

# Executive Summary

## ES-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 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.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

#### 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 many of our sixteen partner communities 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's updated fair housing goals are as follows:

(1) Increase education opportunities for elected and appointed officials, real estate professionals, residential investors/landlords, and the general public about fair housing.

The County will partner with local fair housing organizations such as South Suburban Housing Center to disseminate and utilize the training and other resources available at [www.southsuburbanhousingcenter.org](http://www.southsuburbanhousingcenter.org). The County will coordinate trainings with local realtors through the Northwest Indiana Realtors Association (formerly GNIAR).

(2) Increase awareness and implementation of universal design principles in housing construction and renovation. The County will include training for its participating towns and cities on this topic during training programs sponsored by LCCEDD.

(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. The County will include training for its participating towns and cities on this topic during training programs sponsored by LCCEDD. The County will also pursue the creation of a Mobility Counseling Program with local housing authorities and other stakeholders to coordinate more housing options for voucher holders.

### **Fair Housing**

Lake County completed a 2020 update of its comprehensive Analysis of Impediment of Fair Housing Choice ("AI") The 2020 AI Update confirmed similar dynamics: Geographic concentrations of poverty in Lake County coincide with geographic concentrations of several protected classes such as ethnicity, race, nation of origin and disability. The County is currently awaiting changes to the fair housing planning process that have been proposed but not finalized by HUD. In the interim, the County conducted consultations with the Northwest Indiana Reinvestment Alliance (NWIRA) and South Suburban Housing Center and updated its fair housing goals and actions based on those consultation.

## **3. 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 recertify 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.

### **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.

#### **4. 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 were scheduled for June 23rd and July 27th. Both hearings occurred 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 was available for review and comment from June 26th to July 27th. Persons wishing to make a comment on the plan were directed 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 received two sets of comments from the South Suburban Housing Center that have been included in full as attachments to this plan. The County accepted these comments and made corresponding changes to its fair housing goals and planned actions as a result.

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

All comments received and accepted will be summarized and included in an attachment to the final plan.

**7. Summary**

Not applicable.

## 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

Timothy A. Brown, Executive Director (219) 755-3236, brownta@lakecountyin.org

## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(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 initiatives 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 consulted with fair housing organizations, including the Northwest Indiana Reinvestment Alliance (NWIRA) and South Suburban Housing Center, to update the fair housing actions described in this 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.

In addition, the County will begin to administer its HOME ARP funded programs, including the development of non-congregate shelters and affordable housing for homeless, those at risk of homelessness, and those that are otherwise facing housing instability.

**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**

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. To determine its homeless needs and priorities, the County gathered information through its consultations and reviewed homeless information such as the Point in Time count conducted by the CoC. 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 jurisdictions consultations with housing, social service agencies and other entities**

As part of the development of the HOME-ARP plan, the county consulted with all other Lake County Public Jurisdictions to coordinate possible cooperative projects within their jurisdictions.



**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Calumet Township Trustee's Office
	<b>Agency/Group/Organization Type</b>	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
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	CATHOLIC CHARITIES
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Cedar Creek Township
	<b>Agency/Group/Organization Type</b>	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
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Center Township Trustee
	<b>Agency/Group/Organization Type</b>	Housing Services-Health Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Gary Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted via survey.
6	<b>Agency/Group/Organization</b>	Grace Beyond Borders NWI, Inc.
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	GREATER HAMMOND COMMUNITY SERVICES
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-homeless Services-Employment

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Hammond City Rescue Mission
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Hanover Township Trustee
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-homeless Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	INDIANA PARENTING INSTITUTE
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	INNERMISSION, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Meals on Wheels of Northwest Indiana
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	North Township Trustee
	<b>Agency/Group/Organization Type</b>	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
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Northwest Indiana Community Action
	<b>Agency/Group/Organization Type</b>	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
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Regal Adult Day Services
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Ross Township Trustee
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Salvation Army Post
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Samaritan Counseling Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Sojourner Truth House
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-homeless Services-Employment Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	St John Township Trustee
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	St Vincent Depaul
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-homeless Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Winfield Township Trustee & Food Pantry
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Employment Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	CRISIS CENTER
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homelessness Needs - Unaccompanied youth

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Hobart Food Pantry, Inc.
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	EAST CHICAGO HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Towne Center
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Mental Health America of Lake County
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	NORTHWEST INDIANA REINVESTMENT ALLIANCE
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Habitat for Humanity of NWI
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	IN-PACT, INC
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	INDIANA
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Indiana State Department of Health for lead paint programs
32	<b>Agency/Group/Organization</b>	Community Investment Fund of Indiana
	<b>Agency/Group/Organization Type</b>	Community Development Lender Community Development Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on the expansion of community development and economic development lending in Lake County
33	<b>Agency/Group/Organization</b>	Xfinity/Comcast
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy Broadband Access
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	

34	<b>Agency/Group/Organization</b>	Office Of Broadband Opportunities
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy Broadband Access
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	

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

The County consulted with all agency types required for the planning process. The County consultation process also included the Lake County Planning Commission in regard to hazard mitigation, but encountered data entry errors when trying to insert additional organizations into the table above.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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.

**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(l))**

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.

**Narrative (optional):**

**PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(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 county employs many persons who are proficient in Spanish, Polish, Greek and a number of other languages if necessary to help with persons whose primary language is not English.

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**

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 and Website	Non-targeted/broad community	PUBLIC NOTICE OF FIRST PUBLIC HEARING and COMMENT PERIOD	NO COMMENTS RECEIVED	NO COMMENTS RECEIVED	
2	Public Hearing	Non-targeted/broad community	FIRST PUBLIC HEARING	NO COMMENTS RECEIVED	NO COMMENTS RECEIVED	
3	Newspaper Ad and Website	Non-targeted/broad community	PUBLIC NOTICE OF SECOND PUBLIC HEARING	NO COMMENTS RECEIVED	NO COMMENTS RECEIVED	
4	Public Hearing	Non-targeted/broad community	SECOND PUBLIC HEARING	COMMENTS RECEIVED FROM THE SOUTH SUBURBAN HOUSING CENTER AND ARE INCORPORATED INTO THIS PLAN	NO COMMENTS RECEIVED	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

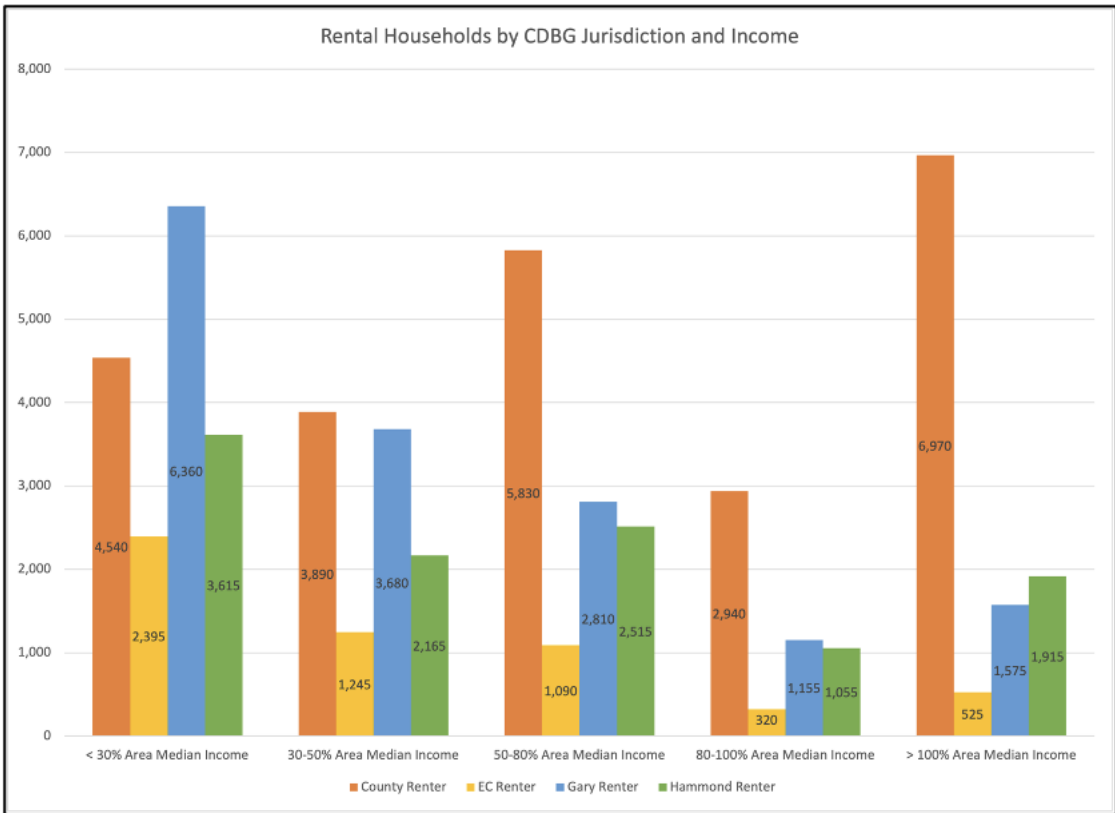
As part of the planning process, the County conducted an analysis and review of HUD-sponsored data that summarizes housing needs for lower income households. The County also reviewed the needs of homeless populations, and persons who are not homeless but require supportive housing, including the elderly, 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 Labor Statistics for the area, the following occupations could qualify for assistance: cashiers and retail salespersons, firefighters, nursing assistants, and carpenters.

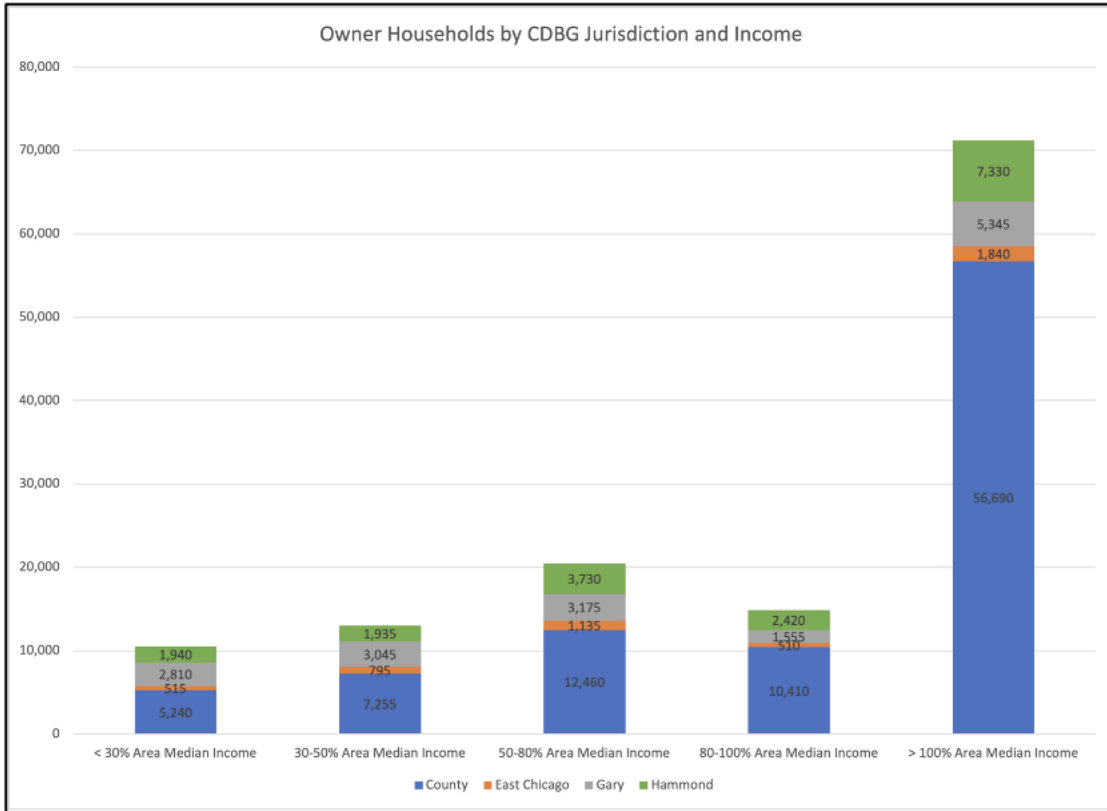
### HUD DATA SETS

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.



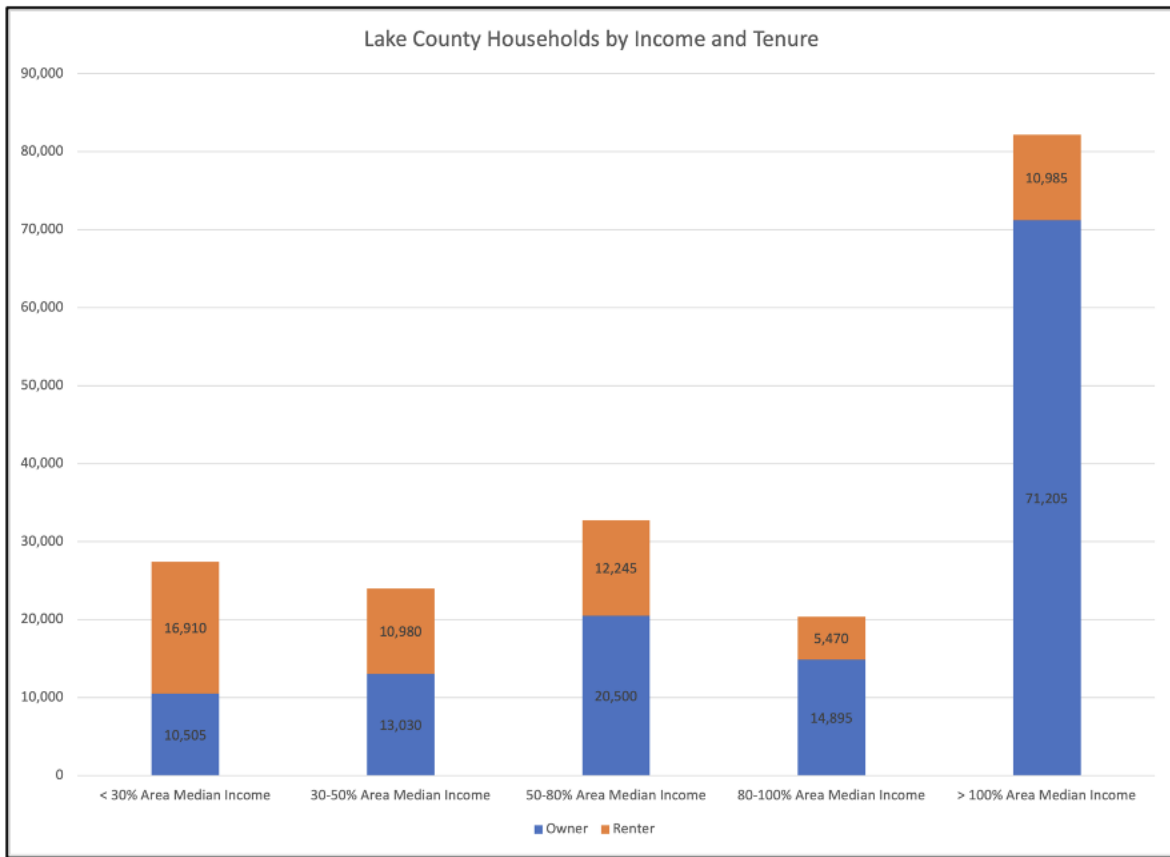
**Rental Households by CDBG Jurisdiction and Income**

**Rental Households by CDBG Jurisdiction and Income**



Owner Households by CDBG Jurisdiction and Income

**Owner Households by CDBG Jurisdiction and Income**



Lake County Households by Income and Tenure

**Lake County Households by Income and Tenure**

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

**FY2023 Income Limits by Household Size**

## 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 second table 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: 2010	Most Recent Year: 2021	% Change
Population	9,461,105	9,509,934	1%
Households	3,475,726	3,670,416	6%
Median Income	\$47,962.00	\$62,052.00	29%

**Table 5 - Housing Needs Assessment Demographics**

**Alternate Data Source Name:**

HUD User Market Profile

**Data Source Comments:**

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,659	10,415	17,975	11,949	66,265
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** 2013-2017 CHAS

**Source:**

## Housing Needs Summary Tables

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

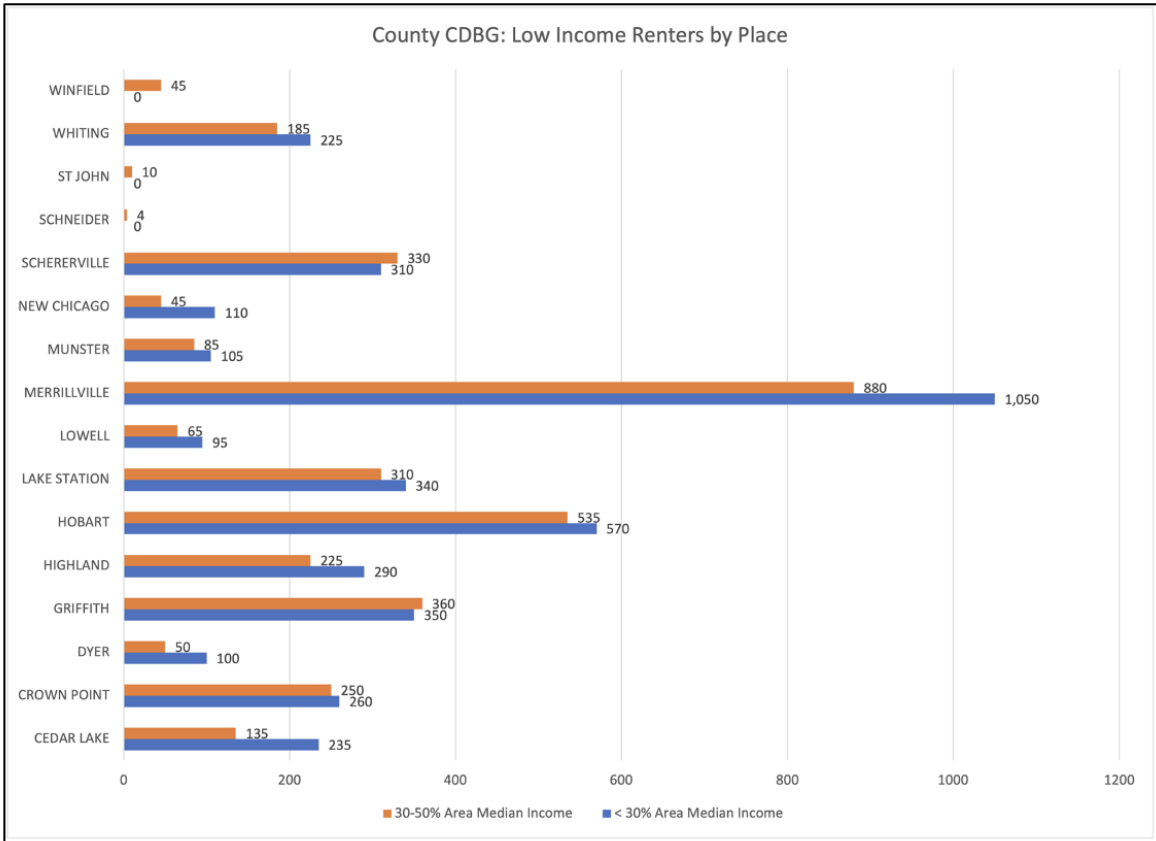
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	60	200	15	335	64	40	29	20	153
Severely Overcrowded - With >1.51 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

	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
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
Zero/negative Income (and none of the above problems)	769	0	0	0	769	419	0	0	0	419

**Table 7 – Housing Problems Table**

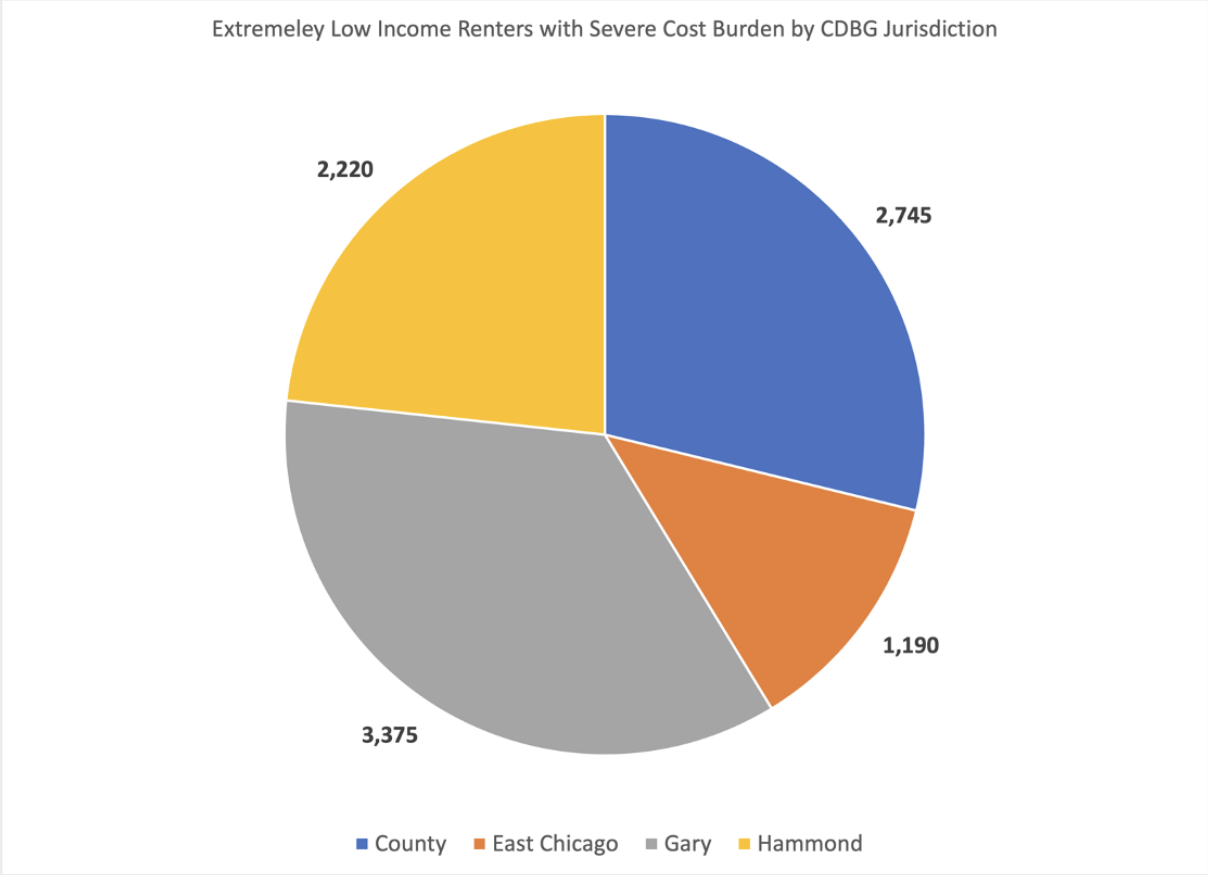
Data 2013-2017 CHAS  
Source:





**County CDBG: Low Income Renters by Place**  
 Data Source: 2015-2019 CHAS

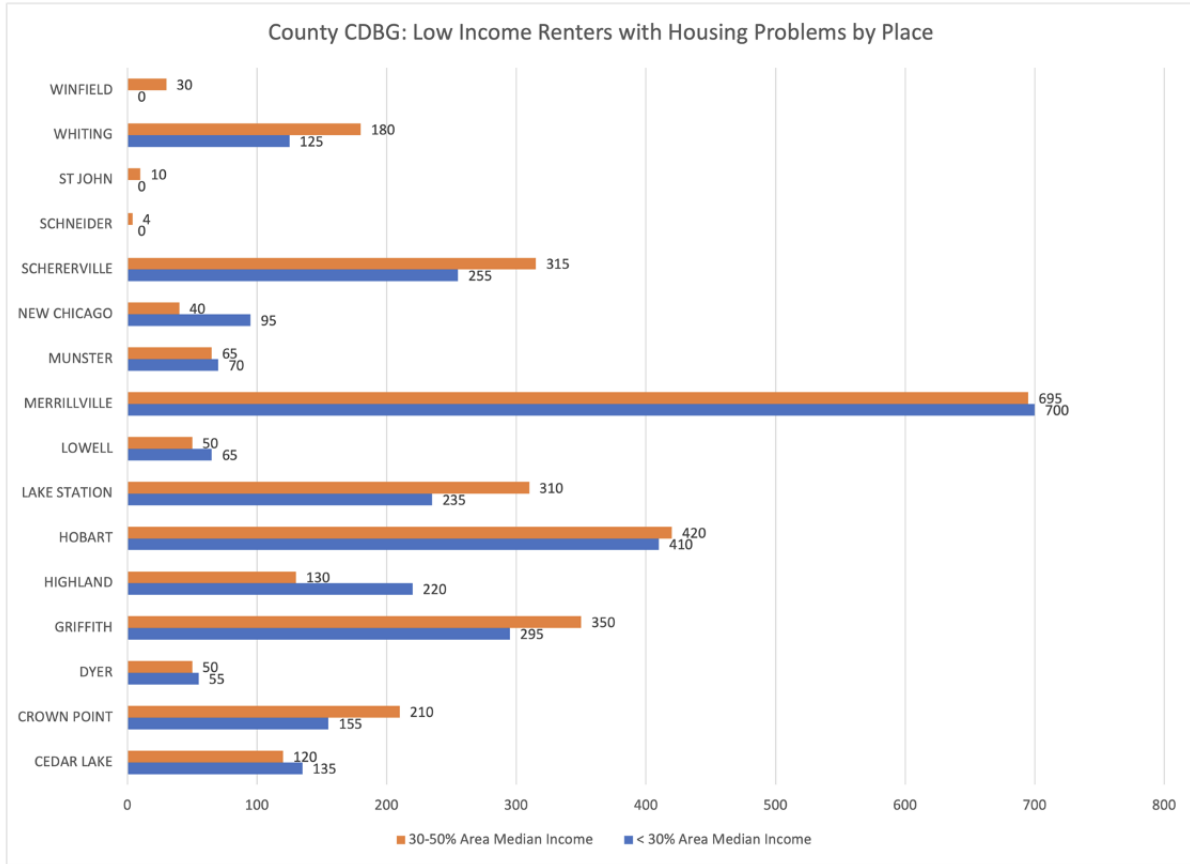
**County CDBG Low Income Renters by Place**



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

Data Source: 2015-2019 CHAS

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



**County CDBG: Low Income Renters with Housing Problems by Place**

Data Source: 2015-2019 CHAS

**County CDBG Low Income Renters with Housing Problems by Place**

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
<b>NUMBER OF HOUSEHOLDS</b>										
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

	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
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
<b>NUMBER OF HOUSEHOLDS</b>								
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
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
<b>NUMBER OF HOUSEHOLDS</b>								
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:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

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

According to the data above, 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 recently completed its HOME ARP Cost Allocation Plan which included an assessment of domestic violence, dating violence, sexual assault, stalking, and human trafficking in the jurisdiction. According to the Point in Time Count, there were 23 households that reported domestic violence. All of the households were housed in emergency shelter. This represents a doubling of the number reported in 2021. Similar to the overall homeless populations, local advocacy groups believe the actual number of persons suffering from domestic violence to be much higher. According to a local DV service provide, one of every three women and one of every four men are victims of domestic violence. A non-profit providing counseling to DV victims served 314 clients in the last program year.

According to the National Network to End Domestic Violence, difficult economic times with job loss can exacerbate and increase the level of need for domestic violence services. Like most domestic violence agencies across the country, the local DV provider has seen an increased demand for services for domestic violence victims throughout the pandemic. In 2019, the last "normal" year before the pandemic, 4,275 individuals were provided DV services. In 2021, the caseload increased to 6,232 - an increase of over 30 percent.

### **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 4,540 extremely low income rental households in the Urban County, 70% of those had at least one housing problem. The other income-eligible rental households, low and moderate income, have a high percent of housing problems as well (85% and 46%, respectively). Overall, 23% of households in the Urban County experienced a housing problem. 17% of middle income households (80-100% AMI) had a housing problem and only 4% 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 1,214 small-family renters in this category and 1,446 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.

During the consultations for HOME ARP, one service provider suggested that the plan consider households that had other large expenditures relative to income, including child care, transportation, and medical needs. Other service providers suggest that households with past experience with evictions and convictions to be included in populations at greatest risk of housing instability. Given the current high demand for rental units, landlords have multiple applicants for a unit and are unlikely to rent to a household with an eviction or criminal record.

Multiple service providers stated the need for on-going supports for persons receiving rental assistance, especially households dealing with substance abuse and/or mental illness.

## **Discussion**



## 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 2013-2017 CHAS  
Source:

\*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 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2013-2017 CHAS  
Source:

\*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 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2013-2017 CHAS  
Source:

\*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 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2013-2017 CHAS  
Source:

\*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 17 – Severe Housing Problems 0 - 30% AMI**

Data 2013-2017 CHAS  
Source:

\*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**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
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 18 – Severe Housing Problems 30 - 50% AMI**

Data 2013-2017 CHAS  
Source:

\*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**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
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 19 – Severe Housing Problems 50 - 80% AMI**

Data 2013-2017 CHAS  
Source:

\*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**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
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	0	0	0
Hispanic	84	1,274	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2013-2017 CHAS  
Source:

\*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 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2013-2017 CHAS

### 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	0	3,973	0	3,868	2	0	93

**Table 22 - 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	0	10,660	0	10,632	2,658	0
Average length of stay	0	0	0	5	0	5	1	0
Average Household size	0	0	0	2	0	2	4	0
# Homeless at admission	0	0	0	23	0	23	0	0
# of Elderly Program Participants (>62)	0	0	0	888	0	859	0	0
# of Disabled Families	0	0	0	1,497	0	1,425	0	0
# of Families requesting accessibility features	0	0	0	3,973	0	3,868	2	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 23 – 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	0	3,367	0	3,281	2	0	75
Black/African American	0	0	0	574	0	557	0	0	17
Asian	0	0	0	7	0	6	0	0	0
American Indian/Alaska Native	0	0	0	22	0	21	0	0	1
Pacific Islander	0	0	0	3	0	3	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 24 – 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	0	127	0	125	0	0	2
Not Hispanic	0	0	0	3,846	0	3,743	2	0	91

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

**Table 25 – 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. The County does not have any public housing developments within its jurisdiction. Urban County residents can receive Housing Vouchers through IHCD. Vouchers provide residents to choose units that accessible according to their need.

**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**

Not applicable.

## 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 26 - 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)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
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.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

Not Applicable.

**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 Northwest Indiana Realtors Association (formerly 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**

### **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%
<b>Total</b>	<b>122,878</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2013-2017 ACS

## 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%
<b>Total</b>	<b>90,627</b>	<b>100%</b>	<b>24,663</b>	<b>99%</b>

Table 28 – 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: 78 units (LIHTC)

## 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.

In discussions with local municipalities, there has been mention of the need in manufactured home communities. There are a number of these communities clustered in Calumet, Hobart, and North townships. These areas account for two thirds of the mobile homes in the county and 85% of renter-occupied mobile homes.

**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 Northwest Indiana Realtors Association (formerly GNIAR). The homebuyer market remains tight after the COVID pandemic and rents have risen very quickly.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	129,100	140,100	9%
Median Contract Rent	585	687	17%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (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%
<b>Total</b>	<b>24,458</b>	<b>99.2%</b>

Table 30 - Rent Paid

Data Source: 2013-2017 ACS

### Housing Affordability

Number of 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
<b>Total</b>	<b>17,662</b>	<b>51,580</b>

Table 31 – 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 32 – 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

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%
<b>Total</b>	<b>90,638</b>	<b>100%</b>	<b>24,638</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2013-2017 ACS

## Year Unit Built

Year Unit 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%
<b>Total</b>	<b>90,650</b>	<b>101%</b>	<b>24,689</b>	<b>100%</b>

Table 34 – Year Unit Built

**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 35 – Risk of Lead-Based Paint**

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (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 census data 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. 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 36 - Vacant Units**

**Alternate Data Source Name:**

Lake County Foreclosure Sales

**Data Source Comments:**

## 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				4,701			43	0	1,027
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:



**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 38 - 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	0	0	169	0
Households with Only Adults	161	0	0	233	0
Chronically Homeless Households	0	0	0	0	0
Veterans	36	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments: 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 funds to 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 funds to 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 most recent 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	13	18	5
Construction	10,121	7,242	8	7	-1
Education and Health Care Services	26,600	26,098	22	26	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	15	6	-9

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Other Services	5,704	5,255	5	5	0
Professional, Scientific, Management Services	8,905	7,725	7	8	1
Public Administration	0	0	0	0	0
Retail Trade	16,217	18,716	13	19	6
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 40 - Business Activity**

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

## Labor Force

Total Population in the Civilian Labor Force	157,552
Civilian Employed Population 16 years and over	147,415
Unemployment Rate	6.44
Unemployment Rate for Ages 16-24	21.08
Unemployment Rate for Ages 25-65	4.19

**Table 41 - Labor Force**

Data Source: 2013-2017 ACS

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 42 – Occupations by Sector**

Data Source: 2013-2017 ACS

## Travel Time

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

**Table 43 - Travel Time**

Data Source: 2013-2017 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,984	614	4,359

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	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 44 - Educational Attainment by Employment Status**

Data Source: 2013-2017 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
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 45 - 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	722,635
High school graduate (includes equivalency)	1,236,120
Some college or Associate's degree	1,326,850
Bachelor's degree	1,584,135
Graduate or professional degree	1,633,245

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2013-2017 ACS

**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.

Currently the South Shore Commuter Line through Hammond to Munster and Dyer is being improved and expanded. The project, called the West Lake Corridor Project, is underway and trains should be operating by the end of 2025. 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.

### **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?**

Not applicable.



## **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.**

Consultation with Broadband Internet Service Providers is required as part of the planning process. Discount plans offered by broadband service providers are available to low income families (households earning less than 200% of poverty) in the County, including ATT and Xfinity.

If the infrastructure, these services should be affordable to low income households. According to data from the Federal Communications Commission and the Indiana Office of Broadband Opportunities, most of the County is well served by fixed broadband. Fixed broadband is not available in the most rural portions of the Urban County. According to the 2018 5 Year ACS survey, approximately 93% of households have a computer in their home and 88% have a broadband internet subscription. While this is a fairly high percentage, this also means there are approximately 12,425 households without broadband internet.

A study published by the Purdue Center for Regional Development and Purdue Extension created a digital divide index score (DDI) to measure the digital divide. The study measured the availability of infrastructure and adoption by the community. Scores range between 0 and 100, where a lower score indicates a lower divide. The infrastructure adoption score and the socioeconomic contribute to the overall DDI. Lake County scored a 59.8 on the socioeconomic scale and a 38.35 on the infrastructure/adoption scale for an overall score of 49.3. Overall, the scores were comparable to state average. The study recommends areas with a higher socioeconomic score, such as Lake, to focus on digital literacy and exposing residents to the benefits of technology.

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

Healthy competition would help ensure competitive pricing among service providers. Currently, most residents have more than one provider to choose from. Broadband speeds paired with unlimited data plans available through mobile phone carriers also provide an option for persons not wishing to purchase a separate broadband internet service. It is expected that as mobile connectivity becomes faster and competitive with wired broadband, there will be sufficient competition to maintain prices for the consumer. Some rural areas of the county are better served by some wireless carriers than others.

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

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

Extreme temperatures, flooding, and windstorms pose the greatest natural hazard risks for Lake County related to climate change based on information in the most recent Multi-hazard Mitigation Plan prepared by the Lake County Department of Emergency Management and Homeland Security. Extreme temperatures include both extreme cold during the winter and extreme heat in the summer.

In 2018, northwest Indiana experienced record flooding following snow melt and several inches of rain during February. In Lake Station, more than 50 homes were voluntarily evacuated, and the town blocked several roads impacted by flood waters. The City of Hobart was also impacted as flood waters filled a bank, several roads, and the library. Homes that have received flood insurance payouts multiple times are clustered in Griffith (25), Highland (27), Munster (27), and Lake Station (18). An additional 30 properties are in Hammond (outside of the Urban County jurisdiction). Several towns and cities have buildings located in floodways which are particularly susceptible to flooding. This includes Crown Point (42), Highland (27), Hobart (55), Lake Station (84), Merrillville (51), Schererville (68), and St John (27). Highland (1,406) and Munster (1,183) have the largest numbers of structures located in Special Flood Hazard Areas (SFHAs).

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

Low income households will have less access to air conditioning or they may not be able to run the air conditioning during periods of extreme heat. Municipalities may need to provide cooling centers for lower income households. Low income households are also less likely to be prepared for other weather-related events, such as flooding and windstorms, the effects of which will be exacerbated for homes and units with deferred maintenance. Low and moderate income households would not be relatively more vulnerable to tornadoes and drought, except where low income owners may be less likely to carry significant homeowner insurance to replace their home in the case of catastrophic loss.

# 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 47 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	URBAN LAKE COUNTY
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	Admin
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

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

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

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	SUBSTANDARD OWNER HOUSING STOCK
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	URBAN LAKE COUNTY
	<b>Associated Goals</b>	IMPROVE OWNER HOUSING STOCK
	<b>Description</b>	<p>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.</p> <p>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.</p>
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	HOMEBUYER AFFORDABILITY
	<b>Priority Level</b>	High

	<b>Population</b>	Low Moderate Large Families Families with Children
	<b>Geographic Areas Affected</b>	URBAN LAKE COUNTY
	<b>Associated Goals</b>	INCREASE HOMEOWNERSHIP
	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	LACK OF AFFORDABLE HOUSING
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	URBAN LAKE COUNTY
	<b>Associated Goals</b>	INCREASE SUPPLY OF AFFORDABLE HOUSING
	<b>Description</b>	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.

	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	URBAN LAKE COUNTY
	<b>Associated Goals</b>	IMPROVE PUBLIC SERVICES IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Description</b>	<p>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.</p> <p>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.</p>



	<b>Basis for Relative Priority</b>	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.
<b>5</b>	<b>Priority Need Name</b>	HOMELESS PREVENTION
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	URBAN LAKE COUNTY
	<b>Associated Goals</b>	IMPROVE PUBLIC SERVICES PREVENT HOMELESSNESS
	<b>Description</b>	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.

	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	BLIGHT ELIMINATION
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	URBAN LAKE COUNTY
	<b>Associated Goals</b>	ELIMINATE BLIGHT
	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	AT-RISK CHILDREN
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	URBAN LAKE COUNTY
	<b>Associated Goals</b>	IMPROVE PUBLIC SERVICES

	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	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.
<b>8</b>	<b>Priority Need Name</b>	FAIR HOUSING
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	URBAN LAKE COUNTY
	<b>Associated Goals</b>	PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING
	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	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).
<b>9</b>	<b>Priority Need Name</b>	PUBLIC FACILITIES AND IMPROVEMENTS

	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	URBAN LAKE COUNTY
	<b>Associated Goals</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	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	<b>Priority Need Name</b>	ECONOMIC DEVELOPMENT
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	URBAN LAKE COUNTY
	<b>Associated Goals</b>	SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT
	<b>Description</b>	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.
	<b>Basis for Relative Priority</b>	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 49 – 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	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition					5,839,998	
		Admin and Planning						
		Economic Development						
		Housing						
		Public Improvements						
		Public Services	1,486,792	0	0	1,486,792		
HOME	public - federal	Acquisition					2,309,933	
		Homebuyer assistance						
		Homeowner rehab						
		Multifamily rental new construction						
		Multifamily rental rehab						
		New construction for ownership						
		TBRA	690,067	0	0	690,067		

**Table 50 - 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.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
LAKE COUNTY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Town of Cedar Lake	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Crown Point	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Town of Dyer	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Town of Griffith	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of Highland	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
City of Hobart	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
City of Lake Station	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of Lowell	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Town of Merrillville	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Town of Munster	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of New Chicago	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Town of St. John	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Town of Schererville	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Town of Schneider	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
City of Whiting	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
Town of Winfield	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing neighborhood improvements public facilities public services	Jurisdiction
Cedar Creek Township	Government	Homelessness	Jurisdiction



<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Center Township Trustee	Government	Homelessness	Jurisdiction
Hobart Township Trustees Office	Government	Homelessness	Jurisdiction
North Township Trustee	Government	Homelessness	Jurisdiction
Ross Township Trustee	Government	Homelessness	Jurisdiction
St John Township Trustee	Government	Homelessness	Jurisdiction
CATHOLIC CHARITIES	Non-profit organizations	Homelessness	Jurisdiction
HABITAT FOR HUMANITY OF NWI	CHDO	Ownership	Region
IN-PACT, Inc.	Non-profit organizations	Non-homeless special needs	Region
INDIANA PLAN	Non-profit organizations	public services	Jurisdiction
Mental Health America of Lake County	Non-profit organizations	public services	Jurisdiction
SOUTH LAKE COUNTY COMMUNITY SERVICES	Non-profit organizations	public services	Jurisdiction
ST. JUDE HOUSE	Non-profit organizations	Homelessness	Jurisdiction
The Salvation Army Gary-Merrillville	Non-profit organizations	Homelessness	Jurisdiction

**Table 51 - 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**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
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	
<b>Other</b>			

**Table 52 - 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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	IMPROVE OWNER HOUSING STOCK	2023	2027	Public Housing	URBAN LAKE COUNTY	SUBSTANDARD OWNER HOUSING STOCK	CDBG: \$1,000,000	Homeowner Housing Rehabilitated: 60 Household Housing Unit
2	INCREASE HOMEOWNERSHIP	2023	2027	Affordable Housing	URBAN LAKE COUNTY	HOMEBUYER AFFORDABILITY	HOME: \$750,000	Direct Financial Assistance to Homebuyers: 150 Households Assisted
3	INCREASE SUPPLY OF AFFORDABLE HOUSING	2023	2027	Affordable Housing	URBAN LAKE COUNTY	LACK OF AFFORDABLE HOUSING	HOME: \$2,250,000	Homeowner Housing Added: 15 Household Housing Unit
4	ELIMINATE BLIGHT	2023	2027	Public Housing	URBAN LAKE COUNTY	BLIGHT ELIMINATION	CDBG: \$375,000	Buildings Demolished: 25 Buildings
5	IMPROVE PUBLIC SERVICES	2023	2027	Non-Housing Community Development	URBAN LAKE COUNTY	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES HOMELESS PREVENTION AT-RISK CHILDREN	CDBG: \$675,000	Public service activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted
6	PREVENT HOMELESSNESS	2023	2027	Homeless	URBAN LAKE COUNTY	HOMELESS PREVENTION	CDBG: \$265,000	Homelessness Prevention: 375 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE	2023	2027	Public Facilities	URBAN LAKE COUNTY	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES PUBLIC FACILITIES AND IMPROVEMENTS	CDBG: \$3,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
8	PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING	2023	2027	Public Housing Fair Housing	URBAN LAKE COUNTY	FAIR HOUSING	CDBG: \$1,661,790	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
9	SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT	2023	2027	Economic Development	URBAN LAKE COUNTY	ECONOMIC DEVELOPMENT	CDBG: \$350,000	Businesses assisted: 500 Businesses Assisted

**Table 53 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	IMPROVE OWNER HOUSING STOCK
	<b>Goal Description</b>	<p>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.</p> <p>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.</p>
2	<b>Goal Name</b>	INCREASE HOMEOWNERSHIP
	<b>Goal Description</b>	<p>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.</p> <p>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.</p>
3	<b>Goal Name</b>	INCREASE SUPPLY OF AFFORDABLE HOUSING
	<b>Goal Description</b>	<p>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).</p>

4	<b>Goal Name</b>	ELIMINATE BLIGHT
	<b>Goal Description</b>	<p>The County will demolish unsafe, unsanitary substandard structures. Funds will also be provided to many of our partner communities to conduct clearance activities within their jurisdictions.</p> <p>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.</p>
5	<b>Goal Name</b>	IMPROVE PUBLIC SERVICES
	<b>Goal Description</b>	<p>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.</p> <p>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.</p>
6	<b>Goal Name</b>	PREVENT HOMELESSNESS
	<b>Goal Description</b>	<p>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.</p> <p>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).</p>

7	<b>Goal Name</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Goal Description</b>	<p>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.</p> <p>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.</p>
8	<b>Goal Name</b>	PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING
	<b>Goal Description</b>	<p>The County will continue to affirmatively further fair housing and carry out planning and administrative activities in order to comply with all federal regulations. These efforts include outreach, education, trainings, and other initiatives designed to affirmatively further fair housing.</p> <p>To address these key issues and contributing factors, four goals have been established:</p> <ol style="list-style-type: none"> <li>1. Increase education opportunities for elected and appointed officials, real estate professionals, residential investors/landlords, and the general public about fair housing.</li> <li>2. Increase awareness and implementation of universal design principles in housing construction and renovation.</li> <li>3. Work county-wide and regionally to improve transportation choices and connection between areas of opportunity and housing.</li> <li>4. Increase opportunities for mixed income housing options through policy changes in programs and land use policy.</li> </ol>
9	<b>Goal Name</b>	SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT
	<b>Goal Description</b>	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**

Not Applicable.

## **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 most recent 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 2018-2022 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.

## Expected Resources

### 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.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,486,792	0	0	1,486,792	5,839,998	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	690,067	0	0	690,067	2,309,933	

Table 54 - 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 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.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	IMPROVE OWNER HOUSING STOCK	2023	2027	Public Housing	URBAN LAKE COUNTY	SUBSTANDARD OWNER HOUSING STOCK	CDBG: \$195,000	Homeowner Housing Rehabilitated: 12 Household Housing Unit
2	INCREASE HOMEOWNERSHIP	2023	2027	Affordable Housing	URBAN LAKE COUNTY	HOMEBUYER AFFORDABILITY	HOME: \$155,000	Direct Financial Assistance to Homebuyers: 30 Households Assisted
3	INCREASE SUPPLY OF AFFORDABLE HOUSING	2023	2027	Affordable Housing	URBAN LAKE COUNTY	LACK OF AFFORDABLE HOUSING	HOME: \$466,061	Homeowner Housing Added: 3 Household Housing Unit
4	ELIMINATE BLIGHT	2023	2027	Public Housing	URBAN LAKE COUNTY	BLIGHT ELIMINATION	CDBG: \$75,000	Buildings Demolished: 5 Buildings
5	IMPROVE PUBLIC SERVICES	2023	2027	Non-Housing Community Development	URBAN LAKE COUNTY	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES HOMELESS PREVENTION AT-RISK CHILDREN	CDBG: \$135,000	Public service activities for Low/Moderate Income Housing Benefit: 200 Households Assisted



Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	PREVENT HOMELESSNESS	2023	2027	Homeless	URBAN LAKE COUNTY	HOMELESS PREVENTION	CDBG: \$60,000	Homelessness Prevention: 75 Persons Assisted
7	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE	2023	2027	Public Facilities	URBAN LAKE COUNTY	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES PUBLIC FACILITIES AND IMPROVEMENTS	CDBG: \$616,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4000 Households Assisted
8	PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING	2023	2027	Public Housing Fair Housing	URBAN LAKE COUNTY	FAIR HOUSING	CDBG: \$35,000	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
9	SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT	2023	2027	Economic Development	URBAN LAKE COUNTY	ECONOMIC DEVELOPMENT	CDBG: \$70,000	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted

Table 55 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	IMPROVE OWNER HOUSING STOCK
	<b>Goal Description</b>	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	<b>Goal Name</b>	INCREASE HOMEOWNERSHIP
	<b>Goal Description</b>	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	<b>Goal Name</b>	INCREASE SUPPLY OF AFFORDABLE HOUSING
	<b>Goal Description</b>	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	<b>Goal Name</b>	ELIMINATE BLIGHT
	<b>Goal Description</b>	The County will demolish unsafe, unsanitary substandard structures. Funds will also be provided to any partner community to conduct clearance activities in their jurisdiction.
5	<b>Goal Name</b>	IMPROVE PUBLIC SERVICES
	<b>Goal Description</b>	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	<b>Goal Name</b>	PREVENT HOMELESSNESS
	<b>Goal Description</b>	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	<b>Goal Name</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Goal Description</b>	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.

<b>8</b>	<b>Goal Name</b>	PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING
	<b>Goal Description</b>	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.
<b>9</b>	<b>Goal Name</b>	SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT
	<b>Goal Description</b>	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.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

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

Actions and policies to affirmatively further fair housing to be taken in the program year:

(1) Increase education opportunities for elected and appointed officials, real estate professionals, residential investors/landlords, and the general public about fair housing. The County will partner with local fair housing organizations such as South Suburban Housing Center to disseminate and utilize the training and other resources available at [www.southsuburbanhousingcenter.org](http://www.southsuburbanhousingcenter.org). The County will coordinate trainings with local realtors through the Northwest Indiana Realtors Association (formerly GNIAR).

(2) Increase awareness and implementation of universal design principles in housing construction and renovation. The County will include training for its participating towns and cities on this topic during training programs sponsored by LCCEDD.

(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. The County will include training for its participating towns and cities on this topic during training programs sponsored by LCCEDD. The County will also pursue the creation of a Mobility Counseling Program with local housing authorities and other stakeholders to coordinate more housing options for voucher holders.

### Projects

#	Project Name
1	HOME Program Administration
2	CHDO Operating Assistance
3	CHDO Housing Development
4	Housing Development
5	Homebuyers Assistance
6	CDBG Program Administration
7	Owner Housing Rehabilitation
8	Homeless Prevention

#	Project Name
9	Small Business Training Workshops
10	Lake County Blight Clearance
11	Cedar Lake ADA Curb Cuts
12	Highland ADA Park Improvements
13	Merrillville Pedestrian Walkway
14	Munster Public Infrastructure Improvements
15	New Chicago ADA Park Improvements
16	Schererville ADA Park Improvements
17	Schneider Water Infrastructure Improvements
18	Whiting ADA Park Improvements
19	South Lake County Community Services Bus Fuel Reimbursement
20	Parents as Teachers / Mental Health America
21	Cerebral Palsy
22	NWIRA Fair Housing
23	St Jude House
24	Indiana Plan

**Table 56 – 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**

<b>1</b>	<b>Project Name</b>	HOME Program Administration
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	IMPROVE OWNER HOUSING STOCK INCREASE HOMEOWNERSHIP INCREASE SUPPLY OF AFFORDABLE HOUSING PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING
	<b>Needs Addressed</b>	SUBSTANDARD OWNER HOUSING STOCK HOMEBUYER AFFORDABILITY FAIR HOUSING
	<b>Funding</b>	HOME: \$69,006
	<b>Description</b>	Funds will be used to complete planning, oversight, and reporting requirements associated with HOME funding.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not Applicable.
	<b>Location Description</b>	Not Applicable.
	<b>Planned Activities</b>	HOME Administration
<b>2</b>	<b>Project Name</b>	CHDO Operating Assistance
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	INCREASE SUPPLY OF AFFORDABLE HOUSING
	<b>Needs Addressed</b>	LACK OF AFFORDABLE HOUSING
	<b>Funding</b>	HOME: \$34,503
	<b>Description</b>	Funds will be provided to a certified Community Housing Development Organization to help support their mission of increasing the supply of affordable housing.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not Applicable.
	<b>Location Description</b>	Not Applicable.
	<b>Planned Activities</b>	CHDO Operation Subsidy

<b>3</b>	<b>Project Name</b>	CHDO Housing Development
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	INCREASE SUPPLY OF AFFORDABLE HOUSING
	<b>Needs Addressed</b>	HOME BUYER AFFORDABILITY LACK OF AFFORDABLE HOUSING
	<b>Funding</b>	HOME: \$103,511
	<b>Description</b>	HOME funds will be provided to a certified non-profit housing developer, such as Habitat for Humanity, to develop new owner affordable housing units.
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 Housing Unit.
	<b>Location Description</b>	To Be Determined.
	<b>Planned Activities</b>	HOME New Construction HOME Homebuyer or Rental
<b>4</b>	<b>Project Name</b>	Housing Development
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	INCREASE SUPPLY OF AFFORDABLE HOUSING
	<b>Needs Addressed</b>	HOME BUYER AFFORDABILITY
	<b>Funding</b>	HOME: \$328,047
	<b>Description</b>	HOME funds will be provided to a housing developer, such as Habitat for Humanity, to develop new affordable housing units.
	<b>Target Date</b>	8/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 Housing Unit.
	<b>Location Description</b>	To Be Determined.
	<b>Planned Activities</b>	HOME New Construction HOME Homebuyer or Rental
<b>5</b>	<b>Project Name</b>	Homebuyers Assistance
	<b>Target Area</b>	URBAN LAKE COUNTY



	<b>Goals Supported</b>	INCREASE HOMEOWNERSHIP
	<b>Needs Addressed</b>	HOMEBUYER AFFORDABILITY
	<b>Funding</b>	HOME: \$155,000
	<b>Description</b>	Provide down payment assistance to approximately 30 low/moderate income homebuyers.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 30 low/moderate income homebuyers.
	<b>Location Description</b>	Urban Lake County.
	<b>Planned Activities</b>	HOME Homebuyer
6	<b>Project Name</b>	CDBG Program Administration
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	IMPROVE OWNER HOUSING STOCK INCREASE HOMEOWNERSHIP INCREASE SUPPLY OF AFFORDABLE HOUSING ELIMINATE BLIGHT IMPROVE PUBLIC SERVICES PREVENT HOMELESSNESS IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT
	<b>Needs Addressed</b>	SUBSTANDARD OWNER HOUSING STOCK HOMEBUYER AFFORDABILITY LACK OF AFFORDABLE HOUSING SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES HOMELESS PREVENTION BLIGHT ELIMINATION AT-RISK CHILDREN FAIR HOUSING PUBLIC FACILITIES AND IMPROVEMENTS ECONOMIC DEVELOPMENT
	<b>Funding</b>	CDBG: \$297,358
	<b>Description</b>	Funds will be used to complete planning, oversight, and reporting requirements associated with CDBG funding.

	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not Applicable.
	<b>Location Description</b>	Not Applicable.
	<b>Planned Activities</b>	21A CDBG Administration – No National Objective needed
<b>7</b>	<b>Project Name</b>	Owner Housing Rehabilitation
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	IMPROVE OWNER HOUSING STOCK
	<b>Needs Addressed</b>	SUBSTANDARD OWNER HOUSING STOCK
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	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.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 Households.
	<b>Location Description</b>	Not Applicable.
	<b>Planned Activities</b>	14A Rehab; Single-Unit Residential - Low Mod Housing (LMH)
<b>8</b>	<b>Project Name</b>	Homeless Prevention
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	PREVENT HOMELESSNESS
	<b>Needs Addressed</b>	HOMELESS PREVENTION
	<b>Funding</b>	CDBG: \$53,000
	<b>Description</b>	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.
	<b>Target Date</b>	8/31/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 Persons.
	<b>Location Description</b>	Not Applicable.
	<b>Planned Activities</b>	05S Rental Housing Subsidies - Low/Mod Clientele
<b>9</b>	<b>Project Name</b>	Small Business Training Workshops
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT
	<b>Needs Addressed</b>	ECONOMIC DEVELOPMENT
	<b>Funding</b>	CDBG: \$75,434
	<b>Description</b>	CDBG funds will be used to provide training and technical assistance to entrepreneurs, micro enterprises, and small businesses.
	<b>Target Date</b>	8/31/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 Businesses Assisted.
	<b>Location Description</b>	Not Applicable.
	<b>Planned Activities</b>	18C Microenterprise – Limited Clientele 18B Technical Assistance – Low Mod Area / Low Mod Jobs
<b>10</b>	<b>Project Name</b>	Lake County Blight Clearance
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	ELIMINATE BLIGHT
	<b>Needs Addressed</b>	BLIGHT ELIMINATION
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	CDBG funds will be used to demolish and clear blighted structures that are affecting neighborhood instability.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 Blighted Structures Demolished

	<b>Location Description</b>	Unincorporated Areas of the County.
	<b>Planned Activities</b>	04 Clearance – Slum Blight Spot (SBS)
<b>11</b>	<b>Project Name</b>	Cedar Lake ADA Curb Cuts
	<b>Target Area</b>	
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$66,000
	<b>Description</b>	ADA curb cuts to improve accessibility.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	According to Census data sets for disability, there are approximately 1,000 persons with disabilities living in Cedar Lake.
	<b>Location Description</b>	Cedar Lake, IN.
	<b>Planned Activities</b>	03L Sidewalks - Low/Mod Clientele
	<b>12</b>	<b>Project Name</b>
<b>Target Area</b>		
<b>Goals Supported</b>		IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
<b>Needs Addressed</b>		PUBLIC FACILITIES AND IMPROVEMENTS
<b>Funding</b>		CDBG: \$95,000
<b>Description</b>		Installation of new playground equipment making it ADA accessible.
<b>Target Date</b>		8/31/2024
<b>Estimate the number and type of families that will benefit from the proposed activities</b>		According to Census data sets, there are approximately 1,500 persons with disabilities in Highland.
<b>Location Description</b>		Highland.
<b>Planned Activities</b>		03F Park Improvements – Low/Mod Clientele
<b>13</b>	<b>Project Name</b>	Merrillville Pedestrian Walkway
	<b>Target Area</b>	
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE

	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$143,000
	<b>Description</b>	Improvements to pedestrian walkway.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Based on HUD provided ADA data, this project will serve an estimated 4,619 persons with disabilities living in Merrillville.
	<b>Location Description</b>	Merrillville, IN.
	<b>Planned Activities</b>	03L Sidewalk Improvements - Low/Mod Clientele
<b>14</b>	<b>Project Name</b>	Munster Public Infrastructure Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	CDBG funds will be used to make needed infrastructure improvements that primarily benefit low and moderate income persons.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To Be Determined.
	<b>Location Description</b>	Munster, IN.
	<b>Planned Activities</b>	03 Public Infrastructure Low/Mod Area
<b>15</b>	<b>Project Name</b>	New Chicago ADA Park Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$29,000
	<b>Description</b>	Installation of new playground equipment making it ADA accessible.
	<b>Target Date</b>	8/31/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To Be Determined.
	<b>Location Description</b>	New Chicago, IN.
	<b>Planned Activities</b>	03F Park Improvements – Low/Mod Clientele
<b>16</b>	<b>Project Name</b>	Schererville ADA Park Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$120,000
	<b>Description</b>	Installation of new playground equipment making it ADA accessible.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	To Be Determined.
	<b>Location Description</b>	Schererville, IN.
	<b>Planned Activities</b>	03F Park Improvements – Low/Mod Clientele
<b>17</b>	<b>Project Name</b>	Schneider Water Infrastructure Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$24,000
	<b>Description</b>	CDBG funds will be used to install pit areas near water meters.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	277 Persons.
	<b>Location Description</b>	Schneider, IN.
	<b>Planned Activities</b>	03J Water/Sewer Lines - Low/Mod Area

18	<b>Project Name</b>	Whiting ADA Park Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	<b>Needs Addressed</b>	PUBLIC FACILITIES AND IMPROVEMENTS
	<b>Funding</b>	CDBG: \$39,000
	<b>Description</b>	ADA improvements to Whiting parks.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The county estimates the project will benefit about 500 persons.
	<b>Location Description</b>	Whiting, IN.
	<b>Planned Activities</b>	03F Parks, Recreational Facilities - Low/Mod Clientele
19	<b>Project Name</b>	South Lake County Community Services Bus Fuel Reimbursement
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	IMPROVE PUBLIC SERVICES
	<b>Needs Addressed</b>	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Reimbursement of bus fuel.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	300 Persons.
	<b>Location Description</b>	Not Applicable.
	<b>Planned Activities</b>	05E Transportation Services - Low/Mod Clientele
20	<b>Project Name</b>	Parents as Teachers / Mental Health America
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	IMPROVE PUBLIC SERVICES
	<b>Needs Addressed</b>	AT-RISK CHILDREN
	<b>Funding</b>	CDBG: \$35,000

	<b>Description</b>	CDBG funds will be used to operate a social service that serves families with young children to build strong parent-child relationships.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	128 Persons.
	<b>Location Description</b>	Not Applicable.
	<b>Planned Activities</b>	05L Child Care Services - Low/Mod Clientele
<b>21</b>	<b>Project Name</b>	Cerebral Palsy
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	IMPROVE PUBLIC SERVICES
	<b>Needs Addressed</b>	SPECIAL NEEDS FACILITIES, HOUSING AND SERVICES
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	CDBG funds will be used to support a program that serves persons with cerebral palsy.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	300 Persons.
	<b>Location Description</b>	Not Applicable.
	<b>Planned Activities</b>	05B - Low Mod Clientele
<b>22</b>	<b>Project Name</b>	NWIRA Fair Housing
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	PLANNING AND AFFIRMATIVELY FURTHER FAIR HOUSING
	<b>Needs Addressed</b>	FAIR HOUSING
	<b>Funding</b>	CDBG: \$35,000
	<b>Description</b>	NWIRA Fair Housing
	<b>Target Date</b>	8/31/2024



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All residents within the urban county jurisdiction, especially those in the protected classes.
	<b>Location Description</b>	Not Applicable.
	<b>Planned Activities</b>	21D Fair Housing Activities - no national objective needed.
<b>23</b>	<b>Project Name</b>	St Jude House
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	IMPROVE PUBLIC SERVICES
	<b>Needs Addressed</b>	HOMELESS PREVENTION
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	CDBG funds will be used to support programs offered by St Jude House.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 Persons.
	<b>Location Description</b>	Not applicable. Services available to all residents of the Urban County jurisdiction.
	<b>Planned Activities</b>	05 Public Services – Limited Clientele.
<b>24</b>	<b>Project Name</b>	Indiana Plan
	<b>Target Area</b>	URBAN LAKE COUNTY
	<b>Goals Supported</b>	SUPPORT SMALL BUSINESSES AND ECONOMIC DEVELOPMENT
	<b>Needs Addressed</b>	ECONOMIC DEVELOPMENT
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Funds will be provided to Indiana Plan to support their job training and education programs.
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 Persons.

	<b>Location Description</b>	Not applicable. Services available to all residents of the Urban County jurisdiction.
	<b>Planned Activities</b>	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.

Cedar Lake - 2.0% of Funds

Crown Point - 5.0% of Funds

Dyer - 3.0% of Funds

Griffith - 3.0% of Funds

Highland - 3.0% of Funds

Hobart - 5.0% of Funds

Lake Station - 2.5% of Funds

Lowell - 2.0% of Funds

Merrillville - 5.0% of Funds

Munster - 3.5% of Funds

New Chicago - 1.0% of Funds

St. John -3.0% of Funds

Schneider - 1.0% of Funds

Schererville. - 4.0% of Funds

Whiting - 1.5% of Funds

Winfield - 1.0% of Funds

Unincorporated - 55.0% of Funds

**Geographic Distribution**

Target Area	Percentage of Funds
URBAN LAKE COUNTY	

**Table 57 - 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**

## 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.

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

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	3
Rehab of Existing Units	0
Acquisition of Existing Units	30
Total	33

**Table 59 - 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**

## **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:**

Actions and policies to affirmatively further fair housing to be taken in the program year:

(1) Increase education opportunities for elected and appointed officials, real estate professionals, residential investors/landlords, and the general public about fair housing. The County will partner with local fair housing organizations such as South Suburban Housing Center to disseminate and utilize the training and other resources available at [www.southsuburbanhousingcenter.org](http://www.southsuburbanhousingcenter.org). The County will coordinate trainings with local realtors through the Northwest Indiana Realtors Association (formerly GNIAR).

(2) Increase awareness and implementation of universal design principles in housing construction and renovation. The County will include training for its participating towns and cities on this topic during training programs sponsored by LCCEDD.

(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. The County will include training for its participating towns and cities on this topic during training programs sponsored by LCCEDD. The County will also pursue the creation of a Mobility Counseling Program with local housing authorities and other stakeholders to coordinate more housing options for voucher holders.

# 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
<b>Total Program Income:</b>	<b>5,000</b>

#### 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.

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)).

Not Applicable.

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)).

Not Applicable.

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).

**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.



## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>State of IN Housing Vouchers</p> <hr/> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Northwest Indiana CAC Hammond Housing Authority Kirby Manor Elderly Housing Alpha 78 Apartments</p> <hr/> <p><b>Provide a brief summary of the data set.</b></p> <p>This is not survey data. It is a 100% report of the household receiving vouchers under the State of Indiana program for HUD vouchers.</p> <hr/> <p><b>What was the purpose for developing this data set?</b></p> <p>To provide data for the Grantee Performance Report (CAPER), and responses to surveys for the Consolidated Plan.</p> <hr/> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>Nov. 2012 for Caper information. Feb. 2013 for the survey information.</p> <hr/> <p><b>Briefly describe the methodology for the data collection.</b></p> <p>Household information for all those receiving statewide vouchers in Urban Lake County. Written responses to surveys and requests for data.</p> <hr/> <p><b>Describe the total population from which the sample was taken.</b></p> <p>100%</p> <hr/> <p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>NWICAC Vouchers Total 323, 323 Very Low Income, 292 female HH, 27 elderly, 94 disabled, 286 small family, 37 large family, 230 Black, 91 White, 2 Other</p> <p>Hammond Housing Authority Vouchers Total 12, Very Low Income 12, 10 female HH, 1 elderly, 5 disabled, 12 small family, 5 Black, 7 white</p> <p>Kirby Manor 3 all elderly</p> <p>Alpha 78 Apartments 300 all elderly</p>
<b>2</b>	<p><b>Data Source Name</b></p> <p>County Foreclosure Sales</p>

	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>County Sheriff</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>foreclosures in second quarter of 2018</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>to track foreclosures within the County</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>County wide for a specific time period (1 quarter)</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>Second Quarter 2018</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
<b>3</b>	<p><b>Data Source Name</b></p> <p>HUD User Market Profile</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>HUD</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Chicago MSA Market at A Glance June 2023</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>To provide market information to the community</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>June 2023</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>Prepared by PD&amp;R Economic &amp; Market Analysis Division</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>Chicago MSA</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>The Chicago MSA</p>
<b>4</b>	<p><b>Data Source Name</b></p> <p>Lake County Foreclosure Sales</p>

<b>List the name of the organization or individual who originated the data set.</b>
Sherriff's Office
<b>Provide a brief summary of the data set.</b>
Sale of foreclosed homes
<b>What was the purpose for developing this data set?</b>
Summary of foreclosure actions and sheriff sales
<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>
Lake County
<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>
Data is released quarterly
<b>What is the status of the data set (complete, in progress, or planned)?</b>
complete