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City of Lafayette, Indiana 2020 Consolidated Annual Performance Evaluation Report (CAPER)

Community Development Block Grant &
HOME Investment Partnerships Program



CITY OF LAFAYETTE
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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)

The City of Lafayette is one of many “Entitlement Cities” designated by the U.S. Department of Housing and Urban Development (HUD) across the country. As an Entitlement City, the City of Lafayette receives an annual allocation of Community Development Block Grant (CDBG) funds and HOME Investment Partnership Program (HOME) funds. The allocation is based on formula calculations including factors such as the population of the community, pre-1940’s housing stock, growth and decline. For the program year 2020, the City of Lafayette received an allocation of \$669,906 in CDBG funding and an allocation of \$840,168 in HOME funds. In addition, the City received a supplemental allocation of \$419,731 in Community Development Block Grant Coronavirus (CDBG-CV) funds from the Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act. These funds were in addition to \$394,084 in CDBG-CV funds the City received in the prior program year.

The program year for 2020 began on July 1, 2020 and ended on June 30, 2021. The Lafayette Housing Authority, on behalf of the City of Lafayette, is responsible for the administration and implementation of the funds after receiving project approvals at the beginning of the program year.

The unincorporated areas in Tippecanoe County, Battle Ground, Lafayette and West Lafayette have formed a consortium to share the allocation of HOME dollars. This grouping of leaders is called the Lafayette Housing Consortium. The City of Lafayette plays an important role as the lead agency of the Lafayette Housing Consortium, and administers the HOME funding across all of Tippecanoe County. The staff at the Lafayette Housing Authority is responsible for the implementation and administration of the HOME funds at the behest of the Consortium and the City of Lafayette.

The primary objectives in 2020 were to create affordable housing development, address the safety net services for people living in poverty and create economic opportunities. The specific accomplishments from the past year include:

This document is the report of activities funded with both CDBG to the City of Lafayette and HOME to the Lafayette Housing Consortium between July 1, 2020 and June 30, 2021. At the end of PY2019, the City received an allocation of the Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act. Those funds were allocated to a small business assistance fund. These funds are incorporated into the current report.

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
Fair Housing and Administration	Admin and Fair Housing	CDBG: \$133,960 / HOME: \$56,674	Other	Other	5	1	20.00%	1	1	100%
Economic Development	Non-Housing Community Development	CDBG CV + EN: \$813,815	Businesses assisted	Businesses Assisted	2	93	45.50%		93	
Food Access	Non-Housing Community Development	CDBG: \$13,284	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1220	277	22.70%	244	277	113.52%
Homeless Services	Homeless	CDBG: \$47,678	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	6795	1086	15.98%	1359	1086	79.91%
Homeless Services	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	34		0	34	
Homeownership - New Construction	Affordable Housing	HOME: \$99,499	Homeowner Housing Added	Household Housing Unit	30	5	16%	6	5	83%

Homeownership - Renovation	Affordable Housing	HOME: \$65,527	Homeowner Housing Rehabilitated	Household Housing Unit	14	1	7%	2	1	50%
Overnight Shelter	Homeless	CDBG: \$27,343	Homeless Person Overnight Shelter	Persons Assisted	2845	787	27.66%	569	787	138.31%
Owner Occupied Repair	Affordable Housing	CDBG: \$7,936	Homeowner Housing Rehabilitated	Household Housing Unit	40	13	17.50%	10	13	100%
Public Facilities - General	Non-Housing Community Development	CDBG: \$	Other	Other	3	0	0.00%	1	0	0.00%
Public Services - Youth	Non-Housing Community Development	CDBG: \$12,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	150	9	6.00%	30	9	30.00%
Rental - New Construction	Affordable Housing	HOME: \$34,750	Rental units constructed	Household Housing Unit	15	0	0.00%	10	4	40%
Tenant Based Rental Assistance (TBRA)	Affordable Housing	HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	65	5	7%	10	5	50%

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 City of Lafayette set five year goals in the 2020 Consolidated Plan to develop affordable housing, provide public services, and improve public infrastructure and facilities. City staff recommended goals based on the applications made by local providers through the 2020 Action Plan process and what each provider estimated they could accomplish. The City entered PY2020 in an environment of uncertainty, with the understanding that the evolving COVID-19 Pandemic and its associated social and economic impacts might necessitate changes to the City's priorities. Administration of the additional CDBG-CV funds could also result in less urgent projects being shifted to the later years of the 5-year Consolidated Plan.

By the end of PY2020, the COVID-19 Pandemic had clearly dominated implementation of the City's Action Plan. Regular social service activities implemented by the City and its partners had to pivot to accommodate new clients and new needs; with 2,159 persons being served with housing, food, and social services.

The City of Lafayette Economic Development Department administered the CDBG Emergency Small Business Assistance Program for businesses impacted by COVID-19. CDBG-CV funds assisted 93 small businesses located in and serving low and moderate income census tracts throughout the City of Lafayette. The funds provided \$813,815 in assistance in two rounds through an online application process. The assistance was provided as forgivable loans up to \$10,000 and could be used as reimbursement for certain expenses such as rent/mortgage, payroll and/or utilities. Eligible businesses were those that were locally owned, located in and serving qualified low and moderate income census tracts with 25 or less employees. Each applicant had to detail how the COVID-19 pandemic affected their business and how the funding would assist and sustain them. Businesses receiving the assistance ranged from restaurants, coffee shops, bakeries and other food service providers to hair salons, clothiers, repair shops and a myriad of service providers. All were grateful for the assistance during this difficult time as it sustained their operations, helped them pivot and find new markets and customers as well as develop creative and innovative ways to serve their existing clientele.

The Lafayette Housing Authority (LHA) also helped low to moderate income renters through a Tenant Based Rental Assistance Program. The program offered rental subsidies that help low and moderate income households afford places to live. Typically, a household pays 30 percent of their gross monthly income towards the rent with LHA paying the remaining rental amount to the landlord. All properties are inspected before acceptance into the program, however, due to the CARES Act, virtual inspections were allowed. Tenant based rental assistance is also provided to homeless victims of domestic violence living in the YWCA DVIPP shelter and receiving case management services as they work to achieve stable housing. DVIPP assisted 5 new households in the program year.

Public service activities typically meet their yearly goals. In PY2020, the City of Lafayette funded LTHC Homeless Services, the YWCA Domestic Violence Intervention and Prevention Program, Lafayette Urban Ministry, Tippecanoe County Council on Aging, and Family Promise. Together, those agencies served 1,451 individuals with supportive services and 708 individuals with overnight shelter.

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)

	CDBG	HOME
White	1,514	10
Black or African American	584	5
Asian	3	0
American Indian or American Native	4	0
Native Hawaiian or Other Pacific Islander	5	0
Total	2,110	15
Hispanic	63	0
Not Hispanic	2,047	15

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

Narrative

The City of Lafayette is predominately a white community, with the 2010 Census showing the county population to be 76.8 percent white. In PY2020, 71.1 percent of the beneficiaries served by CDBG and HOME funded programs identified themselves as White and 27.2 percent of the beneficiaries identified themselves as Black or African American. Only one half of one percent identified themselves as Asian, American Indian/Native or Native Hawaiian/Pacific Islander. A total of 63 individuals, or 2.9 percent, identified themselves as Hispanic.

An additional 62 individuals identified themselves as some other race not listed above. They are as follows:

- 5 as American Indian or American Native/White
- 3 as Black or African American/White
- 54 as Other/Multi-Racial

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	715,517	654,832
HOME	public - federal	1,066,904	371,747
CDBG-CV	public - federal	813,815	809,731

Table 3 - Resources Made Available

Narrative

Appendix B shows the CDBG financial summary of the 2020 fiscal year. It outlines the amount of funds spent from the current year and previous years as well as utilization of any program income from previous years. Program Income is any income that is derived from projects funded with CDBG dollars. The City of Lafayette collected \$28,392 in CDBG program income in PY2020.

The City of Lafayette spent less than its annual allocations during program year 2020. Public service projects regularly spend their current year funding while construction projects tend to spend funding from prior years in the current year. Still, PY2020 saw the completion of several construction projects funded with prior years' monies. The only program with a balance is the SHARP Home Repair program, which had a balance of \$17,064, but had committed \$14,000 to repairs to be completed in 2021.

The City of Lafayette allocated \$453,152 of CDBG funding for public facility improvements to Murdock Park, a public park in Low/Mod neighborhood. The project will utilize a Poured-in-Place rubber surface material to create an accessible ball diamond in the park. The project remains in the planning stages and will be completed in the next program year.

Public services are traditionally limited to 15 percent of the annual entitlement and prior year program income. Due to the COVID-19 pandemic, HUD granted flexibility in the use of public service dollars for PY 2019 and PY 2020, allowing communities to spend more on public services than 15 percent. However, any public service money spent over the annual "cap" must be spent to address needs from the pandemic. During PY2020, 14 percent of the City's CDBG monies were spent on public services.

HOME dollars are recorded as loans to the beneficiary after the closing of the sale. As of June 30, 2020, the City of Lafayette had 10 outstanding payable loans with principal balances totaling \$32,910. Of those, 6 were in default. As of June 30, 2020, the City had 82 deferred, forgivable loans with principal balances totaling \$1,404,191 for homeownership. The City also had 21 deferred forgivable rental liens totaling \$3,553,085 from its HOME program.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City-Wide	16	78	CDBG funds spent on activities that serve residents City Wide.
Faith CDC Area	10	3	Local CDC Area
Greater Downtown Neighborhood	0	0	
Low Income Census Tracts	22	17	CDBG funds spend on activities that serve low to moderate areas only.

New Chauncey CDC Neighborhood	1	2	Local CDC Area
Tippecanoe County	51	0	Regional Area – funds expended over the entire county.

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of Lafayette Economic Development Department administered the CDBG Emergency Small Business Assistance Program for businesses impacted by COVID-19. CDBG-CV funds assisted 93 small businesses located in and serving low and moderate income census tracts throughout the City of Lafayette. The funds provided \$813,815 in assistance in two rounds through an online application process. The assistance was provided as forgivable loans up to \$10,000 and could be used as reimbursement for certain expenses such as rent/mortgage, payroll and/or utilities. Eligible businesses were those that were locally owned, located in and serving qualified low and moderate income census tracts with 25 or less employees. Each applicant had to detail how the COVID-19 pandemic affected their business and how the funding would assist and sustain them.

Businesses receiving the assistance ranged from restaurants, coffee shops, bakeries and other food service providers to hair salons, clothiers, repair shops and a myriad of service providers. All were grateful for the assistance during this difficult time as it sustained their operations, helped them pivot and find new markets and customers as well as develop creative and innovative ways to serve their existing clientele.

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.

During the program year 2020, all of the public service activities and owner occupied rehab activities used additional funding to serve City of Lafayette residents. Among the seven organizations receiving CDBG, they utilized \$100,305 in CDBG funds and leveraged \$2,676,286 of other federal, state and local funds for the programs. The YWCA, and Meals on Wheels programs leveraged the most dollars, with 99 percent and 97 percent of their total program funding from other resources, respectively. The other homeless service providers leveraged between 84 percent and 96 percent of their programs from additional funding resources.

The four HOME-assisted construction projects completed in PY20 leveraged other funding through private loans and grants, owner's cash, and other public funds. The total HOME amount of \$506,999 leveraged \$1,517,290 (\$210,620 in private loans, \$115,963 owner's cash, \$9,076 private grants, \$1,181,631 other public funds). For every HOME dollar invested, \$3.00 of other funds was leveraged. The City's opted to utilize the match waiver allowed by HUD due to the COVID-19 pandemic and no match liability during the program year was incurred. Also, no additional match contributions were logged for the program year due to the pandemic restricting volunteer hours and corporate donations.

The City of Lafayette CDBG program did not utilize any publicly owned land or property to address a need identified in the Consolidated Plan.

The City of Lafayette received \$10,786 of HOME program income and recaptured an additional \$27,136 in the program year.

The amount expended for TBRA reported in Table 7 is for all tenants in the Lafayette Housing Authority program and the Fresh Start program. Rental assistance to new and pre-existing tenants is included in the amount. Appendix C includes a breakdown of the draws and spending towards these two programs.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	\$5,386,015
2. Match contributed during current Federal fiscal year	\$0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$5,386,015
4. Match liability for current Federal fiscal year	\$0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$5,386,015

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
N/A	N/A	\$0	\$0	\$0	\$0		\$0	\$0

Table 6 – Match Contribution for the Federal Fiscal Year

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning 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 \$
\$22,676	\$37,922	\$59,694	\$71,776	\$904

Table 7 – Program Income

HOME MBE/WBE report

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	
Contracts						
Number	4	0	0	0	0	4
Dollar Amount	\$506,999	0	0	0	0	\$506,999
Sub-Contracts						
Number	84	0	0	2	9	73
Dollar Amount	\$2,387,169	0	0	\$13,065	\$500,241	\$1,873,863
	Total	Women Business Enterprises	Male			
Contracts						
Number	4	0	4			
Dollar Amount	\$506,999	0	\$506,999			
Sub-Contracts						
Number	84	10	74			
Dollar Amount	\$2,387,169	\$1,600,078	\$787,091			

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						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	2	0	0	0	0	2
Dollar Amount	\$347,500	0	0	0	0	\$347,500

Table 9 – Minority Owners of Rental Property

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						
Parcels Acquired		0				
Businesses Displaced		0				
Nonprofit Organizations Displaced						
Households Temporarily Relocated, not Displaced						
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	5	5
Number of Non-Homeless households to be provided affordable housing units	28	19
Number of Special-Needs households to be provided affordable housing units	0	4
Total	33	28

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	5	5
Number of households supported through The Production of New Units	6	9
Number of households supported through Rehab of Existing Units	22	14
Number of households supported through Acquisition of Existing Units	0	0
Total	33	28

Table 12 – Number of Households Supported

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

The City of Lafayette accomplished 84 percent of its affordable housing goals. The cost of real estate development remains a constant challenge to the development of new housing units within the HOME regulatory requirements. The City of Lafayette uses HOME funds to create new units and to help rental households with a small subsidy to afford their monthly rent. The City of Lafayette utilizes CDBG funds to assist families with preserving their homes.

Discuss how these outcomes will impact future annual action plans.

The City of Lafayette has routinely come short of meeting its affordable housing goals. Despite using trends and past accomplishments to set the five-year goals of the Consolidated Plan, providers using current methods are unable to make annual goals. The City of Lafayette recently completed a housing study with the Greenstreet group. The purpose of the regional housing analysis and strategy is to understand the current and future housing needs for all residents of Tippecanoe County. This includes ensuring the right housing options are available for the future workforce, while also utilizing finite land available for development in a fiscally sustainable manner. The report includes in-depth analysis of the area’s trends, housing gaps, affordability, development efficiency and then outlines a county-wide strategy.

This report, along with the Consolidated Plan, completed the data analysis prior to the COVID-19 pandemic. Prosperity Indiana estimates the number of evictions in Indiana could come in three waves, dependent on the number of households who lose their unemployment benefits. (Source: <https://www.prosperityindiana.org/Policy-News/9093540>) The article states the best statewide estimates are that 258,782 households will need rental assistance through September 2021. The City of Lafayette, and the Lafayette Housing Authority, continue to reevaluate their strategies based on the needs of the community post COVID-19 and the duration the pandemic will place on unemployment and low to moderate income households.

During the public input meetings for the Consolidated Plan, stakeholders mentioned that moderate income households had not fully recovered from the 2008 recession. Savings that had once been depleted during the last recession had not recovered and moderate income households would not be able to financially survive another financial setback. There was great concern for low to moderate income households prior to the COVID-19 pandemic with little to no savings in the face of possible job or income loss. Stakeholders indicated the City may need to not only focus on those households facing eviction, but those households facing foreclosure.

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	6	5
Low-income	2	5
Moderate-income	5	5
Total	13	15

Table 13 – Number of Households Served

Narrative Information

The City of Lafayette must follow the income guidelines set by the US Department of Housing and Urban Development when serving individuals and households. These income limits and guidelines are set for metropolitan areas each year, dividing them into three categories. The categories are extremely low-income (0-30% of the median family income), low-income (31-50% of the median family income), and moderate-income (51-80% of the median family income). The income guidelines increase with household size. For example, a moderate income limit for a one person household is set at \$42,500 per year and the same limit for a four-person household is set at \$60,700 per year.

Tippecanoe County Council on Aging served twenty-six (26) households through their owner-occupied repair program called SHARP. Forty (40) percent of those assisted were extremely low income households, earning less than 30 percent of the area median family income. This program offers home

repairs (such as a HVAC repair or replacement, roof repair, and electrical or plumbing repairs) to low-income, elderly Lafayette homeowners.

Projects funded with HOME program funds assisted 15 households. 6 of the households were new homebuyers and 5 of the households were new to the Tenant Based Rental Assistance Program. Four more households were special needs renter households.

A copy of the HOME Summary of Accomplishments Report for Program Year 2020 is included in Appendix C. To prevent double counting of beneficiaries, the ongoing activities in the IDIS system are not closed at June 30 and set up as a new activity on July 1 of a given program year.

For the total five newly assisted TBRA households \$58,309.02 was disbursed between July 1, 2020 and June 30, 2021. Four households were at 0-30% Area Median Income (AMI); 1 at 31-50% AMI; 3 identified as White, non-Hispanic; and 2 identified as Black / African American, non-Hispanic. Two were single person households and three were single-parent household. Of the three single-parent households, one was a large family with 4 or more members.

Public services are the City's way of reaching the most fragile residents in the community, those at-risk of homelessness living on the edge of poverty or under the poverty line. Almost all (1,881 of the 2,159 total) of the individuals served by public services in the 2020 program year were extremely low income individuals, earning between 0-30 percent of the area median income.

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

The City of Lafayette funded a number of social service programs that serve extremely low income clients including:

- Family Promise
- YWCA - DVIPP
- LTHC Homeless Services
- Lafayette Urban Ministry

These agencies collaborate on outreach to vulnerable populations.

Addressing the emergency shelter and transitional housing needs of homeless persons

Local emergency shelters provided crisis housing to 821 homeless individuals combined. The Lafayette Urban Ministry (LUM) helped the majority of the individuals, serving 665 people. LUM provides short-term overnight shelter, meals, and showers in a safe and caring environment. LUM can accommodate up to 44 adults each night.

Family Promise focuses on assisting homeless families by providing shelter, services and case management until the family can transition into permanent housing. During the 2020 program year, Family Promise assisted 122 people, a decrease of 64 people from the prior year.

The YWCA Domestic Violence Intervention and Prevention Program offers crisis housing and overnight shelter for women and children currently fleeing intimate partner violence. Their recent facility improvement has enabled them meet the growing demand, serving more domestic violence victims every year. In PY2020, the YWCA served 34 domestic violence victims, a slight decrease from its service levels from the prior year.

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

A significant addition to the community serving individuals and families experiencing homelessness was the development by LTHC Homeless Services of a new Engagement Center strategy that coincides with the coordinated intake system. The organization received Low Income Housing Tax Credits from IHCD in February 2018 to create a new facility for engagement that will include permanent supportive housing and other amenities. The coordinated system will place qualified persons in the respective program, as beds are available, using a vulnerability and needs assessment tool. The Permanent Supportive Housing units opened in November 2019 and the remainder of the Engagement Center opened in January 2020. In PY 2020, LTHC Homeless Services served 1,052 individuals who were experiencing homelessness or at-risk of homelessness.

Another project that came on-line recently was the North-end Community Center. Family Promise opened a new facility on the campus in September 2018, which expand their capacity to serve five different families. The 114,000 square foot community center also houses child care, sports and fitness activities, senior activities, job training, counseling, and mentoring. In PY 2020, Family Promise served 122 individuals who were experiencing homelessness or at-risk of homelessness.

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

LHA staff continues to participate regularly with the Homeless Prevention Intervention Network of North Central Indiana (HPIN). HPIN is the Indiana Balance of State Continuum of Care regional planning agency for Region 4.

The strategy to provide rent and utility assistance to people at-risk of homelessness relates to the Consortium's support of DVIPP Fresh Start Tenant Based Rental Assistance (TBRA) Program and Lafayette Housing Authority TBRA. During Program Year 2020, 5 new households received rent assistance.

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

Actions taken to address the needs of public housing

The Lafayette Housing Authority (LHA) administers the U.S. Department of Housing and Urban Development (HUD) Housing Choice Voucher Program (HCVP) also known as Section 8. The HCV Program assists mostly extremely low income and very low-income households. HCV Program provides individuals and families access to housing, with a household typically paying 30% of its monthly-adjusted gross income for rent and utilities. In total, the LHA manages 1,423 HCV, HUD-VASH, EHV, PBV, Mainstream, Tenant protection and Homeownership vouchers totaling approximately \$7,383,558 in rental subsidy.

LHA has been awarded 43 Veterans Affairs Supportive Housing Vouchers (VASH). HUD-VASH is a federal program designed to end veteran homelessness. HUD-VASH pays a portion of rent each month directly to landlords. VA social workers stand ready to help the veterans and landlords with any issues that may arise, which could impact the veterans' ability to maintain their housing. This is an enormous benefit to the property owner as they have someone to call for help if a problem arises.

LHA has been awarded 137 Mainstream vouchers to assist non-elderly persons with disabilities. Aside from serving a special population, Mainstream vouchers are administered using the same rules as other housing choice vouchers but are focused on finding long- term housing solutions for those transitioning out of institutional settings, rapid rehousing or other emergency temporary housing. Funding and financial reporting for the Mainstream Voucher Program is separate from the regular tenant-based voucher program, which are for non-elderly, and disabled individuals. LHA continues to subsidize 2 Homeownership vouchers.

LHA has been awarded 38 Emergency Housing Vouchers (EHV) through the American Rescue Plan Act (ARPA). With HUD EHV, they are providing housing choice vouchers to local Public Housing Authorities (PHAs) to assist individuals and families who are:

- Homeless,
- At risk of homelessness,
- Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or
- Were recently homeless or have a high risk of housing instability.

HOME funds provide Tenant Based Rental Assistance (TBRA) and it is administered in the same manner as the HCV program. These funds help close the gap on the LHAs waiting list, by providing assistance for one year before the HCV program becomes available for the household. LHA has 1,704 on the waiting list currently. TBRA participants are pulled from the waiting list by lottery.

LHA has allocated 59 project-based vouchers (PBV) to LTHC Homeless Services programs for chronically homeless individuals (48) and families (11). LHA has 3 HAP contracts with LTHC Homeless Services to provide the housing and case management to all program participants. The families can participate in the program and after 12 months they can be referred to the Housing Authority for a non-project-based voucher. The goal of the program is to help the homeless break down the barriers that have led to their homelessness. LTHC Case Managers work with each client and are available 24/7. The case managers assist clients with access to appropriate services and development and implementation of short and long-term goals.

The TBRA Program Fresh Start also works in the same manner as the HCV program. Fresh Start is a transitional (up to 12 months) family housing assistance program that helps participants with planning and prioritizing goals so that they are motivated to become self-sufficient. Fresh Start specifically assists women exiting the Domestic Violence Intervention and Prevention Program (DVIPP) in Lafayette, Indiana, who are at risk of homelessness because of leaving an abusive relationship. Funding for this program is provided by HOME funds.

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

LHA does not own or manage any public housing units, but it does administer an HCV Program. The HCV program is a basic rental assistance program. The housing choice voucher program is the federal government's major program for assisting very low-income families, seniors, veterans, domestic violence victims and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants can find their own housing, including single-family homes, townhouses, and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. Housing choice vouchers are administered locally by public housing agencies (PHAs). LHA receives federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

LHA is currently not accepting new families into its homeownership program; however, LHA continues to assist two households in the homeownership program. Capacity and cost burden associated with administering this program are barriers that hinder adding to the home ownership program.

Actions taken to provide assistance to troubled PHAs

LHA does not have a troubled status. In each year of assessment, the Section 8 Management Assessment Program (SEMAP) has consistently rated LHA as a high performing housing authority.

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)

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes universal barriers. Local and state regulations on zoning and buildings are often the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations. In Lafayette, housing cost burden and severe housing cost burden are the biggest needs among households, especially renter households. Some of the actions the City undertook in PY2020 to address regulatory and other barriers include:

- Address public infrastructure in communities with affordable housing development, such as adding curb ramps and crumbling sidewalks, as an incentive for developers to increase affordable housing infill. The City of Lafayette spent \$235,590 of CDBG dollars in PY2020 towards street improvement projects.
- Find additional subsidy dollars to help extremely low-income households and special needs households afford rental units without a cost burden. The Lafayette Housing Consortium spent \$347,500 of HOME funding towards the development of affordable rental housing. Four of the units were for special needs individuals, served by Wabash Center and four units were affordable units developed by H38 East.
- The City of Lafayette spent \$159,498.90 of HOME funding towards the development of affordable homeownership opportunities. Faith CDC completed one renovation project for one affordable homeownership opportunity. Habitat for Humanity of Greater Lafayette completed the building of one home.

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

The City is committed to addressing social problems that can lead to poverty and homelessness. Domestic violence, for example, contributes to poverty and is a leading cause of women's and children's homelessness. The City's CDBG grant supported the YWCA DVIPP which provided beds, information and referral services, and legal services to 34 women and children during PY 2020.

The Housing Authority addresses veteran homelessness through VASH vouchers and a veteran's preference with the HCV program. LHA also addresses youth homelessness through a youth preference.

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

The City followed the U.S. Department of Housing and Urban Development (HUD) rules for addressing lead based paint hazards when utilizing CDBG, HOME and other grant money to fund housing renovation. New Chauncey Housing and Faith CDC work in areas of older homes and must evaluate each home built before 1978 for lead hazards. Any such property with more than \$5,000 of federal funds invested must follow the rules for Lead Paint reduction. All homes renovated and sold by either organization must use interim controls and pass a lead paint hazard inspection/clearance upon completion. All units approved for TBRA or Fresh Start rental assistance are inspected for defective paint surfaces before families are allowed to move into the unit.

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

Tackling poverty is one of the most important factors in reducing social exclusion and improving the lives of our residents. This strategy is crucial for demonstrating the City of Lafayette's commitment to tackling poverty. The City, in partnership with the City of West Lafayette, and the social service and housing

provider community, strives for the goals and strategies below to help households stay out of poverty or become self-sufficient and elevate themselves from living in poverty.

- Promote economic empowerment by supporting facilities, services and activities aimed at developing the self-sufficiency for all low to moderate-income residents.
- Promote Section 3 Opportunities

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

In FY 2017, LTHC Homeless Services received an allocation of rental housing tax credits from the Indiana Housing and Community Development Authority to develop The Union Place Apartments and Engagement Center. Within a single building, the Engagement Center houses 40 permanent supportive housing units, employment specialists, an on-site medical clinic, medical respite rooms, 24-hour access crisis beds, interim housing units and partner offices for other service providers. The Permanent Supportive Housing units opened in November 2019 and the remainder of the Engagement Center opened in January 2020. In PY 2020, LHTC Homeless Services served 1,052 individuals who were experiencing homelessness or at-risk of homelessness, coordinating many partners in a single place.

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

Traditional redevelopment has been led by small non-profit community development organizations at the grass roots level. Smaller organizations are unable to build large-scale projects. They are also unable to be holistic in nature which limits their impact on the target population. Some ideas to overcome these barriers and enhance coordination between public and private housing and social agencies are:

- Select target areas based on proximity to transportation options
- Attract for-profit developers to partner with non-profit service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments
- Enlist all levels of City government to be supportive for the development of additional affordable housing

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

Appendix D provides an overview of efforts to increase fair housing knowledge and choice in the community. A new Analysis of Impediments for 2020 – 2025 was approved on May 4, 2020. When out-of-town conferences were replaced with virtual conferences, LHA staff continued education efforts by participating virtually. LHA and the City participated in the March, 2020 Indiana Disability Awareness campaign by distributing and displaying campaign materials. Staff also attended the Annual Fair Housing Conference in April 2021.

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

Monitoring assures that recipients of federal funds are in compliance with local objectives and federal program requirements. The intent of the City of Lafayette is to work cooperatively with contractors, grantees and sub-recipients in the use of federal funds as best as possible and within reasonable time constraints. Monitoring is an ongoing process with technical assistance available throughout the implementation and completion of all activities undertaken.

Initial Review of Project Eligibility

1. Requests for funding must be supported with an application to be reviewed for allocation recommendation. Applications include specific information regarding design of project, cost of project and beneficiaries.
2. Each activity must be eligible under related program rules and must meet one of the three national objectives -- benefit low and moderate income persons, aid in the prevention or elimination of slum and blight conditions, or meet an urgent need which threatens the health or welfare of the community.
3. An activity must be consistent with local goals and objectives as expressed in adopted policies and/or established plans and must comply with related program regulations.
4. Successfully funded applicants are required to sign a funding agreement outlining all of the requirements, regulations and standards. Funding agreements for all real property activities shall specify the acceptable use of the property, the length of the restrictive period, and disposition requirements.

Ongoing Review of Project Compliance

1. On-site monitoring will be conducted as may be deemed necessary and reasonable by the City of Lafayette. Desk reviews and off-site monitoring will be an ongoing activity.
2. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
3. Quarterly, monthly, and/or annual reports on project and activity status is required of all sub-recipients.
4. The program manager will also monitor for beneficiary compliance.

Follow-up and Enforcement

1. Compliance concerns are addressed at all phases of an activity, as soon as the project manager is aware of the issue. Technical assistance is provided as necessary to maintain compliance.
2. Annual reviews of sub-recipient activities are conducted by the project manager, using a checklist of areas to be reviewed. The annual reviews are followed up with written statements of compliance or non-compliance. In situations of non-compliance, the written statements detail methods and timeframes to bring the activity back into compliance.
3. Sub-recipients may be required to file a Certified Public Accountant (CPA) annual report of sub-recipient's financial stability and federally funded project expenditures. Records shall be maintained for five years after project closeout, which is when final payments and all related matters are closed.
4. Enforcement of activities not in compliance shall follow Part 2 CFR 200.338 with the right of appeal, as well as termination of a contract/agreement.

The City of Lafayette encourages the use of minority (MBE), women (WBE) and veteran (VBE) owned

businesses for each of its programs. Contracts with grantees include language encouraging the use of these businesses. Staff works closely with the individual communities and grantees to help with procurement the solicitation of MBE, WBE or VBE contractors.

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.

The City of Lafayette released the 2020 Consolidated Annual Performance and Evaluation Report (CAPER) for comment on September 13, 2021 for a period of 15 days. A copy of the ad for the public comment period is included in Appendix A.

Comments from the public will be included as part of the final draft.

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 City of Lafayette does not anticipate any changes to the program’s objectives or goals in the next year. The City of Lafayette will utilize input from the progress made during this past fiscal year and other years within the Consolidated Plan to set goals for the next Consolidated Plan.

The City of Lafayette no longer has a Section 108 loan as it was paid in full, August 1, 2018.

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

No.

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

N/A.

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.

Beyond the current year, the HOME program strives to ensure beneficiaries benefit from rental projects over the long term. Monitoring these projects and inspecting the units ensures program compliance. Due to COVID-19 precautions during the program year, inspection of units were delayed, however some units were able to be inspected at turnover or with the acceptance of the occupants. Inspections are expected to be back on schedule in PY 2021. During the program year, nine (9) entities had 21 separate projects with 120 units in the rental compliance period. Lafayette Housing Authority staff inspected 28 HOME-assisted rental units and all units passed the initial inspection. Table 14 shows the inspection results by individual project.

Project	IDIS Activity Number	Results of On-Site Inspections PY 2020
Chatham Square	1058	4 units passed
Wabash Center	864	1 unit passed
Wabash Center	909	2 units passed
Wabash Center	1194	1 unit passed
Wabash Center	1196	1 unit passed
Wabash Center	1264	2 units passed
LTHC Lincoln Center	975	9 units passed
LTHC Singles	1198	8 units passed

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

The Lafayette Housing Consortium must affirmatively market their programs each year. This means City of Lafayette must strive to reach possible would-be beneficiaries without regard to race, color, national origin, sex, religion, familial status, or disability. Certain regulations apply and the Lafayette Housing Consortium must have an affirmative marketing plan. Actions taken to affirmatively market the HOME programs and projects include:

Methods for Informing the Public

Lafayette Transitional Housing Center, Habitat for Humanity, Faith CDC, and New Chauncey Housing distributed marketing brochures, which included the Equal Opportunity Housing logo to several area

service agencies.

Requirements and Practices for Carrying out Affirmative Marketing

Guidelines are included in all HOME agreements and contracts. A fair housing statement and/or logo is posted on agency websites.

Procedures Used to Inform and Solicit Applications

LHA participates in the Homeless Prevention and Intervention Network meetings, and other social service networking meetings to discuss current HOME-funded activities and to encourage referrals.

Records Documenting Affirmative Marketing

Lafayette Transitional Housing Center, Faith CDC, Habitat for Humanity, New Chauncey Housing, and the City of Lafayette maintain applications on all applicants for their housing units and loan programs. In addition, demographic documentation of occupants for all units is kept on file. These records provide the basis for assessing the results of affirmative marketing practices.

General Assessment of other Affirmative Marketing Efforts

Application for services includes language to determine the most effective outreach methods for all housing providers. During this reporting period, results indicated that present outreach and marketing efforts have been effective.

Results of Owners/Developers/Sponsors Efforts

In order to inform the public and potential tenants about federal fair housing laws and affirmative marketing procedures during the reporting period, all federally assisted housing projects posted the HUD Equal Housing Opportunity sign in prominent places on location. All large housing providers have formal procedures in place, as part of the application process for determining what marketing activities are most successful for reaching out to those who would not otherwise apply for units or series because of their race, color, ethnicity, religion, age, sex, handicap or familial status.

Minority Households that Achieved Homeownership PY 2020

During PY 2020, two homeownership projects were completed and neither household was a minority household. In addition, five Black/African American, 39% of rental households, benefitted from HOME funded rental programs during the program year.

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

The HOME Program Interim Rule, published December 2, 2016, allows program income and recaptured funds received after January, 2017, to be held in the local account to be allocated in the following year's Annual Action Plan. Between July 1, 2020 and June 30, 2021, the City of Lafayette utilized \$59,694 of program income and recaptured funds on HOME projects. The projects and beneficiary characteristics are listed below. During PY 2020, the City also utilized ten percent of Program Income receipts, \$988.16, on the General Administration Project.

LHA utilized the program income on the following projects:

Fresh Start TBRA – provision of tenant based rental assistance for victims of domestic violence in Activity

#1319 (\$759.00 PI) – The funds paid rent for previously reported tenants and did not assist new renter households.

Fresh Start TBRA – provision of tenant based rental assistance for victims of domestic violence in Activity #1342 (\$3,200.64 PI + \$4,830.91 HP) – The program assisted two new renter households, who identified themselves as White, non-Hispanic, single-person households with income between 0-30% AMI.

Fresh Start TBRA – provision of tenant based rental assistance for victims of domestic violence in Activity #1398 (\$617.22 PI + \$3,412 HP) – The program assisted three new renter households, who identified themselves as one White, non-Hispanic; two African-American/Black non-Hispanic; single-parent households; two with income between 0-30% AMI, one with income between 30-50% AMI; two three-person households and one five-person household.

Wabash Center, Activity #1338 (\$5,492.91 PI + \$13,257.09 HP)– a new construction rental house providing 4 Single Room Occupancy units of ADA-compliant housing for disabled residents. The 4 occupants were White, non-Hispanic, 2 with income between 0-30% AMI and 2 with income between 30-50% AMI.

Habitat, Activity #1407 (27,136.40 HP) – a new construction house provided a homeownership opportunity for one White, non-Hispanic single-parent three-person household with income between 30-50% AMI.

General administration, Activity #1396 (\$988.16 PA)– staffing and overhead costs associated with HOME implementation.

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)

In partnership with Habitat for Humanity, the Lafayette Housing Consortium spent \$99,499 of HOME funds to complete one (51) new homeownership opportunity in program year 2020. The home completed was a new construction energy efficient home. The added energy improvements will result in reduced utility costs and improve the long-term affordability of homeownership for the Habitat partner family.

The Lafayette Housing Consortium also worked with a Community Housing Development Organization, , Faith CDC, to complete an additional homeownership opportunity utilizing \$60,000 in HOME funds.

Tenant Based Rental Assistance (TBRA) is a program that provides direct assistance to individual households to afford market rate rental housing. TBRA households must pay at least 30% of their monthly adjusted gross income for rent and utilities, and if the unit rent is greater than the payment standard the family is required to pay the additional amount. The family may not pay more than 40 percent of its adjusted monthly income for rent. Five (5) new households received tenant based rental assistance through the Fresh Start program in partnership with the YWCA Domestic Violence Intervention and Prevention Program.

It is the policy of the Lafayette Housing Consortium to maintain long-term affordable housing through investments of federal funds. In accordance with the HOME regulations, this policy is enforced either by recapturing HOME funds to assist other buyers and/or properties (Recapture Option), or by restricting the sale of HOME-assisted properties to other low-income (household income less than 80% Area

Median Income) buyers (Resale Option). The type and amount of HOME subsidy invested in the property determines the option and the minimum length of the affordability period applied to a property. The requirements of each option are specifically described in the legal documents for each loan. At the end of the period of affordability, the HOME subsidy is forgiven and the property is no longer subject to HOME Program restrictions. As a general practice, when both direct and indirect subsidies are invested in a property, the Recapture Option is utilized.

This policy provides an incentive for long-term ownership and encourages neighborhood stability by reducing the HOME investment after five years. Over time, the homeowner's equity increases as first mortgage principal payments increase and the HOME investment is reduced. The homeowner's percentage of net proceeds is increased by capital improvements made to the property, thus protecting their investment and providing an incentive to maintain and improve the property.