



EXECUTIVE SUMMARY

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

SECTIONS OF THE PLAN

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, 2018 and end August 31st, 2023.

PROCESS

Outreach is a key component of any planning effort. This section describes the County's efforts to gather input from residents, especially those that may benefit from the plan, and from service providers, non-profits, and other government agencies that work within the areas of affordable housing and community development.

NEEDS ASSESSMENT

The Needs Assessment details the levels of need for affordable housing by household type, income level, and race and ethnicity. It also includes a review of the needs of public housing, the homeless population, non-homeless populations that require supportive housing and services, and non-housing community development needs such as public facilities, public services, and infrastructure.

MARKET ANALYSIS

The Market Analysis reviews the current condition of the local housing market and economy. This information will help the County formulate the types of programs that will be effective given the current market conditions.

STRATEGIC PLAN

The Strategic Plan describes how the County will use the resources available to meet the most pressing needs identified through the planning process. It includes a summary of the County's priority needs, an estimate of available funding, a summary of who will be undertaking the actions called for in the plan, and a set of numeric goals the County hopes to accomplish over the course of the five year plan.

PY2018 ANNUAL ACTION PLAN

The first year Annual Action Plan describes the resources available and the planned actions that the County will undertake in the first year of the plan, from September 1st 2018 to August 31st, 2019.

The contents of the plan are guided by the federal regulations set forth by HUD in 24 CFR Part 91.

OBJECTIVES AND OUTCOMES

After reviewing and analyzing the data gathered through the consultation, citizen outreach, needs assessment, and market analysis, the County developed a set of goals and strategies to make the best use of its limited resources to address its most pressing affordable housing, community development, and homeless problems. The County developed eight broad goals to meet its most pressing needs.

In Program Year 2018, a total of **\$2,168,228** from the HUD entitlement programs will be available to carry out programs and administer the grants. Of those funds, approximately 33% will be used for affordable housing programs, 20% will be used for social services and homeless programs, 17% will be used for capital expenditures, and 13% will be used for economic development. The remainder of the funds will be used for planning and program administration. The County estimates that 79% of the funds will directly benefit low and moderate income households.

A summary of the proposed budget for the PY2018 are summarized below. A more detailed description of each program is provided in the plan's Appendix.

Five Year Goals

- 1. Improve Condition of Owner Housing*
- 2. Increase Homeownership*
- 3. Provide Special Needs Housing*
- 4. Prevent Homelessness*
- 5. Eliminate Blight*
- 6. Improve LMI Services*
- 7. Improve Public Facilities and Infrastructure*
- 8. Planning, Oversight, and Capacity Building*

EVALUATION OF PAST PERFORMANCE

HOME

Lake County has received HOME funds since 1992. Over that time period, the County has successfully completed 78 units of rental housing, 858 units of homebuyer assistance/development, and rehabilitated 613 of owner units. In recent years, the County has focused mostly on homebuyer assistance, CHDO development, and some owner occupied rehabilitation. During the term of the last consolidated plan, the County assisted over 300 homebuyers.

Going forward, the County will continue to support homebuyer assistance and CHDO development. In the past year, the County was able to certify Habitat for Humanity as its second Community Housing Development Organization (CHDO). The County will also pilot the use of HOME funds for tenant-based rental assistance to help homeless prevention.

CDBG

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

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

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

SUMMARY OF THE PLANNING PROCESS

CONSULTATIONS

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. For a complete list of organizations contacted, please refer to Appendix A.

PUBLIC NOTICE

Public Notice of each public hearing and the public comment period is published in local newspapers and posted on the County web page.

PUBLIC HEARINGS

Two public hearings regarding the plan are scheduled for May 4th and June 29th. The hearing scheduled for June 29th will occur at the Lake County Government Center, located at 2293 N. Main Street, Room A310, at 4:30 PM.

Each of the municipalities scheduled to receive funds in 2018 also conducted a public hearing to receive comment on its proposed use of funds.

PUBLIC COMMENT PERIOD

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://www.lakecountyin.org/portal/group/economic-devl/page/default>

The draft is available for review and comment from May 31st to June 29th , 2018. Persons wishing to make a comment on the plan should direct them to:

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

SUMMARY OF COMMENTS

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

A copy of the County's adopted Citizen Participation Plan is included in Appendix A.