

NOVEMBER 2023

LAKE COUNTY COMMUNITY ECONOMIC  
DEVELOPMENT DEPARTMENT

2022

CONSOLIDATED ANNUAL PERFORMANCE  
EVALUATION REPORT

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**CR-05 - Goals and Outcomes**

**Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

COVID Narrative

Housing Assistance- Homeless Prevention \$22,792 expended during program year.

Business Loans CIFI \$122,000 expended during program year. The program will continue into the 2023 program year.

Improve Owner Housing Stock

During the 2022 program year, the County's emergency repair program assisted 21 homeowners.

Increase Homeownership

The County assisted 18 first-time homebuyers with down payment assistance during the 2022 program year.

The County included the HOME ARP award in the 2022 Action Plan under this goal as well. During the course of the year, the County conducted consultations and received project proposals for HOME ARP. As a result, these funds will be reallocated through a substantial amendment.

**Improve Public Services**

The County provided awards to four public service agencies in 2022, including Indiana Plan, St Jude House, Mental Health America, Cerebral Palsy of NWI Center for Possibilities, and Lake County Community Services. 549 total persons were assisted with Public services during the 2022 program year (35 from MHA, 46 from Cerebral Palsy Center for Possibilities, and 468 from LCCS). The remaining public services are continuing their programs and accomplishments will be reported on the next CAPER.

Indiana Plan- \$18,750 expended during the program year. \$12,500 was expended from their 2021 award where they assisted 12 persons. \$6,250 was expended of their \$20,000 2022 award. The program will continue into program year 2023 and accomplishments will be reported in the next CAPER.

St. Jude House- \$15,000 expended of their \$20,000 2021 award during the program year. They were awarded another \$20,000 in program year 2022 and it will continue into program year 2023. Accomplishments will be reported in the next CAPER.

Mental Health America-expended their entire \$40,000 award and assisted 35 children during the program year.

Cerebral Palsy of NWI Center for Possibilities- expended their entire \$10,000 award and assisted 46 persons during the program year.

Lake County Community Services- expended the remaining \$16,000 from their \$36,000 2021 award during the program 2022 program year. The 2021 award assisted 222 persons. They also expended \$28,000 of their \$40,000 2022 award for bus fuel reimbursement that assisted 246 persons during the 2022 program year.

**Improve Public Facilities and Infrastructure**

Hobart ADA Park Improvements

Project expended entire \$162,058.67 award was completed during the 2022 program year. There were 13,805 beneficiaries reported.

Highland Street Improvements

Project was completed in the 2022 program year. There were 55 beneficiaries reported.

Merrillville Drainage Improvements

Project expended \$144,430 of their \$147,488 allocation during the 2022 program year. There were 31,288 beneficiaries reported.

Munster Street and Drainage Improvements

Project was completed at the beginning of the program year. There were 1,620 beneficiaries reported.

New Chicago Street Improvements

project remains underway and is expected to be completed in the 2023 program year. \$21,333.07 of \$29,840 was expended during the 2022 program year

Schererville ADA Park Improvements

Project was completed at the beginning of the program year. ADA park improvements will benefit an estimated 2,766 persons in Schererville.

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**Eliminate Blight**

In the 2022 program year, the County funded two blight elimination programs. The City of Hobart has not yet demolished any properties. The City of Lake Station continued its 2020 program and cleared 3 properties during the 2022 program year.

**Affirmatively Further Fair Housing**

In the 2022 program year, the County provided assistance to the NorthWest Indiana Reinvestment Alliance (NWIRA) for fair housing activities. NWIRA provided assistance to 196 persons during the program year.

**Prevent Homelessness**

In the 2022 program year, the County administered a homeless prevention program funded with a combination of CDBG-CV and its regular CDBG allocation. The program provided assistance to 62 households during the program year.

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
AFFIRMATIVELY FURTHER FAIR HOUSING	Affordable Housing Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	661		0	196	

AFFIRMATIVELY FURTHER FAIR HOUSING	Affordable Housing Non-Homeless Special Needs	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0		150	0	0.00%
AFFIRMATIVELY FURTHER FAIR HOUSING	Affordable Housing Non-Homeless Special Needs	CDBG: \$	Other	Other	1	0	0.00%			
ELIMINATE BLIGHT	Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	30	12	16.67%	15	3	33.33%
HOMELESS PREVENTION	Homeless	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		0	0	
HOMELESS PREVENTION	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	500	155	18.60%	100	62	93.00%
IMPROVE OWNER HOUSING STOCK	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	100	35	14.00%	10	21	210.00%
IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	20000	67,883	91.75%	300000	49534	6.12%

IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE	Non-Housing Community Development	CDBG: \$	Other	Other	40	0	0.00%			
IMPROVE PUBLIC SERVICES	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		300	0	0.00%
IMPROVE PUBLIC SERVICES	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	1,023	47.40%	0	549	
IMPROVE PUBLIC SERVICES	Non-Housing Community Development	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0		0	0	
INCREASE HOME OWNERSHIP	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	5	0	%	7	0	0.00%
INCREASE HOME OWNERSHIP	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	200	32	7.00%	40	18	35.00%
PROVIDE SPECIAL NEEDS HOUSING	Non-Homeless Special Needs	HOME: \$	Rental units constructed	Household Housing Unit	5	10	200.00%	0	0	

PROVIDE SPECIAL NEEDS HOUSING	Non-Homeless Special Needs	HOME: \$	Rental units rehabilitated	Household Housing Unit	5	0	0.00%		0	
PROVIDE SPECIAL NEEDS HOUSING	Non-Homeless Special Needs	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	1		0	0	
PROVIDE SPECIAL NEEDS HOUSING	Non-Homeless Special Needs	HOME: \$	Housing for Homeless added	Household Housing Unit	0	0		0	0	

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The awarded CDBG and HOME funds were expended on projects and activities stated in the Consolidated Plan. The Strategic Plan identified eight (8) priority needs, including five housing priorities and three community development priorities. Over the last year, all funded projects addressed one or more of the 8 priorities identified in the Strategic Plan. Refer to Table 1 for a summary of the accomplishments for the Annual Action Plan period (September 1, 2022, through August 31, 2023).



**CR-10 - Racial and Ethnic composition of families assisted**

**Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)**

	<b>CDBG</b>	<b>HOME</b>
White	465	7
Black or African American	319	9
Asian	5	0
American Indian or American Native	0	0
Native Hawaiian or Other Pacific Islander	0	0
<b>Total</b>	<b>789</b>	<b>16</b>
Hispanic	78	0
Not Hispanic	0	16

**Table 2 – Table of assistance to racial and ethnic populations by source of funds**

The above table does not include categories for multi-racial and other. CDBG assisted 39 Multi-racial persons and HOME assisted 2 Multi-racial persons.

**Narrative**

Lake County Community Economic Development Department has several programs of which it gathers income, race, gender, etc. These are Homebuyer Assistance, Owner Housing Rehabilitation, and Homeless Prevention. Overall, these programs serve a wide variety of incomes, races, genders, and locations.

The Homeless Prevention program served 62 clients. Of those serviced, 14 were White, 46 were Black, and 2 identified as Other or Multi Racial. Income results for those serviced: 22 were 51%-80% AMI, 16 were 31%-50% AMI, and 24 were under 30% AMI.

The Owner Housing Rehabilitation Loan Program assisted 21 households in total. Of these 11 were White, 4 were Black, 1 was Hispanic/White and 5 were Multi Racial. In terms of income, 13 were under 30% AMI, 5 were 31%- 50% AMI, and 3 were 51%- 80% AMI.

The Homebuyer Assistance program served 18 clients. Of those serviced, 7 were White, 9 were Black, and 2 identified as Other or Multi Racial. Income results for those serviced: 10 were 61%-80% AMI, 2 were 51%-60% AMI, 5 were 31%-50% AMI, and 1 was under 30% AMI.

The numbers in the above chart are taken from the PR03 and PR22. The numbers reported in this narrative are from internal files and reports. They may not match the reports exactly.

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CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,520,540	1,437,356
HOME	public - federal	606,421	274,060
Other	public - federal	0	

Table 3 - Resources Made Available

Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Cedar Lake	4	4	ADA compliance; public improvements
Crown Point			
Dyer			
Griffith			
Highland	8	8	Public facilities improvements
Hobart			
Lake Station			
Lowell			
Merrillville	11	11	Public facilities improvements
Munster	15	15	Public facilities improvements
New Chicago	2	2	Public facilities improvements
Schererville	9	9	ADA compliance
Schneider	1	1	
St. John			

URBAN LAKE COUNTY	57	57	Demolitions
Whiting	2	2	Demolitions
Winfield			

**Table 4 – Identify the geographic distribution and location of investments**

**Narrative**

The County provided majority of its CDBG funds to the local cities and towns to carry out eligible projects. With past practices the County alternates the funding of the sixteen (16) cities /towns to receive funding on an alternating annual cycle. This allows the municipalities the opportunity to make the

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most impact in their communities on selected projects.

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## Leveraging

Explain how federal funds leveraged additional resources (private, state, and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Lake County generates substantial amounts of leveraged funds through its Homebuyer Assistance activity from Private or public mortgages. The equity financing that assists the low to moderate income buyer in purchasing. The median sales prices for 2022 averages \$158,000.00

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	26,500,622
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	26,500,622
4. Match liability for current Federal fiscal year	560,695
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	25,939,927

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
18,317	223,736	55,567	0	0

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
<b>Contracts</b>						
Dollar Amount	130,000	0	0	130,000	0	0
Number	1	0	0	1	0	0
<b>Sub-Contracts</b>						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
<b>Contracts</b>						
Dollar Amount	130,000	0	130,000			
Number	1	0	1			
<b>Sub-Contracts</b>						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted		
Minority Property Owners		



	<b>Total</b>	<b>Alaskan Native or American Indian</b>	<b>Asian or Pacific Islander</b>	<b>Black Non-Hispanic</b>	<b>Hispanic</b>	<b>White Non-Hispanic</b>
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

**Table 9 – Minority Owners of Rental Property**

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<b>Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition</b>						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	103	0
Number of Non-Homeless households to be provided affordable housing units	54	101
Number of Special-Needs households to be provided affordable housing units	0	0
<b>Total</b>	<b>157</b>	<b>101</b>

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	100	62
Number of households supported through The Production of New Units	7	0
Number of households supported through Rehab of Existing Units	10	21
Number of households supported through Acquisition of Existing Units	40	18
<b>Total</b>	<b>157</b>	<b>101</b>

Table 12 – Number of Households Supported

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

The annual goals were:

100 for prevention of homeless; 62 households were actually serviced. Homebuyer assisted units; 18 homebuyers assisted

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10 Rehabbed homes; 21 homes received rehabilitation for the year

Discuss how these outcomes will impact future annual action plans.

Lake County intends to fund the housing programs currently in place with the allotted funds granted annually.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	166	1
Low-income	470	5
Moderate-income	192	12
<b>Total</b>	<b>828</b>	<b>18</b>

Table 13 – Number of Households Served

#### Narrative Information

Availability of granted funds will determine the future ramifications of the programs offered. The County expects to continue to be a source of aid to those in our targeted areas.

**CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c) Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

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

As set forth in the Consolidated Plan (CP) the County is an active participant in the Region 1-A Continuum of Care (CoC). Virtually all entities involved with the homeless, or at risk of becoming homeless, are part of the CoC. The County does not directly reach out to homeless persons. There are other entities in the CoC that undertake this type of action.

The County does provide funds, under its Homeless Prevention Program, to assist homeless, and at-risk households, to obtain housing, or to remain in their current housing. In 2022 the Homeless Prevention project provided assistance to 62 households in total.

For instance, the County works with St. Jude House, a domestic violence shelter, with transitioning their clients, which can only stay 60 days, to permanent housing using Homeless Prevention funds. In addition, the County has worked with Habitat for Humanity to provide housing for low-income persons for a period of time.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

As noted, the County continues to be a participant in the Region 1-A CoC. This group represents most of the NGO's (non-governmental organizations) and governments in the Northwest Indiana area providing assistance to various types of households that are homeless, or at risk of becoming homeless. Lake County does not operate emergency shelters or transitional housing.

There are other NGO's and governments (townships) that provide both homeless shelters and transitional housing. Through their homeless prevention, incentive is provided through direct financial assistance to such households to obtain or keep housing in the cities and or towns.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The County provides CDBG Funds for its Homeless Prevention Program. In FY2022-23 the program was funded a total of \$60,000.00 These funds provided up

to \$1,000 to income qualified families and

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individuals for delinquent rent or security deposits even mortgage aid to prevent the outcome of homelessness.

In the past year the program provided aid to 62 households. Over the years, it has funded all types of households; veterans, released felons, mental patients, elderly, youth males, females, single parents, etc. Depending on the situation, these clients often received assistance from other CoC participants as well.

The County also received ERA Grant funds in the amount of \$14,536,324.10 to assist households and individuals with rent and utility payments who were affected by the COVID-19 Pandemic. The County signed a contract with Geminus to distribute this grant to low-income households and individuals throughout Lake County.

**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**

Usually, assistance for these types of households involves working with other organizations in the CoC. Such households normally require a "package" of assistance of which the County provides only a piece. The County Homeless Prevention funds, combined with assistance from other agencies, can shorten the time households are homeless.

The County also has an agreement with Habitat for Humanity, (County's CHDO), for the Construction of new homes for low/moderate income persons in the county.



**CR-30 - Public Housing 91.220(h); 91.320(j)**

**Actions taken to address the needs of public housing**

Urban Lake County has no public housing authority nor units.

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

There are no public housing units in Urban Lake County.

**Actions taken to provide assistance to troubled PHAs**

There are no public housing units in Urban Lake County.

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**CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken 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. 91.220 (j); 91.320 (i)**

The Northwest Indiana Reinvestment Alliance, in cooperation with the Lake County Housing Taskforce, provides ongoing Federal and State updates on regulations/legislation impacting local public policies. This information assists in preventing negative and discriminatory treatment of persons and households regarding affordable housing. All other areas (zoning, building codes, land use, etc.) are monitored by the Housing Taskforce members who represent both the public and private sectors.

**Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

As part of the fair housing organization, NWI Reinvestment Alliance and the Housing Taskforce's mission and goals, affordable senior housing has been identified as a serious underserved need in the County. While there have been scattered local resident objections, municipalities in South Lake County have moved forward in passing approval for new development that included independent, assisted, and advanced care housing and needs or care. Several years ago, LCCEDD provided funding to assist with the development of an 80-unit lower income senior housing project in Hobart, Indiana. However, the need continues to exist

Lake County provided funds for the development of a Veteran's Preference Housing Development, Safe Haven, in Hobart, Indiana. The 75-unit facility has completed construction and is open and fully operational for those in need that meet the requirements of the housing need.

**Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

The County continues its efforts to remedy lead-based paint in housing in the 2022-23 fiscal year programs. Lake County Community Economic Development Department uses qualified private firms to undertake the lead risk assessments, remediation, and clearance exams.

New housing construction is undertaken without the use of lead-based paint. All housing rehabilitation that are occupied and with children residing, that were constructed prior to 1978, must follow lead-based paint requirements. If painted surfaces are to be disturbed, they are tested for lead paint. Other surfaces may be tested to determine if lead paint is present basis is determined by the rehab project scope of work. If lead paint is found, and the project moves forward, it is either removed or encased following lead safe rehabilitation practices, so it no longer presents a danger to the occupants.

The County monitors certified lead safe contractors to assure compliance with applicable laws and regulations as the work is undertaken.

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**Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

Lake County Community Economic Development Department operates a revolving loan fund for economic development projects. It provides low interest loans to eligible companies for land, buildings, and equipment. Over the years, LCCEDD has periodically undertaken various types of private economic development projects that have created, or retained jobs in Lake County, especially for low-income persons aiding families to maintain or improve their way of living. LCCEDD continues to receive payments from Fish-A-While Lake, Tri-Eagle, Inc. on loans they received several years ago.

The County also set aside a total of \$943,825 in CDBG-CV Rounds 1 and 3 funds to assist small businesses during the COVID-19 Pandemic. These funds can be used to assist with payrolls so businesses would not have to lay off employees and currently business retention plans/courses.

**Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

The Lake County CDBG/HOME programs have been in operation for over 35 years. During that time, it has established links, contacts, and cooperation with a myriad of public bodies and private NGOs in the area and State. It continues to work with this network throughout the 2022 program year. It has no apparent need to develop more institutional structure. The "need" is to continue to maintain and improve what is already in place.

**Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

Lake County does not have any public housing.

Continued contractual relationship with the Northwest Indiana Reinvestment Alliance to provide Fair Housing services in the Urban Lake County area. Providing funding to Mental Health America for Parents as Teachers and to the local community action organization (CAO) that provides transportation for the elderly and handicapped. The CAO also administer Section 8 vouchers in Urban Lake County. The Metropolitan Housing Authority oversees five (5) Section 8 project-based vouchers, on behalf of the County, in rental units rehabilitated years ago with County financial assistance. The County is also an active member of the Region 1-A Continuum of Care.

This umbrella organization encompasses most of the NGO's and governments in the Northwest Indiana area that provide assistance to households that are homeless, or at risk of becoming homeless. The County continues to fund Habitat for Humanity for the region's housing needs. While these relationships have been in place for several years, they need to be solidified for further growth and success for the benefit of Lake County.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice.**

91.520(a)

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The annual contractual agreement with Northwest Indiana Reinvestment Alliance to provide for housing services to the Urban County area. As part of this agreement, this group also works to eliminate, or modify, those impediments identified in the 2018 Analysis of Impediments.

NWIRA continues to address the housing needs through the partnerships with Indiana Housing Community Development Authority (IHEDA) for their Indiana Homeowner's Assistance Fund (HAF) to assist with applications for assistance for homeowners with mortgage payments, property taxes and homeowner's insurance premiums. NWIRA is an HUD certified Counseling Agency with certified counselors to that provide services to the clients of NWIRA and agencies that are partnered with.

Housing and lending activities are addressed through the Lake County Housing Taskforce, Northwest Indiana Banker Community Council, and Lake County Land Bank Authority. The agency organizes and facilitates meetings, workshops and seminars that provide an on-going dialogue to ensure quality affordable housing, safe and sound fair lending practices.

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**CR-40 - Monitoring 91.220 and 91.230**

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

The County monitors CDBG and HOME funded projects once during the fiscal year in which they are funded. Public improvement projects are monitored upon completion. Public Service Projects are monitored once a year.

The monitoring of CDBG and HOME housing projects takes place several times during the course of the project. Standards depend on location as various cities and towns have local codes affecting housing rehabilitation and new construction. Home repair projects are monitored at the beginning and a final time upon completion of rehabilitation. Major rehabilitation projects are usually monitored several times during the construction period and always before making partial and final payments. The County follows 24 CFR 92.504(d) for inspection of assisted rental units. Upon monitoring one of the HOME assisted projects there were findings that were addressed and given ample time to be rectified. The majority of the monitored agencies were up to par with record keeping and maintenance of the assisted units for both CDBG and HOME activities for the fiscal year.

Down payment and Owner Housing Rehabilitation assistance projects are monitored to ensure condition standards are met. Annual mail affidavits are sent out to insure continued occupancy of the client(s). If a survey is not returned by mail, a follow up inspection is made by LCCEDD staff to determine if the unit is still occupied by the client(s). If not, legal action is pursued to regain the funds provided to that client.

The County is always seeking qualified minority and female contractors. Over the years modest success in being able to use same contractor(s). Once a year there is an ad placed in local newspaper seeking qualified minority and/or female contractors to participate in the local housing rehabilitation program, and the cities and towns public improvement projects. This outreach request is also placed on the County's website.

**Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

An advertisement/PUBLIC NOTICE is placed in the local newspaper informing the public that we will be completing and filing the annual Consolidated Annual Performance Evaluation Report for the 2022-23

fiscal year and giving the public a fifteen (15) day window to offer and submit any comments and or concerns. The public notice will be posted on Wednesday, November 1<sup>st</sup>, 2023.

Paper copies of the CAPER are available to public review at the LCCEDD office in the County Building at 2293 N. Main St., Room 310-A, Crown Point, IN also a hard copy is available at the main branch of the Lake County Public Library in Merrillville, IN. The CAPER is made available on the County website.

*A copy of the newspaper as is in Attachment 1.*

No comments were received during the 15-day comment period for the FY22 CAPER to date.

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CR-45 - CDBG 91.520(c)

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

The County will continue to carry out the activities and projects presented in the 2023 Consolidated Plan.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

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**CR-50 - HOME 91.520(d)**

**Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations**

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The monitoring standards and procedures have been assembled into a handbook for all staff involved with the HUD-funded programs. The Department's staff will rely on HUD monitoring handbooks, guidelines, and technical assistance publications.

The Department's monitoring ranges from screening applicants for income eligibility, accounting procedures, to on-site inspections for funded agencies. Reports are reviewed on a regular basis.

LCCEDD works with its subrecipients and partnering communities to conduct regular site visits and inspections for projects that are funded to assure compliance with codes and other regulatory requirements.

**Results of Monitoring:**

Due to the COVID-19 the County has cautiously began to resume on site in person monitoring. For a time, the County was not able to conduct onsite monitoring visits for HOME but asked each HOME rental project to provide quarterly reports. The on-site monitorings have since resumed.

Include a summary of the subrecipients monitored for public services during the 2022 program year.

**Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)**

The County's affirmative marketing actions for HOME units are reflected in this report (see CR-10). The units developed by Habitat for Humanity (the County's CHDO), are sold, and occupied by low/moderate income persons/households.

A few years ago, the County provided assistance to Kirby Manor, an 80-unit tax credit project for the elderly located in Hobart. This assistance resulted in

ten (10) units being under HOME program rent restrictions. This development has an approved Affirmative Marketing Plan. The 75-unit Veteran's Housing project, funded with HOME dollars, has been completed and operational since the early 2022.

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**Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics**

LCCEDD's total Program Income for the 2022-23 fiscal year was \$223,736.03. The expended amount of the total Program income is \$55,566.50; with remaining program income of \$168,169.53

**Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing).**

**91.320(j)**

The County is a participant in the Lake County Housing Task Force. Its mission of promoting education and outreach programs to improve opportunities for growth and to enhance the health and welfare of all residents. The primary focus remains blight elimination, land banking, proper rental registrations and licensing and affordable housing for Lake County residents.

CR-58 -- Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	1	0	0	0	0
Total Labor Hours	8				
Total Section 3 Worker Hours	8				
Total Targeted Section 3 Worker Hours	8				

Table 14 -- Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					

Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding childcare.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					

Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.

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Other.

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**Table 15 – Qualitative Efforts - Number of Activities by Program**

**Narrative**

Lake County requires all projects to follow Section 3 Guidelines.

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