



Lake County Indiana
2023-2027 Consolidated Plan
and
PY2023 Annual Action Plan
DRAFT as of June 26, 2023

PREPARED BY:

Lake County Community Economic Development Department

<https://lakecounty.in.gov/departments/economic-dev/>

Table of Contents

EXECUTIVE SUMMARY	1
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	1
THE PROCESS	5
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)	5
PR-10 Consultation - 91.100, 91.200(b), 91.215(l)	6
PR-15 Citizen Participation	22
NEEDS ASSESSMENT	24
NA-05 Overview	24
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	27
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	36
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	39
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	42
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	43
NA-35 Public Housing – 91.205(b)	44
NA-40 Homeless Needs Assessment – 91.205(c)	48
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)	52
NA-50 Non-Housing Community Development Needs – 91.215 (f)	55
HOUSING MARKET ANALYSIS	56
MA-05 Overview	56
MA-10 Number of Housing Units – 91.210(a)&(b)(2)	58
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	61
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)	64
MA-25 Public and Assisted Housing – 91.210(b)	67
MA-30 Homeless Facilities and Services – 91.210(c)	69
MA-35 Special Needs Facilities and Services – 91.210(d)	72
MA-40 Barriers to Affordable Housing – 91.210(e)	74
MA-45 Non-Housing Community Development Assets – 91.215 (f)	75
MA-50 Needs and Market Analysis Discussion	81
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)	82
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)	83

STRATEGIC PLAN	84
SP-05 Overview	84
SP-10 Geographic Priorities – 91.215 (a)(1)	85
SP-25 Priority Needs - 91.215(a)(2)	87
SP-30 Influence of Market Conditions – 91.215 (b)	93
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)	94
SP-40 Institutional Delivery Structure – 91.215(k)	96
SP-45 Goals Summary – 91.215(a)(4)	100
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	104
SP-55 Barriers to affordable housing – 91.215(h)	105
SP-60 Homelessness Strategy – 91.215(d)	106
SP-65 Lead based paint Hazards – 91.215(i)	108
SP-70 Anti-Poverty Strategy – 91.215(j)	109
SP-80 Monitoring – 91.230	111
PY 2023 ANNUAL ACTION PLAN	113
AP-15 Expected Resources – 91.220(c)(1,2)	113
AP-20 Annual Goals and Objectives	116
AP-35 Projects – 91.220(d)	118
AP-38 Project Summary	119
AP-50 Geographic Distribution – 91.220(f)	131
AP-55 Affordable Housing – 91.220(g)	133
AP-60 Public Housing – 91.220(h)	134
AP-65 Homeless and Other Special Needs Activities – 91.220(i)	135
AP-75 Barriers to affordable housing – 91.220(j)	137
AP-85 Other Actions – 91.220(k)	138
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)	140

Executive Summary

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

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. This document, the County's Consolidated Plan, is the result of the planning process. The term of the Consolidated Plan will begin September 1st, 2023, and end August 31st, 2028.

Summary of Objectives and Outcomes

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 affordable housing, community development, and homeless problems. The County developed the following goals to meet its most pressing needs.

1. IMPROVE OWNER HOUSING STOCK

The County will use available federal resources to support multiple rehabilitation programs, including Emergency Home Repair and a comprehensive rehabilitation program. The County expects to benefit 60 low and moderate income homeowners for the term of the Consolidated Plan.

2. INCREASE HOME OWNERSHIP

The County will use HOME funds to provide down payment and closing cost assistance to 150 income-eligible homebuyers. The County will also subsidize the development of new homebuyer housing through partners such as Habitat for Humanity.

3. INCREASE SUPPLY OF AFFORDABLE HOUSING

The County will use HOME funds to support the development of affordable housing. This may include rental or development units for sale. Rental units will primarily target renters at or below 60% of the area median income. A portion of this funding will be set aside to assist Community Housing Development Organizations (CHDOs) who will act as the project owner, sponsor or developer. The County will also support CHDOs with operation grants.

4. ELIMINATE BLIGHT

The County and Lake Station will use a portion of the CDBG funds to demolish and clear blighted properties that pose a threat to public health and safety. The propose goal for the term of the plan is the removal of 30 blighted properties.

5. IMPROVE PUBLIC SERVICES

The County will use CDBG funds to improve public services that primarily assist low and moderate income populations, including the elderly, disabled, and at-risk children. Over the course of the five year plan, the County estimates that 1,000 residents will receive a benefit.

6. PREVENT HOMELESSNESS

The County will use both HOME and CDBG funds to continue its Homeless Prevention Program. The goal is to assist 375 at-risk households avoid the trauma of homelessness.

7. IMPROVE PUBLIC FACILITIES AND IMPROVEMENTS

The County will use CDBG to subsidize the improvements to infrastructure in participating municipalities, including improvements to accessibility to ensure ADA compliance. The County estimates that will improve 40 facilities and infrastructure projects that will benefit 20,000 persons.

8. AFFIRMATIVELY FURTHER FAIR HOUSING

The County completed a fair housing study in 2017 and identified four goals have been established:

- (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; and
- (4) Increase opportunities for mixed income housing options through policy changes in programs and land use policy.

Lake County completed a 2020 update of its comprehensive Analysis of Impediment of Fair Housing Choice ("AI") initially authored in 2014 ---prior to developing the 2015-19 Consolidated Plan focused on affordable housing in high opportunity areas. The 2020 AI Update confirmed similar dynamics: Geographic concentrations of poverty in Lake County coincide with geographic concentrations of several protected classes --- ethnicity, race, nation of origin and disability. Lake County's Housing & Community Development Commission concluded that it is once again of key importance that Lake County aligns investment of HUD funding over the new five-year cycle in ways that overcome impediments to fair

housing choice. To continue overcoming impediments to fair housing choice, Lake County must invest its HUD funding in ways that both revitalize depressed communities and increases access for protected classes to quality housing and good jobs.

Evaluation of past performance

HOME

Lake County has received HOME funds since 1992. Over that time period, the County has successfully completed 78 units of rental housing, 858 units of homebuyer assistance/development, and rehabilitated 613 of owner units. In recent years, the County has focused mostly on homebuyer assistance, CHDO development, and some owner-occupied rehabilitation. During the term of the last consolidated plan, the County assisted over 300 homebuyers. Going forward, the County will continue to support homebuyer assistance and CHDO development. In the past year, the County was able to certify Habitat for Humanity as its second Community Housing Development Organization (CHDO). The County will also pilot the use of HOME funds for tenant-based rental assistance to help homeless prevention.

CDBG

Over the past five years, Lake County has focused the use of its CDBG funds on the following areas:

- Owner Occupied Rehabilitation
- Public Infrastructure Improvements
- Homeless Prevention
- Demolition of Blighted Properties
- Public Services for Elderly and At-Risk Children

While the County will continue to fund similar projects going forward into the new Consolidated Plan, the County will work with the participating municipalities to explore other types of eligible community development activities to serve the low and moderate income populations within the County.

Summary of citizen participation process and consultation process

To assess the different needs within the community and in an effort to reach out and better coordinate with other service providers in the area, the County conducted a number of consultations with local non-profits, assisted housing providers, and other governmental agencies and departments.

Public Notice of each public hearing and the public comment period is published in local newspapers and posted on the County web page. Two public hearings regarding the plan are scheduled for June 23rd and July 27th. Both hearings will occur at the Lake County Government Center, located at 2293 N. Main Street, Room A310, at 4:00 PM. Each of the municipalities scheduled to receive funds in 2023 also conducted a public hearing to receive comment on its proposed use of funds. A draft copy of the plan is

made available upon request to all members of the community at the Lake County Government Center and the Lake County Public Library. A copy of the plan is also available for download from the County Website at:

<https://lakecounty.in.gov/departments/economic-devl/document-downloads-c/>

The draft is available for review and comment from June 26th to July 27th. Persons wishing to make a comment on the plan should direct them to:

Mr. Timothy A Brown
Executive Director
Lake County Community Economic
Development Dept.
Lake County Government Center
2293 N. Main Street
Crown Point, IN 46307
PH: 219-755-3225

5. Summary of public comments

The County has not received any comments to date. All comments received and accepted will be summarized and included in an attachment to the final plan.

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

The County has not received any comments to date. All comments received and accepted will be summarized and included in an attachment to the final plan.

7. Summary

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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

The Lake County, IN Consolidated Plan was prepared by the Lake County Community Economic Development Department (LCCEDD). It is located in the Lake County Government Center at 2293 Main Street Room A-310, Crown Point, IN. The Department staff is responsible for carrying out the activities identified in the Plan.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

When developing the plan, 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. At this time, the County also sought to build better working relationships with service providers in the spirit of increasing coordination. This section summarizes the consultation efforts and details specific information required by HUD in regard to coordination on homeless efforts.

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

The County 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 the United Way Families Network Group.

The County also held a number of workshops, small group interviews, and conducted surveys with community stakeholders in 2017 as part of its efforts to develop its fair housing plan.

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 actively participates in the NW Indiana Continuum of Care (CoC). The CoC is a collaborative effort of over 60 service providers in Lake County focused 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. Given this, the homeless needs and strategies contained within this planning efforts are heavily influenced by those formulated by the CoC. For its part, the County will focus its limited resources on homeless prevention and is proposing 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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The County consulted with the Executive Director of the NW Indiana Continuum of Care to review data on homeless populations and available facilities and services geared toward assisting homeless

households and those at risk of homelessness. The County also discussed the strategies and approaches to addressing the needs of the local homeless populations.

In regard to ESG, the County does not receive ESG directly from HUD and therefore did not discuss performance standards and policies specific to that program.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Calumet Township Trustee's Office
	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-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The County receives from, and makes referrals to, the Townships for households in need of homeless and about to be homeless assistance. They were also part of the large CP mail survey. Anticipate continuing to work with the Township in the future.
2	Agency/Group/Organization	CATHOLIC CHARITIES
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.

3	Agency/Group/Organization	Cedar Creek Township
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services - Victims Other government - Local re-entry population; unemployment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
4	Agency/Group/Organization	Center Township Trustee
	Agency/Group/Organization Type	Housing Services-Health Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.

5	Agency/Group/Organization	Gary Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey.
6	Agency/Group/Organization	Grace Beyond Borders NWI, Inc.
	Agency/Group/Organization Type	Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
7	Agency/Group/Organization	Greater Hammond Community Services
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-homeless Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
8	Agency/Group/Organization	Hammond City Rescue Mission
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
9	Agency/Group/Organization	Hanover Township Trustee
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
10	Agency/Group/Organization	Indiana Parenting Institute
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
11	Agency/Group/Organization	INNERMISSION, INC.
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.

12	Agency/Group/Organization	Meals on Wheels of Northwest Indiana
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
13	Agency/Group/Organization	North Township Trustee
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.

14	Agency/Group/Organization	Northwest Indiana Community Action
	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 Services - Victims Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
15	Agency/Group/Organization	Regal Adult Day Services
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
16	Agency/Group/Organization	Ross Township Trustee
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
17	Agency/Group/Organization	Salvation Army Post
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
18	Agency/Group/Organization	Samaritan Counseling Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.

19	Agency/Group/Organization	Sojourner Truth House
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-homeless Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
20	Agency/Group/Organization	St John Township Trustee
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.

21	Agency/Group/Organization	St Vincent De Paul
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
22	Agency/Group/Organization	Winfield Township Trustee & Food Pantry
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Employment Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
23	Agency/Group/Organization	CRISIS CENTER
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
24	Agency/Group/Organization	Hobart Food Pantry, Inc.
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
25	Agency/Group/Organization	EAST CHICAGO HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
26	Agency/Group/Organization	Towne Center
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey. Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
27	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
28	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 Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
29	Agency/Group/Organization	Habitat for Humanity of Northwest Indiana
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.

30	Agency/Group/Organization	IN-PACT, INC
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through the consultation process the County has a better understanding of the services offered by the organization and is now in a position to supplement and complement efforts to better serve the residents of the County.
31	Agency/Group/Organization	INDIANA
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana State Department of Health for lead paint programs
32	Agency/Group/Organization	Community Investment Fund of Indiana
	Agency/Group/Organization Type	community development lender Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	consulted on the expansion of community development and economic development lending in Lake County

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

The County consulted with all agency types required for the planning process.

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	Balance of State CoC Region 1a	The Continuum of Care works to alleviate the impact of homelessness in the community through the cooperation and collaboration of social service providers. This effort aligns with the Strategic Plan's goal to support activities that respond to homelessness and its impacts on the community.
COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY	Northwest Indiana Economic Development District	The CEDS plan outlines a broad economic development strategy for the entire region of Northwest Indiana, including the redevelopment of core urban areas.
2040 Comprehensive Regional Plan	Northwest Indiana Regional Planning Commission	A regional plan with a comprehensive vision for sustainable growth and revitalization of Lake, Porter and LaPorte Counties. The CRP centers on revitalizing communities, particularly the older cities. The vision for 2040 in the CRP emphasizes a vibrant, revitalized, accessible and united region
Lake County Community Benefits Plan	Northwest Indiana Reinvestment Alliance	A community benefits plan provides a summary of community development needs with a focus on how local lending institutions can invest in low and moderate income communities.
Lake County Assessment of Fair Housing/AI	Lake County Community Economic Development Department	The fair housing plan developed by the County will influence the administration of the Strategic Plan for the entire five-year period.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

As an Urban County, staff must work in partnership with the 16 participating local jurisdictions carrying out CDBG-funded activities. The County coordinates with adjacent units of local government and the State through the Continuum of Care, regional planning efforts, and regional planning groups such as the Lake County Housing Taskforce and the Community Banker's Council.

PR-15 Citizen Participation

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 Consolidated Plan and 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 to date and the development of proposed activities. Each municipality 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 County CDBG, or related program, funds. The LCCEDD staff has members who are fluent in Spanish. It can 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 Thursday, starting between 4:00 PM and 7:30 PM will be considered convenient in most cases.

Locations are 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. 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. LCCEDD staff attend most of 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

ID	Mode of Outreach	Target of Outreach	Summary of response/attendance
1	Newspaper Ad Website	Non-targeted	PUBLIC NOTICE OF FIRST PUBLIC HEARING and COMMENT PERIOD
2	Public Hearing	Non-targeted	FIRST PUBLIC HEARING
3	Newspaper Ad Website	Non-targeted	PUBLIC NOTICE OF SECOND PUBLIC HEARING
4	Public Hearing	Non-targeted	SECOND PUBLIC HEARING
5	Public Hearing	Cedar Lake	Cedar Lake
6	Public Hearing	Highland	Highland
7	Public Hearing	Merrillville	Merrillville
8	Public Hearing	Munster	Munster
9	Public Hearing	New Chicago	New Chicago
10	Public Hearing	Schererville	Schererville
11	Public Hearing	Schneider	Schneider
12	Public Hearing	Whiting	Whiting

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

As part of the planning process, the County conducted an analysis and review of HUD-sponsored data that summarizes housing needs for lower income households. The County also reviewed the needs of homeless populations, and persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents.

Both CDBG and HOME funds are focused on assisting individuals and households earning less than 80% of the area-median income, based on family size. These income limits are published on a yearly basis by HUD. For reference, the income limits for Federal Fiscal Year 2023 are included below. It is important to note that these income limits are significantly higher than other means-tested programs that often rely on poverty or percentage of poverty. Quite often there are stigmas and stereotypes that are incorrectly associated with the beneficiaries of these programs. While the programs can and often do focus on the lowest incomes, such as the homeless and those at risk of homelessness, the programs can also help households usually considered “middle class”.

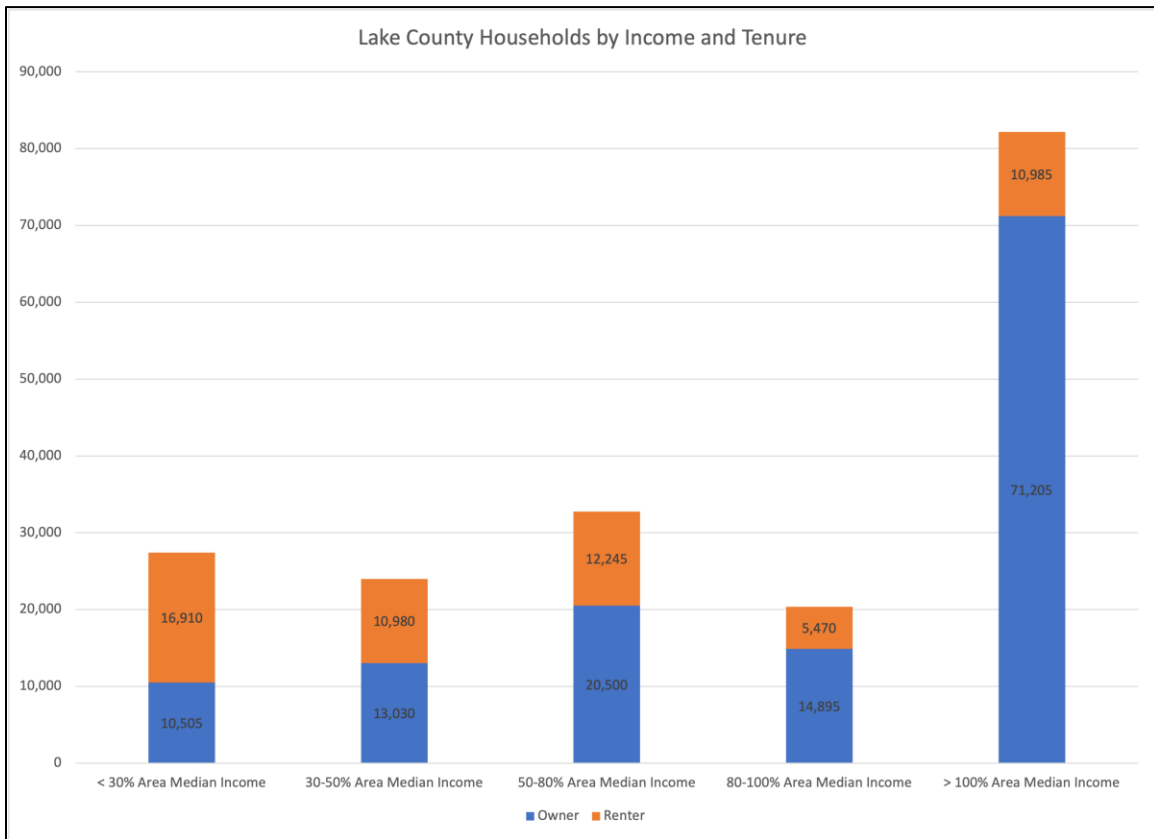
Based on the current income limits and annual mean wages calculated by the Bureau of Labors Statistics for the area, the following occupations could qualify for assistance: cashiers and retail salespersons, firefighters, nursing assistants, and carpenters.

HUD DATA SETS

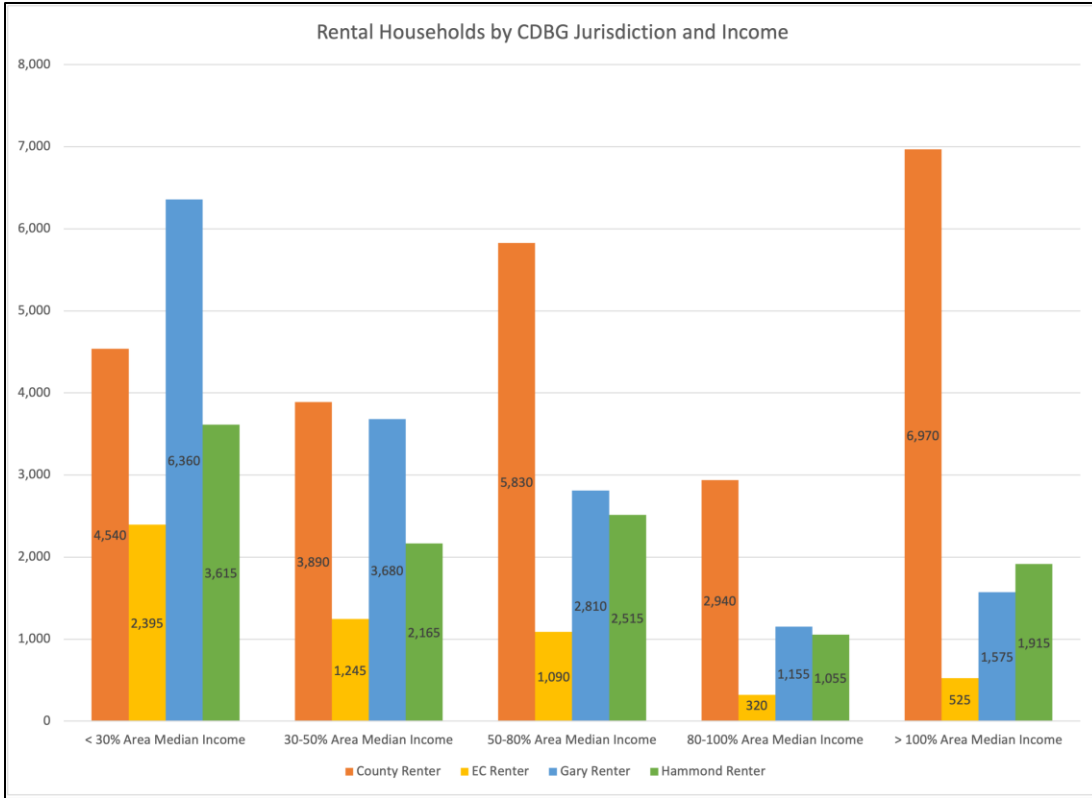
HUD received a special tabulation of data, Comprehensive Housing Affordability Strategy (CHAS), from the U.S. Census Bureau specifically designed to help jurisdictions with the development of the Consolidated Plan. HUD uses some of these data in allocation formulas for distributing funds to local jurisdictions. Part of this data set addresses quality of housing stock and estimates the number of units that have housing problems. HUD considers a unit to have a housing problem if it is overcrowded, cost burdened, or without complete kitchen and plumbing facilities. In addition to the data sets provided by HUD, the County consulted local service providers, County staff, and local stakeholders regarding the condition of housing stock. The condition of the housing stock in the County is considered to be fair for the most part, but there are a large number of homes in substandard condition. Some of the homes are suitable for rehabilitation while some units are beyond repair, especially in low and moderate income, CDBG-eligible areas.

FY2023 CDBG Income Limits effective June 15, 2023								
% Area Median Income	Size of Household							
	1	2	3	4	5	6	7	8
30%	\$18,800	\$21,450	\$24,150	\$26,800	\$28,950	\$31,100	\$33,250	\$35,400
50%	\$31,300	\$35,750	\$40,200	\$44,650	\$48,250	\$51,800	\$55,400	\$58,950
60%	\$37,560	\$42,900	\$48,240	\$53,580	\$57,900	\$62,160	\$66,480	\$70,740
80%	\$50,050	\$57,200	\$64,350	\$71,450	\$77,200	\$82,900	\$88,600	\$94,350

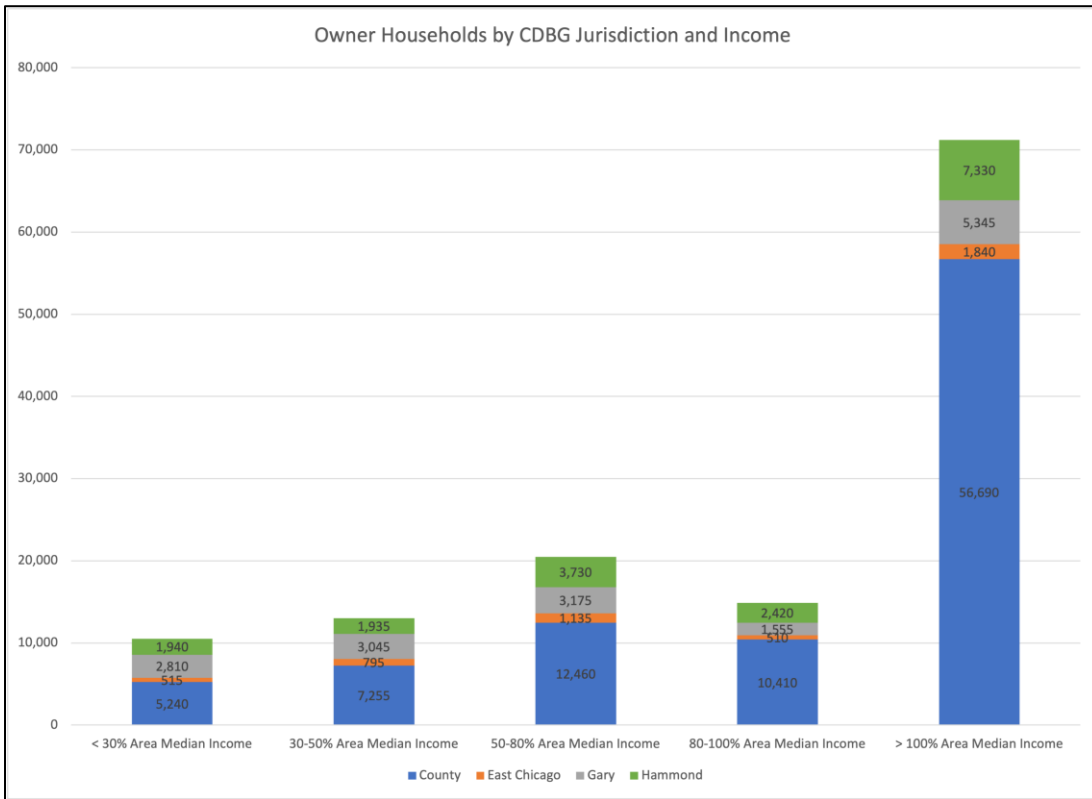
FY2023 Income Limits by Household Size



Lake County Households by Income and Tenure



Rental Households by CDBG Jurisdiction and Income



Owner Households by CDBG Jurisdiction and Income

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Lake County is part of the Chicago metro area. The cities closest to Chicago, including Hammond, East Chicago, and Gary, are older communities that have experienced long, slow declines in populations as upper income households have moved further from the central core. Since the 1970's, the heavy manufacturing industry in the area has reduced its workforce by half.

With the exception of Chicago, new housing development continues to be concentrated in the communities on the outskirts of the metropolitan region such as the mid and southern regions of the county. Older communities closer to Chicago, especially those in southern Cook County and northern Lake County, are not experiencing large levels of redevelopment of housing. This lack of private investment within the older neighborhoods has resulted in a disparity of opportunities.

The graph below is from a HUD market profile created for the Chicago-Naperville-Elgin HMA. Since 2000, population gains due to natural change (i.e. births and deaths) have been offset by negative net migration (i.e. households relocating outside of the region).

Demographics	Base Year: 2000	Most Recent Year: 2021	% Change
Population	484,564	499,689	3.12%
Households	194,992	190,191	-2.46%
Median Income	\$41,829.00	\$62,052.00	48.3%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2017-2021 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	9,780	11,145	18,290	13,350	63,660
Small Family Households	2,329	2,233	6,050	4,629	35,665
Large Family Households	835	938	1,438	708	6,205
Household contains at least one person 62-74 years of age	1,585	2,365	4,652	3,392	14,493
Household contains at least one person age 75 or older	1,492	3,231	3,423	1,873	4,388
Households with one or more children 6 years old or younger	1,485	1,576	2,478	1,691	5,314

Table 6 - Total Households Table

Data Source: 2015-2019 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	60	200	15	335	64	40	29	20	153
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	50	14	60	0	124	0	4	24	4	32
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	253	164	218	0	635	60	64	67	138	329
Housing cost burden greater than 50% of income (and none of the above problems)	2,375	1,584	239	0	4,198	2,609	1,542	1,310	180	5,641
Housing cost burden greater than 30% of income (and none of the above problems)	315	1,544	2,203	354	4,416	605	1,849	4,119	1,475	8,048

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	769	0	0	0	769	419	0	0	0	419

Table 7 – Housing Problems Table

Data 2013-2017 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,750	1,829	728	15	5,322	2,729	1,643	1,429	342	6,143
Having none of four housing problems	835	2,314	4,715	2,484	10,348	1,165	4,624	11,130	9,104	26,023
Household has negative income, but none of the other housing problems	769	0	0	0	769	419	0	0	0	419

Table 8 – Housing Problems 2

Data 2013-2017 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	975	923	816	2,714	854	687	1,969	3,510
Large Related	510	268	232	1,010	193	531	528	1,252
Elderly	577	1,006	809	2,392	1,666	1,838	1,972	5,476
Other	925	1,146	814	2,885	557	385	956	1,898

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	2,987	3,343	2,671	9,001	3,270	3,441	5,425	12,136

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	865	349	89	1,303	714	339	409	1,462
Large Related	500	123	0	623	169	178	130	477
Elderly	437	579	244	1,260	1,277	817	468	2,562
Other	845	601	60	1,506	479	242	285	1,006
Total need by income	2,647	1,652	393	4,692	2,639	1,576	1,292	5,507

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	273	113	248	0	634	50	44	77	108	279
Multiple, unrelated family households	30	50	15	0	95	10	24	14	34	82
Other, non-family households	15	29	15	0	59	0	0	0	0	0
Total need by income	318	192	278	0	788	60	68	91	142	361

Table 11 – Crowding Information 1/2

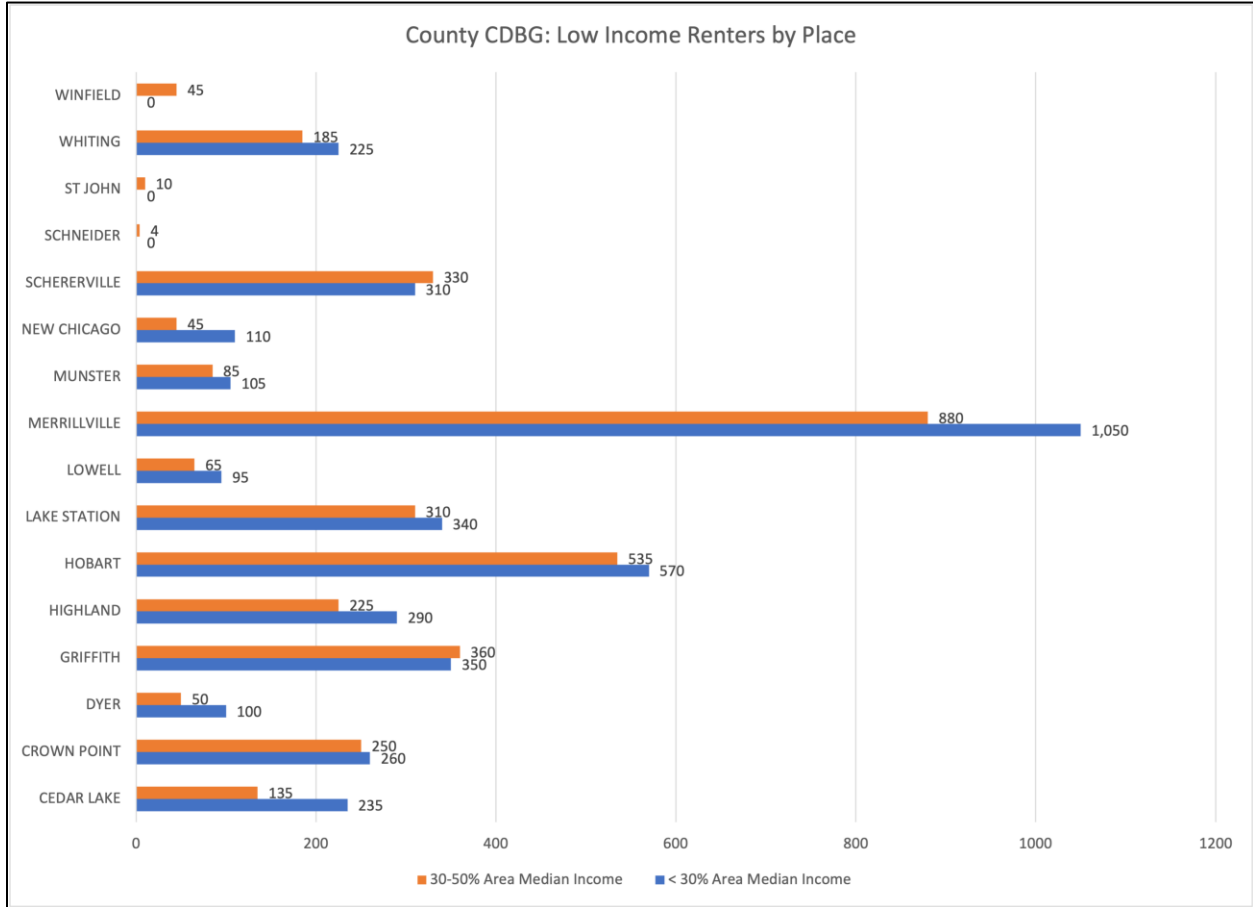
Data 2013-2017 CHAS
Source:

Households with Children Present	
Renter	Owner

0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI	Total

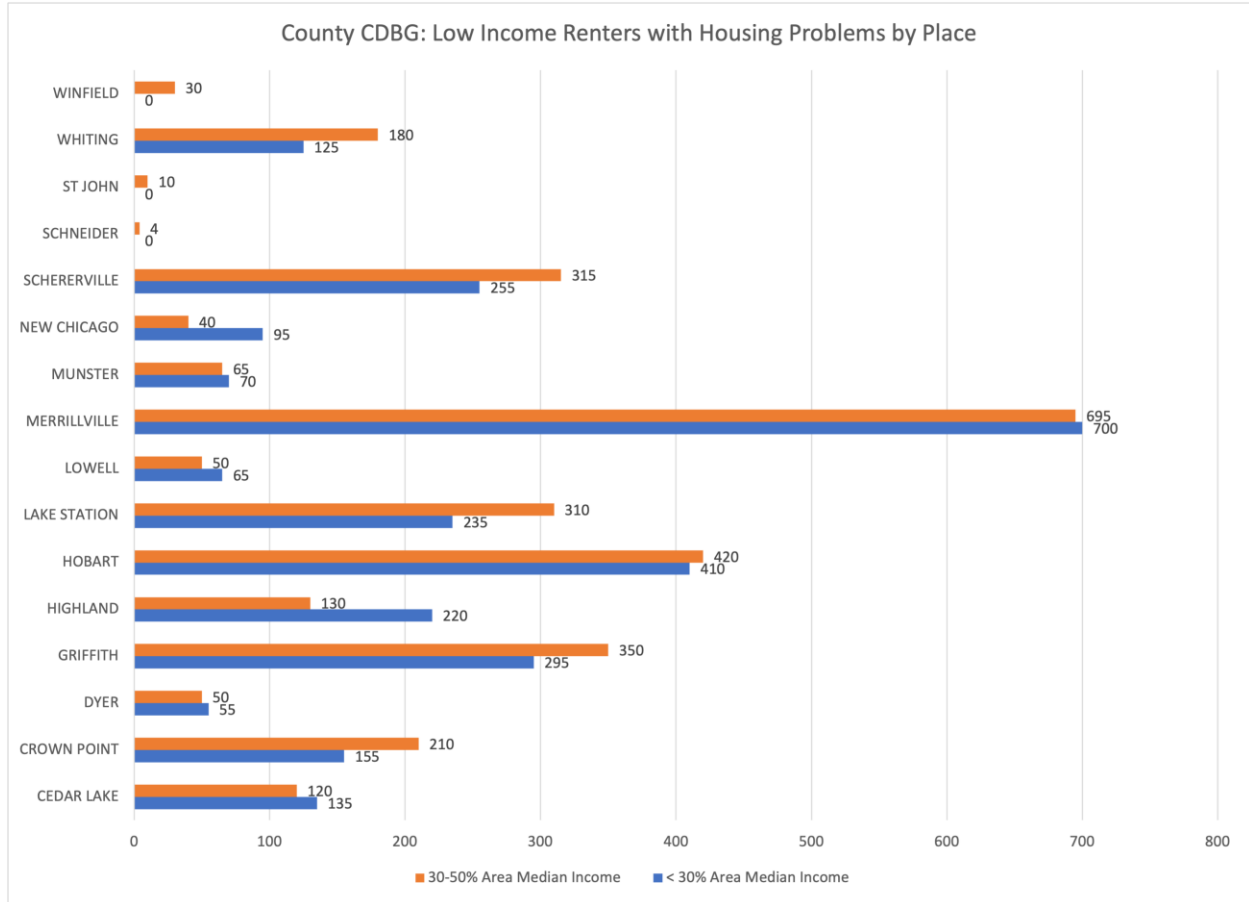
Table 12 – Crowding Information 2/2

Data 2013-2017 CHAS
Source:



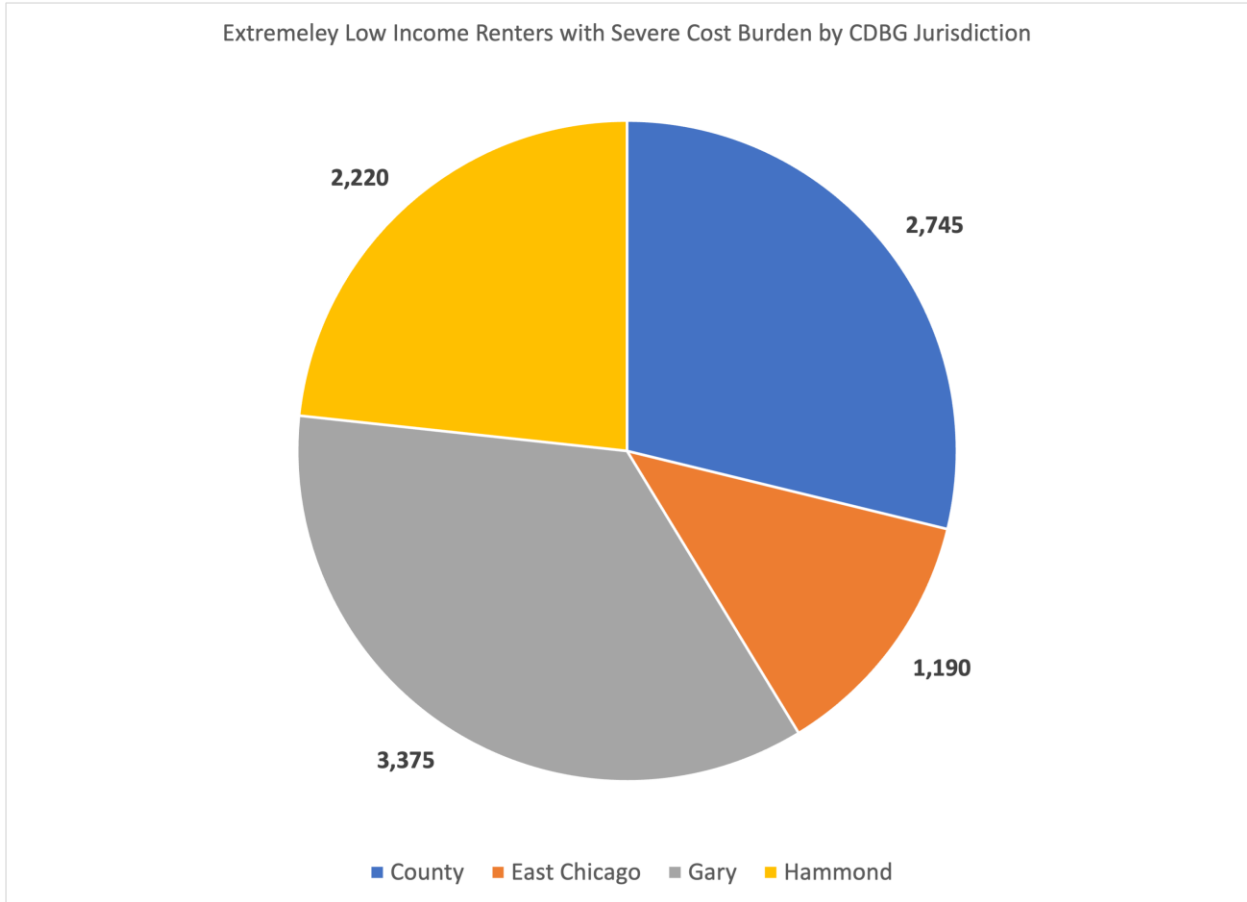
County CDBG: Low Income Renters by Place

Data Source: 2015-2019 CHAS



County CDBG: Low Income Renters with Housing Problems by Place

Data Source: 2015-2019 CHAS



Extremely Low Income (0-30% AMI) Renters with Severe Cost Burden by CDBG Jurisdiction

Data Source: 2015-2019 CHAS

Describe the number and type of single person households in need of housing assistance.

According to the 2010 Census, Lake County overall has the same percentage of single person households (27%) as Indiana and the U.S. In terms of housing need, single person households are included in the table above under the "Other" category. According to this data set, there is a total of 3,166 renter households who suffer from a cost burden and an additional 2,231 owners with a cost burden. For renters, the Other category accounts for one third of all family types.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Domestic Violence is a pattern of behavior used to establish power and control over another person through fear and intimidation, often including the threat or use of violence. Other terms for domestic violence include battering, relationship abuse, spousal abuse, or family violence. The County could not find statistics for this population at the local level. National advocates cite that one in four women will

experience domestic violence during their lifetime. According to the most recent Point in Time Homeless count, there were 42 homeless persons who identified themselves as victims of domestic violence.

What are the most common housing problems?

As noted above, the most common housing problem is cost burden which is where housing costs more than 30% of household income. In comparison, the other two types of housing problems are uncommon. Only two percent of renter households experience overcrowding and less than one percent of owners are considered overcrowded. These numbers, however, should be considered conservative estimates. It is assumed that overcrowding is underreported. Landlords will illegally convert single-family homes within the area to multi-units or add bedrooms to the basement. Substandard housing lacking plumbing facilities is rare within the County. It is important to note, however, that there are a large number of older housing units in need of repair that are considered "substandard" that are not included in the tables above.

Are any populations/household types more affected than others by these problems?

As would be expected, housing problems are more prevalent for households with smaller incomes. Of the 8,765 extremely low income households in the Urban County, 76% of those had at least one housing problem. The other income-eligible households, low and moderate income, have a high percent of housing problems as well (72% and 48%, respectively). Overall, 27% of households in the Urban County experienced a housing problem. 27% of middle income households (80-100% AMI) had a housing problem and only 9% of those over 100% AMI experienced a housing problem.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Renter households at the lowest income levels, 0-50% AMI, who are considered to pay more than 50% of their income toward housing are the most at risk of losing their housing and becoming homeless. According to the data sets above, there are 1,812 small-family renters in this category and 1,832 renters in the Other household category, which includes households with an individual, in this category. The County consulted with homeless service providers and the Continuum of Care in regard to the level of need for households receiving rapid rehousing assistance. The County also has experience with assisting at-risk families through its own prevention program. In many cases, the assistance successfully stabilizes the household as the cause for homelessness was a short term loss of income or a large expense. However, many families are not able to save funds and remain at-risk for homelessness. There is a large level of need in the area for programs that can provide an alternative to pay day lending or other predatory lending services.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

For the purposes of this plan, the County will consider at-risk populations to be households with incomes less than 50% AMI and will utilize the HUD-provided data included above as an estimate for the size of the population.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

In addition to the discussions above regarding incomes, other characteristics that contribute to an increase in homelessness include substance abuse and untreated mental illness. Single-parent households and small families that must pay for childcare and households that rely on public transit or have limited education (and therefore have limited employment options) will also experience higher levels of instability.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group’s households within a particular category of need is 10% or higher than the jurisdiction as a whole. For example, if 80% of low-income Hispanics suffered a cost burden, whereas only 60% of all low-income households within the jurisdiction encountered a cost burden, then low-income Hispanics would be considered to have a disproportionately greater need (80% - 60% > 10%).

The following tables provide disproportionate need by income level and type of housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined housing problems, including lack of complete kitchen or bathroom, overcrowding, and a housing cost burden greater than 30% of income. These numbers do not include substandard housing due to age and deferred maintenance.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,414	1,088	1,188
White	4,249	784	692
Black / African American	997	134	198
Asian	59	4	184
American Indian, Alaska Native	14	45	0
Pacific Islander	0	0	0
Hispanic	993	104	105

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2013-2017CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,877	3,546	0
White	5,232	3,201	0
Black / African American	849	114	0
Asian	70	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	695	217	0

Table 12 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2013-2017CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,462	9,504	0
White	5,837	7,793	0
Black / African American	1,470	745	0
Asian	25	129	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	4	0
Hispanic	1,026	677	0

Table 13 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2013-2017CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,174	9,788	0
White	1,663	7,506	0
Black / African American	244	873	0
Asian	30	83	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	218	1,139	0

Table 14 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2013-2017CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Based on the information above, the following populations were identified to have disproportionately greater need. It should be noted, however, that the Asian and Native American populations are less than 100 households, making it difficult to extrapolate any meaning from the differences in levels of need.

- Extremely-low Income (0-30% AMI) Asian;
- Low Income (30-50% AMI) African American, Hispanic, and Asian;
- Moderate Income (50-80% AMI) African American, Asian and Native American;
- Middle Income (80-100% AMI) African American and Hispanic.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group’s households within a particular category of need is at least 10% higher than found for the category as a whole.

The following tables provide disproportionate need by income level and type of severe housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined severe housing problems, including lack of complete kitchen or bathroom, more than 1.5 persons per room, and a housing cost burden greater than 50% of income. These numbers do not include substandard housing due to age and deferred maintenance.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,479	2,000	1,188
White	3,589	1,433	692
Black / African American	871	258	198
Asian	59	4	184
American Indian, Alaska Native	10	49	0
Pacific Islander	0	0	0
Hispanic	853	235	105

Table 15 – Severe Housing Problems 0 - 30% AMI

Data Source: 2013-2017CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,472	6,938	0
White	2,592	5,848	0
Black / African American	524	444	0
Asian	50	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	283	613	0

Table 16 – Severe Housing Problems 30 - 50% AMI

Data Source: 2013-2017CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,157	15,845	0
White	1,543	12,124	0
Black / African American	340	1,880	0
Asian	0	154	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	4	0
Hispanic	268	1,429	0

Table 17 – Severe Housing Problems 50 - 80% AMI

Data Source: 2013-2017CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	357	11,588	0
White	273	8,906	0
Black / African American	0	1,118	0
Asian	0	113	0
American Indian, Alaska Native	0	10	0
Pacific Islander	357	11,588	0
Hispanic	273	8,906	0

Table 18 – Severe Housing Problems 80 - 100% AMI

Data Source: 2013-2017CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Based on the information above, the following populations were identified to have disproportionately greater need. It should be noted that the Asian population is less than 100 households, making it difficult to extrapolate any meaning from the differences in levels of need.

- Extremely-low Income (0-30% AMI) African American and Asian;
- Low Income (30-50% AMI) African American and Hispanic;
- Moderate Income (50-80% AMI) None;
- Middle Income (80-100% AMI) None;

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

As defined by HUD, a disproportionately greater housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group’s households within a particular category of need is at least 10% higher than found for the category as a whole. The following tables provide disproportionate need by income level and level of cost burden. If a household’s housing cost is greater than 30% of income, the household has a cost burden, which is one of the HUD-defined housing problems. If housing cost is greater than 50% of income, the household is considered to have a severe cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	88,302	15,126	10,627	1,254
White	71,005	10,834	7,473	697
Black / African American	7,029	2,112	1,671	203
Asian	1,119	114	99	184
American Indian, Alaska Native	220	69	10	0
Pacific Islander	12	0	0	0
Hispanic	8,210	1,784	1,279	170

Table 19 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017CHAS

Discussion:

Overall 15% of the jurisdiction has a cost burden between 30 and 50% and an additional 12% have a cost burden greater than 50%. Together, 26% of households within the Urban County have a cost burden. African Americans have a disproportionately higher level of need when looking at both cost burden and severe cost burden. Taken together, 43% of African American households experience a cost burden. It should be noted that for most groups, the percentage of households with a cost burden (30-50% of income for housing costs) is less than the percentage of severe cost burden (more than 50% of income for housing costs). African American residents are more likely to experience a severe cost burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Overall, Black/African Americans experienced disproportionate levels of need across multiple income categories, including the low, moderate, and middle income ranges. Hispanic households also experienced disproportionate levels of need at the low-income level. Asian households experienced disproportionate levels of need as well but the population size is too small to draw any meaningful conclusion regarding disproportionately greater housing needs.

When assessing disproportionate needs as part of the 2017 Assessment of Fair Housing, the County found housing needs disproportionately affect black, non-Hispanic households in the jurisdiction. More than 40 percent of black, non-Hispanic households experience at least one housing problem, compared to 33 percent of Hispanic households and 25 percent of white, non-Hispanic households. More non-family households face housing problems than family households, though family households with more than five people face increased housing problems compared to smaller family households. Regionally, the patterns are the same, but with higher percentages of protected class households experiencing problems. More than 20 percent of black, non-Hispanic households in the jurisdiction experience severe housing problems.

If they have needs not identified above, what are those needs?

It is important to note that the discussion above is focused mainly on HUD-defined housing problems with a strong focus on cost burden. It does include the physical condition of housing units occupied by each race-income combination.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The area including and between Merrillville and Crown Point has the highest concentration of African American, non-Hispanic households with housing problems in the jurisdiction. In the same areas there are concentrations of Hispanic households as well. While ethnicity factors into housing problems, national origin is not a challenge. These areas are also where most of the publicly supported housing is located.

NA-35 Public Housing – 91.205(b)

Introduction

HUD requires the County to coordinate with public housing agencies (PHAs) that share jurisdiction with the County when preparing its plan. The County also reviewed the HUD-provided data to assess the need of public housing residents and housing voucher holders. The County itself does not have a public housing authority. The only units within the County’s jurisdiction that are assisted with public housing funds are tenants who receive rental assistance through IHCD’s Section 8 Housing Choice Voucher Program (HCVP). This program provides housing assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family's adjusted income. In Lake County, this program is locally administered by Northwest Indiana Community Action (NWICA). They currently assist 320 active HCVP participants in Lake County. County staff did consult with the PHAs in Hammond, Gary, and East Chicago who maintain public housing developments in adjacent entitlement jurisdictions.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	264	679	42	637	0	0	0

Table 20 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	10,298	12,070	13,039	12,006	0	0
Average length of stay	0	0	5	4	0	4	0	0
Average Household size	0	0	2	2	3	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	51	39	1	38	0	0
# of Disabled Families	0	0	90	128	13	115	0	0
# of Families requesting accessibility features	0	0	264	679	42	637	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 21 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	114	102	17	85	0	0	0
Black/African American	0	0	150	577	25	552	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 22 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	22	82	7	75	0	0	0
Not Hispanic	0	0	242	597	35	562	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 23 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Not applicable.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The waiting list at NWICAC, which administers most of the Section 8 vouchers in the County, is usually 100 which they cut off at that point. The list is always full and refills immediately when opened.

How do these needs compare to the housing needs of the population at large

These are low income households that need assistance in finding and affording decent, safe and sanitary housing. They generally reflect the population at large, though minority households evidence some greater representation.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The County reviewed and analyzed information provided by the Continuum of Care (CoC) and consulted with numerous homeless service providers to conduct the homeless needs assessment. The CoC is an umbrella group of agencies and service providers that joined together to create a unified approach to serving the homeless needs of Indiana outside of Indianapolis and St Joseph. Lake County is considered Region 1a of the CoC.

This section includes information on the number, type, and nature of homelessness within Region 1a (Lake County). The Continuum of Care (CoC) undertakes an annual survey of the homeless population called a Point in Time Count (PIT) and is the source of most of the information below. It should be noted that HUD has a specific definition of homelessness and only those that meet this definition are included below. HUD's definition of homeless includes:

- An individual who lacks a fixed, regular, and adequate nighttime residence;
- An individual who has a primary nighttime residence not designed as a regular accommodation, including a car, park, or bus or train station;
- An individual or family living in a homeless shelter, including hotels and motels;
- An individual or family who will imminently lose their housing via eviction and lacks the resources or support networks needed to obtain other permanent housing; and
- Unaccompanied youth and homeless families who have experienced a long-term period without living independently in permanent housing, have experienced persistent instability, and can be expected to continue in such status.

There are families that are missed by the count but who would normally be considered homeless. For example, families that are temporarily "doubled-up" with friends or family are not considered homeless under HUD's definition. In addition to the homeless, this section includes an assessment of those at risk of homelessness, including households that face immediate eviction and cannot identify another residence or shelter. This group lives on the edge of homelessness constantly. One minor emergency, an unexpected bill, or even a temporary loss of employment can create a situation in which the mortgage or the rent cannot be paid and eviction or foreclose can occur. The following populations have been identified as at-risk of homelessness: domestic violence victims, at-risk youth, persons with mental illness, persons with alcohol and substance abuse problems, and persons with health problems

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	136	25	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	136	48	0	0	0	0
Chronically Homeless Individuals	10	15	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	59	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 24 - Homeless Needs Assessment

Data Source

Comments:

Indicate if the homeless population is:

Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

CHRONIC HOMELESS

Of the 263 total homeless persons included in the PIT, 11 were considered chronically homeless individuals. Nine of the 11 were staying in an emergency shelter.

FAMILIES WITH CHILDREN

Of the 263 total homeless persons included in the PIT count, 116 were in families with at least one adult and one child. All of these households were sheltered. In addition, there were seven persons in households with only children.

UNACCOMPANIED YOUTH

There were 7 households with only children under 18 years old reported on the night of the count. There were also 16 unaccompanied youth. Only one person in this subset was unsheltered.

VETERANS

There were 3 chronically veteran households reported on the night of the PIT count.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In the last count, all households with at least one child were sheltered (36). It is assumed that there are many families with children who do not enter the homeless system and instead double up with friends and relatives. According to the PIT, only a small number of veterans are included in the homeless population. The CoC recently opened the Veterans Village in Gary which provides disabled veterans with 44 units of permanent supportive housing.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

This data is not available.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered homelessness was relatively uncommon during the Point in Time survey. A total of 25 adults without children were unsheltered according to the PIT. There were no unsheltered families with children or unaccompanied youth. Given the size of the County, it is likely that a number of homeless individuals were missed in the count.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section provides descriptions and estimates of persons who are not homeless but require supportive housing. This includes:

- the elderly and frail elderly,
- persons with disabilities (mental, physical, developmental),
- persons with alcohol or other drug addiction, and
- persons with HIV/AIDS.

Describe the characteristics of special needs populations in your community:

For the purpose of this plan, elderly households are those where the head of household is at least 62 years old. According to the HUD CHAS data, there are 16,907 households with at least one elderly person. This accounts for one third of all households in the urban county jurisdiction. Forty two percent of these households are income-eligible (earning less than 80% of the area median income). The frail elderly are defined as those persons over 75 years of age who require some assistance in the performance of daily activities, such as cooking, dressing, bathing, household management or eating. According to the National Institute on Aging, roughly forty percent of those over 75 meet the definition of frail elderly. Using HUD's CHAS data as a basis, this would mean there are approximately 5,500 frail elderly households within the County. Overall, the elderly accounted for a small portion of rental households (22%) with a cost burden. Elderly households account for forty percent of owners with a cost burden. Through the consultations and citizen outreach process, the County documented that while cost burden may not affect a large number of senior households, those on fixed incomes did not have sufficient funds to pay for rehabilitation of their homes or improvements necessary to make the unit accessible. The frail elderly are likely to need housing assistance and require in-home or institutional assistance for daily living. Also, they benefit from programs for the aging, such as senior centers, transportation services, and feeding programs.

It is difficult to generalize the level of need for persons with disabilities across the County. The ideal housing situation for the developmentally disabled is one that integrates the person into the community while still providing the supportive services needed. Options include supervised apartments, supported living housing, skill development homes, and family care homes. An emerging problem for agencies serving these populations is the limited capacity to adequately serve the increasing number of older individuals with developmental disabilities. The number of persons in this population group has increased mainly due to the aging of the U.S. population. Persons with developmental disabilities often have multiple physical disabilities which create the need for additional services. A larger community issue that adversely affects housing choice for persons with disabilities is the lack of public transportation options within the County.

While there is not a reliable data source that estimates the number of persons with mental illness within the community, those with untreated severe mental illness often become homeless and are served by the local homeless agencies. Similar to those with mental illness, persons recovering from drug or alcohol addictions require intensive case management in order to return to independent living.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly/Frail Elderly

Many elderly persons prefer to remain in their current homes as they age. As a result, there is a need to help them maintain an independent, to semi-independent lifestyle, with access to recreational, medical, and social service resources. The frail elderly are likely to need housing assistance and require in-home or institutional assistance for daily living. Also, they benefit from programs for the aging, such as senior centers, transportation services, and feeding programs. A large number of senior households on fixed incomes do not have sufficient funds to pay for rehabilitation of their homes or improvements necessary to make the unit accessible.

Persons with Physical/Developmental Disability

The ideal housing situation for the developmentally disabled is one that integrates the person into the community while still providing the supportive services needed. Options include supervised apartments, supported living housing, skill development homes, and family care homes. An emerging problem for agencies serving these populations is the limited capacity to adequately serve the increasing number of older individuals with developmental disabilities. The number of persons in this population group has increased mainly due to the aging of the U.S. population. Persons with developmental disabilities often have multiple physical disabilities which create the need for additional services. A larger community issue that adversely affects housing choice for persons with disabilities is the lack of public transportation options.

Other Special Needs Populations

The housing and supportive services needs of persons with mental illness and those with substance abuse issues are similar. There is also a degree of overlap between these two populations. Those that suffer from both mental illness and drug and alcohol addiction are considered "dually diagnosed". Those most affected by mental illness, substance abuse, or both, will lose housing stability and end up in the homeless continuum of care. Both populations require intensive case management in conjunction with other supportive services, often for long periods of time. For those able to progress to independent living, ongoing counseling and support for caregivers can help prevent relapse and regression. For some in this population, permanent supportive housing (PSH) is the only viable long term housing option as the client is not able to sustain independent living.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the State Department of Health, there was a total of 1,217 persons living with HIV/AIDS in Lake County as of December 31, 2018. This ranked the area second most prevalent behind the Indianapolis metro area. There was 59 new cases in the county in 2018. New cases of both HIV and AIDS include sexual intercourse as the most common mode of transmission/risk factor, accounting for roughly half of all new cases. Across the state, two thirds of new cases were in the ages between 20 and 39, more than three quarters of new cases were males. In regard to race, 45% of new cases were African American and 40% were White.

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

From the community development perspective, public facilities include but are not limited to Neighborhood Centers, Recreational Facilities, and Fire Station/Equipment, as well as those dedicated to a specific clientele such as Senior Centers, Handicapped Centers, Homeless Facilities, Youth Centers, and Child Care Centers. Overall, the urban county is fairly well served by these types of facilities. There is a high level of need for ADA improvements to existing facilities.

How were these needs determined?

The main source of information for public facility needs comes from consultation with the participating cities and towns and consultations with non-profits in need of capital improvements.

Describe the jurisdiction’s need for Public Improvements:

From the community development perspective, public improvements include a variety of needs, including but not limited to Street and Sidewalks, Parking, Water/Sewer, and Flood Drainage. In the older neighborhoods throughout the Urban County there is a continuous need for street and streetscape improvements. Improvements for water/sewer and flood drainage are other common needs throughout the urban county. Many homes in unincorporated areas of the County rely on aging septic systems. However, there are few areas within the County where CDBG funds can be used to provide an area wide benefit because of regulatory requirements.

How were these needs determined?

The main source of information for public facility needs comes from consultation with the participating cities and towns.

Describe the jurisdiction’s need for Public Services:

From the community development perspective, public services include any new or improved service, including but not limited to youth, senior, employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, and recreation. The County has identified a high level of need for supportive services for families with children and transportation services for elderly and disabled. The County also recognizes the need to support fair housing efforts, including counseling, and services related to economic development such as job training and mentoring.

How were these needs determined?

The main source of information for public service needs comes from consultation with local non-profit service providers and participating cities and towns.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

HUD requires the County to analyze current housing market conditions in order to best determine how the available federal funds can have the greatest amount of impact in terms of helping income-eligible owners and renters. This includes identifying the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing. It also includes an examination of housing stock available to serve persons that HUD considers to be non-homeless with special needs which may require supportive services in conjunction with housing, such as elderly and frail elderly households, persons with disabilities and persons with HIV/AIDS and their families.

In regard to housing market conditions, the County has included a review of the larger regional markets, defined as the Chicago metropolitan market and the Gary metropolitan division, and the more localized market within the County. For the regional market analysis, the County relied heavily on HUD's 2021 Market Analysis and Market-At-A-Glance Report for the Gary metropolitan division. For the market within the County, data sources included the Greater Northwest Indiana Association of Realtors (GNIAR), consultations, and informal reviews of housing listings.

Regional Market

- The current population of the metropolitan area is estimated at 722,300, rising an average of 2,750, or 0.4 percent, annually since 2017, and accelerating from an average annual gain of 390, or 0.1 percent, from 2010 to 2017 (U.S. Census Bureau decennial census and July 1 estimates, with adjustments by the analyst). An increase in net in-migration, partially because of relative housing affordability compared with other parts of the Chicago MSA, has led to higher population growth since 2017.
- Higher net in-migration contributed to the higher population growth since 2017, averaging 2,475 people annually, a shift from average annual net out-migration of 1,250 people from 2010 to 2017. The largest source of net in-migration is from the Illinois portion of the Chicago MSA.
- The fastest growing age cohort is the population age 60 and older, which increased an average of 3 percent annually from 2013 to 2019 (ACS 1-year data). The population of working-age adults age 20 to 59 years old declined about 1 percent annually during that period.
- During COVID, the home sales market is currently tight. Home sales prices and home sales are at their highest levels in more than a decade, and the inventory of homes for sale is low. The average home sales price, including new and existing homes, increased 21 percent during the 12

months ending August 2021. Availability of units has risen since the height of the pandemic.

- Existing home sales increased 18 percent, to 18,200, during the 12 months ending August 2021, including a 20-percent increase in regular resales, to 17,850, and a 43-percent decline in real estate owned (REO) sales, to 350. The reduction in REO sales is partially because of provisions in the Coronavirus Aid, Relief, and Economic Security (CARES) Act allowing homeowners to request mortgage forbearance, limiting foreclosures and REO sales.

Local Market

The housing market within Lake County has followed the same trends and patterns of the larger regional market. Older communities closer to Chicago, including Hammond, East Chicago, and Gary, have experienced a long, slow decline as upper income households have moved further from the central core of the metro area. With the exception of Chicago, new housing development continues to be concentrated in the communities on the outskirts of the metropolitan region. Older communities closer to Chicago, especially those in southern Cook County and northern Lake County, are not experiencing large levels of redevelopment of housing. New housing development and investment is primarily located in the southern portion of Lake County. Crown Point, St. John, Merrillville, Cedar Lake, and Winfield account for the biggest portion of the new housing units authorized by permits.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The County’s housing stock consists primarily of single-family homes. Seventy-three percent of all units within the County are single-family detached. All single-family, included attached single-family such as duplexes, totals 81% of the total. Small multi-family structures, including 2-to-4 unit multifamily structures (5%), and 5-to-19 unit multifamily structures (9%), account for most of the remainder stock. Large multifamily structures with 20 or more units only account for 3 percent of stock (3,413 units) and mobile homes/boats/RV number 1,807.

Owner-occupied housing is almost exclusively single-family (95%). Rental housing was relatively more diverse. Single family homes account for roughly one third (37%) of the rental housing stock. 2-to-9 unit multifamily accounted for 24% of the rental stock while the remaining units were in multifamily structures with more than 10 units (31%) and mobile homes (2%).

Almost all of the owner-occupied units are 3 or more bedroom (79%) or 2 bedroom (19%) homes. Only one percent of owner-occupied homes have one bedroom or less. Three-fourths of the renter-occupied homes are 2 bedroom (50%) or 3 or more bedroom homes (25%). However, there is a significant stock of smaller rental units with one bedroom or less (5,993 units).

Over the last ten years, there have been a total of 9,349 units permitted in the entire County. Most of the new units (83%) permitted during this period are single-family. Only seventeen percent of units were multi-family. Single-family production has increased since the housing bubble and peaked in 2017 with the permitting of 1,323 new units. Conversely, multi-family building production has decreased in recent years. Fewer than 100 unit new units were added in 2016 and 2017.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	90,505	74%
1-unit, attached structure	10,869	9%
2-4 units	5,653	5%
5-19 units	9,133	7%
20 or more units	5,027	4%
Mobile Home, boat, RV, van, etc	1,691	1%
Total	122,878	100%

Table 25 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

SF Permits

MF Permits

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	94	0%	594	2%
1 bedroom	842	1%	5,939	24%
2 bedrooms	16,555	18%	11,680	47%
3 or more bedrooms	73,136	81%	6,450	26%
Total	90,627	100%	24,663	99%

Table 26 – Unit Size by Tenure

Data Source: 2013-2017 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The County identified eight publicly-assisted developments:

Developments Serving Persons with Disabilities

- Bell Tower / Bell Tower North in Merrillville: 14 units
- Water Tower West / South in Merrillville 14 units
- Southlake Center Residential in Merrillville: 15 units
- Griffith Apartments in Merrillville: 14 units

Developments Serving Seniors

- Linden House Of Hobart in Hobart: 49 units
- Ahepa in Merrillville: 50 units

Other Assisted Housing

- Cedar Springs Apartments in Crown Point: 24 units (LIHTC)
- Kirby Manor Apartments in Hobart: 78 units (LIHTC)
- Safe Haven Veterans Housing

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The County did not identify any potential losses from the assisted housing inventory.

Does the availability of housing units meet the needs of the population?

The 2017 fair housing study identified limited rental housing outside Gary, East Chicago, and Hammond. The availability of rental housing stock decreases moving south. This is related to the lack of multi-family housing in the smaller jurisdictions. Most of the jurisdictions have between 24-40% renters, but the communities with the highest percentage of renters are either the smallest communities or the most diverse communities.

Describe the need for specific types of housing:

As mentioned above, additional rental housing supply would help ease the cost burden for low income rental households. There is a continuous need for supportive housing of all types, especially that geared for seniors as the population as whole gets older. Additional owner housing stock in standard condition at modest prices is also needed in the county.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing demand is directly related to the local economy and the perceived quality of life of the community. The primary indicators for demand for owner-occupied housing are the number of sales and change in sales price. The County discussed the local market with representatives of the Greater Northwest Indiana Association of Realtors (GNIAR). According to GNIAR the sales market is tightening. Housing inventory and Days on Market are down while prices are up. In 2017, median sales prices increase 6.8 percent to \$154,900. The trends in these three indicators all point to a tighter market and the need for more owner housing.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	129,100	140,100	9%
Median Contract Rent	585	687	17%

Table 27 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,323	17.5%
\$500-999	14,894	60.4%
\$1,000-1,499	4,403	17.9%
\$1,500-1,999	675	2.7%
\$2,000 or more	163	0.7%
Total	24,458	99.2%

Table 28 - Rent Paid

Data Source: 2013-2017 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,034	No Data
50% HAMFI	3,466	4,571
80% HAMFI	13,162	17,992
100% HAMFI	No Data	29,017
Total	17,662	51,580

Table 29 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	637	779	959	1,185	1,338
High HOME Rent	590	751	919	1,164	1,285
Low HOME Rent	590	683	820	946	1,056

Table 30 – Monthly Rent
 Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

At the county level, there is a sufficient number of units for households at each income level but there is not a sufficient number of units in standard condition. There is no demand for housing in areas where the units are more affordable. As a result, there a number of neighborhoods that suffer from abandonment and disinvestment while the demand for housing in desirable neighborhoods increases the price and creates cost burdens for the residents.

Housing is mostly unaffordable for households earning less than 30% of the area median income. According to HUD data sets, only 1,169 rental units are affordable to families at this income level and no owner units are affordable. For families earning up to 50% of the area median income, there are 3,910 affordable rental units and 4,183 affordable owner units. For families earning 80% of area median income, there are more than three times the amount of affordable rental housing and four times as many affordable owner housing units when compared to the availability for the lower incomes. At both the level 50% and 80% income levels, there are more affordable homeowner units than rentals.

How is affordability of housing likely to change considering changes to home values and/or rents?

If population in the region continues to decline, the demand for all housing will decline as well making the price of housing more affordable. While affordability may increase, population can also lead to disinvestment and abandoned and vacant properties.

Currently there is a low level of existing housing stock for sale which is putting upward price pressure on the market. At the same time, interest rates are expected to increase over the course of the next few years. Both of these trends will adversely affect the affordability of owner units in the local market.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Rent limits for the HOME program determine the maximum a household will pay for an assisted unit. The rent limit is equal to the lesser of the Fair Market Rent (FMR), which is based on the 40th or 50th percentile rent based on actual market prices, or an affordable rent for a family whose annual income

equals 65 percent of the area median income. When the rent is based on a percentage of income as opposed market prices, this signals that households at 65% of AMI cannot rent half of the units without incurring a cost burden without some type of subsidy. The gap between the FMR and the High HOME Rent, if there is any, is a rough indicator of the subsidy amount a household at 65% AMI would need to make a market rate unit affordable. Since the High HOME limit is based on the FMR, this indicates the market unit is affordable to a household at 65% AMI.

Currently, rent limits for Lake County are set by those for the Gary Metro Area, which includes all of Lake, Newton, and Porter Counties. Given this broader market, the rent limits within Lake County may not reflect the market price of rental housing in the areas within the County jurisdiction. For example, participants in the Housing Choice Voucher Program have a difficult time finding acceptable units with the current rent limits.

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

In general the condition of housing in Urban Lake County is better than that found in the Entitlement cities of the County (Gary, Hammond, East Chicago). This is due, primarily, to the fact that the housing in this area tends to be newer, and residents are better off financially than those in these three cities. While deteriorated housing can be found in most areas of the Urban County, it is more concentrated in areas like Lake Station, New Chicago, Whiting and portions of Merrillville. Housing conditions are generally more deteriorated in the northern area of the County.

Definitions

Standard unit: A unit with no apparent defects, or violations of Section 8 HQS, or local codes.

Substandard unit: A unit one with at least one apparent defect, violation of Section 8 HQS or local codes.

Substandard but suitable for rehabilitation: A unit that has no failed major structural components, or there is not a combination of failing major components, and other deterioration, which would make the structure infeasible of economic rehabilitation.

Condition of Units

Number of occupied units by tenure and condition of units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	16,940	19%	9,375	38%
With two selected Conditions	238	0%	743	3%
With three selected Conditions	15	0%	25	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	73,445	81%	14,495	59%
Total	90,638	100%	24,638	100%

Table 31 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

Number of occupied units by tenure and year unit is built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	18,241	20%	3,368	14%
1980-1999	20,398	23%	6,112	25%
1950-1979	39,623	44%	11,427	46%
Before 1950	12,388	14%	3,782	15%
Total	90,650	101%	24,689	100%

Table 32 – Year Unit Built

Data Source: 2013-2017 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	52,011	57%	15,209	62%
Housing Units build before 1980 with children present	6,518	7%	5,175	21%

Table 33 – Risk of Lead-Based Paint

Data Source: 2013-2017ACS (Total Units) 2013-2017CHAS (Units with Children present)

Lead Paint Hazards

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Lead is especially dangerous for pregnant women and households with children under the age of six. Lead poisoning is one of the most widespread environmental hazards facing children today and is considered to be the most serious environmental threat to children’s health. Research shows that blood lead levels of 10 micrograms per deciliter of blood (µg/dL) in young children can result in lowered intelligence, reading and learning disabilities, impaired hearing, reduced attention span, hyperactivity, and antisocial behavior. However, there currently is no demonstrated safe concentration of lead in blood, and adverse health effects can occur at lower concentrations.

In 1976-1980 the average child, regardless of family income, had an elevated blood lead level (i.e. concentrations greater than 10 µg/dL). However, children living in families with incomes below the poverty line had higher average blood lead concentrations than those living in families with incomes at or above the poverty line. This disparity continues through to present day. National studies have shown that for all income levels, non-Hispanic African-American children had a greater risk of elevated blood lead levels than white children. However, the disparity is greater for African-American children who live in families with incomes below the poverty line.

Today, high blood lead levels are due mostly to deteriorated lead paint in older homes and contaminated dust and soil. Soil that is contaminated with lead is an important source of lead exposure because children play outside and very small children frequently put their hands in their mouths.

According to the 2013-2017ACS, there are 73,328 housing units built prior to 1980 in the Urban County jurisdiction. Of those, 51,880 are owner-occupied and 15,517 are renter-occupied.

In Indiana, county health departments have the primary responsibility of lead testing, lead case management, and lead risk assessments. Currently, the Lake County Department of Health (LCHD) administers the local lead screening program. The Department conducts tests on an as-needed basis and as requested. Testing is not mandatory except for children receiving Medicaid. According to CDC data for 2015, only 1,183 children in Lake County were tested. Given this, it would be beneficial to expand testing efforts through coordination with agencies that provide services to families with young children, including Head Start, Early Learning Partnerships, and Women, Infants and Children (WIC).

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	3,472	0	3,472
Abandoned Vacant Units	0	0	0
REO Properties	182	0	182
Abandoned REO Properties	0	0	0

Table 34 - Vacant Units

Alternate Data Source Name: County Foreclosure Sales

Data Source Comments: Data based on 2nd quarter of foreclosure sales and USPS Vacancy Data. Data did not speak to suitability for rehab so all units reported under 'suitable'.

Need for Owner and Rental Rehabilitation

There is a need for both owner and rental rehabilitation throughout the urban county jurisdiction. The need is based on the age of housing stock and the inability of lower income homeowners to afford the cost of regular maintenance and upkeep. While rental housing is not as prevalent in the county, the County has identified rental housing rehabilitation as a need as well.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Per the data presented above, there are approximately 13,034 families with children living in homes built before 1980. As thirty one percent of households within the urban county are low and moderate income, it can be assumed that at least 4,000 LM households within the county jurisdiction may face lead paint exposure.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

HUD requires the County to coordinate with public housing agencies (PHAs) that share jurisdiction with the County when preparing its plan. The County also reviewed the HUD-provided data to assess the need of public housing residents and housing voucher holders. The County itself does not have a public housing authority. The only units within the County’s jurisdiction that are assisted with public housing funds are tenants who receive rental assistance through IHCD’s Section 8 Housing Choice Voucher Program (HCVP). This program provides housing assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family’s adjusted income. In Lake County, this program is locally administered by Northwest Indiana Community Action (NWICA). They currently assist 320 active HCVP participants in Lake County. County staff did consult with the PHAs in Hammond, Gary, and East Chicago who maintain public housing developments in adjacent entitlement jurisdictions.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	283	743	17	726	0	0	0
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

There are no public housing developments within the Urban County jurisdiction.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are no public housing units in Urban Lake County.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 36 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

There are no public housing units in Urban Lake County.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

There are no public housing units in Urban Lake County. There is no strategy since there is no such housing.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The data below is from the Homeless Inventory Count prepared by the Continuum of Care. Most homeless service providers participate in the Homeless Inventory Count. There are some organizations who choose not to participate and are not included.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	97			169	
Households with Only Adults	161			233	
Chronically Homeless Households					
Veterans	36			106	
Unaccompanied Youth					

Table 37 - Facilities and Housing Targeted to Homeless Households
Data Source: 2021 HIC R1A

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Mainstream services such as health care, mental health, and employment services are widely available throughout the county and also available to homeless persons. In some cases, the lack of transportation options for homeless persons will limit their access to these services throughout the County. Other means-tested government programs, such as TANF, food stamps, Medicaid, and SSI are also accessible to both the general public and homeless persons. The CoC is working to ensure that all of its members use a common assessment for each consumer in the system which will help identify which programs each consumer may qualify for.

Health Care/Mental Health

Adam Benjamin Clinic (VA)
 Catherine McAuley Clinic
 Regional Mental Health Center
 St. Margaret Mercy Health
 Catholic Family Services

Medicaid/Medicare
Northshore Health Center
Community HealthNet
Southlake Community Mental Health

Social Security/TANF

Employment/Job Training

WorkOne

Child Care

Northwest Indiana Child Care Development Fund
Head Start
Women, Infants, and Children (WIC)

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Homeless Prevention/Rehousing

- Lake County Prevention
- Township Assistance Programs
- City of Gary Rehousing
- City of Hammond Rapid Rehousing
- City of Hammond Prevention
- CoC Rehousing
- City of Refuge

Emergency Shelter/Transitional Shelter/Vouchers

- Brother's Keeper
- Calumet Township Emergency Shelter
- City Rescue Mission
- Alternative House
- Runaway Homeless Youth
- Each One Reach One Child Shelter Program
- Rainbow Shelter
- Haven House DV

- Claude Street Shelter
- Lydia's House
- Sojourner Truth House Mission
- Safe Haven
- Ruby Homes
- The Ark
- Baker's House
- Serenity House

Permanent Supportive Housing

- Aliveness Project
- Pathways
- VASH
- Midtown/SS Commons
- Phoenix Apartments
- Village of Hope
- South Shore Commons
- Shelter Plus Care
- SPC
- NWI Veterans
- Shelby Apartments
- Regional Mental Health Center

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section provides descriptions of the facilities and services available to persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, and persons with HIV/AIDS. For persons with disabilities that require additional supportive services, there are a number of in-home supportive services, such as Meals on Wheels, that can support independent living. Most group homes with supportive services are clustered in the southern communities of Lake County. A number of half-way houses for persons recovering from substance and alcohol abuse are also available throughout the County.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly

There is a large need for services that support an independent, to semi-independent lifestyle, that provides access to recreational, medical, and social service resources. The elderly in the very low- and low-income households are not likely to be able to afford substantial rehabilitation for their homes. The frail elderly are likely to need housing assistance and require in-home or institutional assistance for daily living. Also, they benefit from programs for the aging, such as senior centers, transportation services, and feeding programs.

Persons with Physical/Developmental Disability

Preferred housing for the developmentally disabled provides for a housing choice and integrates the developmentally disabled into the community. Options include supervised apartments, supported living housing, skill development homes, and family care homes. An emerging problem for agencies serving these populations is the limited capacity to adequately serve the increasing number of older individuals with developmental disabilities. The number of persons in this population group has increased mainly due to the aging of the U.S. population. Persons with developmental disabilities often have multiple physical disabilities which create the need for additional services.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Continuum of Care has established discharge policies and procedures to assist persons leaving institutional care obtain supportive housing and avoid homelessness. The Integrated Supportive Housing Partnership, part of the Balance of State CoC, is responsible for coordinating a supportive housing network targeting persons leaving SOFs, hospitals and other residential living arrangements who are at risk of homelessness. A statewide system of Community Health Workers from seven Federal Qualified

Health Centers (FQHC) serves as the outreach teams into the health care system. The Community Health Workers identify appropriate hospital staff to identify homeless & at risk person prior to discharge.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The County plans to administer several programs that will benefit persons with special needs. These include:

- Transportation Services for elderly and disabled
- Special Needs Rental Housing in partnership with IN-PACT
- Veterans Preference Housing
- ADA Improvements to Public Facilities and Infrastructure

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The County plans to administer several programs that will benefit persons with special needs. These include:

- Transportation Services for elderly and disabled
- Special Needs Rental Housing in partnership with IN-PACT
- Veterans Preference Housing
- ADA Improvements to Public Facilities and Infrastructure
- Homeowner Rehabilitation

These programs link to the following goals:

- Improve Owner Housing Stock
- Provide Special Needs Housing
- Improve Public Service
- Improve Public Facilities and Improvements

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

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

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

While the economy in Lake County in general has never fully recovered from the dramatic decline of manufacturing in the late 60's and 70's, especially that related to steel production, it has rebounded somewhat. However, manufacturing no longer dominates the economic scene. The overall economy continues to suffer from the on going decline of cities like Gary, Hammond and East Chicago. The change can be easily seen in the fact that the population of Urban Lake County now exceeds that of the aforementioned three cities combined. Though much of the remaining heavy manufacturing is still located in these cities, the wealth and retail trade has moved to Urban Lake County. The three largest sectors of the local economy, based on employment, are (1) Education and Health Care Services; (2) Arts, Entertainment, Accommodations; and (3) Retail Trade.

In recent years, the overall size of the labor force for the county as a whole (including Gary, East Chicago, and Hammond) has shown a slight decrease over the last two years. The labor force decreased by two percent, shrinking by 4,076 workers. At the same time, the overall number of jobs saw a slight increase, adding 1,900 jobs. As a result, the unemployment rate has fallen to 5.3 % as of March 2018. This is a marked improvement compared to the number reported in the 2013 ACS 5 year estimates outlined in the table below, which calculated the unemployment rate at 9%.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	352	190	0	0	0
Arts, Entertainment, Accommodations	16,072	17,709	12	16	4
Construction	10,121	7,242	8	7	-1
Education and Health Care Services	26,600	26,098	20	24	4
Finance, Insurance, and Real Estate	6,632	5,124	5	5	0
Information	1,428	1,126	1	1	0
Manufacturing	18,004	6,342	14	6	-8
Other Services	5,704	5,255	4	5	1
Professional, Scientific, Management Services	8,905	7,725	7	7	0
Public Administration	0	0	0	0	0
Retail Trade	16,217	18,716	12	17	5
Transportation and Warehousing	6,246	1,972	5	2	-3
Wholesale Trade	6,417	3,182	5	3	-2
Total	122,698	100,681	--	--	--

Table 38 - Business Activity

Data Source: 2013-2017ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	157,552
Resident Employment	147,415
Unemployment Rate	6.44

Table 39 - Labor Force

Data Source: U.S. Bureau of Labor Statistics (2023 estimate)

Occupations by Sector	Number of People
Management, business and financial	31,093
Farming, fisheries and forestry occupations	4,774
Service	14,499
Sales and office	35,153
Construction, extraction, maintenance and repair	14,424
Production, transportation and material moving	10,329

Table 40 – Occupations by Sector

Data Source: 2021 ACS 5-Year Estimates

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	79,437	57%
30-59 Minutes	44,260	32%
60 or More Minutes	16,177	12%
Total	139,874	100%

Table 41 - Travel Time

Data Source: 2021 ACS 5-Year Estimates

Education:

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,984	614	4,359
High school graduate (includes GED)	34,585	2,179	13,025
Some college or Associate's degree	42,985	2,657	9,724
Bachelor's degree or higher	39,875	1,341	4,954

Table 42 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	Age				
	18–24	25–34	35–44	45–65	65+
Less than 9th grade	261	357	537	1,436	3,132
9th to 12th grade, no diploma	3,518	2,097	1,364	4,139	3,924
High school graduate, GED, or alternative	8,708	8,837	10,337	30,635	21,360
Some college, no degree	8,931	9,529	10,074	19,368	9,382
Associate's degree	977	3,674	4,889	7,854	1,983
Bachelor's degree	2,146	9,193	8,535	14,484	4,716
Graduate or professional degree	294	3,063	3,451	7,461	4,278

Table 43 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	30,322
High school graduate (includes equivalency)	35,968
Some college or Associate's degree	40,212
Bachelor's degree	55,612
Graduate or professional degree	68,610

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2021 ACS 5-Year Estimates

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The three largest sectors of the local economy, based on employment, are (1) Education and Health Care Services; (2) Arts, Entertainment, Accommodations; and (3) Retail Trade. Together, these three sectors account for 62% of all employment.

Describe the workforce and infrastructure needs of the business community:

As the local economy shifts more to service-based economy, it is important that the workforce is able to support job growth in the high-paying fields of the service sector. The Comprehensive Economic Development Strategy for Northwest Indiana called for a focus to support top industry clusters, including:

1. Transportation, distribution and logistics;
2. Advanced manufacturing;

3. IT/technology; and
4. Professional and medical services

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

According to the Indiana Business Research Center Outlook for Northwest Indiana, the transition to a service-based economy is worrisome since most of the new jobs in the service sector are low-paying. This corresponds with the data presented by the Chicago Federal Reserve which showed that the affordability of rental housing in the area was worsening mostly due to falling wages as opposed to rising housing costs.

In addition, there may be a major train line extension underway in the next few years. The current proposal is to extend the South Shore Commuter Line through Hammond to Munster and Dyer. The project, called the West Lake Corridor Project, is underway. The purpose of the project is to improve transportation between the western portion of Lake County and downtown Chicago. If the project proceeds, it could attract higher-income commuters looking for easy access to the Chicago job market.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

It appears that skills and education of the present workforce generally correspond to employment opportunities in the Urban County. However, when there are roughly 2,600 persons, under 65, who have less than a 9th grade education, there is certainly a great deal more that needs to be done.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The workforce needs are coordinated through READY NWI, a regional grassroots effort led by the Center of Workforce Innovations (CWI), involving employers, K-12 educators, colleges, and workforce development professionals. Its purpose is develop and maintain a pipeline of talent to support job creation and expansion in Northwest Indiana.

The County is served by a number of colleges and universities located within Northwest Indiana, including Purdue University, Indiana University, Valparaiso University, St. Joseph's College, and Ivy Tech Community College.

- Purdue University Northwest operates two campuses in the area. Purdue Northwest has approximately 15,000 students and offers more than 70 programs of study.

- St. Joseph's College is located in Whiting and offers majors in over 15 fields as well as a Master's in teaching. There are over 1000 students attending the college.
- Ivy Tech Community College, Indiana's community college and technical school system, serves 5,000 students at four area campuses in East Chicago, Gary, Michigan City, and Valparaiso.
- Indiana University operates a Northwest campus in neighboring Gary. IUN enrolls approximately 5,000 students, who can choose from numerous undergraduate and graduate programs as well as a Medical School.
- Valparaiso University is located in Porter County. The University offers undergraduate, graduate, and doctoral programs.
- Brightwood College, located in Hammond, offers programs in the medical fields, including medical assistance, massage therapy, and pharmacy technician.

Workforce Development Services (WDS) is a non profit agency located in Gary, IN. It works in conjunction with the Indiana Department of Workforce Development to provide employment and training services. Its mission is to help area job seekers acquire the skills they need to get good jobs in the Lake County area. The Indiana Family and Social Services Administration (FSSA), through Indiana Manpower and Comprehensive Training (IMPACT), provides services to help recipients of SNAP and TANF assistance to achieve economic self-sufficiency through education, training, job search and job placement activities. While the county does not usually directly interface with these groups, their activities do assist household, and persons, to obtain the training and education necessary to obtain employment. Gainful employment, at a decent wage, helps keep residents from becoming homeless and to obtain safe decent sanitary housing. Other than that, these organizations and programs compliment, but do not directly support, the County's Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The 2018 Northwest Indiana CEDS update prepared by Northwest Indiana Economic Development District, Inc. includes Lake, Porter, and LaPorte County. The following are key strategies Economic Development in the regional comprehensive Plan:

- Leverage land use and multimodal transportation.
- Support education and job development partners.
- Support the Northwest Indiana Economic Development District, a partnership between NIRPC and the Northwest Indiana Forum.

- Advance top industry clusters which include: (1) Transportation, distribution and logistics; (2) Advanced manufacturing; (3) IT/technology; and (4) Professional and medical services

The County created an economic development revolving loan fund in the amount of \$2 million. Over the years the funds made a number of loans almost all of which were successful in that they created jobs and were repaid. The County has made two (2) new loans with this fund creating new jobs. In addition, the Lake County Redevelopment Commission, which administer the CDBG/HOME programs, is also the authority for the issuing of Tax Increment Financing (TIF) bonds. The Commission has issued two major bond issues which provided the infrastructure for the substantial commercial development that has taken place along U.S. Route 30 just west of the intersection with I-65. This development has created will over 1,000 new jobs. The Commission is currently considering a project to provide infrastructure to permit additional commercial/service businesses at the intersection of U.S. Route 2 and I-65, just east of the Town of Lowell.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As would be expected multiple housing problems are concentrated in lower income areas. In Urban Lake County these are Lake Station, New Chicago, Whiting, unincorporated areas of Calumet Township and portions of Merrillville. Concentration is defined as 25% of the housing units have one, or more, violations of Section 8 minimum Housing Quality Standards.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Minority concentration are found in Lake Station, New Chicago, portions of Hobart, Merrillville, Griffith, Highland and Munster, as well as unincorporated areas of Calumet, Ross and Hobart Townships. Concentration is defined as areas with more than 22.5% minority population. A number of these areas are also concentrations of housing deterioration and low income households. (See maps)

What are the characteristics of the market in these areas/neighborhoods?

As would be expected in deteriorated low income areas the market is more depressed than in higher income areas. They have been slower to recover from the recent housing crisis. Housing prices are lower, units move slower, rents are more depressed, housing is more deteriorated.

Are there any community assets in these areas/neighborhoods?

None exist in any of these deteriorated areas of low income households save in Lake Station.

Are there other strategic opportunities in any of these areas?

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Given the broad range of needs and the limited amount of resources available, the County can only meet a portion of the needs within the community. For the purpose of the Consolidated Plan, the needs identified as "high priority" are those that the County plans on addressing with available federal funds or through administrative actions over the next five years. This portion of the plan identifies the County's high priority needs and how it plans to address them over the next five years. This includes identifying available resources (Anticipated Resources), who will carry out the activities (Institutional Delivery Structure), and how the conditions of the market will influence the County's actions (Influence of Market Conditions). This section also describes plans to address specific issues required by the regulations, including barriers to affordable housing, lead-paint hazards, and anti-poverty measures. Given the variables above, the County sets goals that will be used to measure performance over the term of the plan. It should be noted that it is difficult to estimate the funding levels for the HOME and CDBG program for the term of the Consolidated Plan. Given this, the goals listed in the plan are based on the assumption that funding will remain relatively stable over the term of the plan.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 45 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Under the CDBG and HOME Program, Lake County has jurisdiction for the entire county except for Hammond, Gary, and East Chicago. The Urban County serves the unincorporated areas of the county and the following municipalities:

- Crown Point
- Merrillville
- Cedar Lake
- Munster
- Dyer
- New Chicago
- Griffith
- Schererville
- Highland
- Schneider
- Hobart
- St John
- Lake Station
- Winfield
- Lowell
- Whiting

The County has included all 16 of the participating communities (cities and towns) as "local target areas" in order to better track performance for each participating community.

CDBG Funding Distribution

The County did not set priorities for specific geographies within its jurisdiction. The County utilizes a formula based on population to distribute CDBG funding to each of participating municipalities. Under the current distribution, each municipality receives CDBG funding every other year. It should be noted that CDBG-funded activities that qualify for funding by meeting the Low Mod Area (LMA) national objective will be limited to service areas where at least 45% of the population are considered to be low or moderate income.

HOME Funding Distribution

HOME funding is not distributed to the participating municipalities. HOME funds are used throughout the Urban County jurisdiction and awarded to projects based on merit.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1. SUBSTANDARD OWNER HOUSING STOCK

Priority Level:	High
Population(s):	Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly
Area(s):	URBAN LAKE COUNTY
Associated Goal(s):	IMPROVE OWNER HOUSING STOCK

Description

A majority of the owner-occupied housing within the County's jurisdiction was built before 1989. Low and moderate income homeowners may find it difficult to maintain the condition of older units. According to the most recent CHAS data, about one of every four homeowners within the County has a HUD-defined housing problem and more than half (56%) of low and moderate income homeowners within the County have a housing problem. This need is pervasive at all income levels and for all family types.

Since the inception of its CDBG/HOME programs, the County has placed a high priority on the maintenance and improvement of the owner-occupied housing stock throughout the county. Based on the available data and knowledge of the housing market in Urban Lake County, it will continue to fund this activity over the next five (5) years.

Basis for Relative Priority

The available data and demand shows a great need for this type of assistance to owner occupied households in Urban Lake County. The County has successfully funded this activity since the start of the program. While it is not always able to bring units up to local codes, it is often able to keep occupants, especially elderly occupants, in their homes by making emergency repairs.

2. HOMEBUYER AFFORDABILITY

Priority Level: High
Population(s): Low, Moderate, Large Families, Families with Children
Area(s): URBAN LAKE COUNTY
Associated Goal(s): INCREASE HOME OWNERSHIP

Description

Cost burden remains an issue for a large number of homebuyers. The County recognizes the large volume of need in the area and the effectiveness of making homeownership more affordable.

Basis for Relative Priority

This need is assigned a high priority based on a number of indicators, including the volume of requests for the County's homebuyer assistance program. As a strategy, homeownership is a proven method to assist homeowners build wealth.

3. LACK OF AFFORDABLE HOUSING

Priority Level: High
Population(s): Extremely Low, Low, Moderate, Single Person Households, Large Families, Families with Children, Elderly, Persons with Disabilities
Area(s): URBAN LAKE COUNTY
Associated Goal(s): INCREASE SUPPLY OF AFFORDABLE HOUSING

Description

The demand for both affordable rental and homeowner housing far surpasses the current demand. With the current costs of building supplies and labor, it is not feasible for developers to build affordable housing without a low cost subsidy.

Basis for Relative Priority

This need is assigned a high priority based on a general consensus from community stakeholders in the consultation process for more affordable housing. This need is also based on the current economics of housing development where the costs to develop new housing are higher than the potential return of affordable rental and homeowner housing.

4. SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES

Priority Level: High

Population(s): Extremely Low, Low, Moderate, Single Person Households, Large Families, Families with Children, Elderly, Persons with Disabilities

Area(s): URBAN LAKE COUNTY

Associated Goal(s): IMPROVE PUBLIC SERVICES

Description

The County covers an area of approximately 626 square miles and lacks a comprehensive public transportation system. The lack of public transit adversely affects those who are reliant on it, including the disabled and some elderly residents.

The County has identified a need for special needs housing for persons who are not homeless but require wrap-around or supportive services. For some in this special needs population, permanent supportive housing (PSH) is the only viable long term housing option as the client is not able to sustain independent living. Options include supervised apartments, supported living housing, skill development homes, and family care homes. A larger community issue that adversely affects housing choice for persons with disabilities is the lack of public transportation options.

Basis for Relative Priority

The County feels the use of funds for supportive services, such as transportation, that allow persons with disabilities to integrate within the community and for seniors to "age in place" is an effective use of funds that can substantially improve the living situations for these residents and ensure that a wide range of housing remains available. This need was based on, in part, consultations with local non-profit service providers.

5. HOMELESS PREVENTION

Priority Level: High

Population(s): Extremely Low, Low, Moderate, Single Person Households, Large Families, Families with Children, Elderly, Persons with Disabilities, Chronic Homeless, Mentally Ill, Chronic Substance Abuse, Veterans, HIV/AIDS, Victims of Domestic Violence

Area(s): URBAN LAKE COUNTY

Associated Goal(s): HOMELESS PREVENTION

Description

Based on the most recent CHAS data set, there are 5,666 renters within the county jurisdiction that pay more than 50% of their income on housing costs. These households are susceptible to homelessness if there is any disruption to their monthly income or if they face a large expense such as a car repair or medical bill. Contributing factors to homelessness include short term reduction of income due to illness,

the reduction of working hours or job loss, and the realization of an unexpected expense. If low income families are able to receive short term assistance until the issue passes, they are able to maintain their housing and avoid the trauma of homelessness.

Basis for Relative Priority

Homeless Prevention is designated as a high priority as the County feels the prevention is an effective methods for combating homelessness in terms of cost and outcomes. The use of funds for prevention can eliminate the trauma of homelessness all together.

6. BLIGHT ELIMINATION

Priority Level: High
Population(s): Non-housing Community Development
Area(s): URBAN LAKE COUNTY
Associated Goal(s): ELIMINATE BLIGHT

Description

Blighted and abandoned properties are a threat to the health and safety of residents in the area. Seen as eyesores, public safety hazards, and crime magnets, abandoned houses and buildings represent a financial drain on both neighbors and the neighborhood.

Basis for Relative Priority

The County has identified the elimination of blight as a high priority based on the level of need and its effectiveness at addressing community development issues and the further deterioration of neighborhoods. Through the clearance of the blight, the County is able to increase the potential for redevelopment by making private investment for feasible.

7. AT-RISK CHILDREN

Priority Level:	High
Population(s):	Extremely Low, Low, Moderate, Large Families, families with Children, Victims of Domestic Violence
Area(s):	URBAN LAKE COUNTY
Associated Goal(s):	IMPROVE PUBLIC SERVICES

Description

There is a high level of need for programs that support families with children. About one in four children in Lake County are in families below the poverty line. The County has the second largest population of single parent households within the state and have the second highest number of children served by First Steps.

Basis for Relative Priority

The County has identified the needs of at-risk children as a high priority. This includes abused and neglected children and children in families in need of pre-k education.

8. FAIR HOUSING

Priority Level:	High
Population(s):	Extremely Low, Low, Moderate, Large Families, families with Children, Victims of Domestic Violence, Public Housing Residents
Area(s):	URBAN LAKE COUNTY
Associated Goal(s):	AFFIRMATIVELY FURTHER FAIR HOUSING

Description

Key fair housing issues facing the Lake County urban county entitlement area jurisdiction are: 1) community opposition leading to limited housing choice for people in protected classes, 2) housing choice for older adults and people with disabilities, 3) access to transportation choice connecting housing to areas of opportunity, and 4) land use policies that limit available, affordable housing resulting in regional patterns of segregation and limited housing choices for people in protected classes.

Recurring contributing factors to these fair housing issues are: 1) land use and zoning laws (and practices), 2) source of income discrimination, and 3) lack of access to opportunity due to high housing costs.

Basis for Relative Priority

The County is committed to affirmatively further fair housing and will utilize resources available through this plan to carry out the proposed goals outlined in the Analysis to Impediments of Fair Housing Choice (AI).

9. PUBLIC FACILITIES AND IMPROVEMENTS

Priority Level: High
Population(s): Non-housing Community Development
Area(s): URBAN LAKE COUNTY
Associated Goal(s): IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE

Description

The County and the participating municipalities are focused on improving the quality of life for all residents, especially those who face accessibility issues. The County has identified the improvement of public facilities and ADA improvements as a high priority.

Basis for Relative Priority

This funding for local projects is based on the agreements that were made with the 16 participating cities and towns that make up the population of Urban Lake County.

10. ECONOMIC DEVELOPMENT

Priority Level: High
Population(s): Non-housing Community Development
Area(s): URBAN LAKE COUNTY
Associated Goal(s): SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT

Description

During the COVID pandemic, the County encountered several small businesses who needed assistance with basic management and marketing skills. The County believes there is a need for training, technical assistance, and financial assistance to entrepreneurs and small businesses pursuing business growth and expansion in the County.

Basis for Relative Priority

LCCEDD staff encountered a number of businesses applying for COVID assistance that needed basic financial management and marketing skills. The need for technical assistance was also heard during the consultation with the Community Investment Fund of Indiana (CIFI) and the Lake County Affordable Housing Task Force.

Narrative (Optional)

The results of the needs assessment, citizen outreach, and consultation process indicate the needs of the community have not significantly changed from the last five year plan. The most pressing needs continue to be substandard condition of housing, housing affordability, homelessness, at-risk children and youth, and non-homeless special needs populations, especially the elderly.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The cost of rental housing within the market is reasonable for most income levels, but it is too high for a number of residents within the County at the lowest incomes. A minimum wage earner, earning \$7.25 per hour, must work approximately 86 hours per week every year to afford a one bedroom apartment or 106 hours per week to afford a two bedroom set at the average Fair Market Rent proposed by HUD. According to the latest CHAS data, over 5,850 extremely low income renter households have a severe cost burden where more than half of their incomes go to toward housing costs. Another 4,266 low and moderate income renter households also experience a sever cost burden. This level of need supports the use of funds for tenant-based rental assistance.
TBRA for Non-Homeless Special Needs	The maximum monthly Supplemental Security Income (SSI) payments, a common form of income for persons with special needs, is \$914. At this amount, \$275 in monthly rent is affordable. The one-bedroom FMR (\$815) accounts for nearly 90% of income, leaving no money for other needs such as food and transportation. Based on this data, there is clearly a market-based need for tenant-based rental assistance for persons with special needs.
New Unit Production	There a number of developable lots still available within the County. There are also lots available for in-fill development in older neighborhoods. The current market shows there is a strong demand for new housing and housing in standard condition within the County. The County may need to offer development subsidy incentives to make new units affordable to income eligible buyers.
Rehabilitation	The data clearly indicates that owner and renter housing rehabilitation is needed. The County has successfully undertaken this for years and intends to continue. It has ceased making funds available for rental rehabilitation since landlords have shown no evidence of wanting to participate in this type of activity. If interest should surface the County would, depending on funding levels, again provide funds for this activity.
Acquisition, including preservation	Based on information obtained from local realtors, the median sales price in the County \$235,000 at the end of 2022. Overall, ownership of a home at this median price is affordable to 3 persons household at 70% of area median income. The availability of small subsidies should be able to increase the size of potential income-eligible homebuyers, while homebuyer services such as counseling can assist first time homebuyers to make smart decisions in the buying process.

Table 46 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The main source of funding for the goals, programs, and projects discussed in this Consolidated Plan 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 by the County can be used for a wide range of community development activities directed toward revitalizing neighbor-hoods, economic development, and improved community facilities and services, provided that the activities primarily benefit low- and moderate-income residents. Some examples of how the County has used CDBG funds in the past include:

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

HOME Investment Partnerships Program (HOME)

The HOME Investment Partnerships Program (HOME) funds received by the County must be used for affordable housing projects. Beneficiaries of HOME-funded projects must earn less than eighty percent of the area median income. Eligible types of activities include:

- Rehabilitation of existing affordable housing,
- Acquisition or development of new affordable housing, and
- Tenant-based rental assistance.

County Revolving Loan Funds

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

Anticipated Resources

Program	Source of Funds	Expected Amount Available for 2023				Funding for Years 2-5
		Annual Allocation	Program Income	Prior Year Resources	Total	
CDBG	public - federal	1,486,792	0	0	1,486,792	6,000,000
HOME	public - federal	690,067	0	0	690,067	3,000,000

Table 47 - Anticipated Resources

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

The HOME Program has matching requirements where each \$1 of project costs must be matched with \$0.25 of eligible match. The County expects to generate HOME Match credit through investments made by its CHDO in HOME-assisted units and also in the other development projects. For example, Habitat for Humanity is able to generate match through in-kind donations and volunteer labor. The level of "HOME match funds" greatly exceeds what is required by regulation.

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

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

If appropriate, describe publicly 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. The County has no land that is anticipates being part of an activity over the next five (5) years.

Discussion

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

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Entity	Type	Role	Geographic Area Served
Lake County	Government	Planning Infrastructure Public Facilities Public Services Housing Fair Housing Homelessness	Jurisdiction
Cedar Lake	Government		Jurisdiction
Crown Point	Government		Jurisdiction
Dyer	Government		Jurisdiction
Griffith	Government		Jurisdiction
Highland	Government		Jurisdiction
Hobart	Government		Jurisdiction
Lake Station	Government		Jurisdiction
Lowell	Government		Jurisdiction
Merrillville	Government		Jurisdiction
Munster	Government		Jurisdiction
New Chicago	Government		Jurisdiction
St. John	Government		Jurisdiction
Schererville	Government		Jurisdiction
Schneider	Government		Jurisdiction
Whiting	Government		Jurisdiction
Winfield	Government		Jurisdiction
Cedar Creek Township	Government	Homelessness	Jurisdiction
Center Township	Government	Homelessness	Jurisdiction
Hobart Township	Government	Homelessness	Jurisdiction
North Township	Government	Homelessness	Jurisdiction
Ross Township	Government	Homelessness	Jurisdiction
St. John Township	Government	Homelessness	Jurisdiction
Catholic Charities	Non-profit	homelessness	Jurisdiction
Cerebral Palsy	Non-profit	special needs	Jurisdiction
Habitat for Humanity	CHDO	ownership	Region
In-Pact, Inc.	Non-profit	special needs	Region
Indiana Plan	Non-profit	public services	Jurisdiction
Mental Health America	Non-profit	public services	Jurisdiction
Southlake Co. Community Svcs	Non-profit	public services	Jurisdiction
St. Jude House	Non-profit	Homelessness	Jurisdiction

Entity	Type	Role	Geographic Area Served
The Salvation Army	Non-profit	Homelessness	Jurisdiction

Table 48 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Lead Agency for the planning and administration of CDBG and HOME is the Lake County Community Economic Development Department. As an Urban County, a large portion of funds are distributed to participating cities in order carry out funded projects. A portion also remains with the County for distribution to unincorporated areas of the County, for countywide projects, and to non-profit service providers. The County also directly administers the HOME Program and works with a number of non-profit and for-profit housing developers to rehabilitate and construct affordable housing units. For economic development, the County works closely with the Community Investment Fund of Indiana (CIFI).

The County is fortunate to work within a strong network of capable government agencies and non-profit service partners. However, there are areas where more capacity would help the County and its partners address the community’s needs. There is a chronic need for affordable housing developers, especially those who qualify as a Community Housing Development Organization (CHDO).

Another perceived gap is in the coordination of assistance among several agencies for specific types of assistance such as rental assistance. There are several organizations in the area that provide rental assistance, including the County, township trustees, faith-based organizations, and members of the Continuum of Care. Increased levels of coordination could help ensure that clients have their needs met without having to apply to several agencies.

One gap in the delivery system is a lack of housing navigation services. With the state of the current rental market, there are a number of low income and at-risk households who have a difficult time locating and obtaining affordable rental housing. Securing rental housing is especially difficult for those with a past eviction, a criminal background, and variable time employment.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X		
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 49 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Lake County has a number of governmental entities and non-profit organizations that provide assistance and services to all of these populations. Many of the providers participate in the Continuum of Care and try to coordinate delivery systems to meet the needs of the homeless. As part of the CoC coordinated entry process, each client is evaluated and referred to additional service providers depending on their needs. There are other organizations outside of the CoC. Better coordination with all organizations would lead to a better level of service for those in need.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The County is well served by a number of professional and dedicated service providers who specialize in services for special needs populations and those experiencing homelessness. However, the sheer size of the County is one of the biggest challenges facing special needs and homeless populations in accessing services. A comprehensive public transportation system does not exist. Only those with access to private autos have full access to the services available. Transportation remains a large challenge in properly serving these populations.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

For participating communities that do not have adequate capacity to carry out projects, County staff will provide technical assistance to any participating community needing assistance in carrying out CDBG-assisted projects. The County will also work to strengthen the overall capacity of non-profit affordable developers and lenders who focus on community and economic development.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

1. IMPROVE OWNER HOUSING STOCK

Years: 2023-2027

Funding: CDBG \$1,000,000

Area(s): Urban County

Need: Substandard Owner Housing Stock

Goal: 60 Units Rehabilitated

THE COUNTY WILL CONTINUE TO ADMINISTER ITS HOMEOWNER REHABILITATION PROGRAM. ELIGIBLE HOMEOWNERS MAY APPLY FOR A GRANT UP TO \$15,000 TO ADDRESS EMERGENCY REPAIRS, INCLUDING WIND DAMAGE, SUDDEN WELL FAILURE, FIRE, FURNACE OUTAGE, ETC. THE COUNTY OFFERS LOANS OF UP TO \$50,000 TO MAKE MORE COMPREHENSIVE REPAIRS, CODE VIOLATIONS, AND ENERGY EFFICIENCY IMPROVEMENTS.

Since the inception of its CDBG/HOME programs, the County has supported homeowner rehabilitation programs in order to improve the housing stock within the County. These include limited repair Emergency Grants and Deferred/Low-Interest loans intended to make more extensive improvements and, where possible, bring a unit up to code. The need for these programs will continue for the term of this plan. The numeric goals for homeowner rehabilitation is based on the assumption that funding levels will remain consistent for the term of this plan.

2. INCREASE HOMEOWNERSHIP

Years: 2023-2027

Funding: HOME \$750,000

Area(s): Urban County

Need: Homebuyer Affordability

Goal: 150 Units

The County will continue its highly successful homebuyer assistance program. This not only provides affordable owner housing for lower income households, it also leverages millions of dollars in private mortgage and equity funds.

Since 1998 the County has financed and administered a program to assist lower income households to purchase dwellings in Urban Lake County. This has been a very successful program and has resulted in hundreds of low income Homebuyers receiving assistance with closing costs, gap financing and such. The program has, in the past, been able to assist about 40 homebuyers each year. In addition, the County will support affordable housing developers who will increase the supply of decent, affordable owner housing stock. The current goal is based on the assumption that funding will remain constant over the term of this plan.

3. INCREASE SUPPLY OF AFFORDABLE HOUSING

Years: 2023-2027 **Funding: HOME \$2,250,000** **Area(s): Urban County**
Need: Lack of Affordable Housing **Goal: 15 Units**

The County will partner with affordable housing developers to increase the supply of units affordable to low income renters and homebuyers. The County will also provide operation subsidies to non-profit developers who meet the standards for Community Housing Development Organizations (CHDOs).

4. ELIMINATE BLIGHT

Years: 2023-2027 **Funding: CDBG \$375,000** **Area(s): Urban County**
Need: Blight Elimination **Goal: 25 Blighted Structures Removed**

The County will demolish unsafe, unsanitary substandard structures. Funds will also be provided to Lake Station to conduct clearance activities in their jurisdiction.

The County has undertaken the demolition of vacant, unsafe, unsanitary, substandard structures for a number of years. It intends to continue this effort in the coming years.

5. IMPROVE PUBLIC SERVICES

Years: 2023-2027 **Funding: CDBG \$650,000** **Area(s): Urban County**
Need: Special Needs, At-Risk Children, Prevent Homelessness **Goal: 1,000 Persons**

The County will provide support for non-profits who provide services to low and moderate income households in order to create a more suitable living environment.

The County will use CDBG funds to improve public services that primarily assist low and moderate income populations, including the elderly, disabled, and at-risk children. Over the course of the five year plan, the County estimates that 5,000 residents will receive a benefit. The County and its participating communities have been providing funding for elderly/handicapped transport for a number of years with great success. The program provides funds to the South Lake County Community Services agency to provide transportation to shopping, medical assistance and other locations for eligible persons. This operation has usually provided around 200 unduplicated transports each year.

6. PREVENT HOMELESSNESS

Years: 2023-2027 **Funding: CDBG \$300,000** **Area(s): Urban County**
Need: Homeless Prevention **Goal: 375 Persons**

The County will continue to provide limited one time assistance to lower income households to prevent homelessness. These are limited to up to \$750 for such things as rent, mortgage assistance, etc. Assistance is also provided, on occasion, to those who are homeless to provide rent deposits.

For many years the County has provided funds to make small grants to homeless and households at risk of becoming homeless, to provide utility payments, rent deposits, rent payments, mortgage payments, etc. These are one time grants and always associated with housing counseling by LCCEDD. This is the County's main effort to deal with the homeless and at risk problem as part of the local Continuum of Care (COC).

7. IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE

Years: 2023-2027 **Funding: CDBG \$3,000,000** **Area(s): Urban County**
Need: Public Facilities And Improvements, Special Needs **Goal: 20,000 Persons**

The County allocates roughly 50% of the CDBG funds it receives to the participating jurisdictions to undertake projects in their locality that are eligible and meet a national objective.

The County will use CDBG to subsidize the improvements to infrastructure in participating municipalities, including improvements to accessibility to ensure ADA compliance. The County estimates that will improve 40 facilities and infrastructure projects.

8. AFFIRMATIVELY FURTHER FAIR HOUSING

Years: 2023-2027 **Funding: CDBG \$175,000** **Area(s): Urban County**
Need: Affirmatively Further Fair Housing **Goal: 2,000 Persons**

The County will continue to support Northwest Reinvestment Alliance in their efforts to affirmatively further fair housing. These efforts include outreach, education, trainings, and other initiatives designed to affirmatively further fair housing.

To address these key issues and contributing factors, four goals have been established:

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

9. SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT

Years: 2023-2027

Funding: CDBG \$350,000

Area(s): Urban County

Need: Economic Development

Goal: 500 businesses

The County will support programs that offer training, technical assistance, and financial assistance to entrepreneurs and small businesses pursuing business growth and expansion in the County when the benefits will go to low and moderate income persons.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The County is not including homeowner rehabilitation or homeless prevention as these programs will not meet the affordable housing definition per the HOME regulations.

Homebuyer Housing and Assistance: 30 low income and 125 moderate income

Rental Housing: 20 low income

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

This section of the plan is not applicable to Lake County as the County does not have a public housing authority within its jurisdiction. The only public housing authorities within Lake County are located in East Chicago, Hammond, and Gary which operate outside of the County’s HUD jurisdiction.

Activities to Increase Resident Involvements

This section of the plan is not applicable to Lake County as the County does not have a public housing authority within its jurisdiction. The only public housing authorities within Lake County are located in East Chicago, Hammond, and Gary.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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

SP-60 Homelessness Strategy – 91.215(d)

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

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

While there is very little street outreach within the urban county jurisdiction, there are several points of entry into services and shelter provided by CoC members. The County's Homeless Prevention Program serves as one point of entry. Township offices can also serve as a point of entry when residents seek housing assistance.

Once entered into the system, homeless persons being assisted by a CoC member will undergo a coordinated entry and assessment process. Coordinated entry helps prioritize assistance based on vulnerability and severity of service needs. This process ensures that people who need assistance the most can receive it in a timely manner. All members of the CoC located in Lake County are required to use coordinated entry. The Balance of State CoC has provided training and service providers within Lake 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 and transitional housing needs of homeless persons

As noted, the County is part of the CoC. While emergency shelters and transitional housing programs still have a place in the overall continuum, the focus has now shifted to a Housing First model that emphasizes the placement of homeless persons in stabilized housing situations as soon as possible in order to minimize the amount of time in the system. While the County will support all of the CoC members through coordination with the CoC, the County does not propose to use any of the federal resources available through this plan to support emergency or transitional housing.

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

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

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

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

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The County is not taking any stand-alone action to specifically address lead paint or lead poisoning hazards. Instead, the County will address lead-based paint on a case-by-case basis for the housing units assisted through its housing programs. The County will ensure all of its federally-funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead-based paint inspection, testing, and abatement of lead-based paint hazards. The County will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources.

In April 2010, EPA extended current requirements regarding lead-safe work practices to cover most pre-1978 housing and require renovation firms to perform quantitative dust testing to achieve dust-lead levels that comply with EPA's regulatory standards. The County will work with its contractors, subrecipients and community partners to ensure all funded programs are in full compliance with the updated regulation.

How are the actions listed above related to the extent of lead poisoning and hazards?

As stated above, the County is not taking any stand-alone actions to address the extent of lead poisoning and hazards. The County will undertake all required actions related to the lead safe housing rule in its housing programs.

How are the actions listed above integrated into housing policies and procedures?

The County is not taking any stand-alone action to specifically address lead paint or lead poisoning hazards. Instead, the County will address lead-based paint on a case-by-case basis for the housing units assisted through its housing programs. The County will ensure all of its federally-funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead-based paint inspection, testing, and abatement of lead-based paint hazards. The County will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources.

In April 2010, EPA extended current requirements regarding lead-safe work practices to cover most pre-1978 housing and require renovation firms to perform quantitative dust testing to achieve dust-lead levels that comply with EPA's regulatory standards. The County will work with its contractors, subrecipients and community partners to ensure all funded programs are in full compliance with the updated regulation.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the 2018-2012 ACS Estimates, the County as a whole has an overall poverty rate of 18%. However, only a third of the County's poor resides outside of Gary, Hammond and East Chicago. The poverty rate for the Urban County is nine percent compared to a rate of 31% for the aggregate of the three cities. Working age adults form the majority (55%) block of the Urban County's poor. Children compose the second largest demographic. Approximately 35% of the Urban County's poor population are under 18 years of age. children live in poverty. Seniors, in contrast, are less likely to be in poverty. Seniors account for 9 percent of the poor. Only 6% of seniors were below the poverty level.

There are significant disparities in the poverty rates for different racial and ethnic group. The poverty rates for Whites, Hispanics, and African Americans are 7%, 14%, and 21% respectively. There is a high correlation between low levels of educational attainment and poverty. For adults over 25, the poverty rate for those with no college experience was 10% }compared to those with at least some college experience was 5%. Employment is not a guarantee to raise a family out of poverty. Nearly two thirds of those in poverty over the age of 16 were employed.

The County has long believed that the best anti-poverty strategy is to assist in providing employment to all those who need a job to live, and are able to work. In keeping with this, the County participates in a number of local and regional efforts to promote development and jobs. Years ago the County established a Revolving Loan Fund to assist businesses and industry to create jobs in the County. Besides this direct financial assistance the LCCEDD has provided technical and related assistance to approximately 70 businesses that have located in, or expanded in, the County. The LCCEDD also becomes involved in many other non CDBG related economic development activities. For instance, it was deeply involved with the creation of a Tax Increment Financing District (TIF) for the area of Ross Township along U.S. Route 30, just east of I-65. This TIF resulted in the installation of sanitary and storm water sewers that permitted a huge expansion of retail business in that locations. This resulted in the creation of over 1,000 new jobs. In addition, the County, via LCCEDD and other departments, works with local banking institutions, the Indiana Department of Commerce and other such entities to foster new economic development in the area. One part of those efforts is the Northwest Indiana Forum. This group is composed of government and business representatives that undertake numerous projects and efforts to support economic development in the area. Lake County has long been a participant in the Forum and will continue to do so in the foreseeable future.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

When feasible, the County will provide job training, employment, and contract opportunities for low- and moderate-income residents in connection with construction projects funded under the Consolidated Plan. This provision helps foster local economic development, neighborhood economic

improvement, and individual self-sufficiency. In this way, the County will comply with Section 3 of the Housing and Urban Development Act of 1968. The County has set the following goals in relation to its Section 3-covered projects: (1) thirty percent of new hires will be Section 3 residents, and (2) ten percent of all Section 3-covered contracts will be awarded to Section 3 businesses.

SP-80 Monitoring – 91.230

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

The monitoring process can be divided into the following tasks: Desk Review, Annual Onsite Monitoring, Audit Review, and Affordability Monitoring.

- Desk monitoring is the process of reviewing documents throughout the program year, including pay requests and periodic accomplishment reports, to gauge compliance. The County will review pay requests and periodic reports upon submittal. If issues arise with a pay request, staff will work quickly with the subrecipient or contractor to resolve the issues and process the payment. For each pay request, the County will base approval on a number of elements, including budgeted amount, eligibility, allowability, applicability, reasonableness, and adequate source documentation. If the review reveals one or more areas is lacking, the pay request will be returned to the organization that made the request for clarification, correction, or additional documentation as appropriate. If the review reveals the request is unallowable per the OMB standards or federal regulation, the County will return the request to the organization with an explanation as to why the payment was disallowed.
- Annual Onsite Visits: The County will conduct more in-depth onsite monitoring visits of funded organizations as well. The County monitors all CDBG funded projects at least once during the year the project is carried out. Public improvement projects are always monitored upon completion. They are usually not checked again unless there is a reason to do so. Public service projects are monitored at least once a year during the funding period. The purpose of the onsite monitoring visit is to conduct an in-depth review of all aspects of the funded project and to provide technical assistance to subrecipient staff, if necessary. During the visit, staff will utilize the appropriate checklists from the Grantee Monitoring Handbook of HUD's Office of Community Planning and Development and the LCCEDD Policies and Procedures Manual. The County will maintain detailed notes on the checklists on which to base their conclusions.
- Subrecipient Audits: When applicable, the County will require submittal of audits per 24 CFR 200. All subrecipients must submit their audit to the County within thirty days of receipt of the auditor's report. Upon receipt of the audit, the County will review each audit to identify any areas of concern. If the County identifies any potential areas of non-compliance, staff will schedule an on-site monitoring visit as described above to assist in the correction of all relevant findings.

- Affordable Housing: The County will follow internal procedures to ensure compliance with rent and occupancy standards for completed HOME-funded projects. As part of its monitoring strategy, the County will review its policies and procedures from the proposal process to project closeout and long-term affordability monitoring to make necessary updates based on changes to regulatory policy and new federal guidance. HOME and CDBG assisted rental units are also monitored yearly to ascertain condition and low income occupancy. Down Payment units are monitored once to assure the units meets minimal standards for this program and once each year during the 5 year period that the forgivable loan is in effect. A letter is then sent to certify that the homeowner is residing in the property as their principal residence.

PY 2023 Annual Action Plan

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

Introduction

The main source of funding for the goals, programs, and projects discussed in this Consolidated Plan 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 by the County can be used for a wide range of community development activities directed toward revitalizing neighbor-hoods, economic development, and improved community facilities and services, provided that the activities primarily benefit low- and moderate-income residents. Some examples of how the County has used CDBG funds in the past include:

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

HOME Investment Partnerships Program (HOME)

The HOME Investment Partnerships Program (HOME) funds received by the County must be used for affordable housing projects. Beneficiaries of HOME-funded projects must earn less than eighty percent of the area median income. Eligible types of activities include:

- Rehabilitation of existing affordable housing,
- Acquisition or development of new affordable housing, and
- Tenant-based rental assistance.

County Revolving Loan Funds

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

Other Funding Sources

The County expects to continue the administration of its HOME-ARP funded programs during the program year. HOME-ARP goals and projects are included in the 2021 Annual Action Plan via substantial amendment.

Anticipated Resources

Program	Expected Amount Available Year 1			Remainder of Plan	Narrative Description	
	Annual Allocation	Program Income	Prior Year Resources			Total:
CDBG (federal)	1,486,792	0	0	1,486,792	6,000,000	see above
HOME (federal)	690,067	0	0	690,067	3,000,000	see above

Table 50 - Expected Resources – Priority Table

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

The HOME Program has matching requirements where each \$1 of project costs must be matched with \$0.25 of eligible match. The County expects to generate HOME Match credit through investments made by its CHDO in HOME-assisted units and also in the other development projects. For example, Habitat for Humanity is able to generate match through in-kind donations and volunteer labor. The level of "HOME match funds" greatly exceeds what is required by regulation.

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

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

If appropriate, describe publicly 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. The County has no land that anticipates being part of an activity over the next five (5) years.

Discussion

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

AP-20 Annual Goals and Objectives

1. IMPROVE OWNER HOUSING STOCK

Years: 2023-2027

Funding: CDBG \$195,000

Area(s): Urban County

Need: Substandard Owner Housing Stock

Goal: 12 Units Rehabilitated

THE COUNTY WILL CONTINUE TO ADMINISTER ITS HOMEOWNER REHABILITATION PROGRAM. ELIGIBLE HOMEOWNERS MAY APPLY FOR A GRANT UP TO \$15,000 TO ADDRESS EMERGENCY REPAIRS, INCLUDING WIND DAMAGE, SUDDEN WELL FAILURE, FIRE, FURNACE OUTAGE, ETC. THE COUNTY OFFERS LOANS OF UP TO \$50,000 TO MAKE MORE COMPREHENSIVE REPAIRS, CODE VIOLATIONS, AND ENERGY EFFICIENCY IMPROVEMENTS.

2. INCREASE HOMEOWNERSHIP

Years: 2023-2027

Funding: HOME \$155,000

Area(s): Urban County

Need: Homebuyer Affordability

Goal: 30 Units

The County will continue its highly successful homebuyer assistance program. This not only provides affordable owner housing for lower income households, it also leverages millions of dollars in private mortgage and equity funds.

3. INCREASE SUPPLY OF AFFORDABLE HOUSING

Years: 2023-2027

Funding: HOME \$466,061

Area(s): Urban County

Need: Lack of Affordable Housing

Goal: 3 Units

The County will partner with affordable housing developers to increase the supply of units affordable to low income renters and homebuyers. The County will also provide operation subsidies to non-profit developers who meet the standards for Community Housing Development Organizations (CHDOs).

4. ELIMINATE BLIGHT

Years: 2023-2027

Funding: CDBG \$75,000

Area(s): Urban County

Need: Blight Elimination

Goal: 5 Blighted Structures Removed

The County will demolish unsafe, unsanitary substandard structures. Funds will also be provided to Lake Station to conduct clearance activities in their jurisdiction.

5. IMPROVE PUBLIC SERVICES

Years: 2023-2027 Funding: CDBG \$135,000 Area(s): Urban County
Need: Special Needs, At-Risk Children, Prevent Homelessness Goal: 200 Persons

The County will provide support for non-profits who provide services to low and moderate income households in order to create a more suitable living environment.

6. PREVENT HOMELESSNESS

Years: 2023-2027 Funding: CDBG \$60,000 Area(s): Urban County
Need: Homeless Prevention Goal: 75 Persons

The County will continue to provide limited one time assistance to lower income households to prevent homelessness. These are limited to up to \$750 for such things as rent, mortgage assistance, etc. Assistance is also provided, on occasion, to those who are homeless to provide rent deposits.

7. IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE

Years: 2023-2027 Funding: CDBG \$616,000 Area(s): Urban County
Need: Public Facilities And Improvements, Special Needs Goal: 4,000 Persons

The County allocates roughly 50% of the CDBG funds it receives to the participating jurisdictions to undertake projects in their locality that are eligible and meet a national objective.

8. AFFIRMATIVELY FURTHER FAIR HOUSING

Years: 2023-2027 Funding: CDBG \$35,000 Area(s): Urban County
Need: Affirmatively Further Fair Housing Goal: 400 Persons

The County will continue to support Northwest Reinvestment Alliance in their efforts to affirmatively further fair housing. These efforts include outreach, education, trainings, and other initiatives designed to affirmatively further fair housing.

9. SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT

Years: 2023-2027 Funding: CDBG \$70,000 Area(s): Urban County
Need: Economic Development Goal: 100 businesses

The County will support programs that offer training, technical assistance, and financial assistance to entrepreneurs and small businesses pursuing business growth and expansion in the County when the benefits will go to low and moderate income persons.

AP-35 Projects – 91.220(d)

The County is proposing to fund a total of 24 projects in the 2023 program year.

Projects

#	Project Name		#	Project Name
1	HOME Administration		14	Munster
2	CHDO Operating Assistance		15	New Chicago
3	CHDO Housing Development		16	Schererville
4	Housing Development		17	Schneider
5	Homebuyer Assistance		18	Whiting
6	CDBG Administration			
7	Homeowner Rehabilitation		19	South Lake Senior Bus Program
8	Homeless Prevention		20	Mental Health America
9	Small Business Training		21	Cerebral Palsy
10	Lake County Demolitions		22	NWIRA Fair Housing
			23	St Jude House
11	Cedar Lake		24	Indiana Plan
12	Highland			
13	Merrillville			

Table 51 – Project Information

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

By agreement between the County and the 16 participating jurisdictions roughly 50% of CDBG funds are allocated to these cities and towns to be used on locally selected projects which meet a CDBG national goal (almost always primarily benefitting lower income persons). The remainder is allocated for several public service projects, homeowner rehabilitation and to homeless prevention. HOME funds, depending on funding levels, is usually divided between housing development and homebuyer assistance. Rental Rehabilitation, while a definite need, is rarely funded due to a lack of landlord interest. Rental Rehabilitation/New Construction for special needs persons is still funded since it is carried out by a CHDO. The primary obstacle to addressing underserved needs is funding levels and reduced program funding to serve lower income persons.

AP-38 Project Summary

Project Summary Information

1	Project Name	HOME Program Administration
	Target Area	Urban Lake County
	Goals Supported	Improve Owner Housing Stock Increase Home Ownership Affirmatively Further Fair Housing Increase Supply Of Affordable Housing
	Needs Addressed	Substandard Owner Housing Stock Homebuyer Affordability Fair Housing
	Funding	HOME: \$69,006
	Description	Funds will be used to complete planning, oversight, and reporting requirements associated with HOME funding.
	Target Date	8/31/2024
	Goal	not applicable
	Location	not applicable
	Planned Activities	HOME Administration

2	Project Name	CHDO Operating Assistance
	Target Area	Urban Lake County
	Goals Supported	Increase Supply Of Affordable Housing
	Needs Addressed	Lack Of Affordable Housing
	Funding	HOME: \$34,503
	Description	Funds will be provided to a certified Community Housing Development Organization to help support their mission of increasing the supply of affordable housing.
	Target Date	8/30/2024
	Goal	not applicable
	Location	not applicable
	Planned Activities	CHDO Operation Subsidy

3	Project Name	CHDO Housing Development
	Target Area	Urban Lake County
	Goals Supported	Increase Affordable Housing Supply
	Needs Addressed	Housing Affordability
	Funding	HOME: \$103,511
	Description	HOME funds will be provided to a certified non-profit housing developer, such as Habitat for Humanity, to develop new owner affordable housing units.
	Target Date	8/31/2026
	Goal	1 housing unit
	Location	to be determined
	Planned Activities	HOME New Construction HOME Homebuyer or Rental

4	Project Name	Housing Development
	Target Area	Urban Lake County
	Goals Supported	Increase Affordable Housing Supply
	Needs Addressed	Housing Affordability
	Funding	HOME: \$103,511
	Description	HOME funds will be provided to a housing developer, such as Habitat for Humanity, to develop new affordable housing units.
	Target Date	8/31/2026
	Goal	1 housing unit
	Location	to be determined
	Planned Activities	HOME New Construction HOME Homebuyer or Rental

5	Project Name	Homebuyers Assistance
	Target Area	Urban Lake County
	Goals Supported	Increase Home Ownership
	Needs Addressed	Homebuyer Affordability
	Funding	HOME: \$155,000
	Description	Provide down payment assistance to approximately 40 low/moderate income homebuyers.
	Target Date	8/31/2024
	Goal	30 households
	Location	Urban Lake County
	Planned Activities	HOME Homebuyer

6	Project Name	CDBG Program Administration
	Target Area	Urban Lake County
	Goals Supported	All
	Needs Addressed	All
	Funding	CDBG: 297,358
	Description	Funds will be used to complete planning, oversight, and reporting requirements associated with CDBG funding.
	Target Date	8/31/2024
	Goal	not applicable
	Location	not applicable
	Planned Activities	21A CDBG Administration – No National Objective needed

7	Project Name	Owner Housing Rehabilitation
	Target Area	Urban Lake County
	Goals Supported	Improve Owner Housing Stock
	Needs Addressed	Substandard Owner Housing Stock
	Funding	CDBG: \$195,000
	Description	Provide grants, deferred and low interest loans to lower income owner households to make improvements to their dwelling units to make them habitable or bring them up to local code requirements.
	Target Date	8/31/2024
	Goal	12 households
	Location	not applicable
	Planned Activities	14A Rehab; Single-Unit Residential - Low Mod Housing (LMH)

8	Project Name	Homeless Prevention
	Target Area	Urban Lake County
	Goals Supported	Homeless Prevention
	Needs Addressed	Homeless Prevention
	Funding	CDBG: \$60,000
	Description	To provide assistance to individuals faced with becoming homeless so as to prevent this from happening. Also to provide assistance with homeless persons obtaining a dwelling unit.
	Target Date	8/31/2024
	Goal	100 persons
	Location	not applicable
	Planned Activities	05S Rental Housing Subsidies - Low/Mod Clientele

9	Project Name	Small Business Training Workshops
	Target Area	Urban Lake County
	Goals Supported	Support Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$70,000
	Description	CDBG funds will be used to provide training and technical assistance to entrepreneurs, micro enterprises, and small businesses.
	Target Date	8/31/2024
	Goal	100 businesses assisted.
	Location	not applicable
	Planned Activities	18C Microenterprise – Limited Clientele 18B Technical Assistance – Low Mod Area / Low Mod Jobs

10	Project Name	Lake County Blight Clearance
	Target Area	Urban Lake County
	Goals Supported	Blight Elimination
	Needs Addressed	Blight Elimination
	Funding	CDBG: \$75,000
	Description	CDBG funds will be used to demolish and clear blighted structures that are affecting neighborhood instability.
	Target Date	8/31/2024
	Goal	5 Blighted Structures Demolished
	Location	Unincorporated areas of the County
	Planned Activities	04 Clearance – Slum Blight Spot (SBS)

11	Project Name	Cedar Lake ADA Curb Cuts
	Target Area	Cedar Lake
	Goals Supported	Improve Public Facilities And Infrastructure
	Needs Addressed	Public Facilities And Improvements
	Funding	CDBG: \$66,000
	Description	ADA curb cuts to improve accessibility.
	Target Date	8/31/2024
	Goal	According to Census data sets for disability, there are approximately 1,000 persons with disabilities living in Cedar Lake.
	Location	Cedar Lake, IN.
	Planned Activities	03L Sidewalks - Low/Mod Clientele

12	Project Name	Highland ADA Park Improvements
	Target Area	Highland
	Goals Supported	Improve Public Facilities And Infrastructure
	Needs Addressed	Public Facilities And Improvements
	Funding	CDBG: \$95,000
	Description	Installation of new playground equipment making it ADA accessible.
	Target Date	8/31/2024
	Goal	According to Census data sets, there are approximately 1,500 persons with disabilities in Highland.
	Location	Highland
	Planned Activities	03F Park Improvements – Low/Mod Clientele

13	Project Name	Merrillville Pedestrian Walkway
	Target Area	Merrillville
	Goals Supported	Improve Public Facilities And Infrastructure
	Needs Addressed	Public Facilities And Improvements
	Funding	CDBG: \$143,000
	Description	Improvements to pedestrian walkway.
	Target Date	8/31/2024
	Goal	To be Determined
	Location	Merrillville, IN
	Planned Activities	03L Sidewalk Improvements - Low/Mod Clientele

14	Project Name	Munster Public Infrastructure Improvements
	Target Area	Munster
	Goals Supported	Improve Public Facilities And Infrastructure
	Needs Addressed	Public Facilities And Improvements
	Funding	CDBG: \$100,000
	Description	CDBG funds will be used to make needed infrastructure improvements that primarily benefit low and moderate income persons.
	Target Date	8/31/2024
	Goal	To be Determined.
	Location	Munster, IN
	Planned Activities	03 Public Infrastructure Low/Mod Area

15	Project Name	New Chicago ADA Park Improvements
	Target Area	New Chicago
	Goals Supported	Improve Public Facilities And Infrastructure
	Needs Addressed	Public Facilities And Improvements
	Funding	CDBG: \$29,000
	Description	Installation of new playground equipment making it ADA accessible.
	Target Date	8/31/2024
	Goal	To Be Determined
	Location	New Chicago, IN
	Planned Activities	03F Park Improvements – Low/Mod Clientele

16	Project Name	Schererville ADA Park Improvements
	Target Area	Schererville
	Goals Supported	Improve Public Facilities And Infrastructure
	Needs Addressed	Public Facilities And Improvements
	Funding	CDBG: \$120,000
	Description	Installation of new playground equipment making it ADA accessible.
	Target Date	8/31/2024
	Goal	To Be Determined
	Location	Schererville, IN
	Planned Activities	03F Park Improvements – Low/Mod Clientele

17	Project Name	Schneider Water Infrastructure Improvements
	Target Area	Schneider
	Goals Supported	Improve Public Facilities And Infrastructure
	Needs Addressed	Public Facilities And Improvements
	Funding	CDBG: \$24,000
	Description	CDBG funds will be used to install pit areas near water meters.
	Target Date	8/31/2024
	Goal	277 persons
	Location	Schneider
	Planned Activities	03J Water/Sewer Lines - Low/Mod Area

18	Project Name	Whiting ADA Park Improvements
	Target Area	Whiting
	Goals Supported	Improve Public Facilities And Infrastructure
	Needs Addressed	Public Facilities And Improvements
	Funding	CDBG: \$39,000
	Description	ADA improvements to Whiting parks.
	Target Date	8/31/2024
	Goal	The county estimates the project will benefit about 500 persons.
	Location	Whiting, IN
	Planned Activities	03F Parks, Recreational Facilities - Low/Mod Clientele

19	Project Name	South Lake County Community Services Bus Fuel Reimbursement
	Target Area	Urban Lake County
	Goals Supported	Improve Public Services
	Needs Addressed	Special Needs Facilities And Services
	Funding	CDBG: \$40,000
	Description	Reimbursement of bus fuel.
	Target Date	8/31/2024
	Goal	300 persons
	Location	none
	Planned Activities	05E Transportation Services - Low/Mod Clientele

20	Project Name	Parents as Teachers / Mental Health America
	Target Area	Urban Lake County
	Goals Supported	Improve Public Services
	Needs Addressed	At-Risk Children
	Funding	CDBG: \$35,000
	Description	CDBG funds will be used to operate a social service that serves families with young children to build strong parent-child relationships.
	Target Date	8/31/2024
	Goal	128 persons
	Location	not applicable
	Planned Activities	05L Child Care Services - Low/Mod Clientele

21	Project Name	Cerebral Palsy
	Target Area	Urban Lake County
	Goals Supported	Improve Public Services
	Needs Addressed	Special Needs
	Funding	CDBG: \$15,000
	Description	CDBG funds will be used to support a program that serves persons with cerebral palsy.
	Target Date	8/31/2024
	Goal	300 persons
	Location	not applicable
	Planned Activities	05B - Low Mod Clientele

22	Project Name	NWIRA Fair Housing
	Target Area	Urban Lake County
	Goals Supported	Affirmatively Further Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$35,000
	Description	Provide Fair Housing service to Urban Lake County residents.
	Target Date	8/31/2024
	Goal	All residents within the urban county jurisdiction, especially those in the protected classes
	Location	not applicable
	Planned Activities	21D Fair Housing Activities - no national objective needed

23	Project Name	St Jude House
	Target Area	Urban Lake County
	Goals Supported	Improve Public Services
	Needs Addressed	Homeless Prevention
	Funding	CDBG: \$25,000
	Description	CDBG funds will be used to support programs offered by St Jude House.
	Target Date	8/31/2024
	Goal	100 persons
	Location	Not applicable. Services available to all residents of the Urban County jurisdiction.
	Planned Activities	05 Public Services – Limited Clientele.

24	Project Name	Indiana Plan
	Target Area	Urban Lake County
	Goals Supported	Economic Development
	Needs Addressed	Support Economic Development
	Funding	CDBG: 20,000
	Description	Funds will be provided to Indiana Plan to support their job training and education programs.
	Target Date	8/31/2024
	Goal	30 persons.
	Location	Not applicable. Services available to all residents of the Urban County jurisdiction.
	Planned Activities	05 Public Services – Limited Clientele.

AP-50 Geographic Distribution – 91.220(f)

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

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

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

Geographic Distribution

Geography	% of Funds		Geography	% of Funds
Cedar Lake	2.0%		Merrillville	5.0%
Crown Point	5.0%		Munster	3.5%
Dyer	3.0%		New Chicago	1.0%
Griffith	3.0%		St. John	3.0%
Highland	3.0%		Schneider	1.0%
Hobart	5.0%		Schererville	4.0%
Lake Station	2.5%		Whiting	1.5%
Lowell	2.0%		Winfield	1.0%
Unincorporated	55.0%			

Table 52 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion

AP-55 Affordable Housing – 91.220(g)

Introduction

The County will be continuing its existing housing programs with less funds. It will engage in owner housing rehabilitation, special needs housing rehabilitation, homeless prevention, and homebuyer assistance. Please note that the numbers below only reflect affordable housing projects that meet the HOME definition of affordable housing and may not include some CDBG funded projects.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	33
Special-Needs	0
Total	33

Table 53 - 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	3
Rehab of Existing Units	0
Acquisition of Existing Units	30
Total	33

Table 54 - One Year Goals for Affordable Housing by Support Type

Discussion

Downpayment Assistance Homebuyers: 30 Units

New Development of Housing: 2 Units

CHDO Housing Development: 1 Unit

AP-60 Public Housing – 91.220(h)

Introduction

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

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

Not applicable.

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

Not applicable.

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

Not applicable.

Discussion

Not applicable.

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

Introduction

The County will continue to support all homeless activities through coordination with the Continuum of Care. The County will use funding available in this program year for (1) the Homeless Prevention program. The County will also begin 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 proposes to support (1) transportation services for elderly and disabled and (2) ADA improvements to a number of facilities and infrastructure throughout the county. It is also expected that elderly and disabled homeowners will receive assistance via the homeowner rehabilitation programs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

Urban Lake County is an active participant in the area Continuum of Care (CoC) organization. The County's homeless strategies are informed based on the needs, priorities and strategies of the overall CoC. While there is very little street outreach within the urban county jurisdiction, there are several points of entry into services and shelter provided by CoC members. The County's Homeless Prevention Program serves as one point of entry. Township offices can also serve as a point of entry when residents seek housing assistance.

Once entered into the system, homeless persons being assisted by a CoC member will undergo a coordinated entry and assessment process. Coordinated entry helps prioritize assistance based on vulnerability and severity of service needs. This process ensures that people who need assistance the most can receive it in a timely manner. All members of the CoC located in Lake County are required to use coordinated entry. The Balance of State CoC has provided training and service providers within Lake 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

As noted, the County is part of the CoC. While emergency shelters and transitional housing programs still have a place in the overall continuum, the focus has now shifted to a Housing First model that emphasizes the placement of homeless persons in stabilized housing situations as soon as possible in order to minimize the amount of time in the system. While the County will support all of the CoC members through coordination with the CoC, the County does not propose to use any of the federal

resources available through this plan to support emergency or transitional housing.

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

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

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

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

Discussion

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

Introduction:

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

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

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

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

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

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The County must describe the other actions it plans to take during the program year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The County will continue to partner with other community stakeholders within the county to better coordinate efforts to serve the needs of the community. By increasing coordination, the County feels it can better leverage its resources and attract additional funding through sources such as Low Income Housing Tax Credits. 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 over the years have been heavily oriented toward fostering and maintaining affordable housing. Roughly 50% of the County's yearly CDBG/HOME funding goes toward housing, or housing related programs. The County will maintain its efforts to rehabilitate owner dwelling units, and assist lower income homebuyers to purchase affordable dwelling units. It appears this will all be done with more reduced funding. This makes it extremely difficult to foster and maintain affordable housing.

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

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

Discussion:

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	5,000
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:	5,000

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.	90.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)

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

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

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

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

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

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

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

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

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

Eligible Applicants for HOME

For the Homebuyer Assistance Program, eligible applicants include all income-qualified homebuyers. Additional information can be obtained from the Lake County Community Economic Development Department.

CHDO funds will be awarded to organizations who qualify as Community Housing Development Organizations (CHDOs). In the past, the County has worked with Habitat for Humanity and IN-PACT. The County is working to partner with an additional group called Housing Opportunities who are looking to establish a presence within the county. Homebuyers interested in purchasing or leasing the housing being developed should contact the funded agency directly. For any other questions regarding HOME funds, please contact the Lake County Community Economic Development Department.