



2025 Action Plan
DRAFT

April 15, 2025

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Expected Resources

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

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 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.
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Table 1 - 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.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing	City-wide	Affordable Housing	CDBG: \$60,000 HOME: \$1,489,702	Homeowner Housing Added 6 Homeowner Housing Rehabilitated 35 Tenant-based rental assistance / Rapid Rehousing 8 Rental units rehabilitated 10
2	Supportive Services	2025	2029	Homeless Non-Housing Community Development	City-wide	Affordable Housing	CDBG: \$93,285	Public service activities other than Low/Moderate Income Housing Benefit: 6,203 Persons Assisted
3	Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development	City-wide	Strengthen Neighborhoods	CDBG: \$398,816.69	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4,200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Fair Housing and Administration	2025	2029	Fair Housing and Administration	City-wide initiatives	Fair Housing and Administration	CDBG: \$124,380.60 HOME: \$74,459	Other: 2

Table 2 – 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.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City received 13 applications for CDBG funding totaling \$1,145,339.60 and four applications for HOME funding totaling \$1,082,459. The following tables include the projects recommended for funding in PY 2025, with a portion of HOME funding allocated for PY2025 set aside for homeownership projects yet to be named.

#	Project Name
1	CDBG Administration
2	Public Facilities and Infrastructure
3	CDBG Housing
4	Public Services
5	HOME Administration
6	Homeownership Housing
7	Rental Housing

Table 3 – Project Information

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

The City of Lafayette and the Lafayette Housing Consortium prioritized projects addressing low- and moderate-income housing and community development needs, particularly as they are outlined in the Consolidated Plan:

- 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

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration
	Target Area	City-Wide
	Goals Supported	Fair Housing and Administration
	Needs Addressed	Fair Housing and Administration
	Funding	CDBG: \$124,381
	Description	CDBG Admin will fund administrative costs, including staff time, coordination of projects and programs, participation in local & regional councils such as HPIN, and furthering fair housing. This project is eligible under 24 CFR 570.206 (a).
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	2601 Greenbush Street, Lafayette, IN 47901
	Planned Activities	The Administration and Planning for the City of Lafayette and the Lafayette Housing Authority
2	Project Name	Public Facilities and Infrastructure
	Target Area	Low Income Census Tracts
	Goals Supported	Public Facilities and Infrastructure
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$398,816.69

	Description	<ul style="list-style-type: none"> • City of Lafayette expenses related to the installation of sidewalk improvements in eligible neighborhoods. \$148,858.69 • City of Lafayette will fund the installation of streetlights in eligible neighborhoods. \$20,000 • The City will also fund facility improvements at LTHC Homeless Services. LTHC will make various improvements to the exterior of the Engagement Center to improve public safety and safety of their clients. \$229,958 <p>This project is eligible under 24 CFR 570.201 (c) and will have a low- to moderate-income area benefit.</p>
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The activity will improve multiple areas and benefit the neighbors of low- to moderate-income census tracts and benefit approximately 4,200 persons.
	Location Description	<ul style="list-style-type: none"> • City-wide • 812 N 12th Street, Lafayette, IN 47904
	Planned Activities	<ul style="list-style-type: none"> • The City will replace accessibility ramps not meeting current ADA standards in eligible neighborhoods. \$148,858.69 • The City will place streetlights in eligible neighborhoods to improve community safety. • LTHC will make various improvements to the exterior of the Engagement Center to improve public safety and safety of their clients.
3	Project Name	CDBG Housing
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$60,000
	Description	The City will fund the rehab of homes for income-qualified residents. The project is eligible under 24 CFR 570.202 (a)(1) and will have a low- to moderate-income housing benefit.

	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The program will benefit 35 low- to moderate-income households.
	Location Description	City-wide
	Planned Activities	SHARP will provide homeowners assistance with minor repairs such as replacing HVAC systems, accessibility modifications, and other items.
4	Project Name	Public Services
	Target Area	City-wide
	Goals Supported	Supportive Services
	Needs Addressed	Supportive Services
	Funding	CDBG: \$93,285
	Description	<p>CDBG funding for social supportive services to various agencies across the City of Lafayette. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.</p> <ul style="list-style-type: none"> • Lafayette Urban Ministry - supportive services for a homeless individuals and emergency shelter program. - \$17,500 • Food Finders Food Bank – addressing food insecurity. \$7,000 • LTHC Homeless Services – supportive services for a homeless individuals and emergency shelter program. \$30,785 • YWCA of Greater Lafayette – supportive services and emergency shelter for domestic violence program. - \$13,500 • Family Promise - supportive services for a homeless individuals and emergency shelter program. - \$7,000 • Meals on Wheels program – provide hot meals delivered to homes of seniors or persons living with disabilities. \$17,500
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 6,203 low to moderate income persons.
	Location Description	<ul style="list-style-type: none"> • LUM - 420 North 4th Street, Lafayette, IN • Food Finders - 2200 Elmwood Ave Suite C7, Lafayette, IN 47904 • LTHC Homeless Services - 812 N 12th Street, Lafayette, IN 47904 • YWCA of Greater Lafayette – Address Confidential • Family Promise – 2100 Elmwood Avenue, Lafayette, IN 47904 • Meals on Wheels – provided on a city-wide basis
	Planned Activities	The City of Lafayette will utilize CDBG funding to support various social service programs that benefit homeless individuals, domestic violence victims, senior citizens, persons with disabilities and residents who experience food insecurity.
5	Project Name	HOME Administration
	Target Area	Tippecanoe County
	Goals Supported	Fair Housing and Administration
	Needs Addressed	Fair Housing and Administration
	Funding	HOME: \$74,459
	Description	HOME program administrative expenses associated with implementing the HOME program, furthering fair housing initiatives, and affirmatively marketing efforts. This project is eligible under 24 CFR 92.207.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project does not require any beneficiary activity numbers.
	Location Description	Lafayette, West Lafayette, Battle Ground, and unincorporated areas of Tippecanoe County

	Planned Activities	The City of Lafayette will utilize this project to fund administrative costs associated with the implementation of HOME program, furthering fair housing initiatives, and affirmatively marketing projects.
6	Project Name	Homeownership Housing
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$801,702
	Description	The City will use CHDO Reserve and other HOME funding to fund housing projects for acquisition, rehab, new construction and homebuyer assistance to increase homeownership opportunities for low- to moderate-income households. The project includes a CHDO set aside of \$111,690 from PY2025 and an award to Habitat for Humanity of Greater Lafayette in the amount of \$320,000. The CHDO Set-Aside and any unallocated funds will be going to a homeownership project yet to be identified by the City. The activity is eligible under 24 CFR 92.205(a)(1).
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Projected funding amount is estimated to benefit six low to moderate income households.
	Location Description	Citywide, the specific locations for the renovations have yet to be selected.
Planned Activities	The specific locations for the renovations have yet to be selected. The activity will construct, renovate or assist with homebuyer assistance for energy efficient homes and new homeownership opportunities.	
7	Project Name	Rental Housing
	Target Area	Tippecanoe County
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$688,000

Description	<p>Project will support rental housing projects within HOME service area.</p> <ul style="list-style-type: none"> • Tenant Based Rental Assistance and program delivery expenses for persons exiting YWCA's domestic violence program. This project is eligible under 24 CFR 92.209(a). \$88,000 • The City will support the Jeffersonian Project, with expected activities to be new construction or renovation of rental units, including at least two HOME-assisted units. This project is eligible under 24 CFR 92.205(a)(1). \$600,000
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	The project will benefit 18 households.
Location Description	Participants may receive assistance within the HOME service area.
Planned Activities	<ul style="list-style-type: none"> • The YWCA's DVIPP program provides temporary, emergency shelter for victims of domestic violence who have had to flee their homes for their own safety and for the safety of their children, who are secondary victims. By HUD definition, the victims are homeless, and almost all are of low income. Victims are offered education in personal finance, help finding jobs and help finding permanent housing. Too often, victims who cannot afford to get started in their own housing return to their abusers and the cycle continues. They often suffer further abuse and end up back in our shelter. This program offers assistance to persons seeking permanent housing after escaping abuse. • New construction or renovation of at least 10 HOME-assisted units.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Lafayette awards funding city-wide, county-wide within the Lafayette Housing Consortium’s service area, and in low- to moderate-income census tracts.

The Needs and Market Analysis of the Consolidated Plan shows that areas with a high concentration of low- to moderate-income households have higher rates of housing vacancy and housing cost burden. The City continues to invest in public infrastructure to improve assets in these areas.

Geographic Distribution

Target Area	Percentage of Funds
City-Wide	48
Low Income Census Tracts	18
Tippecanoe County	34

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Lafayette selects projects through a request-for-proposal process. Applications must meet federal eligibility requirements, a goal of the Consolidated Plan, and a need in the community. The City does not target specific areas of the community for funding.

Discussion

The City and LHA spend most of their HUD funding targeting low-income census tracts and providing services to low- and moderate-income residents on a city-wide basis.

Affordable Housing

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

Introduction

The City utilizes CDBG and HOME funding for projects that create affordable housing opportunities to help low- to moderate-income residents and households with a disabled family member.

One Year Goals for the Number of Households to be Supported	
Homeless	8
Non-Homeless	51
Special-Needs	0
Total	59

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	8
The Production of New Units	6
Rehab of Existing Units	45
Acquisition of Existing Units	0
Total	59

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

In making funding decisions, Lafayette prioritized activities that:

- Meet a goal of the 2025-2029 Consolidated Plan.
- Demonstrate significance of need.
- Serve an eligible area within Lafayette or Tippecanoe County as allowed by the HOME program.
- A project or program is eligible under HUD rules.
- Create a visual impact in the neighborhood, particularly if an infrastructure project.
- Participation in a larger revitalization project that includes new affordable housing opportunities.

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

Introduction

The Lafayette Housing Authority (LHA) serves as the Public Housing Authority (PHA) for the cities of Lafayette and West Lafayette, extending its jurisdiction to include a five-mile radius outside the city limits. The remaining areas of Tippecanoe County receive public housing assistance through the State of Indiana, administered by the Community Action Program (CAP) agency, Area IV. Unlike neighboring PHAs in Anderson and Indianapolis, LHA does not own or manage public housing units. Instead, its primary role is administering the Housing Choice Voucher (HCV) Program (Section 8) to assist low-income households in securing safe, decent, and affordable housing.

The Housing Choice Voucher Program provides rental assistance to eligible households, enabling them to rent housing in the private market within LHA's jurisdiction. Under this program:

- Participating households contribute approximately 30% of their gross monthly income toward rent.
- The remaining rent balance is covered by the voucher subsidy, which is paid directly to landlords.
- The program is designed to offer flexibility, allowing families to choose housing that meets their needs in terms of location, amenities, and accessibility.

Currently, LHA serves approximately 1,440 families, offering them financial support to access housing opportunities that would otherwise be financially unattainable or unaffordable. Through strong partnerships with local landlords and housing providers, LHA ensures that voucher holders have a variety of housing options available.

LHA continues to work on expanding housing opportunities and improving affordability for low-income residents through the following initiatives:

- Landlord Engagement & Retention – Encouraging property owners to participate in the voucher program to increase available housing options.
- Tenant Support Services – Providing guidance on tenant rights, responsibilities, and budgeting to promote long-term housing stability.

LHA remains committed to increasing the availability of affordable housing and enhancing the quality of life for low-income individuals and families in the Lafayette-West Lafayette region.

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

The Lafayette Housing Authority (LHA) is committed to addressing the affordable housing needs of its community through strategic programs and partnerships. Over the next year, LHA will focus on expanding rental assistance programs, increasing access to supportive housing services, and strengthening collaborations to enhance housing stability for vulnerable populations.

Stability Voucher Program Expansion

LHA received an allocation of five (5) Stability Vouchers in October 2023. The Stability Voucher Initiative is a federal program that provides rental assistance to PHAs in partnership with local Continuums of Care (CoC) and Victim Service Providers. These vouchers are specifically targeted at assisting:

- Households experiencing or at risk of homelessness
- Individuals and families fleeing domestic violence, dating violence, sexual assault, stalking, or human trafficking
- Veterans and their families who meet the above criteria

This initiative represents a critical step toward addressing housing instability and ensuring that vulnerable households receive the support they need.

Emergency Housing Voucher (EHV) Program Continuation

LHA continues to administer the Emergency Housing Voucher (EHV) program, which was initially launched under the American Rescue Plan Act (ARPA) in response to the COVID-19 pandemic. The program provides direct housing assistance to:

- Individuals and families experiencing homelessness or at risk of homelessness
- Survivors of domestic violence, dating violence, sexual assault, stalking, or human trafficking
- Households with a high risk of housing instability

LHA receives referrals for EHV assistance through the local Continuum of Care (CoC) and remains committed to serving eligible residents while these resources remain available.

HUD-Veterans Affairs Supportive Housing (HUD-VASH) Program

LHA continues to partner with the U.S. Department of Veterans Affairs (VA) to administer the HUD-VASH program, which provides housing vouchers combined with VA supportive services for veterans experiencing homelessness.

- LHA currently has 43 allocated HUD-VASH vouchers, helping veterans and their families find and maintain permanent housing.
- The program offers wraparound case management services, ensuring veterans have access to mental health care, job training, and other vital resources to support long-term stability.

Mainstream Vouchers for Non-Elderly Persons with Disabilities

As a response to the pandemic, LHA saw an increase in Mainstream Vouchers, which are tenant-based housing vouchers designed to assist non-elderly individuals with disabilities.

- LHA currently has 137 allocated Mainstream Vouchers to support these households.
- These vouchers help ensure that individuals with disabilities have access to safe, affordable housing while receiving the services they need for independent living.

Project-Based Voucher (PBV) Initiatives

LHA continues to expand its Project-Based Voucher (PBV) program, which increases access to long-term affordable housing options. Currently, LHA has 83 project-based units, including:

- 24 Senior Housing units in West Lafayette, dedicated to low-income seniors.
- 59 units in three locations for chronically homeless individuals, operated in partnership with LTHC Homeless Services. These Permanent Supportive Housing (PSH) facilities provide intensive support services, including:
 - On-site case managers to assist residents in maintaining housing stability.
 - Access to community resources for healthcare, employment, and financial counseling.
- The Jeffersonian is a new senior housing project that LHA is actively supporting, and it will:
 - Feature 8 project-based vouchers dedicated to low-income seniors.
 - Receive funding from HOME Investment Partnerships Program (HOME) funds through the City of Lafayette.
 - Provide affordable, accessible, and age-friendly housing options for older adults.

Continued Collaboration with the City of Lafayette

LHA and the City of Lafayette will continue to strengthen their partnership to advance affordable housing initiatives. Key collaborative efforts will include:

- Expanding affordable housing developments through funding and incentive programs.
- Enhancing landlord participation in housing programs to increase the availability of rental units for voucher holders.
- Advocating for additional federal and state resources to meet the growing demand for affordable housing in the region.

Through these initiatives, LHA is taking proactive steps to address housing insecurity, provide long-term stability for vulnerable populations, and ensure that residents in Lafayette and West Lafayette have access to safe and affordable housing options.

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

The Lafayette Housing Authority (LHA) is committed to fostering resident engagement in program management and supporting pathways to homeownership for voucher participants. While LHA is not currently enrolling new families in its homeownership program, it continues to provide guidance and encourage participation in local and state-level homeownership opportunities.

Support for Homeownership Aspirations

- LHA continues to support its current homeownership participants by ensuring they have access to resources that help maintain homeownership stability.
- For new applicants interested in homeownership, LHA directs families to the Indiana Housing and Community Development Agency (IHCDA)

- LHA remains a resource for voucher participants who seek information on transitioning from rental assistance to homeownership through external programs.

Resident Involvement in Program Management

LHA encourages Housing Choice Voucher (HCV) participants to take an active role in the management and direction of programs through the following initiatives:

- Annual Resident Survey – Participants are invited to provide feedback on program effectiveness, challenges, and areas for improvement. LHA uses these responses to adjust policies and enhance services.
- Monthly Board Meetings – Voucher holders are encouraged to attend LHA Board Meetings, where they can discuss program concerns, voice community needs, and stay informed about policy changes.
- Resident Representation on the Board – LHA has a mayor-appointed voucher participant commissioner who serves as a liaison between voucher holders and LHA leadership. This representative gather input from fellow participants and advocates for their needs.

Through these engagement efforts, LHA aims to empower voucher participants by ensuring their voices are heard in decision-making processes while also providing opportunities for long-term housing stability through homeownership resources.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

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

Discussion

As of the submission of this document, 1,762 households are currently on LHA's waiting list for the HCV Program. Due to high demand, LHA applies specific preferences to prioritize applicants based on community needs. These preferences include, but are not limited to:

- Persons with Disabilities
- Seniors (Elderly Households)
- Veterans
- Working Families
- At-Risk Youth
- Survivors of Domestic Violence
- County and State Residents

These priorities ensure that the most vulnerable populations receive assistance first while promoting housing stability within Lafayette and surrounding communities.

To increase the availability of affordable housing, LHA and the City of Lafayette are actively working together to establish additional Project-Based Vouchers (PBVs) within the community. PBVs are a component of a Public Housing Authority's (PHA) Housing Choice Voucher Program. Unlike tenant-based vouchers, which move with the participant, PBVs are attached to specific

housing units. A PHA can allocate up to 20% of its vouchers for project-based assistance under the following conditions:

- The property owner agrees to rehabilitate or construct units designated for voucher holders.
- The property owner agrees to set aside a portion of units in an existing development for voucher holders.

This initiative reflects LHA's commitment to increasing affordable housing availability while prioritizing the needs of seniors and other vulnerable populations. Through these efforts, LHA and the City of Lafayette are working toward long-term solutions to address housing affordability and ensure that low-income individuals and families have stable and secure housing options.

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

Introduction

As of the submission of this document, 1,762 households are currently on LHA's waiting list for the HCV Program. Due to high demand, LHA applies specific preferences to prioritize applicants based on community needs. These preferences include, but are not limited to:

- Persons with Disabilities
- Seniors (Elderly Households)
- Veterans
- Working Families
- At-Risk Youth
- Survivors of Domestic Violence
- County and State Residents

These priorities ensure that the most vulnerable populations receive assistance first while promoting housing stability within Lafayette and surrounding communities.

Lafayette and LHA will collaborate to establish more project-based vouchers to increase affordable housing in the community. Project-based vouchers, a component of a PHA housing-choice voucher program, allow a PHA to attach up to 20% of its voucher assistance to specific housing units with owner agreement to rehabilitate or construct the units or set aside a portion of units in an existing development. LHA oversees 83 project-based vouchers, including 48 chronically homeless individuals, 11 chronically homeless families, and 24 senior units. The City and LHA are working on the Jeffersonian senior project with PY2020, 2021 & 2023 HOME funds and eight project-based vouchers.

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

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

The 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 received Low-Income Housing Tax Credits from IHEDA in February 2018 to create a new facility for engagement, including PSH and other amenities such as meals, showers, laundry, phone, and mail services. The Engagement Center serves 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 in Region 4 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 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.

Discussion

The City utilizes 15% of its annual CDBG allocation towards public services serving low- to moderate-income residents, including domestic violence programming and shelters, shelters and programming for the unhoused, and food assistance to attempt to stabilize and improve lives of residents.

The Lafayette Housing Consortium will contribute \$88,000 in HOME funding for Tenant Based Rental Assistance, easing shelter transition into independent living.

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

Introduction

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 enough 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 holder 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.

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

return on residential investment

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

- Streamline approvals and reviews of projects that are smaller in nature to reduce burden to the developer of small-scale affordable housing projects.
- Advocate at the State of Indiana to approve inclusionary zoning laws.
- Attract for-profit developers to partner with non-profit service agencies to develop affordable housing development for extremely low-income families, connecting services and rental assistance with new developments
- Develop a toolbox that streamline resources available through each phase of affordable housing development in urban areas. This could include partnerships with outside government agencies such as the State of Indiana, the Tippecanoe County Health Department, etc.
- Address public infrastructure in communities with affordable housing development, such as adding curb ramps and crumbling sidewalks, as an incentive for developers to increase affordable housing infill.
- Find additional subsidy dollars to help extremely low-income households and special needs households afford rental units without a cost burden.

Discussion

The City's Economic Development Department, LHA, and CBDs continue to explore the use of Community Land Trusts (CLT) and Shared Equity Programs (SEP) to support long-term affordable housing. The CLT working group has established relationships with national, state, and local organizations in the field, such as Grounded Solutions, Prosperity Indiana, and CDCs in South Bend and Indianapolis, as well as private banking and credit union institutions. Initial funding was identified for land purchase, and the City Attorney is currently developing local ordinances required for implementation. Additionally, structures around property taxes and governance are being developed using models from other Indiana communities. The group is looking to broaden its membership and create an action plan with an anticipated launch in PY2025.

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

Introduction

Lafayette will spend its PY2025 CDBG and HOME allocations to create livable communities by investing in infrastructure, ADA improvements, and public services, increasing the affordability of rental housing, creating new affordable rental housing opportunities, and helping homeowners with repairs. Creating an inclusive and sustainable community for all residents and serving as an advocate for the most vulnerable residents is important to the success of the community.

Actions planned to address obstacles to meeting underserved needs

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

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

- Meet a goal of the 2025-2029 Consolidated Plan.
- Demonstrate the significance of need.
- Serve an eligible area within Lafayette.
- Project or program is eligible under HUD rules.
- Create a visual impact in the neighborhood, particularly if an infrastructure project.
- Participation in a larger revitalization project that includes new affordable housing opportunities.

A priority population for CDBG-funded services is individuals, especially the elderly and people with disabilities, who are denied, by poverty, the opportunity to develop their full potential and to enjoy the benefits of community participation.

As part of the PY2025 Action Plan, the City allocated additional funding with its HOME dollars for the development of rental units for senior housing development that are currently in development:

1. The Jeffersonian development is the second phase of 50 senior housing rental units, 11 of which are HOME-funded, adjacent to the existing Historic Jeff Apartments. This development is a mix of one- and two-bedroom apartments. The design of the structure allows residents to enjoy a courtyard of outdoor green space and shared amenities, including the opportunity to provide a much-needed, newly constructed bus station off 9th Street.

Actions planned to foster and maintain affordable housing

The primary 2025 to 2029 strategy for the City of Lafayette is to create suitable living environments and reduce the housing cost burden for homeowners who want to live closer to work. In PY2025, the City will fund the Tippecanoe County Council on Aging SHARP program that will assist 35 homeowners with minor home repairs to help elderly homeowners age in place and maintain housing.

Actions planned to reduce lead-based paint hazards

Lafayette will use CDBG funds to mitigate lead-based paint hazards when required by housing rehabilitation regulations. Housing renovations funded with HOME funds will also be required to follow the same regulatory requirements, including inspection, risk assessment, specification writing, abatement, clean-up, disposal work, and clearance testing. This assistance is in accordance with 24 CFR 35, et al. (9/15/99).

Actions planned to reduce the number of poverty-level families

Reducing the number of families in poverty is one of the most important factors in reducing social exclusion and improving the lives of our residents. Lafayette, West Lafayette, and the social service and housing provider community work together to help households stay out of poverty or become self-sufficient, elevating themselves from poverty.

To increase food security, the City allocated funds to support Meals on Wheels, providing hot, nutritious meals delivered to the homes of seniors, persons with disabilities, and other homebound individuals in PY2025. The program provides lunch to individuals in a local sheltered workshop for persons with disabilities. The program provides social interaction and a wellness check to a population frequently isolated.

Actions planned to develop institutional structure

HPIN provides an outlet for coordination and capacity building among homelessness service and housing providers. West Lafayette attends monthly meetings to ensure that programs and projects mirror the community's efforts to end homelessness.

Lafayette and West Lafayette continue bi-monthly meetings to coordinate programming and funding across the Greater Lafayette Area. Agenda items have included the timeline for the Action Plan, furthering fair housing, subrecipient lead-based paint training and certification, and coordination of grant recipient monitoring. Both Cities' staff meet monthly to coordinate

efforts, timelines, and awards to subrecipients during the Action Planning process.

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

LTHC: Homeless Services is the CoC Coordinated Entry Point for Region 4 and the ESG Rental Assistance contact for Tippecanoe County, serving individuals and families experiencing homelessness. LTHC received Low-Income Housing Tax Credits from IHDA in February 2018 to create a new facility for engagement, including PSH and other amenities such as meals, showers, laundry, phone, and mail services.

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.

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

Discussion

Lafayette prioritizes funding organizations that demonstrate a commitment to making services accessible and equitable to City residents through affirmatively furthering fair housing. In PY2024, the Cities of Lafayette and West Lafayette hired the Fair Housing Center of Central Indiana (FHCCI) to conduct some testing in the area. The FHCCI's testing found evidence of disability- and familial status-based housing discrimination across multi-family housing in the greater West Lafayette community. The discriminatory violations occurred by both smaller property management companies and larger management companies. This highlights the importance of continued fair housing education for all housing providers, private and public, on an annual basis. A summary of the testing results include:

Disability (23 test parts/22 tests):

- Overall, 2 of the 22 tests, or 9.09%, showed discrimination against the person with the disability and their need of a reasonable accommodation. No tests showed discrimination when testing for reasonable modification requests.

- However, 7 of the 22 tests, or 31.82%, showed inconclusive results, meaning that there was not enough evidence to determine that discrimination did or did not occur. Additional testing would be needed to make a more specific determination.
- The remaining tests did not show differential treatment.

Familial Status (15 test parts/11 tests):

- Overall, five of the 11 tests, or 45.45%, showed discrimination against a tester with minor child/ren or a tester that was pregnant.
- Two of the 11 tests, or 18.18%, showed inconclusive results, meaning that there was not enough evidence to determine if discrimination had or had not occurred. Additional testing would need to be conducted to determine if violations of law are or are not occurring.
- The remaining tests did not show differential treatment.

From this study, the FHCCI made four recommendations.

1. Continue Collaboration by Government, Industry, and Grassroots Organizations to Address Housing Barriers and Expand where not Occurring
2. Fund and Conduct Additional Testing to Uncover Incidents of Housing Discrimination
3. Increase Education & Outreach Efforts on Fair Housing Laws
4. Provide Adequate Funding to Promote Fair Housing

Program Specific Requirements

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

Introduction

Lafayette estimates it will receive CDBG (\$621,908) and HOME (\$805,692) funding from HUD. This section refers to HUD program-specific reporting requirements.

The City funded the Fresh Start TBRA program, which specifically serves domestic violence victims living in the YWCA emergency shelter. This program is the only HOME-funded program in the PY2025 Action Plan that offers a preference or limits beneficiaries beyond the HOME rules.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

PY2025 HOME projects will use forms of investment identified in Section 92.205, mostly through non-interest-bearing loans, deferred payment loans or grants. No forms of investment not identified in Section 92.205 will be used.

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

It is the policy of the Lafayette Housing Consortium to maintain long-term affordable housing through investments of federal funds. In accordance with the HOME regulations, this policy is enforced either by recapturing HOME funds to assist other buyers and/or properties (Recapture Option) or by restricting the sale of HOME-assisted properties to other low-income (household income less than 80% of Area Median Income) buyers (Resale Option). The type and amount of HOME subsidy invested in the property determines the option and the minimum length of the affordability period applied to a property. The requirements of each option are specifically described in the legal documents for each loan. At the end of the period of affordability, the HOME subsidy is forgiven, and the property is no longer subject to HOME Program restrictions. As a general practice, when both direct and indirect subsidies are invested in a property, the Recapture Option is utilized.

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

Housing assisted by the Lafayette Housing Consortium must meet the affordability requirements in accordance with 24 CFR 92.252(e) for rental housing or 92.254(4) for homeowner housing throughout the entire affordability period as described in the tables below. The affordability period begins after project completion. Project completion is defined as the date that all necessary title transfer requirements and construction work

have been performed; the rehabilitation completed complies with the requirements of 24 CFR 92 and stricter of the local rehabilitation standards or the Indiana State Building Code; the final drawdown has been disbursed for the project; and the project completion information has been entered in the disbursement and information system established by HUD. The Consortium considers the date final completion information is entered into IDIS as the start date for the project affordability period. Revisions to 24 CFR 92 are expected after April 20, 2025 (the 2025 HOME Final Rule) and will change the start date of the period of affordability. After the Final Rule becomes effective, the Consortium will adopt HUD's determination that the period of affordability begins with the recording date of the homebuyer security documents.

The current policy is included in **Appendix G**.

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

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

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

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

The City of Lafayette will not utilize HOME funds to refinance existing debt in the 2024 program year.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable