

Executive Summary

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

1. Introduction

The Lake County Community Economic Development Department (LCCEDD) intends to continue commitments from the Consolidated Plan of 2018 in FY 2022 with CDBG and HOME funds. The Department is undertaking the same activities as in the previous fiscal year. These will include Homeless Prevention, Fair Housing, Public Facilities and Infrastructure Improvements and ADA Improvements in various participating cities and towns, Homebuyer Assistance, Program Administration, Elderly/Handicapped Transportation, Housing Rehabilitation for homeowners, Mental Health America, Indiana Plan, St. Jude House, Northwest Indiana Reinvestment Alliance Habitat for Humanity, In-Pact, Inc., rehabilitation of housing for special needs households and possibly Demolitions.

2. Summarize the objectives and outcomes identified in the Plan

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

The overall goal of CDBG and HOME programs is to improve the living environment of lower income persons and households in the Urban Lake County area. The County undertakes a number of different activities designed to accomplish that goal.

3. Evaluation of past performance

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

The County has been carrying out the programs and projects set forth in its Consolidated Plan. Lake County Community Economic Development has either met, or exceeded the program goals. While doing this the Department has also successfully carried out NSP1 and NSP3 projects along with two rounds of a COVID-19 Grant and a U.S. Treasury Grant for Emergency Rental Assistance.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The County has a HUD approved Citizen Participation Plan (CPP) which it follows in order to meet the requirements of the program regulations for citizen participation in the planning process. With 16 participating cities and town, plus townships, non-profits and so on, it is a task that takes collaboration to have an effective centralized process.

The County requires each participating City or Town to hold one public hearing in that community for the project(s) intended for the coming year with CDBG funds. The County will publicize another hearing/comment period. The cities and towns are required to submit their project application, approved resolution as well as a signed Section 3 Understanding and Affirmative Action Program Implementing Section 3.

5. Summary of public comments

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

No comments received to date.

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

No public received to date.

7. Summary

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

Lake County Community Economic Development Department, (LCCEDD)
 2293 N. Main Street Office 310-A
 Crown Point IN 46307
 219-755-3225

Timothy A. Brown, Executive Director
brownta@lakecountyin.gov

Tameka Polk, Deputy Director
polktx@lakecountyin.gov

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

1. Introduction

In Lake County many groups and organizations exist that provide housing and social service assistance to lower income households and the homeless. Some cover only certain communities in Lake County, or honed into the particular needs of the community in which they operate. Many are part of the local Continuum of Care (COC), which falls under the balance of the State of Indiana program).

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, through the LCCEDD, has administered the CDBG/HOME programs since the 1980's. Over that time, it has developed a working relationship with many of the groups that are focused on housing needs, homeless prevention and providing services to low - moderate income households and persons.

The County is involved in a number of efforts 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, and the United Way Families Network Group.

As an active member of the local COC, the County works with local housing agencies and providers to aid the homeless population and those at risk of homelessness. Coordination and cooperation is in the form of referrals, financial assistance or the direct development of decent, safe and sanitary affordable housing.

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.

As a part of the local COC (Region 1A), the County does not deal with chronically homeless persons. It does deal directly with households who are at risk of homelessness and occasionally with those who are homeless through its Homeless Prevention program. Depending on the specific group, the County works very closely with some organizations (e.g. Habitat for Humanity, In-Pact, Inc., Geminus Corporation, St. Jude House, etc.), but not with those who concentrate their efforts in Gary, Hammond and East Chicago.

For instance, The County, through its Homeless Prevention program, provides direct financial assistance to homeless veterans. These are usually referrals from the County's local veteran's organizations, or from the Jesse Brown VA Medical Center. They work with homeless veterans to get them Section 8

vouchers. When this is accomplished these groups will assist veterans to apply to the County for assistance with deposit funds so they are able to get into a unit with their voucher.

The New American Rescue Plan funds of the HOME program will be used for domestic violence victims, homeless prevention and affordable housing.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The County (LCCEDD) does not receive ESG funds.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Calumet Township Trustee's Office
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The partnership of giving and receiving referrals for households in need of homelessness prevention assistance. Calumet Township is a part of the CP mail survey. Lake County will continue the partnership and advancement with Calumet Township for the betterment of the area.
2	Agency/Group/Organization	IN-PACT, Inc.
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Continued collaboration offers a better understanding of supplemental efforts to provide adequate housing for disabled clients. In-Pact is a part of the CP mail survey.

3	Agency/Group/Organization	The Salvation Army – Lake County
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	With the continued relationship, the County will refer clients that are in need of the necessities such as food, clothing, or mortgage assistance and possibly rental if LCCEDD has depleted the allotted funds appropriated for such need. This organization is a part of the CP mail survey.
4	Agency/Group/Organization	CATHOLIC CHARITIES
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.

5	Agency/Group/Organization	Cedar Creek Township
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services - Victims Other government - Local unemployment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
6	Agency/Group/Organization	Center Township Trustee
	Agency/Group/Organization Type	Housing Services-Health Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
7	Agency/Group/Organization	Gary Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted via survey
8	Agency/Group/Organization	Grace Beyond Borders NWI, Inc.
	Agency/Group/Organization Type	Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
9	Agency/Group/Organization	GREATER HAMMOND COMMUNITY SERVICES, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
10	Agency/Group/Organization	Hammond City Rescue Mission
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
11	Agency/Group/Organization	Hanover Township Trustee
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
12	Agency/Group/Organization	INDIANA PARENTING INSTITUTE
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.

13	Agency/Group/Organization	INNERMISSION, INC.
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
14	Agency/Group/Organization	Meals on Wheels of Northwest Indiana
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.

15	Agency/Group/Organization	North Township Trustee
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.

16	Agency/Group/Organization	Northwest Indiana Community Action
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
17	Agency/Group/Organization	Regal Adult Day Services
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.

18	Agency/Group/Organization	Ross Township Trustee
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
19	Agency/Group/Organization	Salvation Army Post
	Agency/Group/Organization Type	Housing Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
20	Agency/Group/Organization	Samaritan Counseling Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
21	Agency/Group/Organization	Sojourner Truth House
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-homeless Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
22	Agency/Group/Organization	St John Township Trustee
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
23	Agency/Group/Organization	Winfield Township Trustee & Food Pantry
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Employment Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
24	Agency/Group/Organization	CRISIS CENTER
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
25	Agency/Group/Organization	Hobart Food Pantry, Inc.
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
26	Agency/Group/Organization	EAST CHICAGO HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
27	Agency/Group/Organization	Towne Center
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	via survey; an understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.

28	Agency/Group/Organization	Mental Health America of Lake County
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	An understanding of the services offered by the organization and the County is in position to supplement the efforts to better service the residents of Lake County.
29	Agency/Group/Organization	NORTHWEST INDIANA REINVESTMENT ALLIANCE
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through consultation the County has better understanding of the services offered by the organization and now in position to supplement efforts to better service the residents of Lake County IN.
30	Agency/Group/Organization	Habitat for Humanity of Northwest Indiana
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through consultation the County has better understanding of the services offered by the organization and now in position to supplement efforts to better service the residents of Lake County IN.

31	Agency/Group/Organization	INDIANA STATE DEPARTMENT OF HEALTH
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana State Dept. of Health for lead paint programs
32	Agency/Group/Organization	Community Investment Fund of Indiana
	Agency/Group/Organization Type	Community Development Lender Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted on the expansion of the community/economic development lending in Lake County Indiana.
33	Agency/Group/Organization	Lake County Planning Commission
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Hazard Mitigation
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Review of Existing plans addressing flood management, informal consultation. Coordination will include working with agency to ensure funded projects do not exacerbate potential flooding.
34	Agency/Group/Organization	Lake County Emergency Management Agency
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Hazard Mitigation
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Review of Mulit-Hazard Mitigation Plan. Informal consultation. LCCEDD will coordinate and evaluate potential urgent need projects in response to emergencies.
35	Agency/Group/Organization	Indiana Office of Broadband Opportunities
	Agency/Group/Organization Type	Other government – State
	What section of the Plan was addressed by Consultation?	Broadband Needs of Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Review of Strategic Plan and current funding opportunities.

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

No specific exclusions of agencies or organizations/offices.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Northwest IN Community Action	Coordination and collaboration with agency

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

DRAFT

AP-12 Participation – 91.105, 91.200(c)

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

The County follows its adopted Citizen Participation Plan. The County published Notice in The Times and Post Tribune newspapers. The proposed Plan is to possibly implement the upcoming activities for the next fiscal year. Each considered City and Town was made aware to hold a public comment period for their prospective residents making them aware of the intended plans for the area in which they live.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	Public Notice in The Times and Post Tribune	No comments received		
2	Public Hearing	Non-targeted/broad community	Public Hearing on June 13th 2022 at 4pm at the LCCEDD office.	No comments received		
3	Public Hearing	Non-targeted/broad community	Next Public Hearing on July 22, 2022 at the LCCEDD office.			
4	Internet Outreach	Non-targeted/broad community				www.lakecounty.in.gov

Table 4 – Citizen Participation Outreach

DRAFT

Expected Resources

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

Introduction

With the provided funding the programs and projects of the 2022 Action Plan will come from Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) funding. Lake County will contribute available local funds, such as the Revolving Loan Funds, to meet the community and economic development needs of the County.

The Community Development Block Grant (CDBG) funds received will fund wide range of community development activities geared toward revitalizing neighborhoods, economic development, improved housing & community facilities and services, (provided that the activities primarily benefit low- and moderate-income residents). Examples of how Lake County has exercised CDBG funds in the past: Housing rehabilitation for income eligible homeowners, Homeless Prevention, Social service programs for youth and seniors, Clearance and demolition of blighted structures Public facility and infrastructure improvements.

The Home Investment Partnerships Program (HOME) funds received will be into practice for affordable housing projects. Beneficiaries of HOME funded projects must clear at least or less than eighty percent (80%) of the area median income. Eligible types of activities include: Acquisition or development of new affordable housing, and Rehabilitation of owner-occupied housing.

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: \$		

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	1,498,234	15,000	42,165	1,555,399	0	The Community Development Block Grant (CDBG) funds received will fund wide range of community development activities geared toward revitalizing neighborhoods, economic development, improved housing & community facilities and services, (provided that the activities primarily benefit low- and moderate-income residents). Examples of how Lake County has exercised CDBG funds in the past: Housing rehabilitation for income eligible homeowners, Homeless Prevention, Social service programs for youth and seniors, Clearance and demolition of blighted structures Public facility and infrastructure improvements.

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	669,983	75,000	0	744,983	0	The Home Investment Partnerships Program (HOME) funds received will be into practice for affordable housing projects. Beneficiaries of HOME funded projects must clear at least or less than eighty percent (80%) of the area median income. Eligible types of activities include: Acquisition or development of new affordable housing, and Rehabilitation of owner-occupied housing.

Table 5 - Expected Resources – Priority Table

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

The HOME Program has matching requirements where each \$1 of project costs must be matched with \$0.25 of eligible match. The County expects to generate HOME Match credit through investments made by its CHDO in HOME-assisted units and also in the other development projects. For example, the County will partner with Habitat for Humanity who is able to generate match through in-kind donations and volunteer labor. The County may also use excess match carried over from prior years.

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

DRAFT

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.

Discussion

DRAFT

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	2018	2022	Affordable Housing	URBAN LAKE COUNTY	SUBSTANDARD OWNER HOUSING STOCK	CDBG: \$273,587	Homeowner Housing Rehabilitated: 30 Household Housing Unit
2	INCREASE HOME OWNERSHIP	2018	2022	Affordable Housing	URBAN LAKE COUNTY	HOMEBUYER AFFORDABILITY	HOME: \$150,000	Direct Financial Assistance to Homebuyers: 30 Households Assisted
3	IMPROVE PUBLIC SERVICES	2018	2022	Non-Housing Community Development	URBAN LAKE COUNTY	PUBLIC FACILITIES AND IMPROVEMENTS	CDBG: \$130,000	Public service activities other than Low/Moderate Income Housing Benefit: 1100 Persons Assisted
4	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE	2018	2022	Non-Housing Community Development	URBAN LAKE COUNTY	PUBLIC FACILITIES AND IMPROVEMENTS	CDBG: \$607,493	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8442 Persons Assisted
5	ELIMINATE BLIGHT	2018	2022	Non-Housing Community Development	URBAN LAKE COUNTY	BLIGHT ELIMINATION	CDBG: \$224,672	Buildings Demolished: 15 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	HOMELESS PREVENTION	2018	2022	Homeless	URBAN LAKE COUNTY	HOMELESS PREVENTION	CDBG: \$50,000	Homelessness Prevention: 100 Persons Assisted
7	AFFIRMATIVELY FURTHER FAIR HOUSING	2018	2022	Affordable Housing Non-Homeless Special Needs	URBAN LAKE COUNTY	FAIR HOUSING	CDBG: \$30,000	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	IMPROVE OWNER HOUSING STOCK
	Goal Description	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 rehabilitations are based on the assumption that funding levels will remain consistent for the term of this plan.
2	Goal Name	INCREASE HOME OWNERSHIP
	Goal Description	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 assumes that funding will remain constant over the term of this plan.

3	Goal Name	IMPROVE PUBLIC SERVICES
	Goal Description	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.
4	Goal Name	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Goal Description	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.
5	Goal Name	ELIMINATE BLIGHT
	Goal Description	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.
6	Goal Name	HOMELESS PREVENTION
	Goal Description	For many years the County has provided funds to make small grants to homeless and households at risk of becoming homeless, to provide utility payments, rent deposits, rent payments, mortgage payments, etc. These are one-time grants and always associated with housing counseling by LCCEDD. This is the County's main effort to deal with the homeless and at-risk problem as part of the local Continuum of Care (COC).

7	Goal Name	AFFIRMATIVELY FURTHER FAIR HOUSING
	Goal Description	<p>To address these key issues and contributing factors, four goals have been established:</p> <ol style="list-style-type: none"> 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.

DRAFT

Projects

AP-35 Projects – 91.220(d)

Introduction

Lake County is looking to fund twenty-one (21) projects/activities for the 2022-23 fiscal year.

Projects

#	Project Name
1	Gates of St. John Park Pathway Completion
2	ADA City Hall elevator
3	ADA Improvements of Dyer Town Hall
4	Griffith ADA Bathrooms Construction
5	Hobart - Blight Elimination
6	Lowell - Freedom Park ADA Improvements
7	Winfield - ADA Sidewalk Ramp Improvements
8	Lake County- FY22 Demolitions
9	Indiana Plan for Equal Employment
10	St Jude House
11	Mental Health America (P.A.T.H)
12	Lake County Community Services - Bus Fuel
13	Cerebral Palsy of NWI
14	Owner Housing Rehab FY22
15	CHDO Housing Development
16	CHDO Operating costs FY22
17	NWI Reinvestment Alliance/Fair Housing FY22
18	Homeless Prevention FY22
19	Planning & Admin FY22
20	Home Buyer Assistance FY22
21	River Walk

Table 7 - Project Information

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

By agreement between Lake County and the 16 participating jurisdictions, roughly 50% of CDBG funds are allocated to these cities and towns to be used for local projects, which meet a national objective (almost always primarily benefitting low-moderate income persons). The remainder is allocated to several public service projects, including homeowner rehabilitation and homeless prevention. HOME

funds, depending on funding levels, is usually divided between special needs housing and homebuyer assistance. Rental rehabilitation, is no longer funded due to lack of landlord interest. New construction of single-family residences will be funded by way of a CHDO and the County using NSP 3 and HOME funds as well as American Rescue Plan Funds.

The primary obstacle to addressing underserved needs is funding levels and reduced program funding to serve lower income persons.

DRAFT

AP-38 Project Summary
Project Summary Information

DRAFT

1	Project Name	Gates of St. John Park Pathway Completion
	Target Area	St. John
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$80,456
	Description	Increased access to the park and inclusive play equipment.
	Target Date	4/21/2023
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 8,000 persons/households will benefit from this project.
	Location Description	10201 Park Place St. John IN 46373
	Planned Activities	Completion of pathway around the park property allowing for ADA access from the parking areas.
2	Project Name	ADA City Hall elevator
	Target Area	Crown Point
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$122,408
	Description	replace public handicapped elevator and building accessible ramps.
	Target Date	6/23/2023
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 2824 persons with disabilities will benefit from this project
	Location Description	101 N East Street Crown Point IN 46307
	Planned Activities	Replacement of the City Hall elevator to safely accommodate handicapped individuals along with accessible assistance ramps
3	Project Name	ADA Improvements of Dyer Town Hall
	Target Area	Dyer
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS

	Funding	CDBG: \$77,720
	Description	Upgrading Town Hall facilities to ADA compliance
	Target Date	12/29/2022
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 1483 persons will benefit from the improvements
	Location Description	One Town Square Dyer IN 46311
	Planned Activities	Making all restrooms in the Town Hall ADA accessible.
4	Project Name	Griffith ADA Bathrooms Construction
	Target Area	Griffith
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$78,632
	Description	completion of the town park improvements with ADA constructed restrooms to the pavilion
	Target Date	8/25/2023
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 2348 persons may benefit from this project
	Location Description	Griffith Indiana Central Park
	Planned Activities	Add to the ADA improvements of the park.
5	Project Name	Hobart - Blight Elimination
	Target Area	Hobart
	Goals Supported	ELIMINATE BLIGHT
	Needs Addressed	BLIGHT ELIMINATION
	Funding	CDBG: \$119,672
	Description	Demo of structures that beyond repair/salvaging.
	Target Date	10/28/2022
	Estimate the number and type of families that will benefit from the proposed activities	Estimation of 7575 persons will be serviced by this project.
	Location Description	Scattered sites in Hobart Indiana

	Planned Activities	demo of abandoned structures that are beyond repair. Greening/flattened spaces to be prepared for redevelopment.
6	Project Name	Lowell - Freedom Park ADA Improvements
	Target Area	Lowell
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	SPECIAL NEEDS FACILITIES AND SERVICES PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$54,920
	Description	ADA park improvements
	Target Date	11/18/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 756 households will benefit from the anticipated improvements
	Location Description	Freedom Park Lowell Indiana
	Planned Activities	Providing accessible route amenities and parking for those with special needs.
7	Project Name	Winfield - ADA Sidewalk Ramp Improvements
	Target Area	Winfield
	Goals Supported	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Needs Addressed	SPECIAL NEEDS FACILITIES AND SERVICES
	Funding	CDBG: \$42,152
	Description	Installation of ADA complaint sidewalk curb ramps in the Country Meadow Estates subdivision
	Target Date	6/23/2023
	Estimate the number and type of families that will benefit from the proposed activities	The 173 residents of the subdivision.
	Location Description	Country Meadows Estates subdivision, Winfield Indiana
	Planned Activities	ADA sidewalk curbs in an established neighborhood where no sidewalk ramps existed prior to.
8	Project Name	Lake County- FY22 Demolitions
	Target Area	URBAN LAKE COUNTY

	Goals Supported	ELIMINATE BLIGHT
	Needs Addressed	BLIGHT ELIMINATION
	Funding	CDBG: \$75,000
	Description	Demo of unsafe and blighted structures in Urban Lake County IN
	Target Date	6/23/2023
	Estimate the number and type of families that will benefit from the proposed activities	10 structures
	Location Description	scattered sites in Lake County area
	Planned Activities	demo of 10 structures in the Urban Lake County area
9	Project Name	Indiana Plan for Equal Employment
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$20,000
	Description	an outreach program that aims to increase more diversity w/in Building Trades through test preparation, job mentoring and general awareness.
	Target Date	6/23/2023
	Estimate the number and type of families that will benefit from the proposed activities	12 persons
	Location Description	780 N Union Street Hobart IN 46342
	Planned Activities	Building Trade awareness through tests, training, preparation and job mentoring to all in Lake County IN w/the exception of Hammond Gary and East Chicago IN.
10	Project Name	St Jude House
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES HOMELESS PREVENTION

	Needs Addressed	SPECIAL NEEDS FACILITIES AND SERVICES SPECIAL NEEDS HOUSING PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$20,000
	Description	Domestic Violence shelter and services
	Target Date	6/23/2023
	Estimate the number and type of families that will benefit from the proposed activities	500 households
	Location Description	St Jude House Crown Point IN 46307
	Planned Activities	
11	Project Name	Mental Health America (P.A.T.H)
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	SPECIAL NEEDS FACILITIES AND SERVICES AT-RISK CHILDREN
	Funding	CDBG: \$40,000
	Description	FUNDING TO ASSIST PARENTS IN TEACHING OF PRE-SCHOOL AGED CHILDREN
	Target Date	6/23/2023
	Estimate the number and type of families that will benefit from the proposed activities	125 households
	Location Description	In the homes of families living in South Lake County IN
	Planned Activities	FUNDING TO ASSIST PARENTS IN TEACHING OF PRE-SCHOOL AGED CHILDREN
12	Project Name	Lake County Community Services - Bus Fuel
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$40,000
	Description	BUS FUEL EXPENSES TO PROVIDE TRANSPORTATION SERVICES FOR ELDERLY AND HANDICAPPED INDIVIDUALS.

	Target Date	8/25/2023
	Estimate the number and type of families that will benefit from the proposed activities	350 households benefit from the provided service
	Location Description	LCCS COVERS SOUTH LAKE COUNTY WHICH INCLUDES THE FOLLOWING: CROWN POINT, CEDAR LAKE, LOWELL, WINFIELD, ST. JOHN, DYER AND SCHERERVILLE.
	Planned Activities	PROVIDED ACCESSIBLE, RELIABLE TRANSPORTATION SERVICE FOR ELDERLY AND HANDICAPPED.
13	Project Name	Cerebral Palsy of NWI
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE PUBLIC SERVICES
	Needs Addressed	SPECIAL NEEDS FACILITIES AND SERVICES
	Funding	CDBG: \$10,000
	Description	To improve the quality of life for young children and adults with developmental disabilities and their families.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	100
	Location Description	Northwest IN
	Planned Activities	Special daycare for handicapped children and adults. To provide speech, physical, and occupational therapy, special training and adult activity programs.
14	Project Name	Owner Housing Rehab FY22
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE OWNER HOUSING STOCK
	Needs Addressed	SUBSTANDARD OWNER HOUSING STOCK
	Funding	CDBG: \$273,587
	Description	EMERGENCY GRANT AND REHABILITATION PROJECTS FOR HOMEOWNERS.
	Target Date	8/25/2023

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 30 households will benefit from this project
	Location Description	ALL OF LAKE COUNTY, IN EXCEPT THE CITIES OF GARY, HAMMOND AND EAST CHICAGO.
	Planned Activities	EMERGENCY HOUSING REPAIRS AND/OR REHABILITATION FOR LOW TO MODERATE INCOME HOMEOWNERS.
15	Project Name	CHDO Housing Development
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE OWNER HOUSING STOCK
	Needs Addressed	HOME BUYER AFFORDABILITY
	Funding	HOME: \$100,497
	Description	CHDO HOUSING DEVELOPMENT
	Target Date	8/25/2023
	Estimate the number and type of families that will benefit from the proposed activities	3
	Location Description	ALL OF LAKE COUNTY, IN EXCEPT GARY, HAMMOND AND EAST CHICAGO.
	Planned Activities	CONSTRUCTION OF APPROXIMATELY 3 NEW HOMES FOR LOW/MOD INCOME CLIENTELLE.
16	Project Name	CHDO Operating costs FY22
	Target Area	URBAN LAKE COUNTY
	Goals Supported	INCREASE HOME OWNERSHIP
	Needs Addressed	HOME BUYER AFFORDABILITY
	Funding	CDBG: \$33,499
	Description	FUNDING WILL BE USED TO SUPPORT THE OPERATIONS OF THE COUNTY'S CHDO.
	Target Date	8/25/2023
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	Habitat for Humanity 3777 Colfax Street Gary IN

	Planned Activities	HOME FUNDS WILL HELP TO COVER THE ADMINISTRATIVE COSTS FOR HABITAT FOR HUMANITY DURING CONSTRUCTION OF HOMES IN LAKE COUNTY, IN.
17	Project Name	NWI Reinvestment Alliance/Fair Housing FY22
	Target Area	URBAN LAKE COUNTY
	Goals Supported	AFFIRMATIVELY FURTHER FAIR HOUSING
	Needs Addressed	FAIR HOUSING
	Funding	CDBG: \$30,000
	Description	NWI REINVESTMENT ALLIANCE WILL BE FUNDED TO ASSIST LOW INCOME INDIVIDUALS WITH HOUSING NEEDS.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	400
	Location Description	5290 Hohman Avenue Suite 123 Hammond IN
	Planned Activities	NWI REINVESTMENT ALLIANCE RECEIVES CDBG FUNDS TO ADDRESS HOUSING ISSUES IN LAKE COUNTY, IN
18	Project Name	Homeless Prevention FY22
	Target Area	URBAN LAKE COUNTY
	Goals Supported	HOMELESS PREVENTION
	Needs Addressed	HOMELESS PREVENTION
	Funding	CDBG: \$50,000
	Description	THE COUNTY FUNDS THIS PROGRAM TO ASSIST LOW to moderate INCOME CLIENTS WITH RENTAL ASSISTANCE, MORTGAGE RELIEF AND SECURITY DEPOSITS.
	Target Date	8/25/2023
	Estimate the number and type of families that will benefit from the proposed activities	100
	Location Description	THIS PROJECT WILL HELP PEOPLES IN ALL OF LAKE COUNTY, IN EXCEPT GARY, HAMMOND AND EAST CHICAGO.
	Planned Activities	RENT, MORTGAGE AND SECURITY DEPOSITS OF UP TO \$1,000 ONCE EVERY FIVE YEARS.

19	Project Name	Planning & Admin FY22
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE OWNER HOUSING STOCK INCREASE HOME OWNERSHIP IMPROVE PUBLIC SERVICES IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE ELIMINATE BLIGHT HOMELESS PREVENTION
	Needs Addressed	SUBSTANDARD OWNER HOUSING STOCK HOMEBUYER AFFORDABILITY SPECIAL NEEDS FACILITIES AND SERVICES HOMELESS PREVENTION BLIGHT ELIMINATION AT-RISK CHILDREN FAIR HOUSING SPECIAL NEEDS HOUSING PUBLIC FACILITIES AND IMPROVEMENTS
	Funding	CDBG: \$299,646 HOME: \$66,998
	Description	PLANNING AND ADMINISTRATIVE PURPOSES
	Target Date	8/25/2023
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	Lake County Community Economic Development 2293 N Main Street Rm 310-A Crown Point IN
	Planned Activities	ADMINISTRATIVE COSTS TO COVER SALARIES, OFFICE SUPPLIES, TRAVEL, ETC.
20	Project Name	Home Buyer Assistance FY22
	Target Area	URBAN LAKE COUNTY
	Goals Supported	INCREASE HOME OWNERSHIP
	Needs Addressed	HOMEBUYER AFFORDABILITY
	Funding	HOME: \$150,000

	Description	FUNDING TO BE USED TO ASSIST LOW/MOD INCOME CLIENTS WITH DOWN PAYMENT ASSISTANCE FOR HOME PURCHASES OF UP TO \$5,000.
	Target Date	8/25/2023
	Estimate the number and type of families that will benefit from the proposed activities	30
	Location Description	ALL OF LAKE COUNTY, IN EXCEPT GARY, HAMMOND AND EAST CHICAGO.
	Planned Activities	DOWN PAYMENT ASSISTANCE GIVEN TO LOW/MOD INCOME CLIENTELLE FOR HOME PURCHASES.
21	Project Name	River Walk
	Target Area	URBAN LAKE COUNTY
	Goals Supported	IMPROVE OWNER HOUSING STOCK INCREASE HOME OWNERSHIP
	Needs Addressed	SUBSTANDARD OWNER HOUSING STOCK
	Funding	HOME: \$318,988.10
	Description	
	Target Date	8/25/2023
	Estimate the number and type of families that will benefit from the proposed activities	3
	Location Description	River Walk
	Planned Activities	Construct affordable housing units to benefit low/moderate income families.

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. Allocation of roughly 50% of its allocation of CDBG funds to 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. Reduction of funding over the years, has led to funding half; eight (8) of the towns/cities that make up Urban Lake County. 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 improvements project or demolition. HOME and CDBG funds for housing are allocated to the entire Urban County

Geographic Distribution

Target Area	Percentage of Funds
URBAN LAKE COUNTY	62
Whiting	
Schneider	
Schererville	
New Chicago	
Munster	
Merrillville	
Highland	
Cedar Lake	
Lowell	
Hobart	8
Lake Station	4
Dyer	5
Griffith	5
Winfield	3
St. John	5
Crown Point	8

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The County will be continuing its existing housing programs. It will engage in owner housing rehabilitation, new housing construction, homeless prevention and homebuyer assistance.

One Year Goals for the Number of Households to be Supported	
Homeless	100
Non-Homeless	33
Special-Needs	0
Total	133

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	3
Rehab of Existing Units	0
Acquisition of Existing Units	30
Total	133

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

N/A

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

N/A

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

N/A

Discussion

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

Introduction

Lake County Community Economic Development Department will continue to support all homeless activities through collaboration with the Continuum of Care (COC). Lake County will use funding available in this program years for the Homeless Prevention program, to support the development of permanent housing. In regards to non-homeless special needs, Lake County proposes to support transportation services for elderly and handicapped, ADA improvements to a number of facilities and infrastructure throughout the County. It is expected that elderly and handicapped 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 are COC organization. The County's homeless strategies are informed based on the needs, priorities and strategies of the overall COC.

Addressing the emergency shelter and transitional housing needs of homeless persons

As noted, Lake 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 to minimize the amount of time in the system. While Lake County will support the COC members through coordination, the County does not propose to use any of the federal resources available through this plan for 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 Lake 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 housing.

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

The Department of Lake Community Economic Development implemented a Homeless Prevention Program providing a one-time payment of up to \$1,000 to assist with rent, security deposit and/or mortgage payments. This is designed to keep households from possible homelessness. 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

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.

Discussion:

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.

AP-85 Other Actions – 91.220(k)

Introduction:

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

In the program year, the County will focus on creating new partnerships to better meet the needs of the County residents. The County will continue to work with their CHDO, Habitat for Humanity and the Community Investment Fund of Indiana (CIFI), a Community Development Financial Institution (CDFI) and a new non-profit affiliate of the Legacy Foundation.

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.

Actions planned to reduce lead-based paint hazards

All of the funded housing program 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 effects, 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 allows them to become more self-sufficient

Actions planned to develop institutional structure

In the current program year, the County will focus on creating new partnerships to better meet the needs of the County residents. This includes working with the County's current CHDO, Habitat for Humanity, and foregoing a partnership with the Community Investment Fund of Indiana (CIFI), a Community Development Financial Institution (CDFI) and, a new non-profit affiliate of the Legacy Foundation.

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 Task Force and the Local Community Banker Council.

Discussion:

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	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

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.	100.00%

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:
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:

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:

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:

