

September 12, 2019

City of Lafayette

Fiscal Year 2018 - Consolidated Annual Performance and Evaluation
Report - DRAFT



FY 2018 Consolidated Annual Performance and 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.

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 fiscal year 2018, the City of Lafayette received an allocation of CDBG, \$648,529 and an allocation of HOME, \$852,361, increases of 8.4% and 39.3% from the prior year, respectively. 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 fiscal year.

The unincorporated areas in the 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, 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.

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, 2018 and June 30, 2019.

The primary objectives in 2018 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:

- Emergency and other repairs to stabilize homeownership – 12 homeowners served
- Provision of overnight shelter – 763 people served
- Provision of supportive services to homeless individuals – 1,561 people served
- Assist low income renters with rent payments – 7 households served

CAPER

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- Create new homeownership opportunities – 5 households served
- Improve streets and sidewalks in low to moderate income neighborhoods – 1,745 people served
- Improve public facilities serving low and moderate income residents – 46 people served

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
Affordable Rental Housing	Affordable Housing	CDBG: \$ / HOME : \$	Rental units constructed	Household Housing Unit	10	9	90.00%	8	0	0.00%
Affordable Rental Housing	Affordable Housing	CDBG: \$2500 / HOME : \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	75	72	96.00%	15	7	46.67%
Affordable Rental Housing	Affordable Housing	CDBG: \$ / HOME : \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	0	0	0.00%	22	0	0.00%
Fair Housing and Admin	Admin and Fair Housing	CDBG: \$ / HOME : \$85236	Other	Other	1	1	100.00%	3	3	100.00%

Homeless Services	Homeless	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	3500	8798	251.37%	1895	2324	122.64%
Homeless Services	Homeless	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	2838	2838%	0	763	763.00%
Homeowners hip Creation	Affordable Housing	HOME : \$	Homeowner Housing Added	Household Housing Unit	25	15	60.00%	8	2	25.00%
Homeowners hip Creation	Affordable Housing	HOME : \$	Homeowner Housing Rehabilitated	Household Housing Unit	20	14	70.00%	0	3	300%
Homeowners hip Stabilization	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	99		20	12	60.00%
Homeowners hip Stabilization	Affordable Housing	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	0	12	120.00%	20	12	60.00%
Public Facilities	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	28846	496.92%	4235	1791	42.29%

CAPER

Reduce Poverty through Public Services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	1742	34.84%	200	237	118.50%
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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 2015 Consolidated Plan to enhance the community, develop affordable housing, provide public services, and improve public infrastructure and facilities. The City staff recommended goals based on the applications made by local providers through the 2019 Action Plan process and what each provider estimated they could accomplish.

Over the past three years, the progress towards the affordable housing goals have been difficult to accomplish. Affordable housing developers have expressed concern about the rising cost of property acquisition and limited contractor availability. With this increased cost in property, the ability of the developer to renovate the property and sell it within the federal guidelines for sales prices is hampered. The Lafayette Housing Authority staff are utilizing monitoring visits and periodic discussions as a way to garner input from those responsible for the work on innovative ways to create more affordable housing. Some of these ideas, along with research on best practices, will be used to shape the 2020 – 2024 Consolidated Plan in the next year. In the mean time, Community Housing and Development Organizations (CHDO’s) and Habitat for Humanity of Greater Lafayette, continue to make small strides in the development of affordable housing for moderate and low income individuals.

In partnership with Habitat for Humanity of Greater Lafayette, Faith CDC and New Chauncey Housing, Inc., the City of Lafayette funded five affordable homeownership opportunities for moderate and low income households. Two newly constructed homes were completed Habitat for Humanity and Faith CDC. Habitat for Humanity and New Chauncey Housing, Inc. completed the renovation of three homes, creating new homeownership opportunities in two high demand neighborhoods. Another seven homes (4 new construction and 3

renovation) are underway and expected to be completed in the 2019 fiscal year.

The Lafayette Housing Authority (LHA) also helps low to moderate income renters through a Tenant Based Rental Assistance Program. The program offers 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. LHA assisted 4 new households in fiscal year 2018. Tenant based rental assistance is also provided to homeless victims of domestic violence living in the YHWCA DVIPP shelter and receiving case management services as they work to achieve stable housing. DVIPP assisted 3 new households in the program year.

The City of Lafayette also 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 an in-depth analysis of the areas' trends, housing gaps, affordability, development efficiency and then outlines a county-wide strategy for housing options. Copies of the report can be requested by contacting the City of Lafayette Economic Development Office.

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	1,766	6
Black or African American	762	6
Asian	8	0
American Indian or American Native	4	0
Native Hawaiian or Other Pacific Islander	14	0
Total	2,554	12
Hispanic	54	0
Not Hispanic	2,500	12

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 2018, 69.06 percent of the beneficiaries served by CDBG and HOME funded programs identified themselves as White and 29.93 percent of the beneficiaries identified themselves as Black or African American. Only one percent identified themselves as Asian, American Indian/Native or Native Hawaiian/Pacific Islander. A total of 54 individuals, or 2.14 percent, identified themselves as Hispanic.

An addition 65 individuals identified themselves as some other race not listed above. They are as follows:

- 1 as American Indian or American Native/White
- 18 as Black or African American/White
- 46 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	702,912	\$492,861
HOME	public - federal	1,129,989	\$730,489

Table 3 - Resources Made Available

Narrative

Appendix B shows the CDBG financial summary of the 2018 fiscal year. *(The CDBG financial summary will be included in the final draft of this document.)* 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 \$18,718.82 in CDBG program income in fiscal year 2018.

The City of Lafayette spent less than its annual allocations during fiscal year 2018. Public service projects regularly spend their current year funding while construction projects tend to spend funding from prior years in the current year. The Tippecanoe County Council on Aging had remaining balances at the end of the 2018 fiscal year totaling \$67,234 for its owner occupied repair program. This project will spend the remainder of 2018 CDBG funding in 2019.

HOME dollars are recorded as loans to the beneficiary after the closing of the sale. As of June 30, 2019, the City of Lafayette had 12 outstanding payable loans with principal balances totaling \$34,473. Of those, 6 were in default. As of June 30, 2019, the City had 81 deferred, forgivable loans with principal balances totaling \$1,513,371. The City also had 18 deferred forgivable rental liens totaling \$3,037,089.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City-Wide	24		
Faith CDC Area	7		Local CDC Area
GREATER DOWNTOWN NEIGHBORHOOD	0		
Low Income Census Tracts	23		
New Chauncey CDC Neighborhood	7		Local CDC Area
Tippecanoe County	39		Regional Area

Table 4 – Identify the geographic distribution and location of investments

Narrative

The City of Lafayette has several initiatives to improve the downtown strategy area or the Greater Downtown Neighborhood Strategy Area. The progress on various downtown economic development initiatives are included below.

The Marq and Riverfront Promenade - The Marq is a mixed-use development located at 101 Main Street in downtown Lafayette. Old National Bank is the primary tenant of the five story development by Deylen Realty. Another retail tenant is Bru Burger Bar located on the first floor adjacent to Riehle Plaza. In addition, the development includes 13 studio, 63 one bedroom and 23 two bedrooms luxury residential housing units on the upper floors to go along with 108 private, below grade parking spaces, with 34 main level parking spaces and a green roof terrace. The \$24 million Marq project, which includes \$3.7 million of Tax Increment Financing, is physically connected to the new Riverfront Promenade that is currently under construction. The Riverfront Promenade is a \$2.6 million, elevated walkway and public gathering space that extends 300 feet along the west side of the Marq project between Riehle Plaza and the westbound Governor Leslie Bridge at Columbia Street. The Promenade is being developed by the Wabash River Enhancement Corporation and provides multiple opportunities for seating, gathering and scenic views of the river. The project is funded by a \$2.2 million grant from North Central Health Services and a \$600,000 allocation in bond proceeds from the City of Lafayette. The Marq project was completed in FY 2018 but the Riverfront Promenade project remains under construction.

Press Apartments -The Press Apartments project is a rehabilitation of two historic structures at 217 and 221 N. 6th Street in downtown Lafayette that previously housed the Lafayette Journal and Courier printing press and offices. This project has transformed the two buildings into a mixed-use development with some first floor retail and 54 studio, one and two-bedroom apartments. The project was developed by Weinstein Nelson Management Company, based in Baton Rouge,

Louisiana. The project was completed in FY 2018.

Downtown Lafayette Vision and Redevelopment Plan - Consulting firm MKSK Studios is facilitating a planning project to create a framework for a new downtown plan and solidify a partnership of invested business, institutional and community leaders to provide strategic thinking to guide improvements and investments in the downtown area over the long term. Fourteen underutilized sites in the downtown area have been identified as opportunity sites for transformational redevelopment with summaries of development potential documented for each site. In addition, MKSK has engaged Greenstreet Ltd. to develop a stand-alone Downtown Housing Study to analyze housing trends, document the Lafayette baseline (related to growth patterns, market segments and the local housing inventory), identify a 5-year housing demand for the area, prepare a housing gap analysis and make housing recommendations based on the analysis. The consulting fees are \$112,995. The project was completed in FY 2018.

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 fiscal year 2018, all of the public service activities and owner occupied rehab activities used additional funding to serve City of Lafayette residents. Between the eight organizations receiving CDBG, they utilized \$142,819 in CDBG funds and leveraged \$11,807,041 of other federal, state and local funds for the programs. The YWCA (98%), Meals on Wheels (96.31%) programs leveraged the most dollars, with 98 percent and 96 percent of their total program funding from other resources, respectively. The other homeless service providers leveraged between 70 percent and 94 percent of their programs from additional funding resources.

The seven HOME-assisted construction projects completed in PY18 leveraged other funding through private loans and grants, owner's cash, and other public funds. The total HOME amount of \$320,000 leveraged \$709,805 (\$491,954 in private loans, \$26,874 owner's cash, \$76,368 private grants). Each HOME dollar leveraged \$2.22 of other funds. The Federal Fiscal Year 2018 match liability of \$61,712 was offset with \$106,807 of cash, donated labor, and materials.

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

Program income numbers reported by the City of Lafayette for HOME funds, includes \$66,409.20 of recaptured funds. Because regulations require it be reported and treated as program income, it has been included as part of Table 7. 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. As of June 30, 2019, the City's local account for HOME program income had a balance of \$17,738, which was 2018 allocated to projects.

Table 7 includes numbers spent towards Tenant Based Rental Assistance or TBRA programs. The amount expended during the reporting period is for all tenants in the Lafayette Housing Authority program and the Fresh Start program. Rent 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	\$5,187,087
2. Match contributed during current Federal fiscal year	\$106,807
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$5,293,894
4. Match liability for current Federal fiscal year	\$67,712
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$5,232,182

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
1273	5/10/2018	50,744				940		51,684
1281	6/28/2018	50,744				940		51,684
1242	5/10/2018					3,439		3,439

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 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		
\$133,574	\$16,132	\$131,687	\$65,010	\$17,739		

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	
Contracts						
Number						
Dollar Amount						
Sub-Contracts						
Number						
Dollar Amount						
	Total	Women Business Enterprises	Male			
Contracts						
Number						
Dollar Amount						
Sub-Contracts						
Number						
Dollar Amount						

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	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

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	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	0	3
Number of Non-Homeless households to be provided affordable housing units	48	21
Number of Special-Needs households to be provided affordable housing units	3	0
Total	51	24

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	15	7
Number of households supported through The Production of New Units	11	2
Number of households supported through Rehab of Existing Units	25	15
Number of households supported through Acquisition of Existing Units	0	0
Total	51	24

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 47% of its affordable housing goals. The cost of real estate development is 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 Lafayette Housing Authority staff are consulting with local stakeholders and other communities with similar high demand housing markets to find different ways of supporting affordable housing development. Information from these consultations will assist with the setting of affordable housing goals in the 2020 Consolidated Plan as well as introduce the Lafayette community to new project types that may be more effective. It is likely the goals will be reduced in future years to more realistic numbers.

The City of Lafayette also 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. The Consolidated Plan will incorporate goals similar to those outlined in the housing strategy, such as ensuring the development of a diverse housing stock.

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	5	6
Low-income	3	1
Moderate-income	4	5
Total	12	12

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 \$39,450 per year and the same limit for a four-person household is set at \$56,300 per year.

Tippecanoe County Council on Aging served ten (10) households through their owner occupied repair program and Habitat for Humanity of Greater Lafayette served two (2) households through their owner occupied repair program. Over one third those assisted were extremely low income households, earning less than 30 percent of the area median family income. Of those served, ten were female headed households. This program offers home repairs (such as a HVAC repair or replacement, roof repair, electrical or plumbing) to low-income Lafayette homeowners.

Projects funded with HOME program funds assisted 12 households. Five of the households were new homebuyers and seven of the households were new to the Tenant Based Rental Assistance Program.

A copy of the HOME Summary of Accomplishments Report for Program Year 2018 and for Program Year 2016 are 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 7 newly assisted TBRA households, \$10,253 was disbursed between July 1, 2018 and June 30, 2019. Six households were at 0-30% Area Median Income (AMI); 1 at 31-50% AMI; 2 identified as White, non-Hispanic; and 5 identified as Black / African American, non-Hispanic. One was a single person household; 6 were single-parent households; and 3 were homeless households. Of the 6 single-parent households, 2 were large families 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 of the individuals served by public services in the 2018 program year, 2,327 of the 2,559 total, 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
- Wabash Center

Addressing the emergency shelter and transitional housing needs of homeless persons

Local emergency shelters provided crisis housing to 763 homeless individuals combined. The Lafayette Urban Ministry (LUM) helped the majority of the individuals, serving 549 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. In September 2018, a new two story facility for Family Promise opened next to the Northend Community Center. Through this partnership, Family Promise can provide more households with short term housing. During the 2018 fiscal year, Family Promise assisted 136 people, an increase of six 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 fiscal year 2018, the third full year of the new facility's operation, the YWCA served 78 domestic violence victims, remaining at steady 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

LTHC Homeless Services is located at the Howarth Center in Lafayette. The LTHC Homeless Services Program provided case management and supportive services to 1,533 individuals who were homeless or at risk of homelessness. These services included meeting with a case manager to increase skills and income, teach people how to live independently and to find permanent affordable housing. They also offer phone/mail services, shower and laundry facilities, day sleep room, meal preparation, gas vouchers and bus tokens.

In FY 2017, LTHC Homeless Services received an allocation of rental housing tax credits from the Indiana Housing and Community Development Authority. The award will go towards the development The Union Place Apartments and Engagement Center. Within a single building, LTHC will house 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 site will serve as a single point of entry, enabling homeless individuals to access a variety of types of housing and services to meet their specific needs. After much hard work and planning, LTHC broke ground in August 2018 and will open in early December, 2019.

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 2018, 7 new households received rent assistance. The Fresh Start TBRA program served 3 new households with 2018 funds (IDIS #1319) and the Lafayette Housing Authority TBRA program served 4 new households with 2018 funds (IDIS #1321).

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 Housing Choice Voucher Program (HCV) of the U.S. Department of Housing and Urban Development (HUD). The Section HCV Program provides individuals and households access to housing, with households paying 30% of its monthly-adjusted gross income for rent and utilities. LHA has allocated 59 project-based vouchers (PBV) to LTHC Homeless Services (LTHC) programs for chronically homeless individuals (48) and families (11). LHA has been awarded 33 Veterans Affairs Supportive Housing Vouchers (VASH). VASH is a federal program designed to end veteran homelessness. The program pays a portion of rent each month directly to landlords and VA social workers stand ready to help the veterans and landlords with any issues that may arise that 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 35 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. Funding and financial reporting for the Mainstream Voucher Program is separate from the regular tenant-based voucher program, which are for Non-Elderly, disabled (NED) individuals and continues to subsidize 2 Homeownership vouchers. In total the LHA manages 1,273 HCV, HUD-VASH, PBV, NED, Tenant protection and Homeownership voucher totaling approximately \$6.5 million in rental subsidy. LHA has submitted a grant application for additional Mainstream vouchers and HUD-VASH vouchers

LHA has three HAP contracts with LTHC Homeless services to provide 59 project-based units for chronically homeless individuals and families. LTHC provides the housing, case management and 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 develop and implement short and long-term goals.

HOME funds provide Tenant Based Rental Assistance (TBRA) and 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 983 on the waiting list currently. TBRA participants are pulled from the waiting list by lottery.

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 as a result 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 a 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, the elderly, 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 are able to 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 does not offer its homeownership program to new families; 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. Since the Section 8 Management Assessment Program (SEMAP) began in 1998, LHA has consistently been rated 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 a few universal barriers. Local and state regulations on zoning and building are the most recognized barriers to affordable housing. While there may not be any regulatory barriers, the institutional structure currently used to develop affordable housing may face organizational and other non-regulatory barriers to affordable housing development. One of the top barriers suggested by local leaders and stakeholders is the cost of land and property acquisition. To assist with this barrier, the City works with local not-for-profit agencies to transfer appropriate lots received through tax deeds at low cost to the agency.

The City of Lafayette provided HOME funding in the amount of \$35,000 to Habitat for Humanity of Greater Lafayette and \$50,000 to Faith CDC to help build two new homes. Both homes completed were new construction energy efficient homes. The added energy improvements will result in reduced utility costs and improve the long-term affordability of homeownership for the Habitat partner families. HOME funds totaling \$235,000 also helped Habitat and New Chauncey Housing, Inc. acquire and rehab three homes.

Increasing home values and sales prices in the New Chauncey neighborhood eliminated the availability of homes under the Homeownership Sales Price limits. New Chauncey Housing, Inc. expanded its area of service to include the City of Lafayette and completed the first acquisition rehab project in FY 2018.

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 78 women and children during FY 2018.

The Housing Authority addresses veteran homelessness through VASH vouchers and 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. The award will go towards the development The Union Place Apartments and Engagement Center. Within a single building, LTHC will house 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 site will serve as a single point of entry, enabling homeless individuals to access a variety of types of housing and services to meet their specific needs. After much hard work and planning, LTHC broke ground in August 2018 and will open in early December, 2019.

North End Community Center has been another addition to coordination among the many service agencies serving Lafayette and the surrounding area. Over a dozen organizations serving the Northend community operate out of Northend Community Center. The center also offers co-working studios, rooms for events, and a recording studio for creative work. Larger fitness facilities include a walking track and indoor pool along with regular fitness class offerings.

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)

The Lafayette Housing Authority hosted the Fair Housing Center of Indiana's Fair Housing Rental Basics Training session in January, 2019. The Lafayette Housing Authority and the City participated in the March, 2019 Indiana Disability Awareness campaign by distributing and displaying campaign materials. The Lafayette Housing Authority and the City of Lafayette took the following additional actions during FY 2018:

Concentrations of racial minority populations

- During all Section 8 Housing Choice Voucher application sessions, applicants were provided with information about Fair Housing. This included the HUD Fair Housing Equal Opportunity for All brochures and the form HUD-903.1 complaint form. A Fair Housing video was played for all applicants.
- The Lafayette Housing Authority, in efforts to deconcentrate populations, included a poverty map of the high poverty area in the applicants Section 8 HCV briefing packet. Information was also provided for job opportunities, services, and schools outside the poverty areas of Greater Lafayette.

Disproportionate housing needs for minorities and elderly

- The local organization, Tippecanoe County Council on Aging, stabilized homeownership by providing home repairs to low-income elderly persons. The program also helped alleviate the burdens of poverty among the households by precluding the need for low-income families to choose between necessary items such as food, medicine, or home repair.

Disparities in the access to the community assets such as transportation and high performance schools

- The Director has attended the Tippecanoe Area Planning Commission's annual review and assessment meeting to discuss the adopted Coordinated Human Services Transit Plan which focused on the transportation issues faced by the elderly, disabled and low-income persons. It identified all available transportation needs, and identified strategies and activities to meet those needs.

Disability and accessibility demand is high for public housing and affordable housing

- The City of Lafayette partnered with the Wabash Center who provided a continuum of services for individuals with disabilities and special needs in Tippecanoe County and the surrounding area. The Wabash Center mission is to optimize the quality of life for people with disabilities or special needs and help individuals' open doors to independent living, community integration, and employment opportunities.

Education is low among the general population related to fair housing

- The Director attended the Lafayette Human Relations Commission meetings whose main objectives are to end prejudice, intolerance, bigotry, and discrimination in the City of Lafayette, to encourage respect and understanding of all individuals and groups, and to investigate complaints of discrimination in the City of Lafayette.
- As a result of discussions at this meeting the City of Lafayette updated its brochures and complaint forms in both English and Spanish. These forms were and are currently available at various locations in the city including the Lafayette Housing Authority.
- All HOME and CBDG contracts have an Affirmative Marketing Policy to assure that individuals who might not normally apply to own or rent such properties because of their race, color, ethnicity, religion, age, sex, handicap, or familial status, know of the opportunities and feel welcome to apply for ownership or rental opportunities.

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 85.43 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 2018 Consolidated Annual Performance and Evaluation Report (CAPER) for comment on September 12, 2019 for a period of 15 days. A copy of the ad for the public comment period will be included in the attachments to the final document document.

Any comments received from the public will be included in the final version of this document.

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

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.

During program year 2017, 9 entities had 20 separate projects with 120 units in the rental compliance period. Lafayette Housing Authority staff inspected 28 HOME-assisted rental units – 27 units passed the initial inspection. 3 units failed the initial inspection with minor issues, which were quickly addressed by the property managers. Table 14 shows the inspection results by individual project.

Project	IDIS Activity Number	Results of On-Site Inspections PY 2018
Chatham Square	1058	3 units passed
Copper Gate	183	2 units passed
South Street	982	1 units passed
Wabash Center	864	2 unit passed
Wabash Center	909	1 unit passed 1 unit passed with minor corrections
Wabash Center	1196	1 unit passed
Wabash Center	1264	1 unit passed
Lincoln Center	975	4 units passed
LTHC Singles	1198	9 units passed
Tabor	684	2 units passed with minor corrections

Table 14 - Results of Program Year 2017 Inspections

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 2018

During PY 2018, one households identifying as Black/African American achieved homeownership, 20.0% of homebuyers assisted with HOME funding. In addition, five Black/African American (71%) 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, 2018 and June 30, 2019, the City of Lafayette utilized \$7,115.80 of program income and \$122,888.00 of recaptured funds on HOME projects. The projects and beneficiary characteristics are listed below. During PY 2018, the City also utilized ten percent of Program Income receipts, \$1,684.14, on the General Administration Project.

LHA utilized the program income on the following projects:

LHA TBRA – provision of tenant based rental assistance in Activity #1265 and Activity #1299 – The program income provided rent assistance for tenants completing their leases funded with prior year programs. The tenants characteristics were counted in prior year CAPERS.

Fresh Start TBRA – provision of tenant based rental assistance for victims of domestic violence in Activity #1296 -- The program income provided rent assistance for tenants completing their leases funded with prior year programs. The tenants characteristics were counted in prior year CAPERS.

Fresh Start TBRA – provision of tenant based rental assistance for victims of domestic violence in Activity #1319 – The program assisted three renter households, two of whom identified themselves as African American/Black and one who identified as White. Other characteristics include:

- 3 non-Hispanic households
- 1 one-person household, 1 two-person household, and 1 five-person household and 1 six-person household
- 3 households earned income between 0-30% AMI

H38 East Apartments Activity #1315 – a new construction rental complex with four HOME-assisted units. The project is scheduled for completion in December, 2019 and the beneficiaries will be reported in the PY19 CAPER.

General administration – 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 \$110,000 of HOME funds to complete two new homeownership opportunities in fiscal year 2018. One of the homes completed was new construction energy efficient homes. The other project was a renovation with improved insulation and efficient appliances/HVAC. The added energy improvements will result in reduced utility costs and improve the long-term affordability of homeownership for the Habitat partner families.

The Lafayette Housing Consortium worked with two other housing development agencies, Faith CDC and New Chauncey Housing, to complete three other homeownership opportunities utilizing \$210,000 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. Seven new households received this assistance in Fiscal Year 2018.

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.