includes the public hearings held by the County and the hearings held by the 16 participating municipalities (eight (8) alternating annually). LCCEDD staff attends each municipal hearing. The most meaningful input received on the plan is received through consultations with service providers who work directly with low-income populations.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	publication on 05/27/2026	fifteen-day (15) comment period provided		https://lakecountyin.gov/departments/economic-devl/public-notice/
2	Public Meeting	Non-targeted/broad community	Public Hearing meeting for the 2026FY Action Plan is scheduled for 06/12/2026	a fifteen (15) day comment period provided		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The source of funding for the projects and activities will come from the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME). The County will also contribute available local funds to meet community and economic development need.

Community Development Block Grant

The Community Development Block Grant (CDBG) funds received will 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 benefitting low- and moderate-income residents. Examples of how the CDBG funds will be utilized include:

- Housing rehabilitation for income-eligible homeowners,
- Homeless prevention,
- Social service programs for youth and seniors, and those with disabilities
- 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. Eligible activities include:

- Development of new affordable housing, both rental and single-family units
- To construct or the rehabilitation of existing affordable housing through the CHDO

Anticipated Resources

Program	Source of	Uses of Funds	Expected Amount Available Year 1	Expected	Narrative
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	Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	Description
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,615,485.00	33,000.00	0.00	1,648,485.00	0.00	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	643,722.52	89,000.00	0.00	732,722.52	0.00	

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

Lake County is expected to leverage from the private market through the Homebuyer Assistance Program. The program has leveraged millions in private (and public) mortgage funds in the past. The Homebuyer program requires both equity and private (or public) lenders to be involved in the buying process. If such funds are not involved, the County will not assist the applicant. With funding at the current level, this activity usually generates \$3 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 program generates leveraged funds in projects. This is usually private 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

Lake County continues to support the development of a local land banks by promoting & supporting the growth of addressing the needs and potential of the vacant properties and /or a County development corporation.

Discussion

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	PREVENT HOMELESSNESS	2023	2027	Homeless	URBAN LAKE COUNTY	HOMELESS PREVENTION	CDBG: \$63,000.00 HOME: \$.00	Homelessness Prevention: 60 Persons Assisted
2	IMPROVE OWNER HOUSING STOCK	2023	2027	Public Housing	URBAN LAKE COUNTY	SUBSTANDARD OWNER HOUSING STOCK	CDBG: \$210,000.00 HOME: \$.00	Homeowner Housing Rehabilitated: 20 Household Housing Unit
3	INCREASE HOMEOWNERSHIP	2023	2027	Affordable Housing	URBAN LAKE COUNTY	HOMEBUYER AFFORDABILITY	HOME: \$300,000.00	Direct Financial Assistance to Homebuyers: 20 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING	2023	2027	Public Housing Fair Housing	URBAN LAKE COUNTY	HOME BUYER AFFORDABILITY SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES HOMELESS PREVENTION FAIR HOUSING PUBLIC FACILITIES AND IMPROVEMENTS	CDBG: \$323,097.00 HOME: \$64,372.25	Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 1 Other
5	SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT	2023	2027	Economic Development	URBAN LAKE COUNTY	ECONOMIC DEVELOPMENT	CDBG: \$50,000.00	Businesses assisted: 15 Businesses Assisted
6	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE	2023	2027	Public Facilities	URBAN LAKE COUNTY	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES PUBLIC FACILITIES AND IMPROVEMENTS	CDBG: \$710,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 29700 Persons Assisted
7	IMPROVE PUBLIC SERVICES	2023	2027	Non-Housing Community Development	URBAN LAKE COUNTY	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES AT-RISK CHILDREN	CDBG: \$179,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 275 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	INCREASE SUPPLY OF AFFORDABLE HOUSING	2023	2027	Affordable Housing	URBAN LAKE COUNTY	LACK OF AFFORDABLE HOUSING	CDBG: \$113,388.00 HOME: \$366,164.14	Homeowner Housing Added: 2 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	PREVENT HOMELESSNESS
	Goal Description	The Homeless Prevention program is to aid those at risk of becoming homeless with aid for delinquent rent, mortgage assistance or security deposit.
2	Goal Name	IMPROVE OWNER HOUSING STOCK
	Goal Description	Project goal is to provide needed repairs that consist of safety concerns, accessibility or needed improvements to the homes of income qualified homeowners in Lake County Indiana outside of Hammond, Gary and East Chicago Indiana.
3	Goal Name	INCREASE HOMEOWNERSHIP
	Goal Description	Project goal is to provide down payment assistance to income qualified homebuyers that are purchasing in Lake County Indiana outside of Hammond Gary and East Chicago Indiana.
4	Goal Name	PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING
	Goal Description	Administering and planning of the CDBG & HOME proposed projects for the program year.

5	Goal Name	SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT
	Goal Description	Small business training and better business skills to attain longevity.
6	Goal Name	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Goal Description	The projects proposed are that of allowing accessibility to residents at the public facilities that would otherwise have restrictions.
7	Goal Name	IMPROVE PUBLIC SERVICES
	Goal Description	The programs provide a variety of assistance to the public of Lake County Indiana such as transportation for the elderly and disabled; parenting skills for at-risk children; job training of the local trades; domestic violence shelter services; fair housing.
8	Goal Name	INCREASE SUPPLY OF AFFORDABLE HOUSING
	Goal Description	Plans to provide affordable housing to low/moderate families.

Projects

AP-35 Projects – 91.220(d)

Introduction

Lake County is projected to fund twenty-five (25) projects for the upcoming fiscal year of 2026-27.

Projects

#	Project Name
1	CDBG Admin FY2026-27
2	CHDO Operating FY2026-27
3	HOME Admin FY2026-27
4	CHDO Development FY2026-27
5	Housing Development CDBG FY2026-27
6	Housing Development HOME FY2026-27
7	Homeless Prevention FY2026-27
8	Homebuyer Assistance: DPA FY2026-27
9	Rehabilitation Program FY2026-27
10	St Jude Domestic Violence Shelter FY2026-27
11	NWIRA- Fair Housing FY2026-27
12	Mental Health/P.A.T FY2026-27
13	LCCS - bus fuel FY2026-27
14	Indiana Plan - Job Training FY2026-27
15	Center for Possibilities - FY2026-27
16	Lake County FY2026-27
17	Crown Point FY2026-27
18	Dyer- FY2026-27
19	Griffith -FY2026-27
20	Hobart FY2026-27
21	Lake Station FY2026-27
22	Lowell FY2026-27
23	St John FY2026-27
24	Winfield FY2026-27
25	IKAN Start

Table 7 - Project Information

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

By agreement, the County and the sixteen (16) participating jurisdictions, funds are rationed out amongst eight (8) communities at a time by alternating years of allocation to be used on locally selected projects which meet a CDBG national goal primarily benefitting low to moderate income persons/households. The remainder is allocated to several public service projects, homeowner rehabilitation and to the homeless prevention program. HOME funds are usually divided between the housing development organization and homebuyer assistance. New Construction of single-family residences will be funded by way of a CHDO and HOME funds of the American Rescue Plan.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Admin FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING
	Needs Addressed	SUBSTANDARD OWNER HOUSING STOCK HOMEBUYER AFFORDABILITY LACK OF AFFORDABLE HOUSING SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES HOMELESS PREVENTION AT-RISK CHILDREN FAIR HOUSING PUBLIC FACILITIES AND IMPROVEMENTS ECONOMIC DEVELOPMENT
	Funding	CDBG: \$323,097.00
	Description	
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration of the CDBG activities and projects for the communities of Lake County's jurisdiction.
2	Project Name	CHDO Operating FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	INCREASE SUPPLY OF AFFORDABLE HOUSING
	Needs Addressed	HOMEBUYER AFFORDABILITY LACK OF AFFORDABLE HOUSING
	Funding	HOME: \$32,186.13
	Description	CHDO Operating and admin costs
	Target Date	8/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Habitat for Humanity
	Planned Activities	aiding in the operations of the approved CHDO activities

3	Project Name	HOME Admin 2026-27FY
	Target Area	URBAN LAKE COUNTY
	Goals Supported	INCREASE SUPPLY OF AFFORDABLE HOUSING
	Needs Addressed	SUBSTANDARD OWNER HOUSING STOCK HOMEBUYER AFFORDABILITY
	Funding	HOME: \$64,372.25
	Description	
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Lake County Indiana with the exception of Hammond, Gary and East Chicago
	Planned Activities	administering HOME projects
4	Project Name	CHDO Development FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	INCREASE SUPPLY OF AFFORDABLE HOUSING
	Needs Addressed	SUBSTANDARD OWNER HOUSING STOCK HOMEBUYER AFFORDABILITY LACK OF AFFORDABLE HOUSING
	Funding	HOME: \$96,558.38
	Description	
	Target Date	8/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	construct one (1) housing unit for/to a low/moderate income family or person.
	Location Description	
	Planned Activities	assist with the development and or build of CHDO property.
5	Project Name	Housing Development CDBG FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	INCREASE SUPPLY OF AFFORDABLE HOUSING

	Needs Addressed	HOMEBUYER AFFORDABILITY
	Funding	CDBG: \$113,388.00
	Description	TBD use of CDBG funds in providing accessible housing for eligible persons
	Target Date	8/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	one (1) development; one (1) family
	Location Description	
	Planned Activities	
6	Project Name	Housing Development HOME FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	INCREASE SUPPLY OF AFFORDABLE HOUSING
	Needs Addressed	SUBSTANDARD OWNER HOUSING STOCK LACK OF AFFORDABLE HOUSING
	Funding	HOME: \$239,605.76
	Description	TBD
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
7	Project Name	Homeless Prevention FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	PREVENT HOMELESSNESS
	Needs Addressed	HOMELESS PREVENTION
	Funding	CDBG: \$63,000.00
	Description	providing one-time assistance for rental, mortgage aid or security deposit for qualified applicants
	Target Date	8/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	Sixty (60) families will benefit for the Homeless Prevention program in the fiscal year.
	Location Description	Lake County Indiana with the exception of Hammond, Gary and East Chicago Indiana.
	Planned Activities	
8	Project Name	Homebuyer Assistance: DPA FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	INCREASE HOMEOWNERSHIP
	Needs Addressed	HOME BUYER AFFORDABILITY
	Funding	HOME: \$300,000.00
	Description	down payment assistance for homebuyers
	Target Date	8/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	Twenty (20) families are projected to benefit from the Down Payment Assistance program
	Location Description	County wide with the exception of Hammond, Gary and East Chicago Indiana.
	Planned Activities	Provide down payment assistance to homebuyers
9	Project Name	Rehabilitation Program FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE OWNER HOUSING STOCK
	Needs Addressed	SUBSTANDARD OWNER HOUSING STOCK
	Funding	CDBG: \$210,000.00
	Description	Provide rehabilitation to owner occupied dwellings to create suitable living conditions.
	Target Date	8/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	The program generally provides rehab assistance to 20-25 homeowners annually.
	Location Description	Countywide, with the exception of Hammond Gary and East Chicago Indiana.

	Planned Activities	To provide needed rehabs to owner occupied homes of low to moderate income.
10	Project Name	St Jude Domestic Violence Shelter FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES HOMELESS PREVENTION AT-RISK CHILDREN
	Funding	CDBG: \$25,000.00
	Description	domestic violence services and shelter
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	St Jude helps fifty to seventy-five domestic violence victims annually.
	Location Description	County wide
	Planned Activities	aid in the survival services, support and housing of those affected by domestic violence in some manner.
11	Project Name	NWIRA- Fair Housing FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING
	Needs Addressed	HOMELESS PREVENTION FAIR HOUSING
	Funding	CDBG: \$37,000.00
	Description	to affirmatively further fair housing practices
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	100 families
	Location Description	County-wide
	Planned Activities	assistance with foreclosure prevention, counseling for first time home buyers and assurance of fair housing practices
12	Project Name	Mental Health/P.A.T FY2026-27
	Target Area	URBAN LAKE COUNTY

	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	AT-RISK CHILDREN
	Funding	CDBG: \$35,000.00
	Description	early childhood education and services provided to new parents of low income or disadvantage circumstances.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	15 families
	Location Description	County wide
	Planned Activities	Parenting educational services for those with children from birth to 5 years of age.
13	Project Name	LCCS - bus fuel FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$40,000.00
	Description	provided transportation to elderly and disabled persons
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	100 persons
	Location Description	County-wide
	Planned Activities	transportation for the elderly and or disabled of low to moderate income; bus fuel reimbursement
14	Project Name	Indiana Plan - Job Training FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	ECONOMIC DEVELOPMENT
	Funding	CDBG: \$22,000.00

	Description	job mentoring and test preparation for the building trades within NWI
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	seven (7) to ten (10) persons
	Location Description	County-wide
	Planned Activities	job mentoring and test preparation of the building trades within NWI
15	Project Name	Center for Possibilities - FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES AT-RISK CHILDREN PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$20,000.00
	Description	learning facility for disabled persons (partial compensation of one (1) teacher)
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	County-wide
	Planned Activities	partial compensation for lead staff/teacher at the facility
16	Project Name	Lake County FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$70,000.00
	Description	ADA curb cuts and sidewalks at the Government complex
	Target Date	8/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	100 or more persons will benefit from the project that allows accessibility for all in and out of the facility.
	Location Description	Lake County Government Center and Courthouses (Hammond, Gary, East Chicago and Crown Point locations)
	Planned Activities	installation of handicapped ramps and access to walkways
17	Project Name	Crown Point FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$130,000.00
	Description	ADA ramps where needed throughout the town
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one thousand or more persons will benefit from the proposed corrections and/or additions of entry throughout the town.
	Location Description	Throughout Crown Point where needed
	Planned Activities	providing handicapped accessible ramps to areas where needed.
18	Project Name	Dyer- FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$71,245.00
	Description	ADA curb cuts
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated number of 16000 people in the areas will benefit from the projected curb cuts project.
	Location Description	Village Circle, Sandy Ridge and Rockwell neighborhoods.
	Planned Activities	sidewalk improvements
19	Project Name	Griffith -FY2026-27

	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$71,245.00
	Description	ADA entryway to the playground
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Estimated at 500 persons benefitting from the completed project.
	Location Description	Central Park
	Planned Activities	ADA access to the park area
20	Project Name	Hobart FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$112,590.00
	Description	ADA curb cuts
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	1000 families
	Location Description	Census Tract 421
	Planned Activities	ADA curb cuts for the area
21	Project Name	Lake Station FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$60,544.00
	Description	Chair lift at the City pool and park improvements at Riverview Park

	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500 persons will benefit from the improvements
	Location Description	Riverview Park -2701 Ripley Street
	Planned Activities	to make the chair lift operable and ADA access leading to the pool area.
22	Project Name	Lowell FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$54,950.00
	Description	Park improvements
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 10k persons served and benefitting from the project.
	Location Description	Olde Town Square Park
	Planned Activities	accessible pedestrian entry, benches
23	Project Name	St John FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$94,446.00
	Description	ADA playground equipment
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Estimated number of 1200 persons benefitting from this improvement.
	Location Description	Heartland Park
	Planned Activities	ADA complaints playground equipment

24	Project Name	Winfield FY2026-27
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$44,980.00
	Description	
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500 persons
	Location Description	Stonegate and Cloverdale subdivisions
	Planned Activities	pour and play rubberized mats in the playground areas.
25	Project Name	IKAN Start
	Target Area	URBAN LAKE COUNTY
	Goals Supported	SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT
	Needs Addressed	ECONOMIC DEVELOPMENT
	Funding	CDBG: \$50,000.00
	Description	small business training
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated number of ten (10) businesses will benefit from the services provided by IKAN.
	Location Description	County wide
	Planned Activities	to assist small businesses with skills and training to increase longevity of the business

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

Lake County annually allocates majority of CDBG funds to eight (8) of the sixteen (16) local cities /towns, to the cities and towns that participate in making up the Urban Lake County, with submission of annual CDBG applications for CDBG eligible activities that meet a national goal to the County for inclusion in the Annual Action Plan. Most of the cities and towns undertake public improvements benefitting lower income areas or households. Most assume activities of public service projects such as improvements to public facilities handicapped and or the elderly.

The remaining CDBG funds are allocated for administration, public/social services, housing and County public improvement projects. HOME and CDBG funds for housing are allocated to the entire Urban County.

Geographic Distribution

Target Area	Percentage of Funds
URBAN LAKE COUNTY	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

As agreed each participating city or town would receive a portion of the CDBG allocation for eligible projects meeting a national goal. This is to assure the County would meet the then required goal of having a participating population. The County continues to follow this approach since the creation of the Urban County.

All remaining CDBG and HOME funds are allocated for projects that are eligible and meet a national objective.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Lake County continues its existing housing program for down payment assistance for LMI buyers. The projected outcome is that of the CHDO activity as well as broadening housing development project. Please note that the numbers below only reflect affordable housing projects that meet the HOME definition of affordable housing and does not include some CDBG funded projects.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	22
Special-Needs	0
Total	22

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	0
Acquisition of Existing Units	20
Total	22

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

Discussion

Housing Development:1

CHDO Development: 1

Down Payment Assistance: 20

AP-60 Public Housing – 91.220(h)

Introduction

There isn't any public housing development in the County's jurisdiction.

Community Economic Development funds from CDBG nor HOME will not be used for public housing units.

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

There are no public housing developments within the County's jurisdiction.

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

N/A

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

N/A

Discussion

N/A

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

Introduction

The County will continue to offer the Homeless Prevention aid, HOME ARP projects in collaboration with CoAction are well on the way assisting with homelessness activities throughout Lake County as well as those that are at-risk.

Outside of homeless activities, funding continues for transportation benefitting the elderly and or disabled and the homeowner rehab 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

When entered into the system by Co Action office, homeless persons being assisted by a CoAction team member will undergo a coordinated assessment process.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emphasize on the placement of homeless persons in stabilized housing situations is the overall focus.

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

Referral of homeless persons of all types make the transition to permanent housing and independent living. Community Economic Development provides assistance through the Homeless Prevention program. The County will also support the development of permanent supportive housing by collaboration of other partnerships.

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.

The Department of Lake County Community Economic Development facilitates the Homeless Prevention Program providing one-time payments of up to \$1,000 to assist with delinquent rent, security deposits, and mortgage payments. This program designed to keep households from becoming homeless.

Discussion

DRAFT

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

Introduction:

A limited supply of rental housing reduces the housing choice for those who are financially unable to secure a mortgage or who 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

Lake County continues to partner with Fair Housing organizations and other municipalities to evaluate available land uses and methods to ensure housing opportunities are available to all. Goals County wide to improve transportation choices and connection between areas of opportunity and housing.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The County maintains actions to focus on affordable housing, coordination between public and private housing, social service agencies that may meet the needs of the underserved populations.

Actions planned to address obstacles to meeting underserved needs

The County will continue to partner & coordinate efforts to serve the needs of the communities of Lake County Indiana.

This includes the provision of operating support for non-profit organizations and affordable housing developers.

Actions planned to foster and maintain affordable housing

Community Economic Development Department obligates a large portion of CDBG and HOME funding to housing related activities. Funds to obtain(purchase) affordable housing are set aside annually to aid qualified buyers and rehabilitation activities for owner occupied homes continue to exist.

Actions planned to reduce lead-based paint hazards

All funded housing programs are in compliance with the lead paint requirements of 24CFR Part 35.

Actions planned to reduce the number of poverty-level families

The County participates in a number of local and regional efforts to promote development and jobs, establishing a Revolving Loan Fund to assist businesses and industries to create/maintain jobs in the County. Outside of direct financial assistance, Lake County has been a long-time participant in the Northwest Indiana Forum and the Lake County Economic Alliance that undertakes numerous projects and efforts to support economic development in the area.

Actions planned to develop institutional structure

This program year, the County continues implementing its HOME ARP program that helps build institutional structure among homeless service providers who assist the other qualifying populations. Supportive efforts of nonprofit housing developers to create additional affordable housing.

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

The County continues to work within the existing network and coordinating groups, as such Co-Action and the Lake County Housing Taskforce.

Discussion:

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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	33,000
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
Total Program Income:	33,000

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.	0.00%

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 stated 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. The proceeds are the sales price subtracting any superior loan repayment and closing costs. The County will always seek to recapture HOME funds before any distribution to the homeowner. Once HOME funds are recaptured, funds then may be distributed to the homeowner. 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 homebuyer. The full HOME loan amount remains in place for the term of the HOME required mortgage term until paid and released.

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 terms of the HOME Mortgage for down payment assistance is based on the level of HOME financing provided as part of assistance in acquiring a unit. Assistance under \$15,000 is five (5) years; under \$40,000, ten (10) years; over \$40,000, fifteen (15) 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:

N/A

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services

received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

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