

Executive Summary

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

1. Introduction

Lake County, Indiana receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME). For the purposes of these funding sources, the County has jurisdiction over the whole county except for the cities of Hammond, East Chicago, and Gary. These three cities receive funds directly from HUD and create their own planning documents. The overarching purpose of these programs is to assist low- and moderate-income families and households, which are those that earn less than 80% of the area median income. The funds are used to pursue three goals:

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

In order to access these federal funds, the County must carry out a planning process to identify the scope of housing and community development needs in its jurisdiction and how the available funding can best be used to meet those needs. This document, the County's 2024 Action Plan, is the result of the planning process. The term of the Action Plan will begin September 1st, 2024, and end August 31st, 2025.

Lake County is continuing the activities as set forth in the 2023-28 Consolidated Plan with the use of federal CDBG & HOME funds as well as the program(s) funds with HOME -ARP allocation.

2. Summarize the objectives and outcomes identified in the Plan

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

The County's goals of the CDBG & HOME programs are to aid low-to-moderate-income households with activities such as: Homeless Prevention, Elderly/Handicapped Transportation, ADA improvements, Fair Housing, Homebuyer Assistance, Housing Rehabilitation, Indiana Plan, Mental Health America, Cerebral Palsy, St Jude Domestic Violence and Habitat for Humanity.

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

3. Evaluation of past performance

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

Lake County HOME funds over that time 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 a Community Housing Development Organization (CHDO). The County will also pilot the use of HOME funds for tenant-based rental assistance to help homeless prevention.

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

The County intends to continue programs and projects set forth in the proposed Consolidated Plan. The County will work with participating municipalities to explore other types of eligible community development activities to serve the low- and moderate-income populations within the County.

Lake County Community Economic Development has either met or exceeded the program goals. While doing this the Department has also successfully carried out NSP1 and NSP3 projects along with two rounds of a COVID-19 Grant and a U.S. ERA funding program.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Public Hearing on June 14, 2024 and August 15, 2024

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. The public hearings regarding the plan 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 2024 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/>

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.

2293 N. Main Street

Crown Point, IN 46307

PH: 219-755-3225

5. Summary of public comments

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

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

Intentions on proceeding with activities for the upcoming fiscal year.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The Lake County, IN Action 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

Lake County Community Economic Development Dept.

Timothy A Brown, Executive Director

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219-755-3225

Lake County Community Economic Development Dept.

Tameka Browder, Deputy Director

polktx@lakecountyin.org

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AP-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 and CoC know known as CoAction.

The County also held a number of workshops, small group interviews, and conducted surveys with community stakeholders in 2023 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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The County 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.

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

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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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County receives from and makes referrals to the Township for households in need of homeless and homeless prevention assistance. Anticipation of 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?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 the efforts to better serve the residents of Lake County.
3	Agency/Group/Organization	Cedar Creek Township
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-homeless Services - Victims Other government - Local

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 the efforts to better serve the residents of Lake County.
4	Agency/Group/Organization	Center Township Trustee
	Agency/Group/Organization Type	Services - Housing Services-Health Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 the efforts to better serve the residents of Lake 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
	Briefly describe how the Agency/Group/Organization was consulted. 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?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake 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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 the efforts to better serve the residents of Lake County.
8	Agency/Group/Organization	Hammond City Rescue Mission
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake 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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 the efforts to better serve the residents of Lake 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
	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake County.
11	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
	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake County.
12	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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 the efforts to better serve the residents of Lake County.
13	Agency/Group/Organization	CoAction

	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 the efforts to better serve the residents of Lake County.
14	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
	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake County.
15	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

	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake County.
16	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
	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake County.
17	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
	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake County.
18	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 Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake County.
19	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
	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake County.
20	Agency/Group/Organization	St Vincent DePaul
	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

	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake County.
21	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
22	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 Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake County.
23	Agency/Group/Organization	Hobart Food Pantry, Inc.
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake County.
24	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
	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake County.
25	Agency/Group/Organization	Towne Center
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake County.
26	Agency/Group/Organization	Mental Health America of Lake County
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 the efforts to better serve the residents of Lake County.

27	Agency/Group/Organization	NORTHWEST INDIANA REINVESTMENT
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 the efforts to better serve the residents of Lake
28	Agency/Group/Organization	HABITAT FOR HUMANITY OF NWI
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 the efforts to better serve the residents of Lake
29	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
	Briefly describe how the Agency/Group/Organization was consulted. 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 the efforts to better serve the residents of Lake
30	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

	Briefly describe how the Agency/Group/Organization was consulted. 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.
31	Agency/Group/Organization	INDIANA STATE DEPARTMENT OF HEALTH
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana State Department of Health for lead paint programs

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

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

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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 District	NWI 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	NWI 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

Narrative (optional)

N/A

AP-12 Participation – 91.105, 91.200(c)

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

The County follows its Citizen Participation Plan (CPP) to develop the 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

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/ broad community	Public Notice of 1st Public Hearing and Comment period	no comments received to date	no comments received to date	
2	Public Hearing	Non-targeted/ broad	First Public Hearing	no comments received to date	no comments received to date	
3	Newspaper Ad	Non-targeted/ broad	Public Notice of 2nd Public Hearing	no comments received to date	no comments received to date	
4	Public Hearing	Non-targeted/ broad	Second Public Hearing	no comments received to date	no comments received to date	
5	Public Hearing	Crown Point	Crown Point	no comments received to date	no comments received to date	
6	Public Hearing	Dyer	Dyer	no comments received to date	no comments received to date	
7	Public Hearing	Griffith	Griffith	no comments received to date	no comments received to date	
8	Public Hearing	Hobart	Hobart	no comments received to date	no comments received to date	
9	Public Hearing	Lake Station	Lake Station	no comments received to date	no comments received to date	
10	Public Hearing	Lowell	Lowell	no comments received to date	no comments received to date	
11	Public Hearing	St. John	St. John	no comments received to date	no comments received to date	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Public Meeting	Winfield	Winfield	no comments received to date	no comments received to date	

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

The main source of funding for the goals, programs, and projects 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.

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

- Housing rehabilitation for income-eligible homeowners
- Homeless prevention
- Social service programs for youth and seniors
- Clearance and demolition of blighted structures

Public facility and infrastructure improvements

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: acquisition or development of new affordable housing.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,547,605	0	0	1,547,605	0	The Community Development Block Grant (CDBG) funds received by the County can be used for a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and improved community facilities and services, provided that the activities primarily benefit low- and moderate-income residents. Some examples of how the County has used CDBG funds in the past include: Housing rehabilitation for
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab	594,825	0	0	594,825	0	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: Down Payment assistance to clients for affordable housing, Acquisition or development of new affordable housing

Table 5 - Expected Resources – Priority Table

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

The HOME Program has matching requirements where each \$1 of project costs must be matched with \$0.25 of eligible match. The County expects to generate HOME Match credit through 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. 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.

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

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

Discussion

The County anticipates on allocating and unexpected Program Income received during the program year through and Amendment or the Annual Action Plan process for the next program year.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

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Goals Summary Information

Sort Ord	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
1	IMPROVE OWNER HOUSING	2023	2027	Public Housing	URBAN LAKE COUNTY	SUBSTANDARD OWNER HOUSING	CDBG: \$210,000	Homeowner Housing Rehabilitated: 20
2	INCREASE HOMEOWNERS	2023	2027	Affordable Housing	URBAN LAKE COUNTY	HOMEBUYER AFFORDABILITY	HOME: \$200,000	Homeowner Housing Added: 30
3	INCREASE SUPPLY OF	2023	2027	Affordable Housing	URBAN LAKE COUNTY	LACK OF AFFORDABLE	HOME: \$216,300	Homeowner Housing Added: 3
4	ELIMINATE BLIGHT	2023	2027	Public Housing	URBAN LAKE COUNTY	BLIGHT ELIMINATION	CDBG: \$115,000	Buildings Demolished: 5
5	IMPROVE PUBLIC SERVICES	2023	2027	Non-Housing Community Development	URBAN LAKE COUNTY	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES	CDBG: \$139,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:
6	PREVENT HOMELESSNESS	2023	2027	Homeless	URBAN LAKE COUNTY	HOMELESS PREVENTION	CDBG: \$50,000	Homelessness Prevention: 75
7	PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING	2023	2027	Public Housing Fair Housing	URBAN LAKE COUNTY	FAIR HOUSING	CDBG: \$37,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit:
8	SUPPORT SMALL BUSINESSES AND	2023	2027	Economic Development	URBAN LAKE COUNTY	PUBLIC FACILITIES AND IMPROVEMENT	CDBG: \$75,000	Public service activities other than Low/Moderate Income
9	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE	2023	2027	Public Facilities	URBAN LAKE COUNTY	SPECIAL NEEDS FACILITIES, HOUSING AND	CDBG: \$691,000	Public Facility or Infrastructure Activities other than Low/Moderate Income

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	IMPROVE OWNER HOUSING STOCK
	Goal Description	
2	Goal Name	INCREASE HOMEOWNERSHIP
	Goal Description	
3	Goal Name	INCREASE SUPPLY OF AFFORDABLE HOUSING
	Goal Description	
4	Goal Name	ELIMINATE BLIGHT
	Goal Description	
5	Goal Name	IMPROVE PUBLIC SERVICES
	Goal Description	
6	Goal Name	PREVENT HOMELESSNESS
	Goal Description	
7	Goal Name	PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING
	Goal Description	
8	Goal Name	SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT
	Goal Description	
9	Goal Name	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

Lake County intends to fund twenty-three (23) projects/activities for the 2024-25 fiscal year.

Projects

#	Project Name
1	Lake County Community Services Bus Fuel Reimbursement FY24-25
2	Northwest Indiana Reinvestment Alliance - Fair Housing FY24-25
3	St Jude Domestic Violence Shelter FY24-25
4	Indiana Plan for Equal Employment FY24-25
5	Cerebral Palsy of NWI -Center for Possibilities FY24-25
6	Parents as Teachers / Mental Health America FY24-25
7	Homeless Prevention FY2024-25
8	Crown Point - ADA curb cuts FY24-25
9	Dyer - ADA sidewalks FY24-25
10	Griffith- Park Improvements FY24-25
11	Hobart - Code Enforcement FY24-25
12	Lake Station - ADA FY24-25
13	Lowell - Park improvementsFY24-25
14	St. John - ADA Park Improvements FY24-25
15	Winfield - ADA sidewalks and ramps FY24-25
16	Lake County - ADA FY24-25
17	Homeowner Rehabilitation- Deferred/Emergency
18	Homebuyer Assistance FY24-25
19	HOME Program Administration FY2024-25
20	CDBG Program Administration FY24-25
21	Housing Development FY2024-25
22	CHDO Operating Assistance FY2024-25
23	Habitat (CHDO) Housing Development FY2024-25

Table 7 - Project Information

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

By agreement between the County and the 16 participating jurisdictions roughly 50% of CDBG funds are allocated to these cities and towns to be used on locally selected projects which meet a CDBG national goal (almost always primarily benefitting low to - moderate income persons). The remainder is allocated to several public service projects, homeowner rehabilitation and to homeless prevention. HOME funds, depending on funding levels, is usually divided between housing development and homebuyer assistance. New Construction of single-family residences will be funded by way of a CHDO and the County using NSP3 & HOME funds as well as the American Rescue Plan funds.

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AP-38 Project Summary
Project Summary Information

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1	Project Name	Lake County Community Services Bus Fuel Reimbursement FY24-25
	Target Area	URBAN LAKE COUNTY
	Goals Supported	Improve Public Services
	Needs Addressed	Special Needs facilities and services
	Funding	CDBG: \$40,000
	Description	fuel costs for transportation of elderly and handicapped persons traveling within Lake County IN
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	300 persons
	Location Description	Senior and disabled residents of the Urban Lake County jurisdiction.
	Planned Activities	transportation for elderly and handicapped persons
2	Project Name	Northwest Indiana Reinvestment Alliance - Fair Housing FY24-25
	Target Area	Urban Lake County
	Goals Supported	Affirmatively Furthering Fair Housing
	Needs Addressed	FAIR HOUSING
	Funding	CDBG: \$37,000
	Description	Provide fair housing service to Urban Lake County residents
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	All residents within urban lake County area for fair housing matters.
	Location Description	
	Planned Activities	Fair Housing
3	Project Name	St Jude Domestic Violence Shelter FY24-25
	Target Area	Urban Lake County
	Goals Supported	Improve Public Services
	Needs Addressed	Public facilities improvements/Domestic Violence/Special housing Needs
	Funding	CDBG: \$25,000
	Description	domestic violence assistance- shelter, services, counseling, etc.
	Target Date	08/31/2025

	Estimate the number and type of families that will benefit from the proposed	100 persons
	Location Description	All residents of Lake County Indiana
	Planned Activities	Limited Clientele – Public Service
4	Project Name	Indiana Plan for Equal Employment FY24-25
	Target Area	Urban Lake County
	Goals Supported	Economic Development
	Needs Addressed	Support of Economic Development- job training
	Funding	CDBG: \$22,000
	Description	Trades training: electrical, plumbing, welding, etc.
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	15 persons
	Location Description	
	Planned Activities	Public Service
5	Project Name	Cerebral Palsy of NWI -Center for Possibilities FY24-25
	Target Area	Urban Lake County
	Goals Supported	Improve Public Services
	Needs Addressed	Special needs
	Funding	CDBG: \$ 20,000
	Description	funding for lead classroom teachers of the special needs adult day care program
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	60 persons
	Location Description	Services available to residents of the urban county jurisdiction
	Planned Activities	Low-moderate clientele
6	Project Name	Parents as Teachers / Mental Health America FY24-25
	Target Area	Urban Lake County
	Goals Supported	Improve Public Services
	Needs Addressed	At risk children
	Funding	CDBG: \$35,000

	Description	early childhood education services for low to moderate household families with children 0-5 years of age. Parenting education, protective factors, mental developmental centered
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	125 persons
	Location Description	Urban County
	Planned Activities	Child care services
7	Project Name	Homeless Prevention FY2024-25
	Target Area	Urban Lake County
	Goals Supported	Homeless Prevention
	Needs Addressed	HOMELESS PREVENTION
	Funding	CDBG: \$50,000
	Description	Aid in delinquent rental charges, arrearage mortgage aid and /or security deposit for those relocating within the targeted areas of Lake County IN
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	60 persons
	Location Description	Residents of Urban County jurisdiction with the expectation of Hammond Gary and East Chicago IN
	Planned Activities	Rental housing Subsidies – low moderate clientele
8	Project Name	Crown Point - ADA curb cuts FY24-25
	Target Area	Crown Point IN
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facilities and improvements
	Funding	CDBG: \$120,000
	Description	installation of ADA ramps throughout Crown Point
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	
	Location Description	101 N. East St. Crown Point IN 46307
	Planned Activities	ADA curb cuts

9	Project Name	Dyer - ADA sidewalks FY24-25
	Target Area	Dyer IN
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Public Infrastructure improvement
	Funding	CDBG: \$77,000
	Description	improve the sidewalks throughout the town to meet ADA standards
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	80 scattered sites
	Location Description	1 Town Square Dyer IN 46311
	Planned Activities	
10	Project Name	Griffith- Park Improvements FY24-25
	Target Area	Griffith IN
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Improvements
	Funding	CDBG: \$75,000
	Description	improvements at Tot Park
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	
	Location Description	349 N. Indiana Street Griffith IN 46319
	Planned Activities	ADA Sidewalks, playground, bathrooms, and pavilion
11	Project Name	Hobart - Code Enforcement FY24-25
	Target Area	Hobart IN
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Improvements
	Funding	CDBG: \$115,000
	Description	Code Enforcement Admin for Rehab and demo(s) only
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	

	Location Description	Tracts 421 and 422 of Hobart Indiana
	Planned Activities	Costs for code enforced citations
12	Project Name	Lake Station - ADA FY24-25
	Target Area	Lake Station IN
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Public Facilities Improvements
	Funding	CDBG: \$60,000
	Description	wheelchair ramp and door replacement to comply with ADA regulations at Lake Station Senior Center
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	
	Location Description	275 E. 29 th Avenue Lake Station IN 46405
	Planned Activities	
	13	Project Name
Target Area		Lowell IN - Freedom Park
Goals Supported		
Needs Addressed		
Funding		CDBG: \$54,000
Description		park improvements at Freedom Park
Target Date		08/31/2025
Estimate the number and type of families that will benefit from the proposed		
Location Description		17105 Cline Avenue Lowell IN 46356
Planned Activities		
14	Project Name	St. John - ADA Park Improvements FY24-25
	Target Area	St John IN
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Improvements Special Needs facilities and Services
	Funding	CDBG; \$75,000
	Description	ADA Park Improvements at Timberlane Park

	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	
	Location Description	11825 W. 90 th Avenue
	Planned Activities	
15	Project Name	Winfield - ADA sidewalks and ramps FY24-25
	Target Area	Winfield IN
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Special Needs Facilities and Services
	Funding	CDBG: \$40,000
	Description	ADA sidewalks and ramps at 15 scattered sites
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	
	Location Description	Scattered Sites
	Planned Activities	
16	Project Name	Lake County - ADA FY24-25
	Target Area	Heather Hills Subdivision
	Goals Supported	Improve Public Infrastructure
	Needs Addressed	Public Facilities and Improvements
	Funding	CDBG: \$75,000
	Description	Curb ramps and sidewalks
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	
	Location Description	W. 82 nd Court. To 85 th Ave. from Blaine Pl. to Edison St.
	Planned Activities	Curb cuts
17	Project Name	Homeowner Rehabilitation- Deferred/Emergency
	Target Area	Urban Lake County
	Goals Supported	Owner Housing Stock
	Needs Addressed	Substandard Owner housing stock
	Funding	CDBG: \$210,000

	Description	rehabilitation of dwelling occupied and owned by applicant (attached roofs, bathrooms, ADA issues, plumbing, HVAC, and other approved jobs)
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	20 families
	Location Description	Residents of Urban County
	Planned Activities	Rehab LMH Single Unit residential
18	Project Name	Homebuyer Assistance FY24-25
	Target Area	Urban Lake County
	Goals Supported	Increase Homeownership
	Needs Addressed	Homebuyer Affordability
	Funding	HOME: \$200,000
	Description	DPA for buyers purchasing within targeted areas of Lake County IN that have met all requirements. Assistance maximum is up to \$5000.00
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	20
	Location Description	All residents of Urban County
	Planned Activities	
19	Project Name	HOME Program Administration FY2024-25
	Target Area	Urban Lake County
	Goals Supported	Improve owner housing stock, increase homeownership, Fair Housing, and increase supply of affordable housing
	Needs Addressed	Fair Housing, Homebuyer Affordability, and substandard owner housing stock
	Funding	HOME: \$59,482.50
	Description	costs relating to administering related matters of the HOME Program(s)
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	

	Location Description	
	Planned Activities	HOME Administration
20	Project Name	CDBG Program Administration FY24-25
	Target Area	Urban Lake County
	Goals Supported	All
	Needs Addressed	All
	Funding	CDBG: \$309,521
	Description	costs relating to all CDBG FY Admin matters
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	
	Location Description	
	Planned Activities	CDBG Administration
21	Project Name	Housing Development FY2024-25
	Target Area	Urban Lake County
	Goals Supported	Increase Affordable Housing supply
	Needs Addressed	Housing Affordability
	Funding	HOME: \$216,377.50
	Description	HOME funds will be provided to a housing developer, to develop new affordable housing units.
	Target Date	08/31/2026
	Estimate the number and type of families that will benefit from the proposed	2 Housing units
	Location Description	TBD
	Planned Activities	New Construction- HOME: Homebuyer or Rental
22	Project Name	CHDO Operating Assistance FY2024-25
	Target Area	Urban Lake County
	Goals Supported	Increase Supply of Affordable Housing
	Needs Addressed	Lack of Affordable Housing
	Funding	HOME: \$29,741.25
	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	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	
	Location Description	
	Planned Activities	CHDO Operation Subsidy
23	Project Name	Habitat (CHDO) Housing Development FY2024-25
	Target Area	Urban Lake County
	Goals Supported	Increase affordable Housing Supply
	Needs Addressed	Housing Affordability
	Funding	HOME: \$89,223.75
	Description	HOME funds will be provided to a certified non-profit housing developer, Habitat for Humanity, to develop new owner affordable housing units
	Target Date	08/31/2025
	Estimate the number and type of families that will benefit from the proposed	1 housing unit
	Location Description	TBD
	Planned Activities	HOME: New Construction HOME: Homebuyer or Rental

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

Target Area	Percentage of Funds
URBAN LAKE COUNTY	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

When the County established itself as an Urban County under the CDBG program it agreed that each participating city or town would receive roughly 50% of the CDBG allocation for eligible projects meeting a national goal of the program. This was to assure the County would meet the then required goal of having a participating population. The County has followed this approach since the creation of the Urban County. All remaining CDBG and HOME funds are allocated to the whole of the Urban County and may be used anywhere for projects that are eligible and meet a national goal.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The County will be continuing its existing housing programs with less funds. It will engage in owner housing rehabilitation, special needs housing rehabilitation, homeless prevention, and homebuyer assistance. 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 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	6
Rehab of Existing Units	0
Acquisition of Existing Units	27
Total	33

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

Discussion

Down payment Assistance Homebuyers: 30 Units New Development of Housing: 2 Units CHDO Housing Development: 1 Unit

AP-60 Public Housing – 91.220(h)

DRAFT

Introduction

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

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

N/A

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

N/A

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

N/A

Discussion

DRAFT

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/CoAction. The County will use funding available in this program year for the Homeless Prevention program. The County will also begin to implement HOME ARP funded projects discussed in the 2021 & 2023 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 transportation services for elderly and disabled and ADA improvements to a number of facilities and infrastructure throughout the County. It is also expected that elderly and disabled homeowners will 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 by referral of homeless persons of all types (veterans, chronically homeless, families with children, persons discharged from institutions, etc.) make the transition to permanent housing and independent living. The County provides direct cash assistance, via its Homeless Prevention program, permits homeless and at-risk households to obtain housing and achieve independent living. The County will also support the development of permanent supportive 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.

The Department of Lake County Community Economic Development implemented a Homeless Prevention Program providing one-time payments of up to \$1000 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.

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

There are no negative effects known that would hinder the decreases racial and economic disparities across the communities in the county. Lake County partners with Fair Housing organizations and other municipalities to evaluate available land uses and methods to ensure housing opportunities are available to all. 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 communities. 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 occupied homes, and assist lower income homebuyers to purchase affordable dwelling units. It appears this will all be done with reduced fundings. 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 programs 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 to 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:

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Program Specific Requirements

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

Introduction:

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	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(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
The County will not employ other forms of investment beyond those identified in Section 92.205

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
The County follows the recapture method when HOME funds are used for homebuyer activities. The amount recaptured may not exceed the net proceeds, if any. The net proceeds are the sales price minus any superior loan repayment (other than HOME funds) and closing costs. The County will always seek to recapture HOME funds before any distribution to the homeowner. Once HOME funds are recaptured, any remaining funds may be distributed to the 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 until paid and released.

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

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

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
N/A

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

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