



2025-2029 Consolidated Plan DRAFT

April 15, 2025

Table of Contents

- ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)..... 4
- PR-05 Lead & Responsible Agencies - 91.200(b)..... 11
- PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l) 12
- PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)..... 28
- NA-05 Overview 32
- NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)..... 34
- NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2) 46
- NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)..... 50
- NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2) 54
- NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)..... 56
- NA-35 Public Housing - 91.405, 91.205 (b) 58
- NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)..... 66
- NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d) 71
- NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)..... 75
- MA-05 Overview 78
- MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)..... 79
- MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)..... 86
- MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)..... 91
- MA-25 Public And Assisted Housing - 91.410, 91.210(b) 95
- MA-30 Homeless Facilities and Services - 91.410, 91.210(c) 99
- MA-35 Special Needs Facilities and Services - 91.410, 91.210(d) 103
- MA-40 Barriers to Affordable Housing - 91.410, 91.210(e) 106
- MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)..... 107
- MA-50 Needs and Market Analysis Discussion 115
- MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households -
91.210(a)(4), 91.310(a)(2) 122
- MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3) 124
- SP-05 Overview 126
- SP-10 Geographic Priorities - 91.415, 91.215(a)(1)..... 127
- SP-25 Priority Needs - 91.415, 91.215(a)(2)..... 130
- SP-30 Influence of Market Conditions - 91.415, 91.215(b) 135
- SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)..... 138
- SP-40 Institutional Delivery Structure - 91.415, 91.215(k)..... 142
- SP-45 Goals - 91.415, 91.215(a)(4)..... 147

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c) 151
SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h) 152
SP-60 Homelessness Strategy - 91.415, 91.215(d) 154
SP-65 Lead-based Paint Hazards - 91.415, 91.215(i) 157
SP-70 Anti-Poverty Strategy - 91.415, 91.215(j) 159
SP-80 Monitoring - 91.230 161

Executive Summary

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

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) participating jurisdiction for two formula grants. HUD awards Community Development Block Grant (CDBG) funds to “participating jurisdictions” based on formula calculations including factors such as the population of the community, pre-1940’s housing stock, growth, and decline.

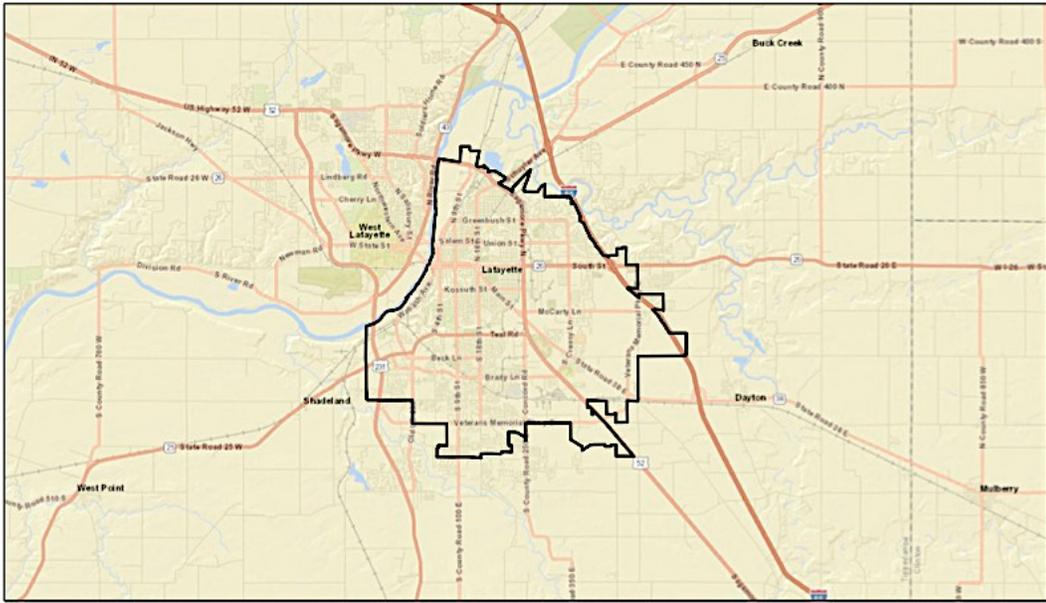
Tippecanoe County is also home to four incorporated towns, Battle Ground, Dayton, Clarks Hill and Shadeland. The unincorporated areas in the county, Battle Ground, Lafayette and West Lafayette have formed a consortium to share the allocation of HOME Investment Partnerships Program (HOME) dollars. This grouping of leaders is called the Lafayette Housing Consortium. As the lead agency of the Lafayette Housing Consortium, the City also receives and administers HOME funding. The City estimates it will receive \$621,908 of CDBG funding and \$744,594 of HOME funding in 2025, for a total of \$1.427 million. Over the next five years, the City expects to receive \$7.201 million from both funding sources.

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, outlining 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 (PY) 2025 through 2029. 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, 2025, and end June 30, 2026. The last year of this Consolidated Plan will end on June 30, 2030.



March 27, 2025
[Legend symbol] Override 1
Figure 1 - Lafayette - CDBG Service Area

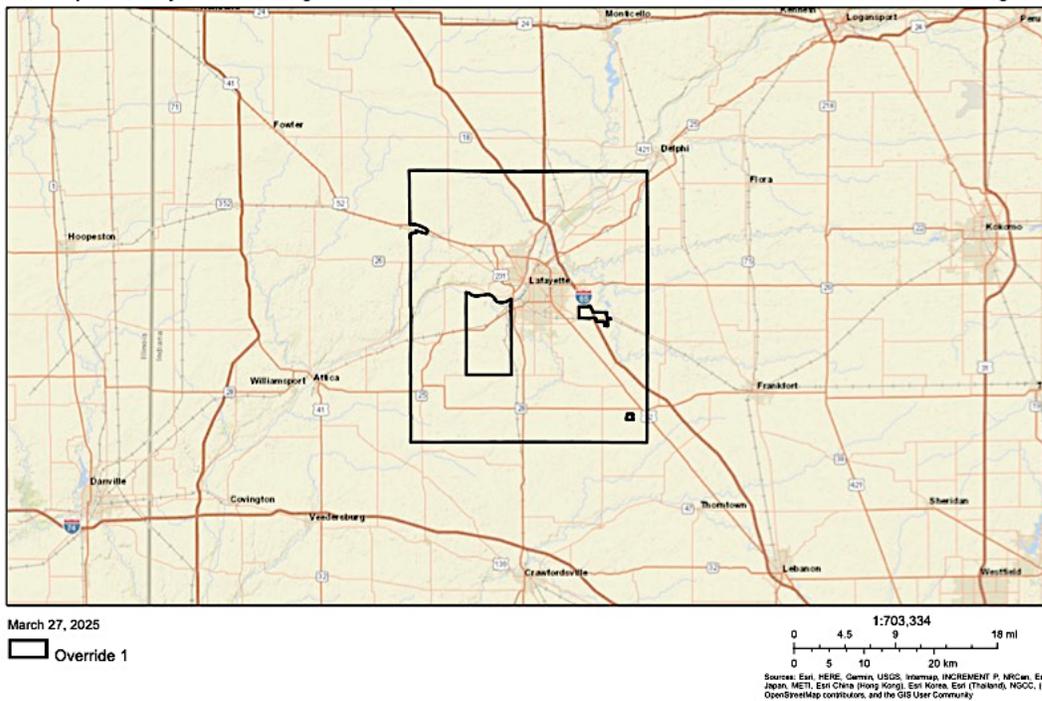


Figure 2 - Lafayette Housing (HOME) Consortium Service Area

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

The City of Lafayette will focus its support for the development of affordable housing and strengthening neighborhoods in the next five years. Through stakeholder and public input, residents of Lafayette voiced support of affordable housing development, preserving affordable housing, and providing a safety net of services for those households living in crisis. The goals for the 2025-2029 Consolidated Plan will focus on four priorities – affordable housing creation/preservation, supporting self-sufficiency and homelessness programs, strengthening neighborhoods and fair housing.

Priority #1: Expand and Maintain Affordable Housing Options - *Support the development and preservation of affordable housing in Lafayette.*

- Increase accessibility of housing for people with disabilities, mental health challenges, substance abuse issues, and other challenges to accessing housing, prioritizing permanent supportive housing and housing for at-risk households.
- Support rehabilitation efforts for housing in poor condition (including manufactured housing), housing in need of repairs (e.g., leaking roofs, failed heating systems, unsafe wiring, failed plumbing, and other eligible repairs), and housing in need of reasonable accommodations and ADA modernization.
- Support programs that provide financial assistance to help low- to moderate-income households with down payment and/or closing cost assistance, correction of recognized

health and safety hazard assistance, financial literacy, rental and utility assistance, and homebuyer education.

- Support the creation of new affordable housing opportunities, including new rental and homeownership opportunities.

Priority #2: Support Social Services and Homelessness Programs - *Increase the availability and accessibility of essential support services to low- to moderate-income residents, residents with special needs, families with children, people living with disabilities, seniors, youth, persons experiencing homelessness and people living with behavioral health and substance use disorders.*

- Support public service agencies that assist residents in need with safety net services to overcome barriers, including substance abuse, domestic violence, child abuse, physical and behavioral health disabilities, homelessness, and other special needs.
- Support programs that assist low- to moderate-income residents to become self-sustaining through job skills training, vocational trade school, workforce readiness programs, transportation services, and the availability and affordability of childcare and after-school care.

Priority #3: Strengthen Neighborhoods - *Improve quality of life through neighborhood revitalization and improvements of community infrastructure and facilities.*

- Provide assistance to repair and improve public infrastructure, including street improvements, sidewalks, water and sewer improvements, curbs, gutters, and lighting and street trees in low- to moderate-income neighborhoods. This may include environmental improvements to decrease flooding, like rain gardens.
- Provide assistance to develop neighborhood facilities such as youth centers, senior centers, parks and recreation facilities, open space and community centers.

Priority #4: Fair Housing and Administration - *Affirmatively further fair housing and Administration.*

- Advocate for and promote fair housing and administer HUD CDBG and HOME programs.

Evaluation of past performance

The City completed the fourth year of the Consolidated Plan in June 2024. Projects funded in the final year of the PY2020-2024 Consolidated Plan, PY2024 are still underway. As of the end of PY2023 (June 30, 2024), the City accomplished the following towards its five-year Consolidated Plan Goals:

- 721 residents received improved access to food and reducing food insecurity.

- Five new units of affordable housing for households with incomes below 80 percent of the area median income were created to increase affordable homeownership opportunities through renovation and new construction.
- 36 homes were renovated through an owner-occupied repair program for seniors.
- Ten households were provided Tenant-Based Rental Assistance to increase the affordability of housing.
- 20 youth were provided support services.
- 4,092 residents received overnight shelter, and 5,180 residents who were homeless or at-risk of homeless received supportive services.
- 13,830 residents had access to improved public facilities, including sidewalks and streetlights, to encourage more outdoor activity and improve the safety of pedestrians.
- 197 residents received supportive services through various “safety net” programs.

Summary of citizen participation process and consultation process

Lafayette prioritized resident participation in the Consolidated Planning process, expanding efforts beyond the newspaper publications mentioned in the Citizen Participation Plan to reach low- to moderate-income residents. The City focused efforts on outreach to organizations offering services targeting CDBG-eligible populations, placing flyers in common areas of government buildings including both public libraries, undertook an email campaign (1/30/2025), and made a social media post (1/15/2025). Residents were invited to take a survey. The survey ran from 12/15/2024 to 1/31/2025. The City received 586 responses to the English Survey and four responses to the Spanish Survey.

In addition to the survey, Lafayette hosted several public meetings and public hearings regarding the Consolidated Plan and PY2025 Action Plan. The City hosted a public hearing on 1/9/25 to solicit input from the community and a second public hearing will be hosted on 4/15/25 to kick off the 30-day comment period, both of which were advertised on 12/22/2024 in the local paper. The comment period will end on 5/14/25. The Plan will be available for public review on the City's website, and via paper copy by request. All notices, public comments, and other documentation are available in the appendices of this document.

Consultations began in the January 2025 and continued throughout the Consolidated Plan process, reaching out to organizations who may not been a part of prior planning processes. Because of the shortened planning period, the Cities conducted consultations in a focus-group setting, with some meetings held virtually and one meeting held in-person. Zero persons attended the in-person meeting. However, the consultant asked people attending the Lafayette Housing Consortium Meeting after the scheduled in-person focus group to answer the questions intended for the focus group. The Consultant team also attended a Homeless

Intervention and Prevention Network meeting, presenting the Consolidated Plan and soliciting input for the goals of the strategic plan. This enabled the team to meet with multiple stakeholders with expertise in the area of housing and homelessness.

The consultant team reached out individually to various stakeholders for data or information needed to complete the various sections of the Consolidated Plan needs and market analysis. The Cities reached out to 73 different organizations, with approximately 1/3 of those responding. A full list of consultant organizations that were invited consult as a part of this Consolidated Plan process and the notes from those who responded is included in **Appendix C**.

The draft form of this Consolidated Plan will be available for 30 days for public comment beginning April 15, 2025, and ending May 15, 2025. Draft copies of the document will be available on the Lafayette Housing Authority website and on the City of West Lafayette website.

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 a three-month period beginning in December 2024. The draft form of this Consolidated Plan will be available for 30 days for public comment beginning April 15, 2025, and ending May 15, 2025. Draft copies of the document will be available on the Lafayette Housing Authority website and on the City of West Lafayette website.

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

All comments from the planning period of have been accepted into this Consolidated Plan.

Summary

The City of Lafayette's 2025-2029 Consolidated Plan includes a more in-depth needs and housing market analysis. The City of West Lafayette's 2025-2029 Consolidated Plan has a needs and market overview only, because the housing market of the two cities is intertwined. Each City will have separate strategic plans as well as some separate public meetings regarding the funding process. The two Consolidated Plans, together, complete the requirements set by the U.S. Department of Housing and Urban Development and the Cities will submit them together for approval.

In consultation with community stakeholders, public meeting input and data analysis, affordable housing is the number one need in both communities. Even when speaking to the needs of the workforce, affordable housing repeatedly came to the forefront of conversation.

The analysis will show a large number of households pay more than 30 percent of their gross monthly income towards housing, experiencing a housing cost burden. The capacity for local, grass roots organizations to develop affordable housing development continues to be a challenge. During the previous Consolidated Planning period, the only community housing development organization (or CHDO) in West Lafayette ceased operations. There is one remaining CHDO organization remaining in Lafayette, however, progress for affordable development by that organization has been slow. The City of Lafayette has invested HOME funding in larger, affordable rental development projects. In addition, Habitat for Humanity of Greater Lafayette will construct new affordable housing opportunities with HOME Funding. The development of affordable housing in West Lafayette continues to be a challenge. A single grass-roots organization that provides owner occupied repairs for senior citizens in both communities.

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

Michelle Reynolds
Executive Director
Lafayette Housing Authority
2601 Greenbush Street
Lafayette, IN 47904
MReynolds@lha.lafayette.in.gov

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

Introduction

The Cities of Lafayette and West Lafayette hired a consultant to help the writing of this Consolidated Plan and assist with the public input process. Consultations began in the January 2025 and continued throughout the Consolidated Plan process, reaching out to organizations who may not have been a part of prior planning processes. Because of the shortened planning period, the Cities conducted consultations in a focus-group setting, with some meetings held virtually and one meeting held in-person. Zero persons attended the in-person meeting. However, the consultant asked people attending the Lafayette Housing Consortium Meeting after the scheduled in-person focus group to answer the questions intended for the focus group.

In an effort to reach stakeholders where they already meeting, the Consultant team attended a Homeless Intervention and Prevention Network meeting, presenting the Consolidated Plan and soliciting input for the goals of the strategic plan. This enabled the team to meet with multiple stakeholders with expertise in the area of housing and homelessness.

The consultant team also reached out individually to various stakeholders for data or information needed to complete various sections of the Consolidated Plan needs and market analysis. The Cities reached out to 73 different organizations, with approximately 1/3 of those responding. A full list of consultant organizations that were invited consult as a part of this Consolidated Plan process and the notes from those who responded is included in **Appendix C**. The table below is a list of the organizations responding to requests by the Cities to consult on the Consolidated Plan.

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)).

Public Housing Provider: The City of Lafayette has entered into an agreement with the Lafayette Housing Authority (LHA) to oversee and administer the CDBG and HOME programs. LHA, at the direction of local officials, set the priorities and goals for the 2025-2029 Consolidated Plan. This enables the two agencies, the City and LHA, to align their efforts to address the housing needs in the community. In addition, LHA wrote the public housing sections of the needs analysis, market analysis, strategic plan and action plan. With housing cost burden and severe housing cost burden being the primary housing needs for extremely low-income households, LHA and

other affordable housing providers are the key to solutions moving forward through their developments of new housing and housing choice vouchers.

State of Indiana Agencies: 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.

Mental Health and Service Agencies: 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 health providers, mental health providers and social service providers, such as 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 Lafayette Police 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.

Regular participation in HPIN enables the City to work with public and private organizations that address housing, health and social services, victim services, employment and education needs of low-income persons at-risk of homelessness and persons experiencing homelessness, including chronically homeless individuals, veterans, youth and young adults, and families. Public agencies that provide systems of care, such as health care, mental health care, foster care and correction programs, are also part of the committee structure, coordinating care for individuals that will be discharged and at high risk for homelessness.

The City will fund several projects and programs to address homelessness, all of which serve persons experiencing homelessness, including chronically homeless, veterans, unaccompanied youth and families with children. 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.

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. In consultation with the State, the City learned the State is working to revamp its application process, improving the process for subrecipients. Awards are made in a method to ensure programs awarded serve or cover the entire State. The State prioritizes programs that work outside of ESG entitlement communities to ensure the region is covered completely.

The State recently fully staffed its compliance team. This team is tasked with the review of projects for utilization of funds, compliance, organization capacity and meeting system performance measures. The goal of the compliance team is to bring ESG system performance more in line with the Continuum of Care (CoC) funding awards.

LHTC Homeless Services 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 an 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
	Agency/Group/Organization Type	Other government - Local Civic Leaders Agencies – Flood Prone Areas Agencies – Emergency Management Agencies - Public Water Management
	What section of the Plan was addressed by Consultation?	Public Infrastructure Hazard Mitigation
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Shared information to assist with the writing of various parts of the Consolidated Plan, including non-housing community development needs, hazard mitigation and others.
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?	In Person interview on homelessness and strategies to end homelessness in the area. Staff also attended the HPIN meeting where consultant team presented the Consolidated Plan.
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?	Attended a zoom focus group for stakeholders.
5	Agency/Group/Organization	Tippecanoe County Health Department
	Agency/Group/Organization Type	Health Agency Other government – County Publicly Funded Institution/System of Care
	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	Other government – Local Other government - federal Civic Leaders Agencies – Flood Prone Areas Agencies – Emergency Management Agencies - Public Water Management

	What section of the Plan was addressed by Consultation?	Economic Development Institutional Structure and Coordination Hazard Mitigation
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Shared information to assist with the writing of various parts of the Consolidated Plan, including non-housing community development needs, hazard mitigation and others.
7	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?	Attended a public hearing #1 on January 9 th and Lafayette Consortium Meetings.
8	Agency/Group/Organization	Bauer Family Resources
	Agency/Group/Organization Type	Services-Children Services-Education
	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?	Staff attended a virtual focus group meeting.
9	Agency/Group/Organization	IHCDA
	Agency/Group/Organization Type	Other government – State Other government - federal Planning Organization Agency – Emergency Management

	What section of the Plan was addressed by Consultation?	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Met with staff to talk about ESG and homelessness response. Met with staff to talk about emergency management and affordable housing as it relates to natural disasters.
10	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?	Housing Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the HPIN meeting where consultant team presented the Consolidated Plan.
11	Agency/Group/Organization	Lafayette Urban Ministry
	Agency/Group/Organization Type	Services - homelessness
	What section of the Plan was addressed by Consultation?	Housing Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the HPIN meeting where consultant team presented the Consolidated Plan.
12	Agency/Group/Organization	On My Way Pre-K
	Agency/Group/Organization Type	Services – Children Other Government - State
	What section of the Plan was addressed by Consultation?	Housing Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the HPIN meeting where consultant team presented the Consolidated Plan.
13	Agency/Group/Organization	Greater Lafayette Family Crisis Shelter
	Agency/Group/Organization Type	Services - homelessness
	What section of the Plan was addressed by Consultation?	Housing Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the HPIN meeting where consultant team presented the Consolidated Plan.

14	Agency/Group/Organization	Indiana Legal Services
	Agency/Group/Organization Type	Services - Housing Services – Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the HPIN meeting where consultant team presented the Consolidated Plan.
15	Agency/Group/Organization	WLPD
	Agency/Group/Organization Type	Civic Leaders Business and Civic Leaders Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the HPIN meeting where consultant team presented the Consolidated Plan.
16	Agency/Group/Organization	Indiana Youth Institute

	Agency/Group/Organization Type	Services – Children Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the HPIN meeting where consultant team presented the Consolidated Plan.
17	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?	Housing Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the HPIN meeting where consultant team presented the Consolidated Plan.
18	Agency/Group/Organization	Oxford House, Inc

	Agency/Group/Organization Type	Services – health Services – homeless Other: Services Substance Abuse
	What section of the Plan was addressed by Consultation?	Housing Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the HPIN meeting where consultant team presented the Consolidated Plan.
19	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.
20	Agency/Group/Organization	Area IV Agency
	Agency/Group/Organization Type	Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the HPIN meeting where consultant team presented the Consolidated Plan.
21	Agency/Group/Organization	Aspire Indiana Health
	Agency/Group/Organization Type	Services – housing Services – HIV/AIDS Services – health Services – persons with disabilities Health Agency Services - Children
	What section of the Plan was addressed by Consultation?	Housing Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the HPIN meeting where consultant team presented the Consolidated Plan.
22	Agency/Group/Organization	Hope Springs Safe House
	Agency/Group/Organization Type	Housing Services – Housing Services – Victims of Domestic Violence Services – Homeless Services Victims

	What section of the Plan was addressed by Consultation?	Housing Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the HPIN meeting where consultant team presented the Consolidated Plan.
23	Agency/Group/Organization	AT&T
	Agency/Group/Organization Type	Agency – Narrowing the Digital Divide Agency – Broadband
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email exchange
24	Agency/Group/Organization	Comcast/Xfinity
	Agency/Group/Organization Type	Agency – Narrowing the Digital Divide Agency – Broadband
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Email exchange

Table 2 – Agencies, groups, organizations who participated

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

The Cities of Lafayette and West Lafayette strived to meet with all agency types listed above. Both Cities hosted a series of listening sessions where stakeholders could provide group input for the 2025-2029 Consolidated Plan. Given the closeknit nature of the community and the many providers, the input process with stakeholders is an on-going process. Both Cities will continue to engage stakeholders throughout the implementation of the 2025-2029 Consolidated Plan. In addition, both Cities will consult with stakeholders each year to the needs of the community prior to making funding decisions to ensure the goals of this Consolidated Plan align with the changing needs of the community.

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 2025-2029 Consolidated Plan. Projects funded by CDBG and HOME that serve the homeless population must meet a goal of the Continuum of Care.

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(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 in May 2023 and HUD accepted it during June 2023. The current agreement covers Federal Fiscal Years 2024, 2025, and 2026.

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) homelessness, and 3) basic supportive services. The City of Lafayette has responded with priorities and goals that address these main threads of discussion, with an emphasis on affordable housing development.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Lafayette followed its Citizen Participation Plan during the Consolidated Planning process to reach low- to moderate-income residents. Lafayette prioritized resident participation in the Consolidated Planning process, expanding efforts beyond the newspaper publications mentioned in the Citizen Participation Plan to reach low- to moderate-income residents. The City focused efforts on outreach to organizations offering services targeting CDBG-eligible populations, placing flyers in common areas of government buildings including both public libraries, undertook an email campaign (1/30/2025), and made a social media post (1/15/2025). Residents were invited to take a survey. The survey ran from 12/15/2024 to 1/31/2025. The City received 586 responses to the English Survey and 4 responses to the Spanish Survey.

In addition to the survey, Lafayette hosted several public meetings and public hearings regarding the Consolidated Plan and PY2025 Action Plan. The City hosted a public hearing on 1/9/25 to solicit input from the community and a second public hearing will be hosted on 4/15/25 to kick off the 30-day comment period, both of which were advertised on 12/22/2024 in the local paper. The comment period will end on 5/14/25. The Plan will be available for public review on the City's website, and via paper copy by request.

The City also hosted CDBG and HOME specific public meetings 1/30/25 and 2/27/25 to listing to organizations applying for funding and to make funding decisions based on estimated funding to be received in PY2025.

The Plan was available for public review on the City's website, and via paper copy by request. All notices, public comments, and other documentation are available in **Appendices A-E**.

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)
1	Public Hearing	Non-targeted/broad community	Hosted on January 9, 2025. Three people attended the public hearing.	Comments listed in Appendix E .	All comments were accepted.	
2	Public Meeting	Non-targeted/broad community	A meeting was held on January 30, 2025, for CDBG applicants to make presentations. Eight people attended this public meeting.	Comments listed in Appendix E .	All comments were accepted.	
3	Public Meeting	Non-targeted/broad community	A meeting of the Lafayette Housing Consortium was held on January 30, 2025, for HOME applicants to make presentations. Five people attended this public meeting.	Comments listed in Appendix E .	All comments were accepted.	

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)
4	Survey	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	A public survey was available in English and Spanish beginning on December 14, 2024, until January 31, 2025. The City received 586 responses to the English Survey and 4 responses to the Spanish Survey.	Summary of responses included in Appendix B.	All comments were accepted.	
5	Public Meeting	Non-targeted/broad community	A meeting was held on February 27, 2025, to make decisions to approve CDBG applications. Two people attended the meeting.	Comments will be listed in Appendix E.	All comments were accepted.	

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)
6	Public Meeting	Non-targeted/broad community	A meeting of the Lafayette Housing Consortium was held February 27, 2025, to make decisions to approve HOME applications. Three people attended the meeting.	Comments will be listed in Appendix E .	All comments were accepted.	
7	Public Hearing	Non-targeted/broad community	To be hosted by the City on 4/15/25.	Comments will be listed in Appendix E .		
8	30 Day Comment Period	Non-targeted/broad community	The City made the Consolidated Plan and Action Plan available for comment for a period of 30 days, beginning 4/15/25.	Comments will be listed in Appendix D .		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In February 2023, the Wall Street Journal and Realtor.com¹ listed the Cities of Lafayette and West Lafayette at the top of the emerging housing market index. The communities are considered affordable on a national level, with an appreciating housing market and strong local economy. While on the national level, the two Cities are often linked in the analysis, Lafayette is more often referred to as the affordable community of the two Cities.

The funding from HUD is intended to serve households who earn incomes below 80% of the area median income (AMI). HUD requires communities to break down the households who benefit from the programs by income, including extremely low-income (0-30% AMI), low-income (31-50% AMI) and moderate-income (51-80% AMI). This needs assessment will evaluate the affordability of both communities for all income levels, with a focus on low and extremely low-income households.

The United States Interagency Council on Homelessness², in 2019, stated the benefit of housing affordability is stability. “When housing costs are more affordable and housing opportunities are more readily available, there is a lower likelihood of households becoming homeless...” Housing affordability is defined as the monthly housing costs being less than or equal 30% of a household’s gross monthly income. The needs assessment will evaluate all types of housing problems experienced by the target audience of the HUD funding but will focus the evaluation on affordability as that is the housing problem experienced by most households in the Lafayette/West Lafayette metropolitan area.

Needs are assessed in the following sections:

- Housing - including issues such as overcrowding, cost burden, and substandard housing conditions
- Public housing
- Homelessness

¹ <https://www.jconline.com/story/news/local/lafayette/2023/02/07/wsj-lafayette-metro-area-the-top-housing-market-in-u-s/69876740007/>

² <https://www.usich.gov/sites/default/files/document/Housing-Affordability-and-Stability-Brief.pdf>

- Non-homeless special needs - including seniors, persons with disabilities, and those living with HIV/AIDS
- Non-housing community development needs

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 2016-2020 CHAS and was not accessible via the ACS. In addition, where more recent data was available than the 2016-2020 CHAS, it will be included in the narrative.

According to the 2020 US Census, the City of Lafayette had a population of 70,742 and 32,043 households. That is an average of 2.16 persons per household. Of that population, 76.5% identifies themselves as White, 9.0% identifies themselves as African American and 7.8% identifies as two or more races. A large portion of the community identifies themselves as Hispanic, a total of 13.8%.

According to the 2020 US Census, the City of West Lafayette has a population of 44,829 and 14,526 households. That is an average of 2.10 people per households. Of that population, 68.7% identifies themselves as White, 3.9% identifies themselves as African American, and 20.3% identifies themselves as Asian. A smaller portion, yet growing segment of the community identifies themselves as Hispanic, a total of 5.6%.

Input from the survey, stakeholder input and public hearings noted housing affordability as one of the most critical needs in the community. As the population grows in the community, affordable housing choices have become more limited for households that are not a part of the Purdue University community or one of the higher-paying manufacturing jobs available in the community. This section will dive deeper into the housing needs of the population of both communities and the housing needs that populations faces.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	176,645	188,545	7%
Households	66,100	69,825	6%
Median Income	\$0.00	\$0.00	

Table 1 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	10,819	10,035	11,433	6,600	30,920
Small Family Households	1,704	2,284	4,075	2,370	14,900
Large Family Households	255	635	935	580	2,740
Household contains at least one person 62-74 years of age	748	1,548	2,022	1,315	6,790
Household contains at least one person age 75 or older	584	1,498	1,128	563	2,249
Households with one or more children 6 years old or younger	1,014	1,488	1,824	1,096	3,384

Table 2 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	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										
Substandard Housing - Lacking complete plumbing or kitchen facilities	65	65	150	45	325	20	34	0	0	54
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	85	65	20	65	235	0	20	0	0	20
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	155	175	115	34	479	0	44	55	40	139
Housing cost burden greater than 50% of income (and none of the above problems)	6,075	1,869	180	10	8,134	943	419	145	40	1,547

	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 30% of income (and none of the above problems)	530	3,424	2,604	315	6,873	404	1,054	1,135	310	2,903
Zero/negative Income (and none of the above problems)	1,720	0	0	0	1,720	130	0	0	0	130

Table 3 – Housing Problems Table

Data 2016-2020 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	6,380	2,174	470	154	9,178	958	524	200	80	1,762
Having none of four housing problems	2,725	4,799	6,000	2,730	16,254	765	2,545	4,753	3,640	11,703
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 4 – Housing Problems 2

Data 2016-2020 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	1,255	1,184	934	3,373	284	484	473	1,241
Large Related	170	373	160	703	4	44	135	183
Elderly	360	505	409	1,274	586	718	483	1,787
Other	5,095	3,333	1,365	9,793	479	304	184	967
Total need by income	6,880	5,395	2,868	15,143	1,353	1,550	1,275	4,178

Table 5 – Cost Burden > 30%

Data 2016-2020 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	0	0	135	135	225	109	0	334
Large Related	0	0	254	254	4	0	0	4
Elderly	240	185	79	504	358	164	80	602
Other	0	4,770	1,309	6,079	354	0	0	354
Total need by income	240	4,955	1,777	6,972	941	273	80	1,294

Table 6 – Cost Burden > 50%

Data 2016-2020 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	175	240	99	70	584	0	64	55	10	129
Multiple, unrelated family households	0	0	20	4	24	0	0	0	30	30

	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
Other, non-family households	64	0	15	30	109	0	0	0	0	0
Total need by income	239	240	134	104	717	0	64	55	40	159

Table 7 – Crowding Information - 1/2

Data 2016-2020 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 8 – Crowding Information – 2/2

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

For the purpose of this analysis, the Cities of Lafayette and West Lafayette will utilize the provided CHAS data for evaluation of the needs of single person households. Typically, *Other households*, defined by HUD as households with no related parties that do not have an elderly person present within the household, are a decent proxy for single person (non-senior) households. In Lafayette/West Lafayette, there are 10,819 extremely-low-income households and 10,035 low-income households whose incomes would typically make them most vulnerable to needing housing assistance. In Lafayette/West Lafayette, 6,514 extremely-low-income households (60.2%) and 2,582 low-income households (25.7%) fall into the category of *Other Households*. Given the large student population in the Lafayette area, within the City of West Lafayette in particular, these *Other Households* are not likely as good a source of data to determine the number of extremely-low and low income single person households in Lafayette/West Lafayette. Full-time college students, like many of those attending Purdue University, often have low or very-low incomes but may be housed in on-campus residences or have scholarships or family paying for their housing costs. This factor makes it more difficult to ascertain how many single person households are in need of housing assistance.

To get a better sense of the housing need among single person households, additional data is helpful. According to the 2023 American Community Survey, there were 4,633 householders living alone, or single person households living in Lafayette and 1,090 householders living alone in West Lafayette. Of those, 2,349 (50%) in Lafayette and 622 (57%) in West Lafayette were

elderly households, where the householder present was at least 65 years of age. Because a larger portion of the single person households are elderly households, the rest of the analysis for this question will look at the needs of elderly households.

The National Council on Aging notes that economic insecurity is a pressing issue for older adults, leading to housing insecurity, challenge with paying utilities, food insecurity and challenges with healthcare.³ According to the CHAS, elderly renter households may only represent 8% of the Lafayette/West Lafayette renter population who are experiencing a housing cost burden, but they represent a much larger portion of homeowners experiencing a housing cost burden, 42%. These statistics repeat for elderly households experiencing a severe housing cost burden, representing 7% of renters experiencing a severe housing cost burden and representing 46% of homeowners experiencing a severe housing cost burden.

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.

In Lafayette and West Lafayette, there is only program that serves victims of domestic violence, the YWCA Greater Lafayette Domestic Violence Intervention and Prevention Program. Because of the nature of domestic violence and the need to protect sensitive information, data for this population is limited in the public realm. In the 2024 Point In Time Count conducted by the Balance of State Continuum of Care, survey respondents who were experiencing homelessness were given the option of reporting if they were a survivor of domestic violence. Of the 161 persons reported as experiencing homelessness in Tippecanoe County, 20 respondents reported being a survivor of domestic violence.

Intimate partner violence includes stalking, sexual and physical violence, and psychological aggression by a current or former partner. According to the Centers for Disease Control, on a nation-wide basis, about 41% of women and 26% of men experience contact sexual violence, physical violence, or stalking by an intimate partner during their lifetime. Aggregated to the 2020 population of Lafayette, of the 36,170 women, approximately 14,829 will have experienced a form of intimate partner violence in their lifetime and of the 34,613 men, approximately 8,999 will have experienced a form of intimate partner violence in their lifetime. Aggregated to the 2020 population of West Lafayette, of the 20,023 women, approximately 8,209 will have experienced a form of intimate partner violence in their lifetime and of the 24,572 men, approximately 6,388 will have experienced a form of intimate partner violence in their lifetime.

³ Source: National Council on Aging: <https://www.ncoa.org/article/get-the-facts-on-older-americans/>

The Violence Against Women Act (VAWA) is a primary driver to protecting victims of domestic and dating violence. VAWA, originally passed in 1994 and reauthorized in 2000, 2005, and 2013, created the first federal law to encourage coordinated community responses to combat domestic and sexual violence. Victims often face unfair eviction and denial of housing benefits due to the violence and criminal actions of others. VAWA housing protections prohibit covered housing programs from denying housing or evicting a victim (of domestic violence, sexual assault, dating violence, or stalking) simply because they are victims.

The American Community Survey only publishes information regarding disabilities for local areas with populations of 65,000 or more. For smaller population areas, such as Lafayette, the ACS only states the total percent of the population under 65 with a disability. For West Lafayette, this is 5.4% of the total population. For Lafayette, approximately 9% of the population under the age of 65 is living with a disability. Details on the type of disabilities the population is living with is only available for the City of Lafayette. Table 9 lists the breakdown of the Lafayette population by disability type.

Table 9 - Population of Lafayette Living with a Disability

	Number living with a Disability	Percent of Population Living with a Disability
With a hearing difficulty	1,512	2.3%
With a vision difficulty	1,517	2.3%
With a cognitive difficulty	3,944	6.4%
With an ambulatory difficulty	3,704	6.0%
With a self-care difficulty	1,274	2.1%
With an independent living difficulty	3,119	6.2%

In the case of both groups, persons with disabilities and victims of domestic violence, affordable housing is a necessity. Stakeholder input and public input suggest that affordable housing and accessible housing are lacking in both communities.

What are the most common housing problems?

The most common housing problems experienced by the Lafayette/West Lafayette populations are housing cost burden and severe housing cost burden. Over 9,700 households earning the median income or lower are experiencing a housing cost burden, paying more than 30% of their gross monthly income towards housing costs. Most of those households, 6,873 households, are renter households. Over 9,600 households earning the median income or lower are

experiencing a severe housing cost burden, paying more than 50% of their gross monthly income towards housing costs, with over 8,100 of those households who were renters.

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

Overall, renters experience housing problems more than homeowners. Of the households living in housing lacking complete plumbing or kitchen facilities, 86% of them were renters. Half of these households were earning incomes between 0-50% AMI and half were earning incomes 51-80% AMI. Of the households who experience severe overcrowding, (or more than 1.5 person per room), 92% were renter households. More renters experienced overcrowding, (or more than 1 person per room) as well, representing 78% of households experiencing overcrowding.

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

Low Income Individuals: Of the renter households with housing cost burden, 45% are extremely low-income households and of the owner households with housing cost burden, 32% are extremely low-income households. These households are housed and have extremely low incomes, with little room to absorb a sudden change in income or expenses for the month. Having a housing cost burden and extremely low income makes these households vulnerable the homelessness or losing their housing.

Families with children: The income limits for extremely low-income households do not mirror the poverty limits. However, information on children living in households with extremely low incomes is not available but is 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 2017-2023 American Community Survey (ACS), in Tippecanoe County, 39,796 families, representing 8.9% of the population live at or below the poverty level. Of those, 19,051 have children under the age of 18 and 3,731 have children under the age of 5 years. In Lafayette, 16,809 families live below the poverty line with 8,416 families with children under the age of 18 and 1,988 have children under the age of five. In West Lafayette, 37.4% of its population lives below poverty, but the largest demographic are males ages 18-24, followed by females ages 18-24. This falls in line with the age of the student population who reside in West Lafayette.

Rapid Re-Housing (RRH) Recipients RRH is housing for households that have very few barriers to housing with one or two items that can be resolved. Households eligible for this program generally have had a loss of income or a medical bill that caused them to lose their home. There are currently 95 RRH beds in Region 4 of the Indiana Balance of State Continuum of Care. Of those, 60 are available for households with at least one child and one adult, while 35 are available for households with no children. The idea behind RRH is to place a household back in a home if the loss of housing was a simple matter that can be resolved within a short timeframe. Two years is the maximum time a household can receive RRH rental assistance, which provides a limited time for the household to achieve stable income.

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 City of Lafayette will define at-risk of homelessness as households who earn 30% or less of the AMI and pay 50% or more of their gross monthly household income towards housing costs or are severely housing cost burdened. According the 2017-2021 CHAS, 2,075 households earn incomes below 30% AMI and have a severe housing cost burden in Lafayette/West Lafayette. Another 1,060 households earning below 30% AMI are experiencing a housing cost burden, paying more than 30% of their income towards housing costs.

In January 2024, the Indiana Balance of State Continuum of Care conducted a single night point in time count of the persons experiencing homelessness. The Point in Time County is conducted by region, with Lafayette/West Lafayette located in Region 4. Region 4 includes Benton, Carroll, Clinton, Fountain Montgomery, Tippecanoe, Warren and White Counties. Of the 161 individuals listed in Tippecanoe County, 14 of them were families and 147 were individuals. The unsheltered count data is only available by the entire region, and 58 individuals were listed as unsheltered, living in a place unfit for human habitation.

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.”⁴ [1] As housing costs increase over this standard for a household, it decreases the discretionary income for other items such as

⁴ Schwartz, Mary and Wilson, Ellen, “Who Can Afford to Live in a Home?: A look at data from the 2006 American Community Survey,” US Census Bureau. <https://cdn2.hubspot.net/hubfs/4408380/PDF/General-Housing-Homelessness/who-can-afford.pdf>, March 2025.

food, transportation, health care, childcare, and savings for times of uncommon or other emergencies.

Figures 3 and 4 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 spikes at the 31-50% income level. For owner households, the number of households who experience a housing cost burden remains steady across income all levels. For owner households with a severe housing cost burden, the number increases as income decreases.

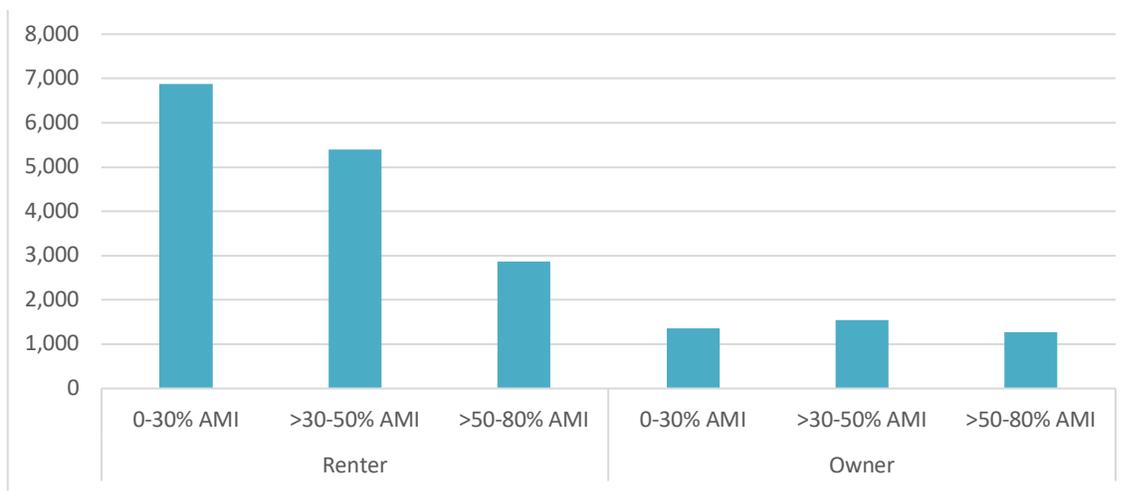


Figure 3 - Households Experiencing a Housing Cost Burden

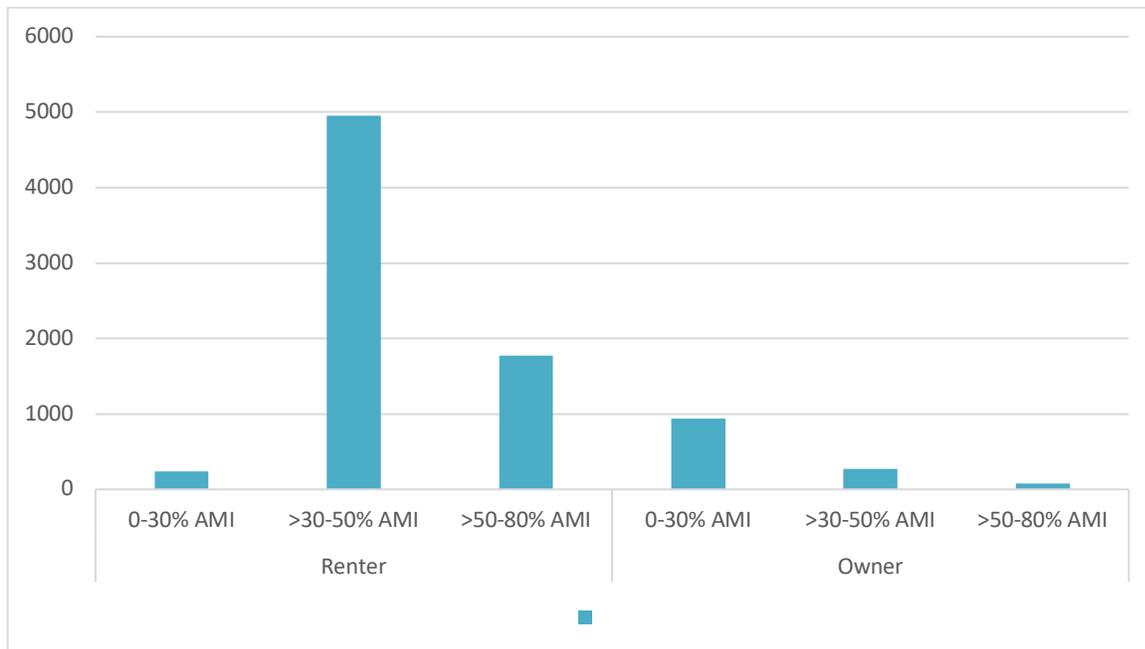


Figure 4 - Households Experiencing a Severe Housing Cost Burden

Discussion

The number of renter households experiencing a housing cost burden has remained unchanged since the last Consolidated Plan, published in 2020. At the publication of the 2020 Consolidated Plan, 15,875 renters and 3,793 owners were experiencing a housing cost burden. Now, 15,143 renter households and 4,178 owner households are experiencing a cost burden.

The number of renter households experiencing a severe housing cost burden has declined slightly since the last Consolidated Plan, when 9,504 renters and 1,520 owners were experiencing a severe housing cost burden. According to the 2016-2020 ACS, 6,972 renter households and 1,294 owner households are experiencing a severe housing cost burden.

In both cases of housing cost burden and severe housing cost burden, more renters than homeowners continue to experience both housing cost burden and severe housing cost burden, 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

Using HUD-provided housing needs data this section assesses the disproportionate problems of individual racial or ethnic groups as compared to the housing problems as a whole within the same category of income ranges. Housing problems include:

- Lack of complete kitchen facilities;
- Lack of complete plumbing facilities;
- Overcrowded households with more than one person per room; and
- Households with cost burdens of more than 30% of income.

A disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a rate that is ten percentage points or more above the need demonstrated by households within the population at that particular income level as a whole.

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	8,279	2,549	0
White	6,119	1,349	0
Black / African American	855	204	0
Asian	765	790	0
American Indian, Alaska Native	49	0	0
Pacific Islander	0	0	0
Hispanic	344	155	0

Table 10 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 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	7,183	2,865	0
White	4,908	2,420	0
Black / African American	499	59	0
Asian	915	135	0
American Indian, Alaska Native	25	35	0
Pacific Islander	0	0	0
Hispanic	744	204	0

Table 11 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 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	4,405	7,023	0
White	3,399	5,708	0
Black / African American	464	247	0
Asian	150	204	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	65	0
Hispanic	359	673	0

Table 12 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 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	855	5,750	0
White	645	4,685	0
Black / African American	120	279	0
Asian	35	434	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	265	0

Table 13 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 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

This section discusses which specific racial or ethnic groups experience housing problems at a disproportionate rate from the population as a whole. In analyzing the HUD-provided data, the data finds that:

- **Among extremely low-income populations:** The American Indian, Alaska Native population experiences housing problems at a rate 23.54% greater than households throughout the jurisdiction as a whole.
- **Among low-income populations:** The Black/African American population and the Asian population experience housing problems at a disproportionately greater rate than the population as a whole. The Black/African American population at a rate 17.94% greater and the Asian population at a rate 15.66% greater than the population as a whole.

- **Among moderate income populations:** The Black/African American population experiences housing problems at a rate 26.71% greater than households throughout the jurisdiction as a whole.
- **Above-moderate income populations:** Among the population of households making 80-100% AMI one race or ethnic group experiences housing problems at a rate disproportionately greater than the overall population, with Black/African American households experiencing housing problems at a rate 17.13% higher than the overall population of 80-100% AMI households.

In review of the data in totality, it stands out that the Black/African American population of Lafayette experiences housing problems at a rate greater than the overall population across all income levels. Among low-income, moderate income, and above-moderate income populations these rates exceed 10% greater than the overall population in the same income range. This indicates a lack of affordable, safe, and healthy housing among Lafayette's Black/African American population in significantly greater portions than the population as a whole across all income levels.

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

Using HUD-prepared housing needs data, this section assesses the disproportionate problems of any racial or ethnic group as compared to the housing problems as a whole within the same income category. Housing problems include:

- Lack of complete kitchen facilities;
- Lack of complete plumbing facilities;
- Overcrowded households with more than 1.5 person per room; and
- Households with severe cost burden, which exceeds 50% of income.

A disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a rate that is ten percentage points or more above the need demonstrated by households within the population at that particular income level as a whole.

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	7,338	3,490	0
White	5,288	2,180	0
Black / African American	835	224	0
Asian	745	815	0
American Indian, Alaska Native	45	4	0
Pacific Islander	0	0	0
Hispanic	314	185	0

Table 14 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 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	2,698	7,344	0
White	1,793	5,529	0
Black / African American	214	350	0
Asian	495	555	0
American Indian, Alaska Native	15	50	0
Pacific Islander	0	0	0
Hispanic	118	820	0

Table 15 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 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	670	10,753	0
White	499	8,583	0
Black / African American	40	676	0
Asian	10	339	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	65	0
Hispanic	95	937	0

Table 16 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 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	234	6,370	0
White	154	5,185	0
Black / African American	0	399	0
Asian	25	444	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	265	0

Table 17 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 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

This section discusses which specific racial or ethnic groups experience severe housing problems at a disproportionate rate from the population as a whole. These severe housing problems are: 1) lacking complete kitchen facilities, 2) lacking complete plumbing facilities, 3) more than 1.5 persons per room, and 4) cost burden greater than 50%. Specifically, it finds that:

- **Among extremely low-income populations:** The Black/African American population and the American Indian, Alaska Native population experience severe housing problems at a rate disproportionate to the overall extremely low-income populations. The Black/African American population at 11.08% greater rate and the American Indian, Alaska Native population at 24.07% greater rate than the overall extremely low-income population, respectively.
- **Among low-income populations:** The Black/African American and Asian populations both experience severe housing problems at a rate disproportionate to the overall low-

income population. The Black/African American population at 11.08% greater rate and the Asian 20.28% greater rate than the overall low-income population, respectively.

- **Among moderate income populations:** There is no specific race or ethnicity group which experiences housing problems at a significantly higher rate than the population as a whole.
- **Among above-moderate income populations:** There is no specific race or ethnicity group which experiences housing problems at a significantly higher rate than the population as a whole. The above-moderate Hispanic population comes close to meeting the disproportionate threshold, experiencing severe housing problems at a rate 9.57% greater than the overall above-moderate income population as a whole.

In reviewing the data in totality, similar to what it shows in NA-15 above for housing problems, data again shows that the Black/African American population are the race or ethnic group which experience severe housing problems at higher rates across income levels.

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

This section provides data on households with disproportionate levels of housing cost burden. When the members of a racial or ethnic group experience a housing cost burden at a greater rate (10 percentage points or more) than the income level as a whole HUD defines that racial or ethnic group to have a disproportionately greater need.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	47,347	10,632	9,973	1,875
White	40,035	8,114	7,244	735
Black / African American	1,633	864	919	169
Asian	2,409	590	1,205	795
American Indian, Alaska Native	73	14	60	0
Pacific Islander	65	0	0	0
Hispanic	2,498	944	373	135

Table 18 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

Discussion

When viewed as a percentage, the data in Table 18 shows that 15.23% of the population is housing cost burdened, paying more than 30% of household income toward rent. Additionally, 14.28% of the population is severely housing cost burdened, paying more than 50% of household income toward rent. There is no race or ethnic group that experience a housing cost burden (30-50% cost burden) at a rate 10 percentage points or higher than the overall population. While no group exceeds the overall population rate by 10% or more, both the Black/African American population and the Hispanic population do show a significant deviation, with around 9% greater housing cost burden than the overall population.

Housing Cost Burden	<=30%	30-50%	>50%
Jurisdiction as a whole	67.81%	15.23%	14.28%
White	71.33%	14.46%	12.91%
Black / African American	45.55%	24.10%	25.63%
Asian	48.19%	11.80%	24.10%
American Indian, Alaska Native	49.66%	9.52%	40.82%
Pacific Islander	100.00%	0.00%	0.00%
Hispanic	63.24%	23.90%	9.44%

Figure 5 - Housing Cost Burden by Race and Ethnicity as a Percentage of the Total Race and Ethnicity Populations

Of race or ethnic groups experiencing a severe housing cost burden (>50% cost burden) both the Black/African American and American Indian, Alaska Native populations experience a housing disproportionate share. The Black/African American population experience severe housing cost burden at a rate 11.35% greater than the overall population and the American Indian, Alaska Native population at a rate 26.54% greater than the overall population. The Asian population does not meet the 10% greater threshold, but at 9.82% greater than the overall population do show evidence of additional race and ethnic disparity.

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?

A disproportion need occurs, according to HUD, when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in that particular income category. In reviewing the HUD-provided data showing housing problems, severe housing problems, and housing cost burden the data show the following disproportionately greater need across income level categories:

- **Among extremely low-income (<30% AMI) populations:** Among the extremely low-income population, the American Indian, Alaska Native population experiences both housing problems and severe housing problems at a disproportionately greater rate than the overall population. The Black/African American population experiences severe housing problems at disproportionately greater rates than the overall population.
- **Among low income (30-50% AMI) populations:** Black/African American and Asian households are the two race and ethnic groups which disproportionately experience both housing problems and severe housing problems.
- **Among moderate income (50-80% AMI) populations:** Black/African American households experience housing problems disproportionately.
- **Among above-moderate income (80-100% AMI) populations:** Black/African American households experience housing problems disproportionately.

The data show that the Black/African American population have disproportionately greater housing needs than the Lafayette population overall across all income categories.

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

The highest need identified through the citizen input process has been affordable housing. This includes the need to preserve affordable housing and create more affordable housing options. The data evaluation on racial/ethnic populations with disproportionate housing needs suggest the Black/African American population of Lafayette needs healthy, safe, affordable housing.

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

Utilizing the CPD Maps tool the percentage of Black/African American population in each Census tract has been mapped below. The Black/African American population of Lafayette experiences high concentrations in two Census tracts, both located in the City of Lafayette. While there are two Census tracts where the Black/African American population exceeds 20% of the tract population, there are five other tracts where the Black/African American population

exceeds 10% of the tract population. All seven of these tracts are located within the City of Lafayette showing a greater concentration of the Black/African American population than the other jurisdictions in this CDBG grantee boundaries.

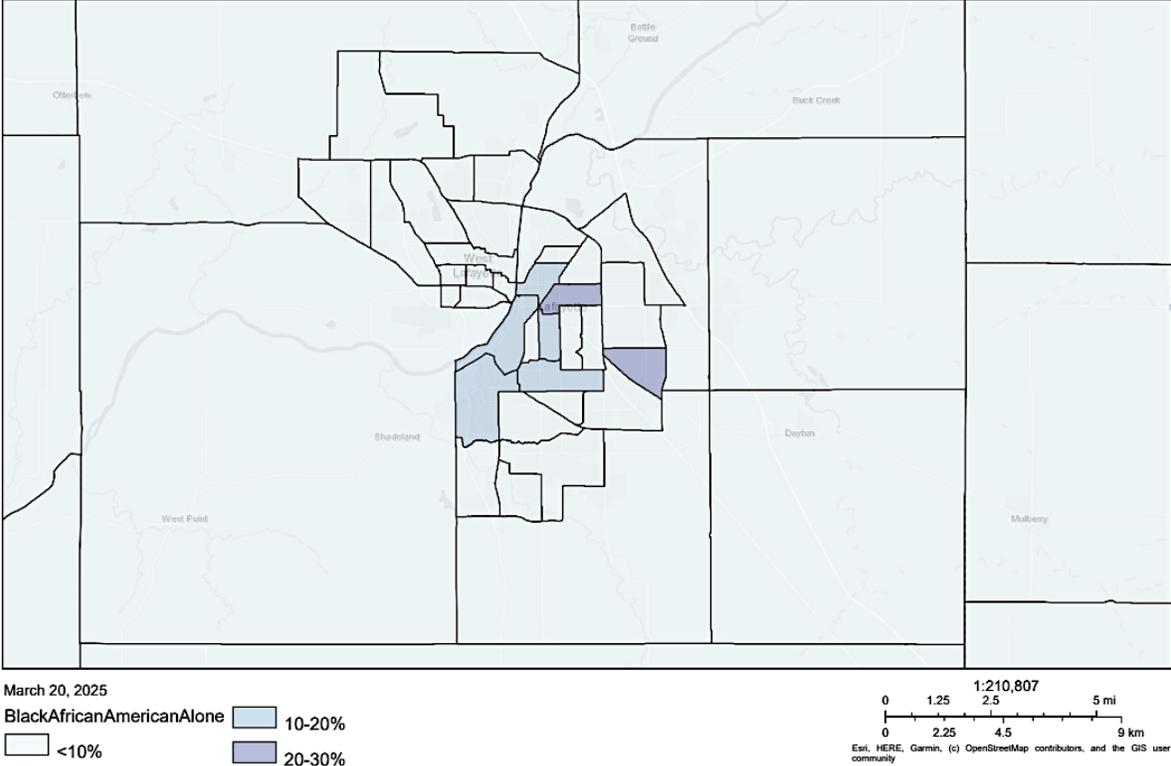


Figure 6 - Concentration of African American Population

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

It is the mission of the Lafayette Housing Authority to provide affordable safe, and decent housing to the community as well as stimulate the development of additional housing. The housing authority serves the Cities of Lafayette and West Lafayette and a 5-mile radius surrounding the cities. Public housing residents face various housing and support service needs.

The analysis throughout this section is based on data from the HUD Public Housing Information Center (PIC) and supplemental information collected by the Lafayette Housing Authority (LHA) in February 2025. PHA staff have provided additional narrative detail as well as data that at times will differ from the HUD data. The differences in data are largely because local PHA staff have access to more recent and frequent local data than HUD does. According to these sources, the key needs of public housing residents include:

- Affordable and Stable Housing - Many residents require long-term, stable, and affordable rental options, as housing costs continue to rise.
- Access to Support Services - With 8.9% of public housing residents having been homeless at the time of admission (in addition to residents who may have previously experienced homelessness), 33.1% of households include a senior, and 49% include a resident with a disability; there is a real need for support services among the public housing population. These services include access to mental health care, transportation assistance, substance abuse treatment, job training, and case management.
- Improved Accessibility - With 49.8% of voucher holders including a household member with a disability, there is a high need for accessible housing units that comply with ADA and Section 504 requirements, particularly those with mobility impairments.
- Homeownership Opportunities - Many low- and moderate-income households express interest in homeownership programs, requiring financial education, credit counseling, and down payment assistance. Supporting public housing residents in becoming homeowners frees up that household's voucher to provide affordable housing for another household.
- Maintenance and Property Improvements - Aging rental properties, including Project-Based Voucher (PBV) units, require ongoing maintenance and restoration to ensure safe and habitable living conditions.

Additionally, HOME and CDBG-funded rental projects serve tenants with similar characteristics to public housing residents, reinforcing the need for affordable housing preservation, supportive services, and accessibility improvements.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veteran's Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	1,415	74	1145	35	0	161

Table 1 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	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	17,148	12,050	17,800	14,639	0
Average length of stay	0	0	0	8	0	8	0	0
Average Household size	0	0	0	2	0	2	0	0
# Homeless at admission	0	0	0	126	38	65	23	0
# of Elderly Program Participants (>62)	0	0	0	468	31	416	21	0
# of Disabled Families	0	0	0	705	27	662	16	0
# of Families requesting accessibility features	0	0	0	0	0	0	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 2 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	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	972	61	761	26	0	124
Black/African American	0	0	0	409	8	358	9	0	34
Asian	0	0	0	5	3	2	0	0	0
American Indian/Alaska Native	0	0	0	4	0	4	0	0	0
Pacific Islander	0	0	0	2	0	1	0	0	1
Other	0	0	0	23	1	20	0	0	2

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

Table 3 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veteran's Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	42	1	37	0	0	4
Not Hispanic	0	0	0	1,373	72	1,109	35	0	157

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

Table 4 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

As of February 2025, the Lafayette Housing Authority (LHA) waitlist includes 1,756 households, of which 371 households (21.1%) have at least one member living with a disability. These applicants and tenants face critical housing challenges, particularly related to accessibility, affordability, and supportive services.

Key needs identified through consultation with LHA and 504 Needs Assessments include:

- Increased Supply of Accessible Units – The demand for ADA-compliant and accessible housing exceeds the current availability, leading to extended wait times for applicants with mobility impairments and other disabilities.
- Modifications and Accommodations – Many applicants require unit modifications, such as grab bars, roll-in showers, wider doorways, and wheelchair-accessible kitchens, to ensure safe and independent living.
- Priority Placement for Accessible Housing – Due to the shortage of accessible units, applicants with disabilities face longer wait times. A prioritization system may help expedite placement for those with urgent accessibility needs.
- Access to Supportive Services – Households with disabilities often require case management, in-home assistance, mental health resources, and transportation services to maintain housing stability and independence.
- Integration with Voucher Programs – Expanding Project-Based Voucher (PBV) units or incorporating more accessible units into Housing Choice Voucher (HCV) programs could help address the housing gap for applicants with disabilities.

LHA continues to assess and address these needs through collaborations with housing developers to expand accessibility options and improve housing opportunities for individuals with disabilities.

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?

Number and Type of Families on the Waiting Lists for Public Housing and Section 8 Tenant-Based Rental Assistance

As of February 2025, the Lafayette Housing Authority (LHA) waitlist for Section 8 tenant-based rental assistance includes 1,762 households, with the following demographics:

- 371 households include at least one member with a disability

- 879 households have children
- 86 households have at least one senior (62 years or older)
- Nearly all households qualify as very low-income, earning between 31% and 50% of the Median Family Income (MFI)

Most Immediate Needs of Residents of Public Housing and Housing Choice Voucher Holders

Based on the waiting list data, the most urgent needs of residents and applicants include:

1. Increased Availability of Affordable Housing Units
 - The high demand for vouchers highlights a shortage of affordable rental units that accept Housing Choice Vouchers (HCVs).
 - Expanding landlord participation in the voucher program is critical to increasing housing options.
2. Accessible Housing for Individuals with Disabilities
 - 371 households require accessible housing, yet there is a limited supply of ADA-compliant units.
 - Modifications and prioritization for applicants with mobility impairments or other disabilities remain a pressing need.
3. Family-Sized Housing Units
 - With 879 households on the waitlist having children, there is a significant need for larger rental units that can accommodate families.
 - Three- and four-bedroom units are particularly in demand to house larger households.
4. Housing Stability for Seniors
 - 86 senior households need age-friendly housing options, including accessible units, supportive services, and proximity to healthcare and transportation.
5. Rental Assistance and Support Services for Very Low-Income Households
 - Nearly all waitlisted households fall within the very low-income category, earning 31%–50% of MFI.
 - Many require case management, employment support, and emergency rental assistance to maintain housing stability.

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

The housing needs of LHA residents and voucher holders largely align with those of low-income renters in the Greater Lafayette Area, but with some distinct challenges:

- Affordability Crisis – Like many low-income renters, LHA residents and voucher holders struggle with rising housing costs and limited affordable rental options. Without voucher assistance, many families cannot secure housing in Lafayette or West Lafayette.

- Need for Supportive Services – LHA households, particularly those with disabilities, families with children, and seniors, require wraparound services such as childcare, transportation, counseling, and employment support to work toward self-sufficiency.
- Limited Accessible Housing Options – While accessibility remains a challenge for many residents in the general population, households on the LHA waiting list with disabilities face greater difficulties securing housing that meets their needs.

Discussion

Given the need for additional affordable housing units and the extensive LHA waitlist, the most critical need at the housing authority is to find funding to issue additional vouchers. This need continues to rise across all household types and racial groups as housing costs and the housing cost burden continues to increase. Low-income and extremely low-income households are most at risk of no longer being able to afford rent in Lafayette, West Lafayette, or the included surrounding areas. Households that include seniors and at least one person with a disability are the most at risk, given what are often limited options to increase household income to afford the cost of housing. LHA and the Cities remain committed to working together to secure additional funding, strengthen partnerships, and advocate for expanded affordable housing initiatives to address these urgent housing challenges in the Lafayette area.

Recommendations to address immediate needs of people on the waiting lists for public housing and housing choice vouchers:

- Increase the supply of affordable and accessible units by collaborating with landlords, nonprofit organizations, and HUD.
- Expand Project-Based Voucher (PBV) programs to secure more units for families, individuals with disabilities, and seniors.
- Encourage landlord participation by offering incentives, such as damage mitigation funds, guaranteed rent payments, and expedited inspections.
- Enhance supportive services for voucher holders, including financial literacy programs, rental counseling, and connections to healthcare and employment services.

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 can 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 includes Benton, Carroll, Clinton, Fountain Montgomery, Tippecanoe, Warren and White 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 are from Region 4 and 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 29, 2025; 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 24, 2024, 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):

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)	31	4				
Persons in Households with Only Children	0	0				
Persons in Households with Only Adults	130	54				
Chronically Homeless Individuals	14	0				
Chronically Homeless Families	3	0				
Veterans	5	2				
Unaccompanied Child	9	2				
Persons with HIV	1	1				

Data Source Comments: 2024 Point in Time Count; Region 4

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	106	49
Black or African American	34	9
Asian	7	
American Indian or Alaska Native	2	
Pacific Islander	0	
Multiple Races	6	
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	6	
Not Hispanic	149	

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

Families: The 2024 point-in-time count noted there were 10 sheltered households with adults and children in Region 4, five of whom were in Tippecanoe County. 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 2024 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 24, 2024, point-in-time count, 27.7% identified as Black or African American. In contrast, 6.9% of the population as a whole 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% AMI) 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.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The January 24, 2024, point in-time count identified 161 people experiencing homelessness in Tippecanoe County, including 152 individuals over the age of 18 and 9 youth under 18 years old. In Region 4, 219 individuals were experiencing homelessness.

Unsheltered Homeless The 2024 point-in-time count identified 58 unsheltered individuals in Region 4. Of the 58 unsheltered individuals, none reported being chronically homeless and two reported a veteran status. Among the unsheltered population, 23 reported a serious mental illness and 12 reported a substance use disorder. The point-in-time count located one unsheltered family with four people in the household.

Sheltered Homeless Individuals The 2024 point-in-time count identified 130 homeless individuals without children in Region 4. Of those, 126 individuals were in emergency shelter and 4 were in transitional housing. Five of the individuals identified themselves as a veteran.

Unaccompanied Youth Households The 2024 point in time count identified 9 sheltered, unaccompanied youth and two unsheltered unaccompanied youth. All youth were between the ages of 18-24 years.

Sheltered Homeless Families: The 2024 point-in-time count identified 10 homeless families, with a total of 21 children and 10 adults. Nine of the families were living in an emergency shelter and one was living in transitional housing. Two of the families were household of a parenting youth, with the head of household between the age of 18-24 and six children under the age of 18.

Discussion:

The Indiana Housing and Community Development Authority (IHCD), which serves as the Collaborative Applicant, HMIS Lead Agency, and Coordinated Entry Lead Agency for the Indiana Balance of State Continuum of Care (CoC), published a 2023-2025 Strategic Plan. The goals are listed below.

1. Increase Affordable Housing Opportunities for People Experiencing Homelessness
2. Advocate for Resources to Support the Homeless Response System
3. Create a More Equitable Homeless Response System to Support and Elevate Minoritized People
4. Strengthen Internal Operations to Ensure Organizations and People are Supported Within the Homeless Response System
5. Rightsize and Refine Programs Across the Housing Spectrum for People Experiencing Homelessness

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

The Cities of Lafayette and West Lafayette have developed housing and supportive service goals for their 2025-2029 Consolidated Plans that align with these initiatives.

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. Because of health reasons, some data is not available for communities less than 65,000 people. Therefore the analysis will speak to the County as a whole, where data is more readily available for both Lafayette and West Lafayette.

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 2023 ACS estimates, Tippecanoe County is home to 28,744 people who are age 62 years or older. Of those individuals over age 62, 2,413, 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 62, but not yet 85, will be considered elderly. The number of persons over the age of 85 has remained steady since the publication of the previous Consolidated Plan in 2020.

Persons with Disabilities: According to the 2023 ACS estimates, an estimated 10.3% of Tippecanoe County’s general, non-institutionalized population is living with a disability. This means, of the total estimated population of 186,930 an estimated 19,301 are living with a disability. Of the households living with a disability, 22.1% of them (4,278 individuals) are living at or below the poverty line. The age breakdown of persons with disabilities is as follows.

Table 5 - Number of Persons Living with a Disability and Below Poverty Line

Age	Number with a Disability	Number with Disability and Living Below Poverty
5 to 17 years	1,490	264
18 to 34 years	5,641	1,830
25 to 64 years	6,133	1,273
65 to 74 years	2,333	324
75 years and older	3,704	587

People with Substance Abuse Disorders. The Drug-Free Coalition of Tippecanoe County brings a cross section the community together to reduce youth and adult use and the negative impact of alcohol, tobacco and other drugs. In 2023, this Coalition published the 2023 Comprehensive Community Plan. Some of the findings in that community plan include:

- In 2022 there were 285 non-fatal ED visits involving any drugs, but there were 40 deaths, 32 due to opioids.
- 83.5% of community members surveyed report that they either “strongly agree” or “agree” that prescription drug abuse is a problem in the community.
- 59.4% (60) removals by DCS where parent alcohol abuse and/or parent drug abuse was indicated for removal reason by Indiana Department of Child Services in 2020.
- In 2022, there were 327 charges for possession of methamphetamine.

Victims of Domestic Violence. In the 2024 Point In Time Count conducted by the Balance of State Continuum of Care, survey respondents who were experiencing homelessness were given the option of reporting if they were a survivor of domestic violence. Of the 161 persons reported as experiencing homelessness in Tippecanoe County, 20 respondents reported being a survivor of domestic violence.

Intimate partner violence includes stalking, sexual and physical violence, and psychological aggression by a current or former partner. According to the Centers for Disease Control, on a nation-wide basis, about 41% of women and 26% of men experience contact sexual violence, physical violence, or stalking by an intimate partner during their lifetime. Aggregated to the 2020 population of Lafayette, of the 36,170 women, approximately 14,829 will have experienced a form of intimate partner violence in their lifetime and of the 34,613 men, approximately 8,999 will have experienced a form of intimate partner violence in their lifetime. Aggregated to the 2020 population of West Lafayette, of the 20,023 women, approximately 8,209 will have experienced a form of intimate partner violence in their lifetime and of the 24,572 men, approximately 6,388 will have experienced a form of intimate partner violence in their lifetime.

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, 1274 are experiencing a housing cost burden and 504 are experiencing a severe housing cost burden. Of the elderly households who own their own home, 1,787 are experiencing a housing cost burden and 602 are experiencing a severe housing

cost burden. Of all renters experiencing a housing cost burden, 7.2% are elderly and of homeowners experiencing a housing cost burden, 46.5% are elderly.

Persons with Disabilities According to the 2019-2023 ACS, 19.5% of persons living below the poverty level in Tippecanoe County are disabled. These households need 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. In the 2023 Comprehensive Community Plan by the Drug-Free coalition, funding for services and other programs were the primary barrier identified to providing services for this part of the population.

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 2023, there were 10 new cases of individuals living with HIV/AIDS in Tippecanoe County. A total of 253 persons are living with HIV/AIDS in Tippecanoe County.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

In Lafayette and West Lafayette, there is only program that will serve victims of domestic violence, the YWCA Greater Lafayette Domestic Violence Intervention and Prevention Program. Because of the nature of domestic violence and the need to protect sensitive information, data for this population is limited in the public realm. The YWCA of Greater Lafayette provides TBRA to those exiting the Domestic Violence Intervention & Prevention Program, easing the

transition to stable housing for families and families with children. Lafayette funded Rental Assistance for six families graduating from DVIPP to facilitate access to affordable housing in the Greater Lafayette area.

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 \$943 per month, meaning the rent a household or person with only SSI for income can afford is \$283 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 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 12,097 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 2024, the Lafayette Board of Parks and Recreation adopted a comprehensive 5-year master plan for 2024-2028. 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: Commissary Building: Construction
- Columbian Park Zoo: Primate Exhibits and Holding Building – Design
- Columbian Park Zoo: Exhibits Renovation of North American River Otters and Bald Eagle - Design
- CAT: Restroom/Concession Building and All-Inclusive Playground
- McCaw: Pickleball courts and walking path
- Shamrock: Shade structure at Dog Park
- Columbian: Shade structure at playground

Trail infrastructure and routes are a team effort with other city departments, and Wabash River Enhancement Corporation (WREC). Trail infrastructure funding is not included in this Consolidated Plan. The City is committed to providing connections throughout the community and greater Tippecanoe County through their transportation infrastructure at all levels. The largest trail infrastructure project which received RAISE funding in 2023 is Phase 2 of the Wabash River Greenway which will develop the North Ninth Street section of the river greenway including a new pedestrian and bicycle bridge over the Wabash River, ADA and safety improvements on the existing Ninth Street trail, bus stop connections, and parking. This project is currently under development in conjunction with improvements on the west bank of the Wabash River and at the north end in the county.

How were these needs determined?

The City of Lafayette utilized information from the 2024-2025 Parks Master Plan.

Describe the jurisdiction's need for Public Improvements:

The Lafayette area is growing, and City utilities need to expand to accommodate growth. Service Areas 11A and 11B are targeted for water and sewer expansion which will open up to 10,000 acres for housing and commercial development. Within the City limits, Lafayette Renew and Lafayette Waterworks continues to repair, maintain and upgrade sewer and water facilities, respectively. Lafayette Waterworks is exploring new well fields to address growth and the need for redundancy. Large scale road projects continue such as the \$30M expansion of Park East Blvd and the feasibility of a new exit at Interstate I65 and McCarty Lane. Sidewalk,

lighting, and pedestrian improvements are always in need and demand. Lafayette replaces, adds and repairs as funds allow.

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 phase 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)

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:

- Counseling/mental health services
- Funding for shelter operations
- Job training/placement
- Financial literacy and counseling
- Services for people who are older or elderly
- Services for young people/children – including affordable childcare, after school programs, summer activities and violence prevention
- Health Services
- Services for persons with disabilities
- Transportation services
- Services for veterans
- Legal aid/services for tenants/renters

How were these needs determined?

The City utilized input from stakeholder interviews and the citizen survey. 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:

In February 2023, the Wall Street Journal and Realtor.com⁵ listed the Cities of Lafayette and West Lafayette at the top of the emerging housing market index. The communities are considered affordable on a national level, with an appreciating housing market and strong local economy. While on the national level, the two Cities are often linked in the analysis, Lafayette is more often referred to as the affordable community of the two Cities.

Demand for development has also pushed the prices for homeownership housing higher as well. According to Zillow.com, the median home value in Lafayette area is \$248,006 for February 2025⁶, up from \$159,824 in January 2020. Lafayette home values have gone up 55.1% since the last Consolidated Plan.

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
- 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 2016-2020 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.

⁵ <https://www.jconline.com/story/news/local/lafayette/2023/02/07/wsj-lafayette-metro-area-the-top-housing-market-in-u-s/69876740007/>

⁶ <https://www.zillow.com/home-values/52839/lafayette-in/>

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

Introduction

Single-family structures (both detached and attached) remains the dominate housing stock within the Lafayette area. Of the total 75,142 residential structures in the area, 47,085, or 63%, are single-family structures. Structures with 5-19 units account for another 15% of area’s housing stock, likely due to the amount of student housing. These percentages have remained steady since the writing of the 2020-2024 Consolidated Plan in 2020, even though the number of units have increased since 2020. This means that while the number of units are increasing, the types of housing by a percent of the total are remaining the same.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	44,820	60%
1-unit, attached structure	2,265	3%
2-4 units	6,723	9%
5-19 units	11,419	15%
20 or more units	7,800	10%
Mobile Home, boat, RV, van, etc	2,115	3%
Total	75,142	100%

Table 6 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	20	0%	1,705	5%
1 bedroom	438	1%	7,860	25%
2 bedrooms	4,435	12%	11,559	37%
3 or more bedrooms	33,290	87%	10,483	33%
Total	38,183	100%	31,607	100%

Table 7 – Unit Size by Tenure

Data Source: 2016-2020 ACS

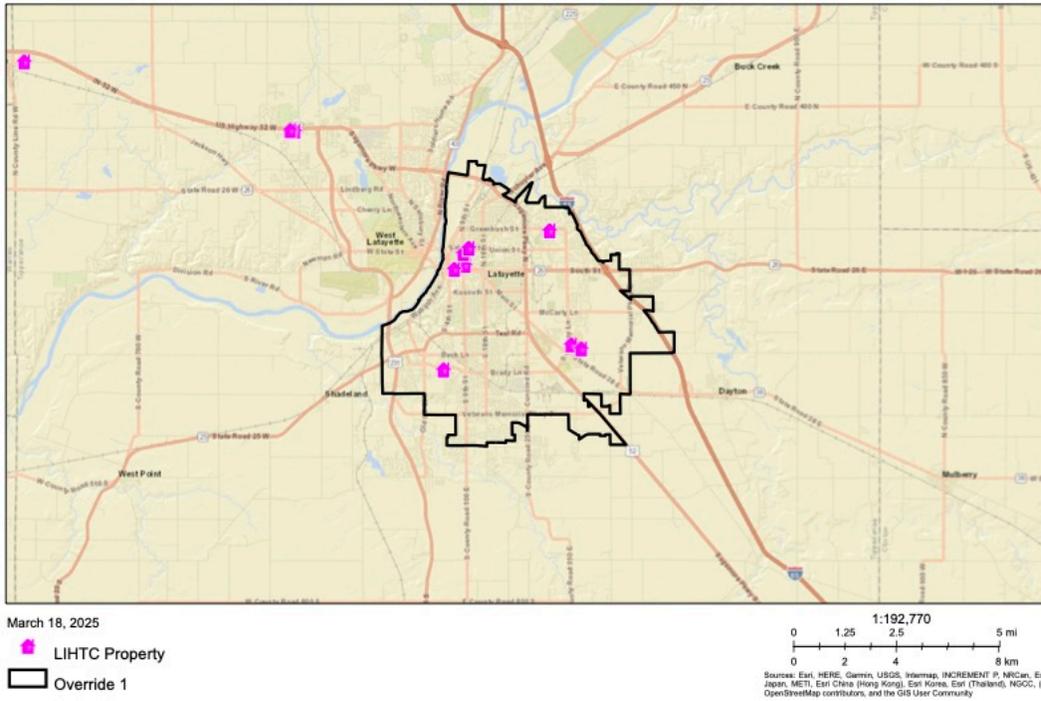


Figure 7 - LIHTC Projects in Lafayette

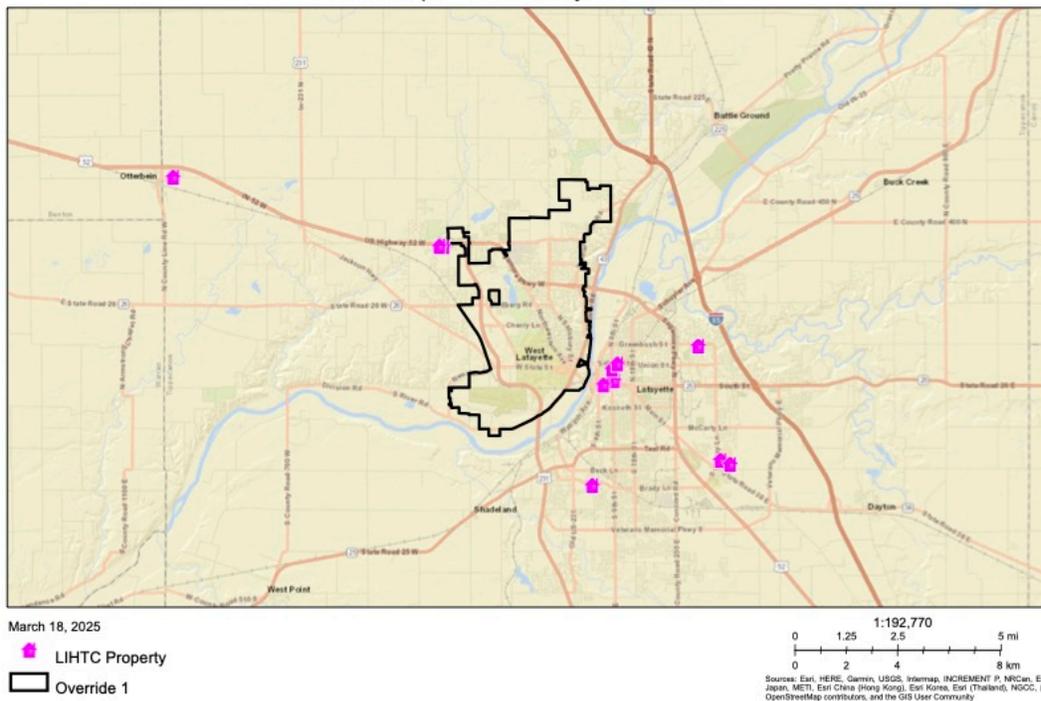


Figure 8 - LIHTC Projects in West Lafayette

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. Eighteen (18) developments meet this requirement and are located in Tippecanoe County, including Lafayette (13), West Lafayette (4) and Otterbein (1). The communities currently offer 666 units of affordable housing, with another 694 under development. This brings the total to 1,803, a 32% increase in the number of units from when the last Consolidated Plan was written in 2020.

Two developments, one in Lafayette and one in West Lafayette, serve elderly households, both with independent living and more skilled care. Another three projects are under development, one in West Lafayette and two in Lafayette to serve elderly households. The two developments offer a total of 105 units of affordable housing and 4 units of market rate housing. Eleven (11) of the units are affordable to people earning less than 30% AMI. The project under development will add another 274 units, all affordable to households earning 70% AMI, with 30 of them being affordable to extremely low income households, earning less than 30% AMI. A fifth community that was under development during the development of the last Consolidated Plan is now open with 133 units of assisted living. All 133 units of affordable housing are affordable to households earning 60% AMI.

Another 11 developments are listed as multi-family communities, meaning they serve any household meeting the income requirements, 10 of which are located in Lafayette and West Lafayette. The open, eight developments offer a total of 1,035 units of affordable housing and all units are affordable to households earning less than 60% AMI. The two projects under development will add another 212 units of affordable housing. Only one of the pending projects will offer units affordable to households at or below 30% AMI, and it will be 28 units affordable to households earning 30% AMI.

Since the last Consolidated Plan was published, the LTHC Homeless Services opened their engagement center, which also received tax credits and added 40 units of permanent supportive housing.

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

LHA does not expect any loss of housing through Section 8 contracts.

LHA is working to add more project-based Section 8 Vouchers, where a housing choice voucher is tied to particular unit or housing development. LHA currently supports 83 project-based vouchers, an increase from the 51 listed in the 2020-2024 Consolidated Plan.

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

The Cities of Lafayette and West Lafayette have 46,569 households and 75,142 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, or the count of Purdue University student households renting housing in the area.

The predominance of 1-unit detached structures, which make up 60% of the housing stock, suggests a market heavily skewed towards single-family homes. This configuration may cater well to families or individuals seeking traditional housing with more space and privacy. However, with only 3% and 9% in the categories of 1-unit attached structures and 2-4 units, there appears to be a relatively limited supply of housing options that could serve as more affordable or appropriately sized options for smaller households or those with lower income.

Additionally, the higher percentages of larger multi-unit buildings (15% for 5-19 units and 10% for 20 or more units) indicate a significant portion of housing is available in apartment complexes, which may be essential for meeting the needs of student renters who prefer or require less space or households who cannot afford detached homes. However, the 3% of housing accounted for by mobile homes and similar non-traditional living spaces could signal a gap in the market for even more affordable or transient living arrangements.

The distribution of unit sizes by tenure reveals that 87% of homeowners have three or more bedrooms, supporting a market oriented towards larger families or those desiring more spacious living conditions. For renters, the largest segment occupies two-bedroom units (37%), followed closely by three-bedroom units (33%), indicating a good variety of options for individuals or small families.

For a comprehensive assessment of whether housing availability meets community needs, further analysis would be required in several areas:

- **Demographic Match:** Comparing detailed demographic data with housing types to see if housing options align with family sizes, age distributions, and economic factors.
- **Affordability Analysis:** Evaluating how housing costs relate to local income levels to ascertain affordability across different housing types.

- **Geographic Distribution:** Analyzing where different types of housing are located relative to amenities, employment centers, and public services to understand if there are geographical gaps in housing availability.
- **Future Growth and Housing Demand Projections:** Assessing if current housing stock is sufficient to meet projected population growths or shifts in demographic trends.

In conclusion, while Lafayette and West Lafayette show a diverse range of housing types, the skew towards larger detached homes for homeowners and the potential gaps in smaller, more affordable units suggest areas where housing provision might not fully align with all segments of the population's needs. For renters, the housing gap is in the opposite direction, with a larger gap for smaller, two-bedroom units.

Describe the need for specific types of housing:

Housing Cost Burden is the greatest housing need for both renters and homeowners. **Figure 9** shows the number of households with housing cost burden, both renters and homeowners, by type. The types are:

- *Small Related* - a household of 2 to 4 persons that includes at least one person related to the household by birth, marriage, or adoption.
- *Large Related* – a household of 5 or more persons which includes at least one person related to the householder by birth, marriage, or adoption.
- *Elderly Household* – a household with 1 or 2 persons in which the head of household or spouse is at least 62 years of age.
- *Other households* – a household with one or more persons that does not meet the definition of small related, large related, or elderly household.

The other household type, who are renters, is the type with the highest number households experiencing a housing cost burden, at all income levels. For homeowners, elderly households are the household type is the highest number of households experiencing a housing cost burden.

Of those households experiencing a housing cost burden, some pay more than 50% of their income towards housing or experience a severe housing cost burden. **Figure 10** shows the number of households by type with a severe housing cost burden. The other household type is the type with the highest number households earning an income 31-50% AMI and experience a

severe housing cost burden. In addition, other households with a moderate income (51-80% AMI) are also experiencing a severe housing cost burden.

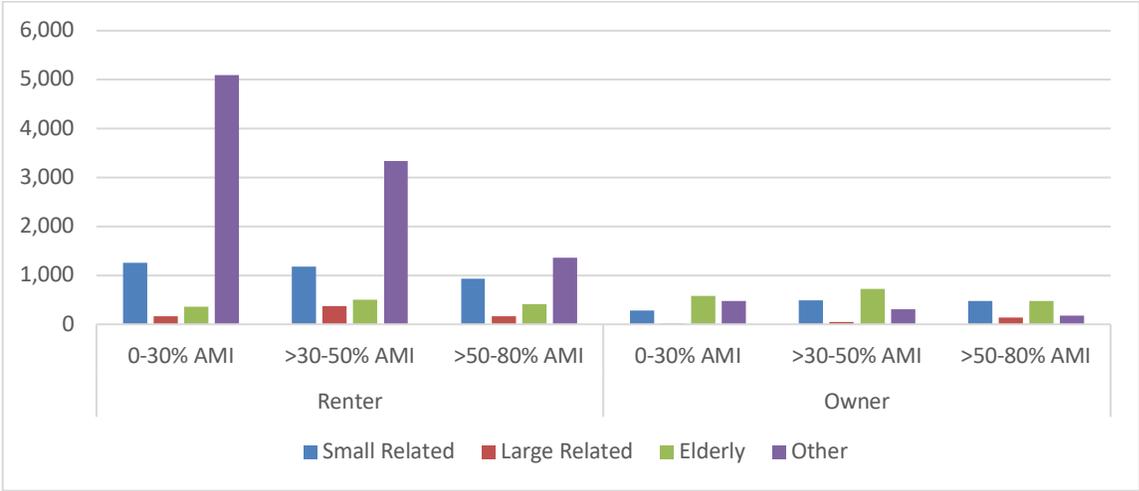


Figure 9 - Housing Cost Burden by Household Type and Income

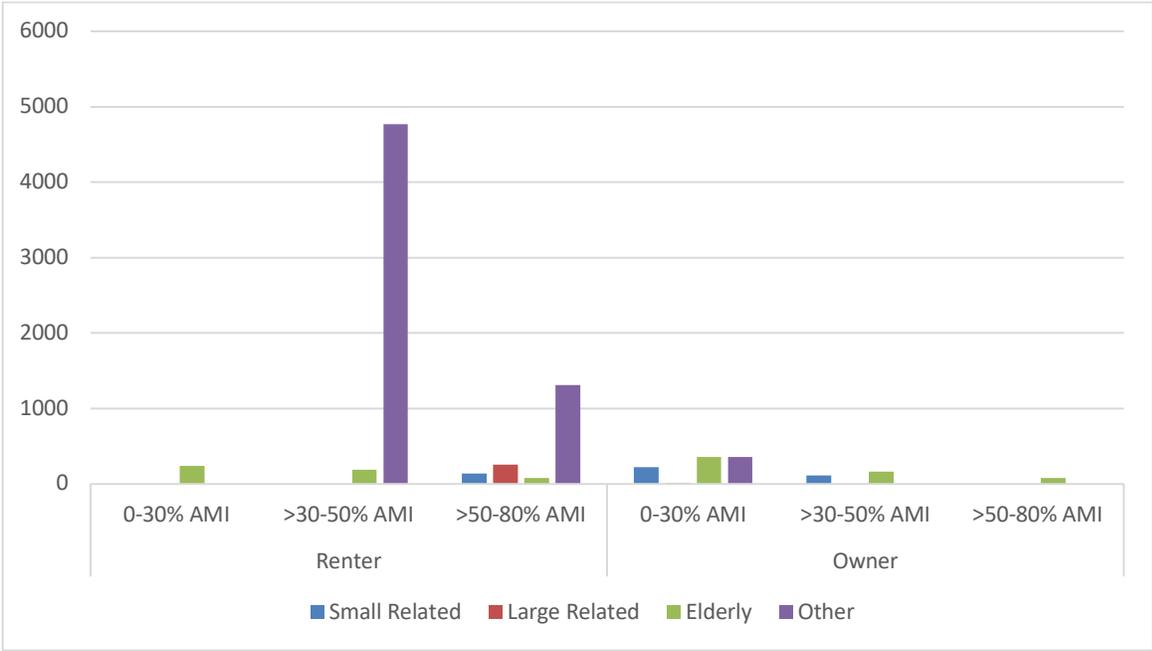


Figure 10 - Severe Housing Cost Burden by Household Type and Income

Discussion

Some of the key points found in this analysis:

- Much of the housing stock (60%) is single unit, detached structures or single-family homes.
- According to IHEDA reports, the number of units in the Low-Income Housing Tax Credit program for extremely low income households is low.
- There is a higher percentage of units in larger multi-unit buildings, indicating a significant portion of housing is available in apartment complexes.

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

Introduction

The Greater Lafayette READI Regional Housing Study⁷ from July 2023 noted three takeaways as it relates to housing costs.

1. An overall higher cost of housing in the county makes finding attainable housing for people needing to be close to jobs and services more difficult. Note, the high rate of cost burdened renters includes students who may be living in market rate units but making little income.
2. The relatively lower vacancy rate compared to other counties in the Greater Lafayette READI Region shows the influence of the student population on rental inventory. About 55% of the reported vacant units were units available for rent. This reported rate is affected by when the Census count was taken with students being away from campus. For example, during this study process, stakeholders, including students, noted that quality rentals are very limited.
3. The higher median year built of housing indicates the strong presence of new construction. However, conversations and input indicate the level of new construction is still behind what it needed to support local industry expansions.

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 2024* 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: 2009	Most Recent Year: 2020	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 8 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,598	14.5%

⁷ <https://greaterlafayetteregion.com/wp-content/uploads/2023/08/Tippecanoe-county.pdf>

Rent Paid	Number	%
\$500-999	21,084	66.7%
\$1,000-1,499	4,354	13.8%
\$1,500-1,999	699	2.2%
\$2,000 or more	500	1.6%
<i>Total</i>	<i>31,235</i>	<i>98.8%</i>

Table 9 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,315	No Data
50% HAMFI	7,878	3,256
80% HAMFI	21,490	8,765
100% HAMFI	No Data	12,478
<i>Total</i>	<i>30,683</i>	<i>24,499</i>

Table 10 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	794	917	1,071	1,323	1,661
High HOME Rent	615	707	830	1,121	1,270
Low HOME Rent	615	660	792	915	1,021

Table 11 – Monthly Rent

Data Source: HUD FMR and HOME Rents

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 2024 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 83 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 113 hours per week, 2.8 times the standard 40-hour workweek.

The picture is bleaker for recipients of SSI payments. The mean monthly payment from SSI is \$943 per month, meaning the rent affordable to a household or person with only SSI for income is \$283 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 \$20.56 per hour.

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

In July 2023, the Greater Lafayette Region published the READI Region Housing Study. The housing study was funded by local matching funds and the State of Indiana's Regional Economic Acceleration and Development Initiative (READI) program. The Greater Lafayette READI Region includes Benton, Carroll, Fountain, Montgomery, Tippecanoe, Warren, and White Counties. While there is one full study for the area, there are individual packets for each County. The READI study noted the following possible impacts on housing affordability.

- The future population in Tippecanoe County is expected to grow significantly according to the Indiana Business Research Center. Based on stakeholder conversations and industry expansions, it is feasible that potential population growth and housing demand is even higher.
- At the time of this study, interest rates were expected to continue to rise slightly through 2023. Interest is an added cost to housing construction and transactions. These unavoidable costs add to an already challenging environment for creating or offering attainable housing options.
- Additionally, students with low to no income (income under \$25,000) but living in housing subsidized by other sources and living with roommates to disperse costs are also competing for market rate and high-end rental units.

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. The table below shows the annual wage, and the hourly wage rate needed to afford Low HOME rents. The hourly wage rates needed are much higher than the minimum wage for Indiana.

	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
Low HOME Rent Limit	\$732	\$785	\$942	\$1,088	\$1,213	\$1,339	\$1,464
Income Needed to Afford Rent	\$29,280	\$31,400	\$37,680	\$43,520	\$48,520	\$53,560	\$58,560
Hourly Wage Rate	\$14.08	\$15.10	\$18.12	\$20.92	\$23.33	\$25.75	\$28.15

Discussion

The Greater Lafayette Region published the READI Region Housing Study found three key points in the Tippecanoe County.

1. An overall higher cost of housing in the county makes finding attainable housing for people needing to be close to jobs and services more difficult. Note, the high rate of cost burdened renters includes students who may be living in market rate units but making little income.
2. The relatively lower vacancy rate compared to other counties in the Greater Lafayette READI Region shows the influence of the student population on rental inventory. About 55% of the reported vacant units were units available for rent. This reported rate is affected by when the Census count was taken with students being away from campus. For example, during this study process, stakeholders, including students, noted that quality rentals are very limited.

3. The higher median year built of housing indicates the strong presence of new construction. However, conversations and input indicate the level of new construction is still behind what it needed to support local industry expansions.

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 of "standard 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	5,124	13%	15,895	50%
With two selected Conditions	84	0%	470	1%
With three selected Conditions	4	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	33,000	86%	15,245	48%
Total	38,212	99%	31,610	99%

Table 12 - Condition of Units

Data 2016-2020 ACS

Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	9,435	25%	7,529	24%
1980-1999	9,869	26%	9,945	31%
1950-1979	13,153	34%	9,079	29%
Before 1950	5,763	15%	5,028	16%
Total	38,220	100%	31,581	100%

Table 13 – Year Unit Built

Data 2016-2020 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	18,916	49%	14,107	45%
Housing Units build before 1980 with children present	5,417	14%	3,453	11%

Table 14 – Risk of Lead-Based Paint

Data 2016-2020 ACS (Total Units) 2016-2020 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 15 - 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 13 percent of homeowners in the Lafayette metro have at least one housing condition. Half of renters (50%) 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. 3.6 times as many renters than homeowners in the Lafayette metro experience a housing cost burden. Approximately 15,143 renter households, all with incomes under 80 percent HAMFI, experience a housing cost burden and approximately 4,178 homeowner households, all with incomes under 80 percent HAMFI, experience a housing cost burden.

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.

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 14 percent of owner-occupied homes in the Lafayette area where built prior to 1980 are occupied by children. This is down from 16 percent at the time of the 2020 Consolidated Plan publication. The CHAS information also suggested that 11 percent of the rental units build prior to 1980 have children present, up from 10 percent at the time of the 2020 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 \$330 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 2020 US Census, 8,205 housing units (8.06%) in the Lafayette-West Lafayette metro area were vacant. This is an increase from the 5,564 vacant units recorded in the 2010 US Census, accounting for 7.8% of all housing units. The homeownership vacancy rate was 0.4% and the rental vacancy rate was 5.2%. As mentioned earlier in this analysis, this may be due to the vacancy of rental units occupied by students during the school year, but empty during the time of the census count.

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

Introduction

The Lafayette Housing Authority (LHA) does not develop or manage public housing units. Instead, LHA administers various voucher programs to assist low-income individuals and families in securing affordable housing within the private market. These programs include:

- Housing Choice Vouchers (HCV)
- Project-Based Vouchers (PBV)
- Mainstream Vouchers
- Emergency Housing Vouchers (EHV)
- Fostering Youth Initiative (FYI) Vouchers
- Veterans Affairs Supportive Housing (VASH) Vouchers

Through these programs, LHA addresses housing needs by providing rental assistance, supporting individuals with disabilities, aiding foster youth transitions, and assisting veterans experiencing homelessness.

Totals Number of Units

	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		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 16 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

As of February 2025, the Lafayette Housing Authority administers 83 units of Project-Based Housing Choice Voucher Program (HCVP) units, allocated as follows:

- 48 units designated for chronically homeless individuals
- 11 units designated for chronically homeless families
- 24 units designated for seniors

These units provide stable housing solutions for vulnerable populations, ensuring long-term affordability and support for those experiencing chronic homelessness and seniors in need of housing assistance.

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:

The Lafayette Housing Authority (LHA) does not manage traditional public housing units but oversees 83 Project-Based Housing Choice Voucher Program (HCVP) units designated for chronically homeless individuals and families, as well as seniors.

To ensure the quality and safety of these units, LHA conducts inspections at every move-in and biannually thereafter. These inspections assess compliance with National Standards for the Physical Inspection of Real Estate (NSPIRE), ensuring that all units remain safe, decent, and habitable for residents.

All units participating in an approved Public Housing Agency (PHA) Plan are subject to ongoing monitoring and compliance requirements to maintain housing standards and meet the needs of voucher recipients.

Public Housing Condition

Public Housing Development	Average Inspection Score
n/a	n/a

Table 17 - Public Housing Condition

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

The Lafayette Housing Authority (LHA) oversees 83 Project-Based Voucher (PBV) units, which vary in their restoration and revitalization needs based on their age and condition:

- 59 PBV units with LTHC require restoration efforts as the building continues to age. These units serve chronically homeless individuals and families, making maintenance and improvements essential to ensure long-term housing stability and habitability.
- 24 PBV units with Friendship House, constructed within the last five years, are in good condition and do not currently require renovations.

LHA remains committed to ensuring all PBV units meet National Standards for the Physical Inspection of Real Estate (NSPIRE) and will continue working

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

The Lafayette Housing Authority (LHA) does not manage traditional public housing developments but administers 83 Project-Based Vouchers (PBVs) to support low- and moderate-income families. To improve the living environment for these households, LHA focuses on the following strategies:

- Ensuring Housing Quality – LHA conducts move-in and biannual inspections to maintain safe, sanitary, and habitable housing conditions in compliance with National Standards for the Physical Inspection of Real Estate (NSPIRE).
- Collaborating with Property Owners – LHA works closely with property owners and service providers to address maintenance needs and facilitate property improvements, particularly for aging PBV units.
- Connecting Residents with Support Services – For residents in supportive housing programs (e.g., chronically homeless individuals and families, seniors, and veterans), LHA coordinates with service providers to ensure access to case management, healthcare, employment resources, and other assistance.
- Expanding Housing Opportunities – LHA continues to seek additional resources and partnerships to enhance housing stability and improve the overall well-being of low- and moderate-income families.

By prioritizing housing quality, resident support, and collaboration with stakeholders, LHA remains committed to fostering a safe and stable living environment for all voucher recipients.

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

There are a variety of types of housing for persons experiencing homelessness. Balance of State CoC tracks the beds by the type of housing in the annual Housing Inventory Count, or HIC. Table 43 lists the number of beds by the type of housing in the 2024 HIC for Region 4.

- Emergency shelters provide short-term and immediate shelter when an individual or family has no other place to live. Domestic Violence shelters are categorized as emergency shelters. In consultation with the Indianapolis CoC, all emergency shelters have been operating under winter contingency plans year-round to house as many people as possible.
- Transitional housing is housing that is also considered short term, with the maximum stay of two years. The housing is tied to supportive services to help a homeless individual or household learn to manage their budget, gain life skills, establish long term employment and address other challenges they may face. This type of housing allows a household to remain in touch with necessary services but remove them from the stressful emergency shelter environment.
- Permanent supportive housing is long-term housing tied to services. Individuals and families in need of additional support to maintain housing over a long term and to become self-sufficient are placed in this type of housing. Persons experiencing homelessness with mental health challenges that need to be monitored or physically disabled persons in need of daily care are examples populations that may need permanent supportive housing.
- Rapid Re-Housing is housing for households that have very few barriers to housing with one or two items that can be resolved. Households eligible for this program generally have had a loss of income or a medical bill that caused them to lose their home. The idea behind Rapid Re-housing is to place a household back in a home if the loss of housing was a simple matter that can be resolved within a short timeframe. Rapid Re-Housing consists of housing assistance and supportive services. Rapid Re-Housing is labeled as a permanent housing solution by HUD.

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)	20	0	0	35	0
Households with Only Adults	136	0	0	159	0
Chronically Homeless Households	0	0	0	40	0
Veterans	0	0	0	43	0
Unaccompanied Youth	0	0	0	0	0

Table 18 - 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

While there are many housing options for the homeless population, it is still not meeting the demand for affordable housing for this population. This may be due to the large service area that these programs must reach. Region 4 of the Balance of State CoC covers eight of the State's 92 counties. Of the facilities serving the region, four of the 23 programs are located outside of Tippecanoe County. Partnerships are the only way to expand services to this vulnerable population. Of the programs in Tippecanoe County, all are located in Lafayette. Projects serving this population must a variety of services that are available at the client's choice. Some of the services include, but are not limited to:

- Access to bus passes and other transportation;
- Assistance with moving costs;
- Substance abuse services;
- Case management and housing stability services;
- Life skills training;
- Employment and education services;
- Mental health services; and
- Outpatient health services.

A significant addition to the community serving individuals and families experiencing homelessness since the previous Consolidated Plan was published has been the LTHC Homeless Services Engagement Center. LTHC Homeless Services serves as the Coordinated Entry Lead for Region 4 and uses the Engagement Center as a front door for persons and households experiencing homelessness. When households experiencing homelessness arrive at the Engagement Center for an assessment, they are able to access services that meet their needs. 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. Below is the list of programs listed in the 2024 HIC for Tippecanoe County.

Emergency Shelter

- Family Promise of Greater Lafayette – 3 Beds
- LUM Shelter – 88 Beds
- YWCA Domestic Violence Shelter – 30 Beds
- LTHC Interim Housing – 13 Beds
- LTHC Meical Respite – 4 beds
- LTHC Emergency Shelter – 18 Beds

Permanent Supportive Housing

- City of Lafayette/Indiana S+C III – 28 Beds
- Lincoln Center – 24 Beds
- Lafayette Housing Authority – VASH – 43 Beds
- LTHC Homeless Services – Family Program – 35 Beds
- Eight Street Commons – 24 Beds
- Union Place Apartments – 40 Beds

Rapid Re-Housing

- SSVF Lafayette Transitional Housing Center RRH – 21 Beds
- ESG RRH LTHC BOS – 9 Beds
- CoC RRH Lafayette Transitional Housing BOS – 43 Beds
- LTHC IDVA – 4 Beds
- DV YWCA Greater Lafayette IHCD SA CoC RRH – 6 Beds
- LTHC Housing First – 8 Beds
- LTHC Rural SNOFO Rapid Re-Housing – 4 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

Through consultation, both Cities have found the housing need of persons with disabilities and other special needs is finding affordable housing. Even with the efforts by housing developers to complete more affordable housing in the community, most people with extremely low incomes cannot afford the housing available, even at low rents set by HUD.

HUD set rent levels, which multi-family developments cannot exceed when charging rent. These rents are set to ensure affordability for low-income households. Even at these levels, not every household can afford these rent levels. Some extremely low-income households cannot pay 30 percent of their gross monthly income towards housing and still pay full rent at the HOME rent levels. This is true for those earning minimum wage or just receiving SSI payments. The table on the next page shows the monthly and hourly income needed to afford the low HOME rents. Through consultation, any lowering of rent would require greater amounts of capital investment into the building to lower debt burden of the developer or monthly subsidy payments such as housing choice vouchers.

	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
Low HOME Rent Limit	\$732	\$785	\$942	\$1,088	\$1,213	\$1,339	\$1,464
Income Needed to Afford Rent	\$29,280	\$31,400	\$37,680	\$43,520	\$48,520	\$53,560	\$58,560
Hourly Wage Rate	\$14.08	\$15.10	\$18.12	\$20.92	\$23.33	\$25.75	\$28.15

Table 19 - HOME Rents and Income Needed to Afford HOME Rent

The picture is bleaker for recipients of SSI payments with no other income. The mean monthly payment from SSI is \$943 per month, meaning the rent affordable to a household or person with only SSI for income is \$283 per month. No apartments in Lafayette at HOME rent limits are affordable to persons with only SSI payments as income.

Section 42 or Low Income Housing Tax Credits are affordable housing developments that create multi-family rental housing and are often considered a significant program to address housing problems in the community. The State of Indiana awards tax credits to a developer, who will sell the credits for cash or capital for the development of the property. The owner of the credits will receive the credits as long as the development remains compliant with State of Indiana policies. The State of Indiana requires a 15-year initial compliance period and a subsequent 15-year extended use period. The State of Indiana will prioritize projects that serve extremely low-income households, elderly or persons with disabilities. Of the projects in Tippecanoe County that are within the 30-year affordability period, 379 units are designated as age-restricted. Another 133 units are listed as an occupancy type as assisted living.

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

The CoC has adopted the orders of priority for PSH as written in Notice CPD-16-11: Prioritizing Persons Experiencing Chronic Homelessness and Other Vulnerable Homeless Persons in Permanent Supportive Housing. However, all programs funded with CoC funding offer a variety of supportive services at the clients' choice, including mental health services and registration with Medicaid or health services.

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 has set a priority to help support self-sufficiency and homelessness programs. Goals the City include:

- Support public services for low to moderate income families (not related to job training) – ***focus on safety net services to overcome barriers, including substance abuse, domestic violence, child abuse, physical and behavioral health disabilities, homelessness, and other special needs.***
- Expand, maintain, and improve affordable options – ***specifically, increasing accessibility of housing for people with disabilities, mental health challenges, substance abuse issues, and other challenges to accessing housing.***

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 has set a priority to help address the housing and supportive service needs of persons who are not homeless but have other special needs. Goals the City include:

- Support public services for low to moderate income families (not related to job training) – ***focus on safety net services to overcome barriers, including substance abuse, domestic violence, child abuse, physical and behavioral health disabilities, homelessness, and other special needs.***
- Expand, maintain, and improve affordable options – ***specifically, support rehabilitation efforts for housing in poor condition (including manufactured housing), housing in need of repairs (e.g., leaking roofs, failed heating systems, unsafe wiring, failed plumbing, and other eligible repairs), and housing in need of reasonable accommodations and ADA modernization.***

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, 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 Indianapolis, 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 under the National Environmental Policy Act (NEPA). Urban properties or facilities whose development or redevelopment can be complicated by the potential presence of site contamination or other environmental factors.
- 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.

Locally, stakeholders recognized a few other barriers that prevented affordable housing development and investment.

- Finding available land near public transportation and grocery stores.
- Finding shelter that will house families, including older male children, ages 14-18.
- Minimum parking requirements make the cost of development of affordable housing too high.
- Minimum lot sizes make the cost of development of affordable housing too high.
- Competition with students and higher income residents make it harder to find affordable housing.

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

Introduction

HUD pre-files many of the tables throughout the Consolidated Plan document from the American Community Survey. Not all the tables were filled in this section. To complete the analysis in this section, the Cities of Lafayette and West Lafayette utilized information from the US Bureau of Labor Statistics and from consultations with economic development staff at each City.

According to the US Bureau of Labor Statistics, the average weekly earnings in September 2024 was \$1,165⁸. According to the 2019-2022 ACS, the median household income in Indiana was \$70,051 while the median household income in Lafayette was \$52,946 and \$33,497 in West Lafayette. The ACS also listed the median earnings for men is much higher than women, with the median wage for men is \$52,514 and the mean wage for women is \$38,887. 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. Therefore, 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.

⁸ <https://www.bls.gov/charts/county-employment-and-wages/percent-change-aww-by-state.htm#>

**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	165	21	1	0	-1
Arts, Entertainment, Accommodations	3,886	6,205	14	12	-2
Construction	1,193	2,163	4	4	0
Education and Health Care Services	4,481	10,600	16	20	4
Finance, Insurance, and Real Estate	1,225	1,727	4	3	-1
Information	299	519	1	1	0
Manufacturing	6,601	15,186	23	28	5
Other Services	938	1,299	3	2	-1
Professional, Scientific, Management Services	1,261	1,865	4	3	-1
Public Administration	0	0	0	0	0
Retail Trade	3,381	6,681	12	12	0
Transportation and Warehousing	1,030	1,494	4	3	-1
Wholesale Trade	893	1,562	3	3	0
Total	25,353	49,322	--	--	--

Table 20 - Business Activity

Data 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	39,150
Civilian Employed Population 16 years and over	37,185
Unemployment Rate	5.00
Unemployment Rate for Ages 16-24	25.31
Unemployment Rate for Ages 25-65	3.44

Table 21 - Labor Force

Data 2016-2020 ACS
Source:

Occupations by Sector	Number of People
Management, business and financial	7,550
Farming, fisheries and forestry occupations	1,025
Service	4,200
Sales and office	7,010
Construction, extraction, maintenance and repair	2,759
Production, transportation and material moving	3,505

Table 22 – Occupations by Sector

Data 2016-2020 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		

Table 23 - Travel Time

Data 2016-2020 ACS
Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or Associate's degree			
Bachelor's degree or higher			

Table 24 - Educational Attainment by Employment Status

Data 2016-2020 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					
9th to 12th grade, no diploma					
High school graduate, GED, or alternative					
Some college, no degree					
Associate’s degree					
Bachelor’s degree					
Graduate or professional degree					

Table 25 - Educational Attainment by Age

Data 2016-2020 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	
High school graduate (includes equivalency)	
Some college or Associate’s degree	
Bachelor’s degree	
Graduate or professional degree	

Table 26 – Median Earnings in the Past 12 Months

Data 2016-2020 ACS
Source:

Table 27 - Unemployment rates and earnings by educational attainment, 2023 (United States Geography)

Educational attainment	Median usual weekly earnings (\$)	Unemployment rate (%)
Doctoral degree	2,109	1.6
Professional degree	2,206	1.2
Master's degree	1,737	2.0
Bachelor's degree	1,493	2.2
Associate's degree	1,058	2.7
Some college, no degree	992	3.3
High school diploma	899	3.9
Less than a high school diploma	708	5.6
Total	1,170	3.0

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

Education and Healthcare Services along with Manufacturing businesses represent 48 percent of the jobs available in Lafayette/West Lafayette. The manufacturing sector is the largest sector, representing 28% of the jobs, with 6,601 workers and 8,585 jobs unfilled. Education and Healthcare represent 20% of the jobs, with 4,481 workers and 6,119 jobs unfilled.

Arts/Entertainment/Accommodations and the Retail Trade account for another 24% of the jobs in the community. These two industries employ 7,267 workers and have another 5,619 jobs unfilled.

Describe the workforce and infrastructure needs of the business community:

Lafayette has many more job openings than workers to able to fill them. Mid-skills/trades are in the most needed here, and upskilling programs are needed for incumbent and underemployed workers.

The Lafayette area is growing, and City utilities need to expand to accommodate growth. Service Areas 11A and 11B are targeted for water and sewer expansion which will open up to 10,000 acres for housing and commercial development. Within the City limits, Lafayette Renew and Lafayette Waterworks continues to repair, maintain and upgrade sewer and water facilities, respectively. Lafayette Waterworks is exploring new well fields to address growth and the need for redundancy. Large scale road projects continue such as the \$30M expansion of Park East Blvd and the feasibility of a new exit at Interstate I65 and McCarty Lane. Sidewalk, lighting, and pedestrian improvements are always in need and demand. Lafayette replaces, adds and repairs as funds allow.

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.

In 2024, the business community of Greater Lafayette announced over \$1.1 billion in investments for new facilities and equipment. This includes a \$43M investment at Tate & Lyle to increase production and enhance competitiveness, a \$64M investment at SIA creating 110 new jobs, a \$5.3M warehouse expansion by local company LH Industrial Supplies, and Caterpillar's largest investment to date, \$720M. Additionally, Sustainea Bioglycols, a joint venture between companies from Japan and Brazil, will produce sustainable plant-based plastics at a new \$400M facility in collaboration with Premient, creating nearly 200 jobs on the south side of Lafayette.

Other notable projects include Toyota Tsusho, a supplier to SIA, the Haggerty Point warehouse and distribution center, Rea Magnet Wire, which is expanding to meet the growing demand from the battery and electric vehicle market and Huston Electric. GE Aerospace made investment in production capacity and have partnered with the Greater Lafayette Career Academy to graduate the first class of apprentices earning an FAA powerplant license. Combined, these efforts have resulted in over 550 higher paying jobs over the past two years.

To attract more companies and facilitate further expansion, the community is proactively developing its workforce and ensuring it has shovel-ready industrial sites available. The City is investing in utility and transportation infrastructure and collaborating with developers who share the Community's vision. One such initiative is the development of the Steele site—a nearly 300-acre location across from Subaru of Indiana Automotive, Inc. (SIA), near SR 38 and I-65, positioning the City for continued industrial growth. Lafayette stands as the northern hub of Indiana's emerging hard tech corridor profoundly shaping the community's future.

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

The Greater Lafayette Career Academy which is consortium of the three area school districts provides programming and skill training to high school students to be prepared for the local workforce and job opportunities. The Region 4 Workforce Investment Board is a strong and leading partner that addresses local and regional workforce needs.

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.

The workforce in the City of West Lafayette has more education than that of the City of Lafayette and the State of Indiana as a whole. Over 71% of the West Lafayette population has earned a bachelor's degree or higher, whereas the 28% of the Lafayette population and 28% of the Indiana population has earned a bachelor's degree or higher. Workforce development is a greater need in Lafayette, where more of the population may not have had access to a college education or other secondary/formal training.

Workforce development is at the forefront of a powerful collaboration between Greater Lafayette Commerce (GLC) and the businesses and higher-learning institutions throughout the Greater Lafayette economic region. The GLC shapes education, on-site training, short-term seminars, business workshops and other activities with direct input from area employers. Below are some examples of workforce programs.

- TalentTrack is a regional workforce development program which helps employers analyze their specific workforce needs, then recruit, evaluate, train and retain their workers. Greater Lafayette Commerce creates partnerships between business and industry leaders, educators and other workforce development stakeholders that deliver high-tech employees. The program works to match the needs of both existing companies and those considering a move to the Greater Lafayette region.
- Summer Internships Experience, a partnership between Greater Lafayette Commerce is and the Indiana Destination Development Corporation (IDDC). This initiative is made possible by the support of local employers, educational institutions, and community leaders who share our commitment to attracting and retaining top talent.
- Connecting Veterans – Greater Lafayette Commerce has an advisory committee to connect Veterans with community services and organizations for a great transition to our community.
- Work Ethic Certification – This program was created in cooperation with the local school systems to give high school students an opportunity to develop critical employability skills recognized as important to area industries and businesses. Lafayette School Corporation, Tippecanoe County School Corporation, West Lafayette Community School Corporation and Greater Lafayette Commerce implemented the Indiana Governor’s Work Ethic Certificate in 2018.

Along with these initiatives, Lafayette is home to several universities.

- Purdue University – A traditional four-year public university, with its main campus located in West Lafayette. The university is home to over 50,000 students offering over 200 undergraduate programs.
- Ivy Tech Community College – A two-year community college, offering 75 academic programs across 45 Indiana locations, including Lafayette.
- Indiana Tech On-Line – Offers working adults career-oriented certificate and degree programs in high demand fields like accounting, business administration, engineering, computer science and health care administration.

Overall, education and workforce development programs offer many options for persons looking for more education that lines up with jobs available in the community.

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 HooserData.in/gov, the ten largest employers in Tippecanoe County and the number of employees are:

1. Purdue University
2. Subaru of Indiana Automotive
3. Stellantis Indiana Transmission
4. Dana Fairfield Manufacturing
5. Caterpillar Inc
6. Tyson Fresh Meats
7. Frito-Lay Inc.
8. IU Health Arnet Hospital
9. Wabash National Corp.
10. Franciscan Health Lafayette

Through consultations with civic leaders in the community, the primary need for employees seeking employment in the strong economy is affordable housing and transportation. The community is heavily car reliant and public transportation options are not available to 2nd and 3rd shift workers. Offering walkable neighborhoods, affordable housing, bustling downtowns and cultural districts the area will continue to attract both employers and employees. Both Cities will need to support workers needing more training, affordable housing and transportation.

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 both Lafayette and West Lafayette. **Figure 11** shows the concentration of households with a housing cost burden in West Lafayette. Concentrations of this housing problem surround Purdue University’s Campus and extend to the northwest side of West Lafayette. **Figure 12** shows the concentration of households with housing cost burden in Lafayette. Concentrations of housing cost burden are in five census tracts, most of which are to the north and east of downtown Lafayette, with an area to the south of downtown with a high concentration of households experiencing a housing cost burden.

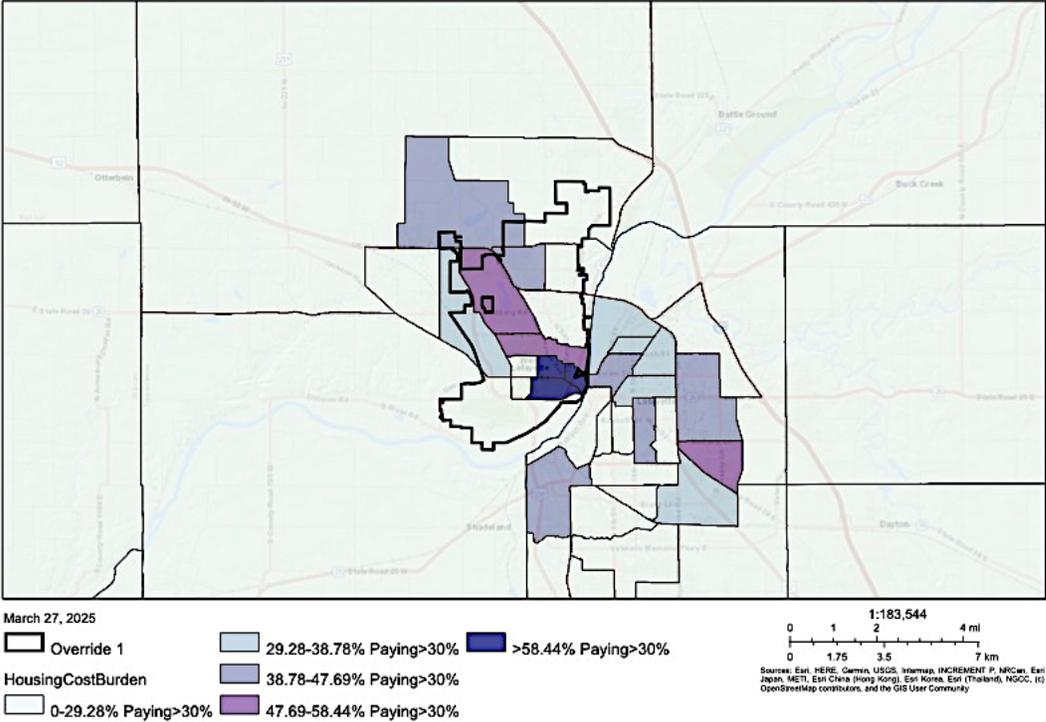


Figure 11 - West Lafayette – Percent of Households Experiencing a Housing Cost Burden

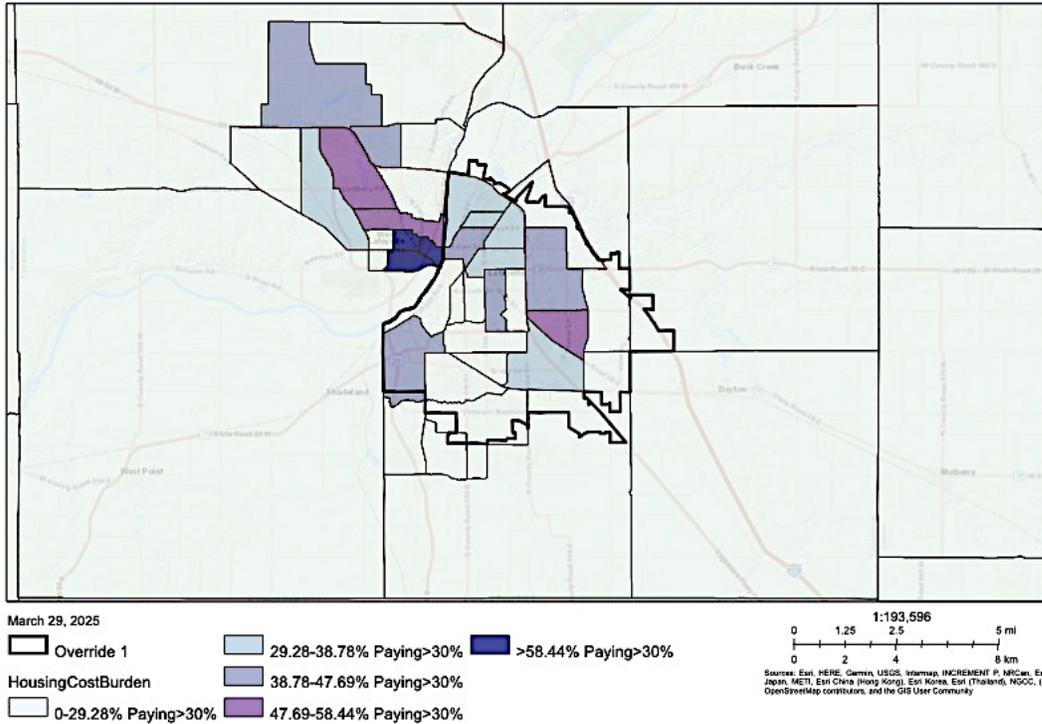


Figure 12 - Lafayette Households Experiencing a Housing Cost Burden

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 13.33 percent or more of the population identifying as African American. **Figures 13 and 14** show the areas of concentration of poverty overlay where there is a concentration of the African American population.

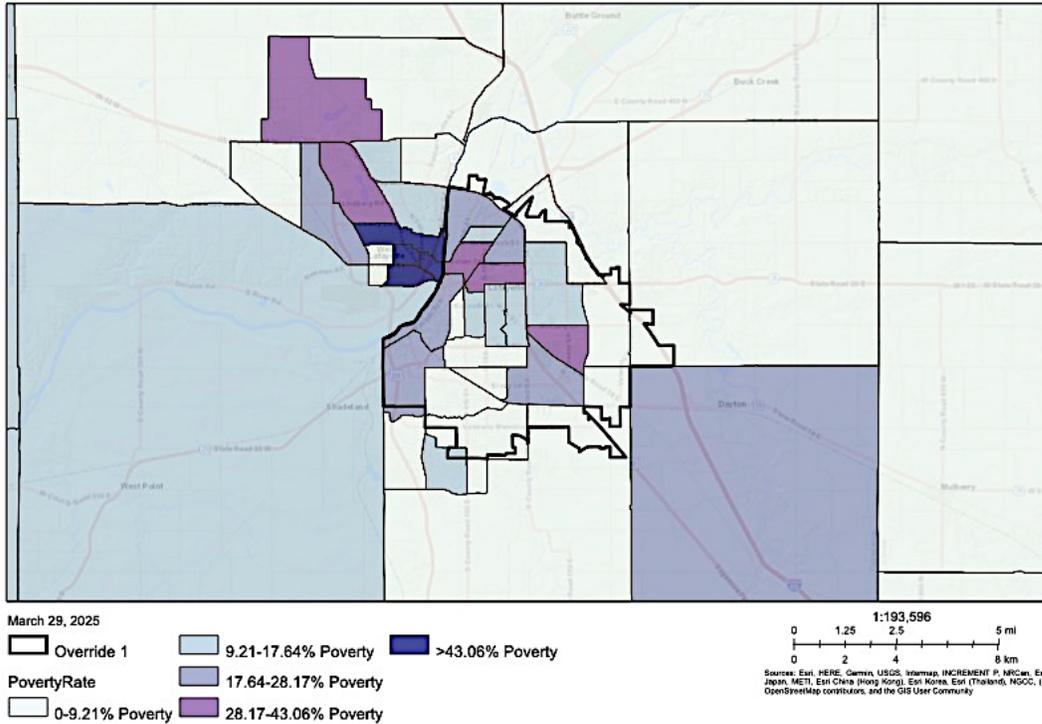


Figure 13 - Lafayette - Percent of Households Living in Poverty

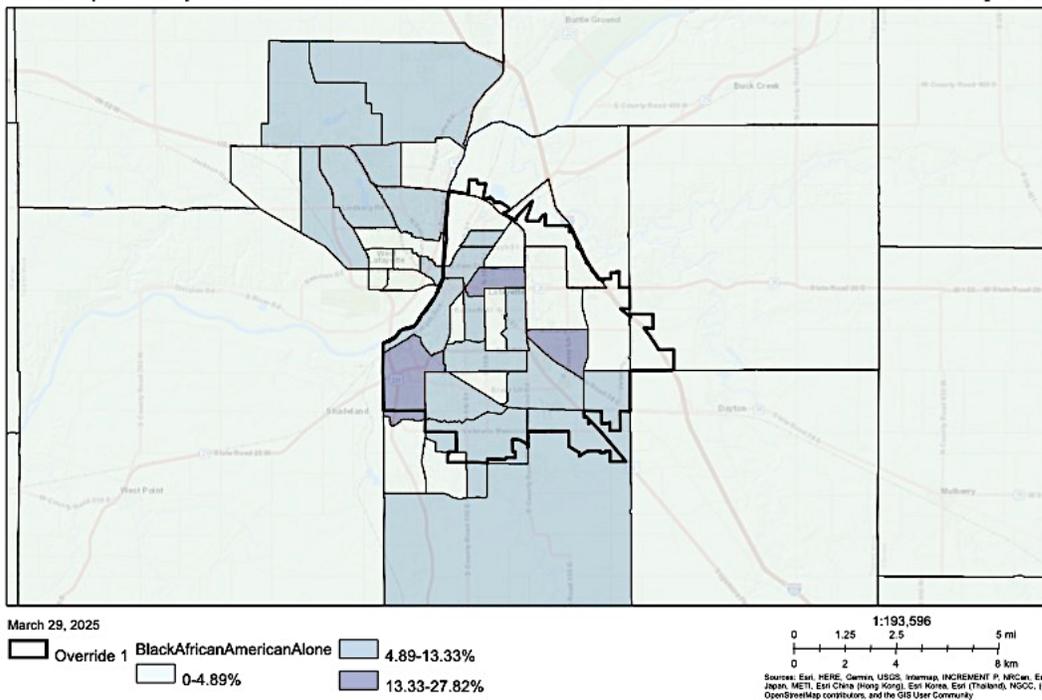


Figure 14 - Lafayette - Concentration of African American Population

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. Figures 15 and 16 show the areas of concentration of the Asian Population overlays with the concentration of areas of poverty.

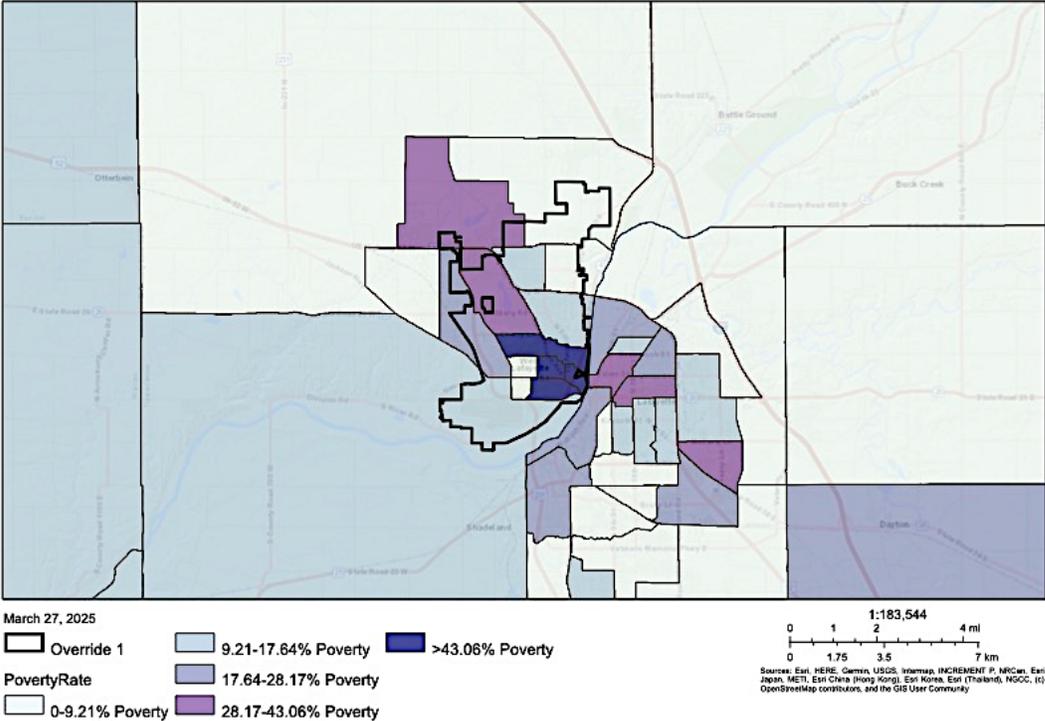


Figure 15 - West Lafayette Percent of Persons Living in Poverty

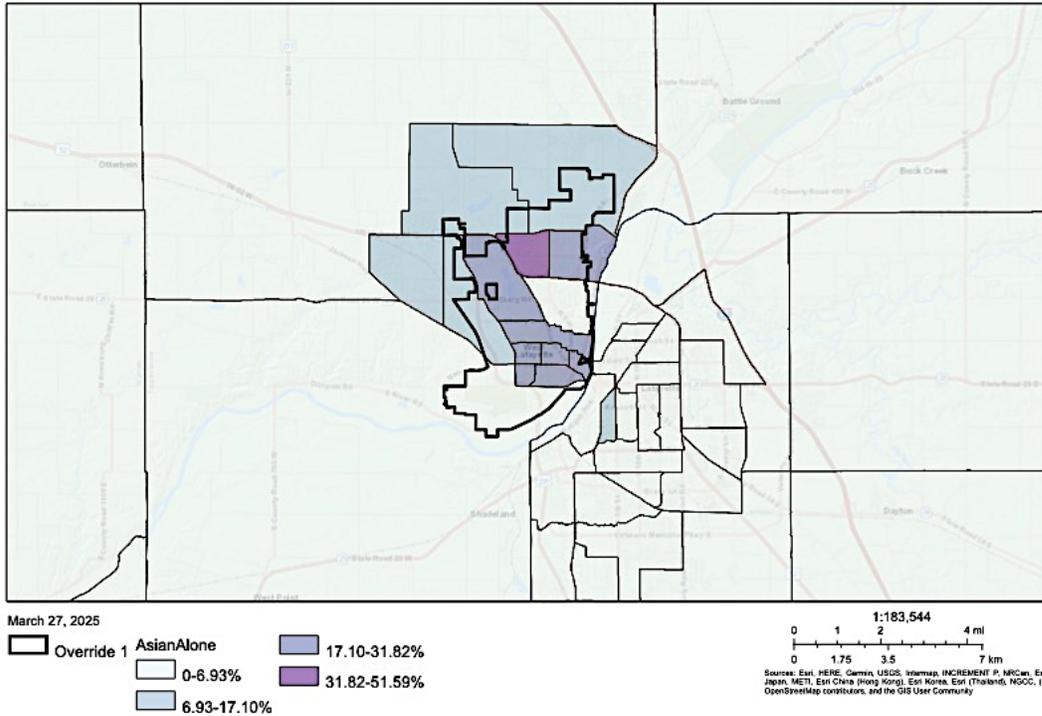


Figure 16 - West Lafayette Concentration of Asian Population

As noted earlier in Figures 11 and 12, the areas noted as concentrations of poverty and racial groups also align with areas where the Cities found concentrations of households with housing cost burden, the largest housing need in the community.

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

In West Lafayette, the areas of concentration align with the Purdue University campus. Full-time college students often have low or very-low incomes but may be housed in on-campus residences or have scholarships or family paying for their housing costs. This factor makes it more difficult to ascertain how many local residents are in need of housing assistance. However, the impact of the student population’s demand for housing can make it difficult and challenging for local, low-income households who are not students to secure affordable housing. To address this need, the City of West Lafayette should invest in improving the affordability of rental housing in these areas for local, non-student residents.

In Lafayette, the areas of concentration are along Route 52, from the eastern part of the City, into downtown and then along the Wabash River, particularly the Centennial area. These are the areas of high housing cost burden and higher concentrations of poverty. These areas have a large number of renters, with 75% or more of the households being renter households. To

address this need, the City of Lafayette should invest in improving the affordability of rental housing in these areas.

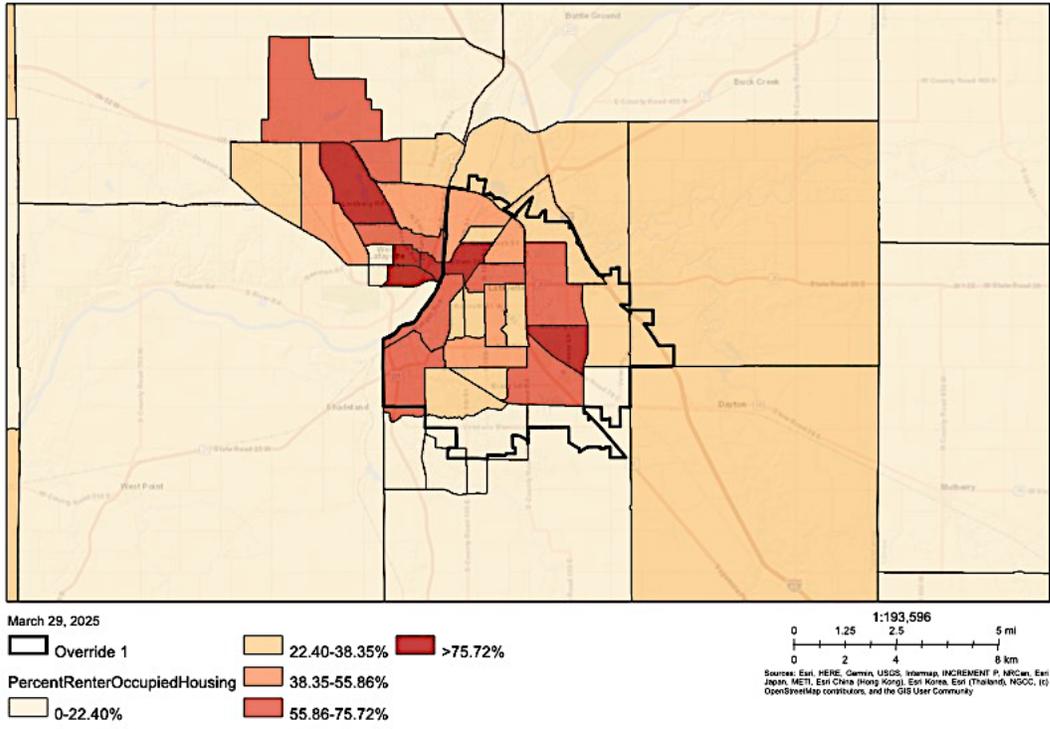


Figure 17 - Lafayette Percent Rental Households

Are there any community assets in these areas/neighborhoods?

The areas in West Lafayette have many assets in the community:

- Transportation access, including walkable neighborhoods and bike trails
- Local retail establishments and night life
- John Meyers Pedestrian Bridget,
- Tapawingo Park
- Riverfront access

The areas in Lafayette have many assets in the community:

- Parks facilities, including Columbian Park and Zoo, Riverfront Park and McAllister Park
- Lafayette Famers 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 FCC National Broadband map (<https://broadbandmap.fcc.gov/home>), all of Tippecanoe County has access to fixed broadband, with 100% of units having download speeds exceeding 100 Mbps (uploads exceeding 20 Mbps), 97.49% of units having download speeds exceeding 250 Mbps (25 Mbps download speed), and 85.45% with download speeds exceeding 1,000 Mbps (upload speeds exceeding 100 Mbps).

Similarly, 100% of the County is within a coverage for the higher-speed mobile broadband technologies, including 4G (5 Mbps download and 1 Mbps upload speeds), 5G-NR (7 Mbps download and 1 Mbps upload speeds), and 5G-NR (35 Mbps download and 3 Mbps upload speeds).

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

Affordability and access are the main internet needs in housing occupied by low- and moderate- income households. While there are several providers in the area the annual cost is still a barrier with individuals within LMI households with stagnation of wages, inflation, and cost of goods/services increasing.

Large providers fight over urban, not rural, customers. More than 98% of the urban population (about 259 million) have broadband access, according to the FCC's *2020 Broadband Deployment Report*, analyzing data from December 2018. About four million urban residents, often in low- to moderate-income areas, remain without broadband access. In rural areas, less than 78% of the population (50 million people) have broadband access, leaving more than 14 million rural residents without high-speed Internet access per the FCC, but as many as 42 million, according to other reports.

Efforts to increase investment in more rural areas have largely failed. State regulations vary, but the same trend results in every state - investment by the large ISPs is correlated to competition rather than the regulatory environment. Competition between a cable monopoly and a telephone monopoly is not sufficient for high-quality Internet access; it helps to ensure connections at the minimum definition of broadband.

Public data on deployment is flawed and may push policymakers to misunderstand the true problems in broadband access nationwide. The FCC announced a plan to produce more accurate broadband deployment data that will not be implemented for the first round of the FCC's Rural Digital Opportunity (RDO). The 2017 report, *AT&T's Digital Divide in California*, from the Haas Institute for a Fair and Inclusive Society at UC Berkeley offers an investigation format, highlighting how AT&T invested in Fiber-to-the-Home in higher-income neighborhoods throughout California while leaving the low-income communities on slow DSL.

Most households touched by the Connect America Fund (CAF) already need another subsidy to achieve high-quality Internet access. Not even a year after dispersing CAF subsidies, the FCC plans to distribute the \$20.4 billion RDO to support broadband deployment in many of the same areas. Unlike the CAF, which handed out money to the largest providers, the RDO awards through a reverse auction that prioritizes faster speeds and is open to many types of broadband providers.

Rural areas need to look to their city councils or municipal electric utilities to explore ways of improving high-speed Internet service. Rural cooperatives and municipal networks are expected to participate in the RDO, leveraging the subsidies to build gigabit fiber networks. Many cities and small towns have already improved their communities' Internet service options by building their own networks without federal funds.

A 2017 Pew Research Center report found that 70% of the public believes that local governments should be able to invest in better Internet infrastructure. 19 states erected barriers to these municipally owned networks and only serve to discourage investment by preventing competition. The fact is that large providers have not answered the digital divide. Communities must find their own way, whether working in partnership with local ISPs and cooperatives or building their own community networks.

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

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

Tippecanoe County, Indiana, like much of the state, faces increased risks from several natural hazards due to climate change. These include more frequent and severe heatwaves, heavier rainfall leading to flooding, and potentially more tornado activity as regional climate patterns shift.

Heatwaves: Climate projections for Indiana indicate a significant increase in both the frequency and intensity of heatwaves. Over the next three decades, average temperatures are expected to rise by about 5 to 6 degrees Fahrenheit, which will contribute to longer periods of extreme heat. Such conditions can have severe health impacts, particularly on vulnerable populations like the elderly, young children, outdoor workers, and those without access to air conditioning ([Environmental Resilience Institute](#)).

Flooding: Increased precipitation, a result of changing climate patterns, poses a significant flooding risk. Historical data shows a trend towards higher average rainfall in the state, and this is expected to continue, leading to more frequent and severe flooding events. In the past two decades, flooding has been a major issue for Indiana, prompting multiple federal disaster declarations ([Polis Center A](#), [Polis Center B](#)).

Tornadoes and Severe Storms: The region may also see an increase in severe storm and tornado activity. Studies suggest that the traditional "Tornado Alley" in the central United States is shifting eastward, which could result in more frequent severe storms and tornadoes affecting Indiana. This shift is driven by the same climatic changes affecting temperature and precipitation ([Polis Center](#)).

To manage these risks, it is crucial for local governments and communities to strengthen their resilience strategies. This includes developing robust emergency preparedness plans, enhancing infrastructure to withstand extreme weather events, and ensuring effective communication and support systems are in place for residents during such events ([Polis Center](#)).

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

Housing occupied by low- and moderate-income households is particularly vulnerable to the increased risks of climate change, such as heatwaves, flooding, and severe storms. The vulnerability of these households is often exacerbated by several factors:

1. Location: Many low-income housing units are located in areas more prone to natural disasters, including flood plains or urban heat islands. These locations are often the most affordable, which makes them attractive despite their higher risks (Polis Center A, Polis Center B).
2. Building Quality and Maintenance: Lower-cost housing often involves older buildings or those built with less resilient materials and methods. Such structures are more likely to sustain damage during extreme weather events. The lack of resources for regular maintenance and upgrades can further increase vulnerability (Polis Center A, Polis Center B).
3. Lack of Resources: Financial constraints mean that residents of low- and moderate-income households are less likely to afford air conditioning, proper insulation, or other mitigative technologies that can protect against heatwaves or reduce damage from floods (Environmental Resilience Institute).
4. Insurance and Financial Resilience: Lower-income families are less likely to have savings or insurance that can cover damages from natural hazards. This financial vulnerability makes recovery slower and more difficult, compounding the disruptions caused by such events (Polis Center).
5. Health and Mobility Challenges: These households are more likely to include elderly individuals, children, or persons with disabilities who are especially at risk during extreme weather. Limited access to healthcare and mobility issues can exacerbate the risks during such times (Environmental Resilience Institute).

Policies and planning must consider these vulnerabilities to improve the resilience of housing for low- and moderate-income residents. This includes strengthening building codes, providing financial and technical assistance for home retrofits, enhancing early warning systems and community preparedness, and ensuring equitable access to emergency services and recovery funds (Polis Center).

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 childcare. With those challenges facing the entire area community, the City of Lafayette has developed goals like 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 (2025 -2029). 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 are 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:	

<p>Identify the neighborhood boundaries for this target area.</p>	<p>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.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>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.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>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.</p>
<p>Identify the needs in this target area.</p>	<p>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.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>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.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Stakeholder input stated the rising property costs make it increasingly difficult to develop affordable housing.</p>
<p>3 Area Name:</p>	<p>Tippecanoe County</p>
<p>Area Type:</p>	<p>Local Area</p>
<p>Other Target Area Description:</p>	<p>Local Area</p>
<p>HUD Approval Date:</p>	<p></p>
<p>% of Low/ Mod:</p>	<p></p>

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.

Table 28 - Geographic Priority Areas

General Allocation Priorities

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

- Meet a goal of the 2025-2029 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within Lafayette or Tippecanoe County as allowed by the HOME program
- 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	Expand and Maintain Affordable Housing Options
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	Affordable Housing
	Description	Develop and sustain affordable housing for all residents in the community, from the most vulnerable households to homeowners.
	Basis for Relative Priority	Low- to moderate-income residents need access to, assistance paying for, and help maintaining affordable housing as identified in stakeholder statements and the housing analysis conducted for the Consolidated Plan.
	2	Priority Need Name
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	City-wide
	Associated Goals	Supportive Services
	Description	Increase the availability and accessibility of essential support services to low- to moderate-income residents, residents with special needs, families with children, people living with disabilities, seniors, youth, people experiencing homelessness, and people living with behavioral health and substance use disorders.
	Basis for Relative Priority	Stakeholder interviews and resident feedback stressed the need for supportive services for low- to moderate-income residents.
3	Priority Need Name	Strengthen Neighborhoods
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Low Mod Census Tracts
	Associated Goals	Public Facilities and Infrastructure
	Description	Improve quality of life through neighborhood revitalization and improvements of community infrastructure and facilities.
	Basis for Relative Priority	Staff prioritizes providing and updating public facilities and infrastructure which is often overlooked by the public.
4	Priority Need Name	Fair Housing and Administration
	Priority Level	High

Population	<p>Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development</p>
Geographic Areas Affected	City-wide
Associated Goals	Fair Housing and 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 Lafayette as well as other private/public to improve services in the community also fall under this initiative.
Basis for Relative Priority	The City is required to further fair housing initiatives and address concerns in its Fair Housing Assessment. The priority will also continue coordination among local governments and private service providers to continually improve services in the community.

Table 29 – 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 2025-2029 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within Lafayette or Tippecanoe County as allowed by the HOME program
- 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. CDBG funded services must, to the fullest extent possible, be appropriate and accessible to people with disabilities, the elderly, 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.

3. 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.

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

5. 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)	<p>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.</p> <p>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.</p> <p>The minimum wage in the Lafayette Metro area in 2024 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 83 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 113 hours per week, 2.8 times the standard 40-hour workweek.</p>
TBRA for Non-Homeless Special Needs	<p>The mean monthly payment from SSI is \$943 per month, meaning the rent affordable to a household or person with only SSI for income is \$283 per month. No apartments in the Lafayette Metro at fair market rent are affordable to persons with only SSI payments as income.</p>
New Unit Production	<p>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.</p>

Rehabilitation	<p>According to the 2020 US Census, 2,790 housing units in Lafayette and 1,828 housing units in West Lafayette were vacant. For the entire County, 6,146 housing units were vacant, up from the 5,950 reported in the 2017 American Community Survey. This is an increase from the 5,564 vacant units recorded in the 2010 US Census.</p> <p>Stakeholder input stated a large need for repairs for homeowners, particularly for households needing accessibility upgrades to age-in-place.</p>
Acquisition, including preservation	<p>The housing needs analysis and market analysis have stated that housing problems and poor conditions occur with greater frequency in neighborhoods of color.</p>

Table 30 – Influence of Market Conditions

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

Introduction

Lafayette receives an annual allocation of CDBG and HOME funding. The U.S. Congress passed a budget on March 14, 2025. HUD will have 60 days from that time to announce the allocations. A waiver issued by HUD, allows the City to publish a draft Action Plan with estimated funding amounts to keep the planning process on schedule, and ready to start on the program year start date. The City estimates it will receive \$621,908 in CDBG, \$744,594 of HOME funding. The City does not expect to collect or utilize any CDBG program income. The HOME program expects to receive \$900 in program income and utilize another \$8,470 of prior year program income and recaptured funding during PY2025. The City is reallocating \$810,197 of prior year HOME funding. The HOME funding is coming from the following projects:

- \$197,227.07 of 2019 funds
- \$209,718.78 of 2020 funds
- \$286,226 of 2021 funds
- \$147,796.49 of 2022 funds

The PY2024 allocation is used as the base estimated amount for PY2025; if amounts are different the City will make these changes:

HOME

- 10% for Administration, increase or decrease
- 15% of total award for CHDO homeownership activities
- If the award is greater than the City's estimate, the surplus will be split evenly between unallocated homeownership and unallocated rental.
- If the award is less than the City's estimate and the reduction is less than or equal to any surplus funds available after awards

are determined, the deficit will be split evenly between unallocated homeownership and unallocated rental.

CDBG

- 20% for Administration, increase or decrease
- If the award is greater than the City's estimate, 80% of the surplus will be added to Public Infrastructure Sidewalks
- If the award is less than the City's estimate, Lafayette will decrease funding for activities with 05 Matrix Codes in order to stay under the Public Services Cap and decrease Public Infrastructure Sidewalks by 65%.

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	621,908	0	54,575	676,483	2,487,632	Funding for public services, infrastructure development, affordable housing projects for low to moderate income households, removal of unsafe structures, and administration/planning.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	805,692	9,370	810,197	\$1,625,259	3,222,768	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 31 - 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

Lafayette does not require CDBG projects to meet any match requirements to receive funding. In PY2025, CDBG-funded projects expect to leverage \$5.5 million in other funding.

Lafayette Housing Consortium received a 50% reduction of the HUD-required HOME match for PY2025; projects must provide 12.5 percent of the HOME assistance as a match. Projects unable to meet the match requirements of HOME PY2025 can move forward utilizing the City's banked match. For PY2025 activities, the City of Lafayette estimates it will utilize \$88,000 of new or banked match.

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

In PY2025, Lafayette does not anticipate utilizing publicly owned property for CDBG or HOME.

Discussion

The City considers projects that leverage other funding resources when awarding CDBG and HOME funding to maximize community impact. Lafayette's Consolidated Plan uses all sources in a coordinated and leveraged way 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
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
LAFAYETTE TRANSITIONAL HOUSING	Non-profit organizations	Homelessness	Jurisdiction
Habitat for Humanity of Greater Lafayette	Non-profit organizations	Ownership	Jurisdiction
Faith Community Development Corporation	CHDO	Ownership Rental	Jurisdiction

Table 32 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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.

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

During the previous Consolidated Planning period, the only community housing development organization (or CHDO) in West Lafayette ceased operations. There is one remaining CHDO organization remaining in Lafayette, however, progress for affordable development by that organization has been slow. The City of Lafayette has invested HOME funding in larger, affordable rental development projects. In addition, Habitat for Humanity of Greater Lafayette constructs new affordable housing opportunities with HOME Funding. A single grass-roots organization that provides owner occupied repairs for senior citizens in both communities.

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 33 - 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)

A significant addition to the community serving individuals and families experiencing homelessness has been the LTHC Homeless Services Engagement Center. LTHC Homeless Services serves as the Coordinated Entry Lead for Region 4 and uses the Engagement Center as a front door for persons and households experiencing homelessness. When households experiencing homelessness arrive at the Engagement Center for an assessment, they can access services that meet their needs and choice. 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

The North End Community Center continues to be a hub for services and programs. Family Promise opened on the campus in September 2018, which expanded their capacity to serve five different families. The 114,000 square foot community center also houses childcare, sports and fitness activities, senior activities, job training, counseling, and mentoring. The residents served by Family Promise can access a variety of services to meet their needs at the North-end Community Center.

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.

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

The number of organizations and people funding and working towards addressing the needs is vast if a person in need knows where to look for help. The challenge is matching the service to the client. In response, the Homeless Prevention and Intervention Network has developed a single point of entry for those in greatest need, either homeless or at risk of homelessness. Coordinated Entry is a process used to determine which type of housing best matches the needs of people who are experiencing homelessness, whether that be connecting them to community resources or referring them to housing programs. This process standardizes access for all and coordinates referrals across providers in the system. The single point of entry connects the individual or household to the specific service provider that meets their specific

need. Stakeholder input suggests that the money available for funding coordinated entry is less than what is needed, especially since it is the largest coordinated effort outside of Indianapolis.

According to the State of Indiana Community Development and Housing Authority, Aspire Indiana, Inc., based in West Lafayette is the primary and only service provider to those living with HIV/AIDS. Aspire Indiana, Inc. offers a variety of programming, including housing services, inpatient services, outpatient services, skill development, social enterprise services to create jobs for persons with disabilities.

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

In November 2019, LTHC Homeless Services received a \$1.25 million grant from the Day 1 Families Fund set up by Amazon CEO Jeff Bezos. The grant will be used to address the needs of families experiencing homelessness. LTHC Homeless Services will use the grant to hire more staff and to add more housing options for families, either by purchasing more infrastructure for additional housing units or partnering with more landlords to provide rapid re-housing options.

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	Affordable Housing	2025	2029	Affordable Housing	City-wide	Affordable Housing	CDBG: \$300,000 HOME: \$4,525,750.20	Homeowner Housing Added 16 Homeowner Housing Rehabilitated 90 Tenant-based rental assistance / Rapid Rehousing 32 Rental units rehabilitated 10 Other 1
2	Supportive Services	2025	2029	Homeless Non-Housing Community Development	City-wide	Supportive Services	CDBG: \$373,144	Public service activities other than Low/Moderate Income Housing Benefit: 15,000 Persons Assisted
3	Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development	City-wide	Strengthen Neighborhoods	CDBG: \$1,993,444.89	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit 10,000
4	Fair Housing and Administration	2025	2029	Fair Housing and Administration	City-wide initiatives	Fair Housing and Administration	CDBG: \$497,526.40 HOME: \$322,276.80	Other 5

Table 34 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	<p>Expand, maintain, and improve affordable housing options. Support the development, maintenance, and preservation of affordable housing in Lafayette</p> <ul style="list-style-type: none"> • Increase accessibility of housing for people with disabilities, mental health challenges, substance abuse issues, and other challenges to accessing housing, prioritizing Permanent, Supportive Housing • Support rehabilitation efforts for housing in poor condition (including manufactured housing), housing in need of repairs (e.g., leaking roofs, failed heating systems, unsafe wiring, failed plumbing, and other eligible repairs), and housing in need of reasonable accommodations and ADA modernization. • Support programs that provide financial assistance to help low- to moderate-income households with down payment and/or closing cost assistance, weatherization assistance, correction of recognized health and safety hazard assistance, financial literacy, rental and utility assistance, and homebuyer education. • Support the creation of new affordable housing opportunities, including new rental and homeownership opportunities.
2	Goal Name	Supportive Services
	Goal Description	<p>Support residents to become self-sustaining. Increase the availability and accessibility of essential support services to low- to moderate-income residents, residents with special needs, families with children, people living with disabilities, seniors, youth, and people living with behavioral health and substance use disorders:</p> <ul style="list-style-type: none"> • Support public service agencies that assist residents in need with safety net services to overcome barriers, including substance abuse, domestic violence, child abuse, physical and behavioral health disabilities, homelessness, and other special needs. • Support programs that assist low- to moderate-income residents to become self-sustaining through job skills training, vocational trade school, workforce readiness programs, transportation services, and the availability and affordability of childcare and after-school care.

3	Goal Name	Public Facilities and Infrastructure
	Goal Description	<p>Improve quality of life through neighborhood revitalization and improvements of community infrastructure and facilities. Engage the community in discussions about ways to improve public facilities and revitalize neighborhoods. Proactively plan for infrastructure needs by providing facilities necessary for the City’s residents and visitors in a manner that is financially and environmentally sustainable:</p> <ul style="list-style-type: none"> • Support programs that promote a community-wide culture of inclusion, such as neighborhood or outreach programs that engage low- to moderate-income households, people of color, people experiencing homelessness, physical and behavioral health disabilities, seniors, and youth in community discussions. • Provide assistance to repair and improve public infrastructure, including street improvements, sidewalks, water and sewer improvements, curbs, gutters, and lighting and street trees in low- to moderate-income neighborhoods. This may include environmental improvements to decrease flooding, like rain gardens. • Provide assistance to develop neighborhood facilities such as youth centers, senior centers, parks and recreation facilities, open space and community centers.
4	Goal Name	Fair Housing and Administration
	Goal Description	Affirmatively further fair housing and Administration. Advocate for and promote fair housing and administer HUD CDBG and HOME programs.

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 its boundaries. Based on previous performance, the public service organizations will serve 15,000 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 60 units of repair will be targeted towards households earning 51-80% AMI and an estimated 30 units of repair will be targeted towards households earning 31-50% AMI.

The City will work over the next five years to create 58 units of affordable housing. Of these, 10 will target households earning less than 30% AMI, 20 will target households earning 31-50% AMI and 28 will target households earning 51-80% AMI.

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 (LHA) does not develop or manage public housing units. As a result, there is no requirement to increase the number of accessible units under a Section 504 Voluntary Compliance Agreement.

However, LHA remains committed to ensuring accessibility within its Project-Based Voucher (PBV) program and works with property owners to promote compliance with federal accessibility standards for individuals with disabilities.

Activities to Increase Resident Involvements

The Lafayette Housing Authority (LHA) is committed to encouraging resident engagement in management activities and homeownership programs by implementing the following strategies:

- Active Participant Board Member – LHA ensures compliance with regulatory requirements by maintaining a resident board member who provides valuable insights into tenant needs and concerns.
- Representation of Protected Classes – The current board member represents multiple protected classes as an African American disabled veteran, ensuring diverse perspectives are considered in decision-making and policy development.
- Annual Resident Feedback Collection – LHA actively gathers input from participants during the annual plan process, specifically addressing fair housing issues, resident preferences, and program improvements.
- Homeownership Program Outreach – LHA provides information and guidance on homeownership opportunities, encouraging eligible residents to transition from rental assistance to homeownership through educational programs and financial resources.

By prioritizing resident representation, community feedback, and homeownership support, LHA fosters a more inclusive and responsive housing environment.

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

Not applicable, as LHA does not hold 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, 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 Indianapolis, 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 under the National Environmental Policy Act (NEPA). Urban properties or facilities whose development or redevelopment can be complicated by the potential presence of site contamination or other environmental factors.
- 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.

Locally, stakeholders recognized a few other barriers that prevented affordable housing development and investment.

- Finding available land near public transportation and grocery stores.
- Finding shelter that will house families, including older male children, ages 14-18.
- Minimum parking requirements make the cost of development of affordable housing too high.
- Minimum lot sizes make the cost of development of affordable housing too high.
- Competition with students and higher income residents make it harder to find affordable housing.

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 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 Valley Oaks Health PATH Street Outreach Team completes three weekly homeless outreach shifts, walking defined routes near places where persons needing assistance can be found. Focused outreach is conducted on Saturdays in wooded and more remote areas. The information gathered allows PATH workers to identify people who are likely to be chronically homeless to conduct more intensive engagement. PATH provides the Greater Lafayette Area with a resource for identifying homeless people and connecting them with services and community housing opportunities.

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

LTHC: Homeless Services is the CoC Coordinated Entry Point for Region 4, serving individuals and families experiencing homelessness. LTHC also manages the Engagement Center, including PSH and other amenities such as meals, showers, laundry, phone, and mail services. The Engagement Center continues to serve as an entry point for homeless individuals and families, providing access to a variety of services, including permanent housing searches, convalescent beds, and access to food and supplies.

Lafayette Urban Ministry (LUM) provides programs and services for individuals experiencing homelessness. Each evening of the year, LUM welcomes guests to its Emergency Shelter, where

meals are served nightly. During the colder months, LUM opens the Winter Warming Station, which provides to-go meals when the LUM Office is open.

Family Promise of Greater Lafayette provides shelter, food, transportation, and case management services to qualifying families. The program is available to families with children in a housing crisis. Families utilize the shelter program for 30-45 days, and adults work with a case manager to address barriers that prevent independent living.

The YWCA of Greater Lafayette provides TBRA to those exiting the Domestic Violence Intervention & Prevention Program (DVIPP), easing the transition to stable housing.

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. Rapid Rehousing Programs have shown great success in moving families from shelter, many times in less than 14 days. There are two programs within the CoC, offering 52 units of Rapid Re-Housing. Supportive Services for Veteran Families (SSVF) has also been used for homeless vets to the same effect. There is one program offering 21 units of rental housing supports for veterans. A renewed emphasis has also been placed on excellent, coordinated case management.

The YWCA of Greater Lafayette provides TBRA to those exiting the Domestic Violence Intervention & Prevention Program, easing the transition to stable housing for families and families with children. Lafayette funded Rental Assistance for six families graduating from DVIPP to facilitate access to affordable housing in the Greater Lafayette area.

LHA prioritizes vouchers for youth aging out of foster care. LHA also administers the Foster Youth to Independence (FYI) initiative, in partnership with the Indiana Department of Child Welfare, making voucher assistance available for those between 18 and 24 who left or will leave foster care within 90 days and who are homeless or at risk of becoming homeless.

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

PSH is an evidence-based practice shown to decrease homelessness, improve long-term housing stability, and reduce negative health outcomes for individuals experiencing chronic and long-term homelessness. A significant part of the PSH portfolio is scattered site. One of the benefits of scattered-site PSH is that formerly homeless tenants have access to neighbors with diverse backgrounds and socioeconomic classes, helping them integrate into their new communities, an important factor in their remaining housed.

Equally important factors include a variety of apartment types and sizes from which perspective tenants can choose that best fit their unique needs, along with factors such as close proximity to their employers, families, or places of worship. Lafayette struggles with providing PSH due to the lack of funding for case management, decreasing favorable outcomes.

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 supportive service funding. For persons not able to maintain their PSH unit, especially with limited case management resources available, the risk of returning to homelessness is high.

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 Tippecanoe County Health Department serves as the primary method for screening children with elevated lead blood levels. The City of West Lafayette will support the lead paint program at the Tippecanoe County Health Department by taking on referrals to receive repairs or lead abatement/renovation through the Community Development Block Grant (CDBG) program. Currently the City follows the U.S. Department of Housing and Urban Development (HUD) rules for addressing lead-based paint hazards when applying CDBG and other grant money.

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

The housing needs narrative and CHAS data found 14 percent of owner-occupied homes in the Lafayette area where built prior to 1980 are occupied by children. This is down from 16 percent at the time of the 2020 Consolidated Plan publication. The CHAS information also suggested that 11 percent of the rental units build prior to 1980 have children present, up from 10 percent at the time of the 2020 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 \$330 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 following has been incorporated into the local policies and procedures manual:

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 West Lafayette will use CDBG 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 maximize total rehabilitation dollars. This process will minimize the number.

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:

- Fund supportive services that assist low and moderate-income households seeking employment or higher wages
- Create and preserve affordable housing opportunities within City limits
- Support Section 3 opportunities for local residents and small businesses

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

The primary strategy in 2025 to 2029 for the City of Lafayette will be to close the gap on housing for households earning less than 30 percent of the area median income and to work towards self-sufficiency. With few housing units available and affordable to this income bracket, that it is essential for families living in poverty to have more housing options and more economic opportunities to increase their income. Initiatives and goals the City of Lafayette will take on in the next five years include:

- Increase accessibility of housing for people with disabilities, mental health challenges, substance abuse issues, and other challenges to accessing housing, prioritizing Permanent, Supportive Housing
- Support rehabilitation efforts for housing in poor condition (including manufactured housing), housing in need of repairs (e.g., leaking roofs, failed heating systems, unsafe wiring, failed plumbing, and other eligible repairs), and housing in need of reasonable accommodations and ADA modernization.
- Support programs that provide financial assistance to help low- to moderate-income households with down payment and/or closing cost assistance, weatherization assistance, correction of recognized health and safety hazard assistance, financial literacy, rental and utility assistance, and homebuyer education.
- Support public service agencies that assist residents in need with safety net services to overcome barriers, including substance abuse, domestic violence, child abuse, physical and behavioral health disabilities, homelessness, and other special needs.

- Support programs that assist low- to moderate-income residents to become self-sustaining through job skills training, vocational trade school, workforce readiness programs, transportation services, and the availability and affordability of childcare and after-school care.

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 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 ongoing activities.
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.

Follow-up and Enforcement

1. Compliance concerns are addressed at all phases of an activity, as soon as the project manager is aware of the issue. Technical assistance is provided as necessary to maintain compliance.
2. Annual reviews of sub-recipient activities are conducted by the project manager, using a checklist of areas to be reviewed. The annual reviews are followed up with written statements of compliance or non-compliance. In situations of non-compliance, the written statements detail methods and timeframes to bring the activity back into compliance.
3. Sub-recipients may be required to file a Certified Public Accountant (CPA) annual report of sub-recipient's financial stability and federally funded project expenditures. Records shall be maintained for five years after project closeout, which is when final payments and all related matters are closed.
4. Enforcement of activities not in compliance shall follow 2 CFR Part 200 with the right of appeal, as well as termination of a contract/agreement.

To encourage participation of MBE, WBE and VBE enterprises, the City requires projects and organizations to document affirmative outreach to contractors. The City monitors the project for documentation of use of MBE, WBE and VBE contractors and the Subrecipient's affirmative outreach during the bidding/procurement process.

Because the HOME Program imposes occupancy restrictions over the length of the affordability period, owners must establish systems to recertify tenant income on an annual basis. Projects must provide recertifications are provided to City annually by the deadline provided by HOME staff. Each year the HOME Staff will notify property managers of the upcoming deadline and supply property managers with the recertification documents that are required to be completed and returned to the City by the established due date. To verify compliance with property standards and the information submitted by property managers on tenants' incomes, rents, and other HOME rental requirements during a project's period of affordability, HOME rules require on-site inspections of HOME properties once every three years. Upon initial lease up and completion, rental projects will be assigned their inspection and monitoring rotation schedule.

2025-2029 Consolidated Plan

Appendix A

Community Survey

Cities of Lafayette and West Lafayette 2025 Consolidated Plan

The Cities of Lafayette and West Lafayette are working together to create a series of strategic planning documents required by the US Department of Housing and Urban Development. The first part of the work for these documents is conducting a joint survey to hear about the housing and community development needs as well as your experience with housing discrimination issues and concerns. The survey is being conducted anonymously, so please be honest and detailed in your answers. Your responses will allow us to better serve the community. Responses are anonymous and will be summarized and individual responses will not be reported in any way. Thank you!

For more information on previous Consolidated Plans, please visit <https://www.lafayette.in.gov/2044/Federal-Grant-Administration-HOME-CDBG> or <https://www.westlafayette.in.gov/government/boards-and-commissions/cdbg-advisory-board>.

Section 1: Demographics

The first series of questions is to help the Cities understand who is responding to the survey and make outreach efforts in the community to ensure all voices of the community are heard.

1. Are you a resident of or work in Lafayette, West Lafayette or Tippecanoe County?

- Lafayette
- West Lafayette
- Tippecanoe County
- None of the Above

2. Ethnic Categories (select only one)

- Hispanic or Latino
- Not Hispanic or Latino

3. Racial Categories (select only one)

- White
- Black or African American
- American Indian
- Native American
- Asian
- Native Hawaiian/Other Pacific Islander
- Other Multi-Racial

4. Do you rent or own your home?

- Rent
- Own

5. Age

- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65 years and above

6. Please select all that may apply to you.

- Person living with a disability.
- Person who has experienced homelessness sometime in the past.
- Person who has experienced an eviction or been forced to move.
- Person who has experienced domestic violence.
- Single parent household.
- Identify as a member of LGBTQ+ community.
- Age 62 years or older.

7. Do you have children under the age of 18 years old in your home?

- Yes
- No

Section 2: Fair Housing

Federal and State Fair Housing laws prohibit discrimination in all aspects of housing, including home sales, rentals, housing policies and financing. Each resident is entitled to equal access to housing opportunities regardless of race, color, religion, sex, national origin, disability/medical conditions, familial status, marital status, age, ancestry, sexual orientation, gender identity, gender expression, source of income, or any other arbitrary reason.

8. How much do you know about Fair Housing Laws including State of Indiana Fair Housing Law?

- Very Knowledgeable
- Somewhat Knowledgeable
- Not Knowledgeable

9. Have you or anyone you know ever experienced housing discrimination in Lafayette or West Lafayette?

- Yes, I have.
- Yes, a person I know has.
- No.
- Don't Know.

10. If yes, who do you believe discriminated against you or the person you know? Check all that apply.

- Landlord/Rental Property Manager
- Seller of Housing Unit
- Loan officer/Mortgage Lender
- Condominium/ Homeowner's Association
- Real Estate Agent
- Insurance Company
- Municipal Employee/ Government Staff
- Other

11. Where did the act of discrimination occur? Check all that apply.

- Housing unit for sale
- Housing unit for rent
- Apartment Complex
- Condo/Townhome Development
- Single-Family Neighborhood
- Public or Subsidized Housing Project
- Mobile Home Park
- When Applying for City/County Programs
- Lending Institution
- City Office
- Other, please specify.

12. How were you or the person you know discriminated? Check all that apply.

- Not shown Apartment
- Higher Rent
- Higher Security Deposit
- Provided Different Housing Services or Facilities
- Delayed Repairs or Repairs Not Made
- Service/ Support Animal Deposit Charged
- Other, please specify.

13. What do you believe was the basis for the discrimination you or the person you know experienced?

- Race
- Color
- Religion
- Age
- Gender
- National Origin
- Disability/ Medical Conditions
- Sexual Orientation
- Poor English Language Skills
- Citizenship Status
- Level of Income
- Source of Income (e.g., welfare, unemployment insurance, Housing Choice/Section 8 Voucher)
- Family Status (e.g., single parent with children, family with children or expecting a child)
- Others, please specify.

14. What do you believe are the current impediments to fair housing choices?

- Race
- Color
- Religion
- Age
- Gender
- National Origin
- Disability/ Medical Conditions
- Sexual Orientation
- Poor English Language Skills
- Citizenship Status
- Family Status
- Lack of affordable housing
- Insufficient Income
- Insufficient public transportation
- Municipal codes, ordinances, or regulations
- Others, please specify.

15. Rate the supply of affordable housing from low to high for the following populations:

	Low	Medium	High
All residents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Disabled residents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior Citizens	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Residents with children	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Residents living in poverty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section 3: Reporting Fair Housing Discrimination

The Cities of Lafayette and West Lafayette want to know more about your knowledge on where to report housing discrimination and the ease of reporting housing discrimination.

16. If you believe you have been discriminated against, have you reported the incident?

- Yes
- No

17. If YES, who did you report the incident to?

- Complain to the individual/organization that discriminated against me
- Contact City offices
- Contact my elected municipal representative
- Contact a local fair housing organization
- Contact HUD
- Contact a private attorney Or other legal aid
- Contact the City Attorney
- Contact the State Attorney General
- Other, please specify

18. If you reported the complaint, what is the status?

- Unresolved
- Resolved via Mediation
- Unresolved, Pending Resolution
- In Litigation
- Other, please specify.

19. If NO - Why?

- Don't Know Where to Report
- Too Much Trouble
- Don't Believe it Makes Any Difference
- Afraid of Retaliation
- Other
- Other, please specify.

20. Do you think adequate information regarding fair housing or social services is provided by the city?

- Yes
- No

21. If YES, how effective do you think are current fair housing laws, programs and enforcement mechanism?

- Very Effective
- Somewhat Effective
- Not Effective

22. What are the most effective ways your local government can inform you about your fair housing rights/responsibilities?

- Public Meetings
- Fair Housing Trainings
- Information in Public Libraries and/or City Hall
- Television Advertisements and Announcements
- Radio Advertisements and Announcements
- Social Media Posts
- Information on the City Website
- Other, please specify.

Section 4: Community Need

The need for affordable housing choices and fair housing are often intertwined, along with other needs in the community. The Cities of Lafayette and West Lafayette want to know more about your knowledge on where to report housing discrimination and the ease of reporting housing discrimination.

* 23. What are the top three challenges facing the Community? Please limit your answers to 3.

- Access to Quality, Affordable Housing (for example, improving poor housing conditions, addressing lack of housing supply and affordability of available housing, etc.)
- Access to Public and/or Community Services (for example: educational opportunities, affordable childcare, youth programming, substance abuse/mental health programming, financial literacy, and English as a Second Language classes)
- Access to Economic Opportunity (for example: employment/job opportunities and training and small business support)
- Access to Vibrant and Safe Neighborhoods (for example: parks, sidewalks, libraries, graffiti removal, public safety, and quality of life, etc.)
- Other, please specify:

24. Please rank how important these affordable housing activities are, from most important to least important:

	Not Important	Somewhat Important	Very Important
Fixing homes that people own	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fixing homes that people rent	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Helping people buy a home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Helping people pay their rent if they can't afford it	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Building affordable homes for homeownership	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Building affordable rental housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Making homes more energy efficient	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other, please share

25. Please rank how important you think these activities are for addressing homelessness from most important to least important:

	Not Important	Somewhat Important	Very Important
Supporting Homeless Shelters for Overnight Stays	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help for homeless people to find services and housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing with services for people who have been homeless	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Behavioral Health Services Mental health and substance use services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Services for homeless young people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help for people facing Domestic Violence, Intimate Partner Violation or Human Trafficking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Support for people with HIV/AIDS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other, please share

26. Please tell us how important you think these community services are, from most important to least important:

	Not Important	Somewhat Important	Very Important
Senior/Elderly Services / Services for older people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Youth Services / Services for kids and young people (childcare, tutoring, after school programs, summer activities and violence prevention, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health services (help with healthcare, for addiction/substance abuse, mental health, and programs for people with AIDS/HIV, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Services for Persons with Disabilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legal Help / Legal Services/Tenant Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transportation Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Programs to help people get food / Food Access Programming	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Services for Veterans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Education about money management / Financial Literacy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Education for digital skills (like using a computer or the internet) / Digital Literacy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
English classes for non-native speakers / ESOL	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other, please share

27. How important do you think these job and business activities are in your neighborhood?

Please rate them from most important to least important:

	Not Important	Somewhat Important	Very Important
Help for small businesses / Small Business Technical Assistance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Funding for small businesses / Access to capital or financial resources for small businesses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Job training and education for employees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improving the look of the exteriors of stores and businesses / Façade Improvements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cleaning up polluted/contaminated sites for future use	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other, please share

28. Please rank how important these neighborhood improvements are from most important to least important:

	Not Important	Somewhat Important	Very Important
Fixing or improving parks (playgrounds, basketball/tennis/pickleball courts, or public exercise equipment, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increasing Access to fresh food/reducing food deserts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reducing flooding and other stormwater issues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improving roads, sidewalks and bike paths	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planting more trees and or green infrastructure	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improving community facilities, including making them accessible to people with disabilities (community or youth centers, libraries, and food banks)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Making neighborhoods look nicer /Neighborhood Beautification (adding decorative lights, flower planters/baskets, public art and neighborhood signs)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Protect and improve historical buildings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cleaning, securing or demolition of empty buildings and lots	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Checking and enforcing local rules and codes /Pro-active code enforcement sweeps	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other suggestions, please share

Las ciudades de Lafayette y West Lafayette - Plan consolidado para 2025

Las ciudades de Lafayette y West Lafayette colaboran en la creación de una serie de documentos de planificación estratégica exigidos por el Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos. La primera parte de este trabajo consiste en realizar una encuesta conjunta para identificar las necesidades de vivienda y desarrollo comunitario, además de conocer la experiencia con los problemas y preocupaciones relacionados con la discriminación en la vivienda. La encuesta será completamente anónima, por lo que le pedimos que sea honesto y brinde respuestas detalladas. Sus respuestas nos permitirán atender mejor a la comunidad. Las respuestas se mantendrán en el anonimato y serán resumidas; las respuestas individuales no se divulgarán de ninguna manera. ¡Gracias!

Para obtener más información sobre planes consolidados anteriores, visite <https://www.lafayette.in.gov/2044/Federal-Grant-Administration-HOME-CDBG> o <https://www.westlafayette.in.gov/government/boards-and-commissions/cdbg-advisory-board>.

Sección 1: datos demográficos

la primera serie de preguntas tiene el objetivo de ayudar a las ciudades a conocer a los participantes de la encuesta y de realizar esfuerzos de divulgación en la comunidad para garantizar que se escuchen todas las voces.

1. ¿Reside en Lafayette, West Lafayette o en el condado de Tippecanoe?

- Lafayette
- West Lafayette
- Condado de Tippecanoe
- Ninguna de las opciones anteriores

2. Categorías étnicas (seleccione solamente una opción)

- Hispano/a o latino/a
- Ni hispano/a ni latino/a

3. Categorías raciales (seleccione solamente una)

- Caucásico/a
- Negro/a, Afroamericano/a
- Indio/a americano/a
- Nativo/a americano/a
- Asiático/a
- Nativo/a de Hawái u otras islas del Pacífico
- Otros multirraciales

4. ¿Es usted propietario/a o inquilino/a?

- Inquilino/a
- Propietario/a

5. Edad:

- 18-24 años
- 25-34 años
- 35-44 años
- 45-54 años
- 55-64 años
- 65 años o más

6. Seleccione todas las opciones que correspondan.

- Persona que vive con una discapacidad.
- Persona que se ha quedado sin hogar alguna vez en el pasado.
- Persona que ha sufrido un desahucio o se ha visto obligada a mudarse.
- Persona que ha sufrido violencia doméstica.
- Hogar mono parental.
- Miembro de la comunidad LGBTIQ+.
- De 62 años o más.

7. ¿Tiene hijos menores de 18 años en casa?

- Sí
- No

Sección 2: Vivienda justa

las leyes federales y estatales sobre vivienda justa prohíben cualquier tipo de discriminación en todos los aspectos relacionados con la vivienda, incluidas la venta, el alquiler, las políticas de vivienda y la financiación. Cada residente tiene derecho a un acceso igualitario a las oportunidades de vivienda, sin importar su raza, color, religión, sexo, origen nacional, discapacidad/condiciones médicas, estado familiar, estado civil, edad, ascendencia, orientación sexual, identidad de género, expresión de género, fuente de ingresos o cualquier otro motivo arbitrario.

8. ¿Qué tanto sabe acerca de las leyes de vivienda justa, incluida la ley de vivienda justa del Estado de Indiana?

- Sé mucho
- Sé bastante
- No sé nada

9. ¿Ha experimentado usted o algún conocido suyo discriminación en materia de vivienda en Lafayette o West Lafayette?

- Sí, lo he sufrido.
- Sí, una persona que conozco lo ha sufrido.
- No.
- No lo sé.

10. En caso afirmativo, ¿quién cree que le discriminó a usted o a la persona que conoce?
Seleccione todas las opciones que correspondan.

- Dueño/administrador de propiedades en alquiler
- Vendedor/a de la vivienda
- Agente de préstamos/ Prestamista hipotecario
- Condominio/ Asociación de propietarios
- Agente inmobiliario/a
- Compañía de seguros
- Empleado municipal/ Personal de la administración
- Otro

11. ¿Dónde ocurrió el acto de discriminación? Seleccione todas las opciones que correspondan.

- Vivienda en venta
- Vivienda en alquiler
- Complejo de apartamentos
- Urbanización
- Barrio unifamiliar
- Proyecto de vivienda pública o subvencionada
- Parque de casas móviles
- Al presentar una solicitud para programas municipales o regionales
- Institución de crédito
- Oficina municipal
- Otro, por favor especifique.

12. ¿Cómo fue discriminado usted o la persona que conoce? Seleccione todas las opciones que correspondan.

- No mostraron el apartamento
- Me exigieron pagar un precio de alquiler más alto
- Fianza más alta
- Prestación de servicios o instalaciones de alojamiento diferentes
- Reparaciones retrasadas o no realizadas
- Servicio/ Animal de apoyo Depósito cobrado
- Otro, por favor especifique.

13. ¿A qué cree que se debió la discriminación que usted o la persona que conoce vivieron?

- Raza
- Tono de piel
- Religión
- Edad
- Género
- Nacionalidad
- Discapacidades/ Condiciones médicas
- Orientación sexual
- Escaso dominio del inglés
- Estado de ciudadanía
- Nivel de ingresos
- Fuente de ingresos (por ejemplo, asistencia social, seguro de desempleo, subsidio de elección de vivienda/apartado 8)
- Situación familiar (por ejemplo, padre soltero con hijos, familia con hijos o esperando un hijo)
- Otros, especifique.

14. ¿Cuáles cree que son los principales obstáculos para acceder a una vivienda justa?

- Raza
- Tono de piel
- Religión
- Edad
- Género
- Nacionalidad
- Discapacidades/ Condiciones médicas
- Orientación sexual
- Escaso dominio del inglés
- Estado de ciudadanía
- Situación familiar
- Falta de viviendas asequibles
- Ingresos insuficientes
- Transporte público insuficiente
- Códigos, ordenanzas o reglamentos municipales
- Otros, especifique.

15. Califique la oferta de viviendas asequibles de baja a alta para las siguientes poblaciones:

	Bajo	Medio	Alto
Todos los residentes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Residentes discapacitados	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personas mayores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Residentes con niños	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Residentes en situación de pobreza	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Sección 3: Denuncia de la discriminación en materia de vivienda justa

Las ciudades de Lafayette y West Lafayette quieren conocer más sobre lo que sabe acerca de dónde y cómo denunciar la discriminación en la vivienda.

16. En caso de que crea que ha sido discriminado, ¿ha denunciado el incidente?

- Sí
- No

17. En caso afirmativo, ¿a quién informó del incidente?

- Reclamar a la persona u organización que me ha discriminado
- Contactar con las oficinas municipales
- Contactar con mi representante municipal electo
- Contactar con una organización local de vivienda justa
- Contactar con el HUD
- Contactar con un abogado privado u otro tipo de asistencia jurídica
- Contactar con el fiscal municipal
- Contactar con el fiscal general del Estado
- Otros, especifique.

18. Si denunció la queja, ¿en qué situación se encuentra?

- Sin resolver
- Resuelto por mediación
- Sin resolver, pendiente de resolución
- En litigio
- Otro, por favor especifique.

19. En caso negativo, ¿por qué?

- No sabe dónde denunciar
- Demasiados problemas
- No creo que haya ninguna diferencia
- Miedo a las represalias
- Otro
- Otro, por favor especifique.

20. ¿Piensa que la ciudad ofrece suficiente información sobre vivienda justa o servicios sociales?

- Sí
- No

21. En caso afirmativo, ¿qué grado de eficacia cree que tienen las leyes, programas y mecanismos de aplicación actuales en materia de vivienda justa?

- Muy eficaz
- Algo eficaz
- Ineficaz

22. ¿Cuáles considera que son los métodos más efectivos para que la administración local le comunique sus derechos y responsabilidades en relación con la vivienda justa?

- Reuniones públicas
- Equidad de vivienda
- Información en las bibliotecas públicas y/o en el ayuntamiento
- Anuncios y publicidad en televisión
- Anuncios y publicidad en radio
- Publicaciones en redes sociales
- Información en el sitio web de la ciudad
- Otro, por favor especifique.

Sección 4: Necesidad de la comunidad

La demanda de opciones de vivienda asequible y vivienda justa suele estar relacionada con otras necesidades de la comunidad. Las ciudades de Lafayette y West Lafayette desean conocer más sobre sus conocimientos acerca de dónde denunciar la discriminación en la vivienda y la facilidad para hacerlo.

23. ¿Cuáles son los tres principales retos a los que se enfrenta la comunidad? Limite sus respuestas a 3.

- Acceso a una vivienda asequible y de calidad (por ejemplo, mejorar las malas condiciones de la vivienda, abordar la falta de oferta de vivienda y la asequibilidad de la vivienda disponible, etc.)
- Acceso a servicios públicos o comunitarios (por ejemplo, oportunidades educativas, guarderías asequibles, programas para jóvenes, programas de salud mental y drogodependencia, educación financiera y clases de inglés como segundo idioma)
- Acceso a oportunidades económicas (por ejemplo, oportunidades de empleo, formación y apoyo a las pequeñas empresas)
- Acceso a barrios llenos de vida y seguros (por ejemplo, parques, aceras, bibliotecas, eliminación de grafitis, seguridad pública y calidad de vida, etc.)
- Otros, especifique:

24. Ordene estas actividades de vivienda asequibles de mayor a menor importancia:

	No es importante	Un poco importante	Muy importante
Reparar las viviendas que pertenecen a los ciudadanos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reparar las casas en alquiler	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ayudar a la gente a comprar una casa	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ayudar a las personas a cubrir el alquiler si no pueden pagarlo.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Construir viviendas asequibles para los propietarios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Construir viviendas de alquiler asequibles	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mejorar la eficiencia energética de las viviendas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Otra opción, por favor comparta

25. Ordene de mayor a menor la importancia que a su parecer tienen estas actividades para abordar el problema de las personas sin hogar:

	No es importante	Un poco importante	Muy importante
Apoyar a los albergues para personas sin hogar, brindándoles un lugar donde pernoctar.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ayudar a las personas sin hogar a encontrar servicios y vivienda	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Viviendas con servicios para personas sin hogar	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Programas de salud mental Servicios de salud mental y asistencia por consumo de drogas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios para jóvenes sin hogar	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ayudar a las personas que sufren violencia doméstica, violencia de pareja o trata de seres humanos.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apoyo a las personas con VIH/SIDA	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Otra opción, por favor comparta

26. Indíquenos cuán importantes considera estos servicios comunitarios, del más importante al menos importante:

	No es importante	Un poco importante	Muy importante
Servicios para la tercera edad/personas mayores/ Servicios para personas de edad elevada	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios para la juventud/servicios para niños y jóvenes (guarderías, clases particulares, programas extraescolares, actividades de verano y prevención de la violencia, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Servicios sanitarios (ayuda con la atención sanitaria, para adicciones/abuso de sustancias, salud mental y programas para personas con SIDA/VIH, etc.)

Servicios para personas con discapacidad

Ayuda legal/ Servicios jurídicos/ Servicios para inquilinos

Servicios de transporte

Programas de ayuda alimentaria/ Programas de acceso a alimentos

Servicios para Veteranos

Educación sobre la gestión del dinero/ Educación financiera

Educación en competencias digitales (como el uso del computador o Internet) / Alfabetización digital

Clases de inglés para no nativos/ ESOL

Otra opción, por favor comparta

27. ¿Qué tan importantes cree que son estas actividades laborales y empresariales en su barrio? Clasifíquelos de mayor a menor importancia:

	No es importante	Un poco importante	Muy importante
Ayuda a las pequeñas empresas/ Asistencia técnica a las pequeñas empresas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financiación para pequeñas empresas/ Acceso de las pequeñas empresas a capital o recursos financieros	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Formación y educación de los trabajadores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mejora del aspecto exterior de tiendas y comercios/ Mejoras de la fachada	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saneamiento de lugares contaminados para uso futuro	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Otra opción, por favor comparta

28. Evalúe estas mejoras del vecindario, de más importantes a menos importantes:

	No es importante	Un poco importante	Muy importante
Arreglar o mejorar los parques (parques infantiles, canchas de baloncesto/tenis/pickleball, o equipamiento público para hacer ejercicio, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Aumentar el acceso a alimentos frescos/reducir los desiertos alimentarios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reducir las inundaciones y problemas causados por las aguas pluviales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mejora de carreteras, aceras y carriles para bicicletas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Plantar más árboles y/o infraestructuras verdes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mejorar las instalaciones comunitarias, haciéndolas accesibles a las personas con discapacidad (centros comunitarios o juveniles, bibliotecas y bancos de alimentos)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hacer que los barrios parezcan más bonitos/embellecer los barrios (añadir luces decorativas, macetas/cestas de flores, arte público y señales en los barrios)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Proteger y mejorar los edificios históricos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Limpiar, asegurar o demoler edificios y solares vacíos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Comprobar y hacer cumplir las normas y códigos locales /Barridos proactivos para hacer cumplir los códigos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Otras sugerencias, por favor compártalas

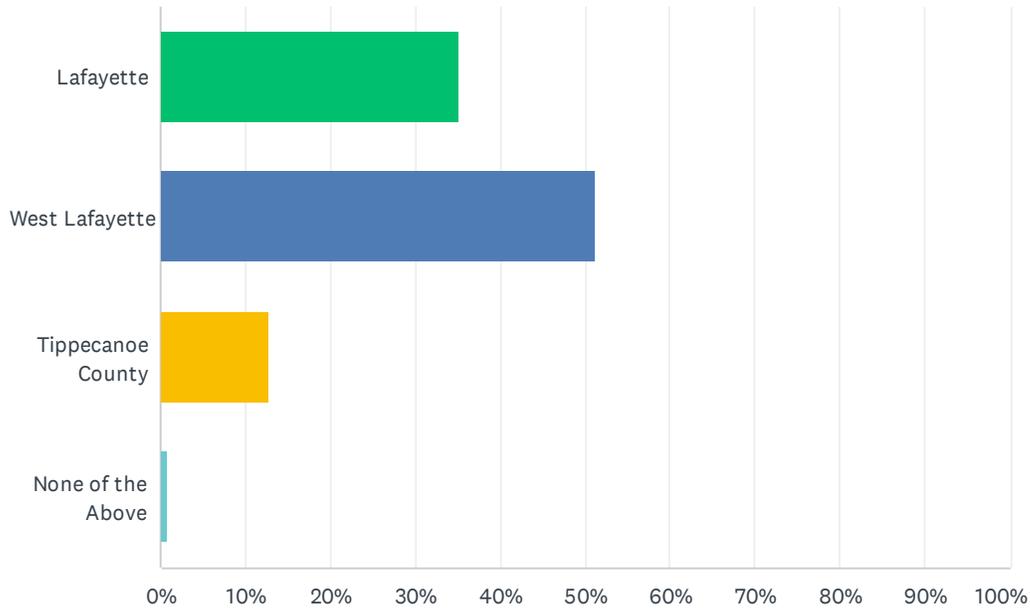
2025-2029 Consolidated Plan

Appendix B

Survey Results

Q1 Are you a resident of or work in Lafayette, West Lafayette or Tippecanoe County?

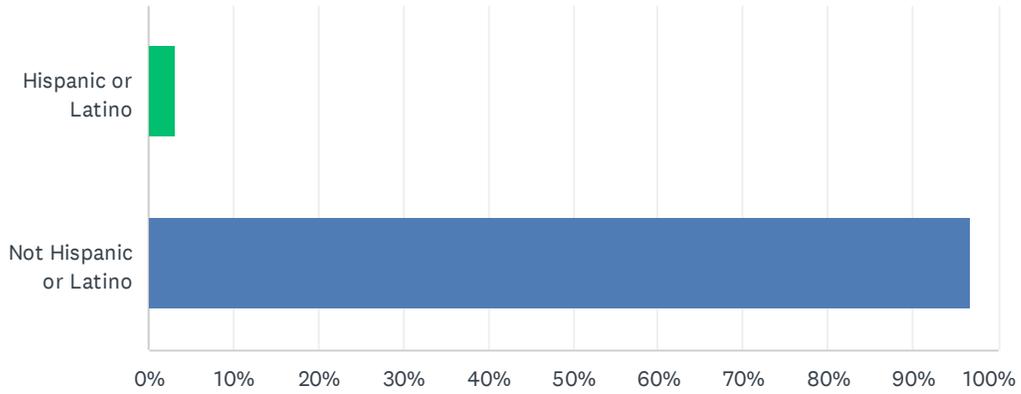
Answered: 586 Skipped: 0



ANSWER CHOICES	RESPONSES	
Lafayette	35.15%	206
West Lafayette	51.19%	300
Tippecanoe County	12.80%	75
None of the Above	0.85%	5
TOTAL		586

Q2 Ethnic Categories (select only one)

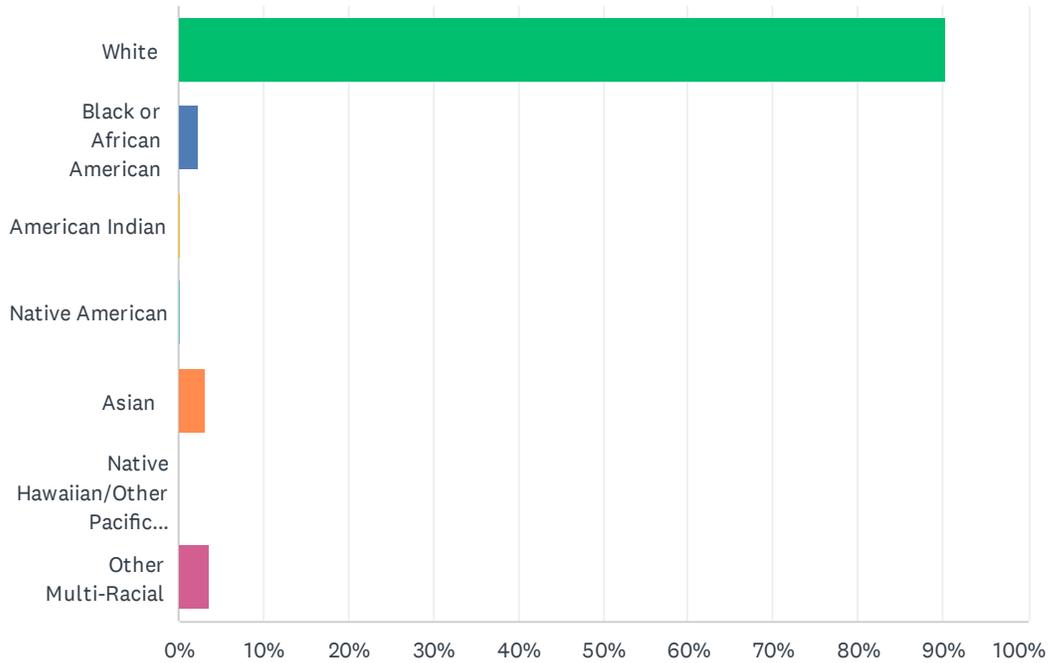
Answered: 581 Skipped: 5



ANSWER CHOICES	RESPONSES	
Hispanic or Latino	3.10%	18
Not Hispanic or Latino	96.90%	563
TOTAL		581

Q3 Racial Categories (select only one)

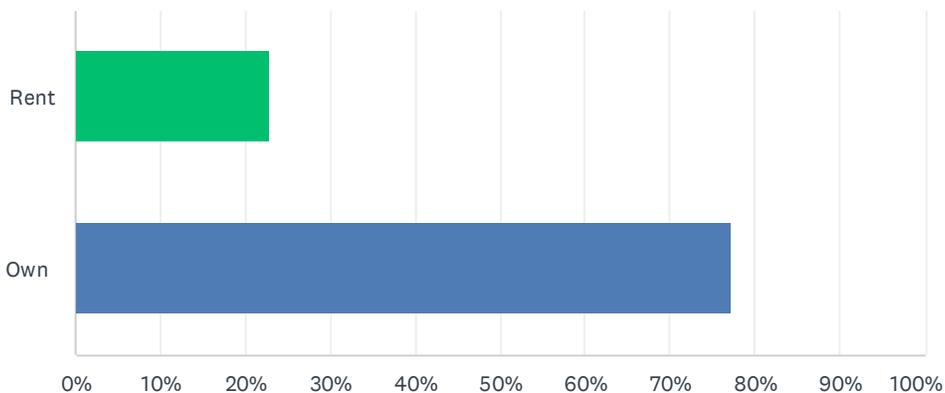
Answered: 581 Skipped: 5



ANSWER CHOICES	RESPONSES	
White	90.36%	525
Black or African American	2.41%	14
American Indian	0.17%	1
Native American	0.17%	1
Asian	3.27%	19
Native Hawaiian/Other Pacific Islander	0.00%	0
Other Multi-Racial	3.61%	21
TOTAL		581

Q4 Do you rent or own your home?

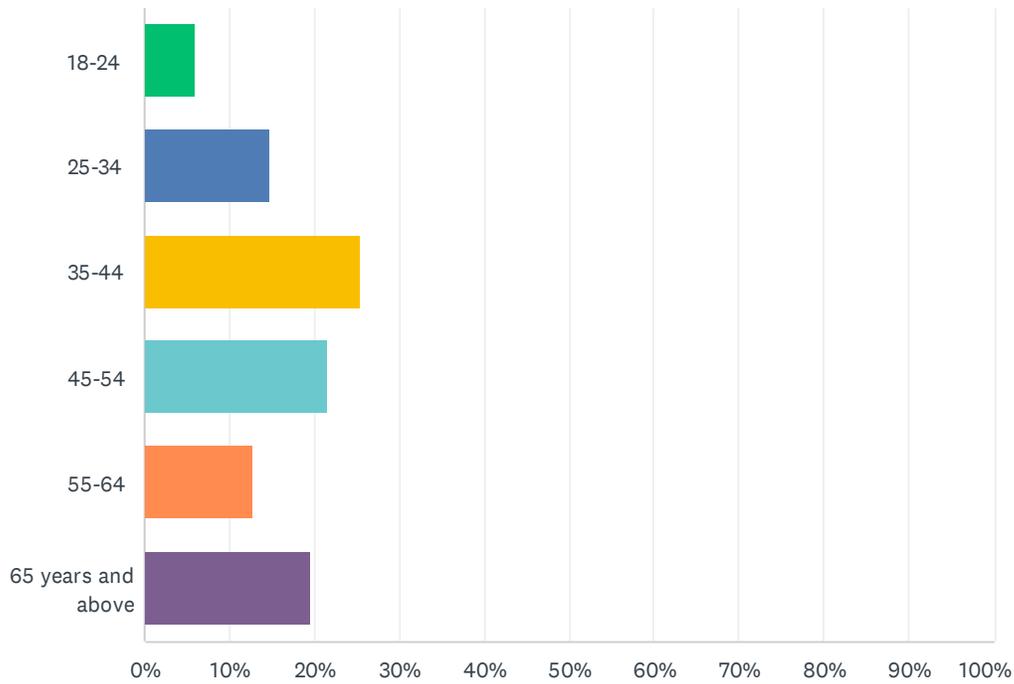
Answered: 580 Skipped: 6



ANSWER CHOICES	RESPONSES	
Rent	22.76%	132
Own	77.24%	448
TOTAL		580

Q5 Age

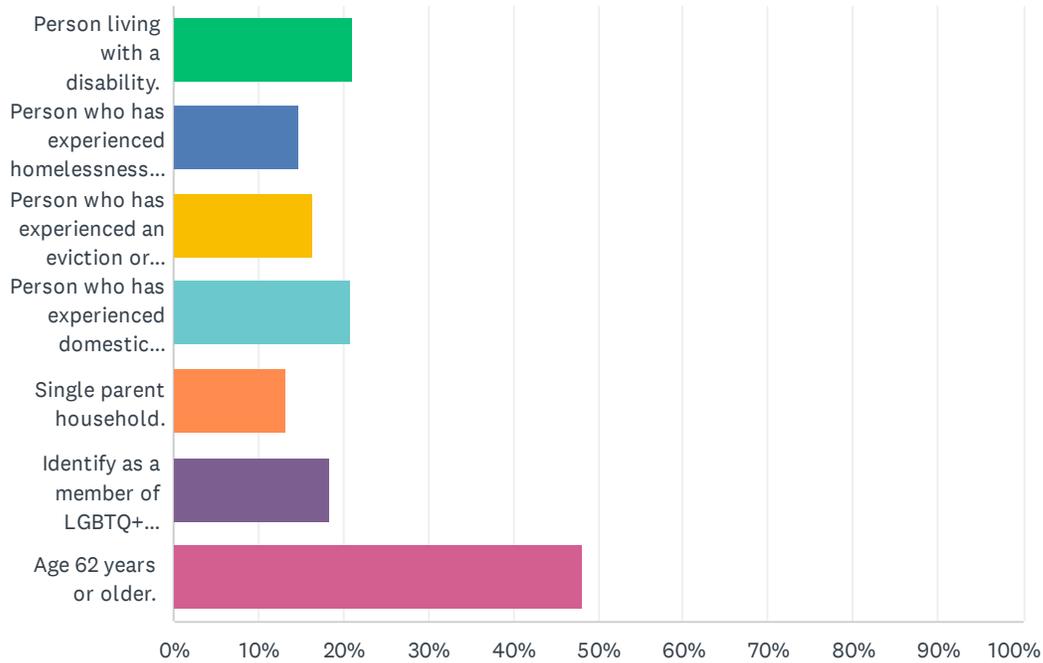
Answered: 582 Skipped: 4



ANSWER CHOICES	RESPONSES	
18-24	6.01%	35
25-34	14.78%	86
35-44	25.43%	148
45-54	21.48%	125
55-64	12.71%	74
65 years and above	19.59%	114
TOTAL		582

Q6 Please select all that may apply to you.

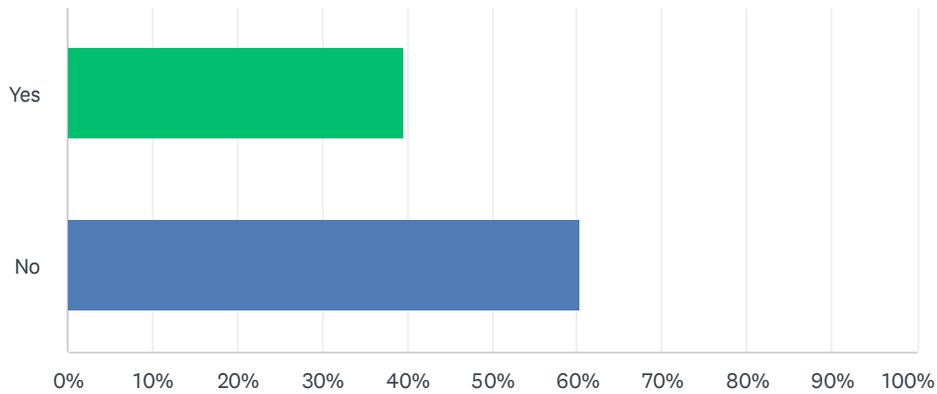
Answered: 293 Skipped: 293



ANSWER CHOICES	RESPONSES	
Person living with a disability.	21.16%	62
Person who has experienced homelessness sometime in the past.	14.68%	43
Person who has experienced an eviction or been forced to move.	16.38%	48
Person who has experienced domestic violence.	20.82%	61
Single parent household.	13.31%	39
Identify as a member of LGBTQ+ community.	18.43%	54
Age 62 years or older.	48.12%	141
Total Respondents: 293		

Q7 Do you have children under the age of 18 years old in your home?

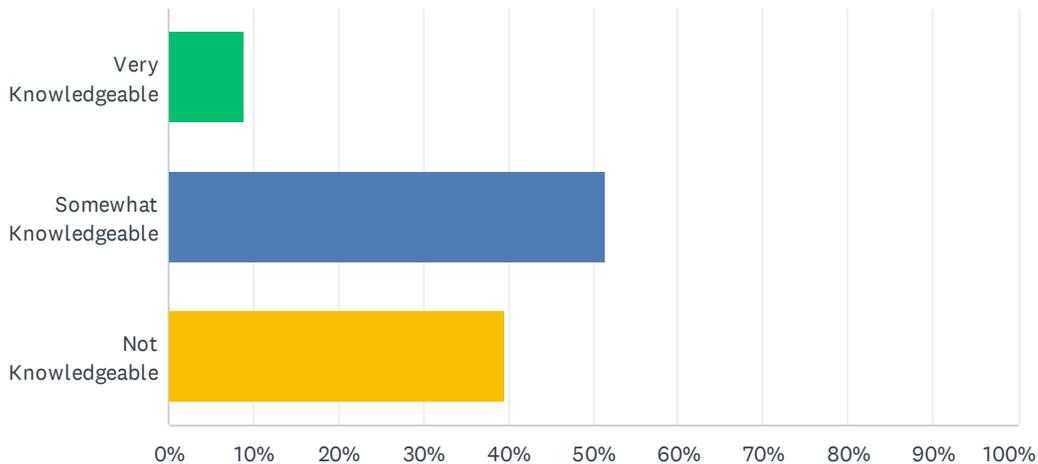
Answered: 581 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	39.76%	231
No	60.24%	350
TOTAL		581

Q8 How much do you know about Fair Housing Laws including State of Indiana Fair Housing Law?

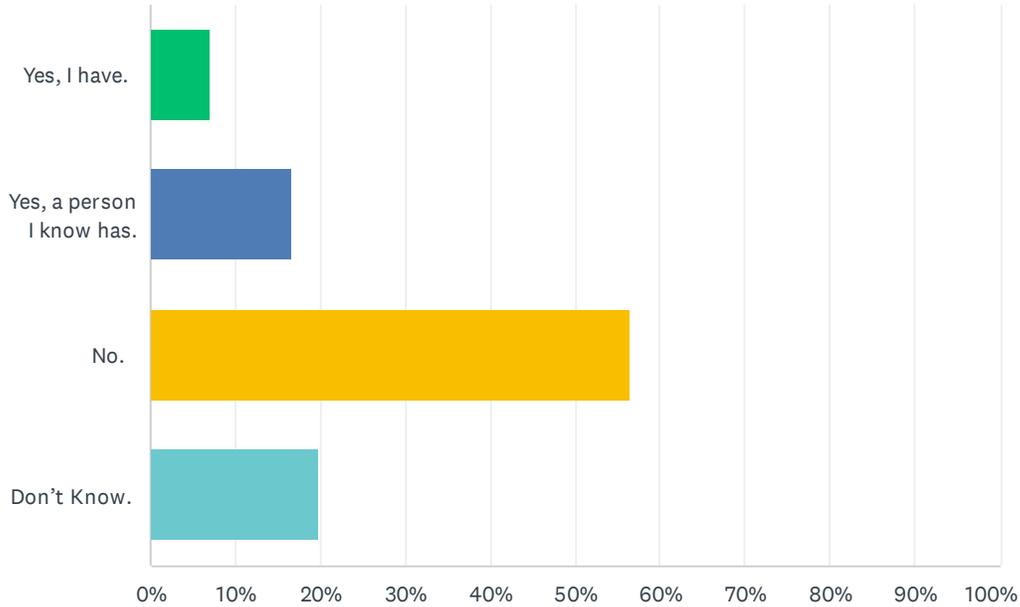
Answered: 464 Skipped: 122



ANSWER CHOICES	RESPONSES	
Very Knowledgeable	9.05%	42
Somewhat Knowledgeable	51.29%	238
Not Knowledgeable	39.66%	184
TOTAL		464

Q9 Have you or anyone you know ever experienced housing discrimination in Lafayette or West Lafayette?

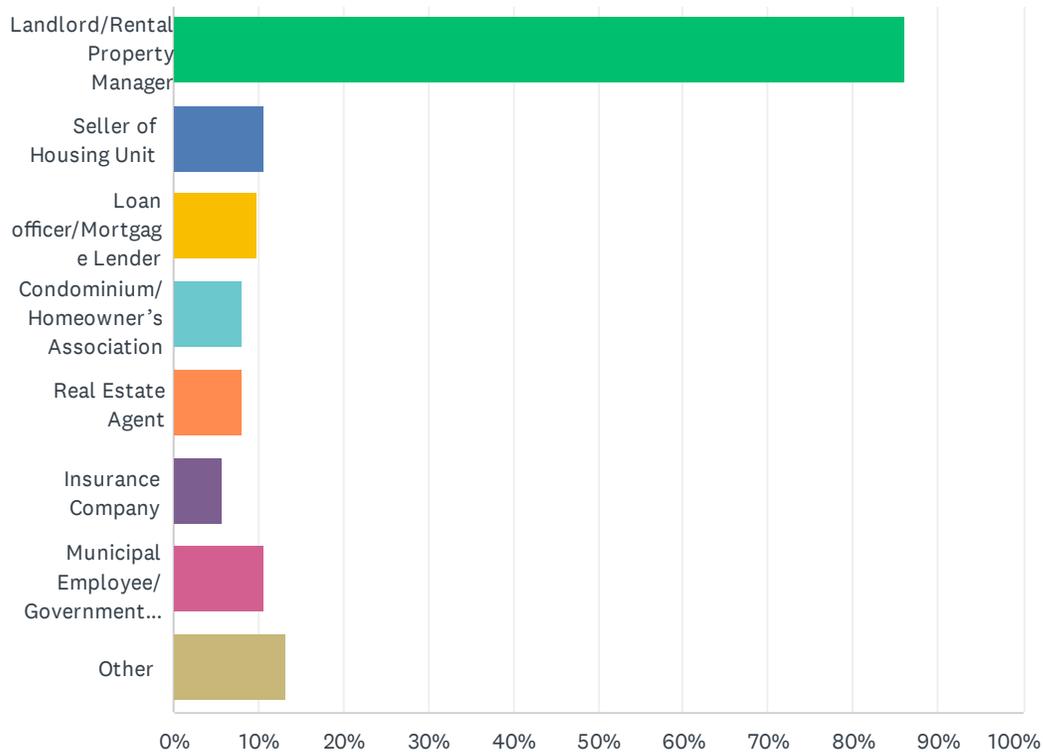
Answered: 464 Skipped: 122



ANSWER CHOICES	RESPONSES	
Yes, I have.	7.11%	33
Yes, a person I know has.	16.59%	77
No.	56.47%	262
Don't Know.	19.83%	92
TOTAL		464

Q10 If yes, who do you believe discriminated against you or the person you know? Check all that apply.

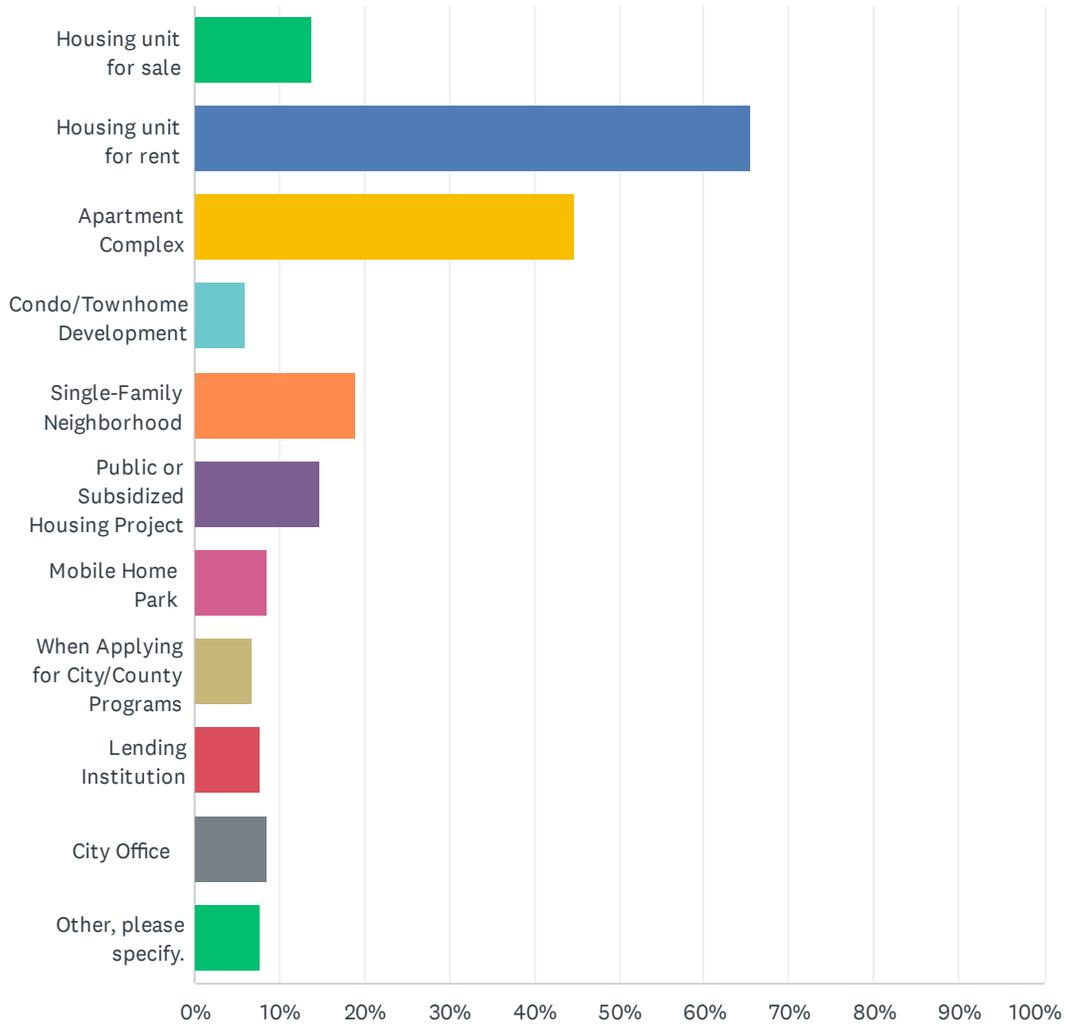
Answered: 122 Skipped: 464



ANSWER CHOICES	RESPONSES	
Landlord/Rental Property Manager	86.07%	105
Seller of Housing Unit	10.66%	13
Loan officer/Mortgage Lender	9.84%	12
Condominium/ Homeowner's Association	8.20%	10
Real Estate Agent	8.20%	10
Insurance Company	5.74%	7
Municipal Employee/ Government Staff	10.66%	13
Other	13.11%	16
Total Respondents: 122		

Q11 Where did the act of discrimination occur? Check all that apply.

Answered: 116 Skipped: 470

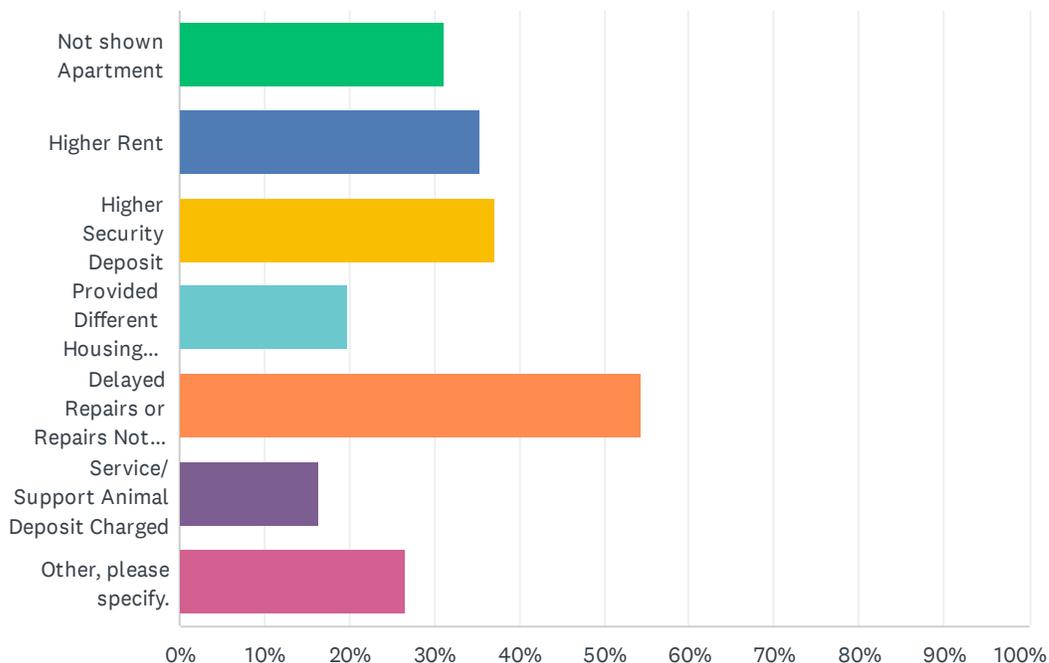


Cities of Lafayette and West Lafayette 2025 Consolidated Plan

ANSWER CHOICES	RESPONSES	
Housing unit for sale	13.79%	16
Housing unit for rent	65.52%	76
Apartment Complex	44.83%	52
Condo/Townhome Development	6.03%	7
Single-Family Neighborhood	18.97%	22
Public or Subsidized Housing Project	14.66%	17
Mobile Home Park	8.62%	10
When Applying for City/County Programs	6.90%	8
Lending Institution	7.76%	9
City Office	8.62%	10
Other, please specify.	7.76%	9
Total Respondents: 116		

Q12 How were you or the person you know discriminated? Check all that apply.

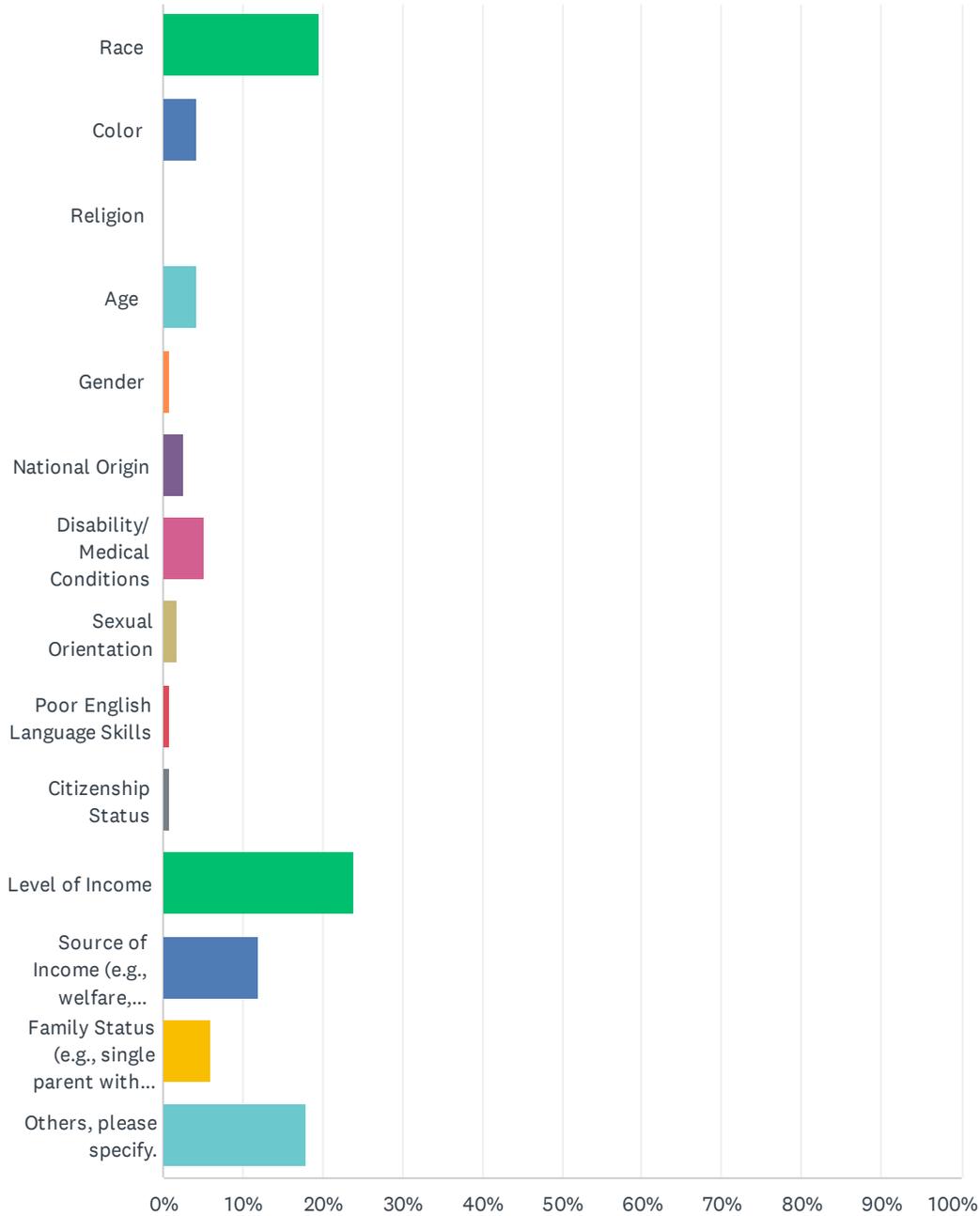
Answered: 116 Skipped: 470



ANSWER CHOICES	RESPONSES	
Not shown Apartment	31.03%	36
Higher Rent	35.34%	41
Higher Security Deposit	37.07%	43
Provided Different Housing Services or Facilities	19.83%	23
Delayed Repairs or Repairs Not Made	54.31%	63
Service/ Support Animal Deposit Charged	16.38%	19
Other, please specify.	26.72%	31
Total Respondents: 116		

Q13 What do you believe was the basis for the discrimination you or the person you know experienced?

Answered: 117 Skipped: 469

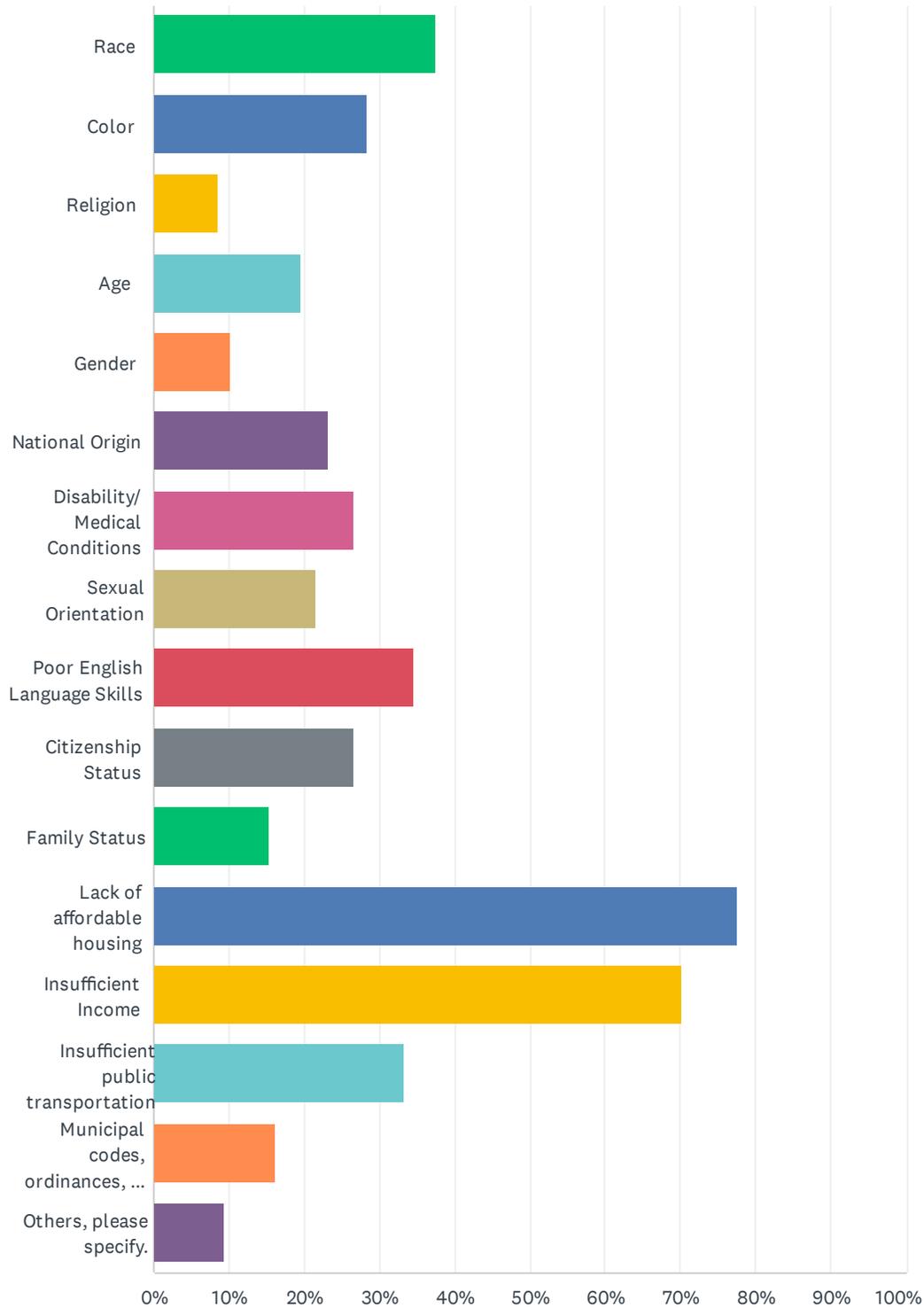


Cities of Lafayette and West Lafayette 2025 Consolidated Plan

ANSWER CHOICES	RESPONSES	
Race	19.66%	23
Color	4.27%	5
Religion	0.00%	0
Age	4.27%	5
Gender	0.85%	1
National Origin	2.56%	3
Disability/ Medical Conditions	5.13%	6
Sexual Orientation	1.71%	2
Poor English Language Skills	0.85%	1
Citizenship Status	0.85%	1
Level of Income	23.93%	28
Source of Income (e.g., welfare, unemployment insurance, Housing Choice/Section 8 Voucher)	11.97%	14
Family Status (e.g., single parent with children, family with children or expecting a child)	5.98%	7
Others, please specify.	17.95%	21
TOTAL		117

Q14 What do you believe are the current impediments to fair housing choices?

Answered: 363 Skipped: 223

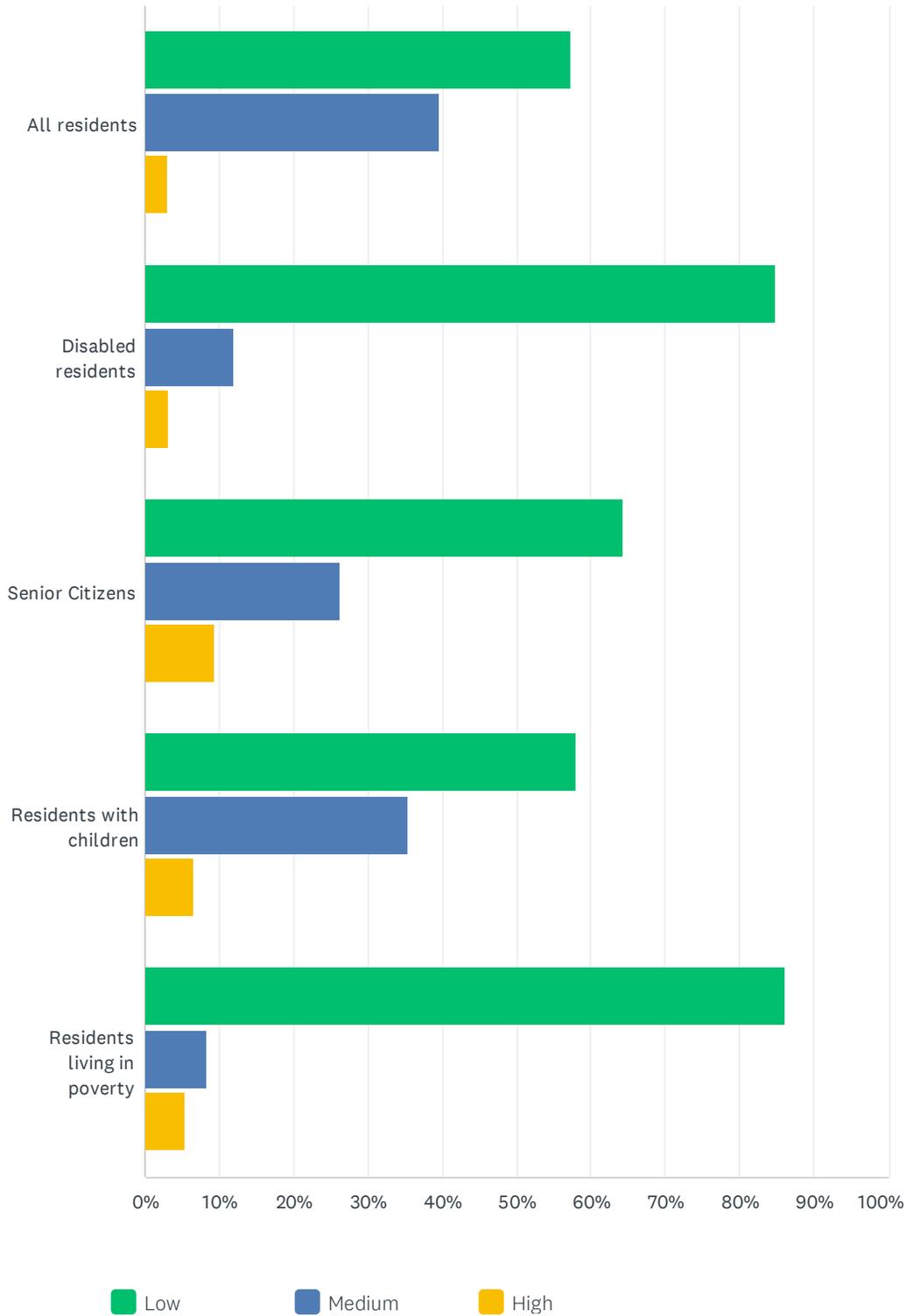


Cities of Lafayette and West Lafayette 2025 Consolidated Plan

ANSWER CHOICES	RESPONSES	
Race	37.47%	136
Color	28.37%	103
Religion	8.54%	31
Age	19.56%	71
Gender	10.19%	37
National Origin	23.14%	84
Disability/ Medical Conditions	26.72%	97
Sexual Orientation	21.49%	78
Poor English Language Skills	34.44%	125
Citizenship Status	26.72%	97
Family Status	15.43%	56
Lack of affordable housing	77.69%	282
Insufficient Income	70.25%	255
Insufficient public transportation	33.33%	121
Municipal codes, ordinances, or regulations	16.25%	59
Others, please specify.	9.37%	34
Total Respondents: 363		

Q15 Rate the supply of affordable housing from low to high for the following populations:

Answered: 419 Skipped: 167

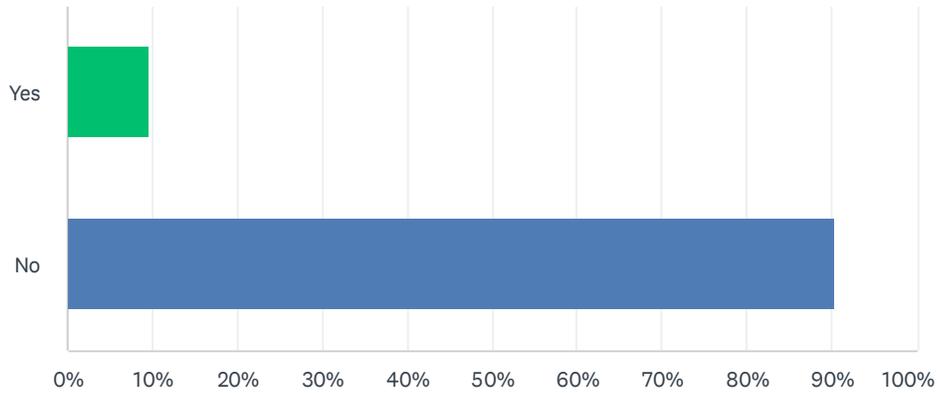


Cities of Lafayette and West Lafayette 2025 Consolidated Plan

	LOW	MEDIUM	HIGH	TOTAL	WEIGHTED AVERAGE
All residents	57.35% 238	39.76% 165	2.89% 12	415	1.46
Disabled residents	84.86% 342	11.91% 48	3.23% 13	403	1.18
Senior Citizens	64.36% 260	26.24% 106	9.41% 38	404	1.45
Residents with children	58.02% 235	35.31% 143	6.67% 27	405	1.49
Residents living in poverty	86.24% 351	8.35% 34	5.41% 22	407	1.19

Q16 If you believe you have been discriminated against, have you reported the incident?

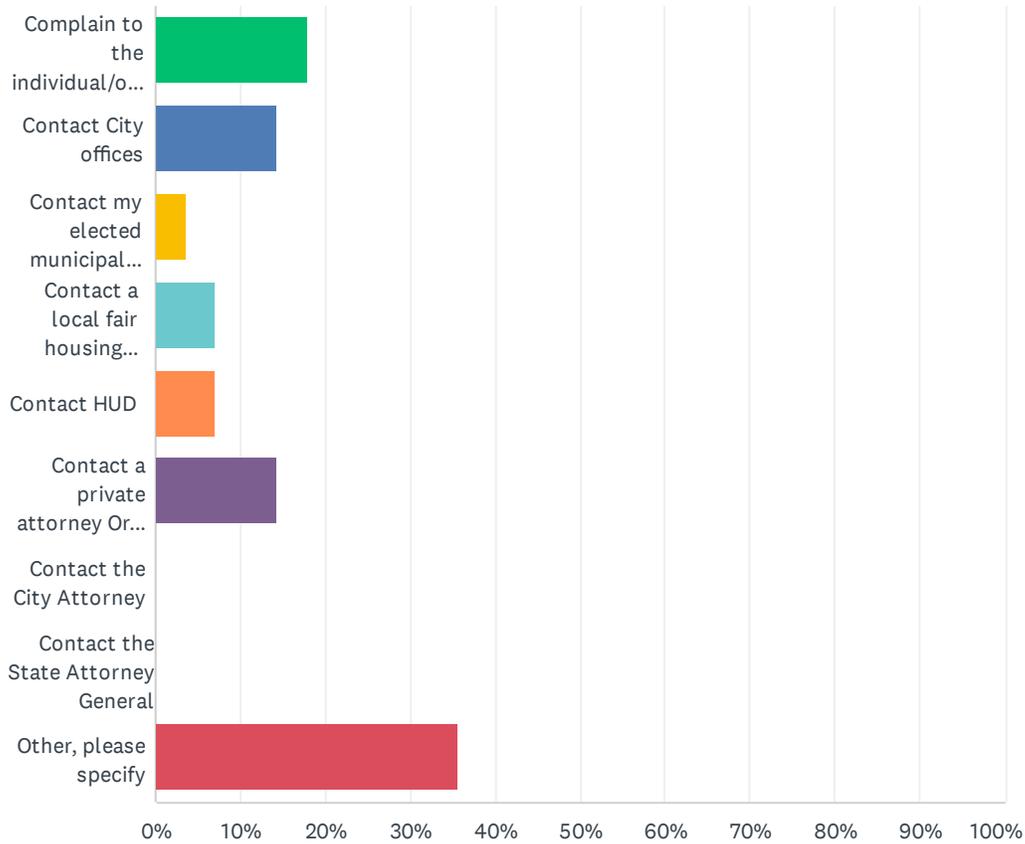
Answered: 156 Skipped: 430



ANSWER CHOICES	RESPONSES	
Yes	9.62%	15
No	90.38%	141
TOTAL		156

Q17 If YES, who did you report the incident to?

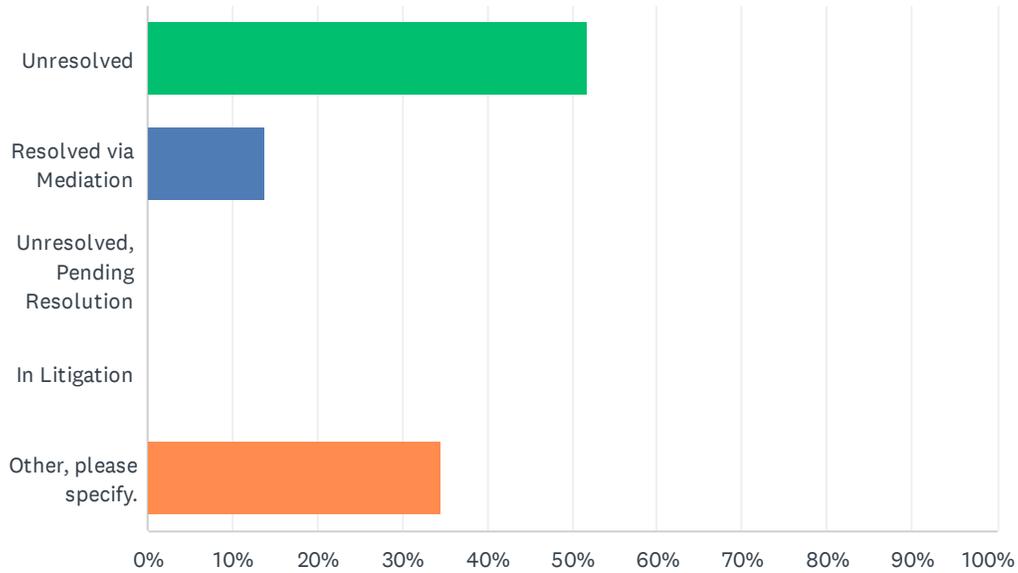
Answered: 28 Skipped: 558



ANSWER CHOICES	RESPONSES	
Complain to the individual/organization that discriminated against me	17.86%	5
Contact City offices	14.29%	4
Contact my elected municipal representative	3.57%	1
Contact a local fair housing organization	7.14%	2
Contact HUD	7.14%	2
Contact a private attorney Or other legal aid	14.29%	4
Contact the City Attorney	0.00%	0
Contact the State Attorney General	0.00%	0
Other, please specify	35.71%	10
TOTAL		28

Q18 If you reported the complaint, what is the status?

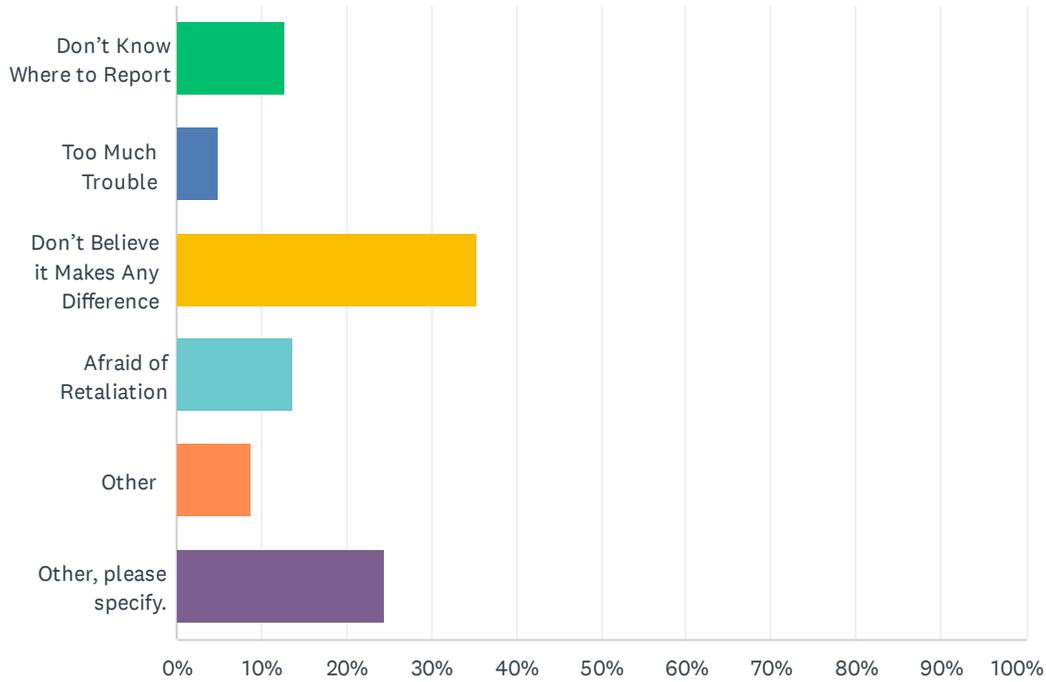
Answered: 29 Skipped: 557



ANSWER CHOICES	RESPONSES	
Unresolved	51.72%	15
Resolved via Mediation	13.79%	4
Unresolved, Pending Resolution	0.00%	0
In Litigation	0.00%	0
Other, please specify.	34.48%	10
TOTAL		29

Q19 If NO – Why?

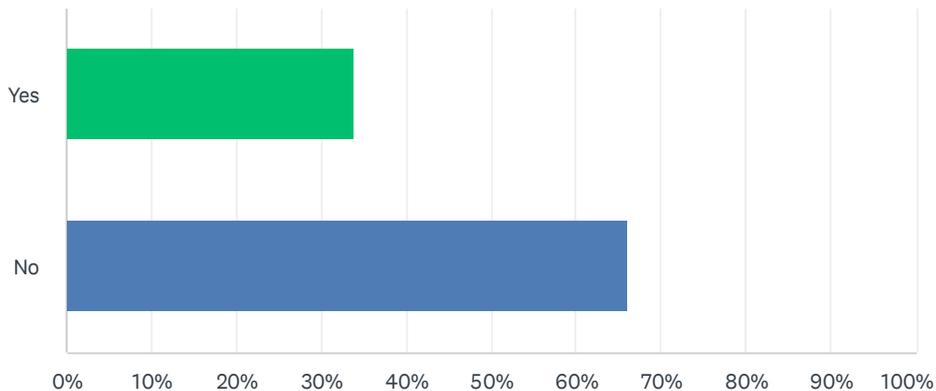
Answered: 102 Skipped: 484



ANSWER CHOICES	RESPONSES	
Don't Know Where to Report	12.75%	13
Too Much Trouble	4.90%	5
Don't Believe it Makes Any Difference	35.29%	36
Afraid of Retaliation	13.73%	14
Other	8.82%	9
Other, please specify.	24.51%	25
TOTAL		102

Q20 Do you think adequate information regarding fair housing or social services is provided by the city?

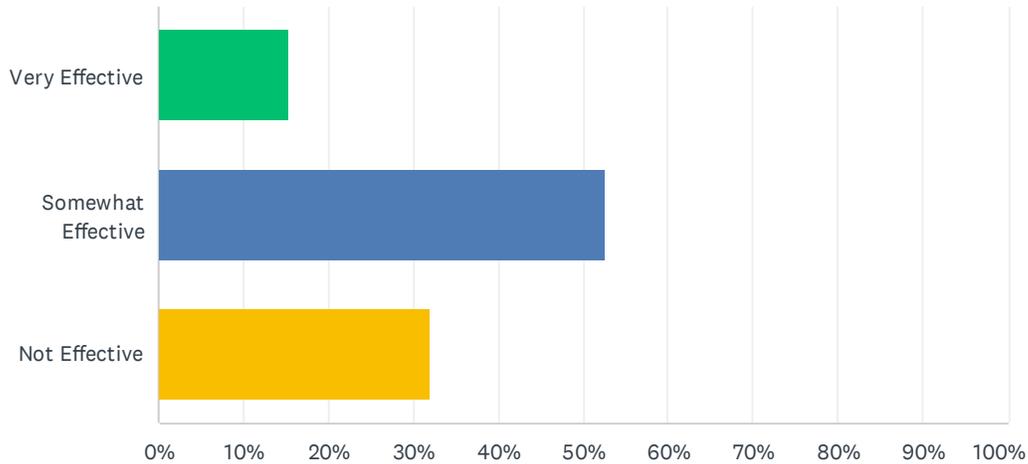
Answered: 310 Skipped: 276



ANSWER CHOICES	RESPONSES	
Yes	33.87%	105
No	66.13%	205
TOTAL		310

Q21 If YES, how effective do you think are current fair housing laws, programs and enforcement mechanism?

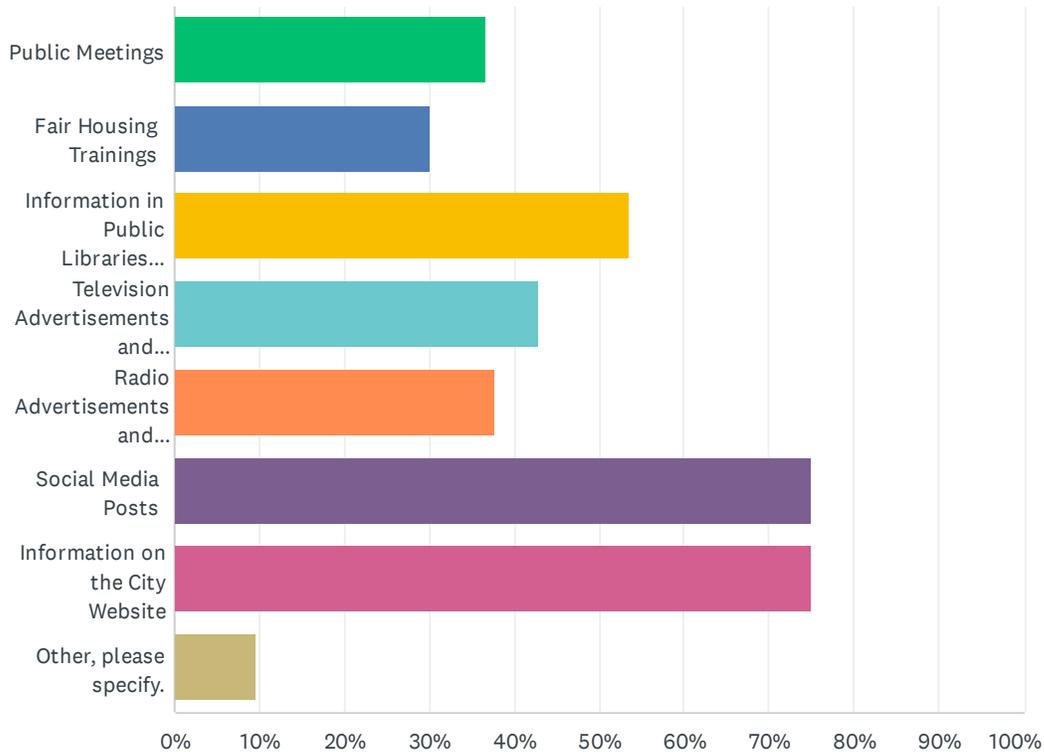
Answered: 163 Skipped: 423



ANSWER CHOICES	RESPONSES
Very Effective	15.34% 25
Somewhat Effective	52.76% 86
Not Effective	31.90% 52
TOTAL	163

Q22 What are the most effective ways your local government can inform you about your fair housing rights/responsibilities?

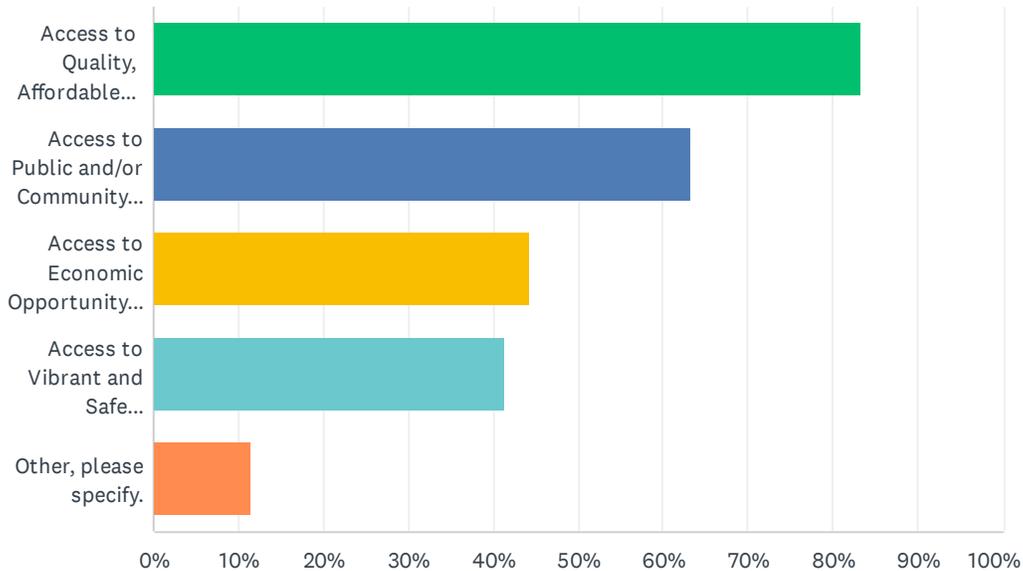
Answered: 362 Skipped: 224



ANSWER CHOICES	RESPONSES	
Public Meetings	36.74%	133
Fair Housing Trainings	30.11%	109
Information in Public Libraries and/or City Hall	53.59%	194
Television Advertisements and Announcements	42.82%	155
Radio Advertisements and Announcements	37.85%	137
Social Media Posts	75.14%	272
Information on the City Website	75.14%	272
Other, please specify.	9.67%	35
Total Respondents: 362		

Q23 What are the top three challenges facing the Community? Please limit your answers to 3.

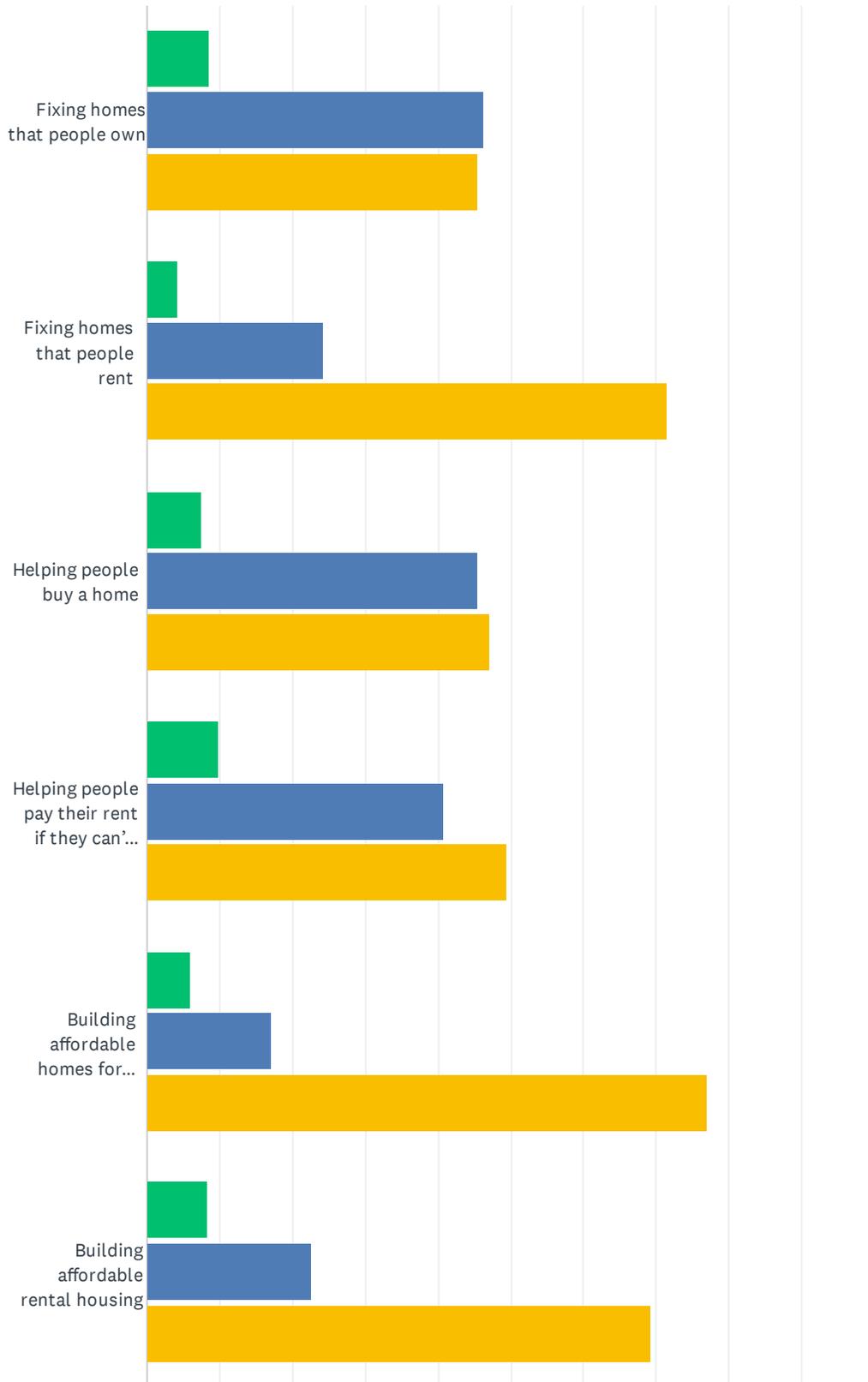
Answered: 357 Skipped: 229



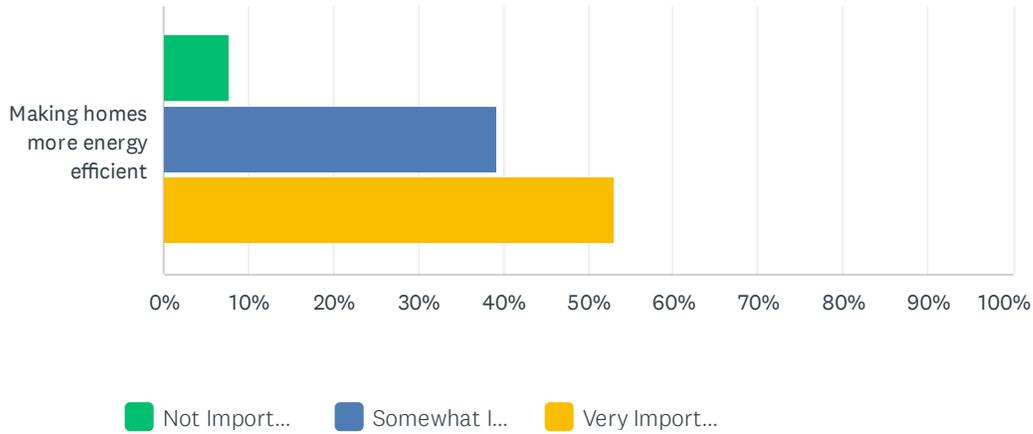
ANSWER CHOICES	RESPONSES
Access to Quality, Affordable Housing (for example, improving poor housing conditions, addressing lack of housing supply and affordability of available housing, etc.)	83.47% 298
Access to Public and/or Community Services (for example: educational opportunities, affordable childcare, youth programming, substance abuse/mental health programming, financial literacy, and English as a Second Language classes)	63.31% 226
Access to Economic Opportunity (for example: employment/job opportunities and training and small business support)	44.26% 158
Access to Vibrant and Safe Neighborhoods (for example: parks, sidewalks, libraries, graffiti removal, public safety, and quality of life, etc.)	41.46% 148
Other, please specify.	11.48% 41
Total Respondents: 357	

Q24 Please rank how important these affordable housing activities are, from most important to least important:

Answered: 352 Skipped: 234



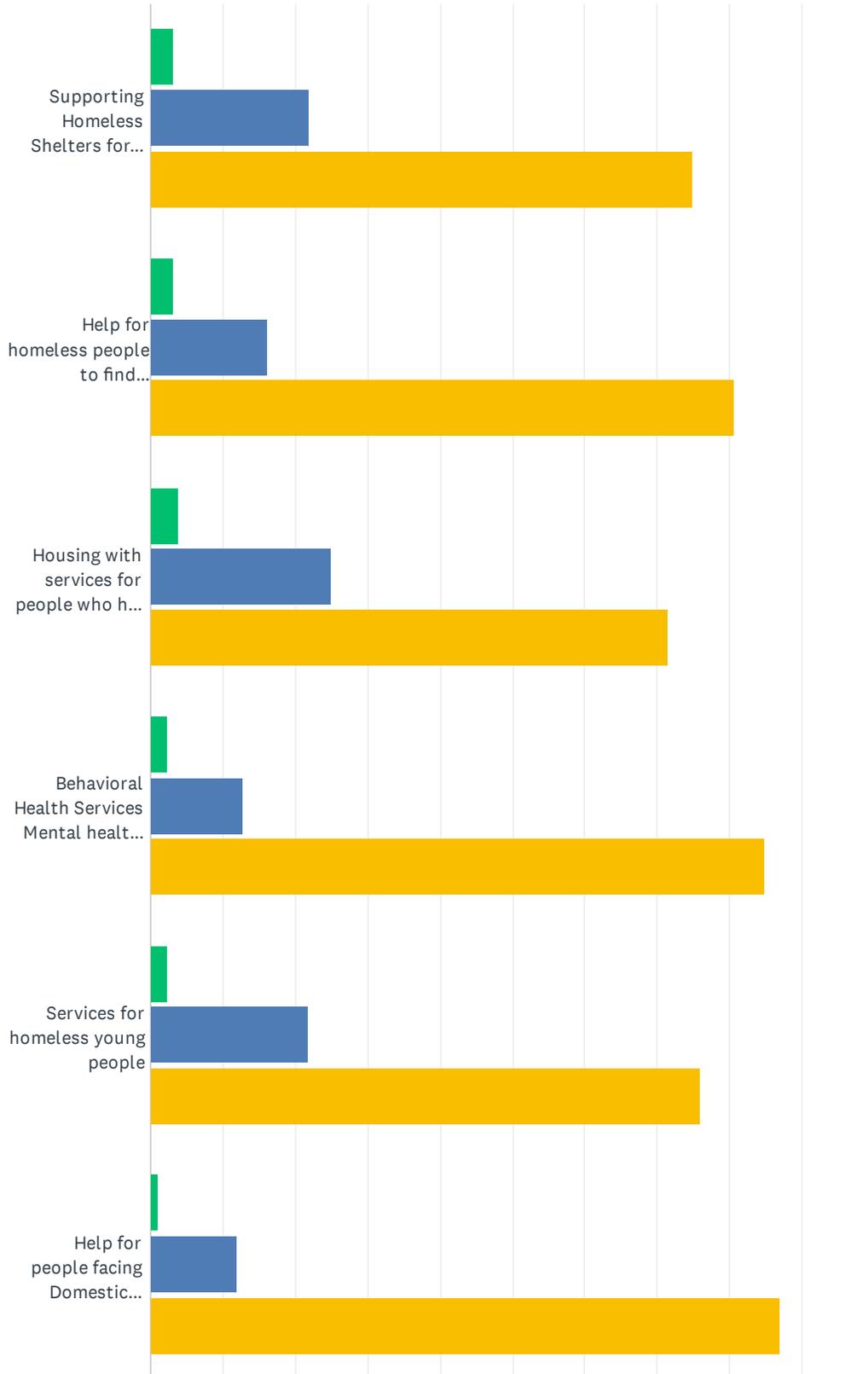
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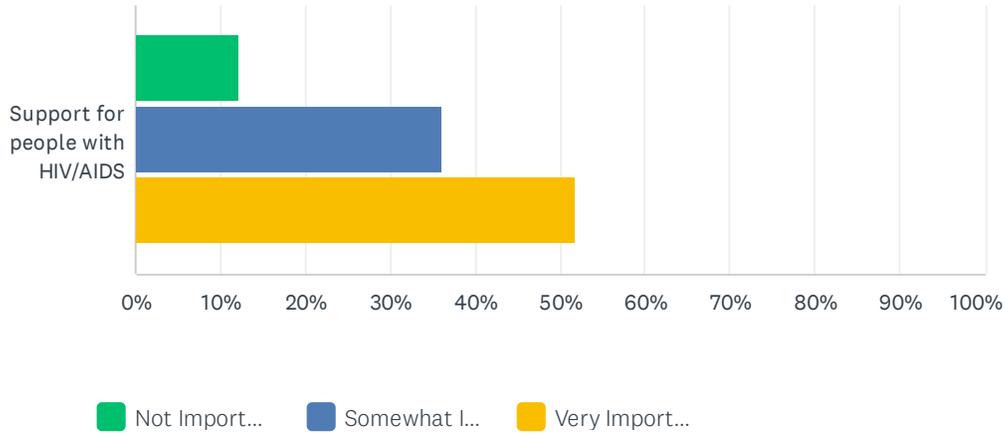
	NOT IMPORTANT	SOMEWHAT IMPORTANT	VERY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Fixing homes that people own	8.43% 29	46.22% 159	45.35% 156	344	2.37
Fixing homes that people rent	4.30% 15	24.36% 85	71.35% 249	349	2.67
Helping people buy a home	7.47% 26	45.40% 158	47.13% 164	348	2.40
Helping people pay their rent if they can't afford it	9.80% 34	40.63% 141	49.57% 172	347	2.40
Building affordable homes for homeownership	5.98% 21	17.09% 60	76.92% 270	351	2.71
Building affordable rental housing	8.26% 29	22.51% 79	69.23% 243	351	2.61
Making homes more energy efficient	7.69% 27	39.32% 138	52.99% 186	351	2.45

Q25 Please rank how important you think these activities are for addressing homelessness from most important to least important:

Answered: 352 Skipped: 234



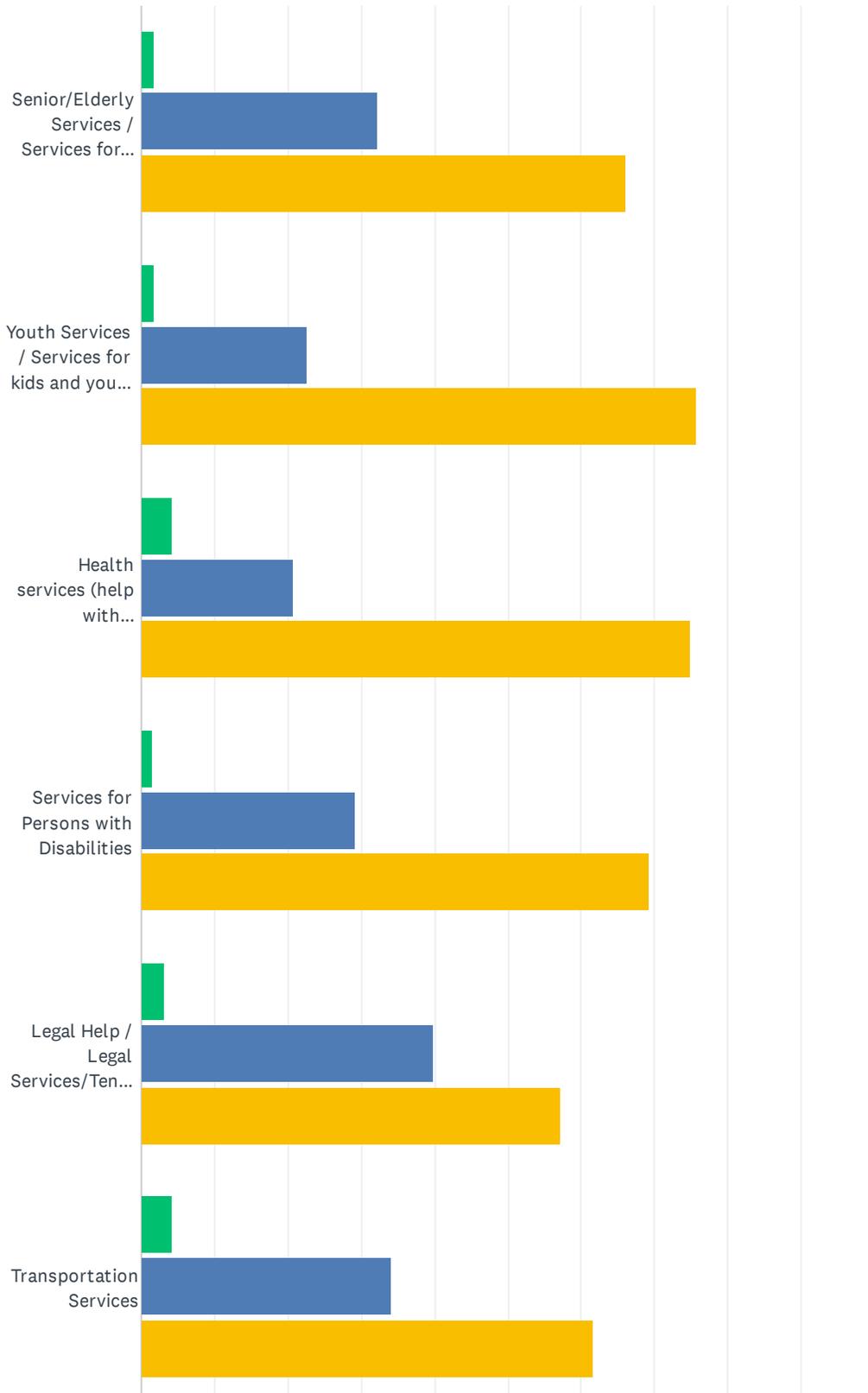
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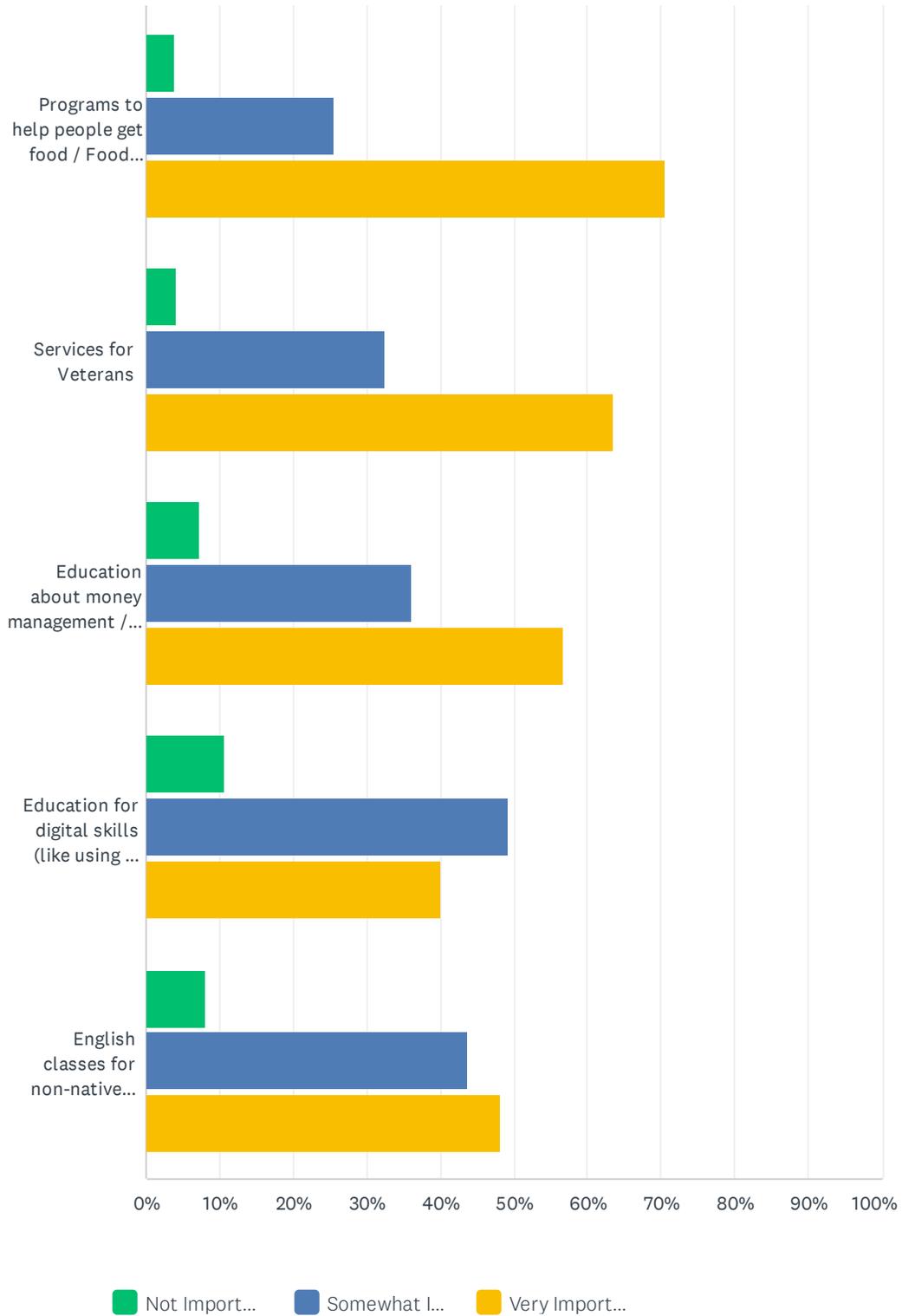
	NOT IMPORTANT	SOMEWHAT IMPORTANT	VERY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Supporting Homeless Shelters for Overnight Stays	3.15% 11	22.06% 77	74.79% 261	349	2.72
Help for homeless people to find services and housing	3.14% 11	16.29% 57	80.57% 282	350	2.77
Housing with services for people who have been homeless	3.76% 13	24.86% 86	71.39% 247	346	2.68
Behavioral Health Services Mental health and substance use services	2.29% 8	12.86% 45	84.86% 297	350	2.83
Services for homeless young people	2.30% 8	21.84% 76	75.86% 264	348	2.74
Help for people facing Domestic Violence, Intimate Partner Violation or Human Trafficking	1.14% 4	11.97% 42	86.89% 305	351	2.86
Support for people with HIV/AIDS	12.17% 42	35.94% 124	51.88% 179	345	2.40

Q26 Please tell us how important you think these community services are, from most important to least important:

Answered: 353 Skipped: 233



Cities of Lafayette and West Lafayette 2025 Consolidated Plan

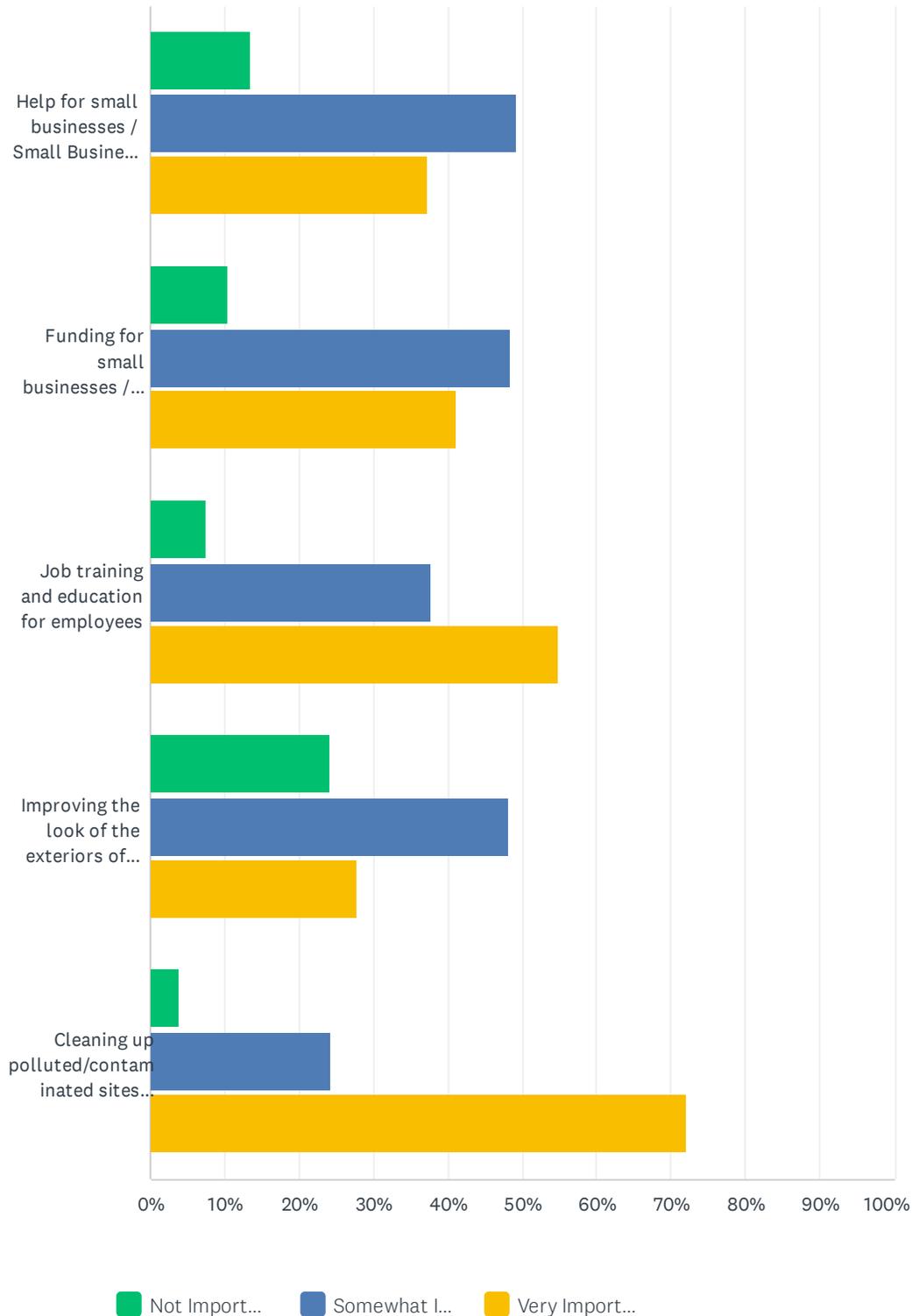


Cities of Lafayette and West Lafayette 2025 Consolidated Plan

	NOT IMPORTANT	SOMEWHAT IMPORTANT	VERY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Senior/Elderly Services / Services for older people	1.72% 6	32.18% 112	66.09% 230	348	2.64
Youth Services / Services for kids and young people (childcare, tutoring, after school programs, summer activities and violence prevention, etc.)	1.72% 6	22.64% 79	75.64% 264	349	2.74
Health services (help with healthcare, for addiction/substance abuse, mental health, and programs for people with AIDS/HIV, etc.)	4.32% 15	20.75% 72	74.93% 260	347	2.71
Services for Persons with Disabilities	1.45% 5	29.19% 101	69.36% 240	346	2.68
Legal Help / Legal Services/Tenant Services	3.17% 11	39.77% 138	57.06% 198	347	2.54
Transportation Services	4.27% 15	34.19% 120	61.54% 216	351	2.57
Programs to help people get food / Food Access Programming	3.75% 13	25.65% 89	70.61% 245	347	2.67
Services for Veterans	4.02% 14	32.47% 113	63.51% 221	348	2.59
Education about money management / Financial Literacy	7.23% 25	36.13% 125	56.65% 196	346	2.49
Education for digital skills (like using a computer or the internet) / Digital Literacy	10.60% 37	49.28% 172	40.11% 140	349	2.30
English classes for non-native speakers / ESOL	8.00% 28	43.71% 153	48.29% 169	350	2.40

Q27 How important do you think these job and business activities are in your neighborhood? Please rate them from most important to least important:

Answered: 349 Skipped: 237

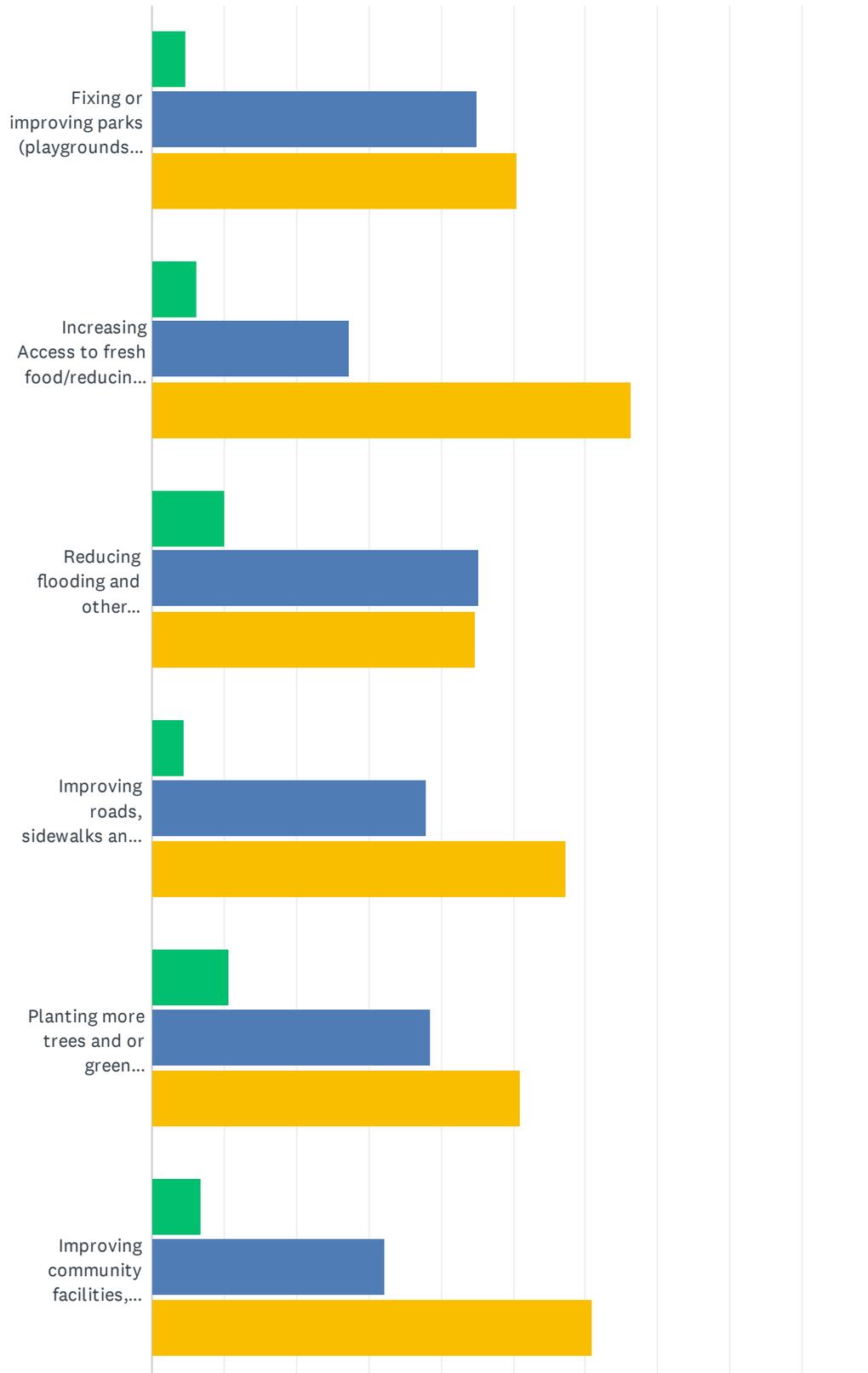


Cities of Lafayette and West Lafayette 2025 Consolidated Plan

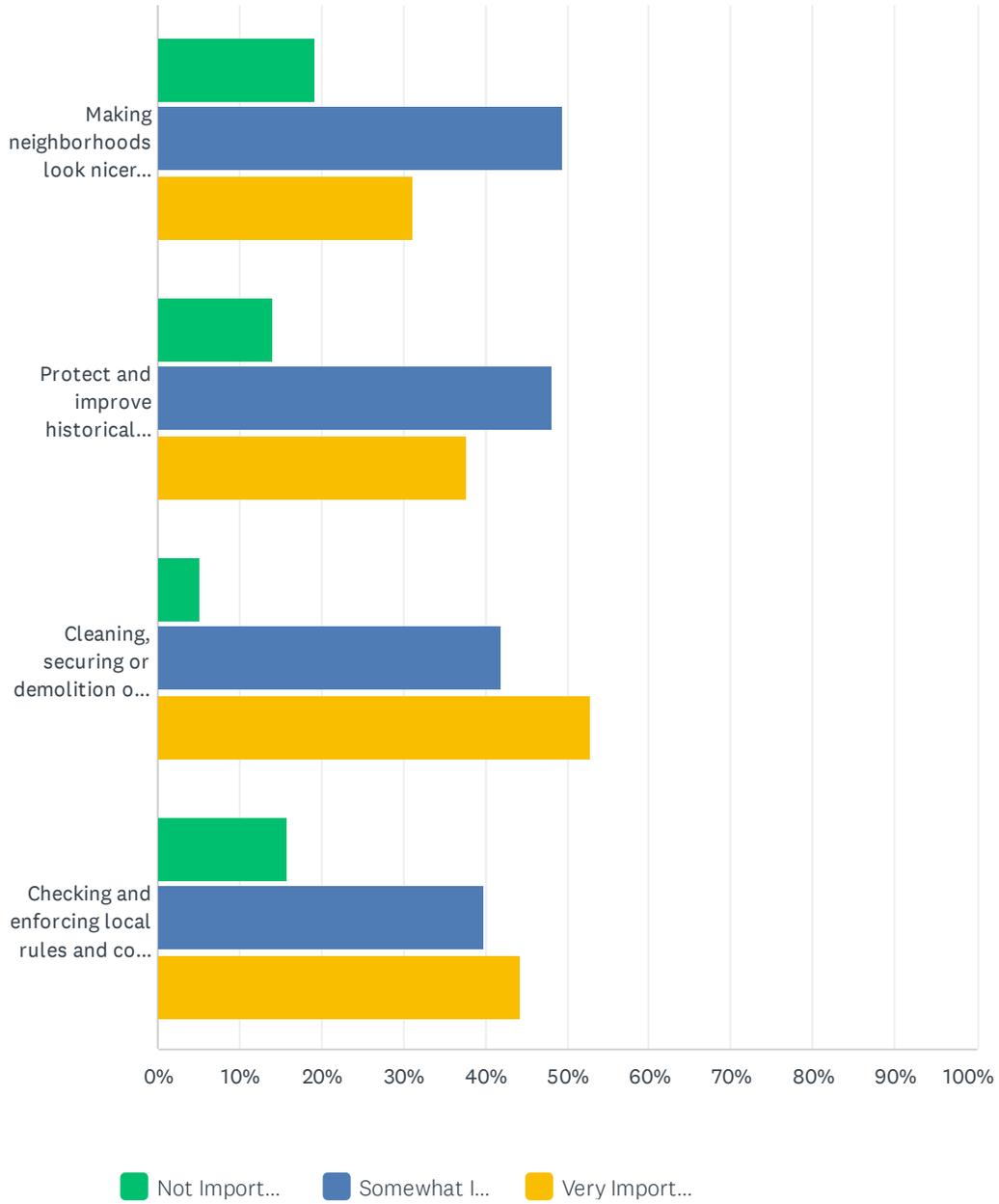
	NOT IMPORTANT	SOMEWHAT IMPORTANT	VERY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Help for small businesses / Small Business Technical Assistance	13.33% 46	49.28% 170	37.39% 129	345	2.24
Funding for small businesses / Access to capital or financial resources for small businesses	10.43% 36	48.41% 167	41.16% 142	345	2.31
Job training and education for employees	7.54% 26	37.68% 130	54.78% 189	345	2.47
Improving the look of the exteriors of stores and businesses / Façade Improvements	23.99% 83	48.27% 167	27.75% 96	346	2.04
Cleaning up polluted/contaminated sites for future use	3.75% 13	24.21% 84	72.05% 250	347	2.68

Q28 Please rank how important these neighborhood improvements are from most important to least important:

Answered: 351 Skipped: 235



Cities of Lafayette and West Lafayette 2025 Consolidated Plan

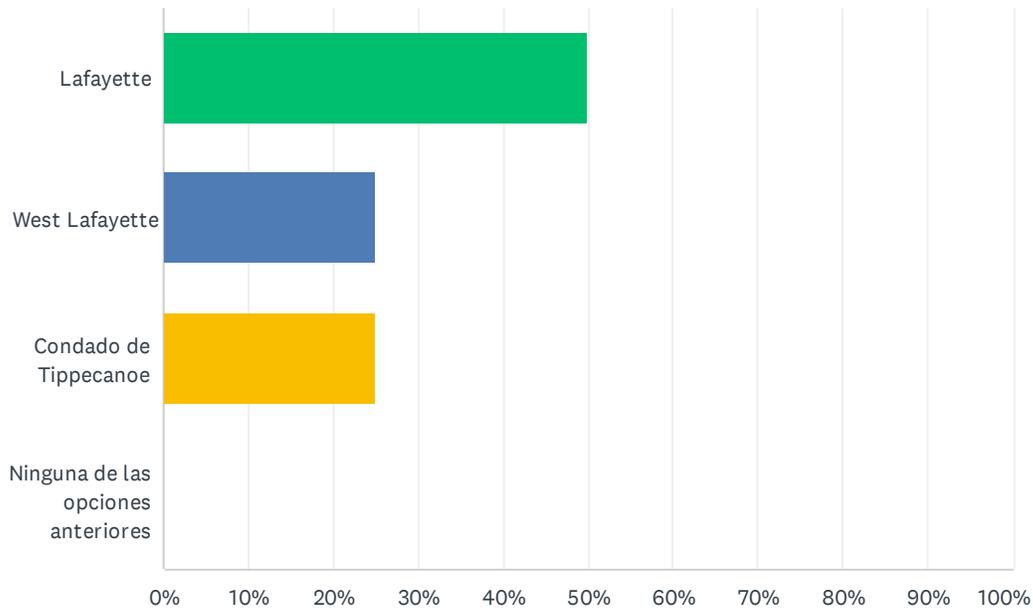


Cities of Lafayette and West Lafayette 2025 Consolidated Plan

	NOT IMPORTANT	SOMEWHAT IMPORTANT	VERY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Fixing or improving parks (playgrounds, basketball/tennis/pickleball courts, or public exercise equipment, etc.)	4.61% 16	44.96% 156	50.43% 175	347	2.46
Increasing Access to fresh food/reducing food deserts	6.27% 22	27.35% 96	66.38% 233	351	2.60
Reducing flooding and other stormwater issues	10.06% 35	45.11% 157	44.83% 156	348	2.35
Improving roads, sidewalks and bike paths	4.57% 16	38.00% 133	57.43% 201	350	2.53
Planting more trees and or green infrastructure	10.57% 37	38.57% 135	50.86% 178	350	2.40
Improving community facilities, including making them accessible to people with disabilities (community or youth centers, libraries, and food banks)	6.90% 24	32.18% 112	60.92% 212	348	2.54
Making neighborhoods look nicer /Neighborhood Beautification (adding decorative lights, flower planters/baskets, public art and neighborhood signs)	19.20% 67	49.57% 173	31.23% 109	349	2.12
Protect and improve historical buildings	14.00% 49	48.29% 169	37.71% 132	350	2.24
Cleaning, securing or demolition of empty buildings and lots	5.17% 18	41.95% 146	52.87% 184	348	2.48
Checking and enforcing local rules and codes /Pro-active code enforcement sweeps	15.85% 55	39.77% 138	44.38% 154	347	2.29

Q1 ¿Reside en Lafayette, West Lafayette o en el condado de Tippecanoe?

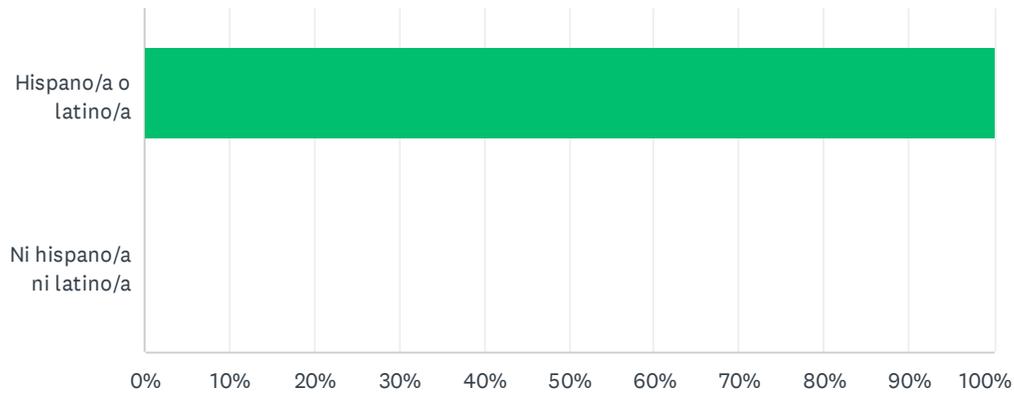
Answered: 4 Skipped: 0



ANSWER CHOICES	RESPONSES	
Lafayette	50.00%	2
West Lafayette	25.00%	1
Condado de Tippecanoe	25.00%	1
Ninguna de las opciones anteriores	0.00%	0
TOTAL		4

Q2 Categorías étnicas (seleccione solamente una opción)

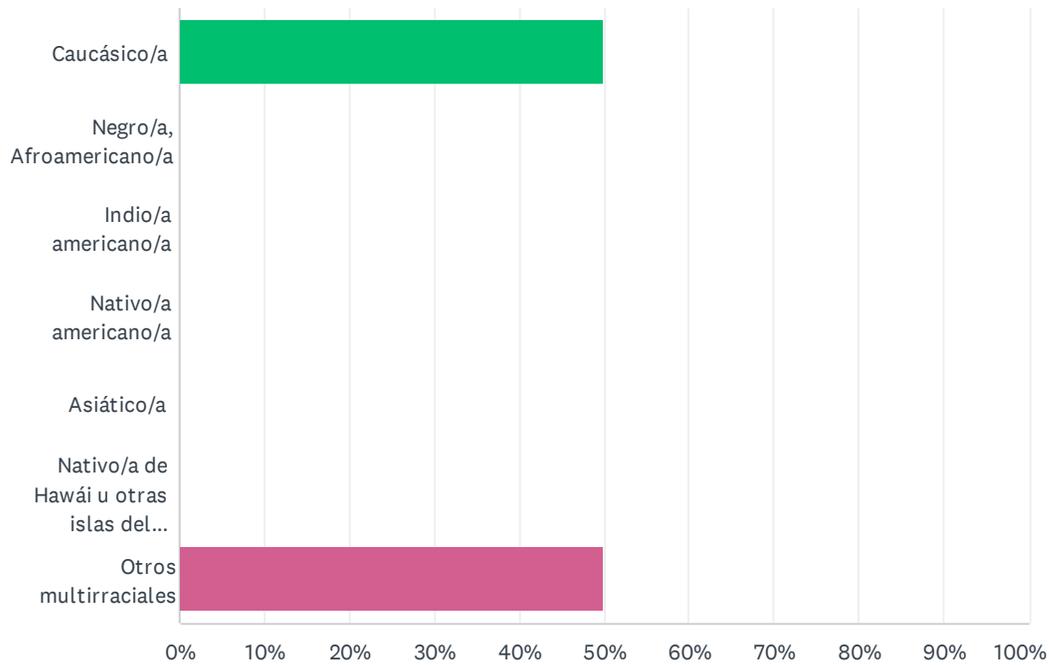
Answered: 4 Skipped: 0



ANSWER CHOICES	RESPONSES	
Hispano/a o latino/a	100.00%	4
Ni hispano/a ni latino/a	0.00%	0
TOTAL		4

Q3 Categorías raciales (seleccione solamente una)

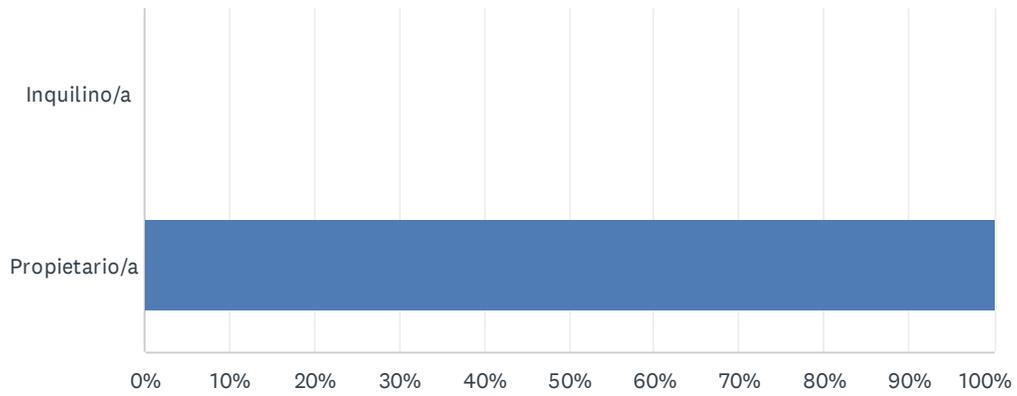
Answered: 4 Skipped: 0



ANSWER CHOICES	RESPONSES	
Caucásico/a	50.00%	2
Negro/a, Afroamericano/a	0.00%	0
Indio/a americano/a	0.00%	0
Nativo/a americano/a	0.00%	0
Asiático/a	0.00%	0
Nativo/a de Hawái u otras islas del Pacífico	0.00%	0
Otros multirraciales	50.00%	2
TOTAL		4

Q4 ¿Es usted propietario/a o inquilino/a?

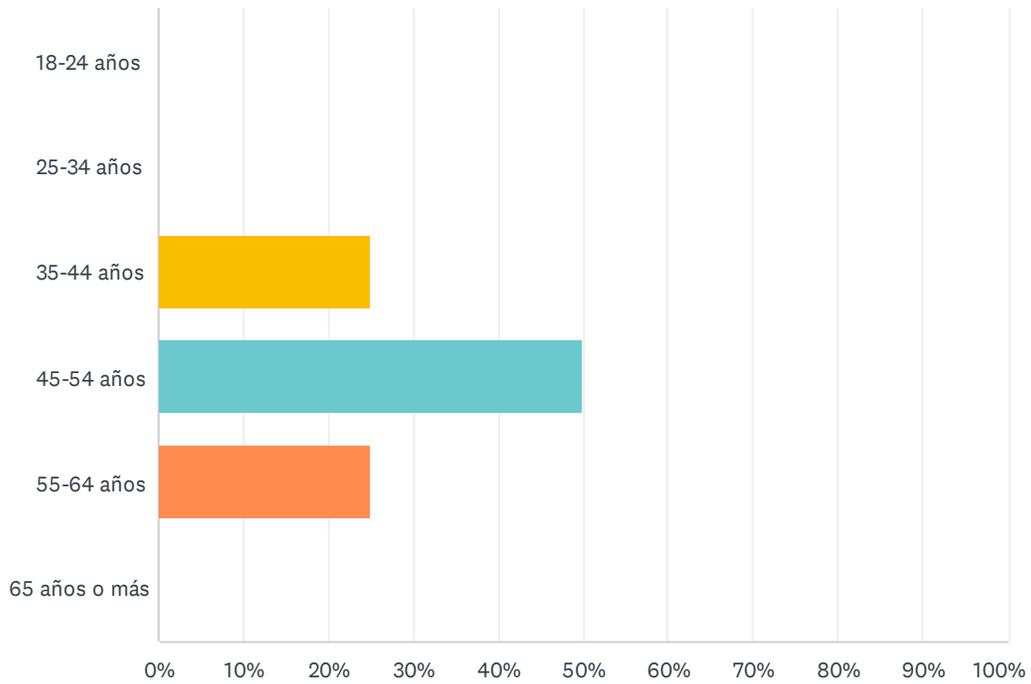
Answered: 4 Skipped: 0



ANSWER CHOICES	RESPONSES	
Inquilino/a	0.00%	0
Propietario/a	100.00%	4
TOTAL		4

Q5 Edad:

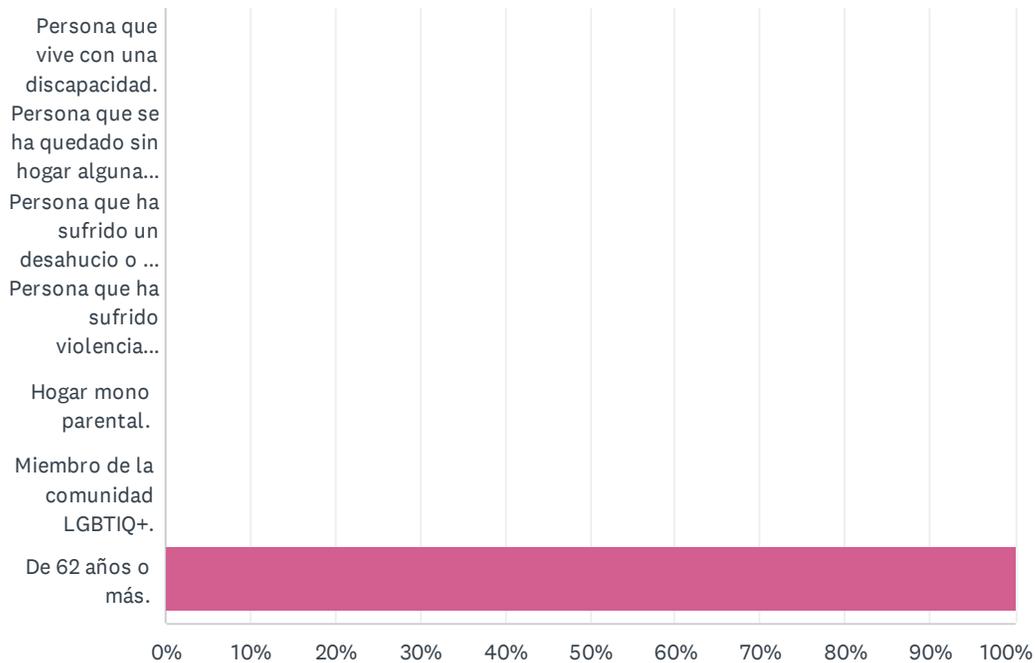
Answered: 4 Skipped: 0



ANSWER CHOICES	RESPONSES	
18-24 años	0.00%	0
25-34 años	0.00%	0
35-44 años	25.00%	1
45-54 años	50.00%	2
55-64 años	25.00%	1
65 años o más	0.00%	0
TOTAL		4

Q6 Seleccione todas las opciones que correspondan.

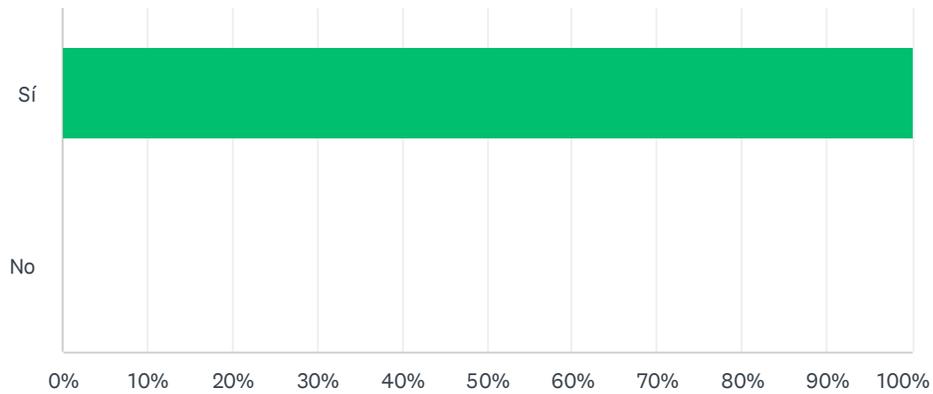
Answered: 1 Skipped: 3



ANSWER CHOICES	RESPONSES	
Persona que vive con una discapacidad.	0.00%	0
Persona que se ha quedado sin hogar alguna vez en el pasado.	0.00%	0
Persona que ha sufrido un desahucio o se ha visto obligada a mudarse.	0.00%	0
Persona que ha sufrido violencia doméstica.	0.00%	0
Hogar mono parental.	0.00%	0
Miembro de la comunidad LGBTIQ+.	0.00%	0
De 62 años o más.	100.00%	1
Total Respondents: 1		

Q7 ¿Tiene hijos menores de 18 años en casa?

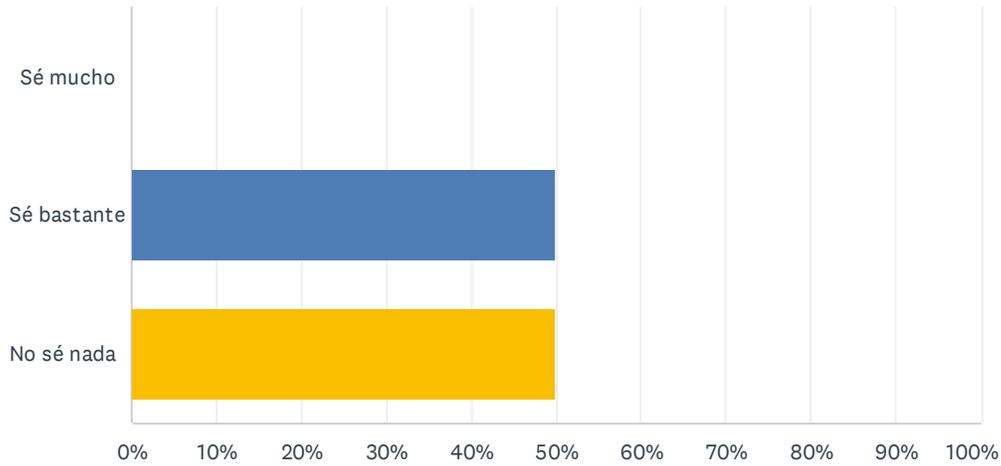
Answered: 4 Skipped: 0



ANSWER CHOICES	RESPONSES	
Sí	100.00%	4
No	0.00%	0
TOTAL		4

Q8 ¿Qué tanto sabe acerca de las leyes de vivienda justa, incluida la ley de vivienda justa del Estado de Indiana?

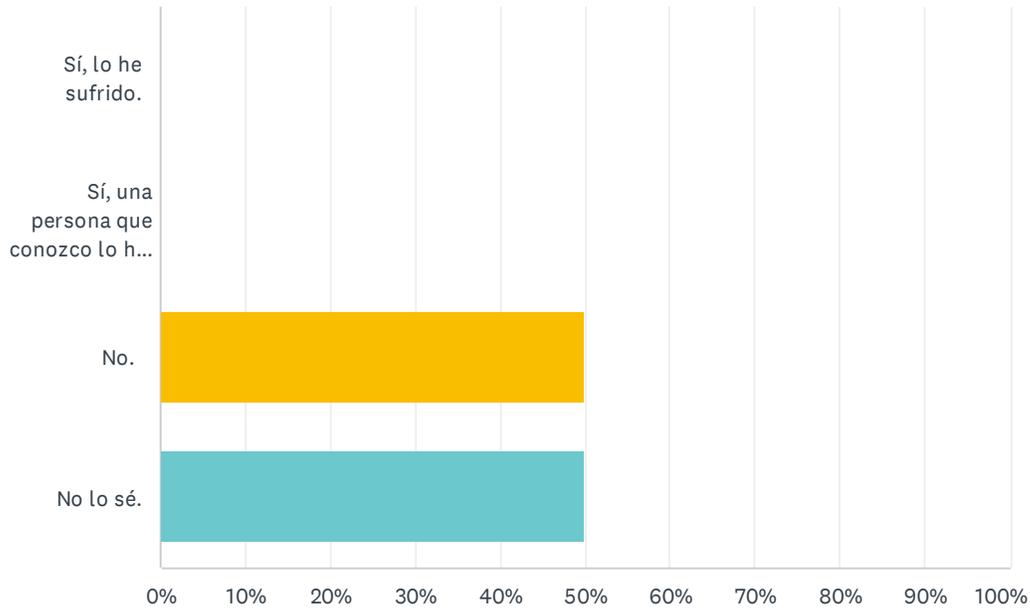
Answered: 2 Skipped: 2



ANSWER CHOICES	RESPONSES	
Sé mucho	0.00%	0
Sé bastante	50.00%	1
No sé nada	50.00%	1
TOTAL		2

Q9 ¿Ha experimentado usted o algún conocido suyo discriminación en materia de vivienda en Lafayette o West Lafayette?

Answered: 2 Skipped: 2



ANSWER CHOICES	RESPONSES	
Sí, lo he sufrido.	0.00%	0
Sí, una persona que conozco lo ha sufrido.	0.00%	0
No.	50.00%	1
No lo sé.	50.00%	1
TOTAL		2

Q10 En caso afirmativo, ¿quién cree que le discriminó a usted o a la persona que conoce? Seleccione todas las opciones que correspondan.

Answered: 0 Skipped: 4

 No matching responses.

ANSWER CHOICES	RESPONSES	
Dueño/administrador de propiedades en alquiler	0.00%	0
Vendedor/a de la vivienda	0.00%	0
Agente de préstamos/ Prestamista hipotecario	0.00%	0
Condominio/ Asociación de propietarios	0.00%	0
Agente inmobiliario/a	0.00%	0
Compañía de seguros	0.00%	0
Empleado municipal/ Personal de la administración	0.00%	0
Otro	0.00%	0
Total Respondents: 0		

Q11 ¿Dónde ocurrió el acto de discriminación? Seleccione todas las opciones que correspondan.

Answered: 0 Skipped: 4

 No matching responses.

ANSWER CHOICES	RESPONSES	
Vivienda en venta	0.00%	0
Vivienda en alquiler	0.00%	0
Complejo de apartamentos	0.00%	0
Urbanización	0.00%	0
Barrio unifamiliar	0.00%	0
Proyecto de vivienda pública o subvencionada	0.00%	0
Parque de casas móviles	0.00%	0
Al presentar una solicitud para programas municipales o regionales	0.00%	0
Institución de crédito	0.00%	0
Oficina municipal	0.00%	0
Otro, por favor especifique.	0.00%	0
Total Respondents: 0		

Q12 ¿Cómo fue discriminado usted o la persona que conoce? Seleccione todas las opciones que correspondan.

Answered: 0 Skipped: 4

 No matching responses.

ANSWER CHOICES	RESPONSES	
No mostraron el apartamento	0.00%	0
Me exigieron pagar un precio de alquiler más alto	0.00%	0
Fianza más alta	0.00%	0
Prestación de servicios o instalaciones de alojamiento diferentes	0.00%	0
Reparaciones retrasadas o no realizadas	0.00%	0
Servicio/ Animal de apoyo Depósito cobrado	0.00%	0
Otro, por favor especifique.	0.00%	0
Total Respondents: 0		

Q13 ¿A qué cree que se debió la discriminación que usted o la persona que conoce vivieron?

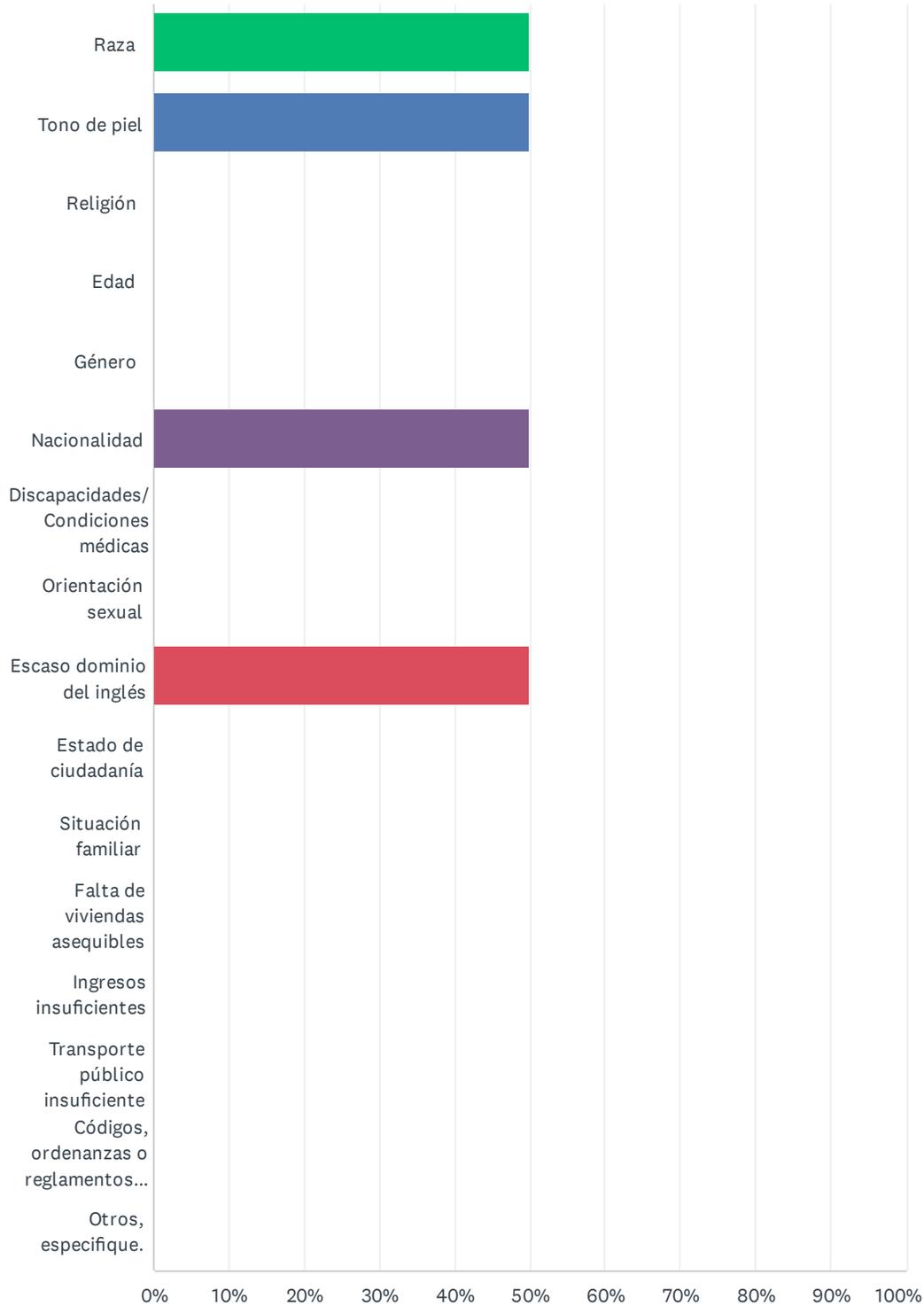
Answered: 0 Skipped: 4

 No matching responses.

ANSWER CHOICES	RESPONSES	
Raza	0.00%	0
Tono de piel	0.00%	0
Religión	0.00%	0
Edad	0.00%	0
Género	0.00%	0
Nacionalidad	0.00%	0
Discapacidades/ Condiciones médicas	0.00%	0
Orientación sexual	0.00%	0
Escaso dominio del inglés	0.00%	0
Estado de ciudadanía	0.00%	0
Nivel de ingresos	0.00%	0
Fuente de ingresos (por ejemplo, asistencia social, seguro de desempleo, subsidio de elección de vivienda/apartado 8)	0.00%	0
Situación familiar (por ejemplo, padre soltero con hijos, familia con hijos o esperando un hijo)	0.00%	0
Otros, especifique.	0.00%	0
TOTAL		0

Q14 ¿Cuáles cree que son los principales obstáculos para acceder a una vivienda justa?

Answered: 2 Skipped: 2

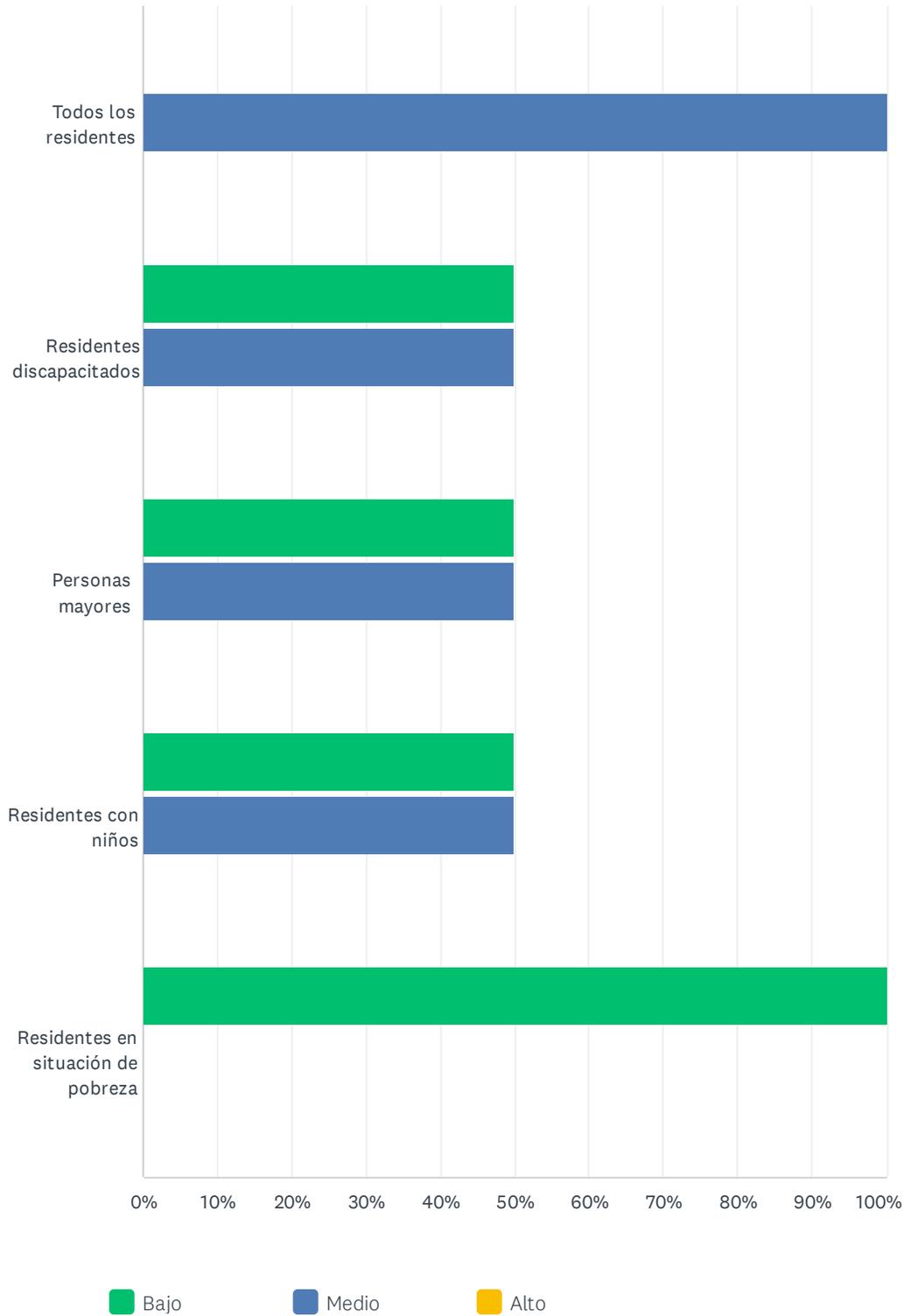


Las ciudades de Lafayette y West Lafayette – Plan consolidado para 2025

ANSWER CHOICES	RESPONSES	
Raza	50.00%	1
Tono de piel	50.00%	1
Religión	0.00%	0
Edad	0.00%	0
Género	0.00%	0
Nacionalidad	50.00%	1
Discapacidades/ Condiciones médicas	0.00%	0
Orientación sexual	0.00%	0
Escaso dominio del inglés	50.00%	1
Estado de ciudadanía	0.00%	0
Situación familiar	0.00%	0
Falta de viviendas asequibles	0.00%	0
Ingresos insuficientes	0.00%	0
Transporte público insuficiente	0.00%	0
Códigos, ordenanzas o reglamentos municipales	0.00%	0
Otros, especifique.	0.00%	0
Total Respondents: 2		

Q15 Califique la oferta de viviendas asequibles de baja a alta para las siguientes poblaciones:

Answered: 2 Skipped: 2

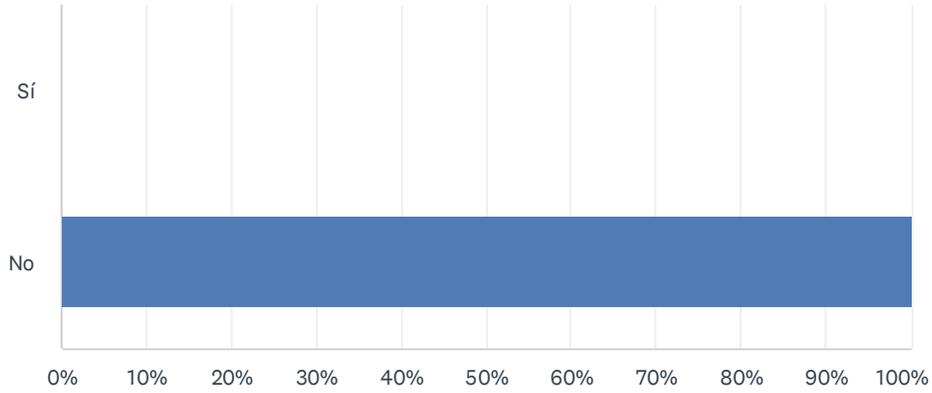


Las ciudades de Lafayette y West Lafayette – Plan consolidado para 2025

	BAJO	MEDIO	ALTO	TOTAL	WEIGHTED AVERAGE
Todos los residentes	0.00% 0	100.00% 2	0.00% 0	2	2.00
Residentes discapacitados	50.00% 1	50.00% 1	0.00% 0	2	1.50
Personas mayores	50.00% 1	50.00% 1	0.00% 0	2	1.50
Residentes con niños	50.00% 1	50.00% 1	0.00% 0	2	1.50
Residentes en situación de pobreza	100.00% 2	0.00% 0	0.00% 0	2	1.00

Q16 En caso de que crea que ha sido discriminado, ¿ha denunciado el incidente?

Answered: 1 Skipped: 3



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

Q17 En caso afirmativo, ¿a quién informó del incidente?

Answered: 0 Skipped: 4

 No matching responses.

ANSWER CHOICES	RESPONSES	
Reclamar a la persona u organización que me ha discriminado	0.00%	0
Contactar con las oficinas municipales	0.00%	0
Contactar con mi representante municipal electo	0.00%	0
Contactar con una organización local de vivienda justa	0.00%	0
Contactar con el HUD	0.00%	0
Contactar con un abogado privado u otro tipo de asistencia jurídica	0.00%	0
Contactar con el fiscal municipal	0.00%	0
Contactar con el fiscal general del Estado	0.00%	0
Otros, especifique.	0.00%	0
TOTAL		0

Q18 Si denunció la queja, ¿en qué situación se encuentra?

Answered: 0 Skipped: 4

 No matching responses.

ANSWER CHOICES	RESPONSES
Sin resolver	0.00% 0
Resuelto por mediación	0.00% 0
Sin resolver, pendiente de resolución	0.00% 0
En litigio	0.00% 0
Otro, por favor especifique.	0.00% 0
TOTAL	0

Q19 En caso negativo, ¿por qué?

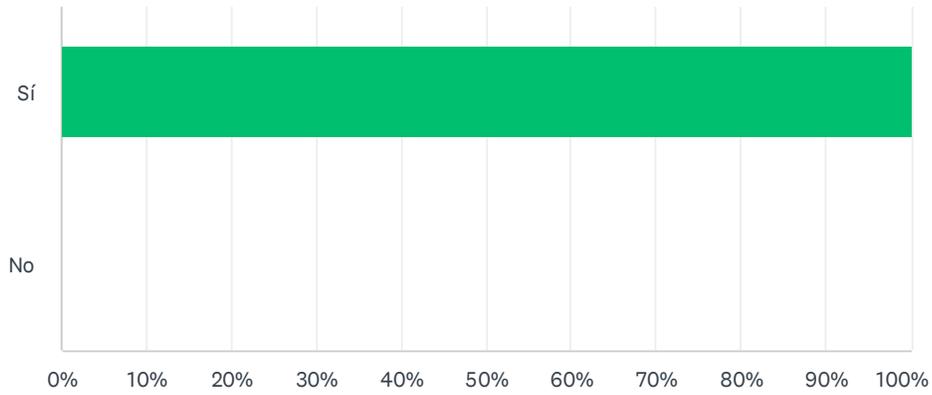
Answered: 0 Skipped: 4

 No matching responses.

ANSWER CHOICES	RESPONSES	
No sabe dónde denunciar	0.00%	0
Demasiados problemas	0.00%	0
No creo que haya ninguna diferencia	0.00%	0
Miedo a las represalias	0.00%	0
Otro	0.00%	0
Otro, por favor especifique.	0.00%	0
TOTAL		0

Q20 ¿Piensa que la ciudad ofrece suficiente información sobre vivienda justa o servicios sociales?

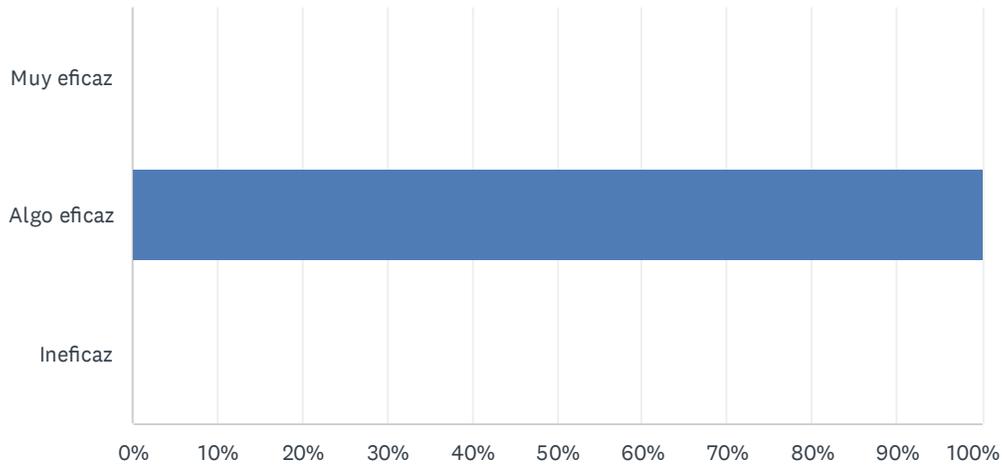
Answered: 1 Skipped: 3



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

Q21 En caso afirmativo, ¿qué grado de eficacia cree que tienen las leyes, programas y mecanismos de aplicación actuales en materia de vivienda justa?

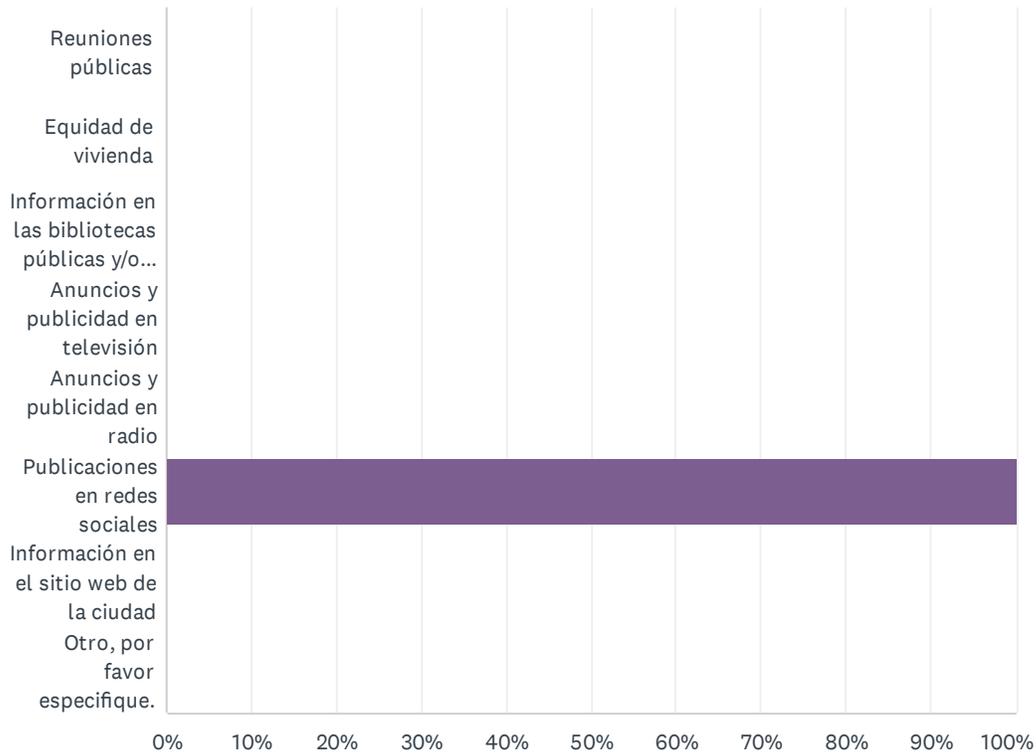
Answered: 1 Skipped: 3



ANSWER CHOICES	RESPONSES	
Muy eficaz	0.00%	0
Algo eficaz	100.00%	1
Ineficaz	0.00%	0
TOTAL		1

Q22 ¿Cuáles considera que son los métodos más efectivos para que la administración local le comunique sus derechos y responsabilidades en relación con la vivienda justa?

Answered: 1 Skipped: 3



ANSWER CHOICES	RESPONSES	
Reuniones públicas	0.00%	0
Equidad de vivienda	0.00%	0
Información en las bibliotecas públicas y/o en el ayuntamiento	0.00%	0
Anuncios y publicidad en televisión	0.00%	0
Anuncios y publicidad en radio	0.00%	0
Publicaciones en redes sociales	100.00%	1
Información en el sitio web de la ciudad	0.00%	0
Otro, por favor especifique.	0.00%	0
Total Respondents: 1		

Q23 ¿Cuáles son los tres principales retos a los que se enfrenta la comunidad? Limite sus respuestas a 3.

Answered: 0 Skipped: 4

 No matching responses.

ANSWER CHOICES	RESPONSES	
Acceso a una vivienda asequible y de calidad (por ejemplo, mejorar las malas condiciones de la vivienda, abordar la falta de oferta de vivienda y la asequibilidad de la vivienda disponible, etc.)	0.00%	0
Acceso a servicios públicos o comunitarios (por ejemplo, oportunidades educativas, guarderías asequibles, programas para jóvenes, programas de salud mental y drogodependencia, educación financiera y clases de inglés como segundo idioma)	0.00%	0
Acceso a oportunidades económicas (por ejemplo, oportunidades de empleo, formación y apoyo a las pequeñas empresas)	0.00%	0
Acceso a barrios llenos de vida y seguros (por ejemplo, parques, aceras, bibliotecas, eliminación de grafitis, seguridad pública y calidad de vida, etc.)	0.00%	0
Otros, especifique:	0.00%	0
Total Respondents: 0		

Q24 Ordene estas actividades de vivienda asequibles de mayor a menor importancia:

Answered: 0 Skipped: 4

 No matching responses.

	NO ES IMPORTANTE	UN POCO IMPORTANTE	MUY IMPORTANTE	TOTAL
Reparar las viviendas que pertenecen a los ciudadanos	0.00% 0	0.00% 0	0.00% 0	0
Reparar las casas en alquiler	0.00% 0	0.00% 0	0.00% 0	0
Ayudar a la gente a comprar una casa	0.00% 0	0.00% 0	0.00% 0	0
Ayudar a las personas a cubrir el alquiler si no pueden pagarlo.	0.00% 0	0.00% 0	0.00% 0	0
Construir viviendas asequibles para los propietarios	0.00% 0	0.00% 0	0.00% 0	0
Construir viviendas de alquiler asequibles	0.00% 0	0.00% 0	0.00% 0	0
Mejorar la eficiencia energética de las viviendas	0.00% 0	0.00% 0	0.00% 0	0

Q25 Ordene de mayor a menor la importancia que a su parecer tienen estas actividades para abordar el problema de las personas sin hogar:

Answered: 0 Skipped: 4

 No matching responses.

	NO ES IMPORTANTE	UN POCO IMPORTANTE	MUY IMPORTANTE	TOTAL
Apoyar a los albergues para personas sin hogar, brindándoles un lugar donde pernoctar.	0.00% 0	0.00% 0	0.00% 0	0
Ayudar a las personas sin hogar a encontrar servicios y vivienda	0.00% 0	0.00% 0	0.00% 0	0
Viviendas con servicios para personas sin hogar	0.00% 0	0.00% 0	0.00% 0	0
Programas de salud mental Servicios de salud mental y asistencia por consumo de drogas	0.00% 0	0.00% 0	0.00% 0	0
Servicios para jóvenes sin hogar	0.00% 0	0.00% 0	0.00% 0	0
Ayudar a las personas que sufren violencia doméstica, violencia de pareja o trata de seres humanos.	0.00% 0	0.00% 0	0.00% 0	0
Apoyo a las personas con VIH/SIDA	0.00% 0	0.00% 0	0.00% 0	0

Q26 Indíquenos cuán importantes considera estos servicios comunitarios, del más importante al menos importante:

Answered: 0 Skipped: 4

 No matching responses.

	NO ES IMPORTANTE	UN POCO IMPORTANTE	MUY IMPORTANTE	TOTAL
Servicios para la tercera edad/personas mayores/ Servicios para personas de edad elevada	0.00% 0	0.00% 0	0.00% 0	0
Servicios para la juventud/servicios para niños y jóvenes (guarderías, clases particulares, programas extraescolares, actividades de verano y prevención de la violencia, etc.)	0.00% 0	0.00% 0	0.00% 0	0
Servicios sanitarios (ayuda con la atención sanitaria, para adicciones/abuso de sustancias, salud mental y programas para personas con SIDA/VIH, etc.)	0.00% 0	0.00% 0	0.00% 0	0
Servicios para personas con discapacidad	0.00% 0	0.00% 0	0.00% 0	0
Ayuda legal/ Servicios jurídicos/ Servicios para inquilinos	0.00% 0	0.00% 0	0.00% 0	0
Servicios de transporte	0.00% 0	0.00% 0	0.00% 0	0
Programas de ayuda alimentaria/ Programas de acceso a alimentos	0.00% 0	0.00% 0	0.00% 0	0
Servicios para Veteranos	0.00% 0	0.00% 0	0.00% 0	0
Educación sobre la gestión del dinero/ Educación financiera	0.00% 0	0.00% 0	0.00% 0	0
Educación en competencias digitales (como el uso del computador o Internet) / Alfabetización digital	0.00% 0	0.00% 0	0.00% 0	0
Clases de inglés para no nativos/ ESOL	0.00% 0	0.00% 0	0.00% 0	0

Q27 ¿Qué tan importantes cree que son estas actividades laborales y empresariales en su barrio? Clasifíquelos de mayor a menor importancia:

Answered: 0 Skipped: 4

 No matching responses.

	NO ES IMPORTANTE	UN POCO IMPORTANTE	MUY IMPORTANTE	TOTAL
Ayuda a las pequeñas empresas/ Asistencia técnica a las pequeñas empresas	0.00% 0	0.00% 0	0.00% 0	0
Financiación para pequeñas empresas/ Acceso de las pequeñas empresas a capital o recursos financieros	0.00% 0	0.00% 0	0.00% 0	0
Formación y educación de los trabajadores	0.00% 0	0.00% 0	0.00% 0	0
Mejora del aspecto exterior de tiendas y comercios/ Mejoras de la fachada	0.00% 0	0.00% 0	0.00% 0	0
Saneamiento de lugares contaminados para uso futuro	0.00% 0	0.00% 0	0.00% 0	0

Q28 Evalúe estas mejoras del vecindario, de más importantes a menos importantes:

Answered: 0 Skipped: 4

 No matching responses.

	NO ES IMPORTANTE	UN POCO IMPORTANTE	MUY IMPORTANTE	TOTAL
Arreglar o mejorar los parques (parques infantiles, canchas de baloncesto/tenis/pickleball, o equipamiento público para hacer ejercicio, etc.)	0.00% 0	0.00% 0	0.00% 0	0
Aumentar el acceso a alimentos frescos/reducir los desiertos alimentarios	0.00% 0	0.00% 0	0.00% 0	0
Reducir las inundaciones y problemas causados por las aguas pluviales	0.00% 0	0.00% 0	0.00% 0	0
Mejora de carreteras, aceras y carriles para bicicletas	0.00% 0	0.00% 0	0.00% 0	0
Plantar más árboles y/o infraestructuras verdes	0.00% 0	0.00% 0	0.00% 0	0
Mejorar las instalaciones comunitarias, haciéndolas accesibles a las personas con discapacidad (centros comunitarios o juveniles, bibliotecas y bancos de alimentos)	0.00% 0	0.00% 0	0.00% 0	0
Hacer que los barrios parezcan más bonitos/embellecer los barrios (añadir luces decorativas, macetas/cestas de flores, arte público y señales en los barrios)	0.00% 0	0.00% 0	0.00% 0	0
Proteger y mejorar los edificios históricos	0.00% 0	0.00% 0	0.00% 0	0
Limpiar, asegurar o demoler edificios y solares vacíos	0.00% 0	0.00% 0	0.00% 0	0
Comprobar y hacer cumplir las normas y códigos locales /Barridos proactivos para hacer cumplir los códigos	0.00% 0	0.00% 0	0.00% 0	0

2025-2029 Consolidated Plan

Appendix C

Public Notices

AFFIDAVIT OF PUBLICATION

THORITY LAFAYETTE HOUSING AU
Lafayette Housing Authority
20 N 6Th ST
Lafayette IN 47901-1412

STATE OF WISCONSIN, COUNTY OF BROWN

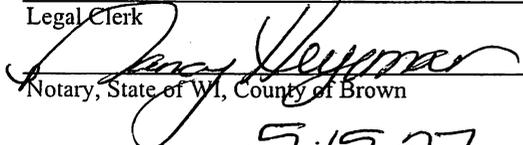
The Journal and Courier, a newspaper printed and published in the city of Lafayette, Tippecanoe County, State of Indiana, and personal knowledge of the facts herein state and that the notice hereto annexed was Published in said newspapers in the issue:

12/22/2024

and that the fees charged are legal.
Sworn to and subscribed before on 12/22/2024



Legal Clerk



Notary, State of WI, County of Brown
5.15.27

My commission expires

Publication Cost: \$117.00
Tax Amount: \$0.00
Payment Cost: \$117.00
Order No: 10871636 # of Copies: 2
Customer No: 1333144
PO #:

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Please do not use this form for payment remittance.

NANCY HEYRMAN
Notary Public
State of Wisconsin

To: LJC Laf Journal & Courier

(Government Unit)

County, Indiana

78 lines, 3.0000 columns wide which equals 234 equivalent lines at \$0.50 per line @ 1 days \$117.00

Acct #: 1333144

Ad #: 10871636

Website Publication \$0.00

DATA FOR COMPUTING COST

Charge for proof(s) of publication \$0.00

Width of single column 1.53 in

Number of insertions 1

TOTAL AMOUNT OF CLAIM \$117.00

Size of type 7 point

Claim No. Warrant No. IN FAVOR OF

I have examined the within claim and hereby certify as follows:

- That it is in proper form.
That it is duly authenticated as required by law.
That it is based upon statutory authority.
That it is apparently (correct) (incorrect)

\$ On Account of Appropriation For FED ID 83-2810977

Allowed, 20

In the sum of \$

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.

Request for Citizen Participation and Notice of Funding Availability (NOFA)

ATTENTION: Citizens and interested parties with input on community needs and issues, and Applicants for funding from Lafayette Community Development Block Grant (CDBG) and Lafayette Housing Consortium HOME Investment Partnerships Program (HOME)

The City of Lafayette expects to receive an allocation from the United States Department of Housing and Urban Development (HUD) for the 2025-2026 CDBG and HOME programs. Because the allocations have not yet been released, the 2024 allocations of \$621,908 CDBG and \$744,594 HOME will be used to start the planning process. If needed, a contingency plan will be discussed at the February 27th meetings to accommodate changes in the funding available.

This notice requests citizen participation in the public hearings and meetings that will be held in person in the City of Lafayette City Council Chambers. Citizens and interested parties are encouraged to attend the public hearing meetings to provide input and comments about local community development and housing needs, concerns, or issues. Participation in the meetings by all interested parties is encouraged and not related to subsequent applications for funding. Input and comments about local community development and housing needs, concerns, or issues may also be submitted via email to the addresses above. Input and comments about the proposed Action Plans may be submitted via email to the addresses above between April 15 and May 14, 2025. All comments received must include the name and address of the person(s) providing the comments.

This notice begins the local application process. Interested applicants may access the application utilizing Neighborhoodly Software at the following link: <https://portal.neighborhoodlysoftware.com/LAFAYETTEHOUSINGAUTHORITYIN/Participant>, or visit the City of Lafayette website at <http://www.lafayette.in.gov/2044/Federal-Grant-Administration> to access the link for the application on or about Tuesday, January 2, 2025. Interested parties are encouraged to apply as early as possible. For further information or technical assistance, please contact the Lafayette Housing Authority, 2601 Greenbush St., Lafayette IN 47904. CDBG inquiries: (765) 269-4243 or cdbg@lha.lafayette.in.gov HOME inquiries: (765) 771-1309 or home@lha.lafayette.in.gov

Activities funded by CDBG and HOME programs must meet one of the Consolidated Plan priorities: maintain, expand and improve affordable housing options, support residents to become self-sustaining, improve residents' quality of life, or affirmatively further fair housing, and meet all applicable federal requirements. The draft version of the 2025-2029 Consolidated Plan may be found at <http://www.lafayette.in.gov/2044/Federal-Grant-Administration> during the public comment period 4/15-5/14/2025. Further information on CDBG and HOME may be found at <https://www.hudexchange.info/programs>.

The City of Lafayette does not discriminate based on race, color, age, sex, sexual orientation, gender identity, disability, national origin, religion, income status, veteran status, limited English proficiency, or any other protected classification under federal law and provides. The City will provide reasonable accommodations to afford an individual with a disability or limited English proficiency an equal opportunity to participate in all services, programs, and activities; please e-mail cdbg@lha.lafayette.in.gov at least two business days in advance with meeting accommodation requests, and by 1/23/25 for application accommodation requests.

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All meetings will be held in the Council Chambers, 1st Floor, Lafayette Municipal Building, 20 North 6th Street, Lafayette, Indiana. Meeting dates and times are tentative and are subject to change.



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STATE OF WISCONSIN, COUNTY OF BROWN

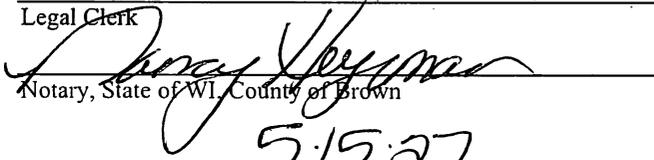
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Legal Clerk



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My commission expires

Publication Cost: \$62.88
Tax Amount: \$0.00
Payment Cost: \$62.88
Order No: 10868449 # of Copies:
Customer No: 1333144 1
PO #:

THIS IS NOT AN INVOICE!

Please do not use this form for payment remittance.

NANCY HEYRMAN
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State of Wisconsin

To: LJC Laf Journal & Courier

(Government Unit)

County, Indiana

4.00 inches, 3.0000 columns wide which equals 12.00 equivalent inches at \$5.24 per inch @ 1 days \$62.88

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Lafayette Community Development Block Grant and Lafayette Housing Consortium HOME Investment Partnerships Program

Request for Public Participation: 2025-2029 Consolidated Plan and 2025 Action Plan

Lafayette estimates it will receive \$621,908 in Community Development Block Grant (CDBG) and \$744,594 in HOME Investment Partnership Program (HOME)* funding to begin projects on July 1, 2025. The City invites residents, neighborhood groups, social service agencies, community members, and interested citizens to participate in developing the City's 2025-2029 Consolidated Plan and PY 2025 Action Plan.

Opportunities for Public Participation

Public opinion survey through 1/31/2025

Please provide feedback on housing discrimination and community needs

English



Spanish



Public Hearing 1 - Previous Consolidated Plan Progress

1/9/2025 12-1p

City Council Chambers 20 N 6th Street, Lafayette, IN

Public Hearing 2 - Review of Updated Consolidated Plan

4/15/2025 11-12p

City Council Chambers 20 N 6th Street, Lafayette, IN

* HUD will not release 2025 allocations until the second half of 2025. Estimates are based on 2024 Entitlement amounts. The Action Plan provides a contingency plan for funding.

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2025-2029 Consolidated Plan

Appendix D

Public Comments

From: Bryan Walck bwalck@gocitybus.com 
Subject: RE: Lafayette/West Lafayette 2025 Consolidated Plan - Input Request
Date: February 20, 2025 at 1:36 PM
To: Alicia Vaughn alicia@cityconsultantsllc.com

BW

Alicia,

I appreciate the opportunity to provide input on transportation needs in Greater Lafayette as part of the 2025-2029 Consolidated Plan. I recognize that this response is being submitted on the final day of the comment period, and I want to thank you for including CityBus in this important discussion. Transit is essential for connecting residents to jobs, education, and essential services, particularly for low- and moderate-income households.

New or Increased Needs for Residents

CityBus is preparing to redesign its fixed-route network to improve efficiency and better serve the community. A key part of this effort includes establishing satellite hubs to enhance connectivity between routes and improve access to key destinations. This initiative could present an opportunity for collaboration with HUD programs, particularly in ensuring that affordable housing and essential services to better serve low- and moderate-income residents are located near transit hubs.

Issues Disproportionately Affecting Low- and Moderate-Income Households
Affordable and dependable transit remains a critical issue. Unfortunately, overcrowding, inconsistent service reliability, and affordability challenges may disproportionately affect low-income residents. Changes in fare structures and access to transit funding have also impacted some riders, making it more difficult for them to access essential destinations and employment.

Existing Unmet Needs, Funding Challenges & Collaboration Opportunities
CityBus faces significant funding constraints moving forward, which will very likely require a reduction in overall service levels despite already high demand. This is particularly concerning given that the current transit network is already strained, with many routes experiencing overcrowding and long wait times. A service reduction would further limit mobility for residents who rely on transit for work, medical appointments, and education, exacerbating existing inequalities.

While we have secured federal grants to modernize capital and infrastructure, these funds do not cover operating costs, making it difficult to expand or even maintain current service levels. Without sustainable funding solutions, unmet transit needs will continue to grow, making it harder for vulnerable populations to access essential services.

To strengthen transit and mobility across the community, we must identify new opportunities and reinforce existing partnerships with local businesses, employers, non-profits, and other stakeholder groups. These collaborations

can help support transit funding, improve service accessibility, and align transportation options with workforce needs. Ongoing engagement with community partners is essential to ensuring transit remains a reliable and effective resource.

CityBus has long worked in close coordination with local government to provide safe, equitable, and efficient transit. However, financial challenges threaten our ability to meet the growing needs of the community. By expanding collaboration with local businesses and stakeholders and securing sustainable funding, we can maintain and improve service, ensuring that transit continues to support economic opportunity and quality of life for all residents in Greater Lafayette.

Again, thank you for including CityBus in this process. We appreciate the opportunity to share our perspective and look forward to continued collaboration on mobility solutions for the community.

Best,
Bryan



Bryan Walck | Chief Operating Officer
CityBus | (p) (765) 420-2947
1250 Canal Road, Lafayette, IN 47904
bwalck@gocitybus.com | www.gocitybus.com

Keep in touch with CityBus on [FACEBOOK](#) | [INSTAGRAM](#)

STATEMENT OF CONFIDENTIALITY

The information contained in this message and any attachments to this message are intended for the exclusive use of the addressee(s) and may contain confidential or privileged information. If you are not the intended recipient, please notify the sender by reply email or notify CityBus at (765) 423-2666 and destroy all copies of this message and any attachments.

From: Alicia Vaughn <alicia@cityconsultantsllc.com>
Sent: Thursday, February 13, 2025 8:00 AM
To: Bryan Walck <bwalck@gocitybus.com>
Subject: Lafayette/West Lafayette 2025 Consolidated Plan - Input Request

CAUTION: This email originated from outside CityBus.

Hello!

I'm reaching out for information from stakeholders for Lafayette and West Lafayette's [Consolidated Plan](#), an analysis of residents' needs, and a road map of how the Cities will use [HUD](#) funding for the next five years.

Please answer the questions below about the Greater Lafayette area by 2/20/25.

1. Have you noticed any new or increased needs for residents?
2. Have you noticed any issues disproportionately affecting low- and moderate-income households?
3. Are you aware of any zoning rules, local ordinances, or laws that make it difficult to meet the needs of low- to moderate-income residents?
4. Are there any existing unmet needs you'd like us to highlight or ensure we're aware of?

I appreciate your input.

Sincerely,

Alicia Vaughn (she/her/hers)
City Consultants & Research, LLC
P 317-744-5600
C 317-871-4626
www.cityconsultantsllc.com

2025-2029 Consolidated Plan

Appendix E

Public Hearing Notes

Lafayette Public Hearing Notes

Who is not able to afford housing in the community?

- Single moms with kids
- Lower incomes
 - Below \$15/hour
- Too much debt
 - Student debt
 - Income does not meet expenses (car, education & living)
- Rent burdened
- No credit
 - Cannot meet traditional mortgage guidelines
- No consistent job history
 - No more than 2 jobs per year / job hopping

What type of housing is needed? Single Family? Apartments? Middle Housing?

- Townhomes
- Smaller scale rental
- Land scarcity forcing more multifamily
- Look at affordable neighborhood
 - Habitat neighborhood-St. Joe County
 - Jimmy carter neighborhood
- Need help with land acquisition
 - Banking land (infrastructure, etc.)

What type of housing assistance should the City prioritize?

Priorities:

- Down payment assistance
 - Get mortgage below 30%
- Historic preservation
 - Neighborhood character
- Preserve affordable housing

- Rent assistance
- Gap in housing between LTHC & Habitat
- Housing education/counseling
 - More long term
 - One-on-one volunteers / mentors

What can the City do to support vibrant neighborhoods?

- Sidewalks and curbs
- Regulation of landlords
 - Standard
 - Mix of local / out of town
- Zoning-building codes
- Mini farmers market
- Mobile events / markets
- Infill development
- Pocket parks
- Public art
- Urban gardens
- Transportation / accessibility
- Support owner occupied housing
- Tax credit to prevent gentrification for low mod residents

What can the City do to address homelessness?

- Emergency shelter
- Mental health
- Homeless coordinator
- LTHC
- Work with chronic homelessness
 - Accountability to receive assistance

What community services should the City support?

- Food insecurity
- Domestic violence

- Connection to other services to grow out of need (anti-poverty strategy)
- Mindshift / change – they can make a change
- Teen programs
 - Places for teens outside of sports, music & school programs
 - Vocational programs
- Job training

What can the City do to support local businesses?

- Small business supports to attract employees
 - Group together to get economies of scale for health benefits, legal or other services
- Small business grouping / support
 - Incubator / shared environment
- Rise & shine
- Outreach / marketing
- Grant funding
 - Start up or first few years
- Incentives, job training funds, infrastructure
 - Focus on living wage & above
- Focus on local small businesses – respond to their needs
- Include large manufactures, life sciences, job multipliers

With all the needs in the community, what should the City prioritize supporting?

- Job training
- Food insecurity
- Domestic violence / child abuse
- Housing
 - Longer term housing – ownership
 - Owner repairs / preserve homeownership
- Vibrant neighborhood investment

2025-2029 Consolidated Plan

Appendix F

Stakeholder Invitations

Agencies Emailed/Invited to Consult on the Consolidated Plan

Type	Organization
Agency - Emergency Management	Tippecanoe Countyn Emergency Management
Broadband	Comcast
Broadband	AT&T
Child Welfare Agency	IN Department of Family and Social Services
Civic Leaders	Salvation Army Lafayette
Civic Leaders	Greater Lafayette Commerce
Health Agency	Tippecanoe County Health Department
Housing	Servants at Work
Housing	Habitat for Humanity
Housing	Faith CDC
Housing - Homelessness	Family Promise
Neighborhood Organization	River City Community Center
Other Government - County	Tippecanoe County Commissioners
Other Government - Local	Town of Battleground
Other Government - State	IHCDA
PHA	Lafayette Housing Authority
Planning Organization	WL building commissioner
Planning Organization	Tippecanoe County Planning Commission
Services - Elderly Persons	Area IV Council on Aging
Regional Organization	Food Finders
Regional Organization	Lafayette Urban Ministry
Regional Organization	City Bus
Regional Organization	Mid-Land Meals
Regional Organization	Purdue University Nutrition Education Program
Regional Organization	Double Up Indiana
Regional Organization	NAACP Lafayette
Regional Organization	Black Expo of Greater Lafayette
Services - Children	Women, Infants, Children
Services - Children	Foster Success
Services - Children	Big Brothers Big Sisters
Services - Children	Boys and Girls Club
Services - Education	Goodwill Excel Center
Services - Education	Lafayette School Corporation
Services - Education	Next Level Jobs Ivy Tech
Services - Elderly Persons	Tippecanoe Senior Services
Services - Elderly Persons	Meals on Wheels Tippecanoe
Services - Elderly Persons	Caregiver Companion
Services - Elderly Persons	Tippecanoe County Council on Aging, Inc
Services - Employment	Work One
Services - Fair Housing	City of Lafayette Human Relations Commission
Services - Fair Housing	Human Relations Commission (County only)
Services - Fair Housing	Fair Housing Center of Central Indiana
Publicly Funded Institution/System of Care	Indiana Rural Health Association
Services - Health	St. Joseph Community Health Foundation
Services - Health	Recovery Café
Services - Homeless	Lafayette Transitional Housing Center (LTHC)
Regional Organization	WL Public Library
Services - Homeless	Lafayette Urban Ministry
Services - Homeless	Tippecanoe Public Library
Services - Homeless	Faith Community Ministries
Services - Homeless	Homelessness Prevention and Intervention
Services - Housing	Network of NW Central Indiana
Services - Housing	Homestead Resources
Services - Housing	Single Family Housing Direct Loans Dept. of Ag.
Services - Persons with Disabilities	Fairfield Township Trustee
Services - Persons with Disabilities	Wabash Center
Services - Persons with HIV/AIDS	The Arc of Tippecanoe County
Services - Children/Child Welfare Agency	IU Health Positive Link
Services - Victims	Bauer Family Resources
Services - Victims of Domestic Violence	Tippecanoe County Victims Assistance
Services - Health	YWCA
Services - Education/Employment	Home with Hope
Regional Organization/Civic Leaders	Lafayette Adult Resource Academy
Agency - Emergency Management	United Way of Greater Lafayette
Agency - Flood Prone Areas	City of West Lafayette
Agency - Water Resources	City of West Lafayette
Agency - Emergency Management	City of West Lafayette
Agency - Flood Prone Areas	City of Lafayette
Agency - Water Resources	City of Lafayette

Subject: 2025 Consolidated Plan Listening Sessions
Date: Tuesday, January 21, 2025 at 12:29:37 PM Eastern Standard Time
From: Nancy Tomlinson
To: Nancy Tomlinson
BCC: sbharper-scott@tsc.k12.in.us, nchidirector@gmail.com, vassistance@tippecanoe.in.gov, commissioners@tippecanoe.in.gov, lmann.fpgl@yahoo.com, director@arcoftippecanoe.org, bchristiansen@mhawv.org, treasurer@battleground.in.gov, swalker@greaterlafayettecommerce.com, ejames@areaivagency.org, jmillion@uwlafayette.org, dbathe@uwlafayette.org, trustee@fairfieldtownship79.in.gov, rreeder@faithlafayette.org, reyna@lafayettehabitat.org, elee@ywcalfayette.org, chad@bbbslaf.org, mike.myers@excelcenter.org, nmgrath@bauerfamilyresources.org, Kwhitus@bauerfamilyresources.org, glabi@bauerfamilyresources.org, jwicker@tippecanoe.in.gov, Marie@homestead-resources.org, ccinfo@rivercity.info, CareTeam@faithlafayette.org, ed@familypromisegl.org, pmalavenda@lumserve.org, mhoneywell@wlaf.lib.in.us, morgan@homesteadcs.org, Chelsea@homestead-resources.org, DFR.region9@fssa.IN.gov, kpuetz@food-finders.org, info@indianarha.org, Briton@tippseniorservices.org, bwalck@gocitybus.com, jholman@tcpl.lib.in.us, wayne@tippseniorservices.org, info@midlandmeals.com, DoubleUpIndiana@sjchf.org, travis@fostersuccess.org, gloomis@tippecanoe.in.gov, DFR.region9@fssa.IN.gov, JMartinez@sjchf.org, chloe.shallenberger@webloom.org, barryrichard@bgclub.lafayette.in.us, jmcmanus@wabashcenter.com, ehallett@wabashcenter.com, a.miner@homewithhope.org, d.mcmillan@homewithhope.org, awood@lara.lafayette.in.us, lhuddle@lsc.k12.in.us, tcloum@lsc.k12.in.us, asklafayette@ivytech.edu, dnedza@dwd.in.gov, hrhelpdesk@lafayette.in.gov, Valerie Oakley, Thomas Scaer, Ethan Fortner, Michelle Reynolds, Alicia Vaughn
Attachments: WL L Survey.pdf

Hello!

Lafayette and West Lafayette are developing their 2025 – 2029 [Consolidated Plan](#), a strategic framework for housing, homelessness, community development, and economic development activities supported by HUD funds over the next five years, and Fair Housing [Equity Plan](#), a strategic step in redressing the nation’s history of discriminatory housing policies and practices while improving economic equity and growth within communities and throughout the country. I invite you or someone from your organization to one of two listening sessions to help guide the Cities’ funding allocation priorities.

Public participation in developing the Plans is required for the Cities to receive funding from the US Department of Housing and Urban Development’s [Community Development Block Grant](#) (CDBG) and [HOME Investment Partnership Programs](#), which fund projects that meet the communities’ most important needs.

The Cities asked a Consultant, City Consultants and Research, LLC, to help with community needs discussions. I invite you or someone from your organization to one of two listening sessions to help guide the cities’ funding priorities. Although sessions may have a particular focus, we welcome stakeholders to come to any meeting that is convenient for them and offer their input regardless of the focus topic.

If you cannot attend, we still want to hear from you!

Please complete our [Stakeholder Survey English](#) or [Stakeholder Survey Spanish](#) by 5p on January 31; I've attached a flyer if you'd like to spread the word about the community input survey.

Listening Sessions:

January 30, 9-11a – Housing

Lafayette City Council Chambers 20 N 6th St #4, Lafayette, IN

February 4, 2-3.30p – General

Microsoft Teams meeting

Join on your computer, mobile app, or room device

[Click here to join the meeting](#)

Meeting ID: 270 552 945 971

Passcode: hk7yk6dw

[Download Teams](#) | [Join on the web](#)

If you have any questions on listening sessions, the community survey, or specific stories of housing discrimination in Lafayette or West Lafayette, please email me. Please email cdbg@lha.lafayette.in.gov two business days in advance for accommodations or additional translations.

Thank you,

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Nancy Tomlinson (they/them/theirs)

City Consultants & Research, LLC

P 317-744-5600

C 317-345-6675

www.cityconsultantsllc.com

QUESTIONS TO ADDRESS HOUSING AND HOMELESSNESS

HUD funds are mostly focused on housing and preventing/addressing homelessness. Data and statistics continue to show limited affordable housing choices, placing many households at-risk of homelessness or into homelessness.

1. What do you think are the most important housing issues facing the area (City of Lafayette or City of West Lafayette)?
2. Which populations are most challenged to afford housing in the area (City of Lafayette or City of West Lafayette)?
3. Are there particular programs that your organization is seeing success with when trying to help residents you serve find affordable housing?
4. What programs or services do you think are successfully responding to homelessness?
5. What subpopulations in the homeless population have successful programs helping them?
6. If your organization seeing gaps in the Cities' response to the affordable housing crisis or homelessness or gaps in services to particular subpopulations that need additional services?
7. What service needs are hardest to meet for the population you serve?
8. In what ways can the City education the community about fair housing choice?
9. HUD has a narrative to describe the City's response to helping the worst-case needs. What populations do you think would have or be worst case needs and how would you try to meet their needs?
10. What strategize should be prioritized (or what should be the top 3 goals/strategies) by the Cities to address affordable housing?
11. What strategize should be prioritized (or what should be the top 3 goals/strategies) by the Cities to address homelessness?

QUESTIONS FOR COMMUNITY AND PUBLIC SERVICES

A limited amount of CDBG funding can be spent to support public services. However, it's this small pot of funding that is often the one most requested by local stakeholders. So we are going to ask a few questions about the needs in the community surrounding public services.

1. Is there a type of service/or social service missing in your neighborhood that would improve daily life for households?
2. What services do individuals living with disabilities in your community request and/or require the most?
3. What programming or services (Job training, transportation, child care, etc.) is your organization seeing provide the most benefit to those struggling with unemployment or underemployment?

QUESTIONS FOR NEIGHBORHOOD DEVELOPMENT

The Cities of Lafayette and West Lafayette often spend a part of their allocations to make neighborhood improvements, often to parks or infrastructure. To that end, the next few questions are asking you to prioritize what improvements you'd like to see with these funds.

1. What physical improvements do you want to see in the neighborhood? (Parks, pedestrian trails, bike trails, etc.)
2. What quality of life improvements do you want to see in the neighborhood? (public art, restaurants, locally owned retail, community center, etc.)

QUESTIONS FOR ECONOMIC DEVELOPMENT

And while each City does not spend their CDBG allocations towards economic development initiatives, the Consolidated Plan does want each City to talk about the economic development needs in their community. The last few questions are related to economic development.

1. What initiatives or programs have you seen in the last five years that have been successful in improving the small business environment?
2. Are the residents your organization serves seeing gaps in the type of small businesses that serve their neighborhoods?

QUESTIONS TO ADDRESS HOUSING AND HOMELESSNESS

HUD funds are mostly focused on housing and preventing/addressing homelessness. Data and statistics continue to show limited affordable housing choices, placing many households at-risk of homelessness or into homelessness.

HPIN Meeting Notes 1-16-25

1. What do you think are the most important housing issues facing the area (City of Lafayette or City of West Lafayette)?
 - Housing affordability
 - Access, getting back into housing if they loose housing
 - Emergency or crisis housing for families, homeless as a family (hotels are the only option – would see a significant number of families there.
 - affordability, housing conditions, and amount of landlords that accept HUD vouchers
2. Which populations are most challenged to afford housing in the area (City of Lafayette or City of West Lafayette)?
 - Large families, 3 or 4 bedroom
 - Persons with mobility issues, finding housing with a voucher is difficult
 - Justice involved tenants, formerly incarcerated persons
 - finding housing for those with extensive criminal history from substance use, mental health diagnosis, or an eviction record
3. Are there particular programs that your organization is seeing success with when trying to help residents you serve find affordable housing?
 - LTHC does a good job
 - The need is outgrowing the services we have available
4. What programs or services do you think are successfully responding to homelessness?
 - Section 8 Program with HUD to get voucher for housing, downside is the waiting list (rent assistance)
 - Legal Services, Legal Aid, and Pro Bono Indiana work collaboratively to assist with people facing eviction
 - Mental health persons, are Nami – providing help with that need
 - Places that can provide financial assistance to prevent homelessness/diversion (needs the most funding) – about \$1500 lump sum
 - There is a volunteer who worked in SS for a long period of time who comes in 2 times a week to assist people with applying and getting SSD/SSI, there seems to be an increase in our guests who are getting signed up and getting benefits
 - Need help with moving costs (first, last month, deposits, etc)
 - Get paperwork, birth certification/ID
 - Indiana Emergency Rental Assistance Program is still going – income is too high but still getting evicted
5. What subpopulations in the homeless population have successful programs helping them?

- Substance Abuse programs – short term rehab/long term housing
6. If your organization seeing gaps in the Cities' response to the affordable housing crisis or homelessness or gaps in services to particular subpopulations that need additional services?
 - Need help with moving costs (first, last month, deposits, etc)
 - Places that can provide financial assistance to prevent homelessness/diversion (needs the most funding) – about \$1500 lump sum
 7. What service needs are hardest to meet for the population you serve?
 - Transportation issues – no second or third shift, or not operational on holidays
 - Less landlords willing to take Section 8/Vouchers
 - Especially true for the rural areas
 - Habitability issues where landlords refuse to fix the issue. This can cause LHA to terminate the contract with the landlord which then causes the tenant to have to look for new housing. Then landlords re-rent the units without fixing the issues.
 8. In what ways can the City educate the community about fair housing choice?
 - Homestead Resources offers a tenant education class and they also have a tenants guide that gives a brief overview of the landlord /tenant law
 - Educating potential landlords of the benefits of accepting voucher. It is a guaranteed rent payment so no risk for nonpayment of rent.
 - Indiana has a great Renter's Rights brochure
 9. HUD has a narrative to describe the City's response to helping the worst-case needs. What populations do you think would have or be worst case needs and how would you try to meet their needs?
 - No responses
 10. What strategies should be prioritized (or what should be the top 3 goals/strategies) by the Cities to address affordable housing?
 - Rental Housing Development – keep affordable housing
 - Preserve long term affordable housing
 11. What strategies should be prioritized (or what should be the top 3 goals/strategies) by the Cities to address homelessness?
 - Family Shelter development – crisis housing
 - 24-hour space for people to stay in – people are just moving around in the day shelters
 - Need services in surrounding counties- so people come here from surrounding counties where services are available
 - emergency family housing, building housing units, getting community to understand homelessness and why we do what we do
 - addressing mental health and substance use issues and teaching life skill guidance that help end the cycle of homelessness
 - address criminalization of homelessness
 - get landlords to systematically to rent to people without an address – need to be able work with someone without an address (need a voice mail/mail box for the unhoused)
 - temporary foster for people's pets

Meeting Notes from 2/4/25 Stakeholder Meeting

The Community Development Block Grant (CDBG) Program provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974

Roadmap for the next five years for Lafayette and West Lafayette

1. What do you think are the most important housing issues facing the area

Lack of affordable housing

High rent

Competition with students and higher-income residents

2. Which populations are most challenged to afford housing in the area

Low/moderate income

Residents compete with students

Low income with multiple children

3. Do your organizations succeed with any programming when trying to help residents find affordable housing?

No organizations are really succeeding 100%

You can have all the money, but if no units are available, where will you put them?

How will they pay the rest of the rent?

4. What programs or services do you think successfully respond to homelessness?

No complete success stories; lots of issues, but organizations are trying

Very competitive for services and programming, not enough funding

5. What subpopulations in the homeless population have successful programs helping them?

Many programs & providers target older adults

6. What are the gaps in the cities' response to the affordable housing crisis?

Not enough affordable housing is being built

Finding land that's near public transportation and groceries for building housing

7. What are the gaps in the cities' response to homelessness?

Need more shelters that can get residents into permanent housing vs just providing an overnight stay

The definition of homeless from HUD isn't inclusive

Some shelters don't accommodate male children 14-18 (YWCA)

Family Promise doesn't have enough rooms for families
Shelters that provide quality resources to families are severely lacking (2 people mentioned)

8. What are the gaps in services for a particular subpopulation?

Housing

9. What service needs are hardest to meet for the population you serve?

People need help finding affordable housing, can give them lists but they have to be mobile enough to view the apartment and apply. School doesn't teach you how to apply or how to act in in-person interviews to make you a more successful applicant. Need advocates to assist in application process.

Can't put people in hotels despite lack of housing

10. In what ways can the cities educate the community about fair housing rights?

Not enough citizens know about their rights

Citizens don't know how access to tools available to them

People with children (7 existing and pregnant with the 8th for example) can't be accommodated by many landlords and are told as to why they're not approved for housing.

11. What should be the top strategies to address affordable housing?

Build more affordable housing

Decrease barriers to building

Minimum parking requirements, especially when in an affordable development, are too high

Minimum lot sizes

12. What should be prioritized to address homelessness?

More shelters

Must accommodate males 14-17 at family shelters

Make more well-paying jobs available & accessible on public transportation to reduce poverty leading to homelessness

Other

Lots of resources, but not all in one place. Online listings aren't kept accurately
Area is heavily vehicle-reliant, hard-to-reach largest employers (car plans and south side businesses) without a car

Public transport doesn't have long enough hours to accommodate non 8-5 workers
Vehicles too expensive to own, and maintain for low/mod populations to rely on them for work

2025-2029 Consolidated Plan

Appendix G

Lafayette HOME Resale/Recapture Policies

AFFORDABILITY, RESALE AND RECAPUTRE REQUIREMENTS

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 who earn incomes between 30% and 80% AMI (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.

The selling price is determined by adding the non-HOME debt balance, seller’s closing costs and fair return. If the selling price of the home is not affordable to low-income families, the Consortium may choose to provide additional direct subsidy to the new buyer to meet the affordability requirements. In this case, a new affordability period based on the direct subsidy amount is applied to the property, but the total (original + new) HOME funds invested in the property may not exceed the regulatory limit on HOME assistance per unit. The additional funding must be through an existing homebuyer program and the new buyer must complete an approved homebuyer education course.

CALCULATION TO DETERMINE FAIR RETURN

The Lafayette Regional Association of Realtors maintains average sales prices within Tippecanoe County. The Consortium maintains a chart of the average sales price for the calendar years since 1995. Homeowner activities prior to 1995 have met the required period of affordability and are not subject to resale restrictions at this time. The appreciation (or depreciation) rate is determined by computing the percent of change from the year of purchase to the year of sale. The homeowner investment is increased or decreased according to the percent of change.

$\frac{\text{Average Sales Price Year of Sale} - \text{Average Sales Price Year of Purchase}}{\text{Average Sales Price Year of Purchase}} = \text{Percent of Change}$
--

$100 + (-) \text{ Percent of Change} \times \text{Homeowner Investment (Down Payment, Principal Payments, Capital Improvements)} = \text{Fair Return}$
--