

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). For the purposes of these funding sources, the County has jurisdiction over the whole county except for the cities of Hammond, East Chicago, and Gary. These three cities receive funds directly from HUD and create their own planning documents. The overarching purpose of these programs 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 to pursue three goals:

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

In order to access these federal funds, the County must carry out a planning process to identify the scope of housing and community development needs in its jurisdiction and how the available funding can best be used to meet those needs. The term of the Action Plan will begin September 1st, 2025, and end August 31st, 2026.

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 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, Indiana Plan, Mental Health America, Cerebral Palsy, St Jude Domestic Violence, small business training and Habitat for Humanity.

After reviewing and analyzing the data gathered during the planning process, the County developed a set of goals and strategies to make the best use of its limited resources to address its most pressing needs such as affordable housing, community development.

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 forty (40) or more rental /mortgage needs, twenty-five (25) homebuyer assistance clients, the owner housed rehabilitation of thirty (30) or more. Community Housing Development Organization development. The County intends to exceed the goals of past performance by remaining focused and geared toward the essential 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.

To date, the first Public hearing is scheduled for Friday, May 30, 2025

Second Public Hearing will be Tuesday, July, 01, 2025

The Notices for the Hearings are published in the local newspaper and the County's website. The Hearing are held in the large conference room of Community Economic Development located at 2293 N. Main Street Room 310 Crown Point IN 46307. Copies of the drafted Annual Action Plan will be made available to all of the communities upon request.

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, the County has not received any comments. Any and all comments received will be noted and summarized in the final Action Plan.

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

No comments at this time.

7. Summary

Lake County will continue to plan and move forward with activities/projects for the upcoming fiscal year.

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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
HOPWA Administrator		
HOME Administrator		Lake County Community Economic
ESG Administrator		NA
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The Department personnel is responsible for proper regulatory implementation of the activities and projects and assuring the activities are carried out as identified.

Consolidated Plan Public Contact Information

Lake County Community Economic Development Dept.

Executive Director, Timothy A. Brown

brownta@lakecountyin.org 219-755-3225

Lake County Community Economic Development Dept.

Deputy Director, Tameka Browder

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

1. Introduction

The County reached out to local service providers and other government agencies to gather information on housing, homeless, and community development needs and to determine how the available federal resources should best be used to meet the priority needs. The County also sought to build better working relationships with service providers to increase coordination.

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(l))

The County is involved in a number of on-going to increase coordination in the delivery of affordable housing, community development, and homeless services. These include the Continuum of Care (described in more detail below), the Lake County Housing Taskforce, the Lake County Community Bankers Council, the Lake County Economic Alliance and CoAction .

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 is active with CoAction where the collaborative efforts of service providers in Lake County focus on providing services to the homeless and near homeless populations in the area. The CoC serves as the lead organization for determining homeless needs, priorities and strategies within Lake County. The needs and strategies contained within these planning efforts are heavily influenced by those formulated by the CoC/Co Action. The County will direct a portion of its resources on homeless prevention and to supportive housing for veterans over the term of the next five-year plan.

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

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	the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement
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	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or	the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement
3	Agency/Group/Organization	NORTHWEST INDIANA REINVESTMENT
	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	the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement
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

<p>Briefly describe how the Agency/Group/ Organization was consulted. What are the anticipated outcomes of the consultation or</p>	<p>The County has a better understanding of the services offered by the organization and is now in a position to supplement and complement</p>
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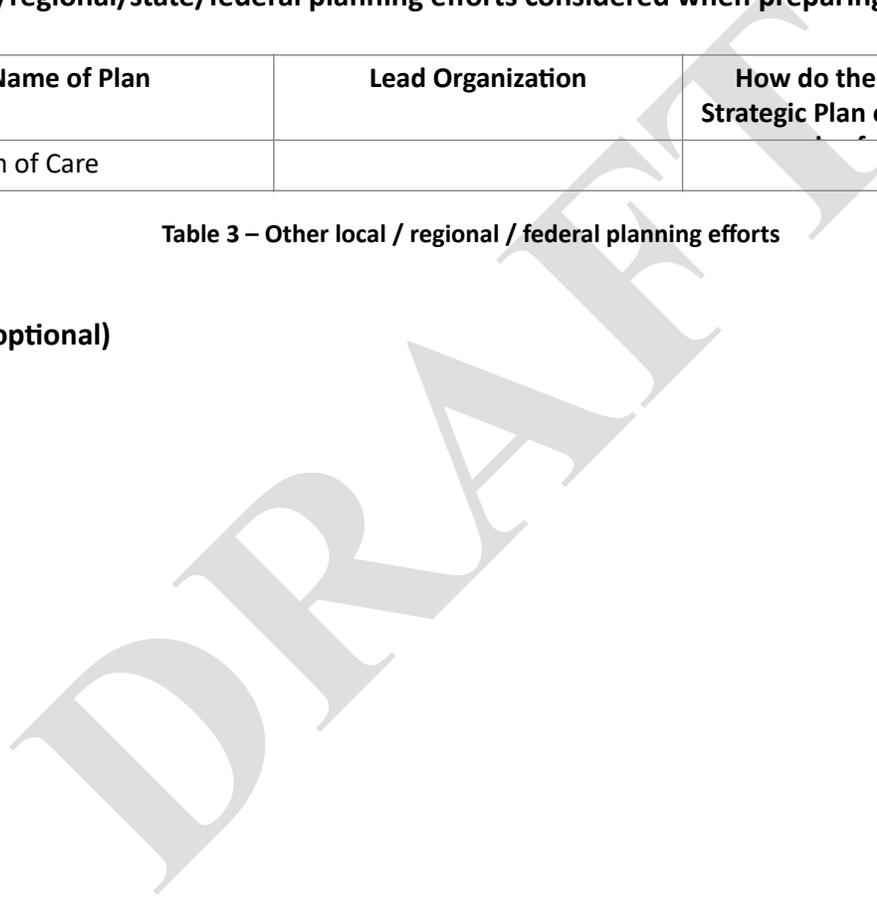
Identify any Agency Types not consulted and provide rationale for not consulting

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
Continuum of Care		

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 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. 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. The LCCEDD has a staff member who is fluent in Spanish. It can also call upon retired staff, or other county employees who are fluent in Polish and a number of 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 4:00 PM and 7:30 PM is considered convenient.

The location is accessible to persons with disabilities. If 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 the municipal hearings. 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	URL (if applicable)
1	Newspaper Ad	Non-targeted/ broad community	publication (05/13/2025) of Public Hearing meeting	comment period open for fifteen (15) days; no comments	no comments received to date	

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

The main source of funding for the set forth 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, such as the Revolving Loan Fund, to meet community and economic development needs of the county.

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 benefit low- and moderate-income residents. Some examples of how the County has used CDBG funds include:

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

- To construct or the rehabilitation of existing affordable housing through the CHDO,
- Acquisition or development of new affordable housing

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing	1,629,279.00	26,198.06	0.00	1,655,477.06	0.00	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily	638,512.79	11,699.06	0.00	650,211.85	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

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

The 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 will allocate any unexpected program income received during the program year through an amendment of the Annual Action Plan process for the next program year.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start	End	Category	Geographic	Needs Address	Funding	Goal Outcome Indicator

Table 6 – Goals Summary

Goal Descriptions

Goal Name	Goal Description

Projects

AP-35 Projects – 91.220(d)

Introduction

Lake County is projected to fund twenty-four (24) projects/activities for the upcoming fiscal year of 2025-26.

Projects

#	Project Name
1	CDBG Admin FY2025-26
2	HOME Admin FY2025-26
3	Lake County FY2025-26
4	Whiting FY25-26
5	Schneider FY25-26
6	Schererville FY25-26
7	New Chicago FY25-26
8	Munster FY25-26
9	Merrillville FY25-26
10	Highland FY25-26
11	Cedar Lake FY25-26
12	NWIRA- Fair Housing FY25-26
13	St. Jude- Domestic Violence FY25-26
14	Indiana Plan - Job Training FY25-26
15	LCCS - bus fuel FY25-26
16	Center for Possibilities - cerebral palsy FY25-26
17	Mental Health America NWI - PAT FY25-26
18	Homeless Prevention FY25-26
19	Housing Development FY25-26
20	Homeowner Rehabilitation Program - EG/Def FY25-26
21	Homebuyer Assistance - DPA FY25-26
22	CHDO Development FY25-26
23	CHDO Operating FY25-26

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 funds are rationed out amongst the 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. The remainder is allocated to several public service projects, homeowner rehabilitation and to homeless prevention. HOME funds, depending on funding levels, is usually divided between housing development organization and homebuyer assistance. New Construction of single-family residences will be funded by way of a CHDO and HOME funds as well as the American Rescue Plan funds.

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AP-38 Project Summary
Project Summary Information

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1	Project Name	CDBG Admin FY2025-26
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$325,855.80
	Description	Operations of all CDBG matters
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Personnel and administering the CDBG activities and project regulations
2	Project Name	HOME Admin FY2025-26
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$63,851.28
	Description	Operation of all HOME matters
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	HOME administration facets
3	Project Name	Lake County FY2025-26
	Target Area	Government Complex
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$75,000.00
	Description	
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	An estimated number of one hundred (100) will be able to benefit from the improvements of this activity

	Location Description	
	Planned Activities	curb cuts at the Lake County Government complex
4	Project Name	Whiting FY25-26
	Target Area	Whiting
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$35,300.00
	Description	ADA park improvements
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Whiting Lakefront Park - playground updates/improvements
5	Project Name	Schneider FY25-26
	Target Area	Schneider
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$20,173.00
	Description	
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	Project Name	Schererville FY25-26
	Target Area	Schererville
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$124,885.00
	Description	ADA Park Improvements
	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	New Chicago FY25-26
	Target Area	New Chicago
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$26,253.00
	Description	ADA Parks
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	ADA Park Improvements
8	Project Name	Munster FY25-26
	Target Area	Munster
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$102,997.00
	Description	Sidewalk improvements
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
9	Project Name	Merrillville FY25-26
	Target Area	Merrillville
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$151,150.00
	Description	Demolitions

	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
10	Project Name	Highland FY25-26
	Target Area	Highland
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$102,997.00
	Description	Curb cuts
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
11	Project Name	Cedar Lake FY25-26
	Target Area	Cedar Lake
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$76,245.00
	Description	Curb cuts
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
12	Project Name	NWIRA- Fair Housing FY25-26
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$37,000.00

	Description	Fair housing services
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	100 families estimated to receive counseling for first time homebuying or educational assistance on foreclosure prevention.
	Location Description	County wide
	Planned Activities	
13	Project Name	St. Jude- Domestic Violence FY25-26
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$25,000.00
	Description	Domestic violence
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	125 persons
	Location Description	Lake County wide
	Planned Activities	fleeing domestic violence and emergency shelter, transitional housing
14	Project Name	Indiana Plan - Job Training FY25-26
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$22,000.00
	Description	Job training for the trades
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	job mentoring and test preparation of the building trades within NWI
	Location Description	Lake County
	Planned Activities	
15	Project Name	LCCS - bus fuel FY25-26
	Target Area	
	Goals Supported	

	Needs Addressed	
	Funding	CDBG: \$40,000.00
	Description	Transportation for elderly and disabled persons
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 200 elderly or disabled low to moderate income persons needing transportation
	Location Description	Lake County wide
	Planned Activities	transportation
16	Project Name	Center for Possibilities - cerebral palsy FY25-26
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$20,000.00
	Description	Compensation for lead staff/teacher
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Estimated fifty (50) persons
	Location Description	
	Planned Activities	schooling for persons with mental and or physical disabilities. CDBG funds to aid in the administrating the care and education portion for one (1) personnel at the organization.
17	Project Name	Mental Health America NWI – P.A.T FY25-26
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$35,000.00
	Description	Parenting education for new parents
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

18	Project Name	Homeless Prevention FY25-26
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$75,000.00
	Description	Rental or mortgage assistance
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	LCCEDD is geared to aiding fifty (50) LMI families or more with rental assistance or mortgage aid in the upcoming fiscal year.
	Location Description	Lake County Indiana with the exception of Hammond, Gary and East Chicago Indiana.
	Planned Activities	
19	Project Name	Housing Development FY25-26
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$246,958.95
	Description	TBD
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Two (2) LMI families
	Location Description	TBD
	Planned Activities	
20	Project Name	Homeowner Rehabilitation Program - EG/Def FY25-26
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$210,000.00
	Description	Repairs to owner occupied dwellings
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	
21	Project Name	Homebuyer Assistance - DPA FY25-26
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$200,000.00
	Description	Down payment assistance to first time home buyers
	Target Date	8/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	25 LMI persons/families
	Location Description	Lake County Indiana with the exception of Hammond, Gary and East Chicago Indiana.
	Planned Activities	
22	Project Name	CHDO Development FY25-26
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$95,776.92
	Description	
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
23	Project Name	CHDO Operating FY25-26
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$31,925.64
	Description	Operation of the CHDO
	Target Date	8/31/2027

Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	

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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 roughly allocates 50% of CDBG funds to the eight (8) annually, sixteen (16) in total, to the cities and towns that participate in making up the Urban County. With submission of CDBG application for CDBG eligible activities that meet a national goal to the County for inclusion in its Annual Plan. Most of the cities and towns undertake public improvements benefitting lower income areas or households. However, some undertake public service projects such as transportation for the elderly and handicapped.

The remaining CDBG funds go for administration, public/social 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
Whiting	5
Schneider	8
Schererville	1
New Chicago	6
Munster	2
Merrillville	2
Highland	2
Cedar Lake	2

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion

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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The County will continue its existing housing program for down payment assistance for LMI buyers. The projected outcome is a makeup of the CHDO activities as well as the 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	26
Special-Needs	0
Total	26

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	6
Rehab of Existing Units	0
Acquisition of Existing Units	20
Total	26

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

Discussion

Down payment Assistance: 20

CHDO Development: 1

New Housing Development: 5

AP-60 Public Housing – 91.220(h)

Introduction

The County is not funding any public housing units by way of Community Economic Development Dept. with use of CDBG or HOME funds.

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

N/A

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 supports homeless activities through coordination with the Continuum of Care/NICA now known as CoAction. The County will continue to use available funding for the 2025-26 fiscal year for the Homeless Prevention program. The County has also begun to implement HOME ARP funded projects discussed in the 2021 Annual Action Plan substantial amendment. HOME ARP funds are dedicated to assisting the homeless, at-risk of homelessness and other qualifying populations.

In regard to non-homeless special needs, the County offers support to transportation services for elderly and disabled and ADA improvements to a number of facilities and infrastructure throughout the County. It is also expected that elderly and disabled homeowners will continue to benefit and receive assistance by-way of the homeowner rehabilitation programs provided by the County.

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. 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. CoAction has provided training for service providers within Lake County and are fully operational. The system includes the following elements: (1) process for determining eligibility; (2) process for determining priority and assistance amounts for rapid rehousing; (3) process for determining priority for permanent supportive 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

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 CoAction coordination, 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

The County plays a role in helping by referral of 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 assistance, via its Homeless Prevention program. The County will also support the development of permanent supportive housing by collaboration of other partnerships and sources.

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 \$1000 to assist with delinquent rent, security deposits, and mortgage payments. This is designed to keep households from becoming homeless. .

Discussion

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

Introduction:

Studies have 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, barriers to affordable housing and fair housing choice. A limited supply of rental housing outside the entitlement cities (Gary, East Chicago, and Hammond) further reduces housing choice for people 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

There are no negative effects known that would hinder the decreases racial and economic disparities across the communities in the County. Lake County partners with Fair Housing organizations and other municipalities to evaluate available land uses and methods to ensure housing opportunities are available to all.

Identifiable goals to address the fair housing choice and 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.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The County is evolving to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, and enhance coordination between public and private housing and social service agencies.

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. Increasing coordination, the County can leverage its resources and attract additional avenues through other sources that can magnify the aid needed by community members. The County will also work with its partners to increase their capacity to carry out their programs and projects. This includes the provision of operating support for non-profit organizations and affordable housing developers.

Actions planned to foster and maintain affordable housing

The County's programs are heavily geared toward fostering and maintaining affordable housing. A large percentage of the County's yearly CDBG/HOME funding goes toward housing, or housing related programs.

The County will maintain its efforts to rehabilitate owner occupied homes and assist lower income homebuyers to purchase affordable dwelling units.

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

Actions planned to develop institutional structure

In the current program year, the County will focus on implementing its HOME ARP program that will help build institutional structure among homeless providers and service providers who assist the other qualifying populations. The County will also support the efforts of local non-profit housing developers to expand their capacity to create additional affordable housing stock.

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

The County continues to work within the existing networking and coordinating groups, as such CoAction, Lake County Housing Taskforce, and the Local Community Banker Council.

Discussion:

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Program Specific Requirements

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

Introduction:

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. 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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