



2020 – 2024 Consolidated Plan
2020 Action Plan

May 15, 2020

2020-2024 Consolidated Plan
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Executive Summary

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

1. Introduction

The City of Lafayette is located within Tippecanoe County, Indiana and is the County Seat. Tippecanoe County is primarily a rural community along Interstate 65, northwest of Indianapolis. The City of Lafayette is designated by the U.S. Department of Housing and Urban Development (HUD) as an entitlement City. The U.S. Department of Housing and Urban Development (HUD) awards Community Development Block Grant (CDBG) funds to “Entitlement Communities” across the United States. Awards are based on formula calculations including factors such as the population of the community, pre-1940’s housing stock, growth and decline.

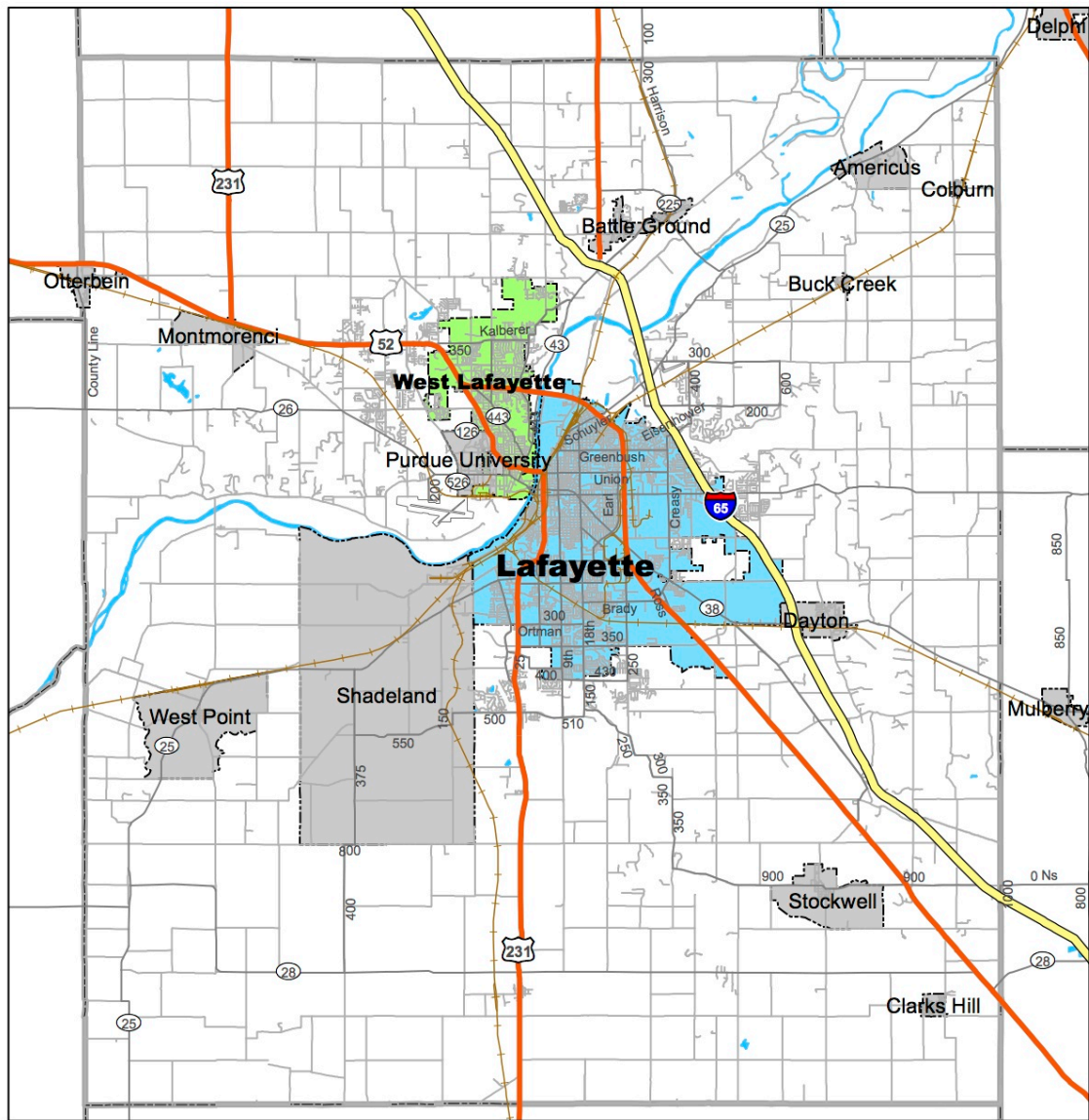
The City of Lafayette receives an annual allocation of Community Development Block Grant funding (CDBG). As the lead agency of the Lafayette Housing Consortium, the City also receives and administers HOME Investment Partnerships Program funds (HOME). The City will receive \$669,906 of CDBG funding and \$840,168 of HOME funding in 2020, for a total of \$1.510 million. Over the next five years, the City expects to receive \$7.550 million.

Tippecanoe County is also home to four incorporated towns, Battle Ground, Dayton, Clarks Hill and Shadeland. The unincorporated areas in the 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 Lafayette Housing Authority, on behalf of the City of Lafayette and the Lafayette Housing Consortium, administers both the CDBG and HOME funding each year. Staff are responsible for the completion of annual reports, evaluating project applications, monitoring projects, environmental reviews, and Davis Bacon compliance oversight. Contracts for funding remain between the City of Lafayette and the project grantee. Payments are all approved by City of Lafayette staff.

To receive funding each year, the City of Lafayette, in conjunction with the City of West Lafayette and the Lafayette Housing Consortium, must complete a Five-Year Consolidated Plan. The Consolidated Plan is an assessment of the needs in the community, relating to housing, public services, public facilities and infrastructure. The analysis looks at populations most affected by the current housing stock, state of the economy and the ability to meet daily living needs. The Consolidated Plan then outlines priorities and goals to address those needs. Each year, the City of Lafayette will write an Action Plan, outline specific projects and funding resources that will be used to meet the priorities and goals. At the end of each year, the City of Lafayette will write a Consolidated Annual Performance and Evaluation Report to report the progress towards each of the Consolidated Plan goals. These three documents enable the public, elected officials and HUD to understand the needs in the community, provide input and measure progress and investment in the community.

This Consolidated Plan will cover program years 2020 through 2024. The program year will begin on July 1st of each year and end on June 30th. The first year of this Consolidated Plan will begin July 1, 2020 and end June 30, 2021. The last year of this Consolidated Plan will end on June 30, 2025.



TIPPECANOE COUNTY METROPOLITAN BASE MAP



0 1 2 4 6 8 Miles

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Lafayette will focus to support the development of inclusive neighborhoods in the next five years. Through stakeholder input and public input, residents of Lafayette preferred initiatives that will support affordable housing development, preserve affordable housing, and provide a safety net of services for those households living in crisis. The goals for the 2020-2024 Consolidated Plan will focus on three priorities – sustainable neighborhoods, inclusive neighborhoods and fair housing initiatives

Under the ***sustainable neighborhoods*** priority, the City of Lafayette will focus on the development of neighborhood assets and supporting social services. The goals under this priority area are:

Goal 1a: Make improvements to public facilities, such as curbs and sidewalks, neighborhood parks and recreational improvements, tree planting, homeless facilities, and other public facilities/community centers.

Goal 1b: Improve access to food and reduce food insecurity.

Goal 1c: Make improvements to public facilities to comply with ADA accessibility requirements, such as park facilities, infrastructure and other public buildings.

Goal 1d: Fund supportive services that reduce barriers for low to moderate income households, creating a safety net of services for those living “in crisis.”

Goal 1e: Support small businesses with stabilization funds. Specifically support small businesses affected by stay at home orders, due to the COVID-19 pandemic.

Under the ***inclusive neighborhoods*** priority, the City of Lafayette will focus on the development of neighborhood assets and supporting social services. The goals under this priority area are:

Goal 2a: Create rental housing units through renovation or new construction for households with incomes below 80 percent of the area median income.

Goal 2b: Create affordable homeownership opportunities through renovation and new construction for households with incomes below 80 percent of the area median income.

Goal 2c: Create affordable homeownership opportunities through direct financial assistance for households with incomes below 80 percent of the area median income.

Goal 2d: Fund owner occupied programs that help elderly and disabled with home modifications to enable them to live independently or age-in-place.

Goal 2e: Fund and support overnight shelter, crisis housing, and public services for homeless families and individuals.

Under the ***fair housing*** priority, the City of Lafayette will focus on coordination and administration, as well as advocating and furthering fair housing.

Goal 3a: Advocate and further fair housing, meeting goals outlined in the 2020-2024 Analysis of Impediments to Fair Housing.

Goal 3b: Improve the administration of funding and coordination among project providers.

3. Evaluation of past performance

In the 2015-2019 Consolidated Plan, the City of Lafayette worked in seven priority areas and addressed 12 different goals. The Plan focused on improving public facilities, affordable rental housing, homeownership creation, homeownership stabilization, fair housing and critical safety net services. Accomplishments from the first four years of the 2015-2019 Consolidated Plan include:

- Emergency and other repairs to stabilize homeownership – 99 homeowners served
- Provision of overnight shelter – 2,838 people served
- Provision of supportive services to low- and moderate-income individuals – 1,742 people served
- Assist low income renters with rent payments – 72 households served
- Create new homeownership opportunities – 29 households served
- Improve public facilities and public infrastructure serving low- and moderate-income

residents – 28,846 people served

It should be noted that these accomplishments were from programs and projects funded July 1, 2015 through June 30, 2018. The last year of the Consolidated Plan is not yet complete so data is only for the first four years of the 2015-2019 Consolidated Plan.

The City also examined the demographics of the people assisted through its programs since FY2010. It found a number of trends which are shown in Figures 3, 4 and 5.

1. The total number of people served by CDBG and HOME trends downwards slower than the decreases in funding. (Figure 3)
2. The number of people of color benefiting from CDBG and HOME funded programs and projects related to housing followed a downward trend at a slower rate than their white peers. (Figure 4)
3. The number of people of color benefitting from CDBG funded projects and programs that were considered “non-housing” followed an upward trend and number of people identifying as white and benefit from CDBG “non-housing” programs follows a downward trend. (Figure 5)

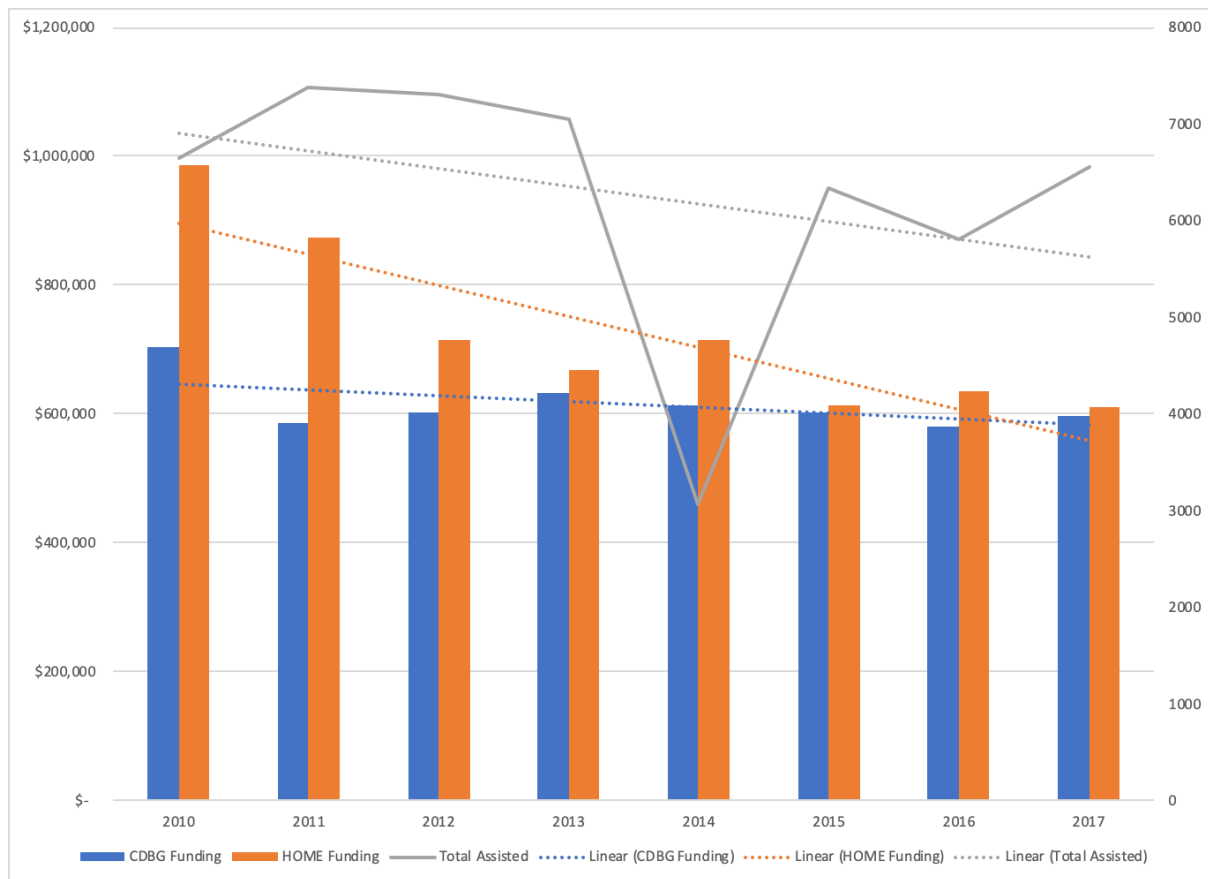


Figure 2 - CDBG & HOME funding levels Vs. Total Beneficiaries

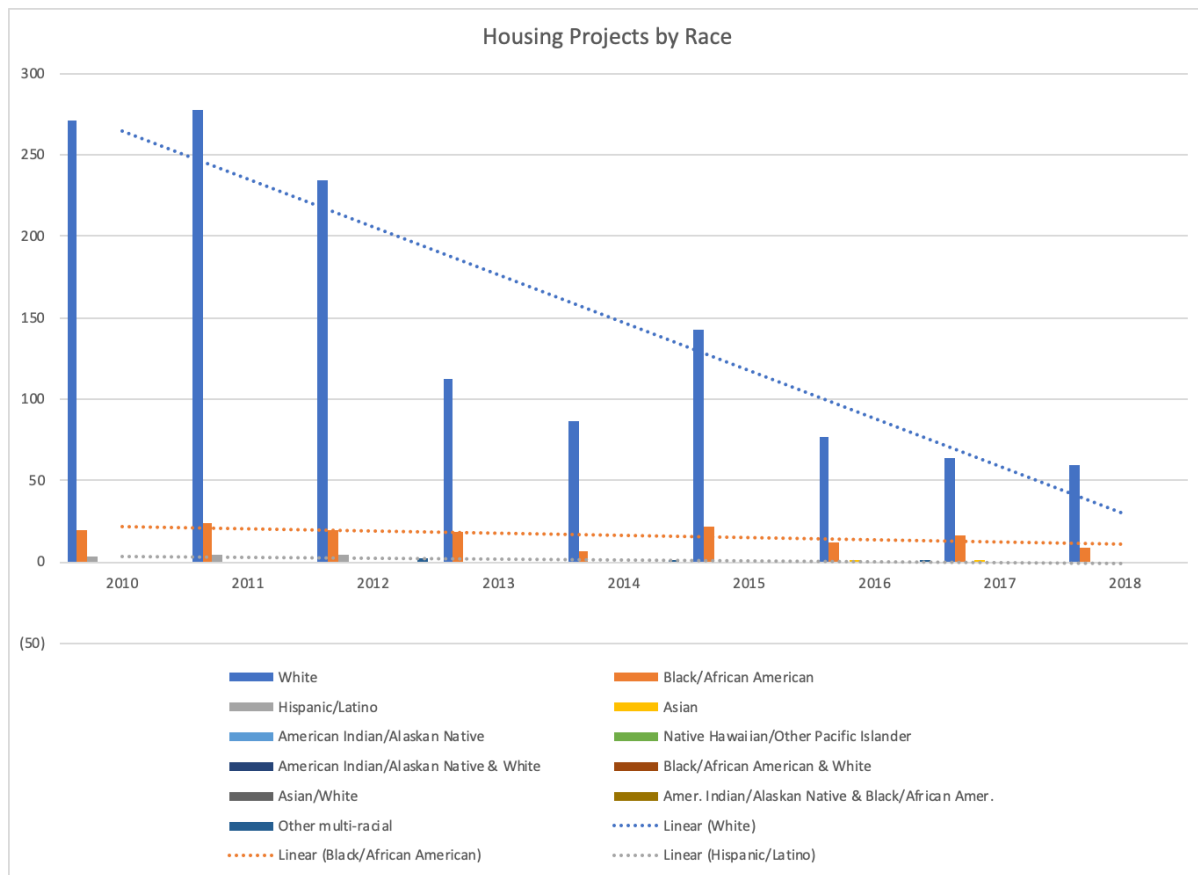


Figure 3 - Housing Assistance by Race/Ethnicity

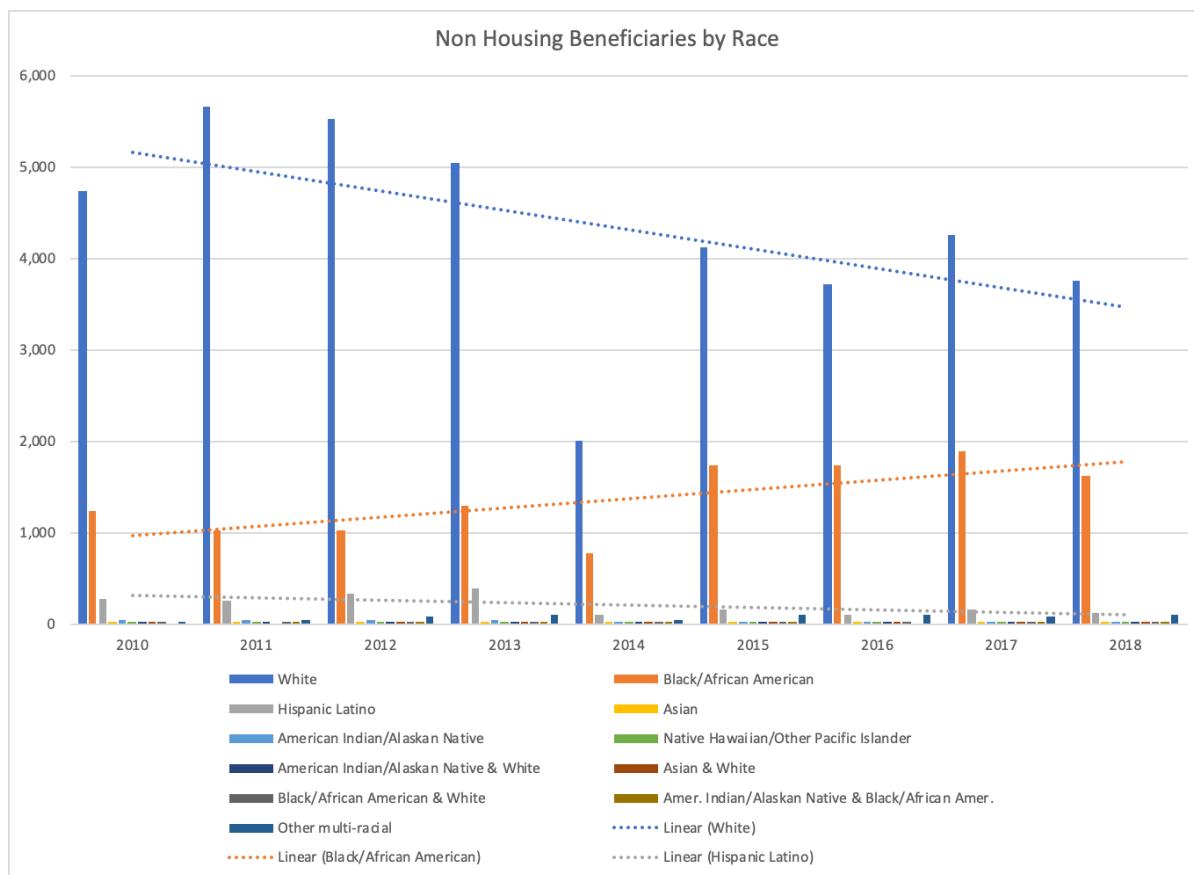


Figure 4 – Non-Housing CDBG Beneficiaries by Race/Ethnicity

4. Summary of citizen participation process and consultation process

The City of Lafayette and West Lafayette utilized different methods for collecting citizen input throughout the drafting of the Consolidated Plan. The process for public outreach took place over an eight-month period beginning in August, 2019.

The Cities posted a survey, in English and Spanish, on August 1, 2019 to collect general input from the community on the challenges facing their neighborhood as well as the City at-large. Both Cities posted a direct link to the survey on social media sites, Twitter and Facebook, and emailed a link via an e-newsletter. The Mayors from both Cities posted a video on youtube.com to encourage participation. The Cities collected 735 surveys in English and 3 surveys in Spanish from the community in the two months it was posted to surveymonkey.com. Final results from the survey are included in Appendix A.

Both Cities also conducted public meetings to enable residents unable to complete the survey to voice their concerns or needs. Projects for funding also present their applications to decision makers during these meetings. A time for dissention or support is provided to residents at the end of the meeting. Copies of the meeting notices for those meetings are include in Appendix C.

The City of Lafayette and West Lafayette hired a consultant from City Consultants & Research, LLC to help the writing of this Consolidated Plan and assist with the public input process, specifically the consultations. Consultations were conducted via phone conference and in person. The consultant, as required by HUD regulations, made an effort to contact a large number of agencies in the community, and also made sustained efforts to contact representatives from all areas of the community. The stakeholders were comprised of civic leaders, business leaders, affordable housing developers, service providers, health care providers, and citizens of neighboring communities. The consultant reached out to organizations who may not been a part of prior planning processes. The Lafayette Housing Authority also hosted focus group meetings for stakeholders to attend if an individual interview could not be scheduled. A full list of consultant organizations is listed in the tables below and notes from those meetings are included in Appendix D.

The draft form of this Consolidated Plan was available for 30 days for public comment beginning April 3, 2020 and ending May 4, 2020. Draft copies of the document were available on the Lafayette Housing Authority website and on the City of West Lafayette website. A summary of comments received are include in Appendix B in the final draft submission to HUD.

5. Summary of public comments

The City of Lafayette and West Lafayette utilized different methods for collecting citizen input throughout the drafting of the Consolidated Plan. The process for public outreach took place over an eight-month period beginning in August, 2019. The draft form of this Consolidated Plan was available for 30 days for public comment beginning April 3, 2020 and ending May 4, 2020. Draft copies of the document were available on the Lafayette Housing Authority website and on the City of West Lafayette website. A summary of comments received are include in Appendix B in the final draft submission to HUD.

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

The draft form of this Consolidated Plan was available for 30 days for public comment beginning April 3, 2020 and ending May 4, 2020. Draft copies of the document were available on the Lafayette Housing Authority website and on the City of West Lafayette website. A summary of comments received are include in Appendix B in the final draft submission to HUD.

7. Summary

The area continues to grow with new industry moving to the area. The reputation of the area is of a fast-growing community, with much wealth, top schools in Indiana, and a highly rated institution of higher learning. The City of Lafayette recently completed a Housing Analysis and Strategy with the Greenstreet consulting firm out of Indianapolis. The purpose of the study was to look at the trends in housing and develop a strategy to support sustainable housing development across all income sectors.

Much of the hard data will state that there is a need in the community to develop a range of affordable housing, particularly for the population of the community with the lowest income. The hard data will also show there are a variety of jobs available to residents in the community, varying in skill requirements and pay range. The consultation process will talk about the needs across all incomes in the community, but the need to create more affordable housing opportunities continues to grow as lower income households are “pushed out” of the community.

This Consolidated Plan is part of the efforts by both Cities and community stakeholders to make the County a “good place to live” for all households in the community, for all income range households. The document will outline the needs in the community and possible solutions to address those needs.

The document will outline the needs in the community and possible solutions to address those needs.

Despite publication during the month of April, 2020, the data analysis for this document had been completed before the Coronavirus pandemic. The City of Lafayette has reviewed its goals and believe the strategies are still applicable to the changing needs of the community, even as needs grow

as a result of the pandemic and wide-spread closure of businesses as a result of the Stay-at-Home order of Governor Holcomb.

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	LAFAYETTE	Lafayette Housing Authority
HOME Administrator	LAFAYETTE	Lafayette Housing Authority

Table 1 – Responsible Agencies

Narrative

The City of Lafayette receives its own allocation of CDBG to be spent within the incorporated areas of Lafayette. The unincorporated areas in the 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 has contracted with the Lafayette Housing Authority to administer the CDBG and HOME funding, as well as completing all report documents associated with the funding. The Lafayette Housing Authority has a positive history regarding the implementation and administration of HUD funded programs, working with a population in need of affordable housing and collaborating with not-for-profits for other supportive services. Questions regarding this Consolidated Plan, Action Plan, and programs funded under this Action Plan should be directed to those listed below.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Lafayette hired a consultant from City Consultants & Research, LLC to help the writing of this Consolidated Plan and assist with the public input process, specifically the consultations. Consultations were conducted via phone conference and in person. Consultations began in the spring of 2019 and continued throughout the year, reaching out to organizations who may not been a part of prior planning processes. The Lafayette Housing Authority also hosted focus group meetings for stakeholders to attend if an individual interview could not be scheduled. A full list of consultant organizations is listed in the tables below and notes from those meetings are included in Appendix C.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The implementation of the CDBG and HOME programs involves a tremendous amount of coordination. Because of the close proximity of the two cities, the Cities of Lafayette and West Lafayette naturally affect each other's ability to implement and balance community development. The Wabash River in Tippecanoe County, serving as an east/west border, divides the two Cities. Staff from each City met during the Consolidated Planning process to coordinate their schedules submission and other important dates associated with the Plan.

Along with the Cities of Lafayette and West Lafayette, the incorporated township of Battle Ground and the unincorporated areas of Tippecanoe County work to serve the residents in a wider area. The Lafayette Housing Consortium Board is made up of the Mayor from Lafayette, the Mayor from West Lafayette and one Tippecanoe County Commissioner. The Clerk Treasurer of the Town of Battle Ground is also included in notices about the Consortium, but does not hold a vote on the Board. The City of Lafayette is responsible for implementing the decisions of the Consortium Board. The Lafayette Housing Consortium approved the current Interlocal Cooperation Agreement on March 21, 2017 and HUD accepted it during May 2017. The current agreement covers Federal Fiscal Years 2018, 2019, and 2020.

Both Cities also participate in HPIN, Homelessness Prevention and Intervention Network. HPIN serves as Region 4 Local Planning Council for the Balance of State Continuum of Care. Region 4 consists of Tippecanoe, Clinton, Montgomery, Carroll, Benton, Warren, Fountain, and White counties. Attendees include housing providers, government representatives, health providers, mental health providers and social service providers. HPIN meets on a monthly basis to discuss the needs of the community's most vulnerable neighbors, including housing and social service needs. These monthly conversations help guide project development and successful partnerships.

The City of Lafayette also participates on the Shelter Plus Care Team, a collaboration between local homeless service providers. The participants on this team include LTHC Homeless Services, Lafayette Urban Ministry, Mental Health America, Riggs Community Health Clinic, Wabash Center, and Valley Oaks – PATH Team. The Shelter Plus Care Team maintains a list of homeless individuals and work together that each person is placed into housing as soon as possible, maintains that housing, and connects to supportive services that may help them become self-sufficient.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in the State of Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the State of Indiana are able to access and maintain permanent housing.

Lafayette and West Lafayette are part of the Region 4 Balance of State Continuum of Care for the State of Indiana. The Homeless Prevention and Intervention Network of NW Central Indiana (HPIN) serves as Region 4 Local Planning Council. Region 4 consists of Tippecanoe, Clinton, Montgomery, Carroll, Benton, Warren, Fountain, and White counties.

The City of Lafayette has a position within the Economic Development Department specific to Homeless and Community Outreach. This person serves the City and the CoC, coordinating efforts

of the City in concert with those of affordable housing developers and homeless service providers. This staff member, along with a staff member from the Lafayette Housing Authority attend the HPIN meetings to coordinate funding and align strategies with the Region 4 Balance of State Continuum of Care.

The City will fund several projects and programs to address homelessness. The projects include:

- Lafayette Urban Ministry: providing overnight shelter
- LTHC Homeless Services: providing a day shelter, case management and supportive services to those at-risk of homelessness or who are homeless
- Family Promise: providing shelter and case management for homeless families while they seek permanent and stable housing
- YWCA: providing support, shelter and case management services to victims of domestic violence.

All of these programs support the homeless community, including the chronically homeless, veterans, unaccompanied youth and families with children.

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

Emergency Solutions Grants (ESG) and Continuum of Care (CoC) funding are awarded through a state application process. Private nonprofit organizations and units of local government in the State of Indiana will administer the ESG Rapid Re-Housing Program in coordination with their Regional Planning Councils on the Homeless. LTHC Homeless Services is the listed contact for rental assistance via the ESG Rapid Re-Housing from the State of Indiana in Lafayette, IN.

LHTC Homeless Services also serves as the coordinated entry (CES) provider for Region 4 Balance of State CoC. By serving as the CES provider, residents in the community can go to a single place to reach any provider within the homelessness network. In its simplest terms, CES enables the network to offer the first open bed to the person or household at the top of the list.

HMIS is another electronic tracking system that is significant to the local community, beyond it being a federal requirement for organizations seeking financial support. The system allows providers to talk with each other about each client and the type of services they receive. Notes can be shared among providers so that case management and supportive services are tailored specific to the individual or family. It also tracks the demographic information on those served, helping the community prioritize housing and programs to the homeless population as it changes over time.

The percent of providers utilizing the HMIS system benefits the entire CoC with a more competitive application for federal funds. One shelter provider in town does not participate in the HMIS system, reducing the percent of emergency shelter beds covered by the system. This remains a challenge for the community as it tries to compete statewide and nationally for federal funding through the CoC process.

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

1	Agency/Group/Organization	LAFAYETTE HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Lafayette Housing Authority provided narrative for the public housing section of the Action Plan.
2	Agency/Group/Organization	City of Lafayette - Engineering Department
	Agency/Group/Organization Type	Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Public Infrastructure

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Head of Departments meet on a monthly basis to talk about programs and needs. This meeting provides information on the public infrastructure needs in low to moderate income areas.
3	Agency/Group/Organization	LTHC Homeless Services
	Agency/Group/Organization Type	Services-homeless Services-Employment Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview on homelessness and strategies to end homelessness in the area.
4	Agency/Group/Organization	Food Finders Food Bank
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Health Agency
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview on addressing at-risk populations and anti-poverty initiatives/connections through the food pantry.
5	Agency/Group/Organization	Tippecanoe County Health Department
	Agency/Group/Organization Type	Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email exchange on programs addressing lead paint poisoning in the County.
6	Agency/Group/Organization	City of West Lafayette - Community Development
	Agency/Group/Organization Type	Housing Other government - Local Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development Institutional Structure and Coordination
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participation on the Lafayette Housing Consortium as well as staff meeting to coordinate publication and submission of the PY 2020 Action Plans.
7	Agency/Group/Organization	Faith Community Development Corporation
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person interview with Executive Director and tour of North End Community Center.
8	Agency/Group/Organization	Habitat for Humanity of Greater Lafayette
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person interview with Executive Director.

9	Agency/Group/Organization	NEW CHAUNCEY HOUSING, INC
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In-person interview with Executive Director.
10	Agency/Group/Organization	Big Brothers Big Sisters
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview with the Executive Director.
11	Agency/Group/Organization	Lafayette Chamber of Commerce
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Other – Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview with staff.
12	Agency/Group/Organization	The Tippecanoe Senior Center
	Agency/Group/Organization Type	Services – Elderly Services – Housing Housing
	What section of the Plan was addressed by Consultation?	Special Needs – Non Homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview with Executive Director.

13	Agency/Group/Organization	Edgela Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Housing Needs Economic Development Other – public infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone call with local representative from the neighborhood association about the needs in their community.
14	Agency/Group/Organization	Excel Center
	Agency/Group/Organization Type	Services - Education
	What section of the Plan was addressed by Consultation?	Other – Anti-poverty Strategy Economic Development Other – Education Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview with Executive Director.
15	Agency/Group/Organization	Heartford House
	Agency/Group/Organization Type	Services – Children Services – Family Child Advocates
	What section of the Plan was addressed by Consultation?	Other – Anti-poverty Strategy Non Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview with Executive Director.
16	Agency/Group/Organization	Historic Jefferson Neighborhood
	Agency/Group/Organization Type	Civic Leaders

	What section of the Plan was addressed by Consultation?	Market Analysis Housing Needs Economic Development Other – public infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone call with local representative from the neighborhood association about the needs in their community.
17	Agency/Group/Organization	Homestead Consulting Services
	Agency/Group/Organization Type	Services - Housing Housing
	What section of the Plan was addressed by Consultation?	Housing Other - Eviction Other - Foreclosure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview with Executive Director.
18	Agency/Group/Organization	Lincoln Neighborhood
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Housing Needs Economic Development Other – public infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone call with local representative from the neighborhood association about the needs in their community.
19	Agency/Group/Organization	YWCA – DV Shelter
	Agency/Group/Organization Type	Services-homeless Services - victims Regional organization

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview on homelessness and strategies to end homelessness in the area.
20	Agency/Group/Organization	United Way of Greater Lafayette
	Agency/Group/Organization Type	Services – education Services – families Services – children Services - elderly
	What section of the Plan was addressed by Consultation?	Special Needs – Non-Homeless Other – Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview on the social service needs in the community, including raising families and individuals out of poverty.
21	Agency/Group/Organization	Work One West Central
	Agency/Group/Organization Type	Services – employment Services – education
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Other – Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Phone interview on the job training needs in the community and basic supportive services for those individuals needing employment or struggling with employment.
22	Agency/Group/Organization	Fair Housing Center of Central Indiana
	Agency/Group/Organization Type	Services – fair housing
	What section of the Plan was addressed by Consultation?	Other - Fair Housing

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person interview to discuss the fair housing issues facing the state and residents of the state currently.
23	Agency/Group/Organization	Aspire Indiana Health – West
	Agency/Group/Organization Type	Services – HIV/AIDS Services - Health
	What section of the Plan was addressed by Consultation?	Housing Non-homeless special needs Other – Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person interview to discuss the housing and service needs faced by residents and their clients.
24	Agency/Group/Organization	Area IV Agency
	Agency/Group/Organization Type	Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Non-homeless special needs Other – Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person interview to discuss the housing and service needs faced by residents and their clients.
25	Agency/Group/Organization	Veterans Administration
	Agency/Group/Organization Type	Services – housing Services - veterans Other – federal
	What section of the Plan was addressed by Consultation?	Housing Non-homeless special needs Other – Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person interview to discuss the housing and service needs faced by residents and their clients.
26	Agency/Group/Organization	Wabash Center
	Agency/Group/Organization Type	Housing Services – Housing Services – persons with disabilities Services – mental health
	What section of the Plan was addressed by Consultation?	Housing Non-homeless special needs Other – Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person interview to discuss the housing and service needs faced by residents and their clients.

Table 2 – Agencies, groups, organizations who participated

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

The City reached out to stakeholders via email or phone for consultations and included as many agencies as possible. Consultations are a more efficient way to reach those the funds are intended to serve as general public meetings and surveys do not garner much response.

Because of the size of the community, consultations happen year-round through consistent communication among local housing providers, developers, business leaders, civic leaders and city agencies. The City is confident that because of this constant communication loop that strategies in the Consolidated Plan address the needs in the community.

Staff with the City of Lafayette and the Lafayette Housing Authority attends monthly Homelessness Prevention and Intervention Network (HPIN) meetings. These meetings serve as consultations throughout the year to ensure the projects funded with CDBG and HOME funds meet the changing need and strategies of the local homelessness community. This includes needs identified by local health and mental health providers.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homelessness Prevention and Intervention Network	Goals from that plan have been incorporated as goals of the 2020-2024 Consolidated Plan. Projects funded by CDBG and HOME that serve the homeless population must meet a goal of the Continuum of Care.
Tippecanoe County Indiana Housing Analysis and Strategy	City of Lafayette	Strategies in that plan to address a variety of housing types and affordable housing have been incorporated as goals of the 2020-2024 Consolidated Plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Planning for the City of Lafayette, because of its partnership in the Lafayette Housing Consortium and its proximity to West Lafayette, requires a regional plan. Both Cities worked together to complete the 2020-2024 Consolidated Plans as a single unit. Each City completes their own Action Plan as part of an individual process. However, consultations and public input have been collected as part of a single process for both Cities.

Both communities also worked together to develop the 2020 Analysis of Impediments to Fair Housing. The 2020 Analysis of Impediments to Fair Housing examines the demographics of the community, concentration of people of color, local and state policies and determines if there are any disproportionate impacts that impede a person's ability to housing choice. Lafayette and West Lafayette share a full analysis of the impediments to fair housing and multiple strategies to address those impediments. Over the next five years, the Cities will need to partner to implement the strategies to improve fair housing choice.

Narrative

Through the consultations, even with different agencies or stakeholder types within community development as part of the interview, three topics repeated themselves: 1) affordable housing, 2) transportation, and 3) basic supportive services such as food and child care. The City of Lafayette has responded with priorities and goals that address all four of the main threads of discussion, with an emphasis on affordable housing development along the entire continuum.

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

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

The Cities of Lafayette and West Lafayette conducted public outreach over an eight-month period beginning in August, 2019. The Cities posted a survey, in English and Spanish, on August 1, 2019 to collect general input from the community on the challenges facing their neighborhood as well as the City at-large. Both Cities posted a direct link to the survey on social media sites, Twitter and Facebook, and emailed a link via an e-newsletter. The Mayors from both Cities posted a video on youtube.com to encourage participation. The Cities collected 735 surveys in English and 3 surveys in Spanish from the community in the two months it was posted to surveymonkey.com. Of the English-speaking respondents:

- 68.98 percent lived in Lafayette and 20.27 lived in West Lafayette. The remaining 10.75 percent lived in other communities in Tippecanoe County.
- 24.72 percent identified themselves as an elderly person age 62 or older and 7.78 percent identified as a person with a disability.
- 4.72 percent identified themselves as a member of a person of color, such as African American, Asian, American Indian, Pacific Islander, Multiple Races or Other Race, not previously mentioned and is not White.
- 80.22 percent owned their own home.
- 39.77 percent reported an income over \$75,000 per year, while only 13.33 percent reported an income of \$30,000 per year or less.
- Most responses, 43.23 percent, came from two-person households.
- All but 13 identified as age 25 or older, with approximately 20 percent of the respondents coming from each of one of the age groups (25-34, 35-44, 45-54, 55-64 and 65+).

All three of the Spanish-speaking respondents lived in Lafayette and all three respondents rent their home. The respondents came from three and four-person households and were between the ages of 25 and 44.

The survey asked respondents to rate the importance of housing, community development and social services in each of the Cities. For the City of Lafayette, rehabilitation of foreclosed or vacant housing, create affordable housing for veterans, and creation of safe, decent, affordable rental housing all received a high rating by respondents. Crime prevention activities was the only community development activity with a high rating. Youth programs, green programs and child care were the social service activities given a high importance rating by the survey respondents. For the City of West Lafayette, creation of new affordable housing, creation of affordable housing for veterans, and creation of safe decent and affordable rental housing all received a high rating by respondents. All community development and social service activities received a medium rating by respondents, confirming the continued need for more affordable housing in the City of West Lafayette. A summary of responses has been included in Appendix A.

The information from the survey, in conjunction with the input of stakeholder consultations and the housing need data, helped the City of Lafayette craft draft priorities and goals. The Cities of Lafayette and West Lafayette utilized public meetings to solicit input from the community and target neighborhoods to get feedback on the suggested priorities and goals.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
	Survey	Non-targeted/broad community	The Cities received 735 surveys from English-speaking respondents and 3 surveys from Spanish-speaking respondents.	All surveys were accepted and included as part of the summary.	All surveys were accepted and included as part of the summary.	
	Public Meeting	Non-targeted/broad community	Conducted public meeting January 15, 2020 to solicit input from housing and public service providers. The Lafayette Housing Authority provided technical assistance on the funding application.	The City did not receive any comments during this meeting.	The City did not receive any comments during this meeting.	
	Public Meeting	Non-targeted/broad community	Conducted public meeting March 11, 2020 to solicit input on the draft Action Plan.	LHA Staff presented funding recommendations for program year 2020. The City did not receive any comments during this meeting.	The City did not receive any comments during this meeting.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
	Public Meeting	Non-targeted/broad community	First Meeting of the Lafayette Housing Consortium, February 26, 2020.	Applicants presented programs and projects for HOME funding. This meeting was optional and not required to receive funding.	The City did not receive any comments during this meeting.	
	Public Meeting	Non-targeted/broad community	Meeting hosted by the Mayor of Lafayette and the Lafayette Housing Authority staff, February 26, 2020.	Applicants presented programs and projects for CDBG funding. This meeting was optional and not required to receive funding.	The City did not receive any comments during this meeting.	
	Public Meeting	Non-targeted/broad community	Second Meeting of the Lafayette Housing Consortium, March 11, 2020.	The Lafayette Housing Consortium approved funding awards for program year 2020.	The City received a request for capacity building technical assistance, enabling the organization to apply for funds in the future.	
	Public Meeting	Non-targeted/broad community	Thirty-day comment period between April 3, 2020 and May 4, 2020.	The City did not receive any comments.	The City did not receive any comments.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Lafayette is the county seat for Tippecanoe County, located 62 miles northwest of Indianapolis. The area has a large amount of commercial businesses and industry fueling a growing economy and housing market. In addition, the City of Lafayette is adjacent to the City of West Lafayette across the Wabash River. West Lafayette is home to Purdue University. Both cities have a growing population, with the City of Lafayette having a total population of 72,168 and the City of West Lafayette having a population of 43,308 according to the 2019 American Community Survey (ACS) population estimates

This Consolidated Plan will examine the needs for both Cities as they must work together to implement programing with HOME program funds. In addition, the housing markets of both Cities, due to their proximity to each other are intertwined and affect each other in positive and negative ways. This housing analysis will examine the needs together, and when information is available by City, separately by community.

The City of West Lafayette is home to Purdue University, has a perceived better public-school system and a larger university student population that affects the housing demand in its community in different ways. The City of Lafayette is experiencing downtown revitalization and has a reputation of being a more affordable place to live. Both communities have geographic areas they will target with revitalization assistance and programs. The needs assessment will explain the housing challenges facing the community, including poverty, cost burden, disproportionate challenges by race/ethnicity, living wage and public housing.

Much of the data is provided HUD to complete the data analysis. The data for a large portion of the analysis is only available through the 2011-2015 American Community Survey (ACS) and the 2011-2015 CHAS. Data has been updated as available through the American Community Survey, and

where possible, the most recent information used. It is also important to note that many of the ACS resources are limited in preparation for the 2020 U.S. Census.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The charts included in this section include data for both Cities and areas covered by the Lafayette Housing Consortium. Information for the individual Cities where the primary use of funding is located will be included in the narrative of this document. It should be noted that Table 12 did not prefill from the 2011-2015 CHAS and was not accessible via the ACS.

According to the 2018 ACS, the City of Lafayette has a population of 72,168 and 30,942 households. That is an average of 2.3 persons per household. Of that population, 84.1 percent identifies themselves as White, 8.9 percent identifies themselves as African American and 1.6 percent identifies themselves as Asian. A large portion of the community identifies themselves as Hispanic, a total of 12.8 percent.

According to the same ACS study, the City of West Lafayette has a population of 48,308 and 13,834 households. That is an average of 2.38 people per households. Of that population, 68.4 percent identifies themselves as White, 3.5 percent identifies themselves as African American and 23.6 percent identifies themselves as Asian. A smaller portion, yet growing segment of the community identifies themselves as Hispanic, a total of 4.3 percent.

Demographic s	Base Year: 2000	Most Recent Year: 2015	% Change
Population	145,117	176,645	21.7%
Households	53,898	66,100	22.6%
Median Income	\$35,859	\$40,419	12.7%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	11,325	8,050	11,110	7,520	28,085
Small Family Households	2,315	2,098	3,514	2,770	14,340
Large Family Households	405	345	834	704	2,194
Household contains at least one person 62-74 years of age	480	1,144	1,429	1,195	5,275
Household contains at least one person age 75 or older	458	1,033	1,311	513	2,163
Households with one or more children 6 years old or younger	1,718	1,168	1,980	1,557	3,152

Table 6 - Total Households Table

Data 2011-2015 CHAS

Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50% AMI	80% AMI	100% AMI		AMI	50% AMI	80% AMI	100% AMI	
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	200	80	175	0	455	0	0	30	0	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	170	70	0	0	240	0	0	15	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	140	135	224	145	644	35	35	59	0	129

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 50% of income (and none of the above problems)	7,090	1,669	248	25	9,032	929	420	180	98	1,627
Housing cost burden greater than 30% of income (and none of the above problems)	535	3,165	2,499	355	6,554	279	838	1,159	445	2,721
Zero/negative Income (and none of the above problems)	1,125	0	0	0	1,125	95	0	0	0	95

Table 7 – Housing Problems Table

Data 2011-2015 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or

complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,600	1,950	643	170	10,363	964	455	285	98	1,802
Having none of four housing problems	1,110	3,790	5,913	3,355	14,168	425	1,859	4,250	3,894	10,428
Household has negative income, but none of the other housing problems	1,125	0	0	0	1,125	95	0	0	0	95

Table 8 – Housing Problems 2

Data 2011-2015 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,600	1,319	818	3,737	404	382	490	1,276
Large Related	254	215	65	534	60	98	110	268
Elderly	257	549	210	1,016	383	558	416	1,357
Other	5,915	2,980	1,694	10,589	374	214	304	892

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Total need by income	8,026	5,063	2,787	15,876	1,221	1,252	1,320	3,793

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,385	184	34	1,603	334	119	12	465
Large Related	239	25	0	264	60	8	0	68
Elderly	198	285	40	523	240	220	104	564
Other	5,635	1,275	204	7,114	304	70	49	423
Total need by income	7,457	1,769	278	9,504	938	417	165	1,520

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS

Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	199	134	154	145	632	4	0	43	0	47

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	4	40	69	0	113	30	0	40	0	70
Other, non-family households	125	30	0	0	155	0	35	0	0	35
Total need by income	328	204	223	145	900	34	35	83	0	152

Table 11 – Crowding Information - 1/2

Data 2011-2015 CHAS

Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Cost burden is when a household spends more than 30 percent of its gross monthly income towards housing costs. A greater number of renter households experience cost burden in the community than homeowners. Of the population under 80 percent of the area median income, 15,876 renter households and 3,793 homeowners are experiencing a cost burden.

Extremely low-income renters, households with less than 30 percent of the HAMFI, have the highest rate of cost burden, 50.6 percent. This is an increase from the time of the publication of the last Consolidated Plan in 2014. *Other households* at this income level make up the largest number of renter households with a housing cost burden, 10,580 total households. *Other households* are defined

by HUD as households with no related parties and do not have an elderly person present within the household.

For homeowners, *elderly households* are the largest household type with a housing cost burden, generally accounting for one third (35.7 percent) of all homeowners with a cost burden. *Elderly households* are defined as one or more persons, with at least one person who is age 62 years old or older. The distribution of housing cost burden is even across all income groups. Roughly one third of all homeowners experiencing a housing cost burden are in each income category measured by HUD. Figure 5 shows the number of households with a housing cost burden by housing tenure and household type.

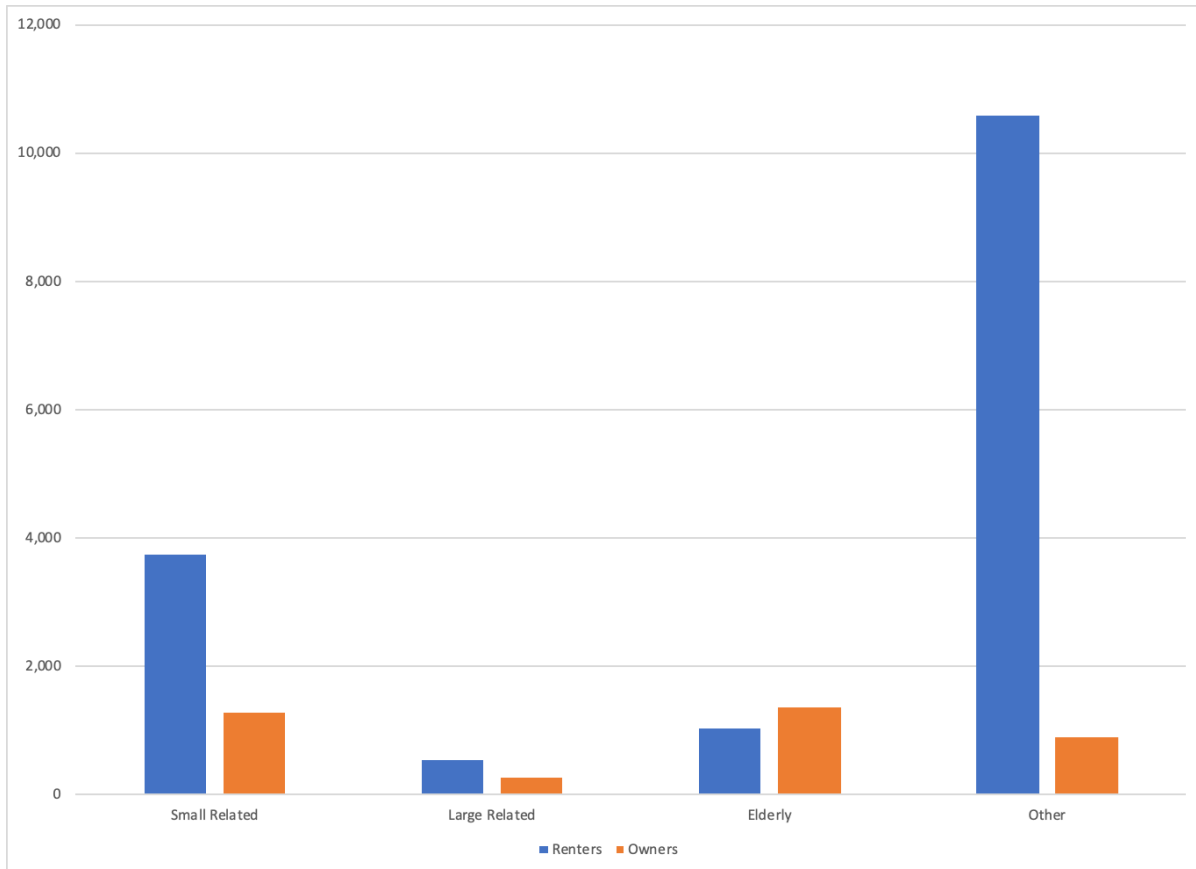


Figure 5 - Housing Cost Burden by Housing Tenure and Household Type

Severe cost burden is when a household spends more than 50 percent of its gross monthly income towards housing costs. As with the cost burden, a greater number of renters have a severe cost

burden with 9,504 in the Lafayette area are experiencing a cost severe burden. Only 1,520 homeowners are experience a cost burden.

Seventy-eight (78.4%) percent of renters experiencing a severe housing cost burden are households with extremely low-income households, less than 30 percent HAMFI. *Other households* at this income level and every other income level account for the greatest percent of renters with severe housing cost burden.

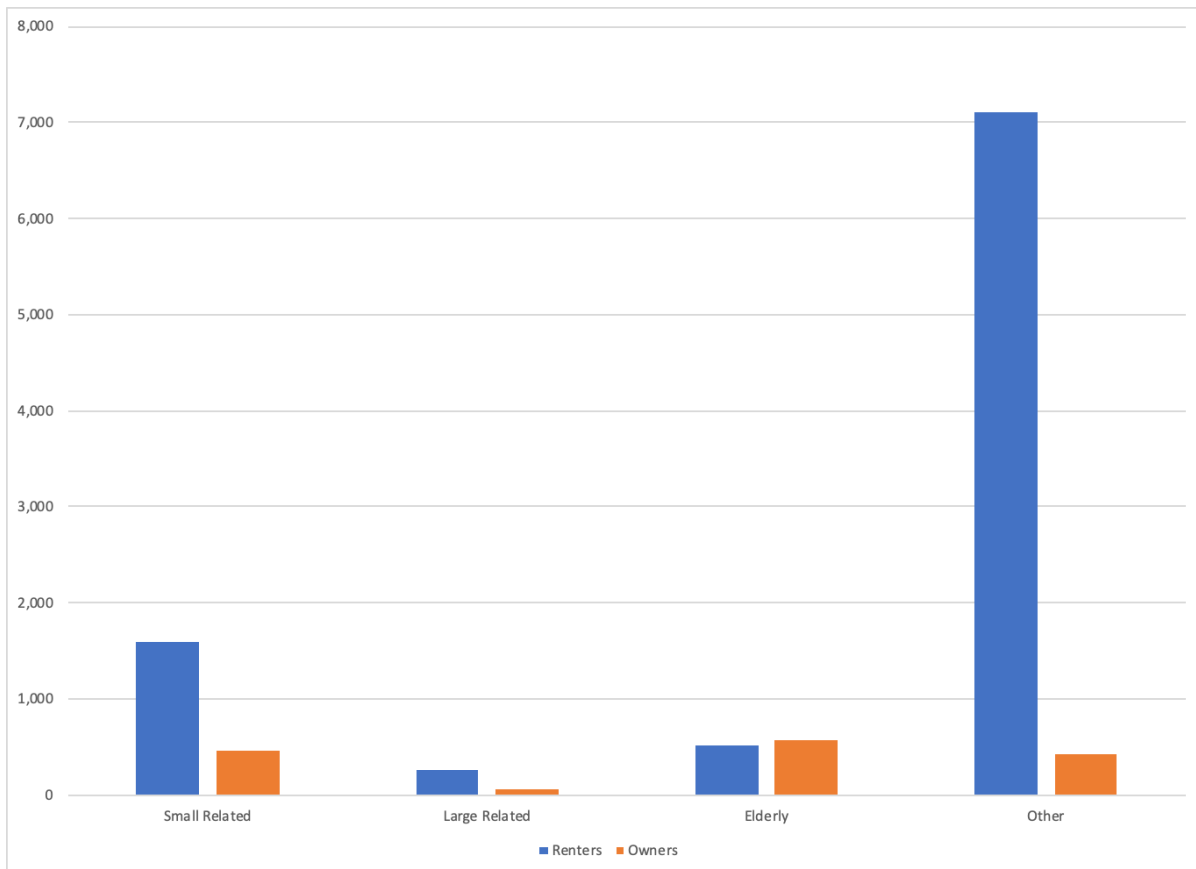


Figure 6 - Severe Housing Cost Burden by Housing Tenure and Household Type

For homeowners, *small related households*, *elderly households* and *other households* all have a severe housing cost burden; accounting for 27-37 percent of the homeowner households with a severe housing cost burden. *Small related households* are those households with two to four people, who are non-elderly and at least one person is related to the householder by birth, marriage or adoption. Extremely low-income households account for the highest number of homeowners with a housing cost burden. Over 930 households earning less than 30 percent HAMFI have a severe cost burden, equal

to 61 percent of homeowners with a housing cost burden. Figure 6 shows the number of households with severe housing cost burden by housing tenure and household type.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The Center for Disease Control track prevalence rates for intimate partner violence through phone surveys. The most recent survey, which was conducted in 2015 and had results published in 2018, indicates that 4.7 percent of women experienced some form of sexual violence by an intimate partner over a 12-month period; 43.6 percent of women have experienced such an act in their lifetime. For men, the 12-month prevalence of intimate partner violence was 3.5 percent and the lifetime prevalence of sexual violence was 24.8 percent. Applying the national figures to the ACS 2018 estimated population for Tippecanoe County results in estimates that 4,436 women and 3,452 men are victims of sexual violence each year.

An estimated 3.7 percent of women were victims of stalking in the last 12 months, with 16 percent of women victims of stalking at some point in their lifetime. An estimated 1.9 percent of men were victims of stalking in the last 12 months, with 5.8 percent of men were victims of stalking at some point in their lifetime. Applying the national figures to the ACS 2018 estimated population for Tippecanoe County results in estimates that 3,492 women and 1,874 men are victims of stalking each year.

One out of four women and one of ten men will experience intimate partner violence (sexual violence, physical violence, and/or stalking by an intimate partner) during their lifetime. An estimated 5.5 percent of women and 5.8 percent of men experienced intimate partner violence in the past 12 months. Applying the national figures to the ACS 2018 estimated population for Tippecanoe County results in estimates that 5,192 women and 5,721 men are victims of intimate partner violence each year.

According to the 2018 ACS estimates, an estimated 7.8 percent of Tippecanoe County's general, population under the age of 65 is living with a disability. Of the total estimated population under the age of 65, an estimated 17,065 are living with a disability. In Lafayette, 11.8 percent of the population are people living with a disability, under the age of 65. In West Lafayette, 4.2 percent of

the population are people living with a disability, under the age of 65. Of the total estimated population under the age of 65, an estimated 5,602 in Lafayette and 1,888 in West Lafayette are living with a disability.

What are the most common housing problems?

Housing cost burden and severe housing cost are the two largest housing needs. More renters than homeowners experience a housing cost burden or severe housing cost burden. Of the 18,050 renter households with some housing problem, 15,586 households or 86.3 percent, are experiencing a housing cost burden or severe housing cost burden. Of the 9,260 renter households who earn 30 percent HAMFI or below, 7,090 households or 76.5 percent, are experiencing a severe housing cost burden or severe housing cost burden.

Are any populations/household types more affected than others by these problems?

Of the renters with a housing cost burden, 66.7 percent of them are *other households*. Of the renters with a severe housing cost burden, 37.1 percent of them are *elderly households*. *Other renter households* are defined by HUD as any household size that does not meet the definition of an elderly household and does not have any person related to the householder by birth, marriage or adoption. *Elderly households* are defined as one or more persons, with at least one person who is age 62 years old or older. These households were the largest percent of the population with this type of need.

Severe housing cost burden, paying more than 50 percent of gross monthly income towards housing costs is prevalent amount all renter types. *Small related households* account for 30.6 percent of renter households with severe housing cost burden and *other households* account for 27.8 percent of households with a severe housing cost burden.

Of the owners with a housing cost burden, 35.8 percent were *elderly households*. For households with a severe housing cost burden, 37.1 percent of them are *elderly households*. *Elderly households* are defined as one or more persons, with at least one person who is age 62 years old or older. These households were the largest percent of the population with this type of need.

Housing cost burden, paying more than 30 percent of gross monthly income towards housing costs is prevalent amount all housing types. *Small related households* account for 33.6 percent of renter households with severe housing cost burden and *other households* account for 23.5 percent of households with a severe housing cost burden.

Severe housing cost burden, paying more than 50 percent of gross monthly income towards housing costs is prevalent amount all homeowner types. *Small related households* account for 33.6 percent of renter households with severe housing cost burden and *other households* account for 23.5 percent of households with a severe housing cost burden.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Of the renter households with housing cost burden, 50.6 percent are extremely low-income households and of the owner households with housing cost burden, 32.2 percent are extremely low-income households. Having a housing cost burden and extremely low income makes these households vulnerable the homelessness.

The income limits for extremely low-income households do not mirror the poverty limits. However, the information on children living in households with extremely low incomes is not readily available and but is readily available utilizing the poverty income standards. To determine how many households are at risk of homelessness, for this analysis, the City of Lafayette utilized poverty data.

According to the 2013-2017 American Community Survey (ACS), of the 39,960 people under the age of 18 in Tippecanoe County, 7,632 are living at or below the poverty level. Approximately 27.3 percent of those under the age of 18, living in Lafayette, are living under the poverty level. Approximately 17.3 percent of those under the age of 18, living in West Lafayette, are living under the poverty level. Approximately 33.8 percent of those under the age of 5, living in Lafayette, are living under the poverty level. Approximately 27 percent of those under the age of 5, living in West Lafayette, are living under the poverty level.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The above narrative looked at the types of households experiencing housing cost burden and severe housing cost burden. In that analysis, the type of household most at risk of homelessness, is an extremely low-income renter household. The Cities of Lafayette and West Lafayette will consider extremely low-income households, experiencing a severe housing cost burden as an at-risk population. According to the CHAS data, extremely low-income households account for 17 percent of the total population.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

“Housing expenditures that exceed 30 percent of a household income have historically been viewed as an indicator of a housing affordability problem.”[1] As housing costs increase over this standard for a household, it decreases the discretionary income for other items such as food, transportation, health care, child care, and savings for times of unemployment or other emergencies.

A significant number of households pay more than 30 percent of their gross monthly income towards housing costs, experiencing a housing cost burden. According to the CHAS information from HUD, of those experiencing a cost burden, 80.7 percent were renter households and 19.3 percent were owner households.

Figures 7 and 8 shows the number of households by income and household type experiencing a housing cost burden and severe housing cost burden. For renter households, the number of households who experience a housing cost burden greatly increases as income decreases. For renters with a severe housing cost burden, the number remains steady across all income levels. For owner households, the number of households who experience a housing cost burden remains steady across income level. For owner households with a severe housing cost burden, the number increases as income decreases.

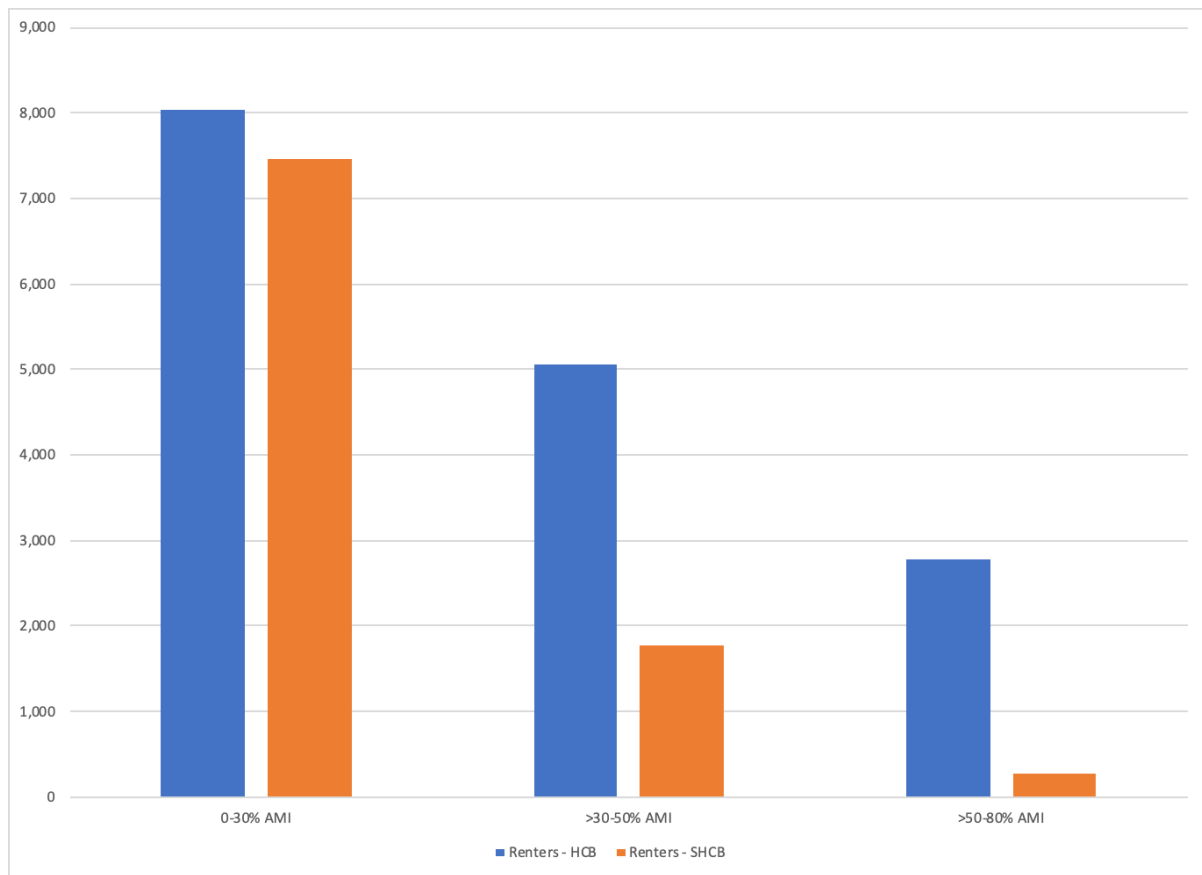


Figure 7 - Renters with Housing Cost Burden and Severe Housing Cost Burden by Income

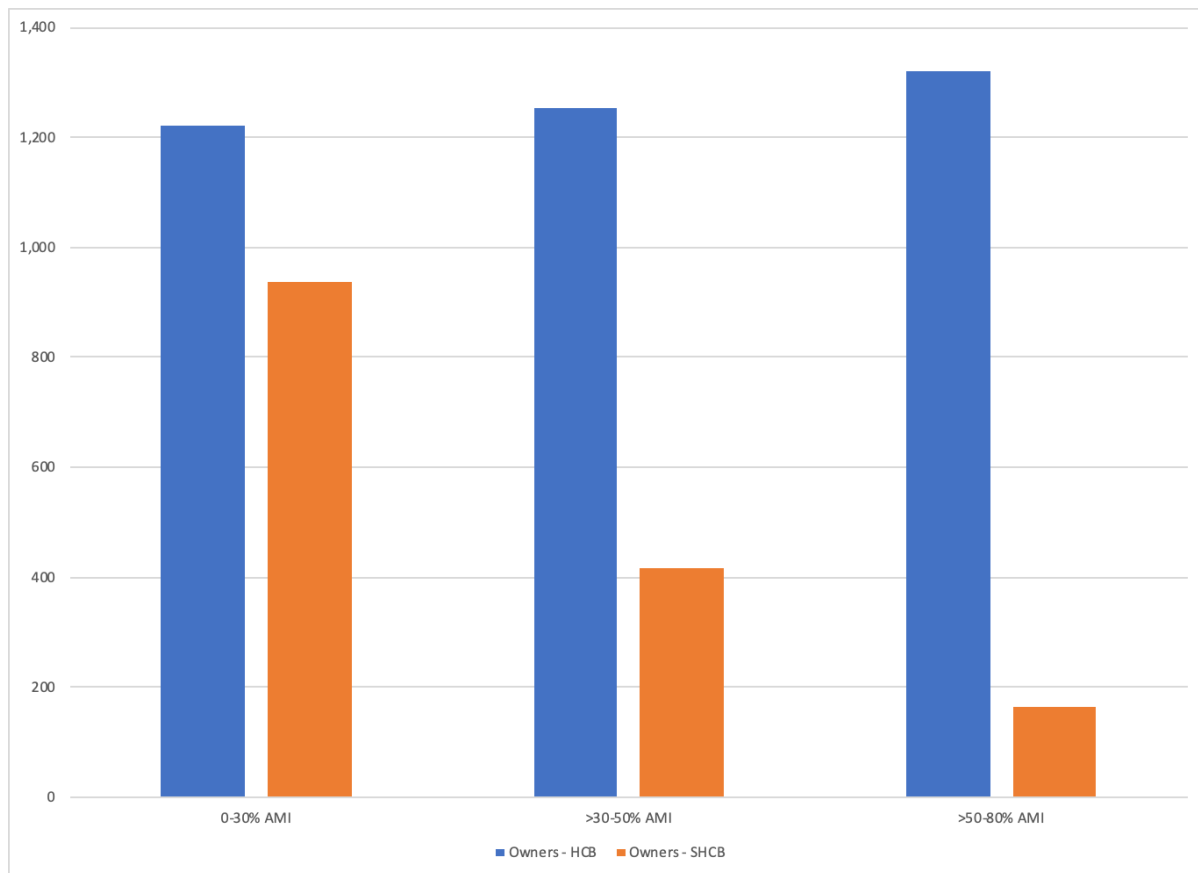


Figure 8 - Homeowners with Housing Cost Burden and Severe Housing Cost Burden by Income

Discussion

The number of renter households experiencing a housing cost burden has increased since the last Consolidated Plan, published in 2015. At the publication of the 2015 Consolidated Plan, 15,064 renters and 4,641 owners were experiencing a housing cost burden. Now, 15,875 renter households and 3,793 owner households are experiencing a cost burden.

The number of renter households experiencing a severe housing cost burden has remained steady since the last Consolidated Plan, when 9,551 renters and 2,094 owners were experiencing a severe housing cost burden. Now, 9,504 renter households and 1,520 owner households are experiencing a severe housing cost burden.

In both cases of housing cost burden and severe housing cost burden, more renters continue to experience both housing cost burden and severe housing cost burden more than homeowners, both now and at the time of the last publication of the Consolidated Plan.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205

(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing problems are defined as one or more of the following housing problems: 1) lacking complete kitchen facilities, 2) lacking complete plumbing facilities, 3) overcrowding with more than 1 persons per room, or 4) housing costs exceeding 30 percent of the household's gross monthly income. In the prior section, the greatest housing need is housing cost burden and the greatest number of households with this housing problem are rental households. Through consultations with stakeholders, affordable housing for all residents, particularly in West Lafayette, remains the greatest housing need.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,375	735	1,220
White	6,305	585	435
Black / African American	960	135	160
Asian	1,274	4	515
American Indian, Alaska Native	18	0	0
Pacific Islander	0	0	0
Hispanic	665	0	75

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,404	1,664	0
White	4,924	1,419	0
Black / African American	540	0	0
Asian	505	60	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	360	145	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,582	6,517	0
White	3,556	5,627	0
Black / African American	310	239	0
Asian	250	240	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	392	380	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,060	6,459	0
White	805	5,529	0
Black / African American	20	185	0
Asian	34	235	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	175	480	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

For the purpose of this analysis, the above ratios will be utilized to determine if there is a disproportionate housing need. The ACS does not measure the statistics for the entire Lafayette Housing Consortium area, so the analysis will compare the two cities as a whole to the housing needs. According to the 2018 ACS, the City of Lafayette and West Lafayette have a combined population of 115,476. Of that population, 78.2 percent identifies themselves as White, 6.9 percent identifies themselves as African American and 9.9 percent as Asian, a total of 9.6 percent as Latino.

Both Asian households and African American Households have a disproportionate housing need compared to their peers. While Asian households account for 9.9 percent of the population, they account for 10.0 percent of population with housing needs. African American households account for 6.9 percent of the population and account for 8.9 percent of the population with housing needs. Figure 9 shows the percentage of the population with housing problems.

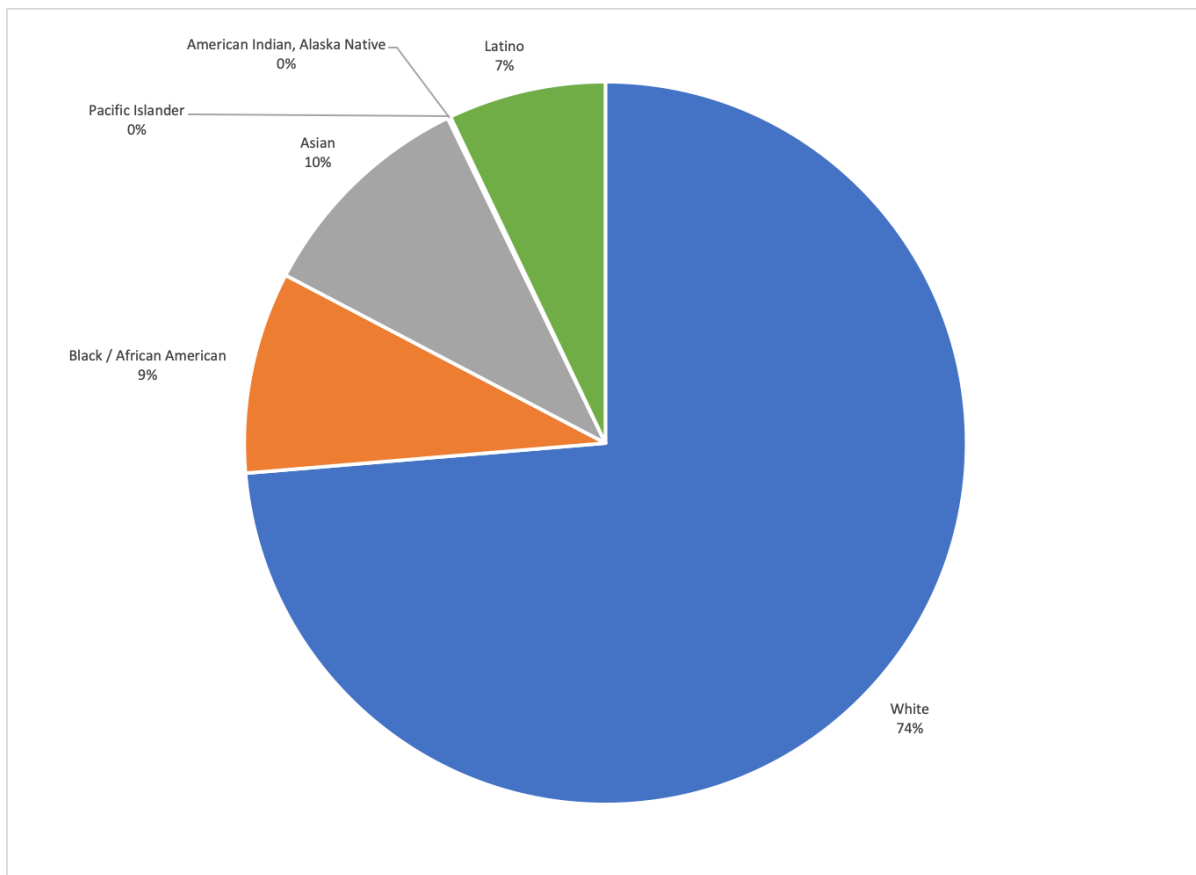


Figure 9 - Percent of Population with Housing Problems by Race and Ethnicity

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Severe housing problems are defined as one or more of the following housing problems: 1) lacking complete kitchen facilities, 2) lacking complete plumbing facilities, 3) overcrowding with more than 1.5 persons per room, or 4) housing costs exceeding 50 percent of the household's gross monthly income. The prior section noted a disproportionate need among Asian and African American households. The disproportionate need grows as the City examines severe housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,564	1,535	1,220
White	5,714	1,170	435
Black / African American	835	255	160
Asian	1,214	65	515
American Indian, Alaska Native	14	4	0
Pacific Islander	0	0	0
Hispanic	625	40	75

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,405	5,649	0
White	1,945	4,389	0
Black / African American	165	375	0
Asian	175	385	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	99	400	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	928	10,163	0
White	733	8,438	0
Black / African American	50	500	0
Asian	55	435	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	78	700	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	268	7,249	0
White	153	6,169	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	0	205	0
Asian	0	270	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	115	540	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

As a reminder, according to the 2018 ACS, the Cities of Lafayette and West Lafayette have a combined population of 115,476. Of that population, 78.2 percent identifies themselves as White, 6.9 percent identifies themselves as African American and 9.9 percent as Latino, a total of 9.6 percent.

Both Asian households and African American Households have a disproportionate housing need compared to their peers. While Asian households account for 9.9 percent of the population, they account for 12.1 percent of population with housing needs. African American households account for 6.9 percent of the population and account for 8.8 percent of the population with housing needs. Figure 10 shows the percentage of the population with severe housing problems.

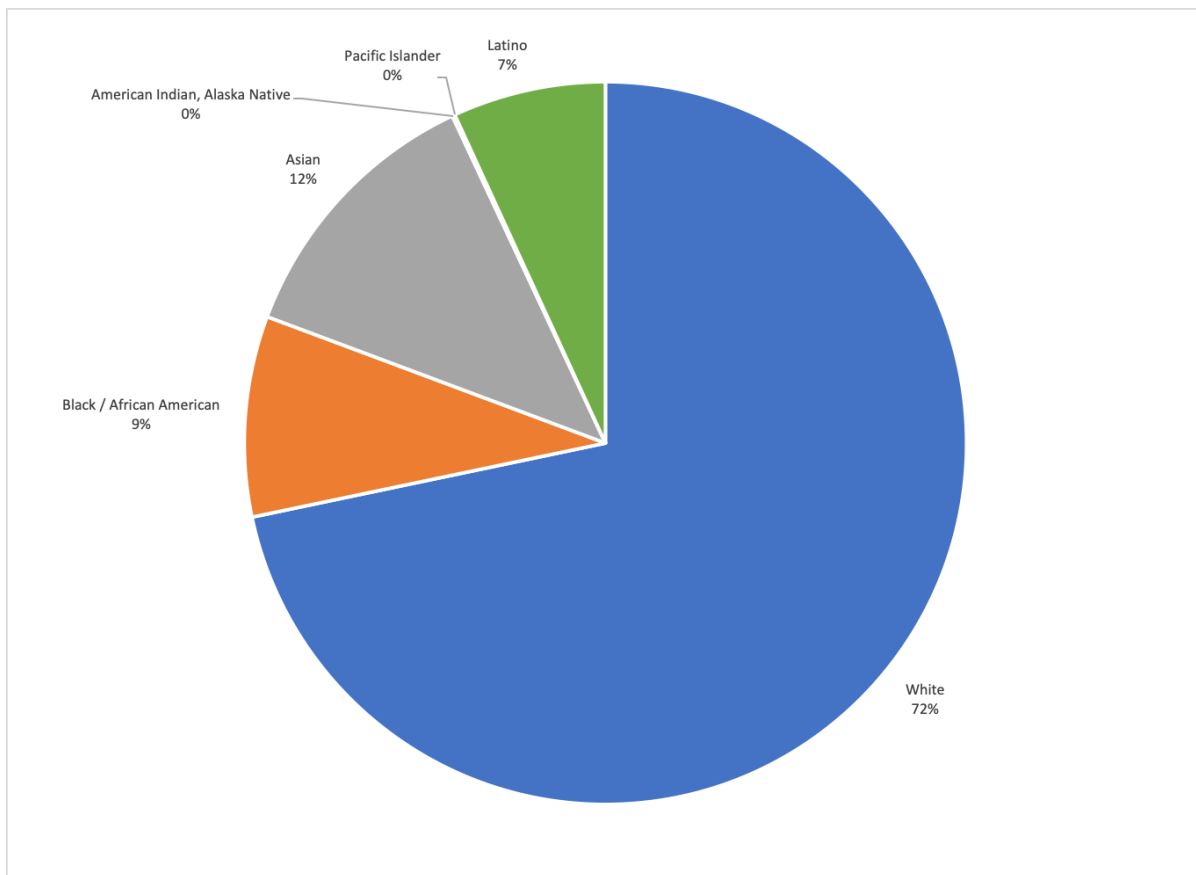


Figure 10 - Percent of Population with Severe Housing Problems by Race and Ethnicity

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to the 2018 ACS, the Cities of Lafayette and West Lafayette have a combined population of 115,476. Of that population, 78.2 percent identifies themselves as White, 6.9 percent identifies themselves as African American and 9.9 percent as Latino, a total of 9.6 percent. This section will determine if any racial group has a disproportionate experiencing a housing cost burden. Because it is the biggest housing problem in the area, it is important to determine if this single housing problem of a greater need for any single group.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	43,434	10,060	11,254	1,320
White	38,294	7,744	8,083	475
Black / African American	1,065	815	940	160
Asian	1,555	705	1,324	565
American Indian, Alaska Native	49	14	14	0
Pacific Islander	0	0	0	0
Hispanic	2,109	665	720	75

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS

Source:

Discussion

For the purpose of this analysis, the above ratios will be utilized to determine if there is a disproportionate housing need. The analysis has already established that housing cost burden is the largest group of households with a housing problem. Figure 11 shows the percent of those experiencing a housing cost burden by race and income compared to their representation of the population.

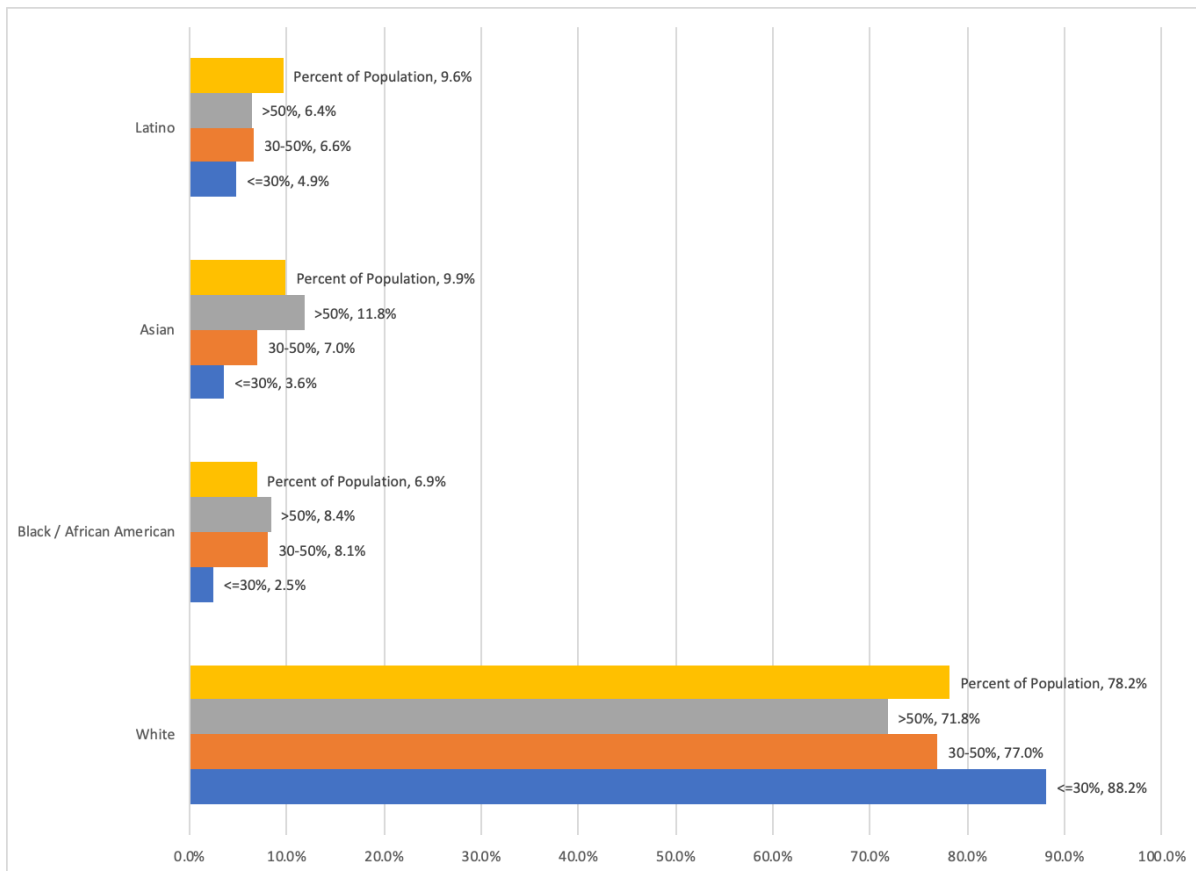


Figure 11 - Percent of Households Experiencing a Housing Cost Burden by Race, Ethnicity and Income

Moderate income (earning between 51 and 80 percent AMI) Asian households have a disproportionate need – accounting for 11.8 percent of those with a housing cost burden. This statistic looks at both Cities together, but as the City of West Lafayette has the large Asian population, this may solely apply to those Asian Households living in West Lafayette.

Low income (earning between 31 and 50 percent AMI) and Moderate income (earning between 51 and 80 percent AMI) African American households have a disproportionate need – accounting for 8.4 and 8.1 percent of those with a housing cost burden, respectively.

Moderate income (earning between 51 and 80 percent AMI) White households have a disproportionate need – accounting for 88.2 percent of those with a housing cost burden.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Minority populations living in the area have disproportionately greater need with housing problems, severe housing problems and severe cost burdens. The previous discussions have indicated that depending on the income earned, African American, Asian and White households are the primary racial groups with a disproportionate amount of these housing issues. Extremely low-income households have the most housing problems, particularly when it comes to cost burden, but severe housing problems vary among all income groups.

If they have needs not identified above, what are those needs?

As previous sections of this document have discussed, housing cost burden and severe housing cost burden are the greatest housing needs in Lafayette. Stakeholders also identified the following issues related to housing and housing costs.

- Biggest need is for low income renters and first-time homebuyers.
- Luxury type housing being built for students puts upward pressure on rental housing and increases the supply for single person households, not families.
- Strict interpretation of historic review requirements has made it challenging to develop affordable housing.
- Nonprofit affordable housing developers need more partnerships and other resources to address housing with the per unit cost for development increasing.
- Land acquisition contributes to the high cost of housing development.
- Employment stakeholders have suggested that affordable housing is the biggest issue when trying to attract talent to the area.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Figures 12-15 show the concentrations of people of color by their race or ethnicity in the Lafayette Housing Consortium. Asian households are concentrated in the City of West Lafayette. Hispanic or Latino and African American households are concentrated in the City of Lafayette. White households are largely concentrated in the rural areas of the community, outside of both Cities.

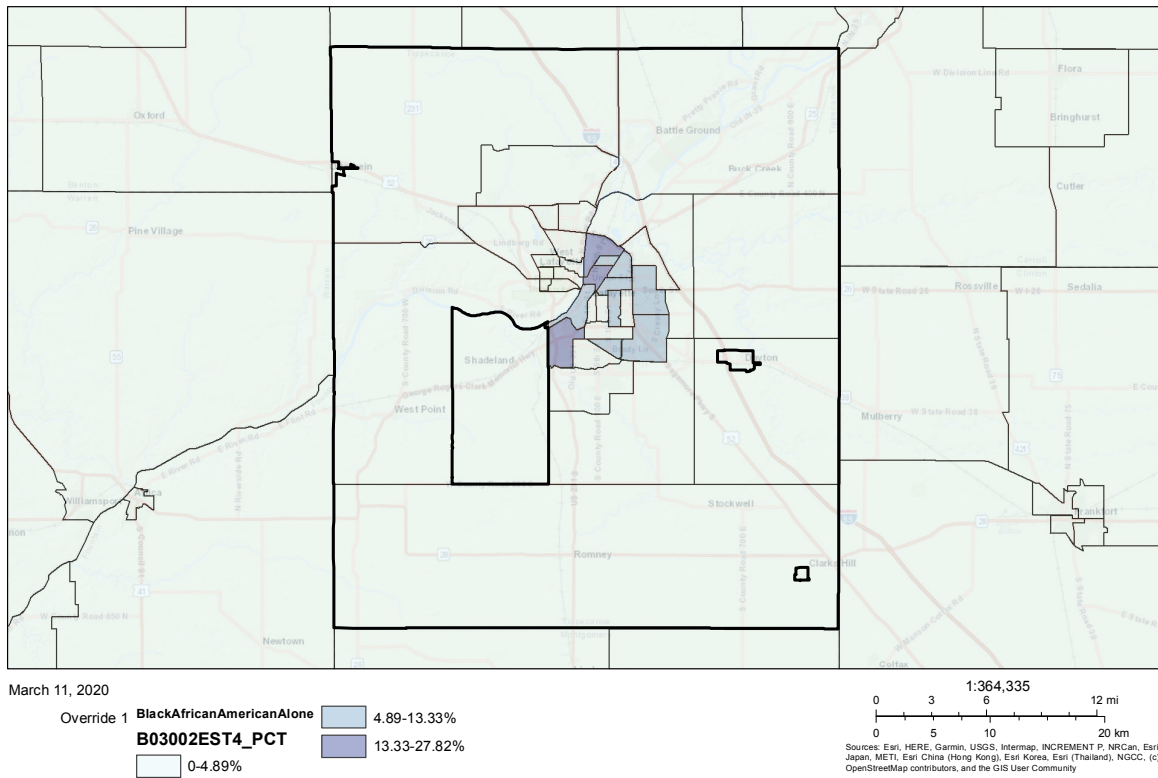


Figure 12 - Concentration of African American households

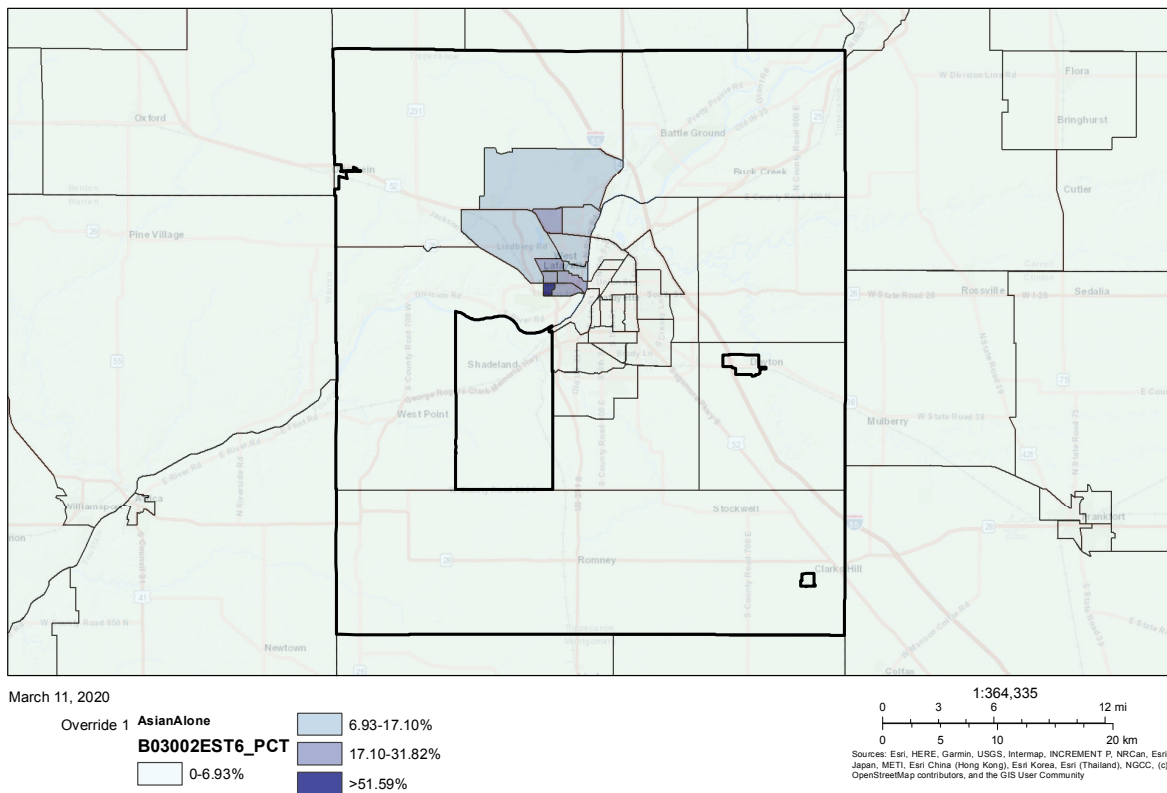


Figure 13 - Concentration of Asian households

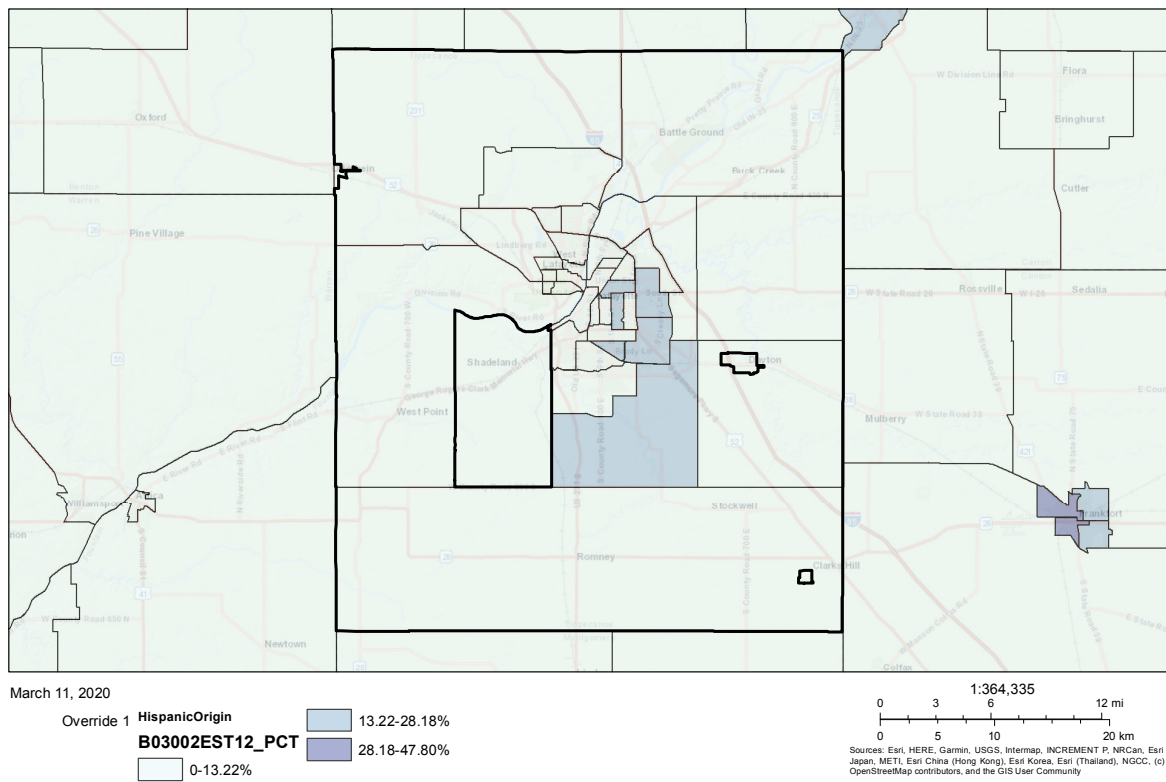


Figure 14 - Concentration of Latino households

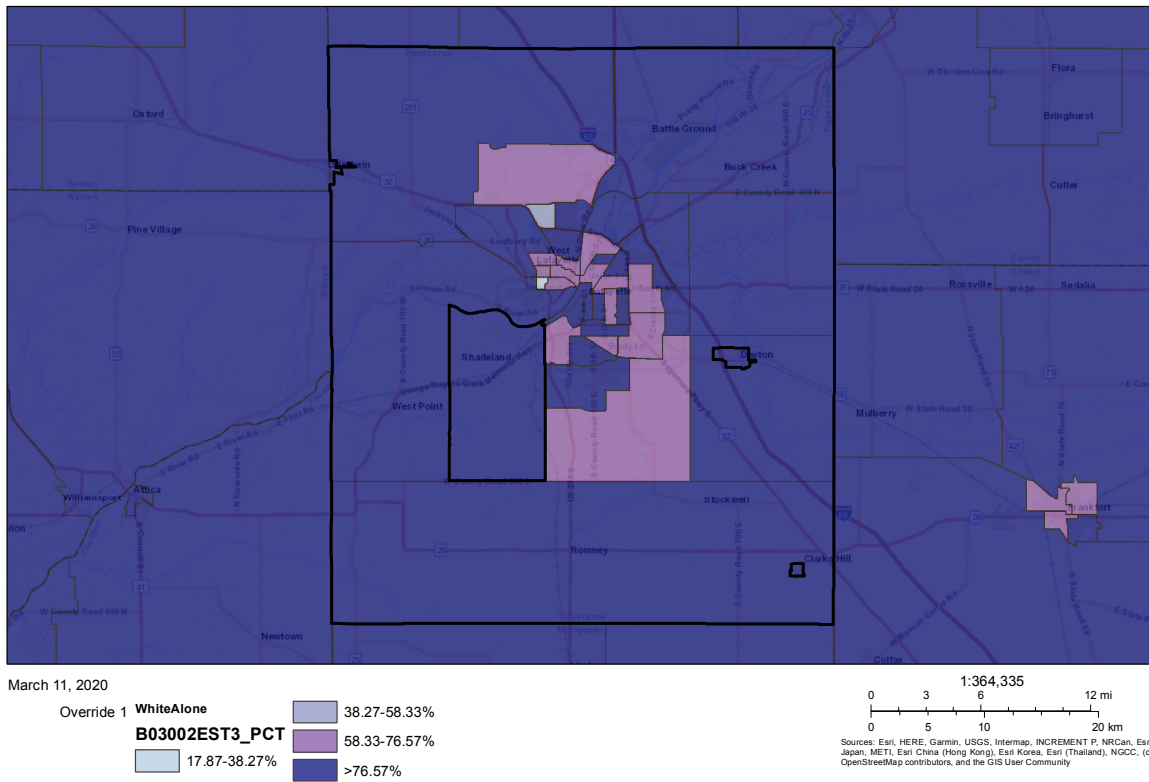


Figure 15 - Concentration of White households

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

The following provides an overview of public housing in the City of Lafayette and West Lafayette including a 5-mile radius of the city limits. Data is from the HUD Public Housing Information Center (PIC), supplemented with information from the Lafayette Housing Authority collected in February 2020.

- The PIC records identify 1,233 vouchers. LHA reports it has 1,343 Housing Choice Vouchers (HCV), including 59 project-based vouchers, 33 HUD-VASH, and 105 Mainstream5. LHA reports it has 1,268 HCV and 51 project-based, 37 HUD-VASH and 34 Mainstream5 vouchers in use. Only 34 of the Mainstream 5 NED vouchers are filled due to 75 vouchers being awarded in February.
- Average annual income of a HCV household is \$13,640. The Census Bureau's 2018 ACS reports average income in the City of Lafayette is \$58,981, City of West Lafayette is \$54,325 and Tippecanoe County is \$54,325.
- Average household size for an HCV household is 1.9 persons.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	1,213	0	1,210	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	0	10,811	0	10,800		0	0
Average length of stay	0	0	0	4	0	4		0	0

Program Type								
	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	0	0	2	0	2	0	0
# Homeless at admission	0	0	0	18	0	18	0	0
# of Elderly Program Participants (>62)	0	0	0	181	0	181	0	0
# of Disabled Families	0	0	0	428	0	426	0	0
# of Families requesting accessibility features	0	0	0	1,213	0	1,210	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PLC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	931	0	928	0	0	0
Black/African American	0	0	0	259	0	259	0	0	0
Asian	0	0	0	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	18	0	18	0	0	0
Pacific Islander	0	0	0	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based			
Hispanic	0	0	0	56	0	56	0	0	0
Not Hispanic	0	0	0	1,157	0	1,154	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PHIC (PHI Information Center)

Totals in Use - REVISED

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
							# of units vouchers in use	0	0

Characteristics of Residents - REVISED

Program Type								
	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	9,996	5,357	13,640	10,993	0
Average length of stay	0	0	0	2.1	1	4	1.5	0
Average Household size	0	0	0	1.4	1.4	2	1	0
# Homeless at admission	0	0	0	106	51	18	37	0
# of Elderly Program Participants (>62)	0	0	0	335	5	317	13	0
# of Disabled Families	0	0	0	738	11	711	16	0
# of Families requesting accessibility features	0	0	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	2	0	2	0	0
# of DV victims	0	0	0	3	1	2	0	0

Race of Residents - REVISED

Program Type									
Race	Certificate	Mod- Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	1289	50	1164	40	0	35
Black/African American	0	0	0	1148	24	1094	16	0	14
Asian	0	0	0	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	9	0	9	0	0	0
Pacific Islander	0	0	0	5	0	5	0	0	0
Other	0	0	0	0	0	0	0	0	0

Ethnicity of Residents - REVISED

Program Type								
Ethnicity	Certificate	Mod- Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
								Disabled *
Hispanic	0	0	0	56	0	56	0	0
Not Hispanic	0	0	0	1,157	0	1,154	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition								

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

LHA reports as of March 2020 there are 1,048 households on the LHA wait list with 133 Households with a household member living with a disability.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Of the 1,048 households on the waiting list for a voucher:

- 133 households have at least one person living with a disability
- 18 households have at least one person who is age 62 years or older
- 632 households identify as families
- 265 households identify as single individuals

LHA reports that as of March 2020 there are 1,048 Households on the wait list for Section 8 assistance. Nine percent (9.83) qualify as very low income (earning between 31 and 50 percent MFI) and 85.78 percent qualifying as extremely low income (earning less than 30 percent MFI).

How do these needs compare to the housing needs of the population at large

Similar to other low-income renters in the Greater Lafayette Area, LHA residents are in need of support with moving towards self-sufficiency. Assistance is needed with child care, transportation, personal and career counseling, adult basic education, job training, and job placement.

Discussion

The most immediate need for the LHA is finding additional funding to provide voucher assistance. Demand for new vouchers continues with the cost burden of housing increasing for many families, including all households and races. Without the voucher assistance, many low-income families cannot afford to rent in either City.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in the State of Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the State of Indiana are able to access and maintain permanent housing.

West Lafayette and Lafayette are part of the Region 4 Balance of State Continuum of Care for the State of Indiana. The Homeless Prevention and Intervention Network (HPIN) of NW Central Indiana serves as Region 4 Local Planning Council. Region 4 consists of Tippecanoe, Montgomery, and Warren counties.

Each year, HPIN conducts a Point-in-Time Homeless Count, meeting a requirement by the U.S. Department of Housing and Urban Development for every community receiving federal funds for programs to aid the homeless. The count is conducted nationally during the last two weeks of January. The numbers part of this analysis is from Region 4 are only broken out by County, not just the City of Lafayette or the City of West Lafayette. The most recent count took place on January 23, 2020; however, the data from that count was not available at the time of the publication of this document. The most recent information is the count conducted on January 23, 2019 and will be used for the purpose of this analysis.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chronically Homeless Individuals: Due to the COVID-19 pandemic, there is concern the number of chronically homeless individuals could increase due to loss of income and households experiencing a housing cost burden. The Permanent Supportive Housing Program at LTHC Homeless Services has served 71 adults, 100 percent of which had a physical or mental health issue.

Veterans and their Families: The 2019 Point in Time count did list a number of unsheltered veterans. The Lafayette Housing Authority with the VA is utilizing VASH vouchers to provide long-term rental assistance for veterans in the community, with the intended impact to reduce veteran homelessness. In addition, LTHC Services have assisted 76 military veterans through its SSVF program.

Youth: The 2019 Point in Time count listed 8 unaccompanied youth experiencing homelessness. In a stakeholder interview, there was an interest in conducting a separate youth count to understand the full extent of youth homelessness in the community. LHA will apply for FUP (Family Unification Program) vouchers but in the interim LHA will accept the referral.

Families with Children: The 2019 Point in Time count listed 10 households with children experiencing homelessness. Due to the COVID-19 pandemic, there is concern this number could increase due to loss of income and households experiencing a housing cost burden. In the last year LTHC Homeless Services worked with 277 families, a 57 percent increase from the previous year. Of the individuals they served, 533 of the individuals were children, a 94 percent increase from the previous year.

Population	Estimate the # of persons experiencing homelessness on a given night	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered			
Persons in Households with Adult(s) and Child(ren)	10	0			
Persons in Households with Only Children	0	0			
Persons in Households with Only Adults	67	26			
Chronically Homeless Individuals					
Chronically Homeless Families					
Veterans	1	8			
Unaccompanied Child	8	0			
Persons with HIV	4	0			

Data Source Comments: 2019 Point in Time Count;

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	82	
Black or African American	39	
Asian	0	
American Indian or Alaska Native	0	
Pacific Islander	0	
Multiple Races	5	
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	5	
Not Hispanic	121	

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families: The 2019 point-in-time count noted there were 10 sheltered households with adults and children. There were no chronically homeless families identified. Chronically homeless families meet two criteria: 1) the head of household has a disabling condition and 2) the household has been homeless for at least one year or has been homeless 4 or more times in the last three years.

Veteran Families Region 4 services providers did not encounter any homeless families with a veteran head of household in the 2019 point-in-time count.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

People of color are significantly overrepresented in Tippecanoe County's homeless population. At the January 23, 2019 point-in-time count, 30.9 percent identified as Black or African American. In contrast, 6.9 percent of the population identified as Black/African American. Data analysis by the CoC indicates that the disparity is not explained by poverty, that is, the proportion of people of color experiencing homelessness exceeds the proportion of people of color living in deep poverty (at or under 15 percent of the area median income) in Tippecanoe County.

The Indiana Balance of State Continuum of Care (CoC) has identified people of color to have a higher risk of homelessness because their households experience housing needs at a disproportionate rate. The data analysis for the Cities of Lafayette and West Lafayette earlier in this Consolidated Plan confirms the same conclusion. The CoC has identified the following strategies to address the racial disparities found in the CoC:

- The Indiana Housing and Community Development (IHCD), as the Collaborative Applicant, has engaged executive level leadership, including the Lt. Governor, to further address community dynamics and tackle the issue more comprehensively.
- The CoC will continue to engage staff, committees, and community resources to analyze data and further address racial disparities related to homelessness.
- The CoC will examine past and present data to re-evaluate policies and processes to guarantee that the system is inclusive of all persons facing homelessness, specifically minorities.
- The CoC will continue to provide training to staff and community partners specifically related to implicit bias and ensuring culturally competent and equitable programs.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The January 23, 2019 point in-time count identified 126 people experiencing homelessness in Tippecanoe County, including 106 individuals over the age of 18 and 20 youth under 18 years old. In the entire Region 4, 144 individuals were experiencing homelessness.

Unsheltered Homeless The 2019 point-in-time count identified 40 unsheltered individuals in Region 4. Of the 40 unsheltered individuals, none reported being chronically homeless and eight reported a veteran status. Among the unsheltered population, 21 reported a serious mental illness and 13 reported a substance use disorder. The point-in-time count located one unsheltered family with three people in the household.

Sheltered Homeless Individuals The 2019 point-in-time count identified 68 homeless individuals without children in Region 4. All 68 individuals were in emergency shelter. One of the individuals identified themselves as a veteran.

An additional 10 unaccompanied youth were living in emergency shelter. Of those 8 of them were living in Tippecanoe County.

Sheltered Homeless Families: The 2019 point-in-time count identified 13 homeless families, with a total of 28 children and 13 adults. All of the families were living in an emergency shelter. One of the families was a four-person household of a parenting youth, with the head of household between the age of 18-24 and three children under the age of 18.

Discussion:

The HPIN group, as part of the Region 4 Balance of State CoC, will attempt to achieve ending homelessness by:

- Providing a forum for discussion of issues of homelessness
- Identifying levels of service and gaps in the system
- Assisting in the coordination and integration of services to achieve a continuum of care
- Identify key factors in ending chronic homelessness
- Educating the public about homeless issues in the community

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

One of the challenges when seeking out the needs in the community is finding data. Data on persons living with disabilities is in various places and often differs from resource to resource. The 2017 American Community Survey listed 19,765 people with a disability in Tippecanoe. The Social Security Administration data indicated there were a total of 2,505 Tippecanoe County adults receiving SSDI, SSI, or both forms of assistance in 2017.

There are also multiple sources of services for persons with disabilities. No single place lists all of the possible resources or services and the burden for finding resources falls upon the person seeking the services. This section will attempt to speak to the needs of persons with special needs, but given the above challenges, the City of Lafayette and the City of West Lafayette understand the limited scope of these narratives.

Describe the characteristics of special needs populations in your community:

Elderly: According to the 2017 ACS estimates, Tippecanoe County is home to 19,806 people who are age 65 years or older. Of those individuals over age 65, 2,715, are age 85 years or older. Persons over the age of 85, for the purpose of this analysis, will be considered frail elderly while those over the age of 65, but not yet 85, will be considered elderly.

Persons with Disabilities: According to the 2017 ACS estimates, an estimated 10.7 percent of Tippecanoe County's general, non-institutionalized population is living with a disability. Of the total estimated population of 184,375, and estimated 19,765 are living with a disability. Of the households living with a disability, 20.8 percent of them (4,111 individuals) are living at or below the poverty line. Of the non-institutionalized, elderly population, the 2017 ACS estimates that 36.7 percent (or 6,950 individuals) is living with a disability.

People with Substance Abuse Disorders. The Substance Abuse and Mental Health Services Administration (SAMSHA) tracks substance abuse prevalence. According to SAMSHA's 2018 National Household Survey on Drug Use and Health (NHSDUH), 60.2 percent of the population 12 and older were substance abuse users (tobacco, alcohol, or illicit drugs). Nearly 2 in 5 people ages 18 to 25 (38.7 percent), have used an illicit drug in the past year. Nearly 1 in 6 adults ages 25 or older (16.7

percent), has used an illicit drug in the past year. Applying these national standards Tippecanoe County's ACS 2017 population estimates indicates that 32,172 residents, ages 18 and older may have used illicit drugs in the past year. Within that number, 16,394 Tippecanoe residents between the ages 18 and 25 may have used drugs in the past year. According to the national report, marijuana is the most common drug used followed by abuse of prescription pain relievers.

Victims of Domestic Violence. The Center for Disease Control track prevalence rates for intimate partner violence through phone surveys. The most recent survey, which was conducted in 2015 and had results published in 2018, indicates one out of four women and one of ten men will experience intimate partner violence (sexual violence, physical violence, and/or stalking by an intimate partner) during their lifetime. An estimated 5.5 percent of women and 5.8 percent of men experienced intimate partner violence in the past 12 months. Applying the national figures to the ACS 2017 estimated population for Tippecanoe results in estimates that 5,009 women and 5,509 men are victims of intimate partner violence each year.

What are the housing and supportive service needs of these populations and how are these needs determined?

The City has reviewed data and consulted with the community to determine the housing and supportive needs of these populations.

Elderly. Of elderly households who rent, 1,016 are experiencing a housing cost burden and 523 are experiencing a severe housing cost burden. Of the elderly households who own their own home, 1,357 are experiencing a housing cost burden and 564 are experiencing a severe housing cost burden. Of all renters experiencing a housing cost burden, 6.4 percent are elderly and of homeowners experiencing a housing cost burden, 35.8 percent are elderly.

Persons with Disabilities. Twenty (20.8) percent of persons living below the poverty level in Tippecanoe County are disabled. These households are in need of affordable housing. Many are also in need of accessible units/housing modifications, and many need supportive services to assist them to live independently.

Persons with Substance Abuse Disorders There are a broad range of treatment programs for residents in Lafayette. Residents in the rural parts of Tippecanoe County or living in West Lafayette must come to Lafayette to receive services. There are long term treatment programs, detox programs, inpatient drug rehab facilities, short term drug rehab programs, outpatient individual counseling and other options.

Victims of Domestic Violence This population often needs assistance with safety planning, and may need access to a safe emergency shelter that is targeted toward their needs. Domestic violence often includes financial control, leaving many who experience it with no or very low income. As a result, persons who have experienced domestic violence may be in need of employment training/support, as well as rental assistance.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Indiana Department State Department of Health releases an annual report on the presence of the HIV/AIDS virus by county. In 2018, there were 8 new cases of individuals living with HIV/AIDS in Tippecanoe County. A total of 187 persons are living with HIV/AIDS in Tippecanoe County.

Discussion:

Supplemental Security Income (SSI) is a federal income supplement program to help the aged, blind, and people with disabilities who have little or no income. The mean monthly payment from SSI is \$771 per month, meaning the rent a household or person with only SSI for income can afford is \$231 per month. The market analysis later in this document will show that apartments in Lafayette and West Lafayette at fair market rent are not affordable to persons with only SSI payments as income. Thus, if a disabled household only has SSI as a source of income, the housing problem they are likely to have is one of a housing cost burden or severe housing cost burden. There are 2,205 households listing SSI as a source of income. However, it is unknown if that is the only income for that household.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

In 2019, the Lafayette Board of Parks and Recreation adopted a comprehensive 5-year master plan for 2019-2023. This plan was developed through the input of various stakeholders including City Officials, employees, user groups, and the general public. Through the guidance of the master plan, the City will implement many new projects and improvements that will serve the Greater Lafayette Community.

These include the following projects:

- Columbian Park Zoo: Complete construction of a new exhibit for African penguins – estimated cost \$2.7 million
- Columbian Park Zoo: Addition of a new carousel, carousel building, and plaza – estimated cost \$2 million
- Columbian Park Zoo: Construction of new Commissary Building – estimated cost \$500,000
- Columbian Park: Improvements to Memorial Island including new stage, shoreline and water quality improvements - estimated cost \$6 million
- Crosser Sports Complex: Complete construction of a new four field softball complex for youth girls – estimated cost \$2 million
- Loeb Stadium: Construction of a new multi-use baseball stadium – estimated cost \$20 million
- McAllister Recreation Center: Complete construction of a new playground - estimated cost \$343,000
- Improvements to playgrounds – estimated cost \$150,000
- Construction of a new All-inclusive baseball field – estimated cost \$500,000

How were these needs determined?

The City of Lafayette utilized information from the 2019-2023 Parks Master Plan.

Describe the jurisdiction's need for Public Improvements:

The City of Lafayette is updating its curb ramp inventory and developing a city-wide sidewalk maintenance plan. Currently, the Engineering Department is conducting the inventory and rating phase. Once this is complete, the City will have a better understanding of the overall annual sidewalk costs. At this point in the inventory, the City has enough data to extrapolate the needs across the City and has concentrated the majority of the early data collection efforts in the lower to moderate income portions of the City. The intent of the sidewalk plan will be to identify any issues that are out of compliance with ADA and develop a comprehensive plan to systematically restore them to ADA compliance.

Below is a non-exhaustive list of projects that may occur over the next five years:

- Sidewalk and curb replacement in low to moderate income areas (CDBG-applicable): \$500,000 per year (\$2,500,000 over 5 years)
- Curb ramps (CDBG applicable): \$300,000 per year (\$1,500,000 over 5 years)
- Street resurfacing: \$2,500,000 per year (\$12,500,000 over 5 years)
- Roadway reconstruction or new construction projects:
 - 2021: Park East Boulevard South Connection: \$650,000 (local portion of a Federal Aid contract)
 - 2022/3: Park East Boulevard North Connection: \$10,000,000
 - 2025: S 9th Street: \$6,000,000

For this non-exhaustive project list, there are \$29,150,000 in expenses that CDBG would not be applied to, and \$4,000,000 that CDBG could be applied to over the next 5 years.

How were these needs determined?

This information was determined using three methods: historical CDBG needs applications, the City's annual street resurfacing plan, and coordination with project consultants working on the roadway construction projects.

Describe the jurisdiction's need for Public Services:

Public input suggested the following public and social service needs:

- Transportation assistance, particularly for 2nd and 3rd shift workers
- Financial literacy and counseling

- Creation of a central database of all services offered in the community – a coordinated entry system for social services
- Services for seniors and elderly persons
- Food pantries and access to food
- At home care for seniors
- Substance abuse services, treatment and prevention
- Affordable child care
- Mental health care
- Housing counseling
- Legal services for tenant/landlord disputes
- Safety net services for households experiencing the “cliff effect”
- Services and housing for people entering the community from local jails or prison

How were these needs determined?

The City utilized input from stakeholder interviews. Stakeholders included representatives from affordable housing providers, homelessness service provider, youth providers, business leaders, civic leaders, and other social service providers.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Lafayette metro area has one of the top two most expensive rental housing markets in Indiana, largely due to Purdue University and its students which creates high demand for rental units. In 2015, the Indianapolis Star¹ published an article discussing the possible reasons for higher rental costs in the area beyond the basic supply/demand chains. Some of the reasons include:

- Out of state and foreign students coming to the area may see the rents as low compared to their home cities/countries.
- Students seem to want and parents are willing to pay for luxury units with high end finishes, such as granite counter tops.
- Units are tailored to students with rent-by-the-bed units. Rents run higher per square foot for these multiroom units, because they feature a bathroom in every bedroom, locks on bedroom doors and loads of amenities for students such as game rooms and computer rooms.

Demand for development has also pushed the prices for homeownership housing higher as well. According to Zillow.com, the median home value in Lafayette is \$149,133 for January 2020. Lafayette home values have gone up 7.9 percent over the past year and Zillow predicts they will rise another 5.3 percent within the next year. The median list price per square foot in Lafayette is \$102, which is lower than the metro area average of \$106.

The Housing Market Analysis includes the following sections:

- Number of Housing Units
- Cost of Housing
- Condition of Housing
- Public and Assisted Housing
- Homeless Facilities and Services

¹ <https://www.indystar.com/story/money/2014/12/31/indiana-cities-highest-apartment-rents/21114583/>

- Special Needs Facilities and Services
- Barriers to Affordable Housing
- Non-Housing Community Development Assets

Most of the data tables in this section are populated with default data from the Comprehensive Affordability Housing Strategy (CHAS) developed by the Census Bureau for HUD based on 2011-201 American Community Survey (ACS) census. Other sources are noted throughout the plan.

Analysis of existing community resources compared with the needs identified in the Needs Assessment provide the basis for the funding decisions that are reflected in Lafayette's Strategic Plan.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

This part of the Consolidated Plan will examine the number of housing units and types to determine if the supply is meeting demand or if another reason is causing the affordable housing issue in area served by the Lafayette Housing Consortium.

Single-family structures (both detached and attached) remains the dominate housing stock within Lafayette. Of the total 71,256 residential structures in the area, 45,090, or 63.2 percent, are single-family structures. Structures with 5-19 units account for another 16.6 percent of area's housing stock, likely due to the amount of student housing. These percentages have remained the same since the writing of the 2015-2019 Consolidated Plan in 2014.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	42,355	59%
1-unit, attached structure	2,735	4%
2-4 units	6,540	9%
5-19 units	11,830	17%
20 or more units	5,970	8%
Mobile Home, boat, RV, van, etc	1,826	3%
<i>Total</i>	<i>71,256</i>	<i>100%</i>

Table 26 – Residential Properties by Unit Number

Data 2011-2015 ACS

Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	23	0%	1,555	5%
1 bedroom	384	1%	8,570	27%
2 bedrooms	4,273	12%	10,882	34%

	Owners		Renters	
	Number	%	Number	%
3 or more bedrooms	29,820	86%	10,575	33%
<i>Total</i>	<i>34,500</i>	<i>99%</i>	<i>31,582</i>	<i>99%</i>

Table 27 – Unit Size by Tenure

Data 2011-2015 ACS

Source:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Indiana Housing Community Development Authority publishes a list of housing Section 42 Low Income Housing Tax Credits developments. These developments offer rents on a sliding scale with the intention of providing decent and affordable housing to a variety of low and extremely low-income households. Thirteen (13) developments meet this requirement and are located in Lafayette (9), West Lafayette (3) and Otterbein (1). The communities currently offer 666 units of affordable housing, with another 694 under development. This brings the total to 1,360 units, nearly double the amount from when the last Consolidated Plan was written in 2014.

Two apartment developments, one in Lafayette and one in West Lafayette, serve elderly households, both with independent living and more skilled care. Another project in West Lafayette to serve elderly households is under development. The two developments offer a total of 105 units of affordable housing and 4 units of market rate housing, 11 of the units are affordable to people earning less than 30 percent of the area median family income. The project under development will add another 174 units, all affordable to households earning 60 percent of the area median family income. A fourth community that will be assisted living and is under development will create 133 units of affordable housing to households earning 60 percent of the area median income.

The remaining four, open apartment developments are listed as multi-family communities, meaning they serve any household meeting the income requirements. The open developments offer a total of 494 units of affordable housing and all units are affordable to households earning less than 60 percent of the area median family income. There are four projects under development will add another 408 units of affordable housing and 2 units of market rate housing. Only eight of those units will be affordable to households earning 30 percent of the area median family income. The

new engagement center also received tax credits, creating 40 units of permanent supportive housing. That project is listed under development; however, the units opened in November 2019.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Lafayette Housing Authority (LHA) does not expect any loss of housing through Section 8 contracts.

The LHA is working to add more project-based Section 8 Vouchers, where a housing choice voucher is tied to particular unit or housing development. The LHA currently supports 51 project-based vouchers.

Does the availability of housing units meet the needs of the population?

The Lafayette Housing Consortium service area had 66,090 households and 71,256 housing units. By simply comparing total households to total housing units, it appears that there is sufficient housing to meet the needs of the community. However, this does not account for unit size (# of bedrooms), cost or condition of the housing units.

Describe the need for specific types of housing:

The data shows that the City has more single-person households (20,059) than 0- and 1-bedroom units (10,532). There appears to be an inadequate supply of 2-bedroom units when matched with 2 person households. There are 15,155 2-bedroom units and 23,378 2-person households. Two-person households could also fit in a one-bedroom household, but as mentioned earlier, there is a mismatch of needed housing for one-person households.

The City has 40,395 units that are 3-bedrooms or larger, and 25,334 households made up of three or more persons. There is an excess of 15,061 housing units. However, the data on housing unit size from HUD does not exceed three-bedroom units.

Data analysis indicates there is a housing size mismatch for small households, meaning there is insufficient housing sizes these households. This could lead to housing cost burden as small households have to rent or own housing that is larger than they need. These households, particularly

owner households, may choose to live in larger units. For renters, an inability to find the correct unit size may lead to a need to rent a larger and more costly unit than needed. Given the challenges many residents have with affordability, this mismatch may cause single-person households to have housing cost burdens.

Discussion

The City of Lafayette completed a regional housing analysis and strategy in May, 2019, to determine the types of 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. This section of the document will refer to some of the findings of that document as it pertains to all housing and income levels. The housing gap analysis found:

- To stay on track for the Greater Lafayette Commerce Population goal, Tippecanoe County needs to finish the current 1,421 units approved or under construction in the pipeline, and build another 3,332 housing units over the next five years.
- The overall homeownership is expected to increase over the next five years.
- Detached housing will stay dominant, but can be affected more easily.
- The barbell generations, Millennials and Baby Boomers, will make up much of the County's growth over the next five years.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

Stakeholder interviews confirmed that the cost of housing continues to be a leading issue for many households in the Lafayette Metro Area. Data from the HUD CHAS and *Out of Reach 2019* by the National Low Income Housing Coalition confirm this viewpoint. This section of the Consolidated Plan will look at the cost of housing and its effects on households living in the Lafayette Housing Consortium service area.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2015	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0Co	0%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,924	18.8%
\$500-999	21,195	67.1%
\$1,000-1,499	3,115	9.9%
\$1,500-1,999	1,045	3.3%
\$2,000 or more	335	1.1%
<i>Total</i>	<i>31,614</i>	<i>100.1%</i>

Table 29 - Rent Paid

Data 2011-2015 ACS

Source:

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,330	No Data
50% HAMFI	6,260	2,757
80% HAMFI	20,471	7,601
100% HAMFI	No Data	11,607
<i>Total</i>	<i>28,061</i>	<i>21,965</i>

Table 30 – Housing Affordability

Data 2011-2015 CHAS

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	612	690	824	1,117	1,423
High HOME Rent	612	690	824	1,117	1,255
Low HOME Rent	610	653	783	905	1,010

Table 31 – Monthly Rent

Data HUD FMR and HOME Rents

Source:

Is there sufficient housing for households at all income levels?

The National Low Income Housing Coalition conducts an annual study called *Out of Reach*, a study that examines hourly wages needed by a household to afford a place to rent without working more than the standard 40-hour workweek.

The study compares the fair market rents for an area to the rents affordable at different wages, including minimum wage and average SSI payments. Fair Market Rents are the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market, meaning 40 percent of the rents are less expensive and 60 percent of the rental units are

more expensive. The fair market rate increases with the number of bedrooms as part of the housing unit.

The minimum wage in the Lafayette Metro area in 2019 was \$7.25 per hour. Working 40 hours per week, a person working a minimum wage job will earn \$15,080 per year. The rent payment affordable to a person earning minimum wage is \$377 per month. A person will need to work 65 hours a week to afford a studio apartment with no bedrooms, at fair market rent. For a two-bedroom apartment, a person working minimum wage will need to work 88 hours per week, 2.2 times the standard 40-hour workweek.

The picture is bleaker for recipients of SSI payments. The mean monthly payment from SSI is \$771 per month, meaning the rent affordable to a household or person with only SSI for income is \$231 per month. No apartments in the Lafayette Metro at fair market rent are affordable to persons with only SSI payments as income.

To afford the fair market rents in the Lafayette Metro, a household needs to earn a living wage, or a wage that enables them to work 40 hours per week and only pay 30 percent of their income towards housing. For a two-bedroom apartment in the area, the living wage needs to be \$16 per hour.

How is affordability of housing likely to change considering changes to home values and/or rents?

The Regional Housing Analysis includes an affordability sensitivity analysis, examining local incomes against local housing values. The affordability sensitivity analysis found:

- Most households making the median or higher could afford most homes.
- Recently sold homes are reasonably affordable to most income levels. This statement is considering households earning the median income or greater.
- New homes tend to be priced closer to the top of the market.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The U.S. Department of Housing and Urban Development set rent levels, which HOME-funded rental projects cannot exceed when charging rent. These rents are set to ensure affordability for

low-income households. High HOME rents and Fair Market Rents track each other very closely. Developers can ask for lower rents, however, in order to make the development financially feasible, the HOME rents may be the lowest possible levels. Any lowering of rent would require greater amounts of capital investment into the building to lower debt burden of the owner or monthly subsidy payments such as housing choice vouchers.

Discussion

While the Regional Housing Analysis states that housing is affordable to households in the Metro area, the data suggests that is for households over the median household income. For households earning below 80 percent of the area median income, or those households the CDBG and HOME funds are intended to serve, housing is not affordable for many of them.

The Eviction Lab at Princeton University has built the first nationwide database of evictions. Using tens of millions of records, the data and information go back to the year 2000 and is as recent as 2016. Communities can find out how many evictions happen in their area and create custom maps, charts and reports. According to EvictionLab.org, in 2016, the Lafayette had the 58th highest eviction rate in the nation among mid-sized cities, at 6.86 percent with 1,535 eviction filings. This equates to 2.95 households evicted every day in Lafayette, during 2016. West Lafayette had an eviction rate of 1.77 percent, or .041 households evicted every day in 2016. This lower rate may be because of student housing, where parents or guardians pay the bill on behalf of the tenant.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

The previous sections have large talked about the cost of housing and the number of housing units. The analysis thus far has established that many households cannot afford their housing despite enough existing housing to meet the demand. However, this analysis is incomplete without analyzing the condition of housing within the community. Public input around condition of housing concerns included:

- Lack of quality housing;
- Need for home repair funding;
- High rates of eviction;
- Need to focus on making renter households into homeowner households; and,
- Need for accessible housing to allow for aging-in-place.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

To begin this discussion, the Cities of Lafayette and West Lafayette must first define the word “conditions of units” to understand the measurements in the tables below. A “condition” of a unit may be one of four items.

- A housing unit lacking kitchen facilities
- A housing unit lacking plumbing facilities
- A housing unit with more than one person per room
- A housing unit with a household with a cost burden of at least 30 percent

For the purpose of this discussion, any unit will be considered as having a substandard condition when the residential property is not up to the local building or housing code. Any unit will be considered as having a substandard condition but suitable for rehabilitation if the renovation costs for the unit do not exceed the value of the property: land and buildings combined value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,295	15%	16,379	52%
With two selected Conditions	34	0%	755	2%
With three selected Conditions	8	0%	23	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	29,150	84%	14,424	46%
<i>Total</i>	<i>34,487</i>	<i>99%</i>	<i>31,581</i>	<i>100%</i>

Table 32 - Condition of Units

Data 2011-2015 ACS

Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,102	21%	5,477	17%
1980-1999	9,448	27%	9,711	31%
1950-1979	12,432	36%	10,970	35%
Before 1950	5,508	16%	5,413	17%
<i>Total</i>	<i>34,490</i>	<i>100%</i>	<i>31,571</i>	<i>100%</i>

Table 33 – Year Unit Built

Data 2011-2015 CHAS

Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	17,940	52%	16,383	52%

Housing Units build before 1980 with children present	5,535	16%	3,300	10%
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Table 34 – Risk of Lead-Based Paint

Data 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

According to the CHAS information, at least 15 percent of homeowners in the Lafayette metro have at least one housing condition. Over half of renters (52 percent) have at least one housing condition. The most common housing problem in Lafayette and West Lafayette is housing cost burden. Cost burden is defined as a household paying more than 30 percent of its gross monthly income towards housing costs, either rent or mortgage and utility costs. Four times as many renters than homeowners in the Lafayette metro experience a housing cost burden. Approximately 15,876 renter households, all with incomes under 80 percent HAMFI, experience a housing cost burden and approximately 3,793 homeowner households, all with incomes under 80 percent HAMFI, experience a housing cost burden.

Severe cost burden is a housing problem where households pay more than half its gross monthly income towards housing costs. Extremely low-income renters have the highest rate of this housing problem. Of the renter households experiencing a severe cost burden, 78.4 percent of them earn an

income 30 percent HAMFI or below. Over three quarters, 76.1 percent, of all households with a severe housing cost burden earn an income 30 percent HAMFI or below.

When budgets are stressed, households are less able to plan for crisis or retirement and can risk foreclosure or defer home maintenance, which negatively affects the neighborhood. Providing opportunities to improve the quality of life for these households and assist them with repairs to their home can reduce this risk.

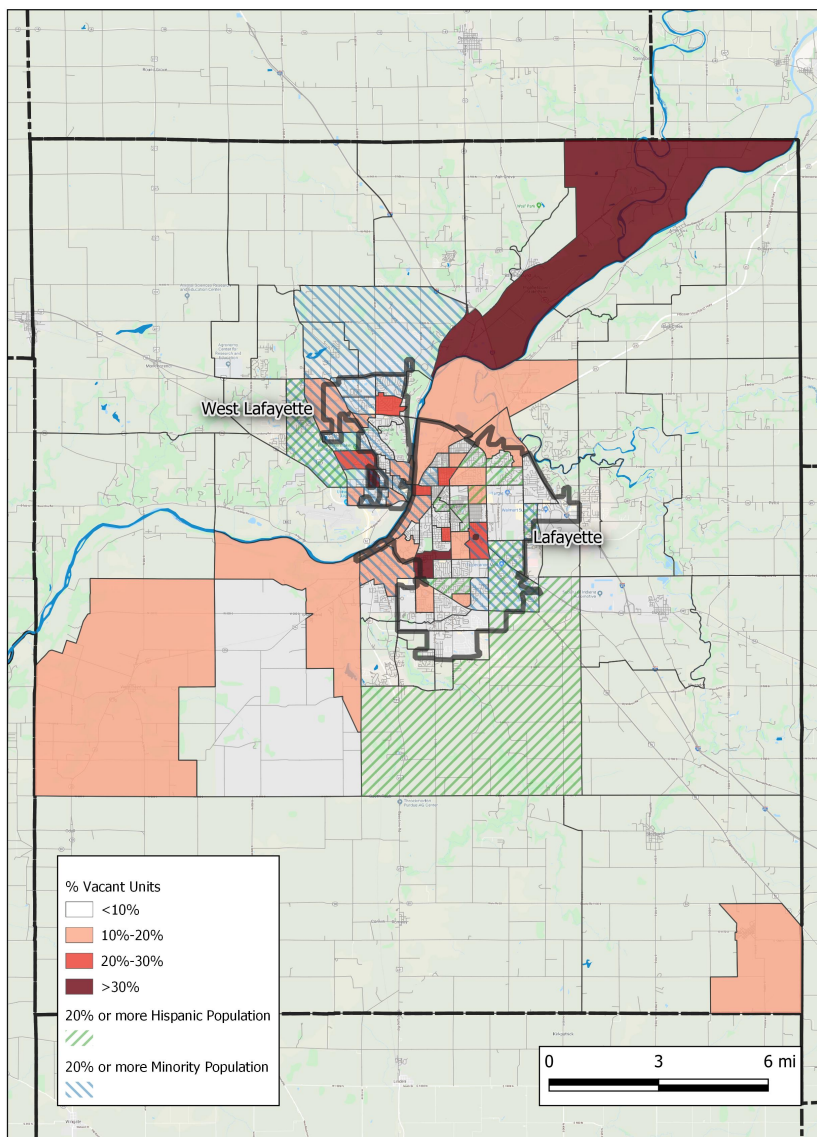


Figure 16 - Vacancy Rates and Neighborhoods of Color

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

The housing needs narrative and CHAS data found 16 percent of owner-occupied homes in the Lafayette area where built prior to 1980 are occupied by children. This is up from 11 percent at the time of the 2015 Consolidated Plan publication. The CHAS information also suggested that 10 percent of the rental units build prior to 1980 have children present, up from 6 percent at the time of the 2015 Consolidated Plan publication.

According to the EPA, professional lead-based paint removal for the following three options costs about \$8 to \$15 per square foot or about \$9,600 to \$30,000 for a 1,200- to 2,000-sq. ft. house. The average removal project costs about \$10,000. Based on that number, if all of the units built prior to 1980 needed some level of abatement, the cost to do so would be well over \$343 million. Just to address the units with children present would be over \$88 million.

Those who have concern about lead paint hazards can contact the Tippecanoe County Health Department for testing of their children or other members of the family. Education will be important for landlords as well. Federal law requires landlords to disclose any history of lead paint hazards in the home prior to leasing the property.

Discussion

According to the 2017 American Community Survey, 5,950 housing units (8.0 percent) in Tippecanoe County were vacant. This is a slight increase from the 5,564 vacant units recorded in the 2010 US Census, accounting for 7.8 percent of all housing units. Figure 16 shows the vacancy rates are higher in neighborhoods of color. The homeownership vacancy rate was 1.3 percent and the rental vacancy rate was 4.7 percent.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

The Lafayette Housing Authority does not develop or manage housing units. The Lafayette Housing Authority only offers Housing Choice Vouchers, Project Based Vouchers, VASH Vouchers and other Special Purpose Vouchers.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0		1,205	8	1,197	0	0	0
# of accessible units									
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Totals Number of Units - REVISED

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	1,343	59	1,146	33	0	105
# of accessible units									

Describe the supply of public housing developments:

As of February 2020, there are also 59 units of project-based HCVP units. These units for 48 chronically homeless singles and 11 families.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Lafayette Housing Authority does not have Public Housing developments.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Lafayette Housing Authority does not have Public Housing developments.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Lafayette Housing Authority does not have Public Housing developments.

Discussion:

The Lafayette Housing Authority does not develop or manage housing units. The Lafayette Housing Authority only offers Housing Choice Vouchers, Project Based Vouchers, VASH Vouchers and other Special Purpose Vouchers.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in the State of Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the State of Indiana are able to access and maintain permanent housing.

West Lafayette and Lafayette are part of the Region 4 Balance of State Continuum of Care for the State of Indiana. The Homeless Prevention and Intervention Network (HPIN) of NW Central Indiana serves as Region 4 Local Planning Council. Region 4 consists of Tippecanoe, Montgomery, and Warren counties. The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana are able to access and maintain permanent housing.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	40	2	0	153	0
Households with Only Adults	46	0	0	111	0
Chronically Homeless Households	0	0	0	47	0
Veterans	0	0	0	59	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

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 actually place qualified persons in the respective program, as beds are available, using a vulnerability and needs assessment tool. LTHC Homeless Services expects the Permanent Supportive Housing units opened in November 2019 and the remainder of the Engagement Center opened in January 2020.

In addition to access to housing services, individuals and families experiencing homelessness can access the following services through the engagement center, many of which are provided on-site.

- Case management
- Common areas and computer room
- Laundry facilities
- Public restroom and showers
- Dining room and meals
- Referral services
- Employment services
- Storage lockers
- Healthcare clinic, mental and physical
- Triage
- Intake and assessment

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and

Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelter

- Family Promise of Greater Lafayette – 25 Beds
- LUM Shelter – 46 Beds
- YWCA Domestic Violence Shelter – 26 Beds

Permanent Supportive Housing

- City of Lafayette/Indiana S+C III – 48 Beds
- Lincoln Center – 24 Beds
- Lafayette Housing Authority – VASH – 48 Beds
- LTHC Homeless Services – Family Program – 45 Beds
- LTHC Homeless Services – Singles Program – 24 Beds

Other Permanent Housing

- Mental Health America of Tippecanoe County - 8 Beds

Rapid Re-Housing

- Lafayette Transitional/VA- SSVF – 11 Beds
- Lafayette Transitional/ Rapid Rehousing BOS (CoC) – 55 Beds
- Lafayette Transitional/ Rapid Rehousing BOS (ESG) – 1 Beds

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

The Lafayette Metro area is home to a number of special needs service providers. With limited income for persons with the only income of SSI, many households are not able to afford housing in the Lafayette area. Locating affordable housing for special needs population continues to be a need.

Through consultation, the Cities of Lafayette and West Lafayette learned the following needs of people living with disabilities, elderly or other special needs:

- More affordable housing options;
- Assistance with utilities, including past due utility payments;
- Need for repair funding to improve accessibility for the elderly;
- More regulation enforcement for ADA compliance; and,
- More hours for public transportation.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Special needs populations often have need for supportive housing, where services to address their particular needs are provided on site at their home. For elderly, frail elderly, persons with disabilities, and persons with HIV/AIDS, supportive housing may enable independent living while ensuring that health and physical needs are met. For persons with mental illness, cognitive disabilities, and/or substance abuse disorders, supportive services not only provide assistance in managing behavioral issues, but they may also be necessary in order to be accepted into housing programs.

Stakeholders have suggested the following needs for the elderly, frail elderly, persons with disabilities and people living with HIV/AIDS:

- More housing that accepts voucher assistance.
- Assistance for utility payments, including back payments and interest.
- More accessible housing, enforcement of ADA compliance.

- Outreach to individuals who may not ask for help.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

At present, permanent supportive housing is the tool for the community that is showing the most growth. However, that growth has come with some concern, particularly due to the lack of case management and service funding. A significant part of the PSH portfolio is scattered site, which presents unique challenges with regard to supervision and landlord relationships. For persons that are chronically homeless with coexisting mental illness and/or substance abuse, it is difficult to acquire housing, and especially difficult to maintain that housing. Without the necessary funding for case management, several categories of persons may be too unmanageable for permanent supportive housing. The threat lies in the drastic decrease in transitional housing and social service only funding. For persons not able to maintain their PSH unit, especially with limited case management resources available, transitional housing is quickly disappearing as an option.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Lafayette will strive to create livable communities for all residents, including people who are not homeless but have special needs. Goals for the City include:

- Provide tenant based rental assistance for households who need aid in affording increasing rents – 10 households assisted.
- Create rental housing units through new construction for households with incomes below 80 percent of the area median income – 10 units.
- Fund owner occupied programs that help elderly and disabled with home modifications to enable them to live independently or age-in-place – 10 units.
- Improve access to food and reduce food insecurity – 244 persons assisted.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City of Lafayette will strive to create livable communities for all residents, including people who are not homeless but have special needs. Goals for the City include:

- Provide tenant based rental assistance for households who need aid in affording increasing rents – 10 households assisted.
- Create rental housing units through new construction for households with incomes below 80 percent of the area median income – 10 units.
- Fund owner occupied programs that help elderly and disabled with home modifications to enable them to live independently or age-in-place – 10 units.
- Improve access to food and reduce food insecurity – 244 persons assisted.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

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 barriers to affordable housing include:

- Difficulty in acquiring sufficient number of parcels for infill development to continue prevent many builders from using economies of scale that they rely upon when developing affordable housing in suburban areas.
- Growing complexity of environmental reviews as related to “brownfields.” Urban properties or facilities whose development or redevelopment can be complicated by the potential presence of site contamination.
- Smart growth is a term used in public regulatory and policy debates regarding planning, land use and density. However, some smart growth principals, while appearing to be consistent with the goal of promoting affordable housing, can be used to justify controls that act as regulatory barriers to affordable housing.
- Administrative processes for developmental approvals continue to become more complex with ever-lengthening reviews and requirements for multiple, duplicative approvals. Each time a community adds substantive requirements, the review process becomes more complicated and burdensome.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Lafayette has a mean income by job higher than the State of Indiana average, according to the 2017 American Community Survey (ACS). The average earnings per job in Indiana are \$54,181 while the mean income in Lafayette is \$53,329 per job. The ACS also listed the mean earnings for men is much higher than women, with the mean wage for men \$40,103 and the mean wage for women \$32,284. It should be noted, the census information does not tell us the type of work each gender has as employment to get to those mean wages.

CDBG funding is to be utilized for households at 80 percent or below the area median household income. The median household income is the point where 50 percent of the population earns above the wage and 50 percent of the population earns below the wage. The 2017 ACS listed the median income for Lafayette at \$43,894, lower than the mean or average wage.

The economic development analysis will examine the types of employment in the area and the needs of people who may earn incomes below the household median income.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	189	33	1	0	-1
Arts, Entertainment, Accommodations	3,739	5,588	14	11	-2
Construction	1,114	1,919	4	4	0
Education and Health Care Services	4,502	9,815	16	20	4

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Finance, Insurance, and Real Estate	1,220	1,710	4	3	-1
Information	316	464	1	1	0
Manufacturing	6,187	12,481	23	25	3
Other Services	937	1,307	3	3	-1
Professional, Scientific, Management Services	1,189	1,799	4	4	-1
Public Administration	0	0	0	0	0
Retail Trade	3,566	7,179	13	15	2
Transportation and Warehousing	884	1,329	3	3	-1
Wholesale Trade	897	1,445	3	3	0
Total	24,740	45,069	--	--	--

Table 39 - Business Activity

Data 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	39,285
Civilian Employed Population 16 years and over	36,270
Unemployment Rate	7.70
Unemployment Rate for Ages 16-24	35.10
Unemployment Rate for Ages 25-65	5.20

Table 40 - Labor Force

Data 2011-2015 ACS

Source:

Occupations by Sector	Number of People
Management, business and financial	7,145
Farming, fisheries and forestry occupations	1,355
Service	4,705
Sales and office	7,725
Construction, extraction, maintenance and repair	2,445
Production, transportation and material moving	2,660

Table 41 – Occupations by Sector

Data 2011-2015 ACS

Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	30,600	88%
30-59 Minutes	3,480	10%
60 or More Minutes	825	2%
<i>Total</i>	<i>34,905</i>	<i>100%</i>

Table 42 - Travel Time

Data 2011-2015 ACS

Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,875	475	1,460
High school graduate (includes equivalency)	7,285	595	2,265
Some college or Associate's degree	9,565	545	2,305
Bachelor's degree or higher	8,050	305	1,145

Table 43 - Educational Attainment by Employment Status

Data 2011-2015 ACS

Source:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	135	435	445	905	575
9th to 12th grade, no diploma	1,185	945	930	1,145	1,125
High school graduate, GED, or alternative	2,895	2,850	2,440	4,855	3,295
Some college, no degree	2,905	3,635	1,875	3,685	1,485
Associate's degree	399	1,270	750	1,215	425
Bachelor's degree	1,345	2,565	1,465	2,415	760
Graduate or professional degree	138	1,165	645	1,250	750

Table 44 - Educational Attainment by Age

Data 2011-2015 ACS

Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	46,941
High school graduate (includes equivalency)	53,618

Educational Attainment	Median Earnings in the Past 12 Months
Some college or Associate's degree	63,512
Bachelor's degree	114,260
Graduate or professional degree	100,962

Table 45 – Median Earnings in the Past 12 Months

Data 2011-2015 ACS

Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors are education and health care; arts, entertainment and accommodations; retail trade; and, manufacturing. According to the ACS, the manufacturing sector had the largest share of workers (23 percent) had the largest share of jobs (26 percent). The education and healthcare sector is the second largest share of jobs (20 percent) in Lafayette. The education and healthcare sector is the second largest when it comes to share of workers (16 percent). The retail trade sector is another large sector, accounting for 13 percent of the workers and 15 percent of the share of jobs.

Describe the workforce and infrastructure needs of the business community:

Careerinfo.net lists Purdue University in West Lafayette as Indiana's largest employer, with 15,304 jobs.² Supporting employees at Purdue University is a need for the community, as a large employer. However, most of the needs for those employees are many of the same needs the community has as a whole.

According to the US Census, the mean travel time to work was 16.7 minutes. Thus, the majority of people over the age of 16 and working, live near work. Over three quarters, 75.8 percent, of workers drive alone to work and another 13.6 percent carpool to work. Stakeholders said public transportation is a challenge, particularly when it comes to employment of the most vulnerable population. Over three percent (3.6) of Lafayette residents utilize public transportation.

² <https://www.careerinfo.net/org/oview6.asp?id=&soccode=&stfips=18&from=State&nodeid=12>

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Some of the local, regional and economic initiatives include:

- The Purdue Center for Regional Development (PCRD) seeks to pioneer new ideas and strategies that contribute to regional collaboration, innovation and prosperity. Founded in 2005, the Center partners with public, private, nonprofit and philanthropic organizations to identify and enhance the key drivers of innovation in regions across Indiana, the U.S. and beyond. PCRD answered the call for the nation's research universities to become more engaged in promoting regional prosperity.
- Purdue Research Park of West Lafayette, which is located just north of Purdue University's main campus, is home to the largest cluster (100+) of technology-based companies in the state. The 725-acre park boasts more than 50 buildings; more than 3,200 employees; 327,000 square feet of business incubation space; and an average wage for startup companies in excess of \$63K. The newest phase of the park is a result of a partnership between Purdue University, Purdue Research Foundation and the City of West Lafayette. Lots can be purchased or leased by eligible firms.
- The Economic Development Commission (EDC) is established to investigate, study, and survey the need for additional job opportunities, industrial diversification, water services, and pollution control facilities in the City of West Lafayette. The primary tool at the EDC's disposal is the use of the tax abatement. Tax abatements can be used to encourage new investment and increase and maintain basic employment within the "economic revitalization area." The EDC meets as needed.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Because of its proximity to Purdue University the City of Lafayette has a highly educated workforce. Thirty (30.5) percent of the workforce has an Associate's Degree, Bachelor's Degree, or Graduate Degree. Twenty-five (25) percent of the workforce population has some college education without yet achieving a degree.

This workforce is primed for the technology business sector that Purdue University Technology Park is intending to attract to the area. The workforce is also a reflection of the largest employer, Purdue University, with jobs that often require college level educations.

For the population without a college or advanced degree, 7.3 percent of the total population, other education opportunities are required to match the skill sets of new employers moving to the area. The Greater Lafayette Chamber of Commerce markets various initiatives for workforce development to improve the skills of the entire workforce, attracting higher paying jobs to the area.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Workforce development is at the forefront of a powerful collaboration between Greater Lafayette Commerce and the businesses and higher-learning institutions throughout the Greater Lafayette economic region.

Through education, on-site training, short-term seminars, business workshops and other activities—all created and shaped with direct input from area employers—GLC's workforce development empowers the job seekers of today and tomorrow with the knowledge and skills they need to advance both their careers and the companies they serve.

- Greater Lafayette's Ivy Tech Community College offers more than 400 advanced certification training courses and 80 study programs.
- Purdue University in West Lafayette is the 16th largest school in the country, and a recognized leader in the fields of engineering, information technology, life science and agriculture.
- Young professionals have access to advanced specialized training at the St. Elizabeth School of Nursing, Harrison College and the Lafayette Adult Resource Academy.
- Covering 14 counties around Greater Lafayette, Indiana WIRED (Workforce Innovations in Regional Economic Development) is a \$15 million, federally funded initiative to integrate

education, workforce development and economic development. The goal: Build an entrepreneurship super-region, weaving 21st century skills with supportive civic networks.

- Greater Lafayette's Tecumseh Area Partnership is a workforce intermediary, while its REACH Center (regional employment assessment center for hiring) conducts job skills assessment and workplace readiness training.
- Designed to bring young professionals into the seasoned business community, Tippy Connect organizes social mixers, networking events and community service opportunities for career individuals, ages 22--39.

These initiatives support efforts of the Consolidated Plan by addressing needs in the community that the City of Lafayette may not be able to support with local CDBG dollars. These organizations have been able to seek other funding resources.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Please see answers in above sections on workforce growth and regional initiatives.

Discussion

According to the Greater Lafayette Chamber of Commerce, the ten largest employers in Tippecanoe County and the number of employees are:

1. Purdue University - 15,300
2. Subaru of Indiana Automotive – 5,600
3. Wabash National - 3,200
4. Purdue Research Park Companies – 3,085
5. St. Elizabeth Regional Health - 2,100
6. Caterpillar - 1,800
7. IU Health Arnett – 1,783

8. Lafayette School Corp. - 1,250
9. Tippecanoe School Corp. - 1,015
10. Oerlikon Fairfield Drive Systems – 765

Through consultations with civic leaders in the community, the primary need for employees seeking employment in the strong economy is affordable housing and transportation. Through offering walkable neighborhoods, affordable housing, bustling downtowns and cultural districts the area will attract both employers and employees. Programs and projects supported through the Consolidated Plan and five years of Action Plans will go towards creating walkable communities and affordable housing in West Lafayette.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

For the purpose of this document, an area of concentration of housing problems will be an area where 30 percent or more of the population has a housing problem. The housing analysis stated that housing cost burden is the housing problem experienced by the most people in West Lafayette.

Figure 17 shows the concentration of households with a housing cost burden. Concentrations of this housing problem surround Purdue University's Campus and extend to the north west side of West Lafayette.

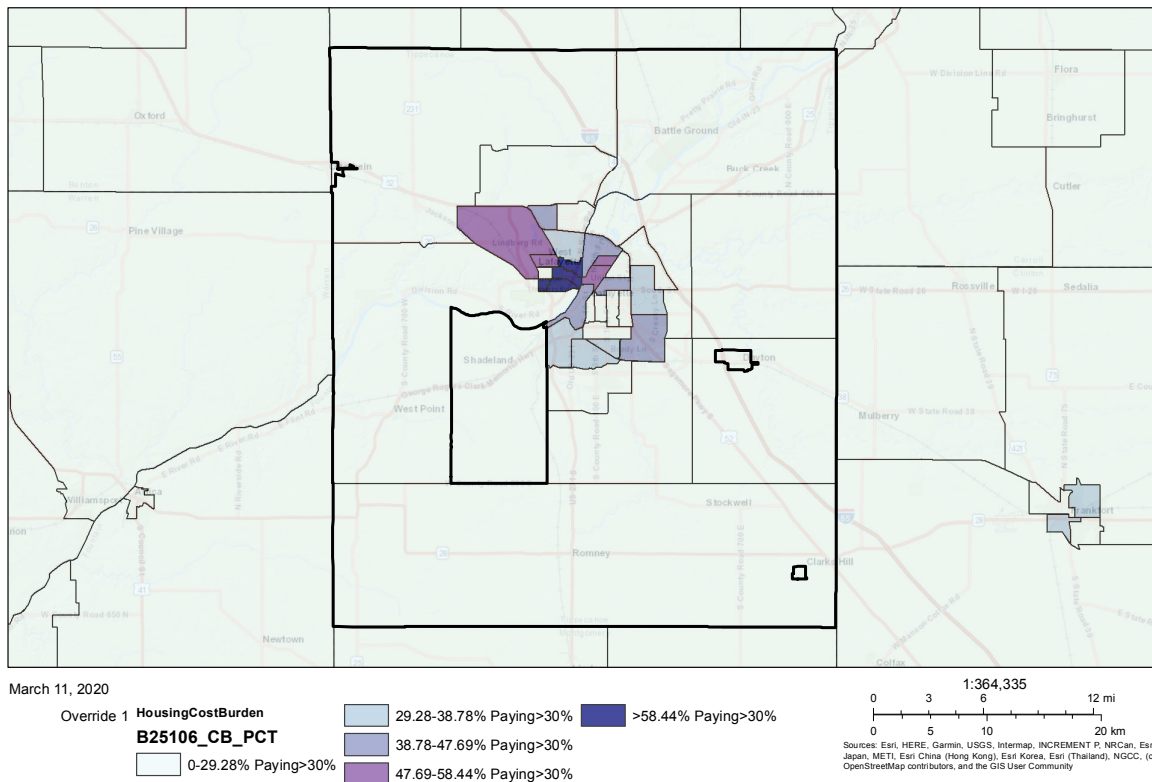


Figure 17 - Households with Housing Cost Burden

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Areas of poverty concentration will be any area with 28 percent or more of the population living at or below the poverty level. In the City of Lafayette, the African American population is the largest population of people of color. Areas of concentration of people identifying as African American will

be any area with 4.89 percent or more of the population identifying as African American. Figure 18 shows the areas of concentration in large areas of Lafayette but none in West Lafayette.

In the City of West Lafayette, the Asian population is the largest population of people of color. Areas of concentration of people identifying as Asian will be any area with 6.93 percent or more of the population identifying as Asian. Figure 19 shows the areas of concentration in large areas of West Lafayette but none in Lafayette.

Figure 17 shows the areas with concentrations of households with housing cost burden, the largest housing need in the community. The areas with a concentration of people identifying as African American and Asian is also the areas of housing cost burden concentration.

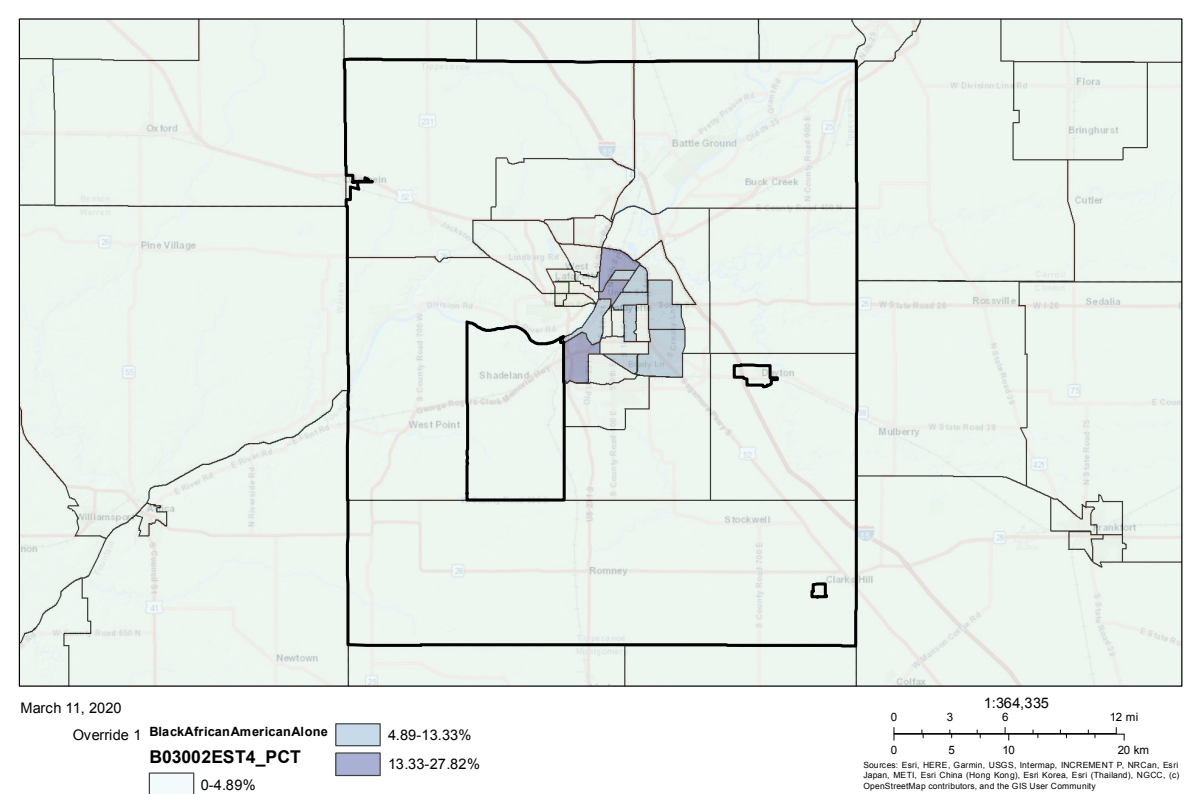


Figure 18 - Concentration of African American Households

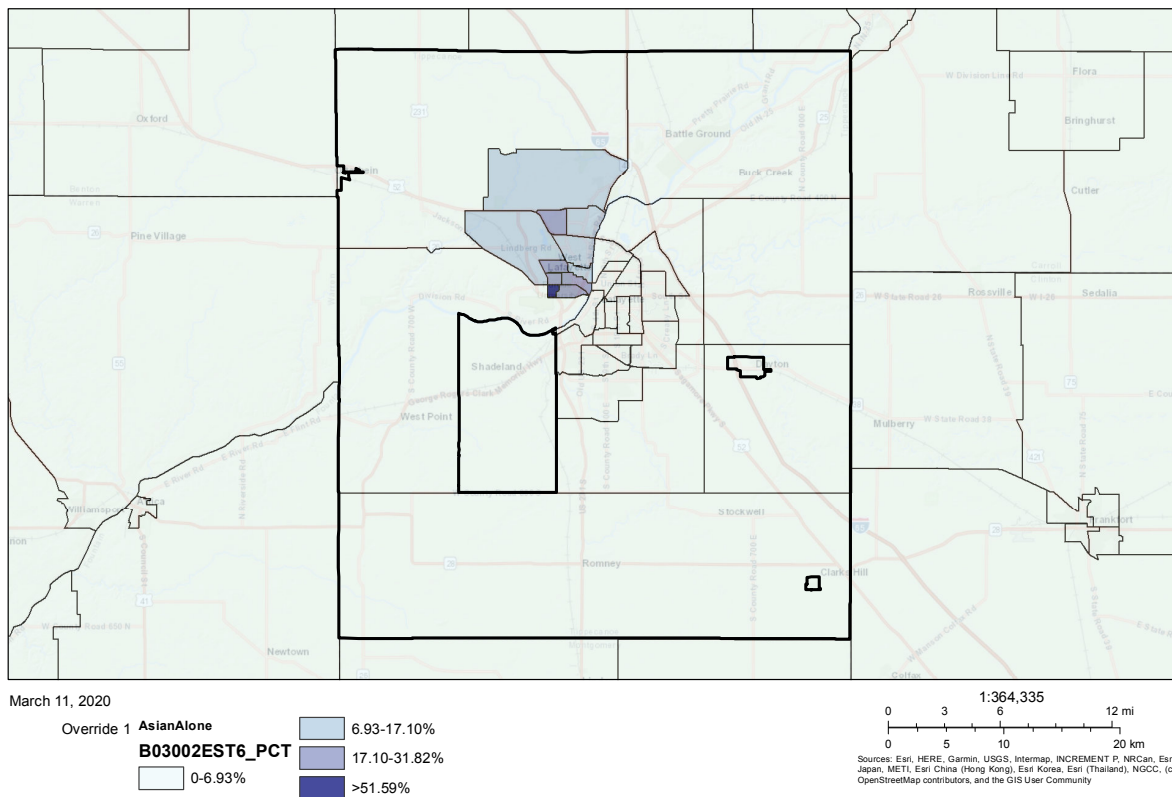


Figure 19 - Concentration of Asian Households

What are the characteristics of the market in these areas/neighborhoods?

The housing market in the area along the rivers shows a high concentration of rental housing. These are the areas of high housing cost burden.

Are there any community assets in these areas/neighborhoods?

The areas in Lafayette have many assets in the community:

- Parks facilities, including Columbian Park and Zoo, Riverfront Park and McAllister Park
- Lafayette Farmers Market
- North End Community Center
- LHTC Homeless Services Engagement Center
- Local retail establishments
- Public libraries
- Emergency health services

Are there other strategic opportunities in any of these areas?

Downtown Lafayette - West Lafayette has been recognized as a "Designated" Main Street community by the National Trust for Historic Preservation. Downtown utilizes National Main Street's Four Point Plan: Design, Promotions, Economic Restructuring and Organization in the "Hilltop - to - Hilltop" region, extending from the Five Points intersection in Lafayette to the Village in West Lafayette. Greater Lafayette Commerce's Downtown Development Council is the Main Street organization.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to the 2018 ACS, 91 percent of Lafayette households had access to a computer at home. The ACS includes phones, tablets, laptops and desktops as “having access to a computer at home.” Seventy-eight (78.8%) percent of households in Lafayette have a broadband internet subscription. Information is limited and not readily available by household income.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

A 2019 study by the Purdue University Center for Regional development concluded that “DSL technology has the largest footprint in the country but also had the lowest median advertised speeds. Although fiber-optics advertised the highest download and upload speeds and by far closer to offering symmetrical speeds, only a little less than one-third of homes in the nation had access to it.”³

According to broadbandnow.com, there are 15 broadband internet services providers in Lafayette. Only three providers can cover the entire geographic area of the City. Another five providers can cover 79 to 92 percent of the City with broadband service. Following the conclusion of the study, the advertisement of broadband service is likely exaggerated and could be the result of the proximity of Purdue University and other large businesses requiring demand for service.

³ Gallardo, Ph.D., Roberto and Whitacre, Ph.D., Brian. “A Look at Broadband Access, Providers and Technology,” <https://www.pcrd.purdue.edu/files/media/008-A-Look-at-Broadband-Access-Providers-and-Technology.pdf>

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Hazards and risks caused by climate change in Lafayette may be:

- Winter season that has 16 to 20 percent increase precipitation
- Spring season that has a 13 to 16 percent increase precipitation
- Summer and fall show slight declines in precipitation
- Average temperature increases in statewide averages that could make the area feel more like southern Texas.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The City of Lafayette hosted its first Climate Change Community Input Session on Thursday, January 30, 2020. Attendees learned about the City of Lafayette's current efforts to preserve and protect the environment and heard from a guest speaker who discussed ways to combat this global issue. The public was asked to provide input and share comments. The goal of the meeting was to identify the main concerns of Lafayette citizens regarding climate change and to identify individual who can help with adaption planning and education campaigns.

Plans for Lafayette include:

- Continue with stormwater management efforts
- Look into a resolution and other policy options
- Partner with local business and industry
- Measure and analyze emissions
- Great goals and implement
- Track results

The City of Lafayette will need to consider, as it makes plans to address hazards caused by climate change, the impact on low to moderate income households.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

According to stakeholder input, public input and data analysis, affordable housing access is the single greatest need in the community. There is a high demand for supportive services for families with low to moderate income, but that is a result of the high cost of housing. Households experiencing a housing cost burden need additional supports to afford transportation, food, and child care. With those challenges facing the entire area community, the City of West Lafayette has developed goals similar to those of the previous consolidated plan, with a focus on development and preservation of affordable and fair housing.

Strategies listed as goals are ideas and outcomes the City of Lafayette will fund with Community Development Block Grant (CDBG) dollars and HOME Investment Partnerships Program (HOME) dollars in the next five years (2020 -2024). Projects that meet one of the goals may apply for funding to the City of Lafayette request for proposal process each year. Programs and projects will be evaluated and recommended for funding through the annual allocation process described later in this document.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

1	Area Name:	City-wide initiatives
	Area Type:	Local Area
	Other Target Area Description:	Local Area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The target area is the entire City of Lafayette.
	Include specific housing and commercial characteristics of this target area.	The housing and market analysis discusses the needs in the community.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City of Lafayette must submit a complete Consolidated Plan through the eCon Planning Suite. To do so, each project and goal must be in a target area. This target area allows programs that serve low income individuals, regardless of where they live, to be in compliance with the planning document.
	Identify the needs in this target area.	The housing and market analysis discusses the needs in the community.
What are the opportunities for improvement in this target area?	The City of Lafayette has positive economic growth and demand for housing.	
Are there barriers to improvement in this target area?	Demand by students for rental housing has significantly increased the price of housing, pricing many low income households out of the market.	
2	Area Name:	Low Income Census Tracts
	Area Type:	Local Area

Other Target Area Description:	Local Area
HUD Approval Date:	
% of Low/ Mod:	51% or more
Revital Type:	
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	The boundaries for the area include all census tracts with 51 percent of the households earning below 80 percent of the area median family income. The boundaries change based on Census information and information from the American Community Survey. A map of the low income areas is included as part of this section.
Include specific housing and commercial characteristics of this target area.	Housing Cost Burden remains high for both renter and homeowner households. Pricing pressure from its proximity to Purdue University keeps increasing costs for affordable housing development.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City of Lafayette must complete a Consolidated Plan every five years and identify areas of priority and where it will target funding. Some projects will be targeted in areas of higher concentrations of low to moderate income households as guided by regulations and local leaders.
Identify the needs in this target area.	The needs vary from year to year, depending which census tracts are low to moderate income. For fiscal year 2020, the low to moderate income census tracts are areas of concentration of minority population and households experiencing housing cost burden.

	What are the opportunities for improvement in this target area?	Demand for housing is high. Affordable housing will continue to be in demand by those looking to move closer to the University and the neighborhoods surrounding campus.
	Are there barriers to improvement in this target area?	Stakeholder input stated the rising property costs make it increasingly difficult to develop affordable housing.
3	Area Name:	Tippecanoe County
	Area Type:	Local Area
	Other Target Area Description:	Local Area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The target area is the Lafayette Housing Consortium service area.
	Include specific housing and commercial characteristics of this target area.	The housing and market analysis discusses the needs in the community.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Lafayette Housing Consortium must submit a complete Consolidated Plan through the eCon Planning Suite. To do so, each project and goal must be in a target area. This target area allows programs that serve low income individuals, regardless of where they live, to be in compliance with the planning document.
	Identify the needs in this target area.	The housing and market analysis discusses the needs in the community.
	What are the opportunities for improvement in this target area?	Tippecanoe County has positive economic growth and demand for housing.

	Are there barriers to improvement in this target area?	Demand by students for rental housing has significantly increased the price of housing, pricing many low income households out of the market.
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Table 46 - Geographic Priority Areas

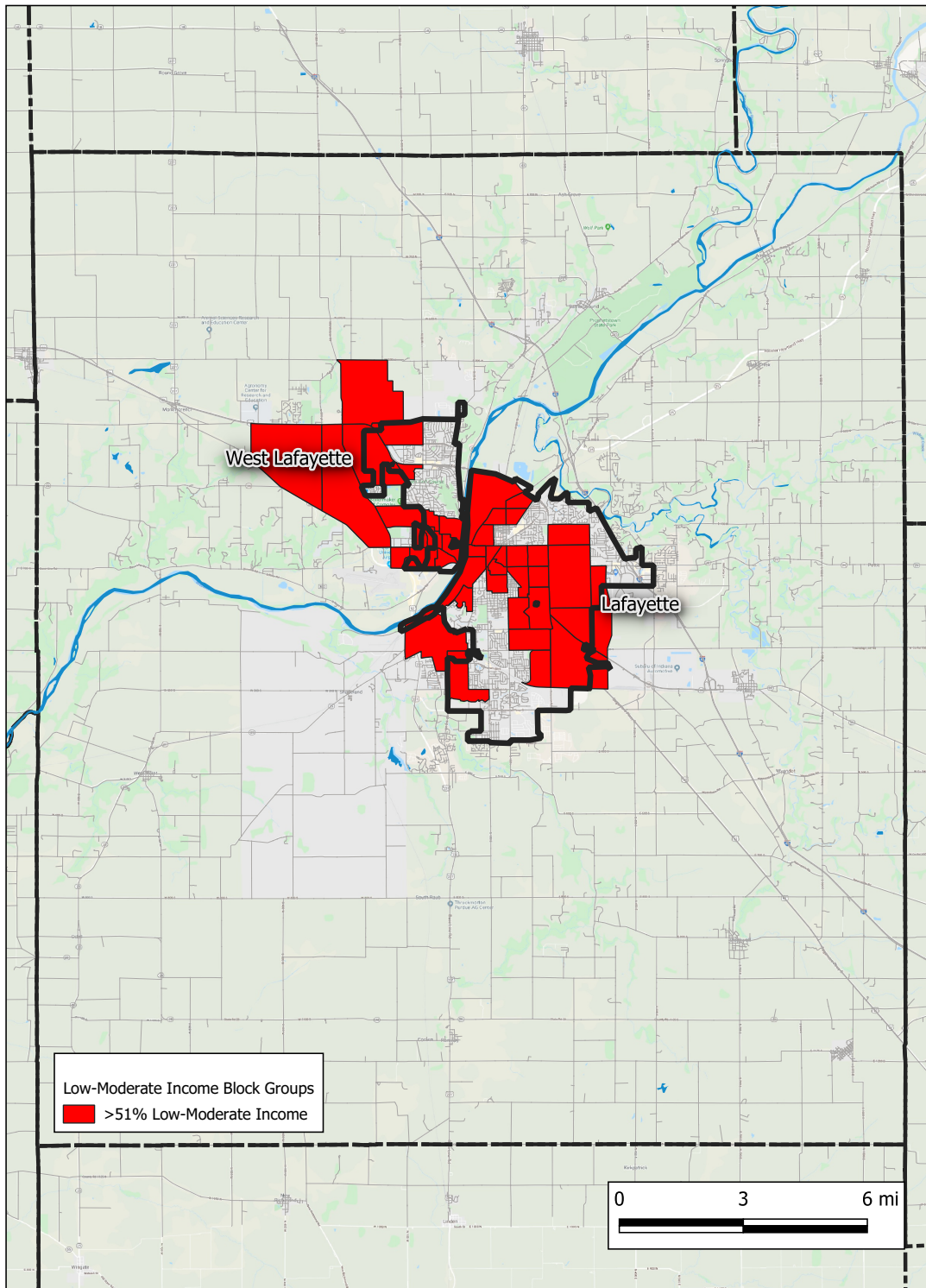


Figure 20 - Low to Moderate Income Areas

General Allocation Priorities

Adhering to CDBG's national objectives, priority will be given to projects that address the housing and community development needs of low and moderate-income persons, particularly as they are outlined in the Consolidated Plan.

1. In making funding decisions, the City of Lafayette will give priority to activities that:

- Meet a goal of the 2020-2024 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within West Lafayette
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project
- Participation in a larger revitalization project that includes new affordable housing opportunities

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

1	Priority Need Name	Sustainable Neighborhood
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	City-Wide Low Mod Areas
	Associated Goals	Public Facilities – General Public Infrastructure – General Food Access Public Facilities – ADA Public Services – Youth Public Services – Safety Net
	Description	The City of Lafayette will focus on the development of neighborhood assets and supporting social services.
	Basis for Relative Priority	The City of Lafayette will support the redevelopment of a neighborhood in a holistic manner.

2	Priority Need Name	Inclusive Neighborhoods
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	City-Wide Low Mod Areas
	Associated Goals	Tenant Based Rental Assistance (TBRA) Rental – Renovation Rental – New Construction Homeownership – Renovation Homeownership – New Construction Owner Occupied Repair Homeless Services Overnight Shelter
	Description	The City of Lafayette will focus on the development of housing for all income groups, developing a full continuum of housing.

	Basis for Relative Priority	Many sections of this document confirm that housing, while plentiful in Lafayette and West Lafayette, is not affordable to all who live there. The goals of this Consolidated Plan will have to address this need as a high priority. Extremely low-income households and low-income households are living with cost burdens because the supply of affordable housing does not exist. Incentives for developers and funding projects that address this specific need will be the only way the households with these incomes will be able to find housing in the community.
3	Priority Need Name	Fair Housing and Administration
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Fair Housing Administration
	Description	Will further fair housing efforts in the community and educate the public about fair and affordable housing. Efforts to coordinate with the City of West Lafayette as well as other private/public to improve services in the community also fall under this initiative.
	Basis for Relative Priority	The City of Lafayette and the City of West Lafayette must continue their partnership to move the region forward in a positive manner. The housing and economic markets are greatly intertwined because of their close proximity. Efforts by both communities must be unified to help the entire region grow in a sustainable manner.

Table 47 – Priority Needs Summary

Narrative (Optional)

Adhering to CDBG's and HOME's objectives, priority will be given to projects that address the housing and community development needs of low and moderate-income persons, particularly as they are outlined in the Consolidated Plan.

1. In making funding decisions, the City of Lafayette will give priority to activities that:

- Meet a goal of the 2020-2024 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within West Lafayette
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project
- Participation in a larger revitalization project that includes new affordable housing opportunities

2. A priority population for federal grant-funded services and projects is individuals (especially the elderly and people with disabilities) who are denied, by poverty and historical institutional practices, the opportunity to develop their full potential and to enjoy the benefits of community participation. The City of Lafayette will give priority to programs provided through organizations or agencies that demonstrate a commitment to making their services accessible to people through diversity training of staff and Boards, through recruitment and hiring of minority staff and Board members, and through the efforts to provide services in an accessible and culturally sensitive manner.

3. CDBG funded services must, to the fullest extent possible, be appropriate and accessible to people with disabilities, the elderly, people with limited or no proficiency in English, and other eligible individuals and families who may face special barriers in accessing services. The City recognizes that while progress is being made in improving access to services and activities, specialized access services are likely to continue to be required in certain instances to ensure that priority populations receive the services they need.

4. The Community Development program was built on a premise of local involvement in directing funds to neighborhood and community needs. The City of Lafayette will give priority to programs that promote community initiatives to identify priority needs and to address those needs.

Recognizing the limits on the ability of service systems to meet all needs, the City will seek to leverage resources to promote comprehensive, long-term responses that promote neighborhood self-sufficiency.

5. The City of Lafayette will give priority to programs that provide services addressing the basic needs of our most at-risk populations.

6. The City of Lafayette will give priority to programs that build and support the capacity of local organizations to address the needs of residents.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The National Low Income Housing Coalition conducts an annual study called <i>Out of Reach</i>, a study that examines hourly wages needed by a household to afford a place to rent without working more than the standard 40-hour workweek. The study compares the fair market rents for an area to the rents affordable at different wages, including minimum wage and average SSI payments. Fair Market Rents are the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market, meaning 40 percent of the rents are less expensive and 60 percent of the rental units are more expensive. The fair market rate increases with the number of bedrooms as part of the housing unit. The minimum wage in the Lafayette Metro area in 2019 was \$7.25 per hour. Working 40 hours per week, a person working a minimum wage job will earn \$15,080 per year. The rent payment affordable to a person earning minimum wage is \$377 per month. A person will need to work 65 hours a week to afford a studio apartment with no bedrooms, at fair market rent. For a two-bedroom apartment, a person working minimum wage will need to work 88 hours per week, 2.2 times the standard 40-hour workweek.
TBRA for Non-Homeless Special Needs	The mean monthly payment from SSI is \$771 per month, meaning the rent affordable to a household or person with only SSI for income is \$231 per month. No apartments in the Lafayette Metro at fair market rent are affordable to persons with only SSI payments as income.

New Unit Production	The City of Lafayette has sufficient number of units for the total number of households. The market analysis states there is a mismatch between household size and the size of the housing available. New units should be created through renovation or revitalization efforts. The Regional Housing Analysis stated there is a need to continue unit production to meet future demand.
Rehabilitation	According to the 2017 American Community Survey, 5,950 housing units (8.0 percent) in Tippecanoe County were vacant. This is a slight increase from the 5,564 vacant units recorded in the 2010 US Census, accounting for 7.8 percent of all housing units. Stakeholder input stated a large need for repairs for homeowners, particularly for households needing accessibility upgrades to age-in-place.
Acquisition, including preservation	The housing needs analysis and market analysis have stated that housing problems and poor conditions occur with greater frequency in neighborhoods of color.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The most flexible funding resource, CDBG dollars, reached its lowest amount in ten years back in 2016, and has increased gradually since that time. The 2020 allocation is a 2.4 percent increase from 2019. HOME, another funding resource for affordable housing, reached its lowest amount in ten years back in 2017. The 2020 allocation of HOME funding is an 8.1 percent increase from 2019. In 2020, the City of Lafayette will receive \$669,593 of CDBG funding and \$840,168 of HOME funding.

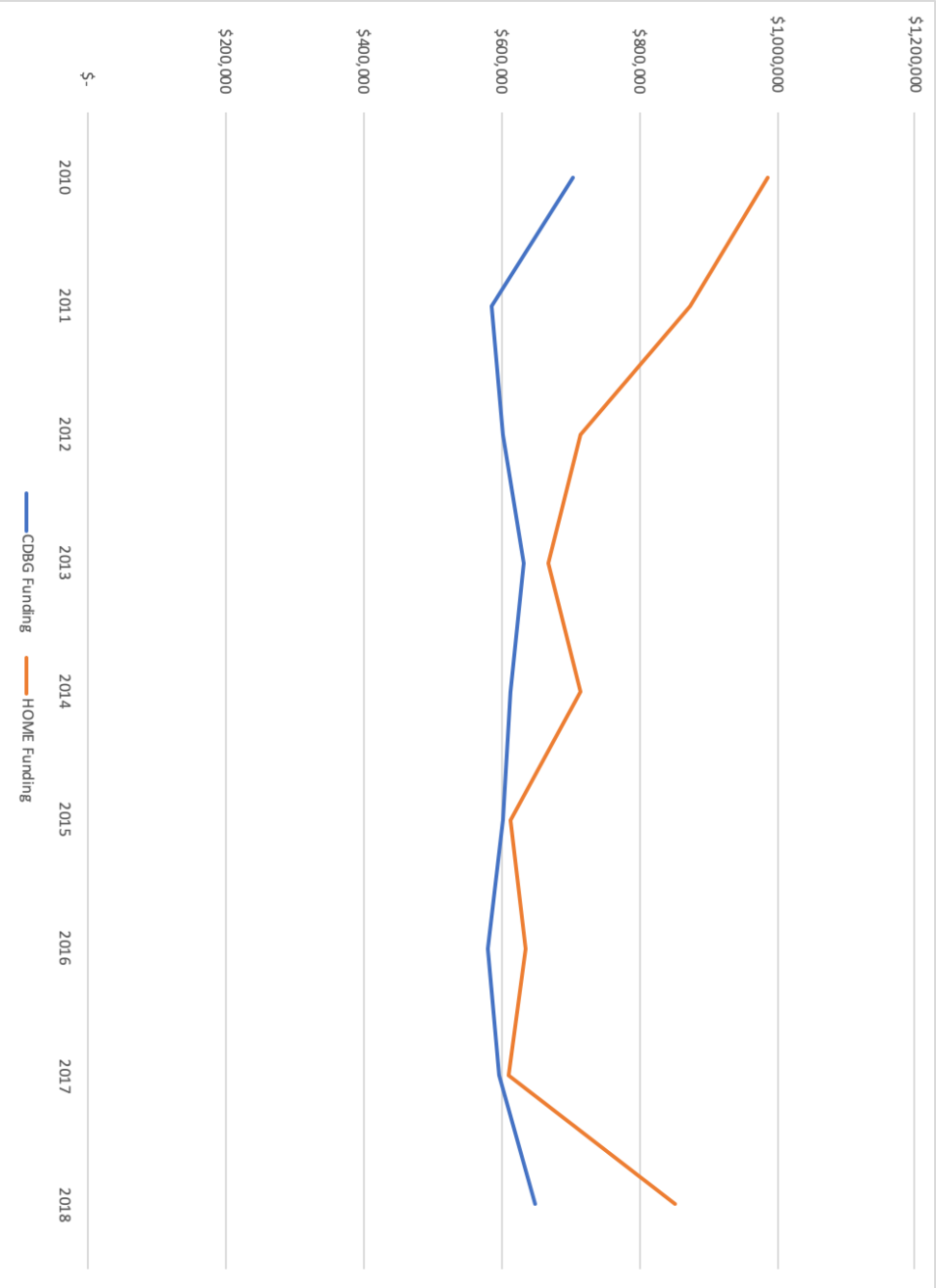


Figure 21 - CDBG and HOME funding over the last 10 years

Anticipated Resources

Consolidated Plan

LAFAYETTE

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ComPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	669,593	12,000	33,713	715,306	2,678,372	Funding will be used for the public services, infrastructure development, affordable housing projects for low to moderate income households, removal of unsafe structures, and administration/planning.

		Acquisition Homebuyer assistance Homeowner rehab					The HOME Investment Partnerships Program can be used for a variety of affordable housing activities, including renovation of housing, new construction of housing and rental assistance.
HOME	public	Multifamily rental					
	-	new construction	840,168	0	1,043,212	613,236	3,360,672
	federal	Multifamily rental rehab New construction for ownership TBRA					Administrative costs and CHDO operating will also be eligible for HOME funding.

Table 49 - Anticipated Resources

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

The City of Lafayette does not require projects receiving CDBG funding to meet any match requirements. However, many of the projects and programs with large budgets that are partially funded with CDBG dollars, they will naturally require other funds. The largest awards are used towards public infrastructure projects. To complete these larger projects, local tax and private dollars will leverage CDBG funds.

All projects receiving HOME funds will be required to meet the 25 percent MATCH requirement. For every dollar awarded, 25 cents from other funding must be committed to the project prior to the commitment from the City of Lafayette. In some cases, the City may provide banked match to fulfill the match requirement.

Banked match is match dollars the City of Lafayette has already recorded from other projects that help meet the match requirements for the City as a whole. Some projects that may not be able to meet the match requirements of HOME can still move forward as long as the City has met its requirement, having banked match from other projects exceeding the HOME requirement.

Social service providers, including those who serve the homeless and people living with HIV/AIDS, rely on other sources of funding. There are 23 agencies that receive financial support from the United Way of Greater Lafayette and some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private resources must make up for the decrease in public funding.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Lafayette does not anticipate utilizing publicly owned property to address the needs in the plan.

Discussion

The City of Lafayette will invest these resources in projects that can maximize impact in the community by leveraging other funding resources. As the City undertook planning for federal HUD funds, it took into consideration other funding sources that are available to the City to advance its goals. Lafayette's Consolidated Plan uses all sources in a coordinated and leveraged way in order to achieve the best outcomes for the City.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Lafayette - Community Development	Government	Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction
LAFAYETTE URBAN MINISTRIES	Non-profit organizations	Homelessness	Jurisdiction
NEW CHAUNCEY HOUSING, INC.	CHDO	Ownership	Jurisdiction
WABASH VALLEY TRUST FOR HISTORIC PRESERVATION	CHDO	Ownership	Jurisdiction
LAFAYETTE HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
YWCA OF GREATER LAFAYETTE	Non-profit organizations	Homelessness	Jurisdiction
Family Promise of Greater Lafayette, Inc.	Non-profit organizations	Homelessness Public Services	Jurisdiction
FOOD FINDERS FOOD BANK	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
LAFAYETTE TRANSITIONAL HOUSING	Non-profit organizations	Homelessness	Jurisdiction
Wabash Center, Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Habitat for Humanity of Greater Lafayette	Non-profit organizations	Ownership	Jurisdiction
Faith Community Development Corporation	CHDO	Ownership Rental	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

To implement the City's strategy, during this five-year period, the City will use multiple providers and developers; private industry, nonprofit organizations; including CHDOs and City departments. Organizations will include those with experience serving homeless, at risk and other vulnerable populations.

The City of Lafayette has contracted with the Lafayette Housing Authority to administer the CDBG and HOME funding, as well as completing all report documents associated with the funding. The Lafayette Housing Authority has a positive history regarding the implementation and administration of HUD funded programs, working with a population in need of affordable housing and collaborating with not-for-profits for other supportive services.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/ Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			X
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Several efforts are underway to transition persons from shelter to permanent housing more quickly. The Rapid Rehousing Program has shown great success in moving families from shelter, many times in less than 14 days. Supportive Services for Veteran Families (SSVF) has also been used for homeless vets to the same effect. A renewed emphasis has also been placed on excellent, coordinated case management. The United Way has initiated a case management institute for homeless service providers and others to learn best practices, share resources, and network with other case managers in the Continuum of Care. The first class has more than 40 participants and is conducted over a 10-month time period.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

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 actually place qualified persons in the respective program, as beds are available, using a vulnerability and needs assessment tool. LTHC Homeless Services expects the Permanent Supportive Housing units opened in November 2019 and the remainder of the Engagement Center opened in January 2020.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Special needs populations often have need for supportive housing, where services to address their particular needs are provided on site at their home. For elderly, frail elderly, persons with disabilities,

and persons with HIV/AIDS, supportive housing may enable independent living while ensuring that health and physical needs are met. For persons with mental illness, cognitive disabilities, and/or substance abuse disorders, supportive services not only provide assistance in managing behavioral issues, but they may also be necessary in order to be accepted into housing programs.

Stakeholders have suggested the following needs for the elderly, frail elderly, persons with disabilities and people living with HIV/AIDS:

- More housing that accepts voucher assistance.
- Assistance for utility payments, including back payments and interest.
- More accessible housing, enforcement of ADA compliance.
- Outreach to individuals who may not ask for help.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities – General	2020	2024	Non-Housing Community Development	Low Income Census Tracts	Sustainable Neighborhoods	CDBG: \$700,000	Other – 3 Facilities
2	Public Infrastructure - General	2020	2024	Non-Housing Community Development	Low Income Census Tracts	Sustainable Neighborhoods	CDBG: \$631,343	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 39,000 Persons Assisted
3	Food Access	2020	2024	Non-Housing Community Development	City-wide	Sustainable Neighborhoods	CDBG: \$66,420	Public service activities other than Low/Moderate Income Housing Benefit: 1,220 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Facility - ADA Accessibility Improvements	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	City-Wide	Sustainable Neighborhoods	CDBG: \$700,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6,500 Persons Assisted
5	Public Services - Youth	2020	2024	Non-Housing Community Development	City-Wide	Sustainable Neighborhoods	CDBG: \$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
6	Public Services – Safety Net	2020	2024	Non-Housing Community Development	City-Wide	Sustainable Neighborhoods	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
7	Economic Development	2020	2024	Non-Housing Community Development	City-Wide	Sustainable Neighborhoods	CDBG: TBD	Businesses Assisted: TBD

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Tenant Based Rental Assistance (TBRA)	2020	2024	Affordable Housing	City-Wide	Inclusive Neighborhoods	HOME: \$275,000	Tenant-based rental assistance / Rapid Rehousing: 65 Households Assisted
9	Rental - Renovation	2020	2024	Affordable Housing	City-Wide	Inclusive Neighborhoods	HOME: \$768,788	Rental units rehabilitated: 5 Household Housing Unit
10	Rental – New Construction	2020	2024	Affordable Housing	City-Wide	Inclusive Neighborhoods	HOME: \$450,000	Rental units constructed: 15 Household Housing Unit
11	Homeownership - Renovation	2020	2024	Affordable Housing	City-Wide	Inclusive Neighborhoods	HOME: \$1,010,040	Homeowner Housing Rehabilitated: 14 Household Housing Unit
12	Homeownership – New Construction	2020	2024	Affordable Housing	City-Wide	Inclusive Neighborhoods	HOME: \$1,050,000	Homeowner Housing Added: 30 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Owner Occupied Repair	2020	2024	Affordable Housing	City-Wide	Inclusive Neighborhoods	CDBG: \$140,000	Homeowners Housing Rehabilitated: 40 Housing Units
14	Homeless Services	2020	2024	Homeless	City-Wide	Inclusive Neighborhoods	CDBG: \$238,390	Public service activities other than Low/Moderate Income Housing Benefit: 6,795 Persons Assisted
15	Overnight Shelter	2020	2024	Homeless	City-Wide	Inclusive Neighborhoods	CDBG: \$137,620	Public service activities other than Low/Moderate Income Housing Benefit: 2,845 Persons Assisted
16	Fair Housing	2020	2024	Admin and Fair Housing	City-Wide	Fair Housing and Administration	CDBG: \$25,000 HOME: \$25,000	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	Administration	2020	2024	Admin and Fair Housing	City-Wide	Fair Housing and Administration	CDBG: \$644,905 HOME: \$395,080	

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities - General
	Goal Description	Make improvements to public facilities, such as neighborhood parks and recreational improvements, homeless facilities, and other public facilities/ community centers.
2	Goal Name	Public Infrastructure - General
	Goal Description	Make improvements to public infrastructure, such as curbs and sidewalks and tree planting.
3	Goal Name	Food Insecurity
	Goal Description	Improve access to food and reduce food insecurity.
4	Goal Name	Public Facilities - ADA
	Goal Description	Make improvements to public facilities to comply with ADA accessibility requirements, such as park facilities, infrastructure and other public buildings.

5	Goal Name	Public Services - Youth
	Goal Description	Fund supportive services that benefit youth.
6	Goal Name	Public Services – Safety Net
	Goal Description	Fund supportive services that reduce barriers for low to moderate income households, creating a safety net of services.
7	Goal Name	Economic Development
	Goal Description	Support small businesses with stabilization funds. Specifically support small businesses affected by stay at home orders, due to the COVID-19 pandemic.
8	Goal Name	Tenant Based Rental Assistance (TBRA)
	Goal Description	Provide tenant based rental assistance (TBRA) and/or security deposits for households who need aid in affording increasing rents.
9	Goal Name	Rental – Renovation
	Goal Description	Create rental housing units through renovation for households with incomes below 80 percent of the area median income.
10	Goal Name	Rental – New Construction
	Goal Description	Create rental housing units through new construction for households with incomes below 80 percent of the area median income.
11	Goal Name	Homeownership - Renovation
	Goal Description	Create affordable homeownership opportunities through renovation for households with incomes below 80 percent of the area median income.
12	Goal Name	Homeownership – New Construction
	Goal Description	

	Goal	Create affordable homeownership opportunities through new construction for households with incomes below 80 percent of the area median income.
13	Goal Name	Owner Occupied Repair
	Goal	Fund owner occupied programs that help elderly and disabled with home modifications to enable them to live independently or age-in-place.
	Description	
14	Goal Name	Homeless Services
	Goal	Fund and support public services for homeless families and individuals.
	Description	
15	Goal Name	Overnight Shelter
	Goal	Fund and support overnight shelter and crisis housing for homeless families and individuals.
	Description	
16	Goal Name	Fair Housing
	Goal	Advocate and further fair housing, meeting goals outlined in the 2020-2024 Analysis of Impediments to Fair Housing.
	Description	
17	Goal Name	Administration
	Goal	Improve the administration of funding and coordination among project providers.
	Description	

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Lafayette will fund public service programs within the City. Based on previous performance, the public service organizations will serve 1,500 people over five years who have extremely low incomes, less than 30 percent of the area median income.

Homeowner repair programs across the City will benefit households earning more moderate level income. An estimated 30 units of repair will be targeted towards households earning 51-80 percent of the area median income and an estimated 10 units of repair will be targeted towards households earning 31-50 percent of the area median income.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Lafayette Housing Authority does not have any public housing developments.

Activities to Increase Resident Involvements

As required by code, LHA has an active participant board member. LHA is fortunate to have the board member be from multiple protected classes, African American disabled veteran. The board member is able to provide a representation of those classes and how our PHA can address their needs or struggles.

As part of the annual plan process, LHA gathers participant responses to fair housing and their view of participant preferences currently administered by the PHA.

Is the public housing agency designated as troubled under 24 CFR part 902?

The Lafayette Housing Authority does not have a troubled status designation.

Plan to remove the ‘troubled’ designation

The Lafayette Housing Authority does not have a troubled status designation.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

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 barriers to affordable housing include:

- Difficulty in acquiring sufficient number of parcels for infill development to continue prevent many builders from using economies of scale that they rely upon when developing affordable housing in suburban areas.
- Growing complexity of environmental reviews as related to “brownfields.” Urban properties or facilities whose development or redevelopment can be complicated by the potential presence of site contamination.
- Smart growth is a term used in public regulatory and policy debates regarding planning, land use and density. However, some smart growth principals, while appearing to be consistent with the goal of promoting affordable housing, can be used to justify controls that act as regulatory barriers to affordable housing.
- Administrative processes for developmental approvals continue to become more complex with ever-lengthening reviews and requirements for multiple, duplicative approvals. Each time a community adds substantive requirements, the review process becomes more complicated and burdensome.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Affordable redevelopment has been led by small non-profit community development corporations at the grass roots level. Some of these organizations have been able to develop large-scale multi-family projects but human capital in any one organization is limited to conducting one or two projects at a time. Many require multiple partners, coordination and strong leadership to address redevelopment at a holistic level. Some ideas to overcome these barriers are:

- Streamline approvals and reviews of projects that are smaller in nature to reduce burden to the developer of small-scale affordable housing projects.
- Advocate at the State of Indiana to approve inclusionary zoning laws.
- 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
- Develop a toolbox that streamline resources available through each phase of affordable housing development in urban areas. This could include partnerships with outside government agencies such as the State of Indiana, the Tippecanoe County Health Department, etc.
- 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.
- Find additional subsidy dollars to help extremely low-income households and special needs households afford rental units without a cost burden.

The Cities of Lafayette and West Lafayette will work with community development corporations and other grass-roots organizations that have developed strong leadership and neighborhood buy-in when investing federal funding. The Cities will look to these partners to help overcome these barriers to affordable housing, targeting communities working together to diversify housing options for all income levels. These will be key ingredients to addressing some of the biggest barriers to affordable housing development, such as educating the public and civic leaders about affordable housing, advocating for transportation options in all areas of the community and working together to attract additional subsidy to overcome high cost of housing redevelopment over the long term.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The PATH Street Outreach Team from Valley Oaks Health continues its work of reaching out to persons who are experiencing homelessness. Teams complete three shifts each week of homeless outreach, walking defined routes near downtown and other places where potential persons could be found. On Saturdays, focused outreach is conducted in wooded and more remote areas. Using the information gathered on the street, the PATH worker is able to identify persons that are likely to be chronically homeless in order to conduct more intensive engagement. PATH provides an invaluable resource to identifying those who are homeless and connecting them with services and housing opportunities in the community.

The network of service and housing providers have developed a strong connection and partnership to help each other service the most vulnerable neighbors in the community. The average length of homelessness is 45 days, with some service providers moving a homeless individual to housing in less than 20 days.

A challenge for the area continues to be data collection. One service provider does not utilize the standard HMIS system for reporting the number of people they serve. The system allows service providers to talk with each other when serving the same client, reducing duplication of services. The system also enables the community to report accurate numbers of homeless individuals, matching them to housing, services and financial support accurately. Because all providers do not utilize the HMIS system, the data may not reflect true accuracies and in the case of Continuum of Care funding, can reduce the community's ability to increase its annual funding.

Addressing the emergency and transitional housing needs of homeless persons

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 actually place qualified persons in the respective program, as beds are available, using a vulnerability and needs assessment tool. LTHC Homeless Services expects the Permanent Supportive Housing units opened in November 2019 and the remainder of the Engagement Center opened in January 2020.

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. The residents served by Family Promise can access services they need in a single place at the North-end Community Center.

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.

Several efforts are underway to transition persons from shelter to permanent housing more quickly. The Rapid Rehousing Program has shown great success in moving families from shelter, many times in less than 14 days. Supportive Services for Veteran Families (SSVF) has also been used for homeless vets to the same effect. A renewed emphasis has also been placed on excellent, coordinated case management. The United Way has initiated a case management institute for homeless service providers and others to learn best practices, share resources, and network with other case managers in the Continuum of Care. The first class has more than 40 participants and is conducted over a 10-month time period.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving

assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

At present, permanent supportive housing is the tool for the community that is showing the most growth. However, that growth has come with some concern, particularly due to the lack of case management and service funding. A significant part of the PSH portfolio is scattered site, which presents unique challenges with regard to supervision and landlord relationships. For persons that are chronically homeless with coexisting mental illness and/or substance abuse, it is difficult to acquire housing, and especially difficult to maintain that housing. Without the necessary funding for case management, several categories of persons may be too unmanageable for permanent supportive housing. The threat lies in the drastic decrease in transitional housing and social service only funding. For persons not able to maintain their PSH unit, especially with limited case management resources available, transitional housing is quickly disappearing as an option.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City follows the U.S. Department of Housing and Urban Development (HUD) rules for addressing lead based paint hazards when applying CDBG, HOME and other grant money.

Effective September 15, 2000, Federal regulations require that lead hazard evaluation and reduction activities be carried out for all CDBG funded projects receiving housing assistance that were constructed before January 1, 1978. The requirements for rehabilitation correspond to three (3) approaches to lead hazard evaluation and reduction. Large rehabilitation projects must meet more stringent requirements than smaller ones. The three approaches are:

1. Do no harm. Perform the rehabilitation in a way that does not create lead hazard.
2. Identify and control lead hazards. Identify lead-based paint hazards and use a range of methods to address the hazards.
3. Identify and remediate lead hazards. Identify lead-based paint hazards and remove them permanently.

The level of hazard reduction required depends on the level of assistance. Specific actions required include:

Up to \$5,000 - Repair of paint disturbed during rehabilitation. Includes repairing disturbed paint and applying a new coat of paint.

\$5,000 - \$25,000 Interim controls and standard treatments. Includes addressing friction and impact surfaces, creating smooth and cleanable surfaces, encapsulation, removing or covering lead-based paint components, and paint stabilization.

Over \$25,000 Remediate. Remediation involves permanently removing lead-based paint hazards, often through paint and component removal and enclosure.

The City of Lafayette will use CDBG and/or HOME funds to undertake lead-based paint hazard mitigation when required by the housing rehabilitation regulations. This can include inspection, risk

assessment, specification writing, abatement, clean up, disposal work and clearance testing. This assistance will be in accordance with 24 CFR 35, et al. (9/15/99). A certified risk assessor will inspect all such housing.

Any required lead paint mitigation measures will be coordinated with the total renovation effort to streamline the process for the benefit of the homeowner; and also maximize total rehabilitation dollars. This process will prevent or minimize the number of days the owner will have to be temporarily relocated during the abatement process.

How are the actions listed above related to the extent of lead poisoning and hazards?

The housing needs narrative and CHAS data found 16 percent of owner-occupied homes in the Lafayette area where built prior to 1980 are occupied by children. This is up from 11 percent at the time of the 2015 Consolidated Plan publication. The CHAS information also suggested that 10 percent of the rental units build prior to 1980 have children present, up from 6 percent at the time of the 2015 Consolidated Plan publication.

According to the EPA, professional lead-based paint removal for the following three options costs about \$8 to \$15 per square foot or about \$9,600 to \$30,000 for a 1,200- to 2,000-sq. ft. house. The average removal project costs about \$10,000. Based on that number, if all of the units built prior to 1980 needed some level of abatement, the cost to do so would be well over \$343 million. Just to address the units with children present would be over \$88 million.

Those who have concern about lead paint hazards can contact the Tippecanoe County Health Department for testing of their children or other members of the family. Education will be important for landlords as well. Federal law requires landlords to disclose any history of lead paint hazards in the home prior to leasing the property.

How are the actions listed above integrated into housing policies and procedures?

The City of Lafayette has a policies and procedures manual for both CDBG and HOME. The above lead-based paint rules are written into each of the procedure manuals.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Tackling poverty is one of the most important factors in reducing social exclusion and improving the lives of Lafayette residents. Poverty leads to a cycle of hunger, housing challenges and crime in the community that is often difficult to break. This strategy is crucial for demonstrating the City's commitment to tackling poverty and creating an inclusive economy with support for families trying to increase their income and opportunity.

Goals the City has set to create an inclusive economy for all residents include:

- Promote Section 3 opportunities
- Fund supportive services that reduce barriers for low to moderate-income households seeking employment or have employment
- Continue to work with local agencies to identify barriers and issues related to poverty and support programs that will help low to moderate-income households overcome those barriers

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The primary strategy in 2020 to 2024 for the City of Lafayette will be to close the gap on housing for households earning less than 80 percent of the area median income. Initiatives and goals the City of Lafayette will take on in the next five years include:

- New affordable housing through rehab, new construction, and acquisition for households with incomes below 80 percent of AMI
- Assist households with income at or below 80 percent AMI to become homeowners
- Improve the city's housing stock
- Provide rental assistance to low- and moderate-income households

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use 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 and sub-recipients in the use of federal funds as best as possible and within reasonable time constraints. Monitoring shall be 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.
5. The City of Lafayette program activities for housing generally may include program income to the sub-recipient/contractor. Program Income that cannot be immediately reinvested in the housing programs is returned to the City of Lafayette.

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 are required to file an annual financial audit or review, whichever is applicable, conducted in accordance with current OMB policies. 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 2 CFR Part 200 with the right of appeal, as well as termination of a contract/agreement.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The most flexible funding resource, CDBG dollars, reached its lowest amount in ten years back in 2016, and has increased gradually since that time. The 2020 allocation is a 2.4 percent increase from 2019. HOME, another funding resource for affordable housing, reached its lowest amount in ten years back in 2017. The 2020 allocation of HOME funding is an 8.1 percent increase from 2019. In 2020, the City of Lafayette will receive \$669,593 of CDBG funding and \$840,168 of HOME funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	669,593	12,000	33,713	715,306	2,678,372	Funding will be used for the public services, infrastructure development, affordable housing projects for low to moderate income households, removal of unsafe structures, and administration/planning.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	- public federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TIBRA	840,168	23,900	203,044	1,067,112	3,360,672	The HOME Investment Partnerships Program can be used for a variety of affordable housing activities, including renovation of housing, new construction of housing and rental assistance. Administrative costs and CHDO operating will also be eligible for HOME funding.

Table 53 - Expected Resources – Priority Table

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

The City of Lafayette does not require projects receiving CDBG funding to meet any match requirements. However, many of the projects and programs with large budgets that are partially funded with CDBG dollars, they will naturally require other funds. The largest awards are used towards public infrastructure projects. To complete these larger projects, local tax and private dollars will leverage CDBG funds.

All projects receiving HOME funds will be required to meet the 25 percent MATCH requirement. For every dollar awarded, 25 cents from other funding must be committed to the project prior to the commitment from the City of Lafayette. In some cases, the City may provide banked match to fulfill the match requirement.

Banked match is match dollars the City of Lafayette has already recorded from other projects that help meet the match requirements for the City as a whole. Some projects that may not be able to meet the match requirements of HOME can still move forward as long as the City has met its requirement, having banked match from other projects exceeding the HOME requirement.

Social service providers, including those who serve the homeless and people living with HIV/AIDS, rely on other sources of funding. There are 23 agencies that receive financial support from the United Way of Greater Lafayette and some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private resources must make up for the decrease in public funding.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Lafayette does not anticipate utilizing publicly owned property to address the needs in the plan.

Discussion

The City of Lafayette will invest these resources in projects that can maximize impact in the community by leveraging other funding resources. As the City undertook planning for federal HUD funds, it took into consideration other funding sources that are available to the City to advance its goals. Lafayette's Consolidated Plan uses all sources in a coordinated and leveraged way in order to achieve the best outcomes for the City.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities - General	2020	2024	Non-Housing Community Development	Low Income Census Tracts	Sustainable Neighborhoods	CDBG: \$453,152	Other: 1 Other
2	Food Access	2020	2024	Non-Housing Community Development	City-Wide	Sustainable Neighborhoods	CDBG: \$13,284	Public service activities other than Low/Moderate Income Housing Benefit: 244 Persons Assisted
3	Public Services - Youth	2020	2024	Non-Housing Community Development	City-Wide	Sustainable Neighborhoods	CDBG: \$12,000	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted
4	Tenant Based Rental Assistance (TBRA)	2020	2024	Affordable Housing	Tippecanoe County	Inclusive Neighborhoods	HOME: \$55,000	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted
5	Rental - New Construction	2020	2024	Affordable Housing	City-Wide	Inclusive Neighborhoods	HOME: \$300,000	Rental units constructed: 10 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Homeownership - Renovation	2020	2024	Affordable Housing	City-Wide	Inclusive Neighborhoods	HOME: \$202,008	Homeowner Housing Rehabilitated: 2 Household Housing Unit
7	Homeownership - New Construction	2020	2024	Affordable Housing	City-Wide	Inclusive Neighborhoods	HOME: \$210,000	Homeowner Housing Added: 6 Household Housing Unit
8	Owner Occupied Repair	2020	2024	Affordable Housing	City-Wide	Inclusive Neighborhoods	CDBG: \$28,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
9	Homeless Services	2020	2024	Homeless	City-Wide	Inclusive Neighborhoods	CDBG: \$47,678	Public service activities other than Low/Moderate Income Housing Benefit: 1359 Persons Assisted
10	Overnight Shelter	2020	2024	Homeless	City-Wide	Inclusive Neighborhoods	CDBG: \$27,524	Homeless Person Overnight Shelter: 569 Persons Assisted
11	Fair Housing	2020	2024	Admin and Fair Housing	Tipecanoe County	Fair Housing and Administration		
12	Administration	2020	2024	Admin and Fair Housing	Tipecanoe County	Fair Housing and Administration	CDBG: \$133,981 HOME: \$84,016	

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities - General
	Goal Description	Make improvements to public facilities, such as neighborhood parks and recreational improvements, homeless facilities, and other public facilities/ community centers.
2	Goal Name	Food Access
	Goal Description	Improve access to food and reduce food insecurity.
3	Goal Name	Public Services - Youth
	Goal Description	Fund supportive services that benefit youth.
4	Goal Name	Tenant Based Rental Assistance (TBRA)
	Goal Description	Provide tenant based rental assistance (TBRA) and/or security deposit assistance for households who need aid in affording increasing rents.
5	Goal Name	Rental - New Construction
	Goal Description	Create rental housing units through new construction for households with incomes below 80 percent of the area median income.

6	Goal Name	Homeownership - Renovation
	Goal Description	Create affordable homeownership opportunities through renovation for households with incomes below 80 percent of the area median income.
7	Goal Name	Homeownership - New Construction
	Goal Description	Create affordable homeownership opportunities through new construction for households with incomes below 80 percent of the area median income.
8	Goal Name	Owner Occupied Repair
	Goal Description	Fund owner occupied programs that help elderly and disabled with home modifications to enable them to live independently or age-in-place.
9	Goal Name	Homeless Services
	Goal Description	Fund and support public services for homeless families and individuals.
10	Goal Name	Overnight Shelter
	Goal Description	Fund and support overnight shelter and crisis housing for homeless families and individuals.
11	Goal Name	Fair Housing
	Goal Description	Advocate and further fair housing, meeting goals outlined in the 2020-2024 Analysis of Impediments to Fair Housing.

12	Goal Name	Administration
	Goal	Improve the administration of funding and coordination among project providers.
	Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

Adhering to the national objectives of the CDBG and HOME programs, priority will be given to projects that address the housing and community development needs of low- and moderate-income persons.

Application packages were available on the City of Lafayette website from January 14, 2020 to February 14, 2020. The application did not change from the previous year, thus staff did not provide a training session. However, staff made themselves available for technical assistance questions during the application period. The City received 14 applications for CDBG funding with total requests of \$942,981. The City received 12 applications for HOME funding with total requests of \$2,257,366. The projects receiving funding are listed below. Applications from agencies came from three general categories of applicants: public service providers, affordable housing developers and rental assistance providers.

#	Project Name
1	CDBG Administration
2	Big Brothers Big Sisters Social Service
3	Family Promise Social Service
4	Lafayette Urban Ministry Social Service
5	LTHC Homeless Services
6	TCCA Meals on Wheels Social Service
7	YWCA - DVIPP Social Service
8	City of Lafayette - Parks
9	TCCA SHARP Program
10	OOR Program Delivery
11	HOME Administration
12	CHDO Operating - Faith CDC
13	CHDO Operating - New Chauncey Housing, Inc.
14	Faith CDC - Homeownership
15	Habitat for Humanity - Homeownership

#	Project Name
16	Unallocated Homeownership
17	LNHS - The Jeffersonian
18	Fresh Start Rental Assistance

Table 55 – Project Information

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

The Lafayette Housing Authority, in conjunction with the City of Lafayette and the Lafayette Housing Consortium, prioritized projects that address the housing and community development needs of low and moderate-income persons, particularly as they are outlined in the Consolidated Plan. These priorities include:

- Meet a goal of the 2020-2024 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within West Lafayette
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project
- Participation in a larger revitalization project that includes new affordable housing opportunities

The City of Lafayette asked applicants to describe, in detail, their outreach methods for targeting underserved needs. Projects that stated they would serve special needs groups, including the disabled, elderly or homeless, and had realistic outreach methods received priority for CDBG and HOME funding.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Administration
	Target Area	City-Wide
	Goals Supported	Administration
	Needs Addressed	Fair Housing and Administration
	Funding	CDBG: \$133,981
	Description	CDBG Admin will fund administrative costs including staff time, coordination of projects and programs, participation on local & regional councils such as HPIN, and furthering fair housing. This project is eligible under 24 CFR 570.206 (a).
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	2601 Greenbush Street, Lafayette, IN 47901
2	Planned Activities	Improve the administration of funding and coordination among project providers.
	Project Name	Big Brothers Big Sisters Social Service
	Target Area	City-Wide
	Goals Supported	Public Services - Youth
	Needs Addressed	Sustainable Neighborhoods
	Funding	CDBG: \$12,000
	Description	CDBG funding for social supportive services - Big Brothers Big Sisters youth mentoring program. Funding will be used to recruit, screen, train and match volunteer mentors ("Bigs") with local young people ("Littles") facing adversity. The project is eligible under 24 CFR 570.201(e) and will have a low to moderate income clientele benefit.

	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program will serve 30 youth who are members of low to moderate households.
	Location Description	2000 Elmwood Ave Suite J, Lafayette, IN 47904
	Planned Activities	Big Brothers Big Sisters will help at-risk youth in the community succeed by creating and supporting new mentoring matches in three unique mentoring programs over a twelve-month period. Funding will be used to recruit, screen, train and match volunteer mentors ("Bigs") with local young people ("Littles") facing adversity.
3	Project Name	Family Promise Social Service
	Target Area	City-Wide
	Goals Supported	Overnight Shelter
	Needs Addressed	Inclusive Neighborhoods
	Funding	CDBG: \$12,678
	Description	CDBG funding for social supportive services - Family Promise program. This project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program will serve 86 homeless and at-risk individuals.
	Location Description	2010 Elmwood Ave, Lafayette, IN 47904
	Planned Activities	The program will provide shelter and supportive services to homeless families.
4	Project Name	Lafayette Urban Ministry Social Service

	Target Area	City-Wide
	Goals Supported	Overnight Shelter
	Needs Addressed	Inclusive Neighborhoods
	Funding	CDBG: \$14,846
	Description	CDBG funding for social supportive services - Lafayette Urban Ministry emergency homeless shelter program. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program will serve 483 homeless individuals.
	Location Description	420 North 4th Street, Lafayette, IN
	Planned Activities	LUM will provide shelter and services to homeless individuals.
5	Project Name	LTHC Homeless Services
	Target Area	City-Wide
	Goals Supported	Homeless Services
	Needs Addressed	Inclusive Neighborhoods
	Funding	CDBG: \$35,000
	Description	CDBG funding for social supportive services - LTHC Homeless Services Program will provide supportive services to homeless persons and those at risk of homelessness. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	The program will serve 1,250 persons homeless and at-risk individuals.
	Location Description	815 N 12th St, Lafayette, IN 47904
	Planned Activities	LTHC Homeless Services will provide supportive services to homeless persons and those at risk of homelessness.
6	Project Name	TCCA Meals on Wheels Social Service
	Target Area	City-Wide
	Goals Supported	Food Access
	Needs Addressed	Sustainable Neighborhoods
	Funding	CDBG: \$13,284
	Description	CDBG funding for social supportive services - Tippecanoe County Council on Aging Meals on Wheels program will provide hot nutritious meals delivered to the homes of seniors and/or persons with disabilities. The project is eligible under 24 CFR 570.201 (e) and will provide low to moderate income clientele benefit.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program will serve 244 people with meals.
	Location Description	2000 Elmwood Ave suite f, Lafayette, IN 47904

	Planned Activities	Meals on Wheels provides hot nutritious meals delivered to the homes of seniors, persons with disabilities, and other homebound individuals. The program also provides lunch meals to individuals in a local sheltered workshop for persons with disabilities. The program has limited delivery of breakfast items and delivers Ensure meal supplements at below-wholesale rates. The program also partners with AniMeals to provide pet food paid entirely by a special grant, donations from individuals, and the Lafayette VCA clinic.
7	Project Name	YWCA - DVIPP Social Service
	Target Area	City-Wide
	Goals Supported	Homeless Services
	Needs Addressed	Inclusive Neighborhoods
	Funding	CDBG: \$12,678
	Description	CDBG funding for social supportive services - YWCA DVIPP will provide emergency shelter and supportive services to victims of domestic violence. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The program will serve 109 homeless persons or those at risk of homelessness.
	Location Description	Services will be provided downtown Lafayette, IN.
	Planned Activities	The YWCA will provide emergency shelter and supportive services to victims of domestic violence.
8	Project Name	City of Lafayette - Parks
	Target Area	Low Income Census Tracts
	Goals Supported	Public Facilities - General

	Needs Addressed	Sustainable Neighborhoods
	Funding	CDBG: \$453,152
	Description	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 is eligible under 24 CFR 570.201 (c) and will have a low to moderate income area benefit.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The project will improve one facility and benefit the neighbors of the low to moderate income census tracts.
	Location Description	Cason St, Lafayette, IN 47904
	Planned Activities	The project will utilize a Poured-in-Place rubber surface material to create an accessible ball diamond in the park.
9	Project Name	TCCA SHARP Program
	Target Area	City-Wide
	Goals Supported	Owner Occupied Repair
	Needs Addressed	Inclusive Neighborhoods
	Funding	CDBG: \$25,000
	Description	Tippecanoe County Council on Aging, Senior Home Assistance Repair Program (SHARP) will provide elderly or disabled homeowners assistance with minor repairs such as replacing HVAC systems, accessibility modifications, and other minor items. The project is eligible under 24 CFR 570.202 (a)(1) and will have a low to moderate income housing benefit.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	The program will benefit 10 low to moderate income households.
	Location Description	2000 Elmwood Ave suite f, Lafayette, IN 47904
	Planned Activities	SHARP will provide homeowners assistance with minor repairs such as replacing HVAC systems, accessibility modifications, and other minor items.
10	Project Name	OOR Program Delivery
	Target Area	City-Wide
	Goals Supported	Owner Occupied Repair
	Needs Addressed	Inclusive Neighborhoods
	Funding	CDBG: \$3,000
	Description	City of Lafayette administrative expenses related to oversight of the owner-occupied repair programs. This project is eligible under 24 CFR 570.202 (a) (1) and will have a low to moderate income housing benefit.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit up to 10 households.
	Location Description	26 Greenbush Street, Lafayette, IN
	Planned Activities	The City will assist local agencies with the administration of owner-occupied repair programs funded with CDBG dollars.
11	Project Name	HOME Administration
	Target Area	Tippecanoe County
	Goals Supported	Administration

	Needs Addressed	Fair Housing and Administration
	Funding	HOME: \$84,016
	Description	HOME program administrative expenses associated with the implementation of HOME program, furthering fair housing initiatives and affirmatively marketing efforts. This project is eligible under 24 CFR 92.207.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The City of Lafayette will utilize this project to fund administrative costs associated with the implementation of HOME program. Furthering fair housing initiatives and affirmatively marketing projects are also associated with this project. This project does not require any beneficiary activity numbers.
	Location Description	Cities of Lafayette, West Lafayette, Town of Battle Ground and unincorporated areas of Tippecanoe County, IN
	Planned Activities	The City of Lafayette will utilize this project to fund administrative costs associated with the implementation of HOME program. Furthering fair housing initiatives and affirmatively marketing projects are also associated with this project.
12	Project Name	CHDO Operating - Faith CDC
	Target Area	Tippecanoe County
	Goals Supported	Homeownership - Renovation
	Needs Addressed	Inclusive Neighborhoods
	Funding	HOME: \$21,004
	Description	CHDO Operating funds cover staff and other administrative costs related to the development of affordable housing and homeownership opportunities. The project is eligible under 24 CFR 92.208 (a).
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	This program will benefit one organization through CHDO operating funding.
	Location Description	2000 Elmwood Ave, Lafayette, IN 47904
	Planned Activities	The project will fund staff salaries associated with housing development, including creating new affordable homeownership opportunities. The funding will benefit one organization.
13	Project Name	CHDO Operating - New Chauncey Housing, Inc.
	Target Area	Tippecanoe County
	Goals Supported	Homeownership - Renovation
	Needs Addressed	Inclusive Neighborhoods
	Funding	HOME: \$21,004
	Description	CHDO Operating funds cover staff and other operating costs related to the development of affordable housing and homeownership opportunities. This project is eligible under 24 CFR 92.208(a).
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	CHDO operating funds cover staffing costs with the development of affordable housing and homeownership opportunities.
	Location Description	279 Littleton West Lafayette, IN
	Planned Activities	The project will fund staffing salaries associated with housing development, including creating new affordable homeownership opportunities. The funding will benefit one organization.
14	Project Name	Faith CDC - Homeownership
	Target Area	Tippecanoe County

	Goals Supported	Homeownership - Renovation
	Needs Addressed	Inclusive Neighborhoods
	Funding	HOME: \$160,000
	Description	Faith CDC - Acquisition, rehab and homebuyer assistance to increase homeownership opportunities for low/mod income households. This will be funded from the CHDO Reserve fund. This project is eligible under 24 CFR 92.205(a)(1).
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The project will create two new housing opportunity through the renovation of existing structures.
	Location Description	The specific locations for the renovations have yet to be selected. The activity will take place within the Faith CDC service area defined as neighborhoods in Lafayette, primarily north of Greenbush Street.
	Planned Activities	The project will acquire and refurbish two single-family properties located in northern Lafayette. In addition, the families will be provided with down payment assistance in the form of a forgivable loan. HOME funds will be used for acquisition, rehab, development, and direct homebuyer assistance costs.
15	Project Name	Habitat for Humanity - Homeownership
	Target Area	Tippecanoe County
	Goals Supported	Homeownership - New Construction
	Needs Addressed	Inclusive Neighborhoods
	Funding	HOME: \$210,000
	Description	Construction of energy efficient homes or renovation of existing homes for homeownership. This project is eligible under 24 CFR 92.205(a)(1).
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	The project will create six new homeownership opportunities.
	Location Description	The locations are generally in blighted neighborhoods, where a newly built house provides a positive impact on the respective neighborhoods.
	Planned Activities	Habitat will perform site preparation for these ten lots scattered about the city and build quality houses, using energy-efficient standards. Habitat's Family Services Program qualifies all potential homeowners between 30% and 60% of the area median income, but has the flexibility to increase their income up to 80% of AMI. The family participates in training that includes interior and exterior house and property maintenance, as well as financial and first-time homebuyer classes. The houses are built utilizing energy-saving technology. Staff members are trained in job safety and efficiency. Volunteers help save on the cost of construction and create a strong community-building aspect, which is a value and strength of Habitat for Humanity of Lafayette.
16	Project Name	Unallocated Homeownership
	Target Area	Tippecanoe County
	Goals Supported	Homeownership - New Construction
	Needs Addressed	Inclusive Neighborhoods
	Funding	HOME: \$216,088
	Description	Funding reserved for future homeownership activities. Future projects selected under this project will be eligible under 24 CFR 92.205(a)(1).
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Projected funding amount is estimated to benefit one low to moderate income household.
	Location Description	The project location is unknown at this time, but eligible activities may occur within Cities of Lafayette, West Lafayette, Town of Battle Ground or the unincorporated areas of Tippecanoe County, IN.
	Planned Activities	The expected activities will be new construction or renovation of homeownership units, including at least one HOME-assisted unit.
17	Project Name	LNHS - The Jeffersonian
	Target Area	Tippecanoe County
	Goals Supported	Rental - New Construction
	Needs Addressed	Inclusive Neighborhoods
	Funding	HOME: \$300,000
	Description	HOME funding toward construction expenses of new 74-unit apartment building for seniors adjacent to the Historic Jefferson Centre. This project is eligible under 24 CFR92.205(a)(1).
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The project will create 10 new affordable rental housing units.
	Location Description	NE corner of 9th and Brown, Lafayette, IN

	Planned Activities	The development will be a new construction project of 74 senior (55 and older) housing rental units adjacent to the existing Historic Jeff Centre, 619 N. 9th Street. It will have a mix of studio, 1 bedroom, and 2-bedroom apartments, all affordable to those from 30% to 60% of the AMI. All units will have universal design and ADA features to ensure that the design improves access for those who are living with physical and emotional disabilities.
18	Project Name	Fresh Start Rental Assistance
	Target Area	Tippecanoe County
	Goals Supported	Tenant Based Rental Assistance (TBRA)
	Needs Addressed	Inclusive Neighborhoods
	Funding	HOME: \$55,000
	Description	Tenant Based Rental Assistance and program delivery expenses for persons exiting YWCA's domestic violence program. This project is eligible under 24 CFR 92.209(a).
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 5 victims of domestic violence.
	Location Description	This program is offered at the YWCA of Greater Lafayette. Participants assisted by the program can move anywhere within the City of Lafayette, the City of West Lafayette or within a five-mile radius of the city limits.

	Planned Activities	The YWCA's DVIPP program provides temporary, emergency shelter for victims of domestic violence who have had to flee their homes for their own safety and for the safety of their children, who are secondary victims. By HUD definition, the victims are homeless and almost all are of low income. Victims are offered education in personal finance, help finding jobs and help finding permanent housing. Too often, victims who cannot afford to get started in their own housing return to their abusers and the cycle continues. They often suffer further abuse and end up back in our shelter. This program offers assistance to persons seeking permanent housing after escaping abuse.
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AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Lafayette will invest funding either city-wide, county wide within the Lafayette Housing Consortium's service area or in low to moderate income census tracts.

The Needs and Market Analysis section on page 135 shows that areas with minority concentration also have higher rates of housing vacancy and housing cost burden. The City of Lafayette will invest in public facilities to improve assets in these areas.

Geographic Distribution

Target Area	Percentage of Funds
City-Wide	35.9
Low Income Census Tracts	28.9
Tippecanoe County	35.2

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Lafayette selects projects through a request for proposal process. Applications must be meet federal eligibility requirements, a goal of the Consolidated Plan and a need in the community.

The City does not target specific areas of the community for funding.

Discussion

By targeting these areas with CDBG and HOME funded projects, the City of Lafayette and the Lafayette Housing Consortium hope to address the people living in the community with the most needs.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The City of Lafayette will utilize CDBG and HOME funding to projects that create affordable housing opportunities to help low to moderate income and special needs households.

One Year Goals for the Number of Households to be Supported	
Homeless	5
Non-Homeless	28
Special-Needs	0
Total	33

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	5
The Production of New Units	6
Rehab of Existing Units	22
Acquisition of Existing Units	0
Total	33

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

In making funding decisions, the City of Lafayette gave priority to activities that:

- Meet a goal of the 2020-2024 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within Lafayette
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project
- Participation in a larger revitalization project that includes new affordable housing opportunities

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The Lafayette Housing Authority (LHA) is the public housing agency for Tippecanoe County. It does not manage public housing units as its neighboring housing agencies in Anderson and Indianapolis. The Lafayette Housing Authority only offers Section 8 vouchers to the low-income households.

The Housing Choice Voucher program offers subsidy to a household to allow them to rent any apartment in the local housing authorities jurisdiction. The household will pay 30 percent of their gross monthly income towards rent and the Housing Choice Voucher covers the remaining cost of the rent. Thus, if a two-bedroom apartment is \$700 per month and the household can only afford \$250 per month, the remaining \$450 of rent is paid by the voucher.

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

LHA has project-based 24 units for an Elderly Housing Project in West Lafayette which has begun construction and hopefully will lease up spring 2021.

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

LHA is not undertaking any activities during the year to encourage HCVP participants to become more involved in management. LHA has a Mayor appointed participant board member on the commission that regularly meet to discuss issues, activities, and problems with the objective of helping improve the participants and their communities.

If the PHA is designated as troubled, describe the manner in which financial assistance will

be provided or other assistance

The Lafayette Housing Authority does not have a troubled status designation.

Discussion

The LHA waiting list is open for low-income persons to apply for Housing Choice Vouchers. New preferences were board approved on January 1, 2016, which include: Elderly, Working, At Risk Youth, Domestic Violence Victims, Residency, Disabled, and Veterans. Participants of the YWCA Fresh Start Program receive a voucher after they complete 12 months of the program.

At the time of submission of this document, the Lafayette Housing Authority had 1,048 household on the waiting list for Housing Choice Vouchers. When cost of living adjustments in the same five-year period are taken into consideration, the HAP funding has decreased at the same time that the need has exploded.

The City of Lafayette and the Lafayette Housing Authority will work together to establish more project-based vouchers in the community to increase the affordability of housing in the community. Project-based vouchers are a component of a public housing agencies (PHAs) housing choice voucher program. A PHA can attach up to 20 percent of its voucher assistance to specific housing units if the owner agrees to either rehabilitate or construct the units, or the owner agrees to set-aside a portion of the units in an existing development. The Lafayette Housing Authority oversees 59 project-based vouchers, which includes 48 chronically homeless individuals and 11 families.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

West Lafayette and Lafayette are part of the Region 4 Balance of State Continuum of Care for the State of Indiana. The Homeless Prevention and Intervention Network of NW Central Indiana serves as Region 4 Local Planning Council. Region 4 consists of Tippecanoe, Clinton, Montgomery, Carroll, Benton, Warren, Fountain, and White counties. The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in Indiana.

This group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the State of Indiana are able to access and maintain permanent housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The PATH Street Outreach Team from Valley Oaks Health continues its work of reaching out to persons who are experiencing homelessness. Teams complete three shifts each week of homeless outreach, walking defined routes near downtown and other places where potential persons could be found. On Saturdays, focused outreach is conducted in wooded and more remote areas. Using the information gathered on the street, the PATH worker is able to identify persons that are likely to be chronically homeless in order to conduct more intensive engagement. PATH provides an invaluable resource to identifying those who are homeless and connecting them with services and housing opportunities in the community.

The network of service and housing providers have developed a strong connection and partnership to help each other service the most vulnerable neighbors in the community. The average length of homelessness is 45 days, with some service providers moving a homeless individual to housing in

less than 20 days.

A challenge for the area continues to be data collection. One service provider does not utilize the standard HMIS system for reporting the number of people they serve. The system allows service providers to talk with each other when serving the same client, reducing duplication of services. The system also enables the community to report accurate numbers of homeless individuals, matching them to housing, services and financial support accurately. Because all providers do not utilize the HMIS system, the data may not reflect true accuracies and in the case of Continuum of Care funding, can reduce the community's ability to increase its annual funding.

Addressing the emergency shelter and transitional housing needs of homeless persons

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 actually place qualified persons in the respective program, as beds are available, using a vulnerability and needs assessment tool. LTHC Homeless Services expects the Permanent Supportive Housing units opened in November 2019 and the remainder of the Engagement Center opened in January 2020.

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.

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

Several efforts are underway to transition persons from shelter to permanent housing more quickly. The Rapid Rehousing Program has shown great success in moving families from shelter, many times in less than 14 days. Supportive Services for Veteran Families (SSVF) has also been used for homeless vets to the same effect. A renewed emphasis has also been placed on excellent, coordinated case management. The United Way has initiated a case management institute for homeless service providers and others to learn best practices, share resources, and network with other case managers in the Continuum of Care. The first class has more than 40 participants and is conducted over a 10-month time period.

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

At present, permanent supportive housing is the tool for the community that is showing the most growth. However, that growth has come with some concern, particularly due to the lack of case management and service funding. A significant part of the PSH portfolio is scattered site, which presents unique challenges with regard to supervision and landlord relationships. For persons that are chronically homeless with coexisting mental illness and/or substance abuse, it is difficult to acquire housing, and especially difficult to maintain that housing. Without the necessary funding for case management, several categories of persons may be too unmanageable for permanent supportive housing. The threat lies in the drastic decrease in transitional housing and social service only funding. For persons not able to maintain their PSH unit, especially with limited case management resources available, transitional housing is quickly disappearing as an option.

Discussion

The City of Lafayette can and will use up to 15 percent of its CDBG allocation towards public services that serve individuals and households with very low incomes. These services include

domestic violence shelters, and homeless shelters. The dollars are the City's way of supporting the initiatives and missions of these organizations to stabilize and improve the lives of the neediest in the community. The City will allocate \$77,279 towards these activities in 2020 to address the needs of homeless and those at risk of homelessness. The Lafayette Housing Consortium will also allocate \$187,500 of HOME funding towards the Fresh Start program.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

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 barriers to affordable housing include:

- Difficulty in acquiring sufficient number of parcels for infill development to continue prevent many builders from using economies of scale that they rely upon when developing affordable housing in suburban areas.
- Growing complexity of environmental reviews as related to “brownfields.” Urban properties or facilities whose development or redevelopment can be complicated by the potential presence of site contamination.
- Smart growth is a term used in public regulatory and policy debates regarding planning, land use and density. However, some smart growth principals, while appearing to be consistent with the goal of promoting affordable housing, can be used to justify controls that act as regulatory barriers to affordable housing.
- Administrative processes for developmental approvals continue to become more complex with ever-lengthening reviews and requirements for multiple, duplicative approvals. Each time a community adds substantive requirements, the review process becomes more complicated and burdensome.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Affordable redevelopment has been led by small non-profit community development corporations at the grass roots level. Some of these organizations have been able to develop large-scale multi-

family projects but human capital in any one organization is limited to conducting one or two projects at a time. Many require multiple partners, coordination and strong leadership to address redevelopment at a holistic level. Some ideas to overcome these barriers are:

- Streamline approvals and reviews of projects that are smaller in nature to reduce burden to the developer of small-scale affordable housing projects.
- Advocate at the State of Indiana to approve inclusionary zoning laws.
- 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
- Develop a toolbox that streamline resources available through each phase of affordable housing development in urban areas. This could include partnerships with outside government agencies such as the State of Indiana, the Tippecanoe County Health Department, etc.
- 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.
- Find additional subsidy dollars to help extremely low-income households and special needs households afford rental units without a cost burden.

Discussion

The Cities of Lafayette and West Lafayette will work with community development corporations and other grass-roots organizations that have developed strong leadership and neighborhood buy-in when investing federal funding. The Cities will look to these partners to help overcome these barriers to affordable housing, targeting communities working together to diversify housing options for all income levels. These will be key ingredients to addressing some of the biggest barriers to affordable housing development, such as educating the public and civic leaders about affordable housing, advocating for transportation options in all areas of the community and working together to attract additional subsidy to overcome high cost of housing redevelopment over the long term.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of Lafayette will spend its program year 2020 CDBG and HOME allocations to create livable communities by investing in infrastructure, ADA improvements, public services, increasing affordability of rental housing, creating new homeownership opportunities and helping homeowners with repairs. Creating an inclusive and sustainable community for all residents and serving as an advocate for the most vulnerable is important to the success of the community as a whole.

Actions planned to address obstacles to meeting underserved needs

Adhering to CDBG's national objectives, priority will be given to projects that address the housing and community development needs of low and moderate-income persons, particularly as they are outlined in the Consolidated Plan.

In making funding decisions, the City of Lafayette will give priority to activities that:

- Meet a goal of the 2020-2024 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within Lafayette
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project
- Participation in a larger revitalization project that includes new affordable housing opportunities

A priority population for CDBG-funded services is individuals (especially the elderly and people with disabilities) who are denied, by poverty and historical institutional practices, the opportunity to develop their full potential and to enjoy the benefits of community participation. The City of Lafayette will give priority to programs provided through organizations or agencies that demonstrate a commitment to making their services accessible to people through diversity training of staff and Boards, through recruitment and hiring of minority staff and Board members, and through the efforts to provide services in an accessible and culturally sensitive manner. LHA staff will check

outreach efforts by programs and projects during PY 2020 as part of the annual monitoring process.

Actions planned to foster and maintain affordable housing

The primary strategy in 2020 to 2024 for the City of Lafayette will be to reduce the housing cost burden for homeowners wanting to live closer to work and creating suitable living environments for those households.

Additional Strategies with non-financial support:

- Support affordable multi-family housing development that includes affordable housing.
- Support public and private partnerships to develop affordable housing.
- Support affordable housing development that targets single parent households, two parent families and seniors.
- Support affordable, senior housing development.
- Find additional resources for rental subsidies that support extremely low-income households or those earning 0-30 percent of the area median income.

Actions planned to reduce lead-based paint hazards

The City of Lafayette will use CDBG funds to undertake lead-based paint hazard mitigation when required by the housing rehabilitation regulations. Housing renovation funded with HOME funds will also be required to follow the same regulatory requirements. This can include inspection, risk assessment, specification writing, abatement, clean up, disposal work and clearance testing. This assistance will be in accordance with 24 CFR 35, et al. (9/15/99). A clearance test is performed after all lead paintwork is completed.

Actions planned to reduce the number of poverty-level families

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, will strive for the goals and strategies below to help

households stay out of poverty or become self-sufficient and elevate themselves from living in poverty.

CDBG funds will support Meals On Wheels for the elderly in PY 2020, helping increase food security for the elderly. Meals On Wheels provides hot nutritious meals delivered to the homes of seniors, persons with disabilities, and other homebound individuals. The program also provides lunch meals to individuals in a local sheltered workshop for persons with disabilities. The purpose of the program is many-fold, including not just the hot meals, but also a friendly visit and a safety check, as many of the Meals On Wheels consumers do not see other visitors on a regular basis.

Actions planned to develop institutional structure

The City of Lafayette and the City of West Lafayette partnered together to conduct the consultation and public input process for the 2020-2024 Consolidated Plan. The two Cities also partnered together for the development of the 2020 Analysis of Impediments to Fair Housing. Because of their proximity to each other, the housing market acts as a single market.

The Homelessness Prevention and Intervention Network can provide an outlet for this coordination and capacity building among homelessness service providers and housing providers. The City of Lafayette attends meetings quarterly to ensure their programs and projects mirror efforts of the community to end homelessness.

Actions planned to enhance coordination between public and private housing and social service agencies

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 actually place qualified persons in the respective program, as beds are available, using a vulnerability and needs assessment tool. LTHC Homeless Services expects the Permanent Supportive Housing units opened in November 2019 and the remainder of the Engagement Center opened in January 2020.

The local CoC planning group, HPIN, will determine the impact of the new units once the 2020 Point in Time Count data is released.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

The City of Lafayette receives two different entitlement grants from HUD, the Community Development Block Grant (\$669,593) and the HOME Investment Partnerships Program Grant (\$840,168). These grants are known as CDBG and HOME, respectively. This section refers to program specific requirements that HUD requires all cities receiving CDBG and HOME to report.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$12,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	
3. The amount of surplus funds from urban renewal settlements	
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	
5. The amount of income from float-funded activities	
Total Program Income	\$12,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100%

The City of Lafayette will utilize a single program year, 2020, for the calculation of the CDBG Overall low to moderate income benefit listed above.

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Program Year 2020 HOME projects will use forms of investment identified in Section 92.205, mostly through non-interest-bearing loans, deferred payment loans or grants. No forms of investment not identified in Section 92.205 will be used.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

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.

Housing assisted by the Lafayette Housing Consortium must meet the affordability requirements

in accordance with 24 CFR 92.252(e) for rental housing or 92.254(4) for homeowner housing throughout the entire affordability period as described in the tables below. The affordability period begins after project completion. Project completion is defined as the date that all necessary title transfer requirements and construction work have been performed; the rehabilitation completed complies with the requirements of 24 CFR 92 and stricter of the local rehabilitation standards or the Indiana State Building Code; the final drawdown has been disbursed for the project; and the project completion information has been entered in the disbursement and information system established by HUD. The Consortium considers the date final completion information is entered into IDIS as the start date for the project affordability period.

Full policies have been included as part of the grantee specific appendices.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Lafayette Resale / Recapture Policies have been included as part of the grantee specific appendices. All subrecipients, grantees and CHDO's must follow the approved City policies regarding Resale / Recapture.

The City of Lafayette requires all housing developed to be modest housing, as described in 24 CFR Part 92.254 (a). The City of Lafayette and LHA utilize the HUD affordable Homeownership Limit for new construction and existing housing. All CHDOs, recipients and subrecipients must follow these same limits for the sale of affordable housing units.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Lafayette will not utilize HOME funds to refinance existing debt in the 2020

program year.

Appendix A

Blank Survey
Survey Results



2020 – 2024 Consolidated Plan

Each year the City of Lafayette receives approximately \$1,400,000 and the City of West Lafayette receives approximately \$400,000 of federal housing and community development grants. Both communities support programs and projects within their own boundaries and across Tippecanoe County with this funding.

City staff will use this survey and your input to determine what types of projects and programs to fund with the federal grants it receives. The City of Lafayette and the City of West Lafayette thank you for completing the survey.

1. In which town/city of Tippecanoe County do you reside or work?

- | | | | |
|------------------------------------|---------------------------------------|--|-------------------------------------|
| ☐ Lafayette | ☐ W. Lafayette | ☐ Battle Ground | ☐ Fairfield |
| ☐ Jackson | ☐ Lauramie | ☐ Perry | ☐ Randolph |
| ☐ Shadeland | ☐ Sheffield | ☐ Shelby | ☐ Tippecanoe |
| ☐ Union | ☐ Wabash | ☐ Washington | ☐ Wayne |
| ☐ Wea | | | |

2. Do you identify as any of the following? Please select any that may apply.

- ☐ A member of a minority race such as African American, Asian, American Indian, Pacific Islander, Multiple Races, or Other Race Not Mentioned that is not White
- ☐ A member of a minority ethnicity such as Hispanic
- ☐ Person living with a disability
- ☐ Person experiencing homelessness or who has experienced homelessness some time in the past
- ☐ Person who has experienced an eviction or forced move
- ☐ Person who has experienced domestic violence
- ☐ Single Parent, male or female
- ☐ Elderly or person over the age of 62
- ☐ Individual or household living in poverty
- ☐ I do not identify with any of the above (if a person selects this, survey will not allow selection of any of the above)

3. Which of the following would best describe you?

- | | | |
|--------------------------------------|---------------------------------|---|
| ☐ Homeowner | ☐ Renter | ☐ Local business |
| ☐ Other _____ | | |

4. If you are willing, please provide the zip code of your current residence. _____



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5. **When looking for a place to live, have you experienced any of the following? Please select any that may apply. If you have not experienced any of the following, please proceed to the next question.**

- ☐ Told by the landlord that they would not accept tenants with children or tenants with more than one child.
- ☐ Told by the landlord that units are no longer available in person after told units were available via the phone.
- ☐ Told by the landlord that the unit could not accommodate a person with a disability.
- ☐ Told by the landlord that they would not accept your rental subsidy because it's too much regulation.
- ☐ Told by a realtor that a neighborhood you like would not suit your needs or not be appropriate for you.
- ☐ Told by a landlord that the print advertisement you saw or have is wrong and the rent is actually higher.
- ☐ Told by a landlord that there is a strict, no pet policy, with no exceptions.
- ☐ Told by a landlord that their insurance will not cover a ramp if you are hurt using it.
- ☐ Told by the landlord or realtor that there is a lot of traffic in this area, and it's not appropriate for children.
- ☐ Seen fliers for housing with language such as "No Children," "No Minorities," "Hispanics Need Not Apply," or other such exclusions.
- ☐ Been threatened with eviction if you filed a complaint for a landlord not making repairs in a timely manner

6. **Do you know where to report discrimination in the community?** Yes/No/If so, where?

7. **Housing Needs:** rate the following housing needs of your community.

Need	Low	Medium	High
Repair Assistance to Homeowners	☐	☐	☐
Creation of New, Affordable Housing	☐	☐	☐
Rehabilitation of Foreclosed or Vacant Housing	☐	☐	☐
Creation of safe, decent and affordable rental housing	☐	☐	☐
Creation of housing with services – homeless	☐	☐	☐
Creation of housing with services – seniors/disabled	☐	☐	☐
Rent Assistance to Low Income Tenants	☐	☐	☐
Creation of Emergency Shelter Beds (short-term stays)	☐	☐	☐
Creation of Transitional Housing (for stays less than 2 yrs)	☐	☐	☐



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8. **Community Development:** rate the following needs of your community.

Need	Low	Medium	High
Repair/replace curbs/sidewalks	☐	☐	☐
Street or sewer repair/upgrades	☐	☐	☐
Park upgrades	☐	☐	☐
Crime prevention	☐	☐	☐
Business attraction	☐	☐	☐
Job creation	☐	☐	☐
Community Center upgrades/rehabilitation	☐	☐	☐
Other:	☐	☐	☐

9. **Social Services** Rate the following social service needs of your community.

Need	Low	Medium	High
Youth programs	☐	☐	☐
Senior Citizen programs	☐	☐	☐
Programs for Disabled Neighbors	☐	☐	☐
Programs for people with HIV/AIDS	☐	☐	☐
Green programs/Environmental Awareness	☐	☐	☐
Public Transportation	☐	☐	☐
Legal Services	☐	☐	☐
Child Care	☐	☐	☐
Other:	☐	☐	☐



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These answers are for information only and to ensure the City receives answers from all income levels and age groups.

10. Please select the annual income of your household.

- ☐ Under \$15,000
- ☐ Between \$15,000 and \$30,000
- ☐ Between \$30,000 and \$45,000
- ☐ Between \$45,000 and \$60,000
- ☐ Between \$60,000 and \$75,000
- ☐ Over \$75,000

11. What is the size of your household?

- ☐ One Person
- ☐ Two Person
- ☐ Three Person
- ☐ Four Person
- ☐ Five or More Persons

12. What is your age?

- ☐ Under 18 years old
- ☐ 18 - 24 years old
- ☐ 25 – 34 years old
- ☐ 35 – 44 years old
- ☐ 45 – 54 years old
- ☐ 55 – 64 years old
- ☐ 65 years old or older

Q1 In which town/city of Tippecanoe County do you reside or work?

Answered: 735 Skipped: 8

Cities of Lafayette and West Lafayette - 2020-2024 Consolidated Plan



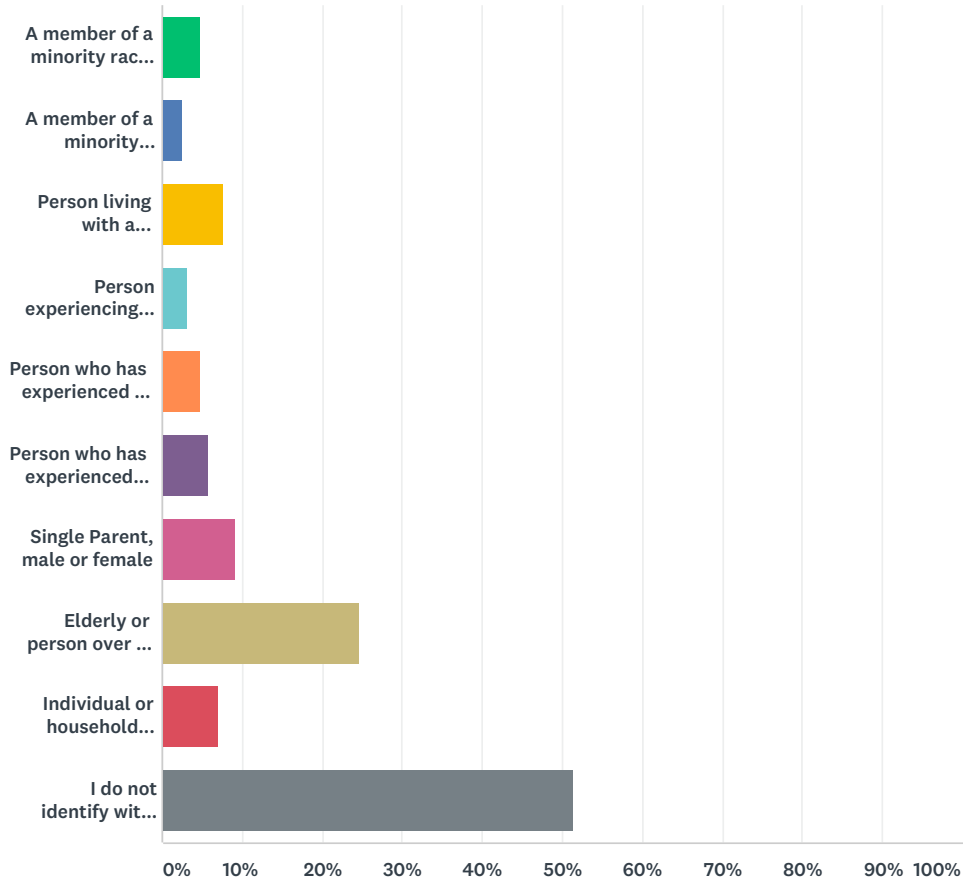
ANSWER CHOICES		RESPONSES	
Lafayette		68.98%	507

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W. Lafayette	20.27%	149
Battleground	0.95%	7
Fairfield	1.77%	13
Jackson	0.00%	0
Lauramie	0.27%	2
Perry	0.68%	5
Randolph	0.00%	0
Shadeland	0.27%	2
Sheffield	0.14%	1
Shelby	0.14%	1
Tippecanoe	2.31%	17
Union	0.00%	0
Wabash	1.50%	11
Washington	0.14%	1
Wayne	0.14%	1
Wea	1.90%	14
I do not live or work in any of these places.	0.54%	4
TOTAL		735

Q2 Do you identify as any of the following? Please select any that may apply.

Answered: 720 Skipped: 23

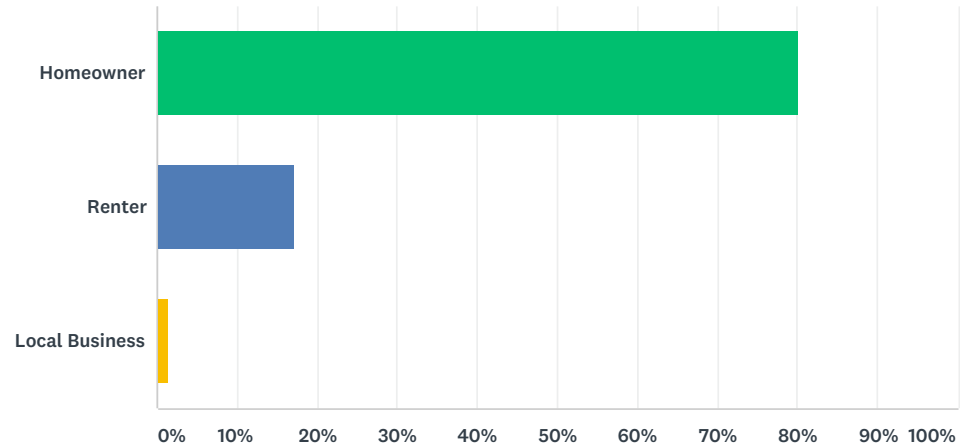


ANSWER CHOICES	RESPONSES	
A member of a minority race such as African American, Asian, American Indian, Pacific Islander, Multiple Races, or Other Race Not Mentioned that is not White	4.72%	34
A member of a minority ethnicity such as Hispanic	2.50%	18
Person living with a disability	7.78%	56
Person experiencing homelessness or who has experienced homelessness some time in the past	3.19%	23
Person who has experienced an eviction or forced move	4.72%	34
Person who has experienced domestic violence	5.83%	42
Single Parent, male or female	9.31%	67
Elderly or person over the age of 62	24.72%	178
Individual or household living in poverty	7.08%	51
I do not identify with any of the above (if a person selects this, survey will not allow selection of any of the above)	51.39%	370

Total Respondents: 720	
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Q3 Which of the following best describes you?

Answered: 738 Skipped: 5



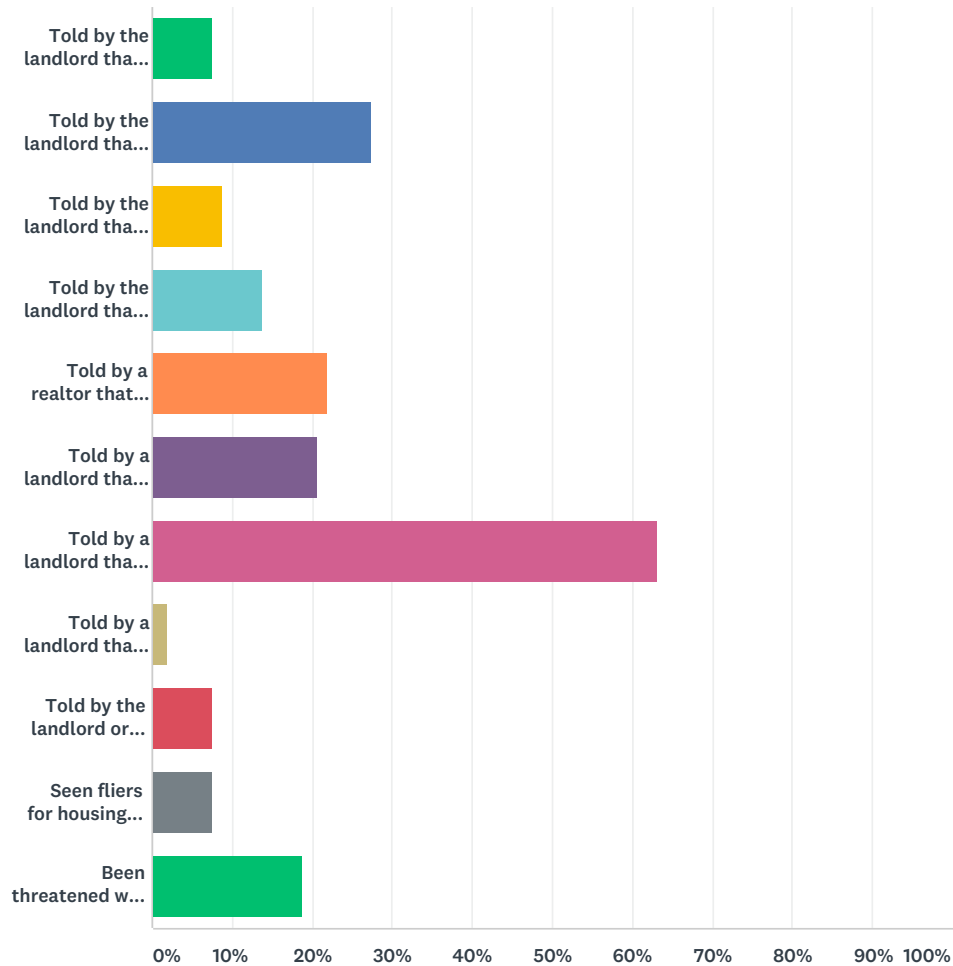
ANSWER CHOICES	RESPONSES	
Homeowner	80.22%	592
Renter	17.07%	126
Local Business	1.49%	11
TOTAL		738

Q4 If you are willing, please provide the zip code of your current residence.

Answered: 708 Skipped: 35

Q5 When looking for a place to live, have you experienced any of the following? Please select any that may apply. If you have not experienced any of the following, please proceed to the next question.

Answered: 160 Skipped: 583



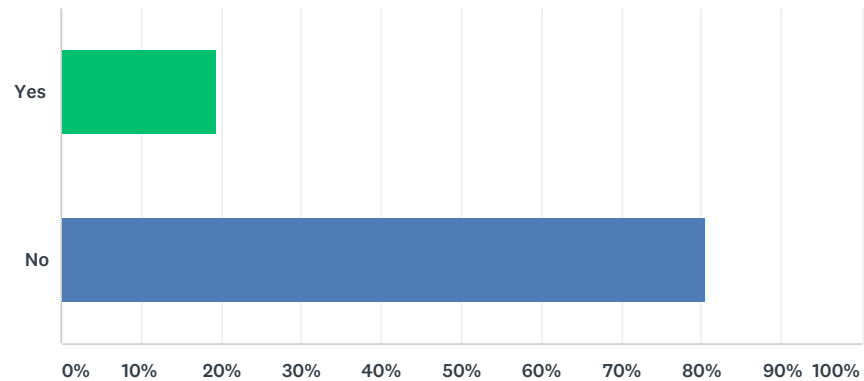
ANSWER CHOICES	RESPONSES	
Told by the landlord that they would not accept tenants with children or tenants with more than one child.	7.50%	12
Told by the landlord that units are no longer available in person after told units were available via the phone.	27.50%	44
Told by the landlord that the unit could not accommodate a person with a disability.	8.75%	14
Told by the landlord that they would not accept your rental subsidy because it's too much regulation.	13.75%	22
Told by a realtor that a neighborhood you like would not suit your needs or not be appropriate for you.	21.88%	35
Told by a landlord that the print advertisement you saw or have is wrong and the rent is actually higher.	20.63%	33
Told by a landlord that there is a strict, no pet policy, with no exceptions.	63.13%	101
Told by a landlord that their insurance will not cover a ramp if you are hurt using it.	1.88%	3

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Told by the landlord or realtor that there is a lot of traffic in this area, and it's not appropriate for children.	7.50%	12
Seen fliers for housing with language such as "No Children," "No Minorities," "Hispanics Need Not Apply," or other such exclusions.	7.50%	12
Been threatened with eviction if you filed a complaint for a landlord not making repairs in a timely manner.	18.75%	30
Total Respondents: 160		

Q6 Do you know where to report discrimination in the community?

Answered: 661 Skipped: 82



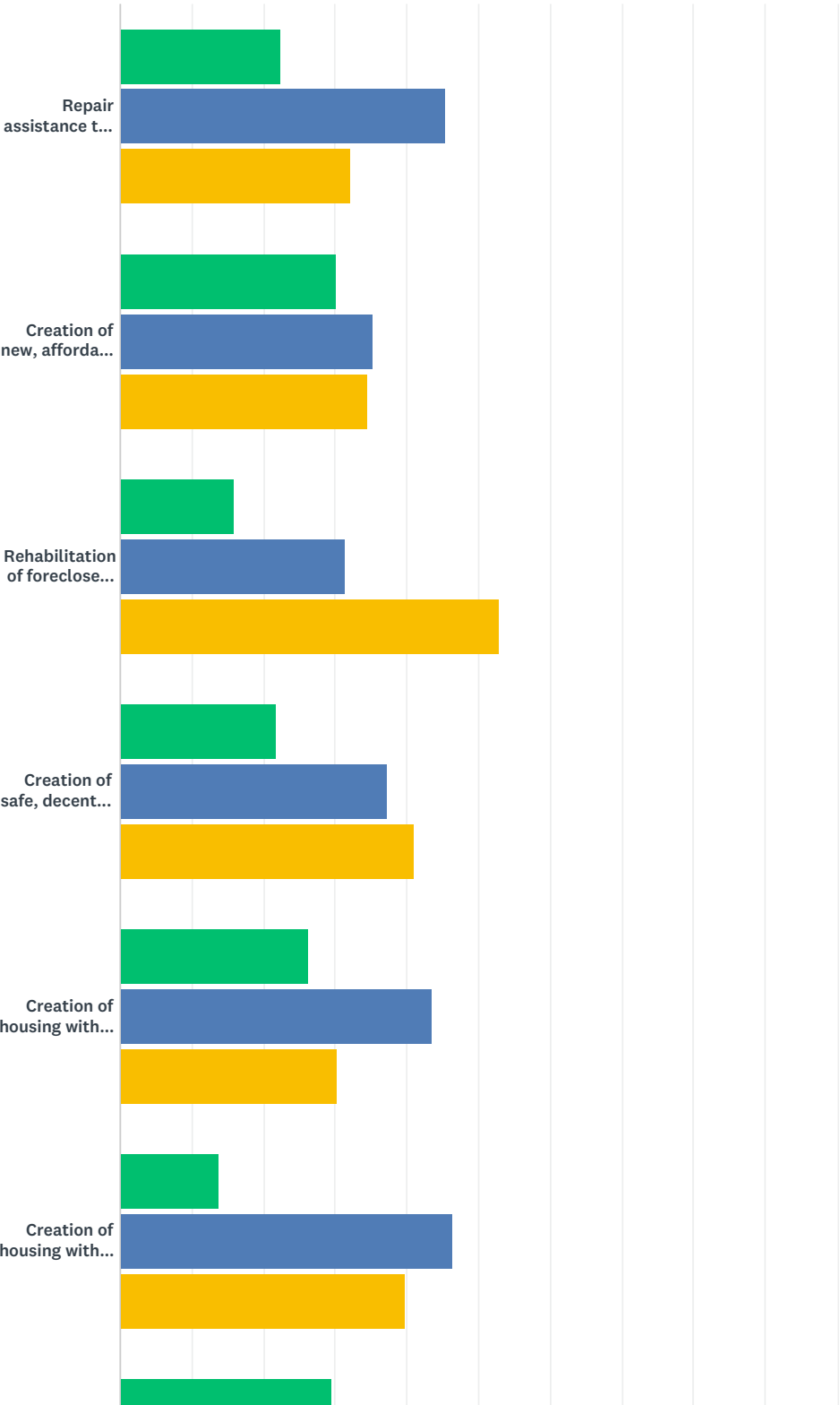
ANSWER CHOICES	RESPONSES	
Yes	19.52%	129
No	80.48%	532
TOTAL		661

Q7 If you answered yes to the previous question, please tell where you would report housing discrimination.

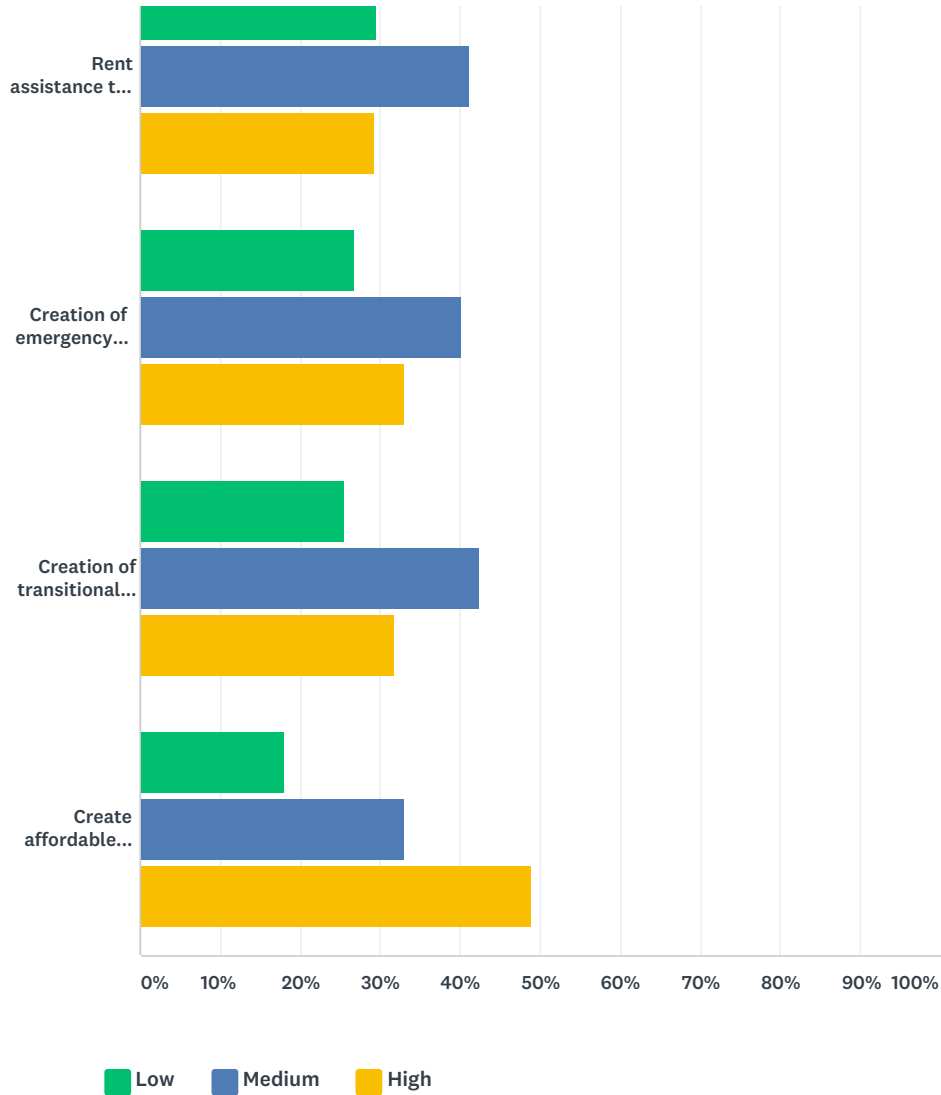
Answered: 117 Skipped: 626

Q8 Rate the following housing needs of the City of Lafayette.

Answered: 595 Skipped: 148



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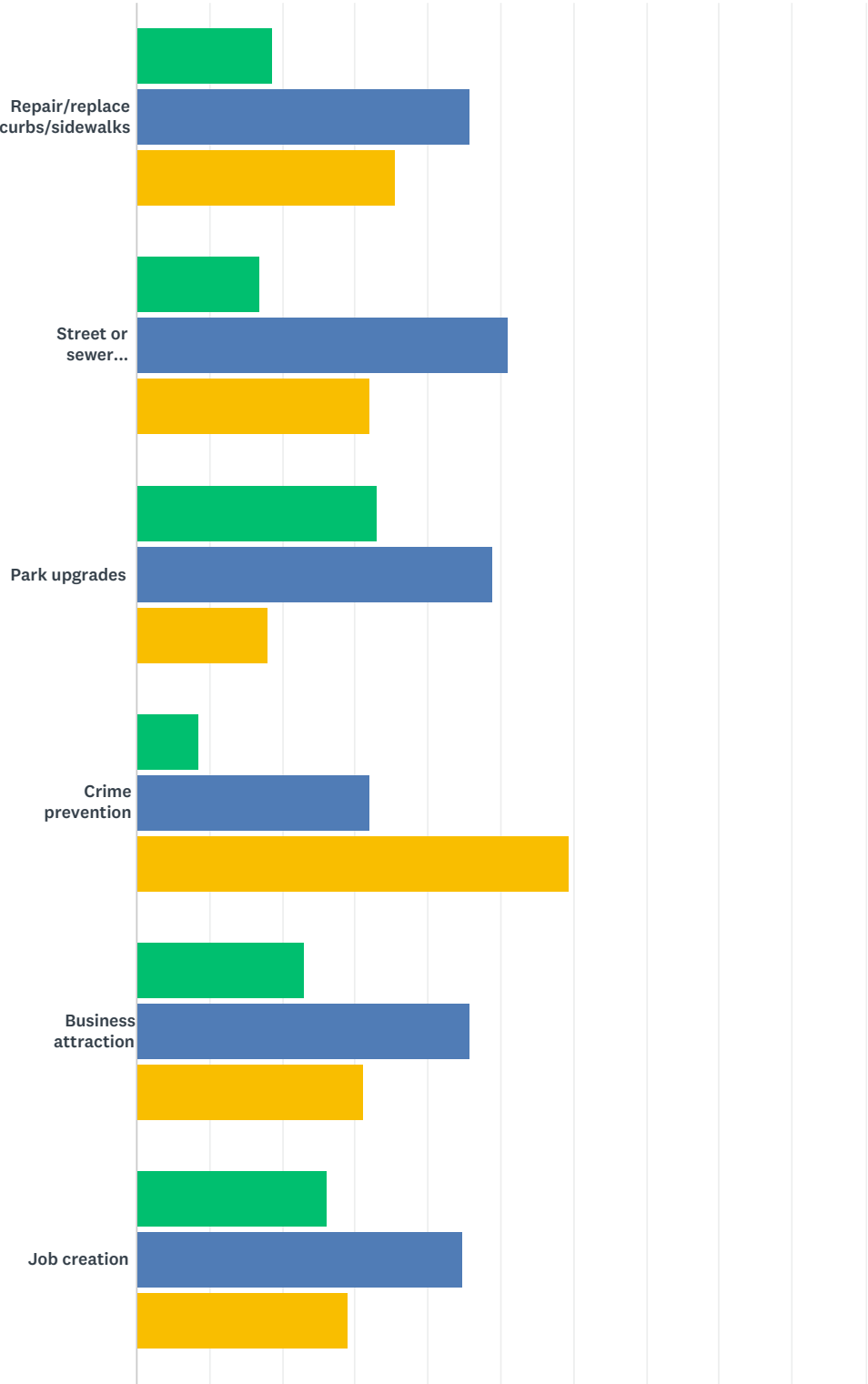
	LOW	MEDIUM	HIGH	TOTAL	WEIGHTED AVERAGE
Repair assistance to homeowners	22.40% 129	45.31% 261	32.29% 186	576	2.10
Creation of new, affordable housing	30.12% 175	35.28% 205	34.60% 201	581	2.04
Rehabilitation of foreclosed or vacant housing	15.83% 92	31.33% 182	52.84% 307	581	2.37
Creation of safe, decent and affordable rental housing	21.80% 126	37.20% 215	41.00% 237	578	2.19
Creation of housing with services - assistance for homeless neighbors	26.26% 151	43.48% 250	30.26% 174	575	2.04
Creation of housing with services - assistance for senior citizens or disabled neighbors	13.77% 80	46.47% 270	39.76% 231	581	2.26
Rent assistance to low income tenants	29.46% 170	41.25% 238	29.29% 169	577	2.00

Cities of Lafayette and West Lafayette - 2020-2024 Consolidated Plan

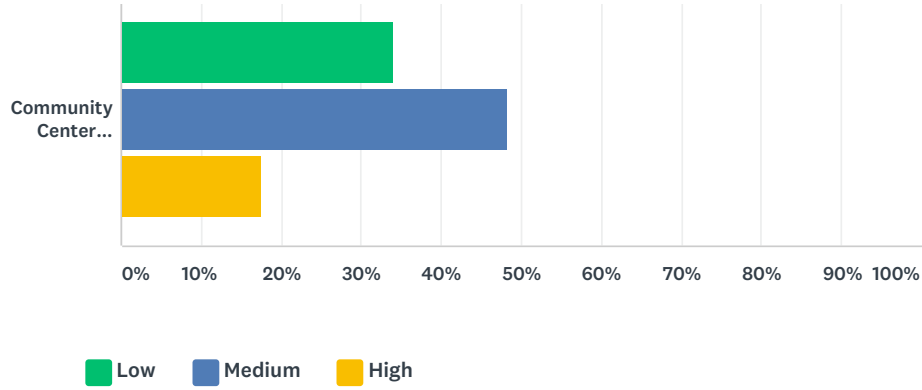
Creation of emergency shelter beds (short term stays)	26.83% 154	40.07% 230	33.10% 190	574	2.06
Creation of transitional housing (for stays less than 2 years)	25.57% 146	42.56% 243	31.87% 182	571	2.06
Create affordable housing for veterans.	17.96% 104	32.99% 191	49.05% 284	579	2.31

Q9 Rate the following community development needs of the City of Lafayette.

Answered: 594 Skipped: 149



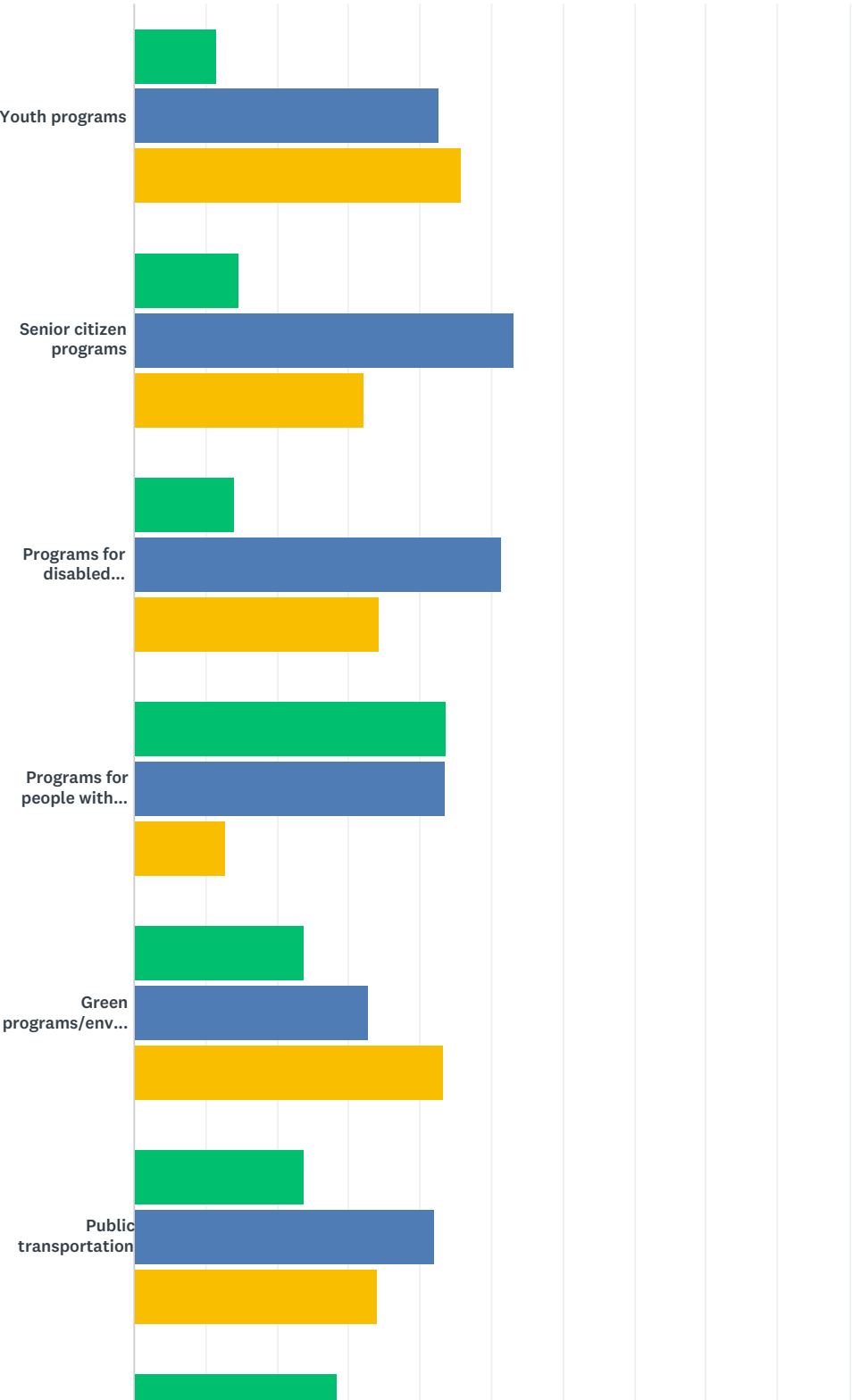
Cities of Lafayette and West Lafayette - 2020-2024 Consolidated Plan



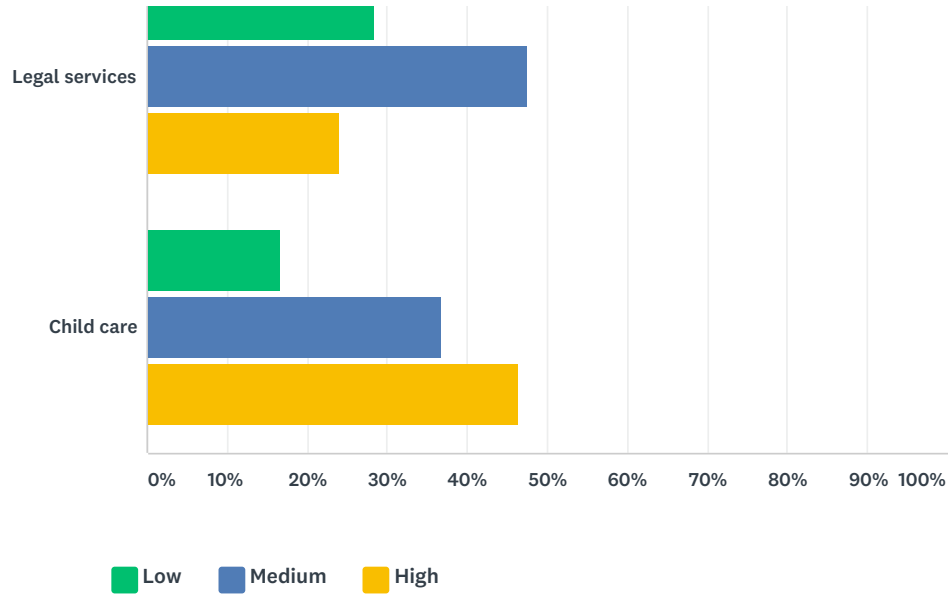
	LOW	MEDIUM	HIGH	TOTAL	WEIGHTED AVERAGE
Repair/replace curbs/sidewalks	18.61% 110	45.85% 271	35.53% 210	591	2.17
Street or sewer repair/upgrades	16.98% 99	51.11% 298	31.90% 186	583	2.15
Park upgrades	33.10% 192	48.97% 284	17.93% 104	580	1.85
Crime prevention	8.49% 50	32.09% 189	59.42% 350	589	2.51
Business attraction	23.06% 134	45.78% 266	31.15% 181	581	2.08
Job creation	26.12% 152	44.85% 261	29.04% 169	582	2.03
Community Center upgrades/renovation	34.14% 198	48.28% 280	17.59% 102	580	1.83

Q10 Rate the following social services needs of the City of Lafayette.

Answered: 590 Skipped: 153



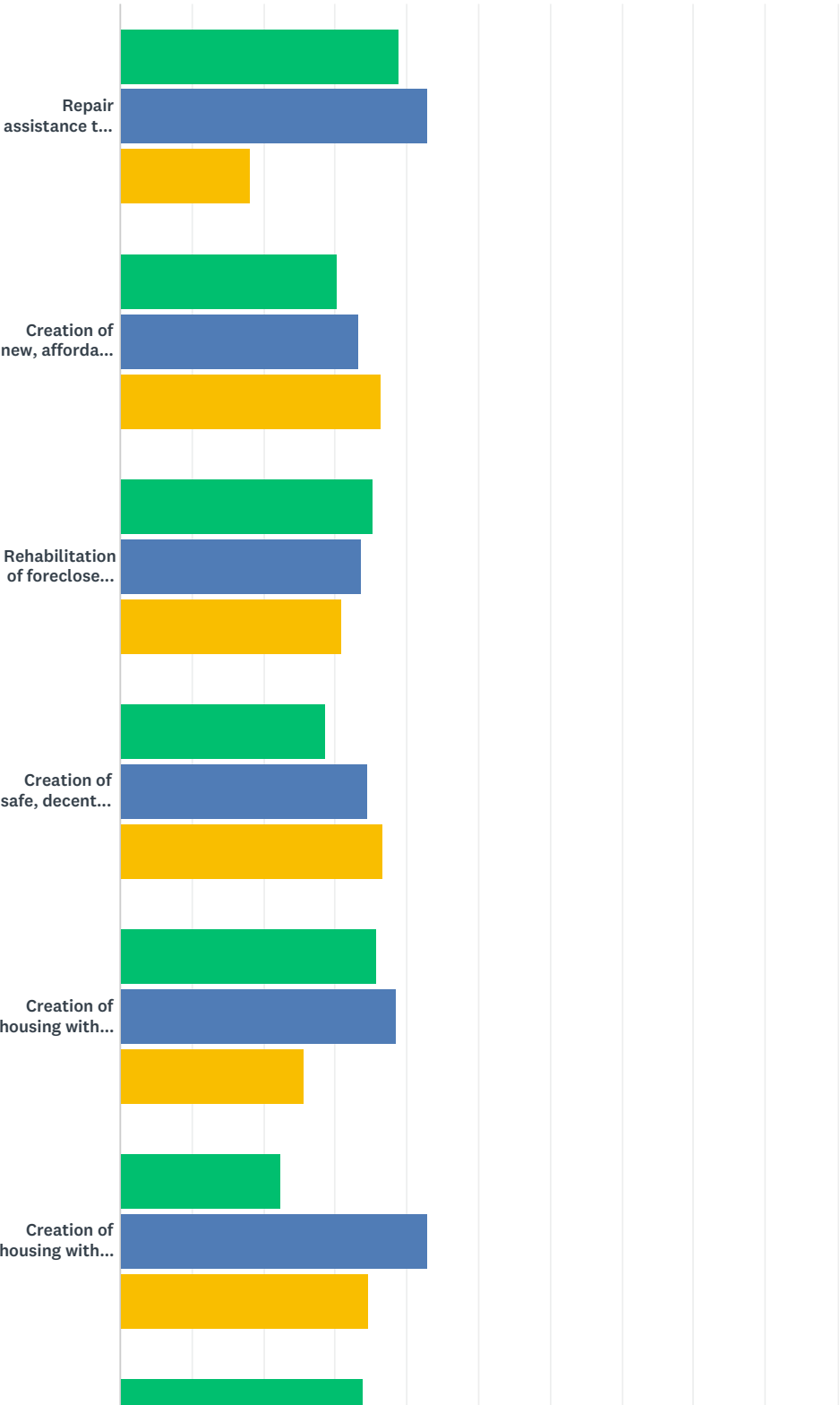
Cities of Lafayette and West Lafayette - 2020-2024 Consolidated Plan



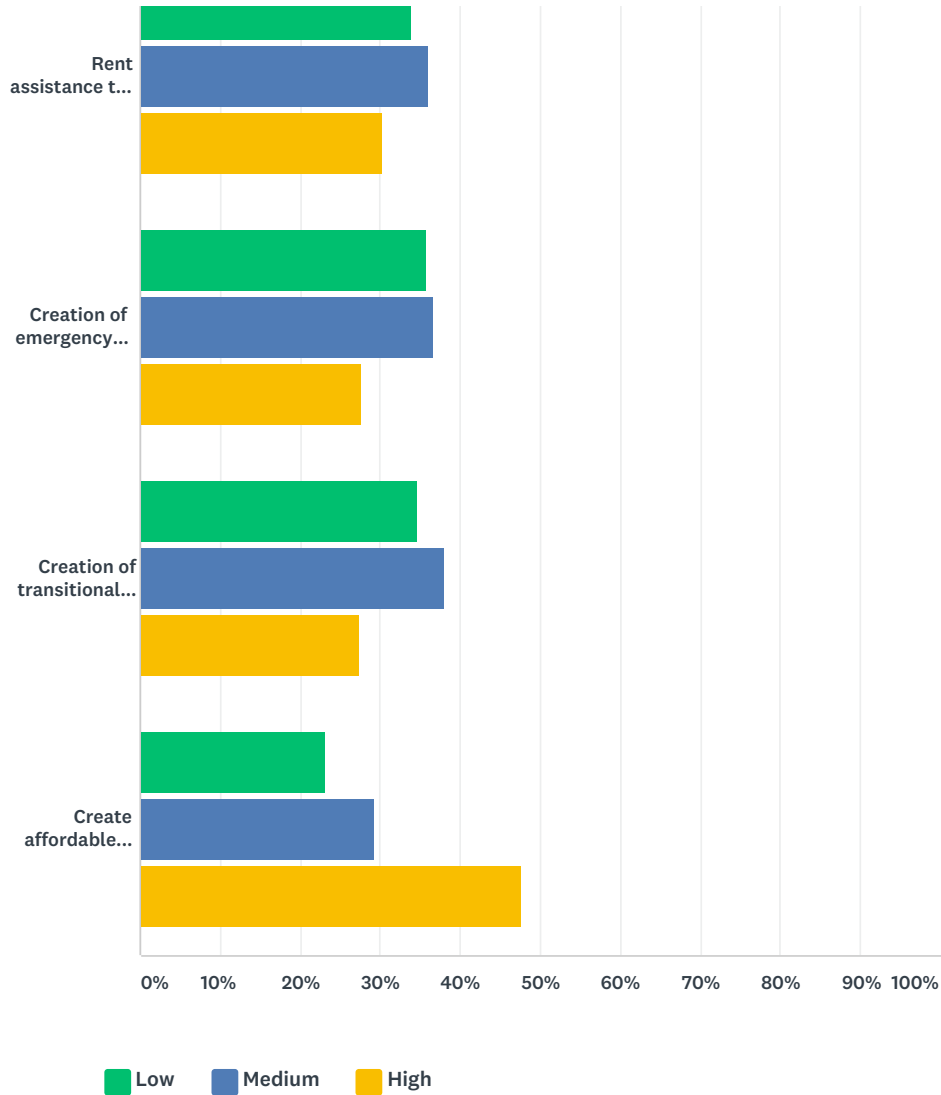
	LOW	MEDIUM	HIGH	TOTAL	WEIGHTED AVERAGE
Youth programs	11.42% 66	42.73% 247	45.85% 265	578	2.34
Senior citizen programs	14.66% 84	53.05% 304	32.29% 185	573	2.18
Programs for disabled neighbors	14.11% 80	51.50% 292	34.39% 195	567	2.20
Programs for people with HIV/AIDS	43.77% 246	43.42% 244	12.81% 72	562	1.69
Green programs/environmental awareness	23.75% 138	32.87% 191	43.37% 252	581	2.20
Public transportation	23.78% 137	42.01% 242	34.20% 197	576	2.10
Legal services	28.37% 160	47.52% 268	24.11% 136	564	1.96
Child care	16.75% 96	36.82% 211	46.42% 266	573	2.30

Q11 Rate the following housing needs of the City of West Lafayette.

Answered: 433 Skipped: 310



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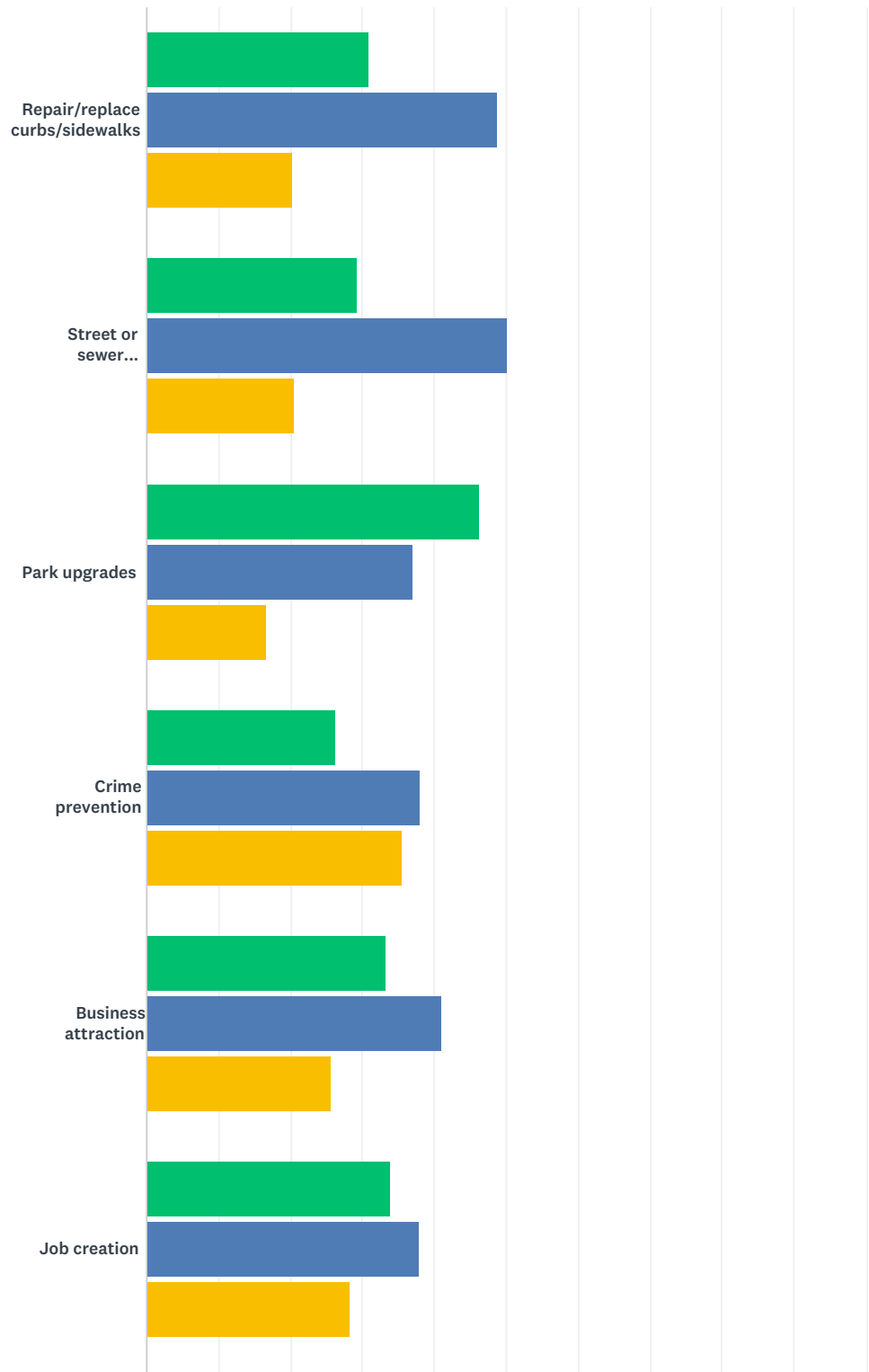
	LOW	MEDIUM	HIGH	TOTAL	WEIGHTED AVERAGE
Repair assistance to homeowners	38.88% 166	42.86% 183	18.27% 78	427	1.79
Creation of new, affordable housing	30.26% 128	33.33% 141	36.41% 154	423	2.06
Rehabilitation of foreclosed or vacant housing	35.29% 150	33.65% 143	31.06% 132	425	1.96
Creation of safe, decent and affordable rental housing	28.71% 122	34.59% 147	36.71% 156	425	2.08
Creation of housing with services - assistance for homeless neighbors	35.85% 152	38.44% 163	25.71% 109	424	1.90
Creation of housing with services - assistance for senior citizens or disabled neighbors	22.48% 96	42.86% 183	34.66% 148	427	2.12
Rent assistance to low income tenants	33.81% 142	35.95% 151	30.24% 127	420	1.96

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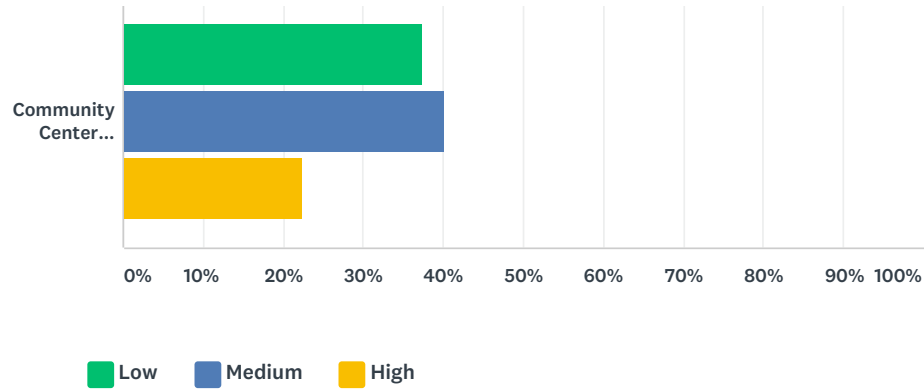
Creation of emergency shelter beds (short term stays)	35.85% 152	36.56% 155	27.59% 117	424	1.92
Creation of transitional housing (for stays less than 2 years)	34.67% 147	37.97% 161	27.36% 116	424	1.93
Create affordable housing options for veterans.	23.21% 97	29.19% 122	47.61% 199	418	2.24

Q12 Rate the following community development needs of the City of West Lafayette.

Answered: 420 Skipped: 323



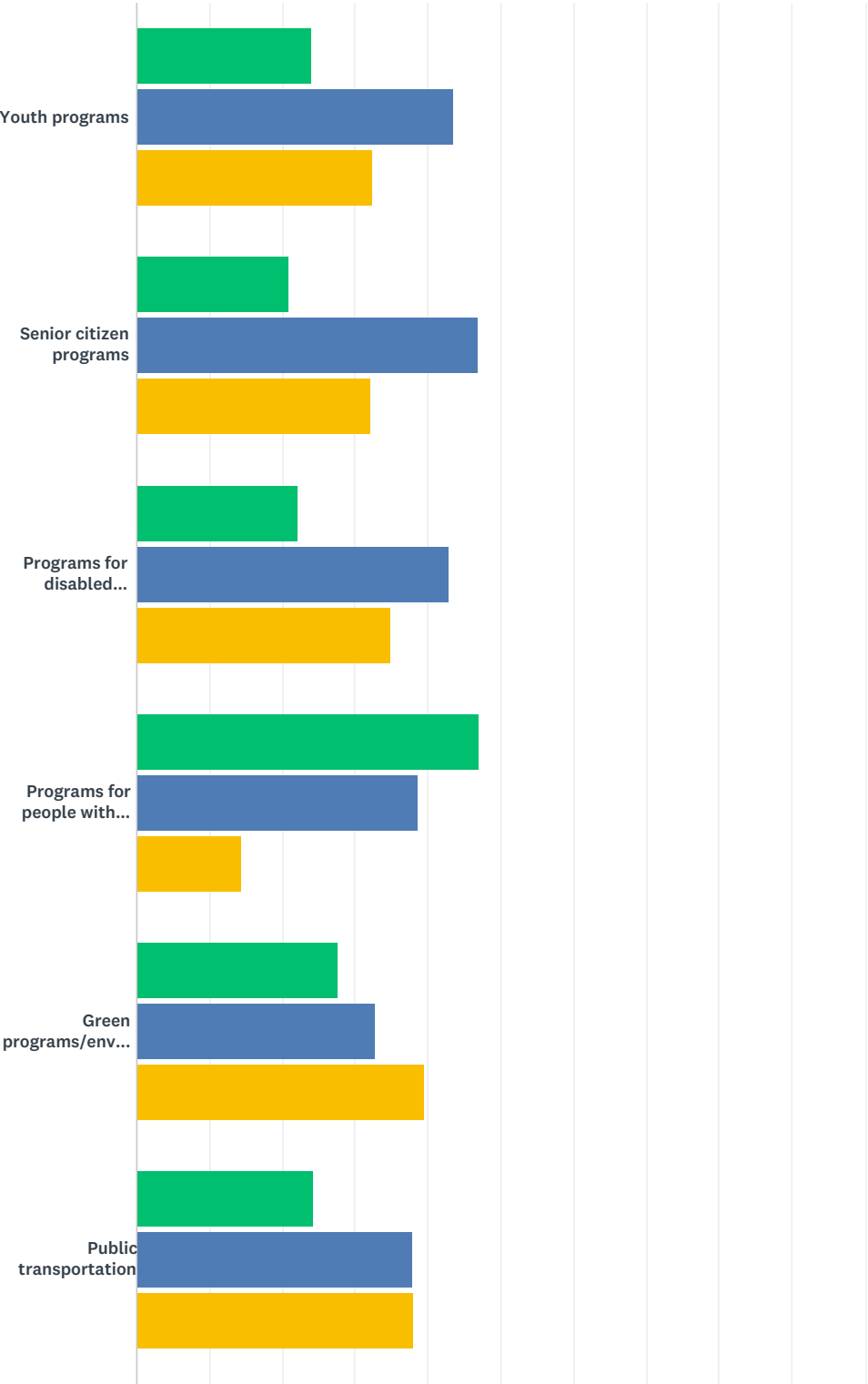
Cities of Lafayette and West Lafayette - 2020-2024 Consolidated Plan



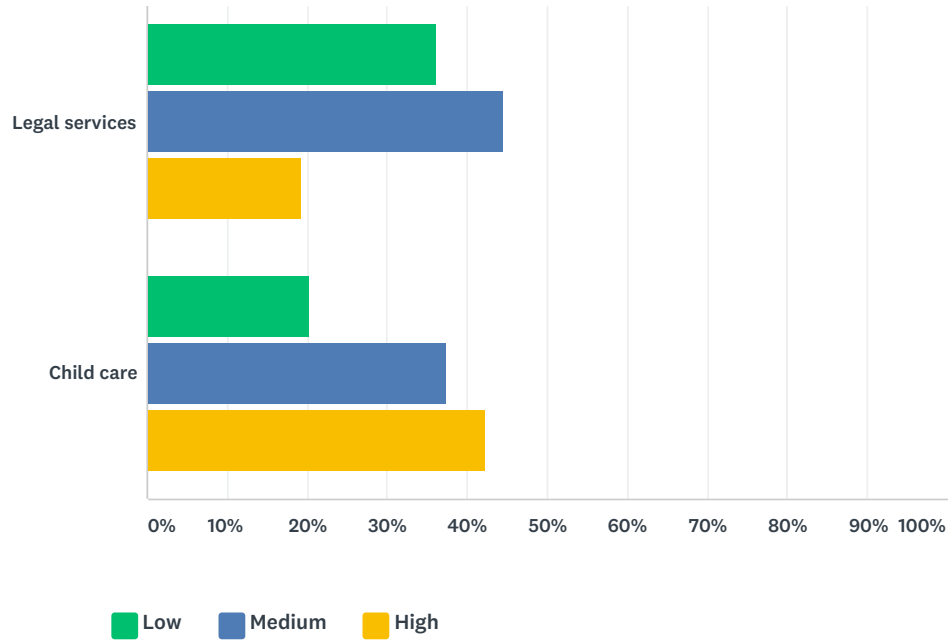
	LOW	MEDIUM	HIGH	TOTAL	WEIGHTED AVERAGE
Repair/replace curbs/sidewalks	31.03% 130	48.69% 204	20.29% 85	419	1.89
Street or sewer repair/upgrades	29.19% 122	50.24% 210	20.57% 86	418	1.91
Park upgrades	46.17% 193	37.08% 155	16.75% 70	418	1.71
Crime prevention	26.32% 110	38.04% 159	35.65% 149	418	2.09
Business attraction	33.33% 139	41.01% 171	25.66% 107	417	1.92
Job creation	33.98% 141	37.83% 157	28.19% 117	415	1.94
Community Center upgrades/renovation	37.50% 156	40.14% 167	22.36% 93	416	1.85

Q13 Rate the following social services needs of the City of West Lafayette.

Answered: 417 Skipped: 326



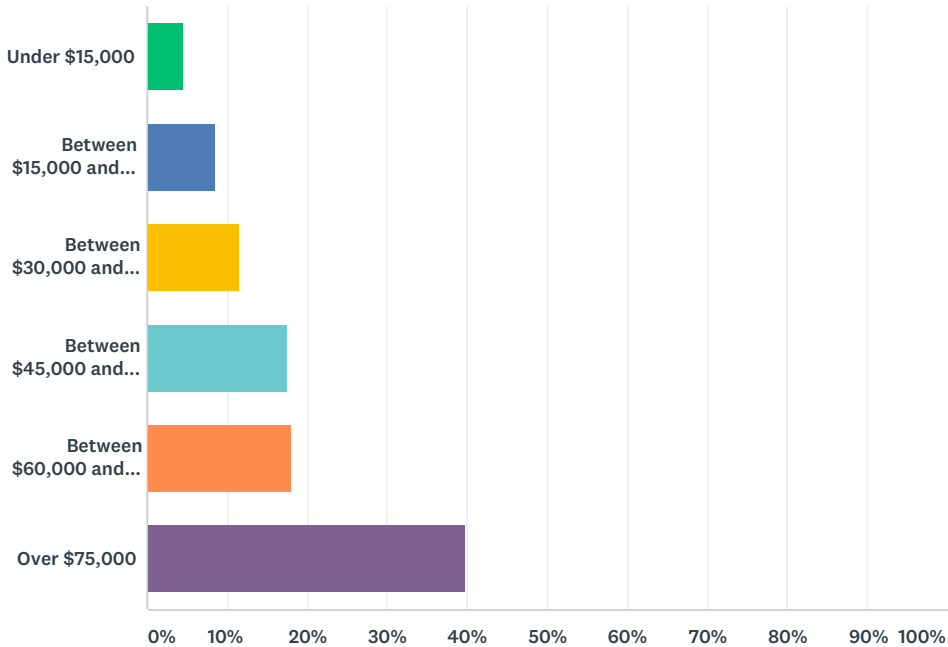
Cities of Lafayette and West Lafayette - 2020-2024 Consolidated Plan



	LOW	MEDIUM	HIGH	TOTAL	WEIGHTED AVERAGE
Youth programs	24.15% 100	43.48% 180	32.37% 134	414	2.08
Senior citizen programs	20.87% 86	46.84% 193	32.28% 133	412	2.11
Programs for disabled neighbors	22.09% 91	42.96% 177	34.95% 144	412	2.13
Programs for people with HIV/AIDS	47.03% 190	38.61% 156	14.36% 58	404	1.67
Green programs/environmental awareness	27.60% 114	32.93% 136	39.47% 163	413	2.12
Public transportation	24.21% 100	37.77% 156	38.01% 157	413	2.14
Legal services	36.19% 148	44.50% 182	19.32% 79	409	1.83
Child care	20.29% 83	37.41% 153	42.30% 173	409	2.22

Q14 Please select the annual income of your household.

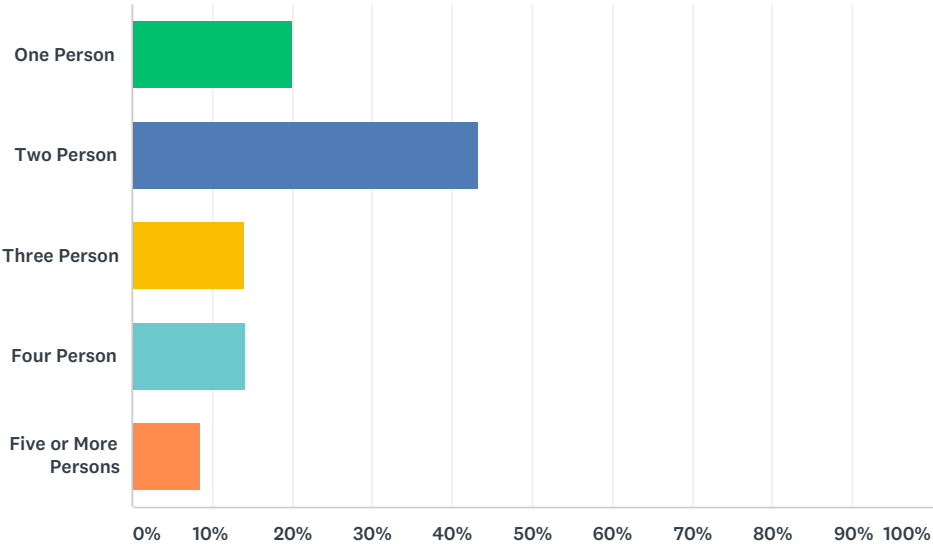
Answered: 533 Skipped: 210



ANSWER CHOICES		RESPONSES	
Under \$15,000		4.50%	24
Between \$15,000 and \$29,999		8.63%	46
Between \$30,000 and \$44,999		11.44%	61
Between \$45,000 and \$59,999		17.64%	94
Between \$60,000 and \$74,999		18.01%	96
Over \$75,000		39.77%	212
TOTAL			533

Q15 What is the size of your household?

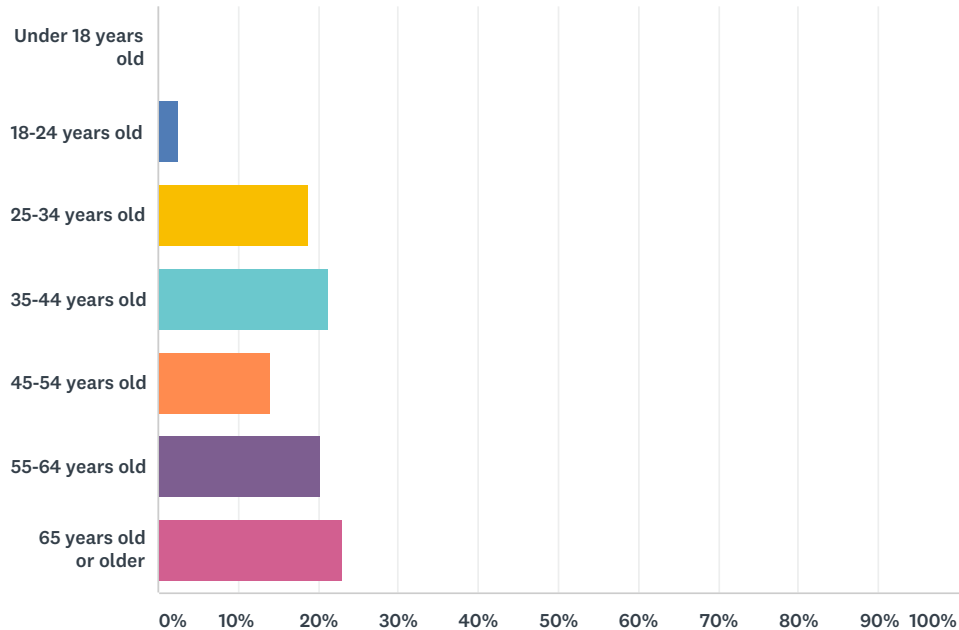
Answered: 539 Skipped: 204



ANSWER CHOICES		RESPONSES
One Person		20.04%108
Two Person		43.23%233
Three Person		13.91%75
Four Person		14.29%77
Five or More Persons		8.53%46
TOTAL		539

Q16 What is your age?

Answered: 539 Skipped: 204



ANSWER CHOICES	RESPONSES	
Under 18 years old	0.00%	0
18-24 years old	2.41%	13
25-34 years old	18.92%	102
35-44 years old	21.34%	115
45-54 years old	14.10%	76
55-64 years old	20.22%	109
65 years old or older	23.01%	124
TOTAL		539

Q1 ¿En qué pueblo / ciudad del condado de Tippecanoe reside o trabaja?

Answered: 3 Skipped: 0

Las Ciudades de Lafayette y West Lafayette - 2020-2024 Consolidated Plan



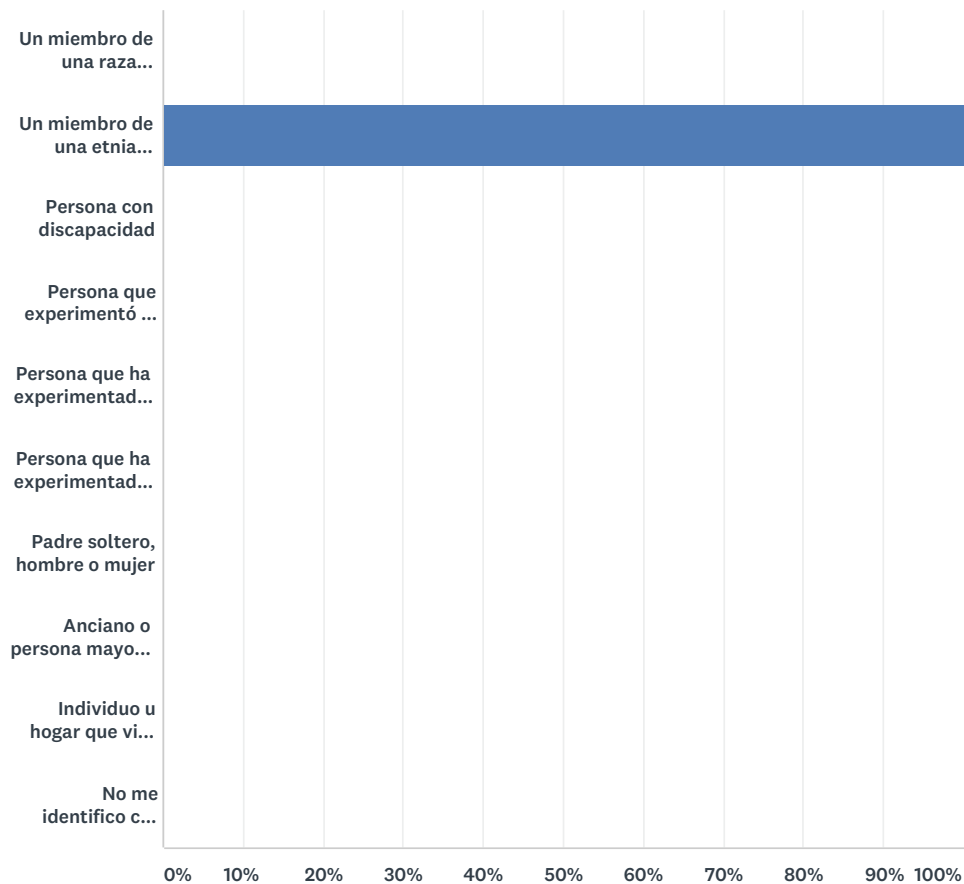
ANSWER CHOICES		RESPONSES
Lafayette		100.00% 3

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W. Lafayette	0.00%	0
Battleground	0.00%	0
Fairfield	0.00%	0
Jackson	0.00%	0
Lauramie	0.00%	0
Perry	0.00%	0
Randolph	0.00%	0
Shadeland	0.00%	0
Sheffield	0.00%	0
Shelby	0.00%	0
Tippecanoe	0.00%	0
Union	0.00%	0
Wabash	0.00%	0
Washington	0.00%	0
Wayne	0.00%	0
Wea	0.00%	0
I do not live or work in any of these places.	0.00%	0
TOTAL		3

Q2 ¿Te identificas como alguno de los siguientes? Por favor marque cualquiera que aplique. Por favor seleccione cualquiera que aplique.

Answered: 3 Skipped: 0

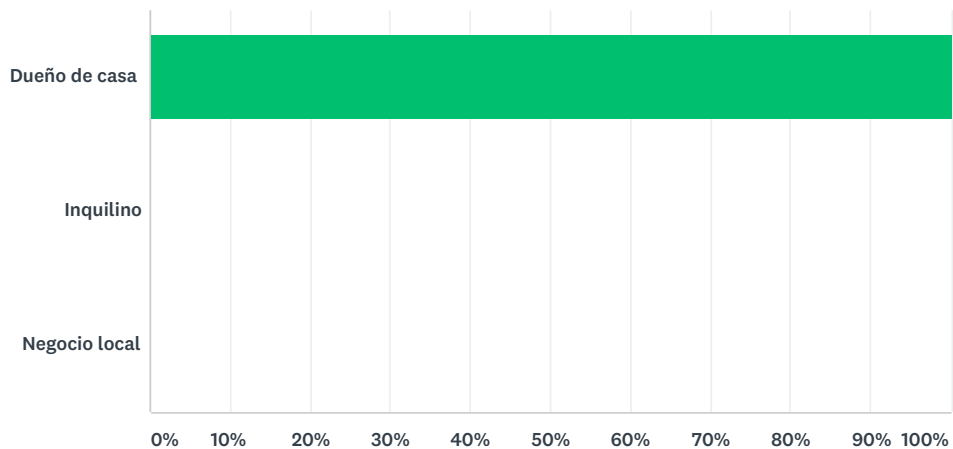


ANSWER CHOICES	RESPONSES	
Un miembro de una raza minoritaria como afroamericano, asiático, indio americano, isleño del Pacífico, razas múltiples u otra raza no mencionada que no sea blanca	0.00%	0
Un miembro de una etnia minoritaria como hispano	100.00%	3
Persona con discapacidad	0.00%	0
Persona que experimentó la falta de vivienda o que la ha experimentado alguna vez en el pasado	0.00%	0
Persona que ha experimentado un desalojo o movimiento forzado	0.00%	0
Persona que ha experimentado violencia doméstica	0.00%	0
Padre soltero, hombre o mujer	0.00%	0
Anciano o persona mayor de 62 años	0.00%	0
Individuo u hogar que vive en la pobreza	0.00%	0
No me identifico con ninguno de los anteriores (si una persona selecciona esto, la encuesta no permitirá la selección de ninguno de los anteriores)	0.00%	0

Total Respondents: 3

Q3 ¿Cuál de las siguientes opciones te describe mejor? (Por favor marque uno)

Answered: 3 Skipped: 0



ANSWER CHOICES	RESPONSES	
Dueño de casa	100.00%	3
Inquilino	0.00%	0
Negocio local	0.00%	0
TOTAL		3

Q4 Si está dispuesto, proporcione el código postal de su residencia actual.

Answered: 3 Skipped: 0

Q5 Al buscar un lugar para vivir, ¿ha experimentado alguna de las siguientes situaciones? Seleccione cualquiera que corresponda. Si no ha experimentado ninguno de los siguientes, continúe con la siguiente pregunta.

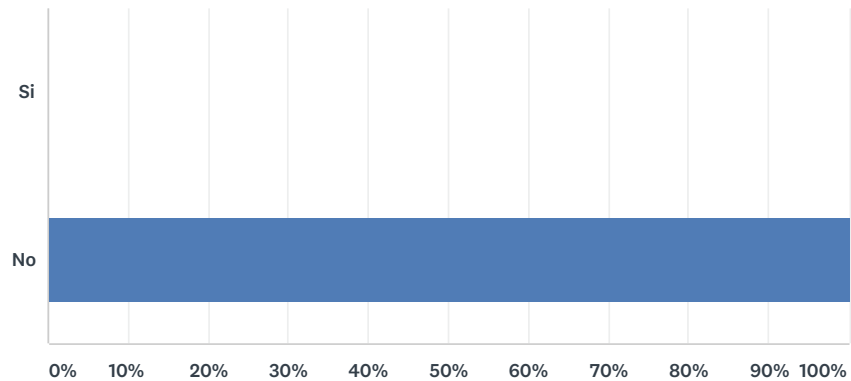
Answered: 0 Skipped: 3

 No matching responses.

ANSWER CHOICES	RESPONSES	
El propietario le dijo que no aceptarían inquilinos con hijos o inquilinos con más de un hijo.	0.00%	0
El arrendador le dijo que las unidades ya no están disponibles en persona después de que le dijeron que las unidades estaban disponibles por teléfono.	0.00%	0
El propietario le dijo que la unidad no podía acomodar a una persona con discapacidad.	0.00%	0
El arrendador le dijo que no aceptaría su subsidio de alquiler porque es demasiada regulación.	0.00%	0
Un agente de bienes raíces le dijo que un vecindario que le gusta no satisfaría sus necesidades o no sería apropiado para usted.	0.00%	0
Un propietario le dijo que el anuncio impreso que vio o que tiene es incorrecto y que el alquiler es en realidad más alto.	0.00%	0
El propietario le dijo que existe una política estricta, sin mascotas, sin excepciones.	0.00%	0
Un arrendador le dijo que su seguro no cubrirá una rampa si se lastima al usarla.	0.00%	0
El arrendador o agente de bienes raíces le dijo que hay mucho tráfico en esta área y que no es apropiado para niños.	0.00%	0
Folletos vistos para viviendas con lenguaje como "Sin niños", "Sin minorías", "Los hispanos no necesitan solicitar" u otras exclusiones similares.	0.00%	0
Ha sido amenazado con el desalojo si presentó una queja por un arrendador que no realiza reparaciones de manera oportuna.	0.00%	0
Total Respondents: 0		

Q6 ¿Sabe dónde debe reportar la discriminación en su comunidad?

Answered: 1 Skipped: 2



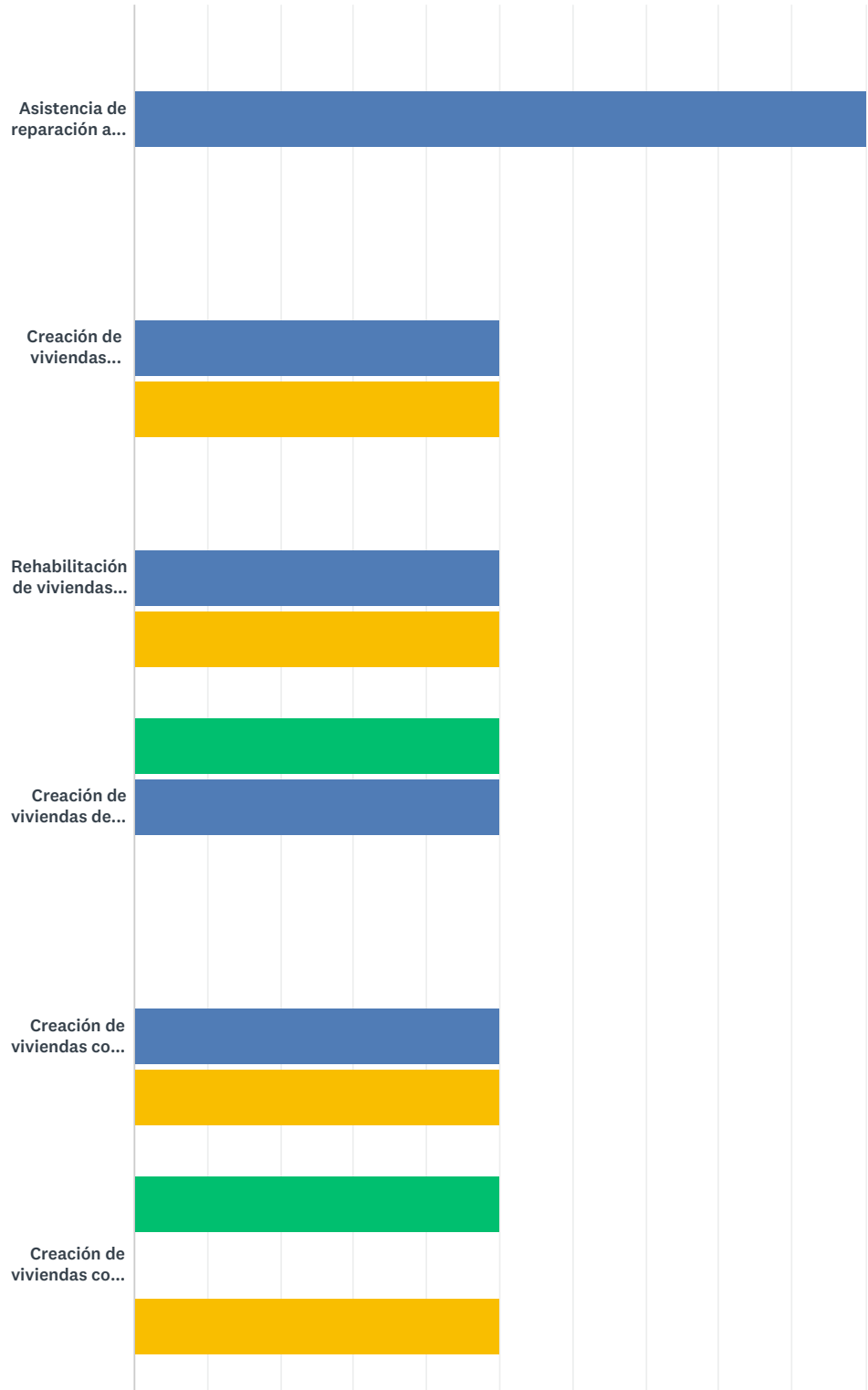
ANSWER CHOICES	RESPONSES	
Si	0.00%	0
No	100.00%	1
TOTAL		1

Q7 Si respondió Si en alguna de las preguntas anteriores, por favor diga donde reporto la discriminación.

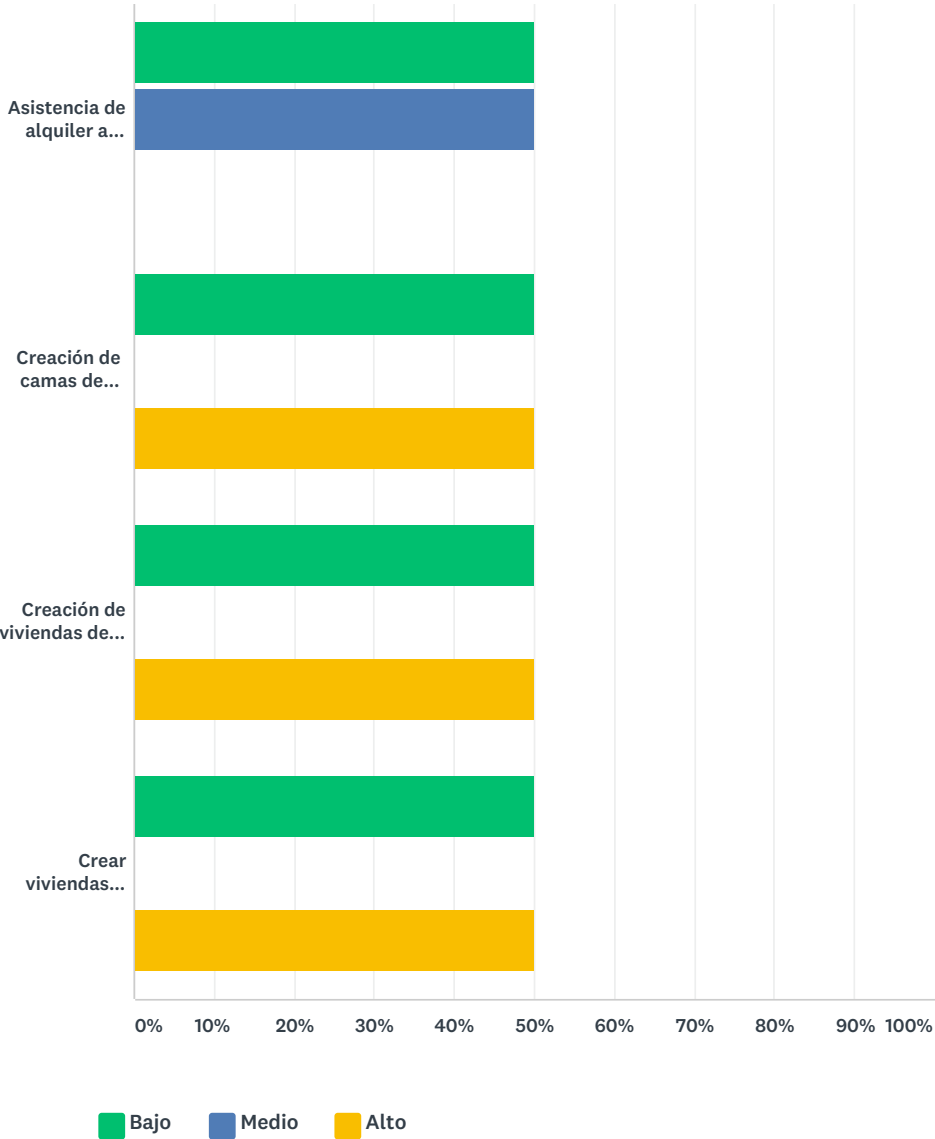
Answered: 1 Skipped: 2

Q8 Califique las siguientes necesidades de vivienda de la Ciudad de Lafayette.

Answered: 2 Skipped: 1



Las Ciudades de Lafayette y West Lafayette - 2020-2024 Consolidated Plan



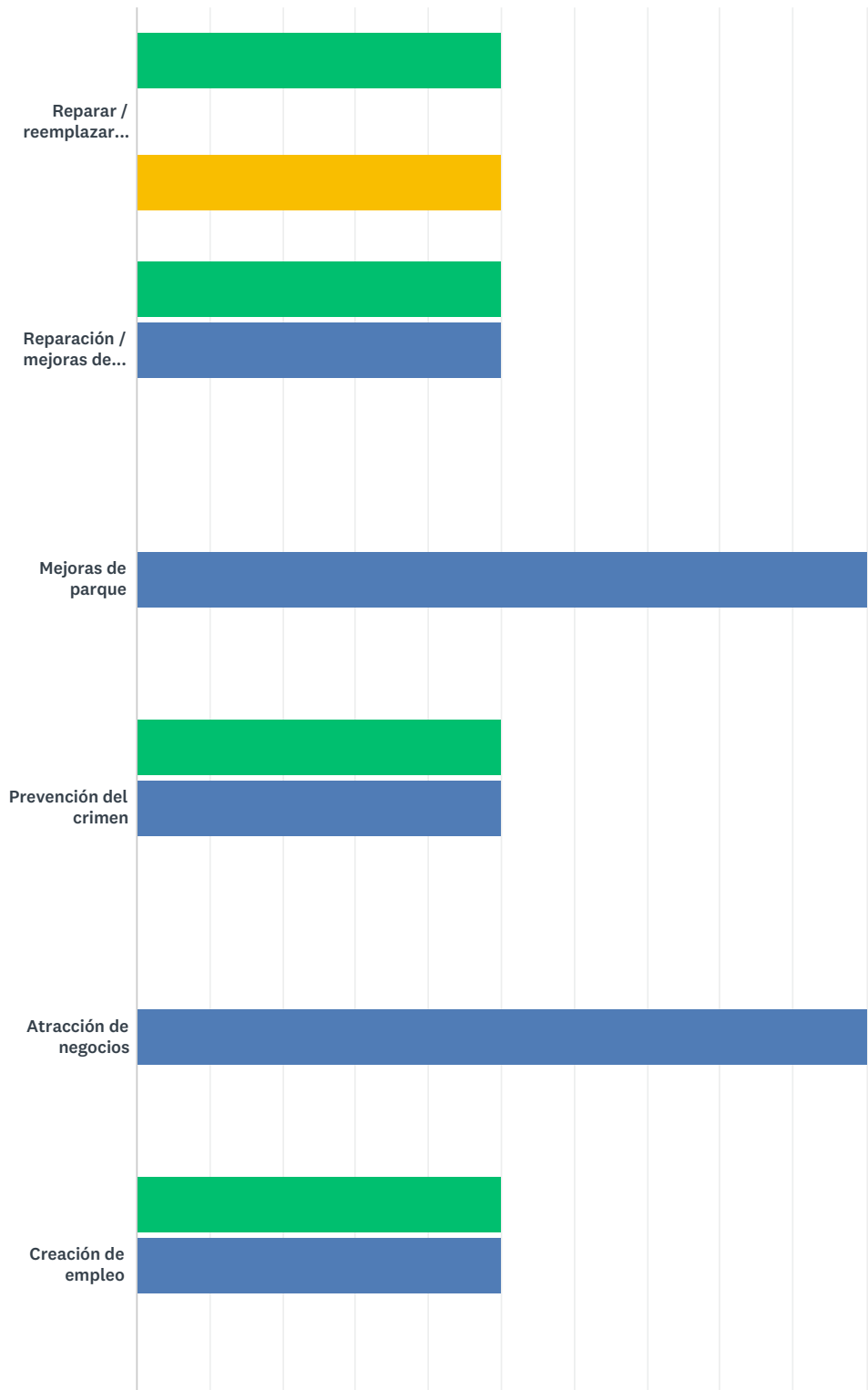
	BAJO	MEDIO	ALTO	TOTAL	WEIGHTED AVERAGE
Asistencia de reparación a propietarios	0.00% 0	100.00% 2	0.00% 0	2	2.00
Creación de viviendas nuevas y disponibles.	0.00% 0	50.00% 1	50.00% 1	2	2.50
Rehabilitación de viviendas embargadas o vacantes.	0.00% 0	50.00% 1	50.00% 1	2	2.50
Creación de viviendas de alquiler seguras, decentes y dispnibles.	50.00% 1	50.00% 1	0.00% 0	2	1.50
Creación de viviendas con servicios: asistencia para vecinos sin hogar.	0.00% 0	50.00% 1	50.00% 1	2	2.50
Creación de viviendas con servicios: asistencia para personas mayores o vecinos discapacitados.	50.00% 1	0.00% 0	50.00% 1	2	2.00
Asistencia de alquiler a inquilinos de bajos ingresos.	50.00% 1	50.00% 1	0.00% 0	2	1.50

Las Ciudades de Lafayette y West Lafayette - 2020-2024 Consolidated Plan

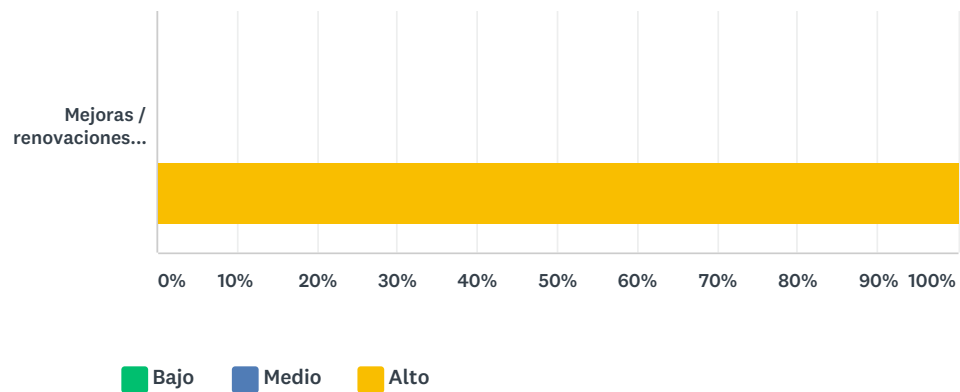
Creación de camas de refugio de emergencia (estancias de corta duración).	50.00%	0.00%	50.00%		
	1	0	1	2	2.00
Creación de viviendas de transición (para estancias de menos de 2 años).	50.00%	0.00%	50.00%		
	1	0	1	2	2.00
Crear viviendas disploñibles para veteranos.	50.00%	0.00%	50.00%		
	1	0	1	2	2.00

Q9 Califique las siguientes necesidades de desarrollo comunitario de la Ciudad de Lafayette.

Answered: 2 Skipped: 1



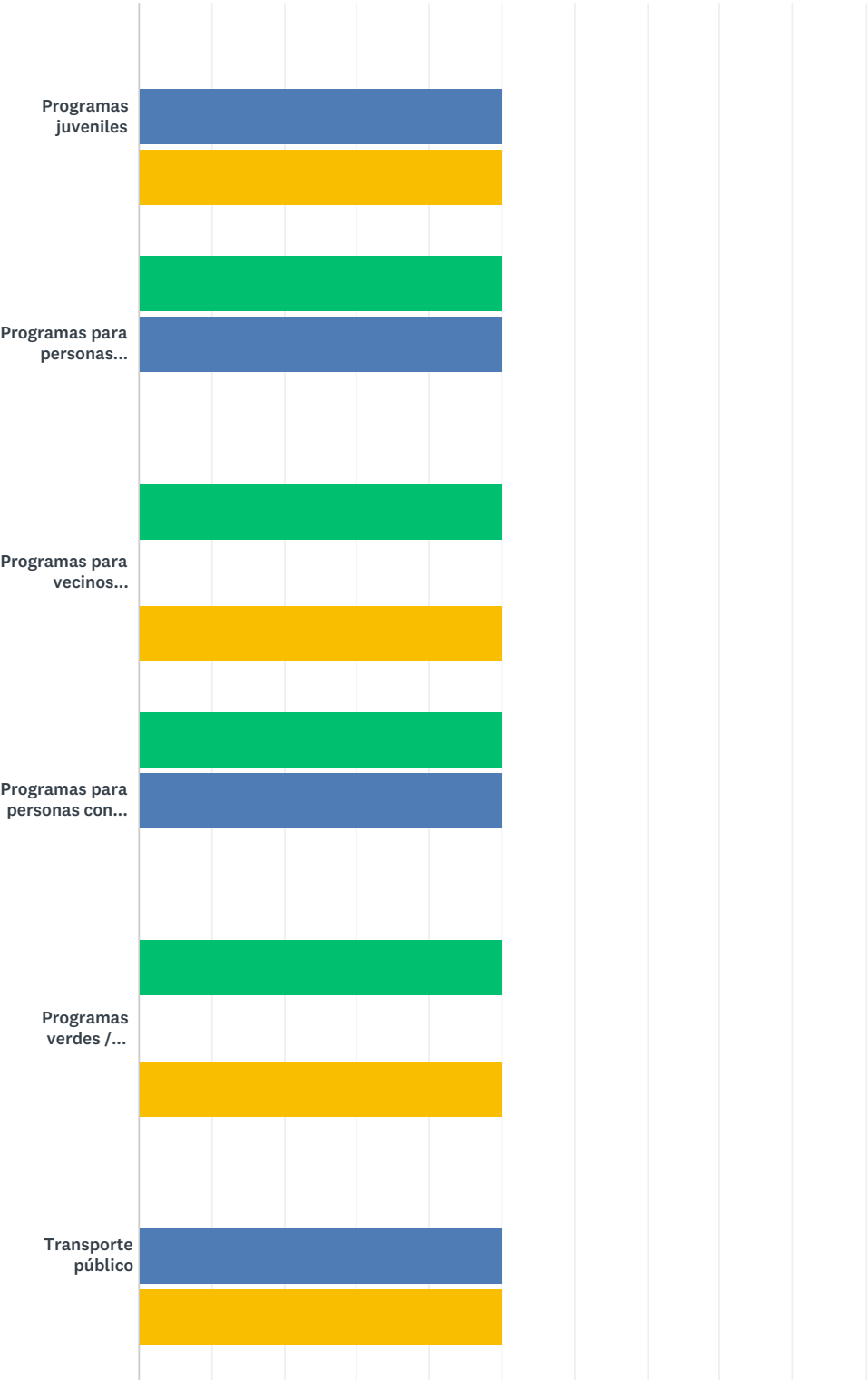
Las Ciudades de Lafayette y West Lafayette - 2020-2024 Consolidated Plan



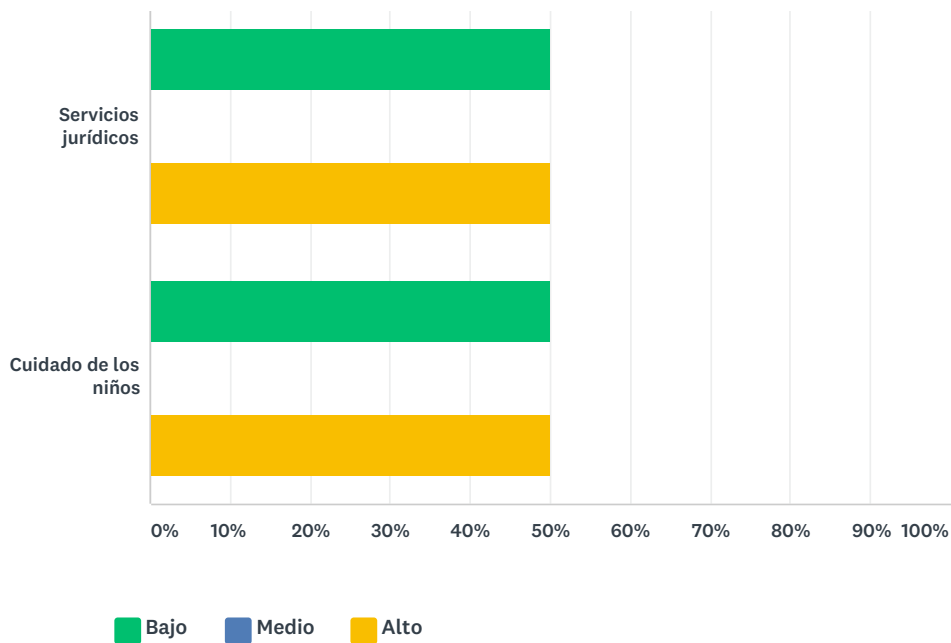
	BAJO	MEDIO	ALTO	TOTAL	WEIGHTED AVERAGE
Reparar / reemplazar bordillos / aceras	50.00% 1	0.00% 0	50.00% 1	2	2.00
Reparación / mejoras de calles o alcantarillas	50.00% 1	50.00% 1	0.00% 0	2	1.50
Mejoras de parque	0.00% 0	100.00% 2	0.00% 0	2	2.00
Prevención del crimen	50.00% 1	50.00% 1	0.00% 0	2	1.50
Atracción de negocios	0.00% 0	100.00% 2	0.00% 0	2	2.00
Creación de empleo	50.00% 1	50.00% 1	0.00% 0	2	1.50
Mejoras / renovaciones del centro comunitario	0.00% 0	0.00% 0	100.00% 2	2	3.00

Q10 Califique las siguientes necesidades de servicios sociales de la Ciudad de Lafayette.

Answered: 2 Skipped: 1



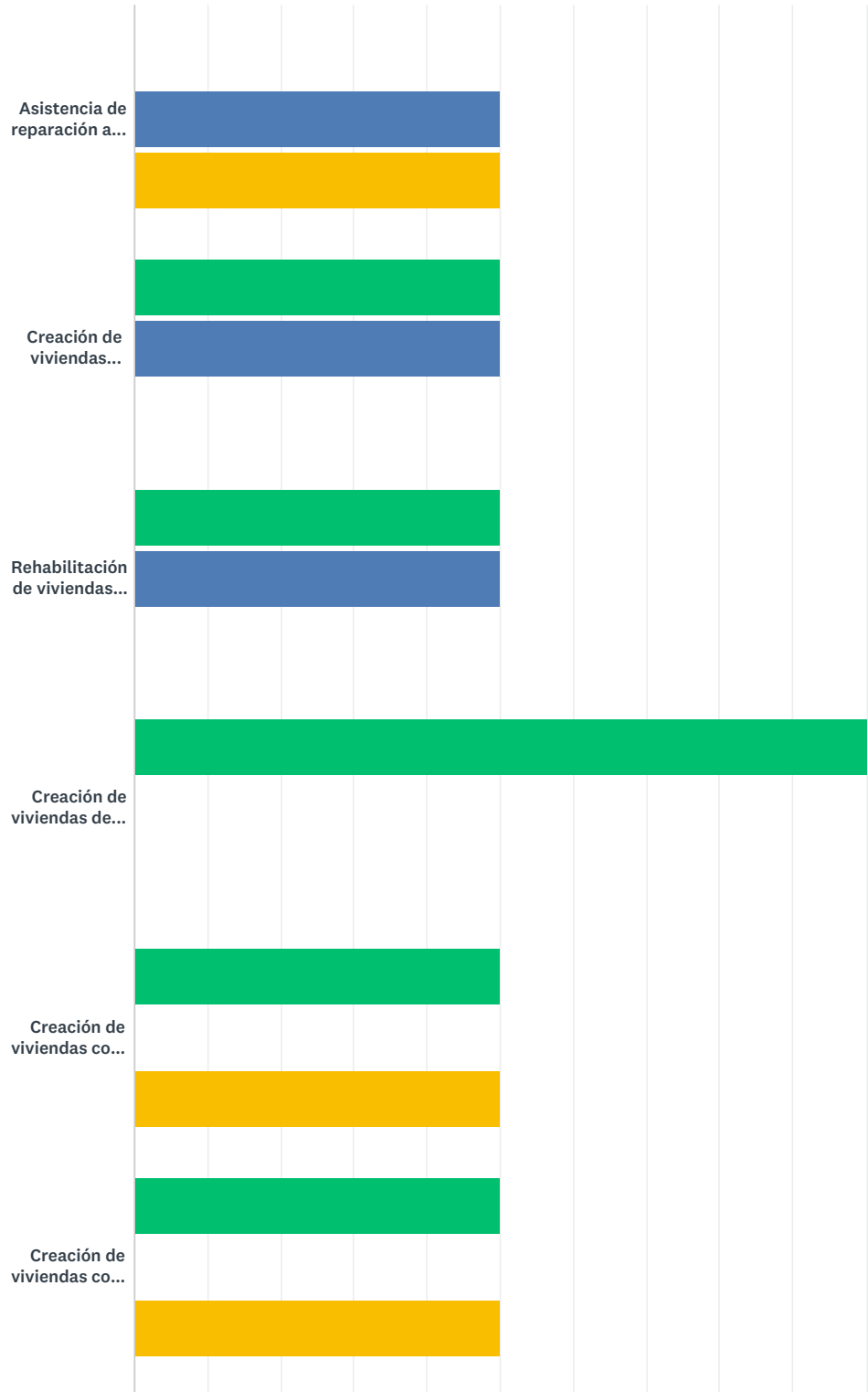
Las Ciudades de Lafayette y West Lafayette - 2020-2024 Consolidated Plan



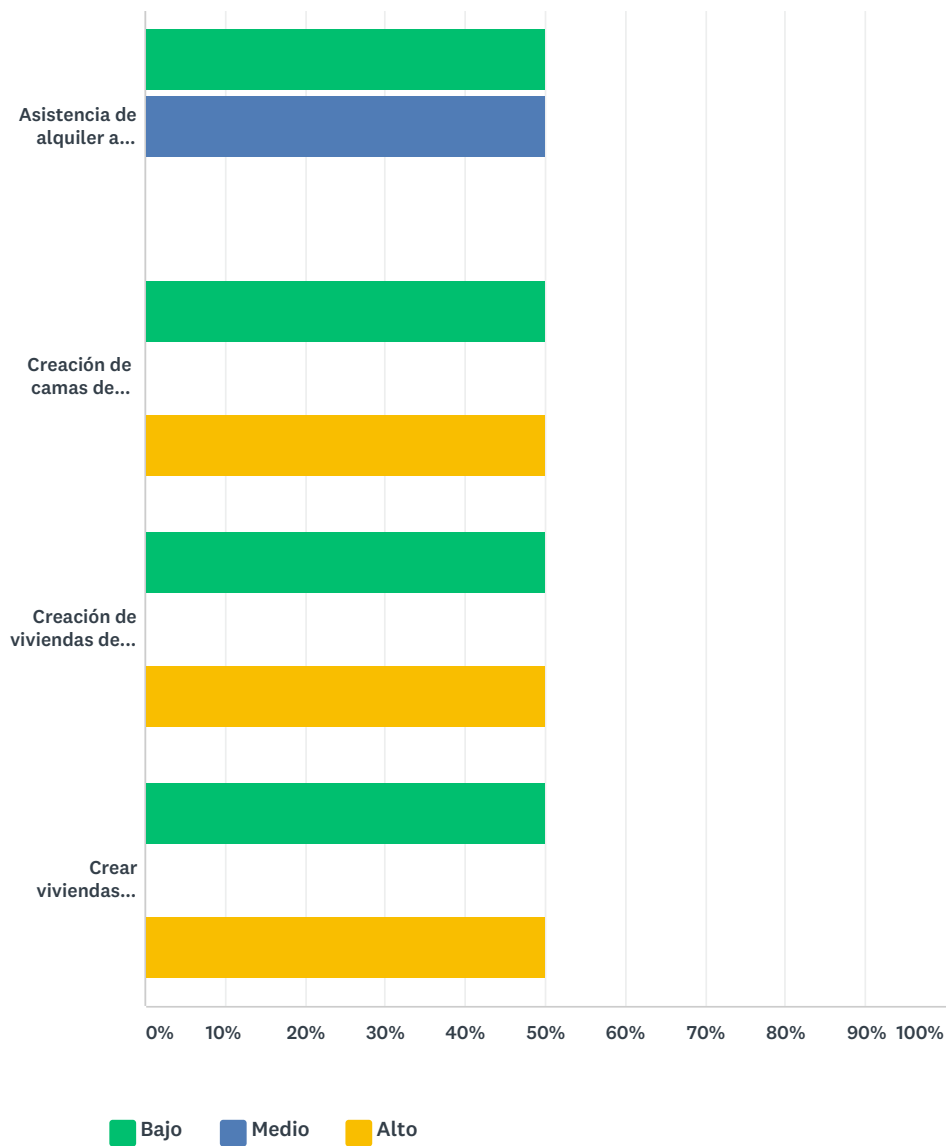
	BAJO	MEDIO	ALTO	TOTAL	WEIGHTED AVERAGE
Programas juveniles	0.00% 0	50.00% 1	50.00% 1	2	2.50
Programas para personas mayores	50.00% 1	50.00% 1	0.00% 0	2	1.50
Programas para vecinos discapacitados	50.00% 1	0.00% 0	50.00% 1	2	2.00
Programas para personas con VIH / SIDA	50.00% 1	50.00% 1	0.00% 0	2	1.50
Programas verdes / conciencia ambiental	50.00% 1	0.00% 0	50.00% 1	2	2.00
Transporte público	0.00% 0	50.00% 1	50.00% 1	2	2.50
Servicios jurídicos	50.00% 1	0.00% 0	50.00% 1	2	2.00
Cuidado de los niños	50.00% 1	0.00% 0	50.00% 1	2	2.00

Q11 Califique las siguientes necesidades de vivienda de la Ciudad de West Lafayette.

Answered: 2 Skipped: 1



Las Ciudades de Lafayette y West Lafayette - 2020-2024 Consolidated Plan



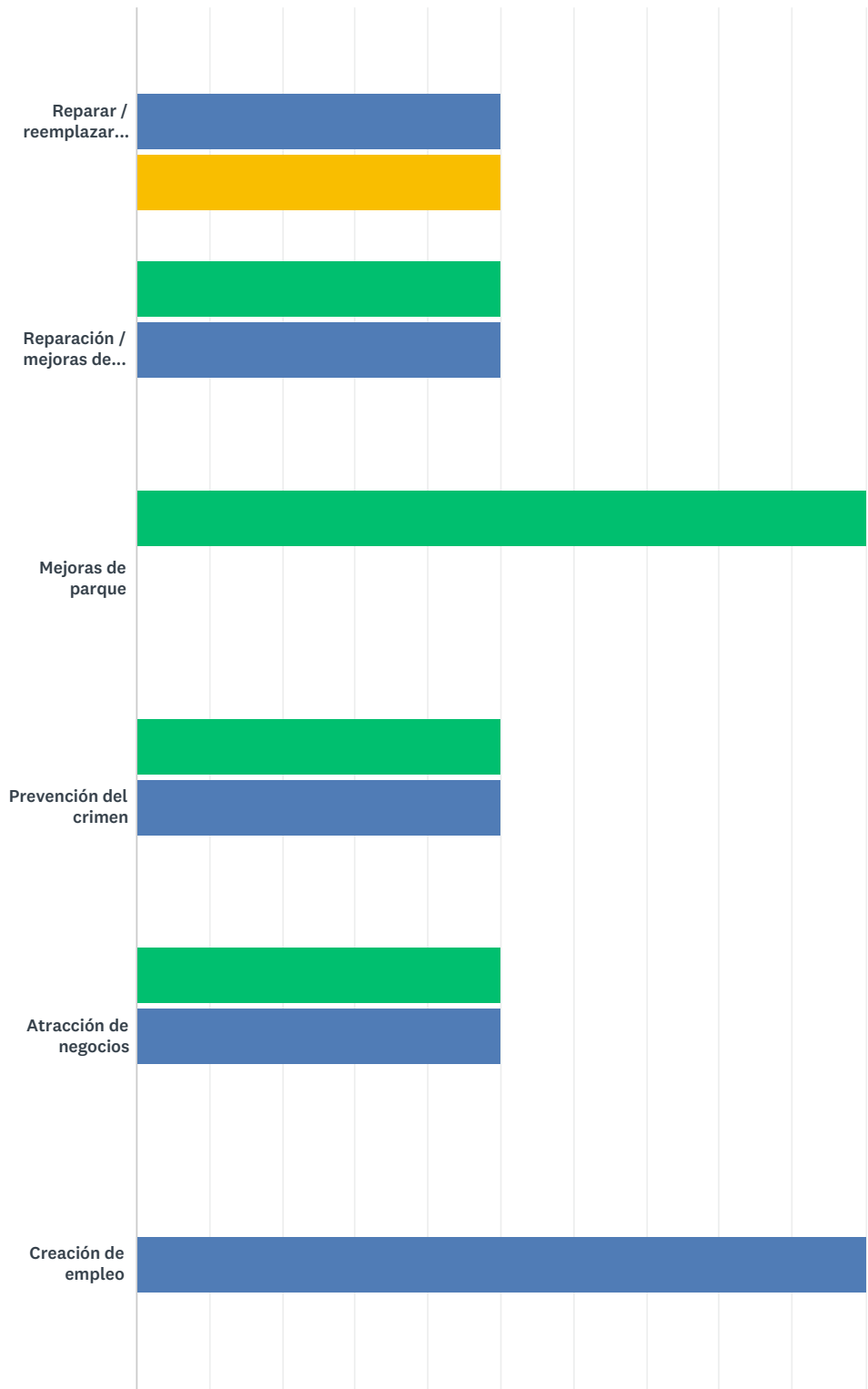
	BAJO	MEDIO	ALTO	TOTAL	WEIGHTED AVERAGE
Asistencia de reparación a propietarios	0.00% 0	50.00% 1	50.00% 1	2	2.50
Creación de viviendas nuevas y asequibles	50.00% 1	50.00% 1	0.00% 0	2	1.50
Rehabilitación de viviendas embargadas o vacantes	50.00% 1	50.00% 1	0.00% 0	2	1.50
Creación de viviendas de alquiler seguras, decentes y asequibles	100.00% 1	0.00% 0	0.00% 0	1	1.00
Creación de viviendas con servicios: asistencia para vecinos sin hogar	50.00% 1	0.00% 0	50.00% 1	2	2.00
Creación de viviendas con servicios: asistencia para personas mayores o vecinos discapacitados	50.00% 1	0.00% 0	50.00% 1	2	2.00
Asistencia de alquiler a inquilinos de bajos ingresos	50.00% 1	50.00% 1	0.00% 0	2	1.50

Las Ciudades de Lafayette y West Lafayette - 2020-2024 Consolidated Plan

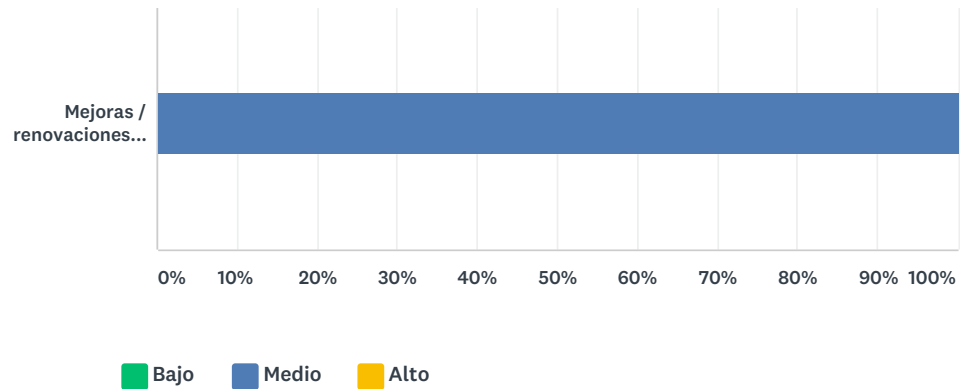
Creación de camas de refugio de emergencia (estancias de corta duración)	50.00%	0.00%	50.00%		
	1	0	1	2	2.00
Creación de viviendas de transición (para estancias de menos de 2 años)	50.00%	0.00%	50.00%		
	1	0	1	2	2.00
Crear viviendas asequibles para veteranos	50.00%	0.00%	50.00%		
	1	0	1	2	2.00

Q12 Califique las siguientes necesidades de desarrollo comunitario de la Ciudad de West Lafayette.

Answered: 2 Skipped: 1



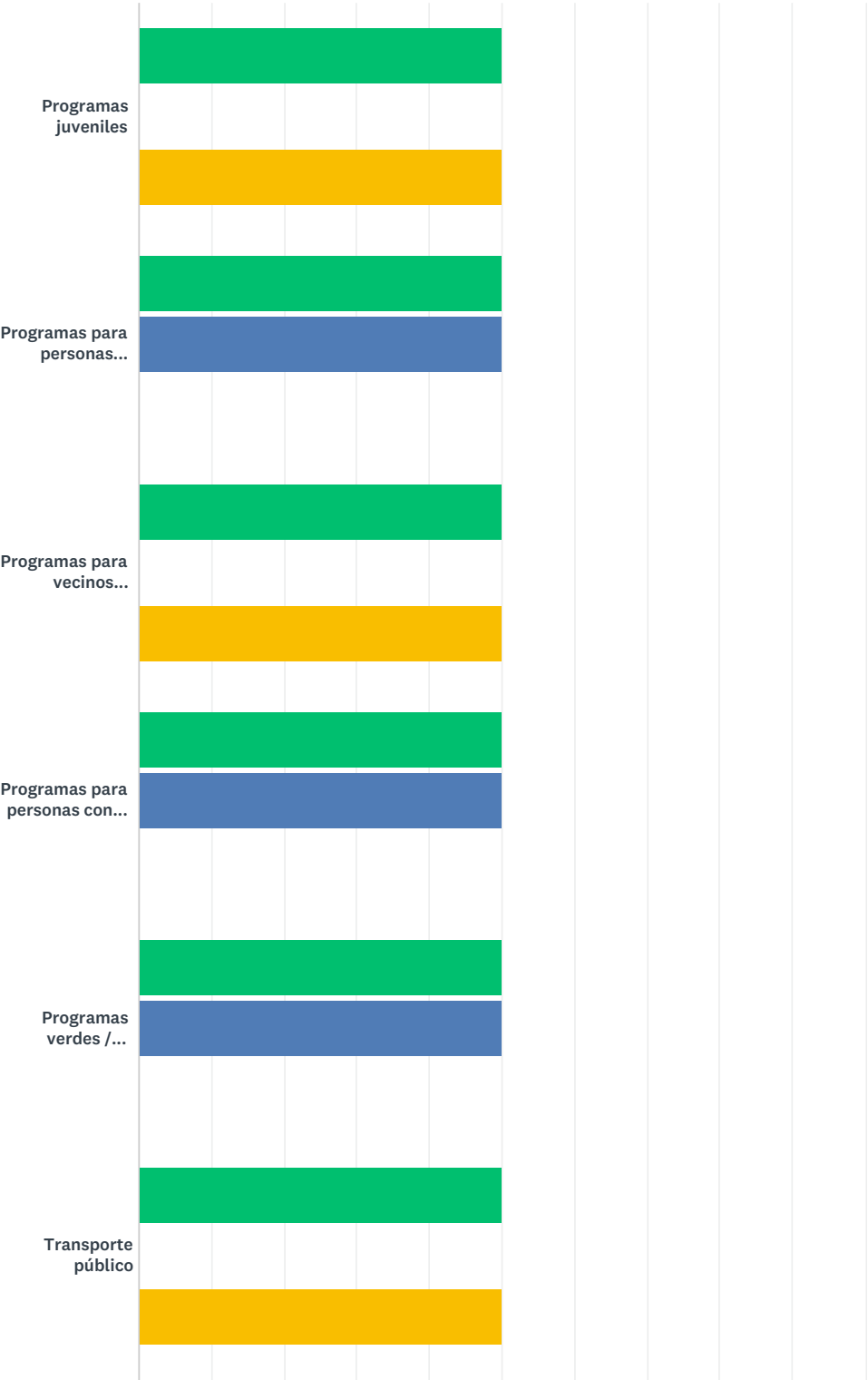
Las Ciudades de Lafayette y West Lafayette - 2020-2024 Consolidated Plan



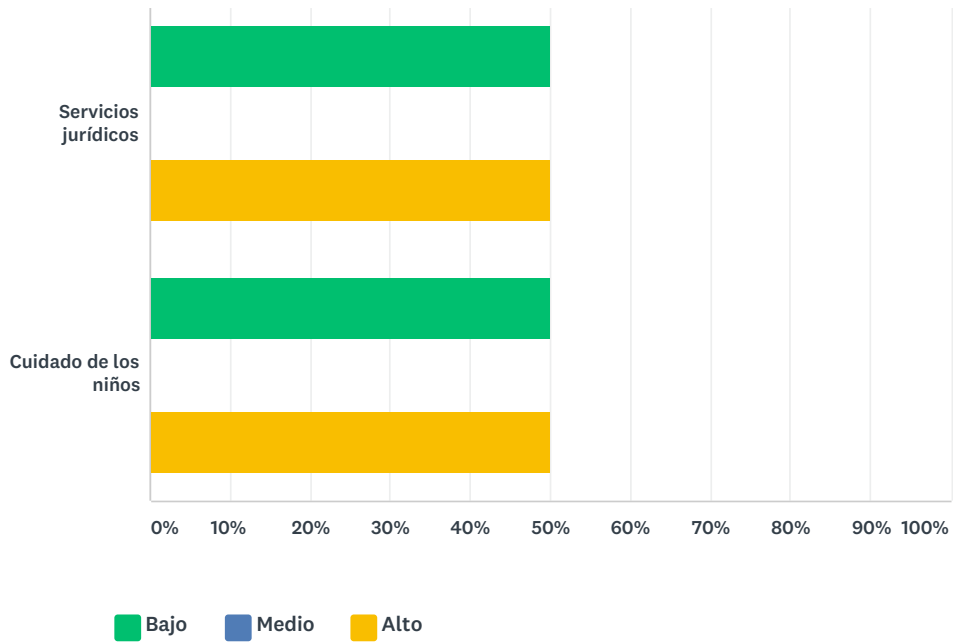
	BAJO	MEDIO	ALTO	TOTAL	WEIGHTED AVERAGE
Reparar / reemplazar bordillos / aceras	0.00% 0	50.00% 1	50.00% 1	2	2.50
Reparación / mejoras de calles o alcantarillas	50.00% 1	50.00% 1	0.00% 0	2	1.50
Mejoras de parque	100.00% 2	0.00% 0	0.00% 0	2	1.00
Prevención del crimen	50.00% 1	50.00% 1	0.00% 0	2	1.50
Atracción de negocios	50.00% 1	50.00% 1	0.00% 0	2	1.50
Creación de empleo	0.00% 0	100.00% 2	0.00% 0	2	2.00
Mejoras / renovaciones del centro comunitario	0.00% 0	100.00% 2	0.00% 0	2	2.00

Q13 Califique las siguientes necesidades de servicios sociales de la Ciudad de West Lafayette.

Answered: 2 Skipped: 1



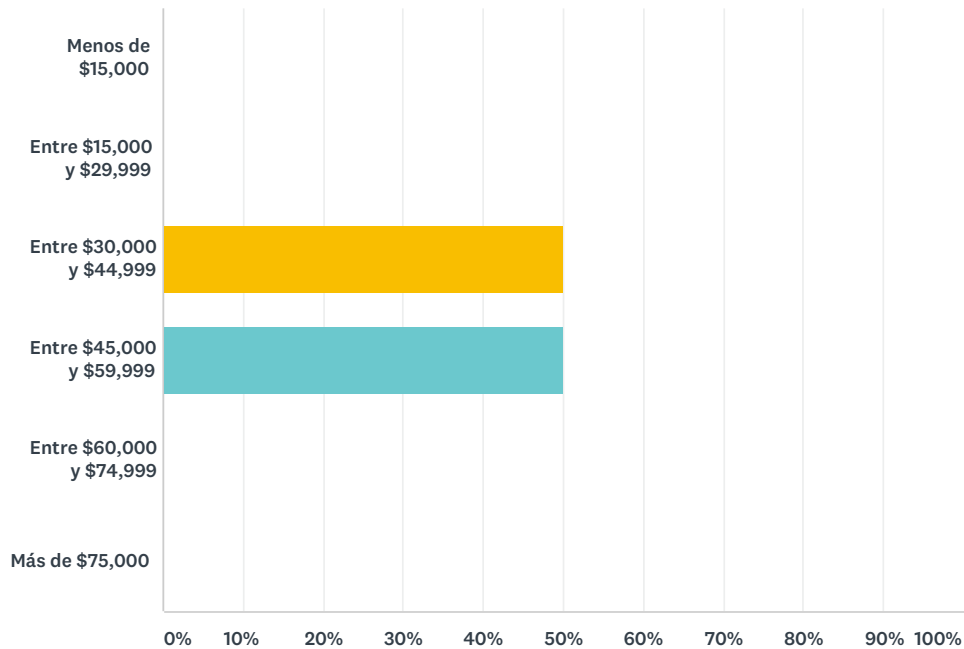
Las Ciudades de Lafayette y West Lafayette - 2020-2024 Consolidated Plan



	BAJO	MEDIO	ALTO	TOTAL	WEIGHTED AVERAGE
Programas juveniles	50.00% 1	0.00% 0	50.00% 1	2	2.00
Programas para personas mayores	50.00% 1	50.00% 1	0.00% 0	2	1.50
Programas para vecinos discapacitados	50.00% 1	0.00% 0	50.00% 1	2	2.00
Programas para personas con VIH / SIDA	50.00% 1	50.00% 1	0.00% 0	2	1.50
Programas verdes / conciencia ambiental	50.00% 1	50.00% 1	0.00% 0	2	1.50
Transporte público	50.00% 1	0.00% 0	50.00% 1	2	2.00
Servicios jurídicos	50.00% 1	0.00% 0	50.00% 1	2	2.00
Cuidado de los niños	50.00% 1	0.00% 0	50.00% 1	2	2.00

Q14 Seleccione el ingreso anual de su hogar.

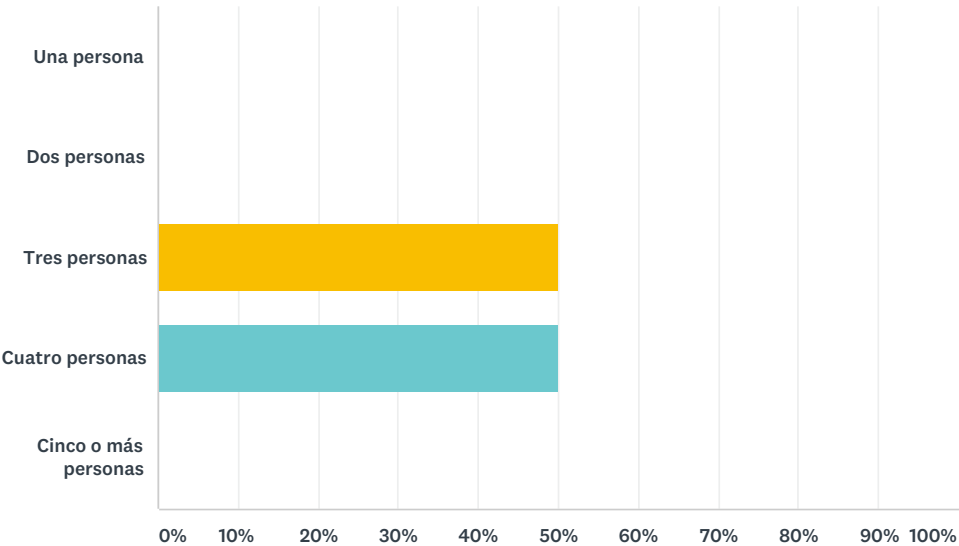
Answered: 2 Skipped: 1



ANSWER CHOICES	RESPONSES	
Menos de \$15,000	0.00%	0
Entre \$15,000 y \$29,999	0.00%	0
Entre \$30,000 y \$44,999	50.00%	1
Entre \$45,000 y \$59,999	50.00%	1
Entre \$60,000 y \$74,999	0.00%	0
Más de \$75,000	0.00%	0
TOTAL		2

Q15 ¿Cuál es el tamaño de su hogar?

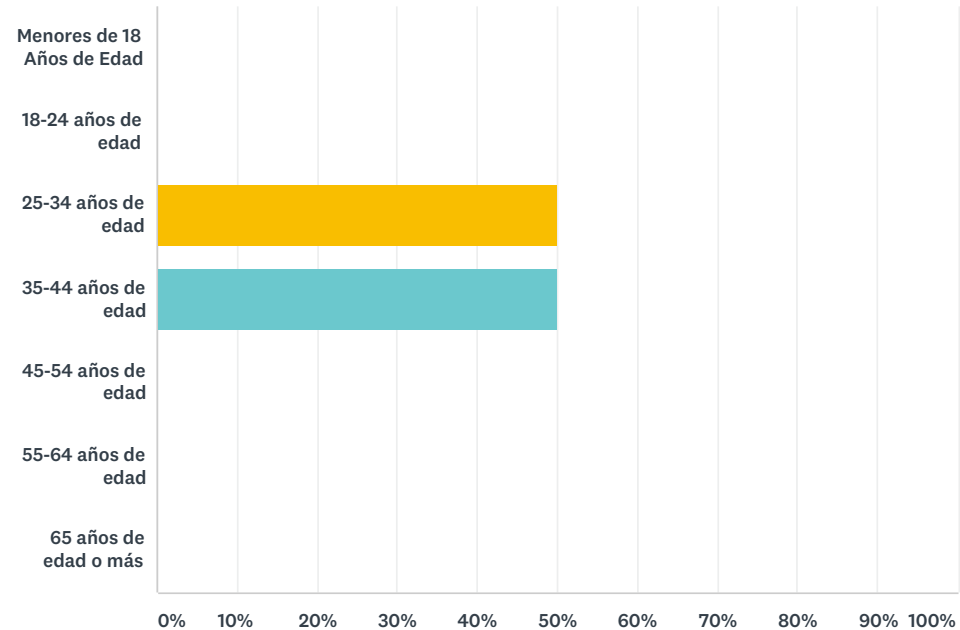
Answered: 2 Skipped: 1



ANSWER CHOICES		RESPONSES	
Una persona		0.00%	0
Dos personas		0.00%	0
Tres personas		50.00%	1
Cuatro personas		50.00%	1
Cinco o más personas		0.00%	0
TOTAL			2

Q16 ¿Cuál es tu edad?

Answered: 2 Skipped: 1



ANSWER CHOICES	RESPONSES	
Menores de 18 Años de Edad	0.00%	0
18-24 años de edad	0.00%	0
25-34 años de edad	50.00%	1
35-44 años de edad	50.00%	1
45-54 años de edad	0.00%	0
55-64 años de edad	0.00%	0
65 años de edad o más	0.00%	0
TOTAL		2

Appendix B

Public Notice of 30-Day Comment Period
Summary of Comment from the 30-Day Comment Period (Final Draft
Only)

Journal and Courier

823 Park East Boulevard, Suite C
Lafayette, IN 47905
Tippecanoe County, Indiana

Federal Id: 16-0980985

Account #: LAF-000705
Order #: 0000276350
Total Amount of Claim: \$179.90

**LAFAYETTE HOUSING AUTHORITY
2601 GREENBUSH ST
LAFAYETTE, IN 47904**

PUBLISHER'S AFFIDAVIT

STATE OF INDIANA,

County Of Tippecanoe } SS:

Personally, appeared before me, a notary public in and for said county and state, the undersigned

I, being duly sworn, say that I am a clerk for **THE LAFAYETTE NEWSPAPERS** a **JOURNAL and COURIER** newspaper of general circulation printed and published in the English language in the city of **LAFAYETTE** in state and county aforesaid, and that the printed matter attached hereto is a true copy, which was duly published in said paper for 1 time, the dates of publication being as follows:

The insertion being on the 4/25/2020

Newspaper has a website and this public notice was posted in the same day as it was published in the newspaper.

Pursuant to the provisions and penalties of Ch. 155, Acts 1953,

I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.

Date: Apr. 27, 2020 Title: Clerk

Subscribed and sworn to before me this 25TH day of APRIL, 2020


Notary Public

Notary Expires:

5.15.23

NANCY HEYRMAN
Notary Public
State of Wisconsin

(Governmental Unit)

To: JOURNAL AND COURIER

_____ County, Indiana _____ Lafayette, IN

PUBLISHER'S CLAIM

COMPUTATION OF CHARGES

	lines, columns wide equals equivalent	
	Lines at \$ per line @ 1 day,	<u>\$179.90</u>
	Website Publication	<u>\$0.00</u>
Acct #: LAF-000705	Charge for proof(s) of publication	<u>\$0.00</u>
Ad #: 0000276350	TOTAL AMOUNT OF CLAIM	<u>\$179.90</u>

DATA FOR COMPUTING COST

Width of single column
Number of insertions
Size of type

Claim No. _____ Warrant No. _____
IN FAVOR OF
The Journal and Courier
Lafayette, IN
Tippecanoe County
823 Park East Blvd., Suite C Lafayette, IN 47905

\$ _____
On Account of Appropriation For

FED. ID
#16-0980985

Allowed _____, 20____

In the sum of \$ _____

I have examined the within claim and hereby
certify as follows:

That it is in proper form
This it is duly authenticated as required by law.
That it is based upon statutory authority.
That it is apparently (correct)
~~That it is apparently (incorrect)~~

I certify that the within claim is true and correct; that the
services there-in itemized and for which charge is made were
ordered by me and were necessary to the public business.

_____ 20____

CONFIRMATION



Classified Advertising
823 Park Eastt Blvd Suite C
Lafayette, IN 47905
765-423-5512

CITY OF WEST LAFAYETTE
1200 N SALISBURY ST
WEST LAFAYETTE IN 47906-

<u>Account</u>	<u>AD#</u>	<u>Ordered By</u>	<u>Tax Amount</u>	<u>Total Amount</u>	<u>Payment Method</u>	<u>Payment Amount</u>	<u>Amount Due</u>
LAF-0000002551	0004135823	Nichole Foster	\$0.00	\$122.38	Invoice	\$0.00	\$122.38
Sales Rep: bgrady		Order Taker: bgrady		Order Created		03/31/2020	
Product	Placement	Class	# Ins	Start Date	End Date		
LAF-JCOonline.com	LAFW-Public Notices	Legal Notices	1	04/03/2020	04/03/2020		
LAF-The Journal and Courier	LAF-Public Notices	Legal Notices	1	04/03/2020	04/03/2020		

* ALL TRANSACTIONS CONSIDERED PAID IN FULL UPON CLEARANCE OF FINANCIAL INSTITUTION



**CITY OF LAFAYETTE & LAFAYETTE HOUSING
CONSORTIUM SUMMARY OF CONSOLIDATED COMMUNITY
DEVELOPMENT PLAN FOR 2020 – 2024, ONE YEAR ACTION
PLAN FOR PROGRAM YEAR 2020, AND ANALYSIS OF
IMPEDIMENTS TO FAIR HOUSING**

Residents, neighborhood groups, social service agencies, members of the business community and interested citizens are invited to participate in the development of the Lafayette Consolidated Plan for years 2020-2024 and the 2020 Lafayette Action Plan. As part of these plans, the City will also complete an Analysis of Impediments to Fair Housing including strategies/ways the cities will overcome barriers to fair housing choice in the community.

The U.S. Department of Housing and Urban Development (HUD) has consolidated the planning, application, and reporting requirements for the Community Development Block Grant (CDBG) and the Home Investment Partnerships Program (HOME). The City of Lafayette receives an annual allocation of CDBG funds. The Lafayette Housing Consortium, which is made up of the Cities of Lafayette and West Lafayette, the Town of Battle Ground and the unincorporated areas of Tippecanoe County, receives an annual allocation of HOME funds. The statutes for these grant programs set forth three basic goals: provide decent housing, provide a suitable living environment and expand economic opportunities.

Lafayette Housing Consortium HOME funding and Lafayette CDBG funding will be directed to programs and projects that meet the following criteria:

- Meeting a goal of the 2020-2024 Consolidated Plan
- Demonstrating a significance of need
- Serving an eligible area within Lafayette or the service area of the Lafayette Housing Consortium
- Meeting eligibility requirements under HUD rules
- Creating a visual impact in the neighborhood, particularly if an infrastructure project

Activities and projects that meet all the above criteria receive the highest priority, reducing the amount of funding spent on programs or projects that meet only few or none of the above criteria.

The following categories of activities will be funded: preservation of affordable housing, public facility and infrastructure improvements, and social services. Awards for these projects are subject to change from the public comment period and approval by the Lafayette City Council. The Lafayette City Council will take final action on the plan at their May 4, 2020 meeting. The 2020 Program Year begins on July 1, 2020.

The draft plans including the Analysis of Impediments to Fair Housing will be available on the federal grant administration page of the City of Lafayette website <http://www.lafayette.in.gov/2044/Federal-Grant-Administration> for a thirty-day period beginning April 3, 2020. Due to COVID-19 precautions, hard copies of the plan will not be available for review in the offices. Upon request, the executive summary of the plan will be emailed to interested parties.

Citizens are encouraged to review the draft plan and submit questions or comments by May 4, 2020, to the City of Lafayette Federal Grant Administrator, Lafayette Housing Authority, by email to Valerie Oakley at voakley@lha.lafayette.in.gov or Seth Wells, swells@lha.lafayette.in.gov or by phone at 765-771-1300 or by mail to Lafayette Housing Authority, PO Box 6687, Lafayette, IN 47903-6687.

The City of Lafayette does not discriminate on the basis of race, color, national origin, sex, age, religion, familial status, physical or mental handicap, or sexual orientation and provides, upon request, reasonable accommodation to afford an individual with a disability an equal opportunity to participate in all services, programs and activities.

##

JC-0000276347

Text of Ad: 03/31/2020

**CITY OF WEST LAFAYETTE
SUMMARY OF CONSOLIDATED COMMUNITY DEVELOPMENT PLAN
FOR 2020-2021 ONE YEAR ACTION PLAN, 2020-2024
CONSOLIDATED PLAN, CITIZEN PARTICIPATION PLAN UPDATE,
ANALYSIS OF IMPEDIMENTS UPDATE AND 2019 ACTION PLAN
AMENDMENT**

Residents, neighborhood groups, social service agencies, members of the business community and interested citizens are encouraged to provide public comments regarding the following:

- 2020-2024 Consolidated Plan
- 2020-2021 One-Year Action Plan
- 2020 Citizen Participation Plan
- 2020 – 2024 Analysis of Impediments
- 2019 Action Plan Amendment

These documents will be available for review and comment from April 4, 2020-May 4, 2020. They can be accessed online on <https://www.westlafayette.in.gov/topic/index.php?topicid=275&structureid=10>. Paper copies can also be mailed upon request. To request a mailed copy, please call us at 765-775-5160. Citizens are encouraged to review and submit comments to the West Lafayette Department of Development, 1200 North Salisbury, West Lafayette, IN 47906, by May 5, 2020.

Further information about the plans are available from Julia Zuchkov, West Lafayette Department of Development, 1200 North Salisbury, West Lafayette, IN 47906, 765-775-5164, jzuchkov@westlafayette.in.gov.

The City of West Lafayette does not discriminate on the basis of race, color, national origin, sex, age, religion, familial status or disability, and provides, upon request, reasonable accommodation to afford an individual with a disability an equal opportunity to participate in all services, programs and activities.

The U.S. Department of Housing and Urban Development has consolidated the planning, application, and reporting requirements for the Community Development Block Grant (CDBG). The City of West Lafayette receives CDBG funds each year. All funded programs must be consistent with this Consolidated Plan. The statutes for the grant program sets forth three basic goals: provide decent housing, provide a suitable living environment and expand economic opportunities.

Funding for programs will be directed to programs and projects that meet the following criteria:

- Meet a goal of the 2020-2024 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within the City of West Lafayette
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project
- Benefit persons at-risk of homelessness or who are homeless
- Benefit a special needs population
- Serves a low to moderate income census tract

Activities and projects that meet all the above criteria receive the highest priority, reducing the amount of funding spent on programs or projects that meet only few or none of the above criteria.

Public Service Agencies 2020

YWCA	\$10,718.33
LTHC - Homeless Svcs	\$15,135.83
LTHC - Permanent Supportive Housing	\$10,202.50
Food Finders Food Bank	\$10,002.50
Family Promise	\$10,894.17
Lafayette Urban Ministry	\$6,444.17
Meals on Wheels	\$3,552.50

Capital Projects Funding 2020

Engineering Department – ADA Curb & Sidewalk Repair	\$143,667.00
Tippecanoe County Council on Aging – Senior Home Repair Assistance Program	\$8,000.00
West Lafayette Business Stabilization Grant Program	\$197,714.00

General Program Administration 2020	\$30,000.00
-------------------------------------	-------------

Rollover Fund Re-Appropriation

(2019-2020 Action Plan Amendment)	
West Lafayette Business Stabilization Grant Program	\$302,286.00
New Chauncey Housing, Inc. (Program Income)	\$40,824.49

(LAF - 4/3/2020 - 0004135823)

hspaxlp

The City of Lafayette and the City of West Lafayette did not receive any comments during the 30 day comment period on the 2020-2024 Consolidated Plan or the 2020 Action Plan.

Appendix B

Public Notice of 30-Day Comment Period
Summary of Comment from the 30-Day Comment Period (Final Draft
Only)



West Lafayette - City Government

...

Published by West Lafayette Indiana (?) · September 9, 2019 ·

Please watch the video and make a difference in your community by taking this brief survey, <https://www.surveymonkey.com/r/8WCGNVB>.



2,851 Views

City of Lafayette

September 9, 2019 ·

Like Page

Help us make an impact! Mayor Roswarski and Mayor Dennis have joined forces to explain how Community Development Block Grants (CDBG) and Home Investment Partner...

[See More](#)



West Lafayette - City Government

Published by West Lafayette Indiana 171 · August 29, 2019 ·

...

Please take a few moments to complete a brief survey! How would YOU spend over \$6m in the next five years on local housing and community development programs and projects? As a community member, your input is critical and your voice needs to be heard. Take this short survey to make an impact and help us with our 5 year plan!

<https://www.surveymonkey.com/r/8WCGNVB>



City of Lafayette

August 29, 2019 ·

Like Page

How would YOU spend over \$6m in the next five years on local housing and community development programs and projects? As a community member, your input is crit...

[See More](#)



City of Lafayette ✓
@City_Lafayette

Tweets
8,677

Following
906

Followers
7,656

Likes
684

@City_Lafayette

Official City of Lafayette, Indiana Twitter Account.

📍 Lafayette, IN

🌐 lafayette.in.gov

📅 Joined February 2012



City of Lafayette ✓ @City_Lafayette · 12m

Applications for Program Year 2020 CDBG & HOME funding are now available on the City of Lafayette's website at lafayette.in.gov/2044/Federal-G... Please see the Application Timetable, also available on the website, to review important dates leading up to the July 1st program year start.

NOFA Notice of Funding Availability

ATTENTION:

Applicants for funding from the following programs:

Lafayette Community Development Block Grant (CDBG)

Lafayette Housing Consortium HOME Investment Partnerships Program (HOME)

The City of Lafayette expects to receive an announcement from the United States Department of Housing and Urban Development (HUD) regarding the Program Year 2020 CDBG and HOME allocations. The Program Year 2020 anticipated allocation amounts are \$653,804 in CDBG funds and \$777,073 in HOME funds. This notice begins the local application process. Interested applicants may download the application forms from the City of Lafayette website at <http://www.lafayette.in.gov/2044/Federal-Grant-Administration> beginning Monday, January 13, 2020; or contact the Lafayette Housing Authority to obtain the application. Interested parties are encouraged to request an application as early as possible. For further information or technical assistance, please contact Project Managers Seth Wells or Valerie Oakley at:

Lafayette Housing Authority
2601 Greenbush St., Lafayette IN 47904
Phone: (765) 771-1300 Fax: (765) 771-1313
Email: swells@lha.lafayette.in.gov for CDBG
voakley@lha.lafayette.in.gov for HOME

Activities funded by CDBG or HOME programs must contribute to the goals and objectives of the Lafayette / West Lafayette Consolidated Plan and meet all applicable federal requirements. The Consolidated Plan can be found on the City of Lafayette website.

2020 Application and Public Meeting Dates	
January 15 - 9:30 am	First Public Hearing, Citizen Input ¹
February 14 - 4:00 pm	CDBG and HOME Application Deadline
February 26 - 2:00 pm	Lafayette Housing Consortium Meeting ¹
	HOME applicant presentations
February 26 - 2:30 pm	City of Lafayette Meeting ¹
	CDBG applicant presentations
March 11 - 2:00 pm	Lafayette Housing Consortium Meeting ¹
	HOME funding recommendations and Action Plan approval
March 11 - 2:30 pm	Second Public Hearing, funding recommendations ¹
May 4 - 6:30 pm	Action Plans Presented to City Council ¹
July 1	Start of Program Year 2020

¹Meetings will be held in the Council Chambers, 1st Floor, Lafayette Municipal Building, 20 North 6th Street, Lafayette, Indiana.

ALL MEETING DATES AND TIMES ARE TENTATIVE AND ARE SUBJECT TO CHANGE.

JC-0000276096

1/14/2019

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NOFA

Notice of Funding Availability

ATTENTION:

Applicants for funding from the following programs:

Lafayette Community Development Block Grant (CDBG) Lafayette Housing Consortium HOME Investment Partnerships Program (HOME)

The City of Lafayette expects to receive an announcement from the United States Department of Housing and Urban Development (HUD) regarding the Program Year 2020 CDBG and HOME allocations. The Program Year 2020 anticipated allocation amounts are \$653,804 in CDBG funds and \$777,073 in HOME funds. This notice begins the local application process. Interested applicants may download the application forms from the City of Lafayette website at <http://www.lafayette.in.gov/2044/Federal-Grant-Administration> beginning Monday, January 13, 2020; or contact the Lafayette Housing Authority to obtain the application. Interested parties are encouraged to request an application as early as possible. For further information or technical assistance, please contact Project Managers Seth Wells or Valerie Oakley at:

Lafayette Housing Authority
2601 Greenbush St., Lafayette IN 47904
Phone: (765) 771-1300 Fax: (765) 771-1313
Email: swells@lha.lafayette.in.gov for CDBG
voakley@lha.lafayette.in.gov for HOME

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city_lafayette Applications for Program Year 2020 CDBG & HOME funding are now available on the City of Lafayette's website at <http://www.lafayette.in.gov/2044/Federal-Grant-Administration>. Please see the Application Timetable, also available on the website, to review important dates leading up to the July 1st program year start.

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16 MINUTES AGO

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Post

Cities ask community on how to spend millions on local housing and community development

Jillian Ellison, Lafayette Journal & Courier Published 3:03 p.m. ET Sept. 2, 2019 | Updated 3:03 p.m. ET Sept. 2, 2019

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The State st. corridor as seen from Wabash Landing Apartments, Wednesday, Aug. 21, 2019 in West Lafayette. (Photo: Nikos Frazier | Journal & Courier)

LAFAYETTE, Ind.— The cities of Lafayette and West Lafayette are asking the public for input through a [survey](https://www.surveymonkey.com/r/8WCGNVB?fbclid=IwAR0-VkdVe84zjN98fgKHBTxgujkhq9ZXQssEy6rDwawQyyO3AOJFgRwY) (<https://www.surveymonkey.com/r/8WCGNVB?fbclid=IwAR0-VkdVe84zjN98fgKHBTxgujkhq9ZXQssEy6rDwawQyyO3AOJFgRwY>) on how to spend the annual federal housing and community development grants they see each year.

Seth Wells, Lafayette Housing Authority project manager, said the combined amount the two cities will see through the federal grants over the next five years will be between \$6-9 million, with Lafayette receiving approximately \$1.4 million each year and West Lafayette receiving approximately \$400K.

Wells said the City of Lafayette asks for input on guiding the funding each year, but this time the request is looking at the next five years.

"This year is a bigger deal because the input from the public not only guides funding decisions for this year, but for the next five years," Wells said. "Lafayette also hosts public meetings early every year to gain input on the projects to be funded that year, generally in February and March."

PAID STORY FROM DISCOVER

[Meet 3 inspiring LGBTQ community leaders](#)

[\(https://www.usatoday.com/pages/interactives/sponsor-story/3-leaders-who-are-proud-to-be-part-of-a-community/\)](https://www.usatoday.com/pages/interactives/sponsor-story/3-leaders-who-are-proud-to-be-part-of-a-community/)

This is your **LAST** free article.

There is only one more for this person to view. Lafayette Housing Authority is aiming to see through the survey, Wells said, but the overall goal is to reach as

<https://www.jconline.com/story/news/2019/09/02/cities-ask-community-how-spend-millions-housing/216...> 9/3/2019

Cities ask community on how to spend millions housing

many people as possible to gain a better understanding of how people would like to see the grant money spent.

Page 2 of 2

"Public input is extremely helpful in planning current and future projects and the more input we have, the better idea we have as to what is happening and what is important to all members of our community," Wells said.

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Delivery: Daily

Your Email



The survey is available online through the link surveyMonkey.com/r/8WCGNVB.

Read or Share this story: <https://www.jonline.com/story/news/2019/09/02/cities-ask-community-how-spend-millions-housing/2162903001/>

IT'S CLEAR

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<https://www.jonline.com/story/news/2019/09/02/cities-ask-community-how-spend-millions-housing/216...> 9/3/2019

**Lafayette Housing Authority**

7 mins · ⚙️



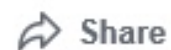
Applications for Program Year 2020 CDBG & HOME funding are now available on the City of Lafayette's website at <http://www.lafayette.in.gov/20.../Federal-Grant-Administration>. Please see the Application Timetable, also available on the website, to review important dates leading up to the July 1, 2020 program year start.



LAFAYETTE.IN.GOV

**Federal Grant Administration
HOME/CDBG | Lafayette, IN - Official
Website**

The City of Lafayette Community Development Department administers 2 types of federal grants.



West Lafayette – Open House for Con Plan 12-9-19

Posters were provided for the group to vote on the top project priorities. Posters also allowed write in space to add other projects not listed. Below is a summary of voting for each poster.

Promote Sustainable Neighborhoods

- Clean-up of Brownfields or Contaminated Sites – no votes
- Improve Neighborhood Facilities and Community Centers – two votes
- ***Improve Park Facilities – three votes***
- ***Increase Green Infrastructure, such as tree planting and rain gardens – three votes***
- ***Support Neighborhood Empowerment Initiatives – capacity building for neighborhood groups – three votes***
- More focus on cleaning up the river – one vote
- Solarizing West Lafayette – one vote

Support Quality Affordable Housing

- Repair Assistance for Homeowners – one vote
- ***Rental Assistance for households unable to afford living in West Lafayette – three votes***
- ***Incentives for developers to include affordable rental units – not student housing – three votes***
- ***Acquire properties for new homeownership opportunities – five votes***
- Down payment assistance or buyer subsidy to increase affordability – no votes
- Renovate homes for affordable home buyer opportunities – one vote
- Rental rehab program – assist small landlords, owning 4 units or less, with low to moderate income tenants – no votes

Fund Quality Public Services

- Support programs for youth – one vote
- Support employment-workforce training – no votes
- ***Fund programs that serve the homeless – five votes***
- ***Fund food security programs – six votes***
- Promote fair housing education – tenant landlord counseling – legal services – two votes
- Support programs for seniors to age in place – two votes

Celebrate Inclusivity and Diversity – while these are not specific to projects, should the City, when considering projects, evaluate them for:

- ***Projects/Programs with diverse staff and Boards of Directors – five votes***
- Multiple avenues or diverse methods of outreach – no votes
- ***Incorporating green building methods – four votes***
- Incorporating accessibility or visitability standards in housing development – no votes
- ***Proximity to community assets, such as pedestrian trails, grocery stores, parks, sidewalks, etc. – five votes***

Please list projects you would like to see used with CDBG funding here that may not have fit on one of the other posters.

- Weatherization of homes to lower heating bills and add handicapped ramps
- Support of rental inspection.

Appendix D

List of Organizations
Stakeholder Meeting Notes

Organization Contacted for Input	Contact Person
City of Lafayette	Dennis Carson
City of Lafayette	Adam Murphy
Lafayette Housing Authority	Michelle Reynolds
Lafayette Housing Authority	Valerie Oakley
Lafayette Housing Authority	Seth Wells
Aspire Indiana Health – West	Michelle Briles
Area IV Agency	Laura Collins
Veterans Administration	Steven Strahinich
LTHC Homeless Services	Christeen Wingate
Wabash Center	Eric Lin
Habitat for Humanity of Greater Lafayette	Doug Taylor
Faith Community Development Corporation	Lori Walters
New Chauncey Housing	Ann Brandyberry
Big Brothers Big Sisters	Chad Krockover
Tippecanoe County Council on Aging	Bill Glick
Food Finders	Katy Bunder
Homestead Consulting Services	Marie Morse
YWCA of Greater Lafayette	Leah Giorgini
LTHC Homeless Services	Jennifer Layton
Excel Center	Danielle White
Workforce Development	Chris Cohee
Fair Housing Center of Central Indiana	Amy Nelson
Greater Lafayette Chamber of Commerce	Andrew Antonio
United Way of Greater Lafayette	Mark Withers
City of West Lafayette	Erin Easter
City of West Lafayette	Julia Zuchkov

Stakeholder Interview Notes by General Topic

Housing

- Tenant Based Rental Assistance is an essential program to provide housing assistance to low and extremely low-income renters.
- H38 will open, creating much needed, more affordable units.
- The community, and its leaders, have become more comfortable with supporting the development of rental housing than in previous years.
- Tracts of land for development is scarce, with owners not wanting to sell or donate property for affordable housing development, even if the land is underutilized or not utilized at all.
- The City is working to include more stakeholders at HPIN meetings to talk about affordable housing and the need for affordable housing throughout the region.
- The City of Lafayette has completed a Downtown Plan, looking at affordable housing development for the growing area.
- The City is investigating the idea of a land trust to preserve affordable housing development.
- The amount needed to develop a single affordable home for homeownership has increased, even with sweat equity and volunteers helping with the building of the home.
- Need for partnerships to help support families as they prepare for Habitat homes prior to the build.
- Impossible or near impossible to meet after-rehab value regulations when working on homes in the City of West Lafayette.
- Acquisition costs continue to challenge the City's ability to develop affordable housing in West Lafayette.
- Gaps in affordable housing are biggest for rentals and first-time homebuyers.
- Scattered site, affordable rental housing might be good for the area but that type of project does not score well on applications.
- Seniors who cannot live independently or age in place need more affordable options for nursing or skilled care.
- For seniors who are able to stay in their home, the community needs pools of volunteers to help with regular upkeep to homes.
- Quality of life is a main factor for attracting employers. Affordable housing is key to need.
- Programs that help renters become first-time home buyers are needed.
- Many apartments are priced out of range for a housing choice voucher holder to use.
- Still seeing a need for foreclosure counseling, but not as big as a few years ago.
- Many households are interesting in buying a home because it is cheaper, but rent is so high, the household cannot save for the purchase.
- Many families hit hard by the last economic crunch may not make it through the next economic crunch.
- No single demographic stands out as having the greatest need.
- Need a landlord mitigation fund to encourage more landlords to house the most vulnerable.

Homelessness

- The community is waiting to see how the new engagement center impacts homelessness, both unsheltered and sheltered.

- RRH is a tough program to promote, many landlords want to see a guarantee of 12 months' rent, not shorter as could happen with RRH.
- Have not noticed a disparity in the number of people served.
- Medical providers are still speaking a different language even though they are very enthusiastic to support homelessness initiatives.
- Still investigating the ways to connect people to services, kids' activities seems to be the best way to connect adults to services.
- Currently overwhelmed, not able to meet the needs of DV victims as it relates to safe housing needs.
- Difficulty in moving people from shelter to permanent housing because rent is too high.
- Award from Jeff Bezos to the LTHC Homeless Services is much needed. Waiting to see the impact on homelessness in the community.
- Need homelessness prevention money/diversion.

Non-Homeless Special Needs

- Habitat for Humanity has developed a partnership with SAWs to build ramps for people living with disabilities. A grant helps fund the program and the volunteers build the ramp. This is a challenge with rental homes as the grant is for owner occupied homes. Will need funding for rental occupied homes.
- Youth need more positive male role models and mentors at Big Brothers/Big Sisters.
- Cost for the provision of social services continues to rise and the demand for services continues to rise.
- Youth are coming in with lower incomes than before and a greater number of risk factors.
- Poverty has many effects, including depression.

Non-Housing Community Development

- Columbia Park is planned to have significant investment and renovations in the coming years.
- The Cities, along with Purdue University, have been working as a coalition to develop a marketing plan for the area, attract talent and employers.
- Transportation for low income, seniors and people with disabilities continues to be in high demand and a challenge.
- Local bus service does not meet the current demand.
- Seniors need better, more affordable access to healthcare/prescriptions.
- Food insecurity remains an important issue for senior citizens.
- Continuing to see an upward trend for multi-generational families, with seniors having to care for their grandchildren.
- Need more senior friendly recreation activities in the community.
- Need more mental health services for children, particularly those who are victims of trauma. Mental health providers that don't take Medicaid may have slots available for services, but won't take a Medicaid patient/youth. The Medicaid providers often do not have slots.
- Crime is not an issue in many neighborhoods, but would like to receive attention when it comes to city services, such as sidewalk or streetlight improvements.
- Transportation to employment parks or industrial areas is needed to attract more employers.

- There is a long wait for child care vouchers.
- Transit is a constant barrier to employment and other opportunities for people living in poverty.
- The cliff effect is real for many people in the community and needs to be addressed by providers.
- Need assistance to help people living in poverty getting all their paperwork together. Example, helping a young adult get a state issued ID. Can be challenging.
- Need assistance for people released from jail or prison, preventing them from committing another crime. Lack of housing often leads to recidivism.

Organizations/Capacity Building

- There is a movement among churches to work in the neighborhoods surrounding them, and this may be an opportunity to convert those groups and build relationships.
- National Habitat for Humanity is pushing for neighborhood redevelopment, not just housing provision.
- The North End Community Center has enabled many non-profit groups to partner together to help the community as they are under a single roof.
- Organizations need supports for serving both rural and urban areas. The needs for each of these communities may be similar, but the methods for serving them may be different.
- Data collection on the needs in the community needs to improve so that providers can support the anecdotal knowledge of those on the front lines. This can help with bringing more funding resources to the community. Areas for data improvement – homeless youth count.
- The City needs a cohesive plan to address people living in poverty, including improving affordable housing choice, reducing crime and improving amenities in areas of poverty.
- Multi-year contracts would help community organizations address needs more fully.
- The community needs more funding for coordinated entry systems.

Fair Housing

- Continued testing has enabled the community to educate property managers and other community members about issues of fair housing.
- Education is required to recruit more landlords who will accept housing choice vouchers.
- NIMBY or Not in My Back Yard is the biggest issue to develop affordable housing. The City should act as an advocate when addressing affordable housing development in neighborhoods.
- The City should focus fair housing education to elected officials, appointed councils and approval committees.
- More stakeholders need to be at the table to better fair housing advocacy to maximize the voice of the community.
- Some renters have a fear of filing a fair housing complaint because of possible retribution from the landlord.
- Need to deconcentrate people living in poverty but how will this be accomplished without pulling them away from amenities?

**Cities of Lafayette/West Lafayette
HPIN Meeting – 10-17-19 Meeting Notes**

1. What barriers to you encounter when trying to locate affordable and fair housing for the households you serve?

- | | |
|---|---|
| a. Slum lords/bad quality | i. Seniors |
| b. Unsafe housing/neighborhoods | j. Evictions/legal history |
| c. Rent too high/unaffordable | k. Long wait lists for subsidized housing |
| d. Not enough units | l. Funds for deposit, furnishings |
| e. Utility debt – lots of units don't include utilities | m. Credit checks/evictions debts |
| f. Food insecurity | n. Need for accessible housing |
| g. Not enough low-income housing | o. Income – lots of low paying jobs |
| h. Transportation | |

2. What do you think the primary cause of homelessness in your community is?

- | | |
|--|--|
| a. Mental and physical health issues | j. People moving to area with no plan/work |
| b. Misunderstand SSA disability program | k. Cost of living |
| c. Lack of Income | l. Substance abuse |
| d. To get soc. Sec disability you usually have to be out of work for 2 years | m. Cost to get into a place/application fees/down payment/security deposit |
| e. Attempting to relocate and failing/migrants | n. Domestic violence |
| f. Single parents | o. Criminal history |
| g. HUD/CCDE vouchers lists too long | p. Low wage |
| h. Cost of child care | q. Affordable rental |
| i. Evictions | r. Lack of support network |
| | s. Shortage of rentals/affordable |

3. What underserved needs to you see in your community?

- | | |
|--|--|
| a. F | h. Emergency flexible funding |
| b. Furniture basics | i. Free birth control |
| c. Re-entry assistance | j. Child care during 2 nd or 3 rd shift jobs |
| d. Addiction services | k. Affordable child care |
| e. Utility assistance | l. Affordable housing |
| f. People who have limited fixed income and living wage jobs | m. Section 8 availability |
| g. No help for people in trailer parks | n. Disability daycare for children and adults |

- o. Transportation
- p. Disability accessibility
- q. Childcare for ages under 5
- r. Spanish speakers

4. Where do you find yourself referring families and individuals the most?

- a. Wheels for work
- b. Path
- c. Medicaid
- d. Addiction/Recovery Services
- e. Food Co-op
- f. Legal Aid
- g. Covering Kids & Families
- h. USDA & Rural Development
- i. LHTC
- j. Helping Hands
- k. County Trustees
- l. Churches
- m. Work One
- n. 211
- o. Legal services
- p. Food Finders
- q. Community partners
- r. CCDF Vouchers
- s. Right Steps
- t. Bauer
- u. YWCA
- v. Homestead
- w. Restore
- x. MHA Navigators
- y. Area IV
- z. Family Promise
- aa. Faith CDC
- bb. LUM
- cc. Salvation Army
- dd. LHA
- ee. Riggs
- ff. Valley Oaks

5. What Challenges do households living in poverty face on a daily basis?

- a. Isolation/Stress
- b. Education
- c. Debt
- d. Discrimination
- e. Job insecurity
- f. Food insecurity
- g. Housing
- h. Budgeting
- i. Habitability in rentals/slum
lords
- j. Transportation
- k. Healthcare
- l. Childcare
- m. Mental health care
- n. 24-hour child care
- o. Money management
- p. Social mobility
- q. Loss of Medicaid
- r. Lack of educational
resources
- s. No unified resource, too
many steps to follow to get
help
- t. Ghettoization

6. Is there a type of service or social service missing that would improve daily life for households?

- a. Tippecanoe County?
 - i. Affordable child care/quality
 - ii. Affordable housing
 - iii. All county housing options
 - iv. Transportation
- b. West Lafayette?
 - i. Down Payment/Security Deposit assistance
 - ii. Connection with neighbors
 - iii. Support groups

- iv. Health Insurance
- v. Cost of homeownership
- vi. Affordable housing
- vii. Minor guardianship for grandparents
- c. Lafayette?
 - i. Transitional housing
 - ii. Cost of homeownership/homes
 - iii. Pro-active housing services
 - iv. Transportation for employment/bus system
 - v. Spanish speaking
 - vi. Affordable housing
 - vii. Mental health across all

7. What type of housing characteristics do you see being needed in the future to prevent homelessness?

- | | |
|---|---------------------------------|
| a. Healthcare | k. More senior housing |
| b. Homeownership emergency \$\$\$ | l. Less evictions |
| c. Section 8 housing with mandatory guidance and financial literacy | m. More subsidized housing |
| d. Permanent supportive housing | n. Life skills |
| e. Legal assistance for tenants | o. Transitional housing |
| f. Mixed income housing | p. Tenant education |
| g. Single room occupancy (SRO) | q. Large units |
| h. Job training programs | r. Utility deposits |
| i. Close to bus routes | s. Payments for past debt/bills |
| j. No income | t. Financial literacy |
| | u. Affordable units |
| | v. Offer housing counseling |
| | w. More secure base/offer help |

8. Who is being "shut out" of housing in your community?

- | | |
|---|--|
| a. Debt Ridden | j. People with no income |
| b. Preferences | k. Incarceration |
| c. Stigma | l. Domestic violence victims |
| d. Multiple children in household | m. Stereotype of mental illness/discrimination/tattoos |
| e. People who have been assisted before RRH | n. Single parents |
| f. Undocumented aliens | o. Low income people of color |
| g. Transitional youth | p. Criminal history |
| h. Wait lists | q. Low income |
| i. People with previous evictions | r. Addicts |

9. What services do disabled individuals in your community request and/or require the most?

- | | |
|---|------------------------------|
| a. Money management | h. Child care |
| b. Job training | i. Better paid work |
| c. Accessible routes/sidewalks | j. Nontraditional hours |
| d. ADA accessible event regulations | k. Support group |
| e. Affordable equipment/financial assistance | l. Access to work |
| f. Part-time employment | m. Group homes |
| g. Financial assistance – such low & fixed income leaves a gap in monthly bills...utilities, rent, etc. | n. Public accessibility |
| | o. Affordable housing |
| | p. Transportation |
| | q. Meals on wheels |
| | r. Outside activities |

10. How do you see housing characteristics changing to meet the needs of the growing senior population?

- a. Securing medicated for nursing homes/limited medicated beds available
- b. Subsidized senior units/pet friendly**
- c. Assisted living for mental health/subsidized**
- d. More affordable assisted living**
- e. Transportation to appointments/doctor
- f. More multi-family options – one level**
- g. Aging in place
- h. More aging in place services/home upkeep and health for owner**
- i. More ADA units
- j. Increase roommate options**
- k. More affordable single occupancy units
- l. Low barrier to supportive living –

11. What type of housing is a priority for the homeless population in this region/area?

- | | |
|---|---|
| a. Furnished with basics | l. Emergency housing |
| b. With counseling and case management | m. Longer term options |
| c. Permanent supportive housing | n. Near employment |
| d. Single room occupancy units | o. Family shelter |
| e. Transit oriented development | p. An actual homeless shelter, not just a night shelter |
| f. ADA accessible | |
| g. Family units/large units | |
| h. Recovery housing | |
| i. Transitional housing | |
| j. Affordable rentals | |
| k. Re-entry housing | |

Appendix E

Homeless Services Inventory Count

2019 Housing Inventory Count - Region 4 Emergency Shelter																																				
Region	County	Proj. Type	Organization Name	Project Name	Geo Code	Inv Type	Bed Type	Hous Type	Tar Pop	Victim Service Provider	Beds HH w/ Children	Units HH w/ Children	Beds HH w/o Children	Beds HH w/only Children	Veteran Beds HH w/ Children	Youth Beds HH w/ Children	CH Beds HH w/ Children	Veteran Beds HH w/o Children	Youth Beds HH w/o Children	CH Beds HH w/o Children	CH Beds HH w/ Children	Add Fed Fund	MV Fund	Year Round Beds	Year Round HMIS Beds	Total Beds	Seas in HMIS	Avail Start Date	Avail End Date	OF Beds	HMIS OF Beds	PIT Count	Total Beds	Use Rate		
4	Montgomery	ES	Family Crisis Shelter, Inc.	Emergency Shelter	189107	C	FBB	SB SS	DV	Yes	21	7	10	0	0	0	NA	0	0	NA	0	No	ES	31	NA	0	0			0	0	7	31	23%		
4		ES	Interfaith Hospitality Network of Lafayette	Family Promise of Greater Lafayette	181566	C	Other	SB SS	NA	No	25	5	0	0	0	0	NA	0	0	NA	NA	No	ES	25	25	0	0			0	0	14	25	56%		
4	Tippecanoe	ES	Lafayette		181566	C	FBB	SB SS	NA	No	0	0	46	0	0	0	NA	0	0	NA	NA	No	No	46	0	0	0			0	0	46	46	100%		
4	Tippecanoe	ES	Lafayette Urban Ministry	LUM Shelter	181566	C	FBB	SB SS	NA	No	0	0																								
				YWCA Domestic Violence Prevention and Intervention and Safe Haven DV Shelter																																
4	Tippecanoe	ES	YWCA Greater Lafayette	YWCA Greater Prevention (DVPP) State Haven DV Shelter	181566	C	FBB	SB SS	DV	Yes	15	6	0	0	0	0	NA	0	0	NA	NA	No	ES	15	NA	2	0	12/1/2017	4/1/2018	11	0	26	26	100%		
4	Warren	ES	Hope Springs		189045	C	FBB	SB SS	DV	Yes	0	0	13	0	0	0	NA	0	0	NA	NA	No	ES	13	NA	0	0			0	0	11	13	85%		
						Total Beds/Units				61				18	69	0	0	0	0	NA	0	0	NA	NA	30	25	2	0	NA	NA	11	0	104	141	73%	
						DV Dedicated Beds/Units				36				13	23	0	0	0	0	0	NA	0	0	NA	NA	59	NA	2	NA	NA	NA	11	NA	44	70	69%

2019 Housing Inventory Count - Region 4 Permanent Supportive Housing																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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2019 Housing Inventory Count - Region 4 Other Permanent Housing																																			
Region	County	Proj. Type	Organization Name	Project Name	Geo Code	Ino Type	Bed Type	House Type	Tar Pop	Victim Service Provider	Beds w/ Children	Units w/ HH	Beds w/o Children	Beds w/ only Children	Veteran Beds w/ Children	Youth Beds HH w/ Children	Beds HH w/o Children	Youth Beds HH w/o Children	CH Beds HH w/ only Children	Add Fed Fund	MV Round Beds	Year Round HHMS Beds	Total Beds	Seas HHMS	Avail Start Date	Avail End Date	OF HHMS Beds	PIT Count	Total Beds	Use Rate					
4	Tiptecanoe	OPH	Mental Health America of Tiptecanoe County, Inc.	MHA Supportive Housing	181566	C	NA	SB SS	NA	No	0	0	8	0	0	0	0	NA	0	0	NA	No	NA	8	0	NA	NA	NA	NA	8	8	100%			
						Total Beds/Units																													

[illegible]

2019 Housing Inventory Count - Region 4 Transitional Housing																															
Region	County	Proj. Type	Organization Name	Project Name	Geo Code	Inv Type	Bed Type	House Type	Tar Pop	Victim Service Provider	Beds HH w/ Children	Units HH w/o Children	Beds HH w/ only Children	Veteran w/ Children	Youth HH w/ Children	Beds HH w/o Children	Youth HH w/o Children	CH Beds HH w/ only Children	Add Fed Fund	MV Fund	Year Round HHMS Beds	Total Beds	Seas HHMS	Avail Start Date	Avail End Date	OF HHMS Beds	PIT Count	Total Beds	Use Rate		
4	Montgomery	TH	Pam's Promise Transitional Housing Corp.	Temporary Transitional Housing	189107	C	NA	SB SS	NA	No	30	7	5	0	0	0	0	0	0	NA	NA	35	0	NA	NA	NA	NA	0	35	0%	
Total Beds/Units												30	7	5	0	0	0	0	0	0	NA	NA	35	0	NA	NA	NA	NA	0	35	0%

Appendix F

Five Year Fair Housing Goals

2020 Analysis of Impediments to Fair Housing Summary

The Cities of Lafayette and West Lafayette are considered “Entitlement” communities under the U.S. Department of Housing and Urban Development’s (HUD) Community Development Block Grant (CDBG) Program, which provides redeveloping communities with supplemental federal resources intended to either benefit low-income persons and/or alleviate slums and blight (Figure 1). Together, along with the Town of Battle Ground and Tippecanoe County (representing unincorporated areas), they have formed a Consortium that is treated as a Participating Jurisdiction (PJ) under HUD’s HOME Program, which provides additional resources for affordable housing within the larger community (see Figure 2). As a requirement of receiving these funds, these communities have to take steps to assure that discriminatory actions, either explicit or implicit, that constrain the choices of people to procure adequate housing are being identified and mitigated. This new Analysis of Impediments (AI) to Fair Housing Choice document is but one step in this process.

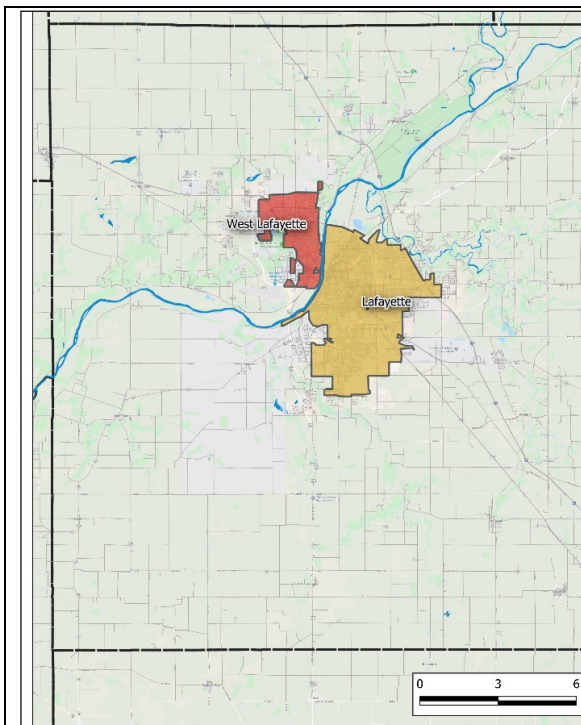


Figure 1: CDBG Entitlement Communities

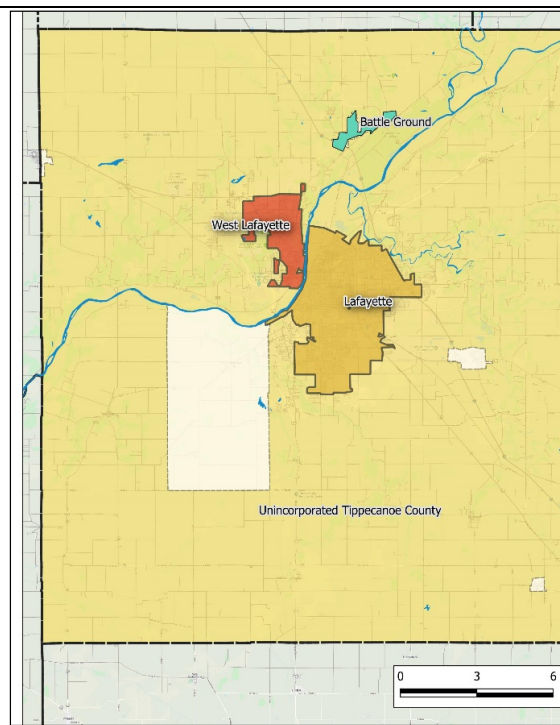


Figure 2: HOME Consortium Members

History of the Fair Housing Act

The Fair Housing Act, passed by the U.S. Congress in 1968, is an extension of the Civil Rights movement to protect certain classes of people from discrimination when trying to locate housing. HUD, through its Office of Fair Housing and Equal Opportunity, enforces the Act to prevent discrimination and intimidation of people in their homes, apartments and condominium complexes and in nearly all housing transactions related to the rental or sale of housing and provision of mortgage financing. The Act only exempts owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a real estate agent or broker and housing operated by organizations and private clubs that limit occupancy to members (US Department of Housing and Urban Development). The protected classes in the Act include race, color, religion sex, disability, familial status and national origin. Income level is not a protected class in the Act; however, many of the protected classes do have a higher proportion of people with lower incomes, so this document will examine the location of households based on income, as well as the protected classes listed in the federal housing act.

State of Indiana Fair Housing Acts

The primary fair housing enforcement agency for the State of Indiana is the Indiana Civil Rights Commission. The agency was established in 1961 as the Indiana Fair Employment Practices Commission. The agency lacked ability to enforce decisions or laws and had a limited scope. In 1963, the scope expanded to include civil rights, and the agency was renamed to the Indiana Civil Rights Commission (ICRC). The agency's ability to enforce laws, prosecute and make administrative decisions expanded at that time. The ICRC further expanded its jurisdiction in 1965 to include Housing.

In 1991, the State of Indiana General Assembly passed the Indiana Fair Housing Act. Enacting the Indiana Fair Housing Act and promulgating rules and regulations were part of a process that allowed the agency to be certified as a substantially equivalent fair housing enforcement agency with the U.S. Department of Housing and Urban Development (HUD). The Indiana Fair Housing law prohibits activities like blockbusting and discriminatory advertising, which have the effect of making it harder for a person to live in a neighborhood or individual housing unit of their choice. The Indiana Fair Housing Act is considered substantially equivalent to the federal Fair Housing Act.

Fair Housing Provisions in Tippecanoe County

Title VI of the U.S. Civil Rights Act states that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.”

Neither the City of Lafayette nor the City of West Lafayette has a local fair housing ordinance. However, both have ordinances forming Human Relations Commissions, the Board that oversees housing and other discrimination complaints.

Tippecanoe County has a fair housing ordinance that includes the formation of a Human Relation Commission. The Town of Battle Ground has established a Fair Housing Ordinance (General Ordinance 05-437) that clarifies the Town’s policy. Three of the four jurisdictions (Lafayette, West Lafayette, and Tippecanoe Counties) include sexual orientation as a protected class, beyond the requirements of the state and federal acts.

The City of Lafayette Human Relations Commission was created in 1968, and consists of nine (9) citizens appointed by the Mayor and approved by the City Council. The Commission's 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. The Commission is concerned with any discrimination based on race, sex, religion, color, physical or mental handicap, familial status, national origin, or sexual orientation, and is available to investigate discriminatory acts in the areas of employment, access to public accommodations, and the purchase or rental of housing.

The City of West Lafayette also has a Human Relations Commission (HRC), established to protect the rights of our citizens and to ensure that West Lafayette remains a fair and inclusive community. The Commission is made up of nine (9) members, who are appointed by the mayor and serve without pay. The powers and authorities of the Commission are set forth by City Ordinance 11-68 as amended, in accordance with Indiana state law. The Commission is authorized to consider complaints of discrimination on the basis of the classes described above in the areas of housing, employment, education, and public accommodation (any public space or place of business that is open to the public). Any incident which occurs within the West Lafayette city limits is subject to the Commission’s jurisdiction.

The City of West Lafayette defines discrimination as any difference in the treatment of a person solely in the basis of their age, sex, race, religion, national origin, ancestry, disability status, familial status, sexual orientation, gender identity, gender expression, veteran status, or status with regard to public assistance.

Fair Housing Impediments, Recommendations and Action Plan

The chart below outlines strategies that the Cities will implement, along with recommended timetables, to address the impediments and challenges that have been noted thus far.

Table 1: Findings and Recommendations

Impediment/Challenge	Resolution/Outcome	City/Organization Undertaking the Resolution	Proposed Accomplishment Date
Housing problems localized in areas of low to moderate income households.	Fund a mixed development that includes affordable housing and market rate housing.	West Lafayette & Lafayette	Complete by the end of the program year 2024.
Housing problems localized in areas of low to moderate income households.	Advocate for housing vouchers and landlords to accept housing vouchers to be used outside of low to moderate income areas.	Lafayette	Annually for the next five years.
It is unknown whether multi-family housing is being constructed in accordance with accessibility requirements in the Indiana Fair Housing Act.	Undertake an analysis of the accessibility of multi-family units in the County, and advocate for accessibility requirements to be included in the zoning and subdivision regulations.	West Lafayette	Complete an analysis by the end of program year 2023 and advocate with the Area Planning Commission annually for the next five years.
Lack of affordable housing affects housing choice and	Encourage local units of government to create and	West Lafayette	Continue the rental housing inspection

Impediment/Challenge	Resolution/Outcome	City/Organization Undertaking the Resolution	Proposed Accomplishment Date
may adversely affect the protected classes	complete a rental housing unit registry and annual inspection process to ensure all units for all families are safe and decent places to live.		program annually over the next five years.
Lack of affordable housing affects housing choice and may adversely affect the protected classes	Publish a listing of rental properties that will accept housing choice vouchers and other housing assistance to help households locate affordable housing in the Tippecanoe County	Lafayette	Maintain annually.
Lack of knowledge of fair housing laws and their impact on advertising.	Provide educational programming for landlords and homebuilders on advertising requirements of the Fair Housing Act.	West Lafayette & Lafayette	Create materials by the end of program year 2021 and distribute annually thereafter.
Knowledge of fair housing laws and where to report vary in the community.	Begin a testing program of multi-family communities to ensure property managers are following fair housing laws.	West Lafayette & Lafayette	Complete one test by the end of program year 2024.
Knowledge of fair housing laws and where to report vary in the community.	Provide educational programming for public officials on fair housing issues.	West Lafayette & Lafayette	Annually beginning in the year 2022.
Knowledge of fair housing laws and where to report vary in the community.	Provide educational materials through local fairs and markets to increase awareness in the community.	West Lafayette & Lafayette	Annually for the next five years.
Institutional and regional	Work with partners to actively promote fair housing testing	Lafayette & West Lafayette	Complete by the end of program year 2024.

Appendix G

Resale/Recapture Policies

Recapture/Resale Policy (2015-2019 Consolidated Plan, 2018 Action Plan)

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.

Housing assisted by the Lafayette Housing Consortium must meet the affordability requirements in accordance with 24 CFR 92.252(e) for rental housing or 92.254(4) for homeowner housing throughout the entire affordability period as described in the tables below. The affordability period begins after project completion. Project completion is defined as the date that all necessary title transfer requirements and construction work have been performed; the rehabilitation completed complies with the requirements of 24 CFR 92 and stricter of the local rehabilitation standards or the Indiana State Building Code; the final drawdown of construction funds has been disbursed for the project and certification of completion has been issued; and the project completion information has been entered in the disbursement and information system established by HUD. The Consortium considers the date final completion information is entered into IDIS as the start date for the project affordability period.

Amount of HOME Subsidy Per Unit	Affordability Period
Under \$15,000	5 Years
\$15,000 - \$40,000	10 Years
Over \$40,000	15 Years
Rental New Construction	20 Years

In the event of a homeowner's default of HOME requirements during the affordability period due to death, life-threatening illness, or other extraordinary circumstance, the Consortium may allow assumption of the affordability requirements by an income-eligible family member on a case-by-case basis.

This policy may be amended from time to time to reflect changes in programs and local market conditions.

RECAPTURE OF HOME FUNDS

The Recapture Option is used when the homebuyer receives a direct subsidy for the purchase of the home, such as down payment or closing cost assistance, or when the unit is purchased at a price below the fair market value. Under this option, the minimum period of affordability is based only on the amount of the direct subsidy.

The homeowner is at liberty to sell to any buyer, at any price the market will bear, but also must repay the direct HOME subsidy received when the unit was originally purchased, which will be reduced on a pro-rata basis beginning year six of the affordability period. Prior to year six, the entire amount of the direct HOME subsidy is due upon closing. In the event the sale proceeds are insufficient to repay the entire HOME subsidy due, the Lafayette Housing Consortium will share the net proceeds with the homeowner.

Net proceeds of a sale are the sales price minus the repayment of any non-HOME loan balance and seller's closing costs. The amount of HOME funds recaptured is determined by the percentage of Net proceeds proportionally based on the ratio of the HOME assistance to the sum of the homeowner's investment (down payment and documented capital improvements) plus the HOME assistance as follows:

$\frac{\text{HOME Assistance}}{\text{HOME Assistance} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{HOME Recapture Amount}$

Capital improvements will include any property enhancement that increases the overall value of the property, adapts it to new uses, or extends its life. Acceptable improvements include, but are not limited to, energy efficiency improvements, insulation, a new drive way, fence, new HVAC system, added rooms, new roof, remodeled kitchen, etc. Homeowners are encouraged to use Energy Star rated components whenever possible. Any capital improvement will be valued based on actual cost as documented by receipts or paid invoices. Generally, replacing worn or dated components such as appliances or carpet, cosmetic changes, or maintenance of existing features would not be considered an improvement that adds value or adapts it to new uses.

Once the HOME funds are repaid, the property is no longer subject to the HOME Program restrictions and the HOME liens placed on the property will be released.

At time of sale, if the property increases in value, the HOME investment is repaid and used to fund new eligible projects. If the property fails to appreciate by an amount sufficient to repay both the homeowner's investment and the HOME subsidy, the amount to be recaptured is proportionately reduced. If the net proceeds are less than or equal to zero, the amount to be recaptured will be zero and no additional assistance will be provided to the homeowner. The homeowner is encouraged to maintain the property in a manner that will sustain the original fair market value.

Effective July 24, 2013, subject to prior approval, the HOME requirements on a property subject to recapture may be assumed by an income-eligible homebuyer for the remainder of the period of affordability. The subsequent homebuyer must agree to provide complete income documentation to be qualified as eligible and agree to assume the original mortgage terms, including occupying the property as their principal residence for

the remainder of the HOME period of affordability.

In the event of foreclosure, transfer in lieu of foreclosure or assignment of a FHA insured mortgage to HUD, and there are insufficient net proceeds to repay the HOME investment – the affordability period is terminated and the property is no longer subject to HOME program restrictions.

RESALE OF PROPERTY

The Resale Option is used when only development subsidies such as site acquisition, rehabilitation, or construction financing are provided to the developer and no direct subsidy is provided to the homebuyer and the unit is sold at the fair market value. The Resale Option ensures that the home remains affordable over the entire period of affordability, even in the event of subsequent sales. Under this option the minimum period of affordability is based on the entire amount of HOME funds invested in the property and the affordability is secured with a recorded covenant or deed restriction. The developer (or City, if lien holder) may use purchase options, rights of first refusal or other preemptive rights to purchase the property before foreclosure to preserve affordability.

Resale restrictions must be imposed at the time that the HOME-assisted purchase takes place, and secured through deed restrictions, covenants running with the land, or other similar mechanisms.

Unless the Consortium has established a presumption of affordability for the property's neighborhood in accordance with the specialized procedures per the HOME Final Rule at 24 CFR 92.254(a)(5)(i)(B), the homeowner is required to sell the property to an eligible low-income buyer at an affordable price.

The sale must meet three criteria:

- 1) The new buyer must be low-income and occupy the home as their principal residence for the remainder of the original affordability period.
- 2) The sales price must be affordable to a reasonable range of low-income homebuyers (PITI not to exceed 30% of gross income).
- 3) The original buyer must receive a fair return on their investment, which includes down payment and documented capital improvements.

Capital improvements will include any property enhancement that increases the overall value of the property, adapts it to new uses, or extends its life. Acceptable improvements include, but are not limited to, energy efficiency improvements, insulation, a new drive way, fence, new HVAC system, added rooms, new roof, remodeled kitchen, etc. Homeowners are encouraged to use Energy Star rated components whenever possible. Any capital improvement will be valued based on actual cost as documented by receipts or paid invoices. Generally, replacing worn or dated components such as appliances or carpet, cosmetic changes, or maintenance of existing features would not be considered an improvement that adds value or adapts it to new uses.

Community-wide appreciation of property values will be considered when calculating fair return. The percentage of appreciation over the years the property was owned, as determined by sales price data provided by the Lafayette Regional Association of Realtors, or its successors, will be used to allow the property owner the same appreciation rate as the rest of the community.

Calculation to Determine Fair Return:

$\frac{\text{Average Sales Price Year of Sale} - \text{Average Sales Price Year of Purchase}}{\text{Average Sales Price Year of Purchase}} =$	Percent Change of
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100	+ (-)	Percent of Change	X	Homeowner Investment (Down Payment, Principal Improvements)		Payments,	Capital	=	Fair Return
-----	----------	-------------------------	---	---	--	-----------	---------	---	-------------

When HOME funds must be repaid to HUD, the PJ must contact HUD to determine which account the funds must be repaid.

Impediment/Challenge	Resolution/Outcome	City/Organization Undertaking the Resolution	Proposed Accomplishment Date
coordination of enforcement and advocacy needs to improve.	within the Tippecanoe County rental housing community.		

Appendix H

SF 424's
Certifications

Application for Federal Assistance SF-424		
* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application		
* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision		
* If Revision, select appropriate letter(s): * Other (Specify): 		
* 3. Date Received: 		4. Applicant Identifier:
5a. Federal Entity Identifier: 		5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Lafayette		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 35-6001080		* c. Organizational DUNS: 0488476930000
d. Address:		
* Street1: 20 North 6th Street		
Street2:		
* City: Lafayette		
County/Parish:		
* State: IN: Indiana		
Province:		
* Country: USA: UNITED STATES		
* Zip / Postal Code: 47901-1412		
e. Organizational Unit:		
Department Name: 		Division Name:
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix:		* First Name: Michelle
Middle Name:		
* Last Name: Reynolds		
Suffix:		
Title: Executive Dr. & Federal Grants Administrator		
Organizational Affiliation: Lafayette Housing Authority		
* Telephone Number: 765-771-1300		Fax Number:
* Email: mreynolds@lha.lafayette.in.gov		

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Community Development Block Grant

*** 12. Funding Opportunity Number:**

14.218

* Title:

Community Development Block Grant

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

*** 15. Descriptive Title of Applicant's Project:**

The City of Lafayette will assist low to moderate income households with affordable housing initiatives, public infrastructure improvements and social services outlined in the PY 2020 Action Plan.

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424**16. Congressional Districts Of:*** a. Applicant * b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:* a. Start Date: * b. End Date: **18. Estimated Funding (\$):**

* a. Federal	669,906.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	12,000.00
* g. TOTAL	681,906.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**☐ Yes ☒ No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title: * Telephone Number: Fax Number: * Email:

* Signature of Authorized Representative:

* Date Signed:

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 	TITLE Mayor
APPLICANT ORGANIZATION City of Lafayette	DATE SUBMITTED 05/05/2020

Application for Federal Assistance SF-424		
* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application		
* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision		
* If Revision, select appropriate letter(s): * Other (Specify): 		
* 3. Date Received: 		4. Applicant Identifier:
5a. Federal Entity Identifier: 		5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Lafayette		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 35-6001080		* c. Organizational DUNS: 0488476930000
d. Address:		
* Street1: 20 North 6th Street		
Street2:		
* City: Lafayette		
County/Parish:		
* State: IN: Indiana		
Province:		
* Country: USA: UNITED STATES		
* Zip / Postal Code: 47901-1412		
e. Organizational Unit:		
Department Name: 		Division Name:
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix:		* First Name: Michelle
Middle Name:		
* Last Name: Reynolds		
Suffix:		
Title: Executive Dr. & Federal Grants Administrator		
Organizational Affiliation: Lafayette Housing Authority		
* Telephone Number: 765-771-1300		Fax Number:
* Email: mreynolds@lha.lafayette.in.gov		

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

HOME Investment Partnerships Program

* 12. Funding Opportunity Number:

14.239

* Title:

HOME Investment Partnerships Program

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

* 15. Descriptive Title of Applicant's Project:

The City of Lafayette will assist low to moderate income households with affordable housing initiatives, including homeownership development and rental assistance outlined in the PY 2020 Action Plan.

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424**16. Congressional Districts Of:*** a. Applicant * b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:* a. Start Date: * b. End Date: **18. Estimated Funding (\$):**

* a. Federal	840,168.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	0.00
* g. TOTAL	840,168.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**☐ Yes ☒ No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title: * Telephone Number: Fax Number: * Email:

* Signature of Authorized Representative:

* Date Signed:

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 01/31/2019

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of

Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Lafayette	05/05/2020

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.



Signature of Authorized Official

May 5, 2020

Date

Mayor, City of Lafayette, Indiana

Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2020 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.


Signature of Authorized Official

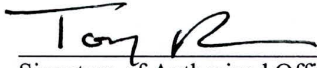
May 5, 2020
Date

Mayor, City of Lafayette, Indiana
Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.



Signature of Authorized Official

May 5, 2020
Date

Mayor, City of Lafayette, Indiana
Title

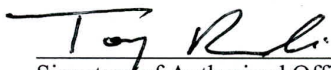
Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature of Authorized Official

May 5, 2020

Date

Mayor, City of Lafayette, Indiana

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.