



**CITY OF LAKE CHARLES**  
**2025-2029 CONSOLIDATED PLAN**  
**DRAFT**

## **Executive Summary**

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

#### **1. Introduction**

Every five years, the City of Lake Charles must prepare a Consolidated Plan which governs the use of federal housing and community development grant funds that it receives from the United States Department of Housing and Urban Development (HUD). When preparing a Consolidated Plan, the City must assess the needs and issues in their jurisdictions as a part of their preparation of these documents.

As such, the development of this plan relies heavily on community input to ensure that the grantee's actions and funded projects align with residents' most pressing housing, community development, and support service needs. The grant funds received from HUD by the City that are covered by the Consolidated Plan include:

- Community Development Block Grant (CDBG) Program
- Home Investment Partnerships Act (HOME) Program

The City must also submit to HUD separate Annual Action Plans for each of the five years during the Consolidated Plan period. These yearly plans detail how funded projects meet the needs identified in the Consolidated Plan. Together, these plans serve as the City's yearly applications that are required for it to receive the annual allocations from the grant programs mentioned above.

Additionally, the Consolidated Annual Performance Evaluation Report (CAPER) is submitted as a yearly report that evaluates how the grantee has progressed on goals identified in its Consolidated Plan and Annual Action Plans. The City of Lake Charles' Community Development Department is responsible for the submission of these plans to HUD. Public participation, stakeholder input and existing plans were used to identify priority goals and funding priorities listed in the section below.

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

This Consolidated Plan contains a range of goals, objectives and outcomes formulated to address needs identified for homelessness, other special needs, affordable housing, non-housing community development, barriers to affordable housing, lead-based paint hazards, institutional structure, and coordination. These objectives include:

## Demo

- Increase affordable housing quality through rehab programs and housing assistance to support the current housing stock and promoting development throughout the City to increase the supply of affordable rentals and ownership units
- Address infrastructure and public facilities needs within low income neighborhoods to provide safe access through streets, sidewalks, and provide updated community spaces
- Support for public services to ensure the support services for families, youth, homeless, special needs, and other low income populations

### **3. Evaluation of past performance**

The City of Lake Charles has a history of successful programs funded through the Community Development Block Grant and HOME Investment Partnership Program. Of particular importance to the health of the City has been programs that address the condition of its housing stock. The City has successfully funded Homeowner Rehabilitation and Homeowner Reconstruction activities targeting lower income and elderly households unable to properly maintain their homes.

The City also operates a program that provides Down Payment Assistance to new homebuyers. Homeless Prevention activities, funded through the City's Public Service programs, help to prevent eviction and foreclosure. These are just some examples of the programs the City has been successful in implementing. Details of past performance can be found in the City's Consolidated Annual Performance and Evaluation Report (CAPER).

### **4. Summary of citizen participation process and consultation process**

### **5. Summary of public comments**

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

### **7. Summary**

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 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 | LAKE CHARLES | Community Development Department |
| HOME Administrator | LAKE CHARLES | Community Development Department |

**Table 1 – Responsible Agencies**

### Narrative

The lead agency for the development of the Consolidated Plan is the City's Community Development Department. The Community Development Department consults and collaborates with a number of agencies, including the Lake Charles Housing Authority, Louisiana Balance of State Continuum of Care and the City's Community Housing Development Organizations (CHDOs), to identify and address goals for community development and affordable housing programs.

### Consolidated Plan Public Contact Information

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

### **1. Introduction**

The City of Lake Charles works with a wide variety of agencies, organizations, and service providers to understand and identify local housing and service needs. Ongoing relationships focused on specific needs and targeted meetings designed to bring public input into the Consolidated Plan and Action Plan process are two of the ways that the City utilizes outside organizations in the consultation process.

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

The City has ongoing relationships with a number of housing providers (CHDOs) working on housing development activities. The City also works closely with the Housing Authority of Lake Charles which organizes resources from the federal government to address the housing needs of the City's lowest income households. Through the Continuum of Care process, the City maintains relationships with mental health providers, homeless shelter and services providers, and other governmental agencies with specific responsibilities for homeless individuals and families. The City also participates in a variety of other coalitions that seek to address other issues that relate to housing and service needs.

**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**

City staff works actively with the Southwest Louisiana Balance of State, the lead agency for the Continuum of Care, and collaborates with the Calcasieu Parish Police Jury to support program implementation. Staff participates in regularly scheduled meetings and point-in time surveys.

**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**

The City no longer receives ESG funding (state level). These funds are now administered through the Calcasieu Parish Police Jury (CPPJ). The CPPJ manages homeless prevention and rapid re-housing programs through Continuum of Care initiatives, with assistance from City staff. Agencies are required to use the Homeless Management Information System to track clients.

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

Table 2 – Agencies, groups, organizations who participated

|   |                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                  |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Agency/Group/Organization</b>                                                                                                                     | Balance of State Continuum o care                                                                                                                                                                                                                                                                                                |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                | Services-Persons with Disabilities<br>Services-homeless<br>Services-Education<br>Services-Employment<br>Service-Fair Housing<br>Services - Victims                                                                                                                                                                               |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Anti-poverty Strategy<br>Equitable access to decent, affordable housing                                                                |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | Balance of State was engaged throughout the process to identify and prioritize community needs, identify community resources, and provide insight into strategies. The City of Lake Charles anticipates ongoing collaboration to promote the coordination of resources and refine community development strategies and programs. |
| 2 | <b>Agency/Group/Organization</b>                                                                                                                     | Lake Charles Housing authority                                                                                                                                                                                                                                                                                                   |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                | Housing<br>PHA<br>Services - Housing<br>Services-homeless<br>Services-Health<br>Services-Education<br>Service-Fair Housing<br>Business Leaders<br>Neighborhood Organization                                                                                                                                                      |

|   |                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                       |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Public Housing Needs<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Economic Development<br>Anti-poverty Strategy<br>Equitable access to decent affordable housing                                                                        |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The Housing Authority was engaged throughout the process to identify and prioritize community needs, identify community resources, and provide insight into strategies. The City of Lake Charles anticipates ongoing collaboration to promote the coordination of resources and refine community development strategies and programs. |
| 3 | <b>Agency/Group/Organization</b>                                                                                                                     | Calcasieu Parish Police Jury                                                                                                                                                                                                                                                                                                          |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                | Services - Housing<br>Services-homeless                                                                                                                                                                                                                                                                                               |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                       | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Anti-poverty Strategy<br>Equitable access to decent affordable housing                                           |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | The Calcasieu Parish Police Jury was engaged throughout the process to identify and prioritize community needs, identify community resources, and provide insight into strategies. The City of Lake Charles anticipates an ongoing dialogue to refine community development strategies and programs.                                  |

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

No agencies or organizations were intentionally left out of the public participation process.

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

| <b>Name of Plan</b>                              | <b>Lead Organization</b>                               | <b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>                                                       |
|--------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| Continuum of Care                                | SWLA Balance of State Continuum of Care                | The Strategic Plan provides a set of goals for addressing homelessness, which is by the Continuum of Care and its participating agencies. |
| 2020 Housing Study for Calcasieu Parish          | Community Foundation of Southwest Louisiana            | Addressing the availability and quality of affordable housing after Hurricanes Laura and Delta.                                           |
| 2021 Comprehensive Economic Development Strategy | Imperial Calcasieu Planning and Development Commission | Economic and workforce development, community development and supports.                                                                   |
| 2020 Natural Hazard Mitigation Plan              | Calcasieu Parish                                       | Addressing the quality of affordable housing and improving infrastructure.                                                                |

**Table 3 – Other local / regional / federal planning efforts****Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The City of Lake Charles works closely with the Lake Charles Housing Authority, the Calcasieu Parish Government, including the Planning Department and Human Services, in the provision of programs to address local issues covered by the Consolidated Plan.

**Narrative (optional):**

The consultation process satisfies the requirements of 24 CFR 91.105. The City of Lake Charles engaged stakeholders to provide perspectives regarding priority needs in the community; provide feedback on analysis and interpretation of data regarding housing, employment, socio-economic factors, and other conditions and trends; assist in setting goals for addressing identified community needs, given a limited amount of funding resources; and help publicize the Consolidated Plan process in order to engage as many people as possible.

**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**

Consolidated and Action Plan public meetings were held to *receive* public input on priority needs and funding recommendations for the 2025-2029 Consolidated Plan and 2025 Action Plan on the following dates and locations (times in parenthesis):

May 27, 2025 at 1:00 pm (City Hall)

Newspaper advertisements were run on May 20, 2025, May 27, 2025 and June 3, 2025.

The meeting notice was placed on the City's Website on May 19, 2025.

May 3, 2025 at 5:30 pm (Allen August Multi-Purpose Center)

May 5, 2025 at 5:30 pm (Bellard Community Center)

## 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          | Newspaper Ad     | <p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Persons experiencing homelessness</p> |                                | <p>In summary, the respondents felt the most pressing needs for the city of Lake Charles were infrastructure, housing and economic development. Public safety was of concern, as well.</p> |                                              |                     |

Demo

| 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) |
|------------|-------------------|---------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|------------------------------|----------------------------------------------|---------------------|
| 2          | Internet Outreach | <p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Persons experiencing homelessness</p> | <p>Provided notice of the availability of the Consolidated Plan and means to access for comment.</p> | Not applicable               | Not applicable                               |                     |

Demo

| 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) |
|------------|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|------------------------------|----------------------------------------------|---------------------|
| 3          | Public Hearing   | <p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Persons experiencing homelessness</p> | Not applicable                 | Not applicable               | Not applicable                               |                     |

Table 4 – Citizen Participation Outreach

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

To inform development of priorities and goals over the next five years, this section of the Consolidated Plan discusses housing, community development, and economic development needs in Lake Charles. It relies on data from the U.S. Census, the 2016-2020 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs.

Local data regarding homelessness and assisted housing is included. Finally, public input gathered through focus groups and meetings are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in the City.

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

### **Summary of Housing Needs**

According to the 2016-2020 American Community Survey, the City of Lake Charles is home to 77,835 residents and 33,085 households. Since 2009, the City has grown by about 5%, adding 3,650 residents and 2,940 households. Median household income is estimated at \$44,785, up by about 22% in the same time frame.

Table 6 segments households by income and household type, including small families (2-4 members), large families (5 or more members), households with seniors (62-74) and (75-above), and households with young children. As shown, 16,380 in Lake Charles have low or moderate incomes (under 80% of HUD Adjusted Median Family Income (HAMFI) and together comprise 49.5% of households in the City.

For many low- and moderate-income households in Lake Charles, finding and maintaining suitable housing at an affordable cost is a challenge. Tables 7 and 12 identify housing needs by tenure based on Comprehensive Housing Affordable Strategy (CHAS) data. CHAS data is a special tabulation of the U.S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. This special dataset provides counts of the number of households that fit certain combinations of HUD-specified housing needs. HUD –defined income limits (primarily 30, 50, and 80% of HAMFI), and household types of particular interest to planners and policy makers. To assess affordability and other types of housing needs,

HUD defines housing problems in four categories:

1. Lack of complete kitchen facilities – household lacks at least one of the following: cooking facilities, refrigerator, or a sink with piped water.
2. Lack of complete plumbing facilities – household lacks at least one of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.
3. Overcrowding – a household is overcrowded if it has more than one person per room, not including kitchen or bathrooms.
4. Cost burden – A household has a cost burden if its monthly housing costs exceed 30% of their monthly income. Housing costs include mortgage payments, rental payments, property taxes, insurance and utilities.

HUD also defines four severe housing problems:

1. Severe cost burden – More than 50% of monthly income is spent on housing costs.
2. Severe overcrowding – More than 1.5 people per room, not including kitchen and bathrooms.
3. Lack of complete kitchen facilities (as described above).
4. Lack of complete plumbing facilities (as described above).

## Demo

Overall, the most common housing problem in Lake Charles is cost burden, which impacts 7,206 renters and 2,367 owners with incomes below 80% HAMFI. Severe cost burdens affect 2,578 renters and 974 owners with incomes under 80% HAMFI. While the primary housing issue facing low- and moderate-income residents is affordability, there are other housing needs in the city, including

1. Lack of complete plumbing and kitchen facilities;
2. Overcrowding;
3. Lead-based paint hazards;
4. Substandard housing;
5. Homelessness.

The remainder of this section characterizes local housing needs in more detail. The Market Analysis component of the Consolidated Plan identifies resources available to respond to these needs (public housing, tax credit, and other subsidized properties, housing and services for the homeless, and others).

| Demographics  | Base Year: 2009 | Most Recent Year: 2020 | % Change |
|---------------|-----------------|------------------------|----------|
| Population    | 74,185          | 77,835                 | 5%       |
| Households    | 30,145          | 33,085                 | 10%      |
| Median Income | \$36,751.00     | \$44,785.00            | 22%      |

**Table 5 - Housing Needs Assessment Demographics**

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

Households in Lake Charles largely earn below HUD's Area Median Family Income (HAMFI), comprising 56.8 percent of households, while 43.2 percent earn above the HAMFI. Households earning below HAMFI tend to be small family households, ranging between two and four persons, and have one or more children 6 years old or younger.

### Number of Households Table

|                                                             | 0-30%<br>HAMFI | >30-50%<br>HAMFI | >50-80%<br>HAMFI | >80-100%<br>HAMFI | >100%<br>HAMFI |
|-------------------------------------------------------------|----------------|------------------|------------------|-------------------|----------------|
| Total Households                                            | 5,575          | 5,655            | 5,150            | 2,950             | 13,765         |
| Small Family Households                                     | 1,705          | 1,795            | 1,699            | 980               | 6,380          |
| Large Family Households                                     | 285            | 360              | 320              | 125               | 895            |
| Household contains at least one person 62-74 years of age   | 1,360          | 1,019            | 854              | 500               | 3,304          |
| Household contains at least one person age 75 or older      | 639            | 1,515            | 509              | 483               | 1,258          |
| Households with one or more children 6 years old or younger | 1,173          | 818              | 920              | 325               | 1,013          |

**Table 6 - Total Households Table**

Data 2016-2020 CHAS  
Source:

### Housing Needs Summary Tables

The most prevalent housing problems are among low-income renters who experience some cost burden. As the table below illustrates, the largest proportion of households that experience severe cost burden greater than 50 percent of household income, earn less than 30 percent AMI. This group comprises 1,930 renters or 22.4 percent of severely cost burdened renter households. Among renters who experience severe cost burden, 1,005 renters or 33 percent earn between 30 and 50 percent AMI. Housing cost burden, where household expenses exceed 30 percent of household income is also significantly experienced by renters who earn between 50 and 80 percent AMI. This group comprises 1,300 renter households, or 42 percent of cost burdened renters.

Cost burden is also the most prevalent housing problem among homeowners, although they experience this problem at much lower rates than renters. Of homeowners, 1,640 households experience cost burden, representing 10.4 percent of all owner-occupied households, while 1,320 households experience severe cost burden, which represents 8.4 percent of all owner-occupied households.

Overall, more affordable housing is needed in Lake Charles, especially for renters who earn below the area median income.

## Housing Needs Summary Tables

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

|                                                                                       | Renter       |                    |                    |                     |       | Owner        |                    |                    |                     |       |
|---------------------------------------------------------------------------------------|--------------|--------------------|--------------------|---------------------|-------|--------------|--------------------|--------------------|---------------------|-------|
|                                                                                       | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | >80-<br>100%<br>AMI | Total | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | >80-<br>100%<br>AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b>                                                           |              |                    |                    |                     |       |              |                    |                    |                     |       |
| Substandard Housing - Lacking complete plumbing or kitchen facilities                 | 23           | 135                | 35                 | 35                  | 228   | 4            | 0                  | 29                 | 0                   | 33    |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 25           | 0                  | 15                 | 0                   | 40    | 0            | 0                  | 0                  | 0                   | 0     |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)          | 8            | 125                | 24                 | 60                  | 217   | 34           | 8                  | 15                 | 0                   | 57    |
| Housing cost burden greater than 50% of income (and none of the above problems)       | 2,435        | 800                | 110                | 0                   | 3,345 | 645          | 395                | 119                | 109                 | 1,268 |

Demo

|                                                                                 | 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) | 969       | 1,380       | 1,205       | 80           | 3,634 | 190       | 590         | 430         | 235          | 1,445 |
| Zero/negative Income (and none of the above problems)                           | 480       | 0           | 0           | 0            | 480   | 135       | 0           | 0           | 0            | 135   |

Table 7 – 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 |
| <b>NUMBER OF HOUSEHOLDS</b>                                           |           |             |             |              |       |           |             |             |              |       |
| Having 1 or more of four housing problems                             | 2,495     | 1,060       | 184         | 95           | 3,834 | 675       | 405         | 163         | 109          | 1,352 |
| Having none of four housing problems                                  | 1,774     | 2,040       | 2,595       | 1,210        | 7,619 | 625       | 2,140       | 2,200       | 1,545        | 6,510 |
| Household has negative income, but none of the other housing problems | 0         | 0           | 0           | 0            | 0     | 0         | 0           | 0           | 0            | 0     |

Table 8 – Housing Problems 2

Data 2016-2020 CHAS  
Source:

# Demo

Most households in Lake Charles do not experience any of the four severe housing problems. Households that have at least one of the four severe housing problems, however, tend to earn less than 50 percent of the AMI for both renter and owner-occupied households. Of renter households below AMI that have one or more housing problems, 56 percent earn below 30 percent AMI (2,060 households), and, 31 percent (1,150 households) earn between 30 and 50 percent AMI.

In comparison, of owner-occupied households below AMI that have one or more housing problems, 40.2 percent, or 660 households earn less than 30 percent AMI and 31 percent, or 505 households earn between 30 and 50 percent AMI.

This analysis further supports the need for affordable housing, especially for low income renter households in Lake Charles.

## 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        | 1,095     | 1,115       | 453         | 2,663 | 270       | 249         | 159         | 678   |
| Large Related        | 170       | 245         | 0           | 415   | 25        | 10          | 35          | 70    |
| Elderly              | 683       | 292         | 99          | 1,074 | 342       | 616         | 163         | 1,121 |
| Other                | 1,479     | 785         | 790         | 3,054 | 210       | 89          | 199         | 498   |
| Total need by income | 3,427     | 2,437       | 1,342       | 7,206 | 847       | 964         | 556         | 2,367 |

Table 9 – 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           | 320         | 320   | 250       | 220         | 0           | 470   |
| Large Related        | 0         | 0           | 0           | 0     | 25        | 0           | 0           | 25    |
| Elderly              | 394       | 169         | 50          | 613   | 212       | 88          | 14          | 314   |
| Other                | 0         | 1,250       | 395         | 1,645 | 165       | 0           | 0           | 165   |
| Total need by income | 394       | 1,419       | 765         | 2,578 | 652       | 308         | 14          | 974   |

Table 10 – Cost Burden > 50%

# Demo

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 |
| <b>NUMBER OF HOUSEHOLDS</b>           |           |             |             |              |       |           |             |             |              |       |
| Single family households              | 29        | 120         | 35          | 60           | 244   | 10        | 4           | 0           | 0            | 14    |
| Multiple, unrelated family households | 4         | 4           | 4           | 0            | 12    | 19        | 4           | 15          | 0            | 38    |
| Other, non-family households          | 0         | 0           | 0           | 0            | 0     | 0         | 0           | 0           | 0            | 0     |
| Total need by income                  | 33        | 124         | 39          | 60           | 256   | 29        | 8           | 15          | 0            | 52    |

Table 11 – 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 | 0         | 0           | 0           | 0     | 0         | 0           | 0           | 0     |

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

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

Estimates of the number of non-elderly single persons in need of assistance are included in the “other, non-family” category of Tables 9 and 10. This category includes multi-person households whose members are unrelated (i.e. roommates, unmarried partners, etc.) There are an estimated 3,552 single-person or multi-person unrelated households with incomes under 80% HAMFI who spend more than 30% of their income on housing. Single-person and multi-person unrelated households comprise 41% of all households with cost burden. The majority (66%) are renters and the remaining 34% are owners.

Severe cost burden impact 1,810 other, non-family households with incomes under 80% of HAMFI, 91% of whom are renters.

Table 11 provides data for “other” household types which indicate that these households do not experience overcrowding like single-family households or multiple, unrelated family households. There were no cases of overcrowding in either renter households or owner households.

**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.**

Readily available data to quantify the prevalence of these groups is not available. However, the City continues to work close with CoC members and subrecipients to meet the needs of these types of families in need of housing assistance in this area. The jurisdiction will continue to make efforts to collect this information and provide additional assistance as needed.

**What are the most common housing problems?**

CHAS data indicates that the most common housing problems in Lake Charles regardless of tenure is unaffordable housing costs. Fifty-seven (57%) of low- and moderate income households (incomes under 80% HAMFI) in Lake Charles experience cost burden, and for 28% the cost burden is severe. Renter households are generally more likely to experience cost burden than owners.

While the most common housing problem is affordability, about 1% of all households with incomes under 80% HAMFI experience substandard housing (i.e. lack of complete plumbing or kitchen facilities) and 2% experience overcrowding. Substandard housing impacts 207 households and overcrowding impacts 254.

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

Renter households are disproportionately affected by housing problems compared to owner households. Generally, lower income households are also more likely to experience one of the housing problems tracked by HUD. Table 8 indicates that renters with incomes less than 80% HAMFI comprise about 72% of households experiencing one or more housing problems, compared to only 24% of households citywide. Severest need occurs for households with incomes under 30% HAMFI, of whom 57% have one or more housing problems. In comparison, 26% of households with incomes from 30 to 50% HAMFI and 7% of households with incomes from 50 to 80% HAMFI have one more housing problems. The next second section examines housing need in more detail by looking at incidence of housing problems by race and ethnicity.

**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 and families who are currently housed but are at risk of either residing in shelters or becoming unsheltered are most likely to be living paycheck to paycheck. They are the most at risk for being one paycheck away from being homeless in the event of a sudden loss of employment or medical emergency which redirects financial resources. These households span all types, including individuals living alone, small families, large families, and the elderly. These households, particularly extremely low-income households, may be likely to need a wide variety of assistance to help them meet emergency needs. This assistance could include job training to help them transition into better paying professions, mortgage/rental assistance, medical clinics that provide low or no cost care, rent subsidies, and other services that help absorb the costs that might redirect funds dedicated to housing.

Formerly homeless families and individuals also need these services to reduce the prospect of returning to homelessness. Transitional housing units, permanent supportive housing, and rent subsidies help meet the housing expenses of households returning from homelessness, while job training programs help with job prospects. Other social services are needed on occasion as circumstances demand.

**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 Louisiana Balance of State Continuum of Care (CoC) provides CoC coverage for more than half of Louisiana's geography, including Lake Charles, with the goal of ending homelessness in Louisiana.

The CoC conducts an annual Point-in-Time (PIT) Count of people experiencing homelessness in Lake Charles. The PIT Count provides data on the number of people experiencing homelessness on a single night in January and provides information regarding their characteristics, such as: chronic homeless status, veteran status, whether they are families with children, families without children, individuals, and unaccompanied youth.

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

Housing instability can be viewed as an umbrella term for several housing challenges that can increase the risk of homelessness. Such challenges could include trouble paying rent, moving frequently, staying with relatives, or cost burden, where households spend the bulk of income on housing. Certain populations may also be more prone to housing instability, such as families with children and minorities, who may face discrimination when trying to rent housing and elderly persons who are on fixed incomes and may find difficulty affording housing.

## **Discussion**

Cost burden is the most significant housing problem faced by both renter and owner-occupied households in Lake Charles. Renter households earning below the area median income are the most

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significantly impacted and tend to be small family households, single person households, and elderly households. There are some occurrences of other housing problems, such as overcrowding and substandard housing - lacking complete plumbing or kitchen facilities, however, these occur on a very small scale compared to cost burden. As the most frequently occurring housing problem, efforts to reduce the number of households experiencing cost burden should be prioritized.

## NA-15 Disproportionately Greater Need: Housing Problems – 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 assesses the housing needs of racial and ethnic groups at various income levels in comparison to overall need by income level to identify greater needs. According to HUD disproportionate need refers to any need for a certain race or ethnicity that is ten percentage points above the demonstrated need for the total households within the jurisdiction at a particular income level. Tables 13 through 16 identify the number of households experiencing one or more of the four housing problems by household race, ethnicity, and income level. The four housing problems include:

1. Lack of complete kitchen facilities – household lacks at least one of the following: cooking facilities, refrigerator, or a sink with piped water.
2. Lack of complete plumbing facilities – household lacks at least one of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.
3. Overcrowding – a household is overcrowded if it has more than one person per room, not including kitchen or bathrooms.
4. Cost burden – A household has a cost burden if its monthly housing costs exceeds 30% of their monthly income. Housing costs include mortgage payments, rental payments, property taxes, insurance and utilities.

Income classifications include:

1. Extremely Low Income – up to 30% of the Area Median Income (AMI)
2. Low Income – between 30 and 50% of the Area Median Income (AMI)
3. Moderate Income – between 50 to 80% of the Area Median Income (AMI)
4. Middle Income – 80-100% of the Area Median Income (AMI)

### 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        | 4,340                                    | 1,229                                 | 0                                                                        |
| White                          | 1,489                                    | 324                                   | 0                                                                        |
| Black / African American       | 2,390                                    | 840                                   | 0                                                                        |
| Asian                          | 120                                      | 19                                    | 0                                                                        |
| American Indian, Alaska Native | 20                                       | 0                                     | 0                                                                        |
| Pacific Islander               | 0                                        | 0                                     | 0                                                                        |

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| 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 |
|------------------|------------------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Hispanic         | 198                                      | 50                                    | 0                                                                        |

**Table 13 - 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        | 3,450                                    | 2,205                                 | 0                                                                        |
| White                          | 945                                      | 1,194                                 | 0                                                                        |
| Black / African American       | 2,214                                    | 865                                   | 0                                                                        |
| Asian                          | 74                                       | 35                                    | 0                                                                        |
| American Indian, Alaska Native | 15                                       | 25                                    | 0                                                                        |
| Pacific Islander               | 0                                        | 0                                     | 0                                                                        |
| Hispanic                       | 174                                      | 20                                    | 0                                                                        |

**Table 14 - 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 | 1,985                                    | 3,170                                 | 0                                                                        |
| White                   | 890                                      | 1,169                                 | 0                                                                        |

# Demo

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|------------------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Black / African American       | 970                                      | 1,820                                 | 0                                                                        |
| Asian                          | 20                                       | 55                                    | 0                                                                        |
| American Indian, Alaska Native | 0                                        | 10                                    | 0                                                                        |
| Pacific Islander               | 0                                        | 0                                     | 0                                                                        |
| Hispanic                       | 94                                       | 39                                    | 0                                                                        |

**Table 15 - 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        | 519                                      | 2,445                                 | 0                                                                        |
| White                          | 300                                      | 1,224                                 | 0                                                                        |
| Black / African American       | 154                                      | 1,065                                 | 0                                                                        |
| Asian                          | 15                                       | 10                                    | 0                                                                        |
| American Indian, Alaska Native | 0                                        | 0                                     | 0                                                                        |
| Pacific Islander               | 0                                        | 0                                     | 0                                                                        |
| Hispanic                       | 35                                       | 135                                   | 0                                                                        |

**Table 16 - 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

Housing needs are most likely to impact the lowest income households. For households with extremely low-incomes, more than three-fourths (78%) have a housing problem. Housing needs also impact 61% of households with low-incomes. Thirty-Nine (39%) moderate income households have one more housing needs and 18% of middle income households are impacted by housing needs. Disproportionate

housing needs impact White, Black or African American, Asian, Hispanic or Latino, and American Indian and Alaska Native households at various income levels. They are described below.

#### **Extremely Low Income Households**

Overall, 78% of extremely low-income households have a housing problem. Two racial or ethnic groups have disproportionate housing needs: 100% American Indian and Alaska Native households (20 households) and 86% of Asian households (120 households) in this income band have a housing problem. No other group shows a disproportionate need.

#### **Low Income Households**

Overall, 61% of low-income households have a housing problem. Three racial or ethnic groups have disproportionate housing needs at this income level: 90% of Hispanic or Latino Native households (174 households); 72% of Black or African American households (2,214 households); and 68% of Asian households (74 households) in this income band have a housing problem. No other group shows a disproportionate need.

#### **Moderate Income Households**

Overall, 39% of moderate-income households have a housing problem. Two racial or ethnic groups have disproportionate housing needs at this income level: 71% of Hispanic or Latino households (94 households) and 42% of White households in this income band have a housing problem. No other group shows a disproportionate need.

#### **Middle Income Households**

Overall, 18% of middle-income households have a housing problem. Three racial or ethnic groups have disproportionate housing needs at this income level: 71% of Asian households (15 households); 21% of Hispanic or Latino households (35 households) and 20% of White households (300 households) in this income band have a housing problem. No other group shows a disproportionate need.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 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 assesses the severe housing needs of racial and ethnic groups at various income levels in comparison to overall severe need by income level to identify any disproportionately greater needs. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Table 17 through Table 20 identify the number of households experiencing one or more of the four severe housing problems by household race, ethnicity, and income level. The four severe housing problems include:

1. Lack of complete kitchen facilities – household lacks at least one of the following: cooking facilities, refrigerator, or a sink with piped water.
2. Lack of complete plumbing facilities – household lacks at least one of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.
3. Overcrowding – a household is overcrowded if it has more than one person per room, not including kitchen or bathrooms.
4. Cost burden – A household has a cost burden if its monthly housing costs exceeds 30% of their monthly income. Housing costs include mortgage payments, rental payments, property taxes, insurance and utilities.

Income classifications include:

1. Extremely Low Income – up to 30% of the Area Median Income (AMI)
2. Low Income – between 30 and 50% of the Area Median Income (AMI)
3. Moderate Income – between 50 to 80% of the Area Median Income (AMI)
4. Middle Income – 80-100% of the Area Median Income (AMI)

#### 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  | 3,170                                    | 2,399                                 | 0                                                                        |
| White                    | 1,068                                    | 734                                   | 0                                                                        |
| Black / African American | 1,800                                    | 1,445                                 | 0                                                                        |

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| 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 |
|--------------------------------|------------------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Asian                          | 120                                      | 19                                    | 0                                                                        |
| American Indian, Alaska Native | 4                                        | 15                                    | 0                                                                        |
| Pacific Islander               | 0                                        | 0                                     | 0                                                                        |
| Hispanic                       | 173                                      | 75                                    | 0                                                                        |

**Table 17 – 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        | 1,465                                    | 4,180                                 | 0                                                                        |
| White                          | 480                                      | 1,655                                 | 0                                                                        |
| Black / African American       | 824                                      | 2,235                                 | 0                                                                        |
| Asian                          | 29                                       | 75                                    | 0                                                                        |
| American Indian, Alaska Native | 0                                        | 40                                    | 0                                                                        |
| Pacific Islander               | 0                                        | 0                                     | 0                                                                        |
| Hispanic                       | 110                                      | 84                                    | 0                                                                        |

**Table 18 – 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        | 347                                      | 4,795                                 | 0                                                                        |
| White                          | 215                                      | 1,840                                 | 0                                                                        |
| Black / African American       | 132                                      | 2,650                                 | 0                                                                        |
| Asian                          | 0                                        | 70                                    | 0                                                                        |
| American Indian, Alaska Native | 0                                        | 10                                    | 0                                                                        |
| Pacific Islander               | 0                                        | 0                                     | 0                                                                        |
| Hispanic                       | 0                                        | 138                                   | 0                                                                        |

**Table 19 – 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        | 204                                      | 2,755                                 | 0                                                                        |
| White                          | 105                                      | 1,414                                 | 0                                                                        |
| Black / African American       | 64                                       | 1,150                                 | 0                                                                        |
| Asian                          | 0                                        | 25                                    | 0                                                                        |
| American Indian, Alaska Native | 0                                        | 0                                     | 0                                                                        |
| Pacific Islander               | 0                                        | 0                                     | 0                                                                        |
| Hispanic                       | 35                                       | 135                                   | 0                                                                        |

**Table 20 – 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**

Severe housing needs are most likely to impact the lowest income households. For households with incomes under 30% of Area Median Income (AMI), Fifty-seven percent of households have a severe housing problem. Twenty-six (26%) of low-income households (30 to 50% AMI) have a severe housing problem, 7% of moderate-income households (50 to 80% AMI) have a severe housing problems and 7% of middle-income households (80 to 100% AMI) have severe housing problems. Disproportionate severe housing needs impact Hispanic or Latino and Asian households at various incomes, as described below.

### **Extremely Low Income Households**

Overall, 57% of extremely low-income households have a severe housing problem. Two groups have disproportionately high levels of need: Hispanic or Latino households (70%) and Asian households (86%).

No other group shows a disproportionate need.

### **Low Income Households**

Overall, 26% of extremely low-income households have a severe housing problem. Two groups have disproportionately high levels of need: Hispanic or Latino households (70%) and Asian households (86%).

No other group shows a disproportionate need.

### **Moderate Income Households**

Overall, twenty-six (26%) of moderate-income households have a severe housing problem. Hispanic or Latino households have a disproportionate need, with 57% of households having a severe housing problem. No other group shows a disproportionate need.

### **Middle Income Households**

Seven percent (7%) of middle-income households have a severe housing problem, with no racial or ethnic group experiencing a disproportionate need.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 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 assesses the need of any racial or ethnic group that has disproportionately greater levels of cost burdens or severe cost burdens in comparison to the county overall. While the preceding sections assessed all housing and severe housing problems, Table 21 focuses only on the share of their income households spend on housing. Data is broken down into groups spending less than 30% of their income on housing costs, those paying between 30 and 50% (i.e., with a cost burden), and those paying over 50% (i.e., with a severe cost burden). The final column, "no/negative income," identifies households without an income, from whom housing as a share of income cannot be calculated. No racial or ethnic group has more than 3% of households with no or negative income.

### Housing Cost Burden

| Housing Cost Burden            | <=30%  | 30-50% | >50%  | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole        | 21,934 | 5,644  | 4,897 | 620                                 |
| White                          | 11,250 | 1,974  | 1,929 | 185                                 |
| Black / African American       | 9,155  | 3,175  | 2,525 | 385                                 |
| Asian                          | 314    | 120    | 160   | 4                                   |
| American Indian, Alaska Native | 35     | 25     | 4     | 0                                   |
| Pacific Islander               | 0      | 0      | 0     | 0                                   |
| Hispanic                       | 864    | 188    | 269   | 50                                  |

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion:

Table 21 shows that approximately 32% of all households in the City are considered cost burdened or severely cost burdened. White households are the least likely to spend more than 30% of income on housing costs (26% of these households are cost burdened or severely cost burdened), compared to 37% of Black or African American households, 45% of Pacific Islander households and 47% of Asian households. All three of these groups have a disproportionate need relative to the City overall.

Looking at severe cost burdens (i.e., households spending more than 50% of income on housing), 19% of all households in Lake Charles are impacted. Asian households (6% of households) and White households (13%) have the lowest rates, while three groups have disproportionate rates of severe cost

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burdens: Black or African American (17% with severe cost burdens), Hispanic or Latino households (21% with severe cost burdens) and Asian households (27% with severe cost burdens).

## **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?**

There are several income categories in which a racial or ethnic group has a disproportionately greater need than the needs of the income category as a whole, summarized below.

### **Extremely Low Income Household (Under 30% AMI)**

- At extremely low income households, 78% of all households have a housing problem and 57% have a severe housing problem.
- American Indian and Alaska Native households have disproportionate needs. Of the 20 American Indian and Alaska Native households in this income band, 100% have a housing problem.
- Hispanic or Latino households have disproportionate severe needs at this income level, with 70% experiencing a severe housing problem while 86% of Asian households experience the same.

### **Low Income Household (30 to 50% AMI)**

- At low income households, 61% of all households have a housing problem and 7% have a severe housing problem.
- Hispanic or Latino households, Black or African American households and Asian households have disproportionate needs: 90% of Hispanic or Latino households (174), 72% of Black or African American households (2,214) and 68% of Asian households (74) have a housing problem.
- Hispanic or Latino households also have disproportionate severe needs at this income level, with 57% having a severe housing problem.

### **Moderate Income Household (50 to 80% AMI)**

- At moderate income households, 39% of all households have a housing problem and 26% have a severe housing problem.
- Hispanic or Latino households and White households disproportionate needs. Of the 133 Hispanic or Latino households, 71% have a housing problem. Of the 2,159 White households, 42% have a housing problem.
- Hispanic or Latino households also have disproportionate severe needs. Fifty-seven percent (57%) of Hispanic or Latino households have a severe housing problem.

### **Middle Income Household (80 to 100% AMI)**

At middle income household, 18% of all households have a housing problem and 7% have a severe housing problem. No racial or ethnic group has a disproportionate need in this income band.

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

In addition to the housing needs outlined in the previous sections, areas identified as racially/ethnically-concentrated areas of poverty (R/ECAPs) within Lake Charles are also more likely to experience a higher number of flooding events and exposure to other environmental hazards, such as lead-based paint and proximity to hazardous waste. For example, based on data from the Environmental Protection Agency, lead-based paint exposure is highest near areas where low-income minorities reside.

Moreover, based on a 2020 analysis by the nonprofit First Street Foundation, approximately 17,900 properties have a 0.2% chance of some amount of water reaching their building in 2020, with many of those properties likely to experience the highest potential of flooding located near concentrated areas of Black residents.

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

Based on data provided by HUD, the majority of racial or ethnic minority groups of Lake Charles are located in the eastern and northern parts of the City. These areas are largely residential with close proximity major highways, Greyhound and Amtrak stations, and an airport, but are also near the city's downtown district.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Lake Charles Housing Authority (LCHA) administers housing choice vouchers, public housing and a variety of supportive services for its residents. LCHA manages 797 units across multiple developments under the public housing program. The Housing Authority has been actively working to rehabilitate older developments and convert properties to the Rental Assistance Demonstration (RAD) Program.

According to HUD 2024 assisted housing data and the Housing Authority of Lake Charles, Housing Choice Voucher is the most widely used program, where 1,496 persons participated. Public Housing helped 797 households, The RAD program assisted 231 households and 70 households were assisted through the Mod Rehab program.

Black or African American residents make up the largest proportion of residents in assisted housing. These residents comprise 92 percent public housing, 91 percent HCV, and 97 percent Mod Rehab. White, non-Hispanic residents represent 8 percent of public housing and 9 percent of HCV residents.

Hispanic persons comprise less than a percent of assisted housing residents.

### Totals in Use

|                            | Program Type |           |                |          |                 |                |                                     |                            |            |
|----------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|                            | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |            |
|                            |              |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |            |
|                            |              |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0            | 67        | 797            | 1,496    | 0               | 1,493          | 2                                   | 0                          | 0          |

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

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Characteristics of Residents

| Program Type                                    |             |           |                |          |                 |                |                                     |                            |
|-------------------------------------------------|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
|                                                 | Certificate | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |
|                                                 |             |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |
|                                                 |             |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income                           | 0           | 11,639    | 11,691         | 13,176   | 0               | 13,166         | 9,548                               | 0                          |
| Average length of stay                          | 0           | 1         | 4              | 3        | 0               | 3              | 0                                   | 0                          |
| Average Household size                          | 0           | 2         | 2              | 2        | 0               | 2              | 1                                   | 0                          |
| # Homeless at admission                         | 0           | 4         | 124            | 67       | 0               | 67             | 0                                   | 0                          |
| # of Elderly Program Participants (>62)         | 0           | 6         | 191            | 165      | 0               | 164            | 1                                   | 0                          |
| # of Disabled Families                          | 0           | 10        | 142            | 323      | 0               | 323            | 0                                   | 0                          |
| # of Families requesting accessibility features | 0           | 67        | 797            | 1,496    | 0               | 1,493          | 2                                   | 0                          |
| # of HIV/AIDS program participants              | 0           | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| # of DV victims                                 | 0           | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Race of Residents

| Race                                                                                                   | Certificate | Mod-Rehab | Public Housing | Program Type |                 |                |                                     |                            |            |
|--------------------------------------------------------------------------------------------------------|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|                                                                                                        |             |           |                | Vouchers     |                 |                | Special Purpose Voucher             |                            |            |
|                                                                                                        |             |           |                | Total        | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White                                                                                                  | 0           | 2         | 66             | 130          | 0               | 130            | 0                                   | 0                          | 0          |
| Black/African American                                                                                 | 0           | 65        | 729            | 1,362        | 0               | 1,359          | 2                                   | 0                          | 0          |
| Asian                                                                                                  | 0           | 0         | 0              | 1            | 0               | 1              | 0                                   | 0                          | 0          |
| American Indian/Alaska Native                                                                          | 0           | 0         | 2              | 2            | 0               | 2              | 0                                   | 0                          | 0          |
| Pacific Islander                                                                                       | 0           | 0         | 0              | 1            | 0               | 1              | 0                                   | 0                          | 0          |
| Other                                                                                                  | 0           | 0         | 0              | 0            | 0               | 0              | 0                                   | 0                          | 0          |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition |             |           |                |              |                 |                |                                     |                            |            |

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Race of Residents

Black or African American residents make up the largest proportion of residents in assisted housing. These residents comprise 89 percent public housing, 93 percent HCV, and 90 percent Mod Rehab. White, non-Hispanic residents represent 11 percent of public housing and 6 percent of HCV residents.

### Ethnicity of Residents

| Ethnicity                                                                                              | Certificate | Mod-Rehab | Public Housing | Program Type |                 |                |                                     |                            |            |
|--------------------------------------------------------------------------------------------------------|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|                                                                                                        |             |           |                | Vouchers     |                 |                | Special Purpose Voucher             |                            |            |
|                                                                                                        |             |           |                | Total        | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic                                                                                               | 0           | 0         | 14             | 18           | 0               | 18             | 0                                   | 0                          | 0          |
| Not Hispanic                                                                                           | 0           | 67        | 783            | 1,478        | 0               | 1,475          | 2                                   | 0                          | 0          |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition |             |           |                |              |                 |                |                                     |                            |            |

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The Housing Authority provides resources and makes every attempt to accommodate accessibility requests made by tenants. Units that have undergone rehabilitation or renovation.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The most immediate need experienced by residents and voucher holders is the availability of affordable units. HUD income limits also do not capture families that may be making ends meet but are cost burdened with housing.

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

The availability of affordable housing across Lake Charles is a concern for the greater population as well as for public housing tenants and voucher recipients. With the 30% increase in rents and housing prices over the last decade, but with only a 15% increase in the median income, housing costs have outpaced wages. This leads to more households experiencing cost burden to maintain their housing.

**Discussion**

Tenants and applicants are in need of affordable, safe units. The Housing Authority is in the process of rehabilitating 231 units, and has 797 public housing units active, but the housing market is lacking quality and affordable units for low-income households.

The Housing Authority has seen the community need for housing support at income levels up to 120% area median income (AMI). However, assistance is limited to those at or below 80% AMI. The need for affordable housing among low-income residents will continue to grow as housing costs will likely continue to outpace wages, which means the gap in availability of affordable units will also continue to grow over the next five to ten years.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

This section discusses the size and characteristics of the population experiencing homelessness in Lake Charles. Each year, the Louisiana Balance of State Continuum of Care (LBoSCOC), which covers the local geography, conducts an annual one night Point-in-Time (PIT) Count of persons experiencing homelessness in the city. The 2024 PIT count was held on January 31, 2024. It counted 182 households with 198 people experiencing homelessness in total.

### Homeless Needs Assessment

| 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) | 8                                                                    | 0           | 0                                                  | 0                                          | 0                                             | 0                                                      |
| Persons in Households with Only Children           | 0                                                                    | 0           | 0                                                  | 0                                          | 0                                             | 0                                                      |
| Persons in Households with Only Adults             | 173                                                                  | 0           | 0                                                  | 0                                          | 0                                             | 0                                                      |
| Chronically Homeless Individuals                   | 25                                                                   | 0           | 0                                                  | 0                                          | 0                                             | 0                                                      |
| Chronically Homeless Families                      | 0                                                                    | 0           | 0                                                  | 0                                          | 0                                             | 0                                                      |
| Veterans                                           | 3                                                                    | 0           | 0                                                  | 0                                          | 0                                             | 0                                                      |
| Unaccompanied Child                                | 14                                                                   | 0           | 0                                                  | 0                                          | 0                                             | 0                                                      |
| Persons with HIV                                   | 0                                                                    | 0           | 0                                                  | 0                                          | 0                                             | 0                                                      |

**Table 26 - Homeless Needs Assessment**

**Data Source Comments:** Data contained in NA-Table 26 Estimate the number of persons experiencing homelessness on a given night columns was derived from 2024 PIT Count data from the Louisiana Balance of State Continuum of Care. Detailed data for 2025 for the annual estimates columns has not yet been published for the Lake Charles region.

Indicate if the homeless population **Has No Rural Homeless**  
is:

**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):**

Of the 198 people experiencing homelessness counted in the PIT Count, 173 people were from households with Adults Only (88% of total people experiencing homelessness), 8 people were from families with children (4% of people experiencing homelessness), 14 unaccompanied youth (7% of total population experiencing homelessness) and 3 were veterans (2% of people experiencing homelessness). Twenty-five people were counted as chronically homeless (13% of total people experiencing homelessness).

## Nature and Extent of Homelessness: (Optional)

| Race:                            | Sheltered: | Unsheltered (optional) |
|----------------------------------|------------|------------------------|
| White                            | 115        | 0                      |
| Black or African American        | 76         | 0                      |
| Asian                            | 1          | 0                      |
| American Indian or Alaska Native | 0          | 0                      |
| Pacific Islander                 | 0          | 0                      |
| Ethnicity:                       | Sheltered: | Unsheltered (optional) |
| Hispanic                         | 4          | 0                      |
| Not Hispanic                     | 194        | 0                      |

Data Source: Louisiana Balance of State CoC 2019 PIT Count Data Dashboard, available at: <https://laboscoc.org/data> and data derived from 2024 PIT Count data from Louisiana Balance of State Continuum of Care. Please note that 2020 data contained in this table is based on observation tallies conducted during the PIT Count and may not reflect the same total number of interviews conducted for and reported in the official 2024 PIT Count Report.

Data Source  
Comments:

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

Of the 182 households experiencing homelessness counted in the PIT Count, 2 families with children (4 adults, 4 children) and 3 veterans (3 adults, 0 children) were in need of housing assistance.

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

According to the 2024 PIT Count, 58 percent of those counted as experiencing homelessness identified as White, 38% as Black or African American, 48 percent as White, 2 percent as Hispanic or Latino and 1 percent as other.

## Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The PIT count provides the number of persons experiencing homeless on a given (sheltered and unsheltered). Those stakeholders involved in the count noted that people experiencing homelessness may be doubling up, 'couchsurfing', or living in vehicles. In this way, many people experiencing homelessness may not be included in the PIT Count.

## Discussion:

N/A

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

### **Introduction:**

This section describes the housing needs of persons who are not homeless but require supportive housing. Special needs populations include the following:

- Elderly (defined as 62 years and older)
- Frail elderly (an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework)
- Persons with mental, physical and/or developmental disabilities,
- Persons with alcohol or other drug addiction,
- Persons living with HIV/AIDS and their families. These families and individuals are living either with families, in group facilities, or independently.
- Victims of domestic violence, dating violence, sexual assault, and stalking.

Lake Charles is not a HOPWA grantee, however data is included in the following section illustrating the local need for supportive services for persons living with HIV/AIDS and their families.

### **Describe the characteristics of special needs populations in your community:**

#### **Elderly**

According to the 2023 American Community Survey Estimate, about 4% of Lake Charles' population is elderly (age 65 and over). About 37% of individuals aged 75 and over have one or more disabilities.

#### **Frail Elderly**

According to the 2023 American Community Survey Estimate, about 4% of Lake Charles' population is frail elderly (age 75 and over). About 58% of individuals aged 75 and over have one or more disabilities.

#### **Persons with Disabilities**

The total noninstitutionalized population with a disability in Lake Charles is 15,754 or 20% of the population, according to U.S. Census Bureau's 2023 American Community Survey. This is slightly higher than the State of Louisiana's 17% rate and the country's 13 percent rate.

#### **Persons with Alcohol or Other Drug Addiction**

According to the National Institute on Alcohol Abuse and Alcoholism, approximately 10.9 percent of adults in the United States ages 18 and older had an Alcohol Use Disorder (AUD) in 2023. Applying this rate to the population of Lake Charles, approximately 10,187 of 59,269 persons 18 years and over have an AUD. The organization also estimates that 2.9 percent of youth ages 12 to 17 had an AUD in 2023.

#### **Victims of domestic violence, dating violence, sexual assault, and stalking**

A 2020 report from the National Center for Injury Prevention and Control estimated that about 29% of women and 10% of men have experienced sexual violence, physical violence or

stalked by an intimate partners in their lifetimes. Applying these figures to the city's population results in an estimate of about 11,927 women and 3,852 men in Lake Charles have experienced any intimate partner violence in their lifetimes.

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

Housing and supportive service needs of special needs populations include:

- Group housing,
- Physical rehabilitation and medical care,
- New job training skills,
- Unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Extensive medical care and treatment,
- Rehabilitation programs,
- Counseling/ support groups to deal with the problem,
- Addressing unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Medical care/prescription medications, straining their already limited income,
- Special transportation needs due to medical and physical condition,
- Mobility assistance in normal daily activities,
- Assistance in meal preparation, housekeeping and shopping, and
- Physical rehabilitative care due to injury/falls.

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

According to the 2024 STD/HIV Surveillance Report by the State of Louisiana Department of Health, which provides the most recent comprehensive data, 1,081 persons were living with HIV in the Lake Charles region as of 2023. Forty-nine (49) new diagnoses were made during that year.

**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))**

N/A

**Discussion:**

There is a growing number of residents 62 years and over and persons with a disability in Lake Charles, demonstrating a greater need for housing and services to support these residents. Based on the data, there is a need for accessible housing that meets the needs of those experiencing ambulatory disabilities and assisted living facilities. For persons living with HIV in the region, there appears to be a need to expand access to direct medical care.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Community spaces play an integral role in quality of life offerings within the City. Plans are in place to continue to develop projects in LMI areas that have been deemed blighted in an effort to spark urban renewal and revitalization. Plans are also in place to upgrade and renovate several City parks over the next five years.

### **How were these needs determined?**

The City works with community partners and neighborhood residents to identify community spaces in need of rehabilitation or where facilities need to be added or expanded. Community partners will continue to be utilized in helping the City achieve the outcomes through programming at City parks.

### **Describe the jurisdiction's need for Public Improvements:**

Over the next five years, the City of Lake Charles will embark upon plans to upgrade aging infrastructure. The costs of these projects will be significant. As a result, the City has begun the process of accumulating monies to fund projects over the next 5 to 10 years. Even in a multi-year accumulation plan, the monies needed to repair and upgrade all that is needed will exceed the City's budget.

### **How were these needs determined?**

Each year, the City of Lake Charles provides a 5-year Capital Improvement Plan (CIP) to the Planning Commission for review and approval. The CIP is an extensive collection of improvement projects envisioned throughout the City, including the LMI area, and actually extend beyond the City's 5-year funding capacity. Projects are categorized by improvement type, including streets, overlays, water, wastewater, recreation, sidewalks, recreation, and so forth. Each year, the City uses the CIP to help identify LMI area infrastructure projects for potential CDBG funding.

### **Describe the jurisdiction's need for Public Services:**

Community needs range from health and medical services, childcare services, workforce development, job training, food security, and housing assistance. The City seeks to support community services through its CDBG funding for public services and address any gaps in services through partnerships and community development.

### **How were these needs determined?**

Needs were identified through community meetings and consultation with stakeholders.

# **Housing Market Analysis**

## **MA-05 Overview**

### **Housing Market Analysis Overview:**

While housing choices can be fundamentally limited by household income and purchasing power, the lack of affordable housing can be a significant hardship for low- and moderate-income households, preventing them from meeting other basic needs. Stakeholders and residents reported that affordable housing for families and individuals is a severe issue in the City, with housing prices increasing significantly over the last several years. In addition to reviewing the current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The 2016-2020 American Community Survey estimated that there are 38,185 housing units in Lake Charles. Single-unit housing makes up the majority of homes in the county (67%), most of which are detached homes. The largest share of multiunit housing are found in medium-sized complexes with 5 to 19 units per structure. Large apartment or condominium complexes account for 5% of homes, while units in small buildings – duplexes, triplexes, and quads – account for about 9%.

About 55% of Lake Charles households own their homes and 45% rent. Nearly all owned housing in the city has at least two bedrooms and the large majority (82%) has three or more bedrooms. Rental units tend to be smaller: about 25% are studios or one-bedroom units. The most common rental unit contains two bedrooms (43%) and the remaining 31% of renters live in units with three or more bedrooms.

### All residential properties by number of units

| Property Type                   | Number        | %           |
|---------------------------------|---------------|-------------|
| 1-unit detached structure       | 25,545        | 67%         |
| 1-unit, attached structure      | 965           | 3%          |
| 2-4 units                       | 3,600         | 9%          |
| 5-19 units                      | 5,455         | 14%         |
| 20 or more units                | 1,875         | 5%          |
| Mobile Home, boat, RV, van, etc | 745           | 2%          |
| <b>Total</b>                    | <b>38,185</b> | <b>100%</b> |

**Table 27 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

Over 80 percent of owner housing and one-third of renter housing contain three or more bedrooms. Considering there were 10,752 multifamily housing units to accommodate 15,756 renter households, in 2018, the data suggests that some of the 5,143 renter households with three or more bedrooms are renting single family housing. This may also allude to these households not being able to afford to buy single family homes. Based on 2012-2016 CHAS data, 39.2 percent of small family renter households (two to four persons), making up 19 percent of all households, earn below the 100 percent AMI.

## Unit Size by Tenure

|                    | Owners        |            | Renters       |            |
|--------------------|---------------|------------|---------------|------------|
|                    | Number        | %          | Number        | %          |
| No bedroom         | 4             | 0%         | 335           | 2%         |
| 1 bedroom          | 232           | 1%         | 3,495         | 23%        |
| 2 bedrooms         | 2,975         | 16%        | 6,470         | 43%        |
| 3 or more bedrooms | 14,844        | 82%        | 4,730         | 31%        |
| <b>Total</b>       | <b>18,055</b> | <b>99%</b> | <b>15,030</b> | <b>99%</b> |

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

### Public Housing

The Lake Charles Housing Authority (LCHA) owns and manages seven properties that provide about 797 units of public housing for low-income households. One of the communities are designated as senior/disabled housing. This housing is limited to low-income families and individuals who earn 80 percent AMI and very low-income families and individuals who earn 50 percent AMI.

### Mod-Rehab

The Moderate Rehabilitation Program is unit-based rental subsidy program for low-to moderate-income individuals and families, where rental assistance is provided to privately owned units that are rehabilitated. Assistance is tied to the housing unit and not the individual or family. Households eligible for this program may not have an income that exceeds 50 percent of the AMI. The Housing Authority operates 66 mod-rehab units.

### Housing Choice Voucher

The HCV program assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private housing market. Households eligible for this program may not have an income that exceeds 50 percent of the AMI. The Housing Authority administers 1,983 Section 8 vouchers, most of which are tenant based.

### Low-Income Housing Tax Credit Properties

Additional assisted housing in Lake Charles includes several Low Income Housing Tax Credit (LIHTC) properties. According to HUD's LIHTC database, there are a total of 36 properties in Lake Charles, providing a 637 units of affordable housing. Typically, LIHTC properties target households with incomes of 50 to 60% AMI or below, adjusted by family size. LIHTC developments include a mix of family and senior projects, and may include additional funding sources, such as Project-Based Section 8 subsidies.

### **Housing Rehabilitation**

The City of Lake Charles also provides rehabilitation and reconstruction for LMI owner-occupied households that are unable to manage significant repairs to maintain the home. Households eligible for this program may not have an income that exceeds 80 percent of the AMI.

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

No units are expected to be lost from the affordable housing inventory.

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

More affordable renter housing with a greater number of bedrooms is needed to meet the needs of the population in Lake Charles. Over 4,700 renter households are renting three or more-bedroom housing, which are likely single-family housing. This overflow of renter households to single-family housing is likely due to a shortage of renter housing with sufficient bedrooms to accommodate families. Additionally, 46 percent of renter households are cost burdened and are likely renting due to inability to afford to purchase homes.

### **Describe the need for specific types of housing:**

As shown in the Units by Tenure data, the vast majority of owner households reside in homes with three or more bedrooms (82 percent). By comparison, only 31 percent of renter households reside in units with three or more bedrooms. While many renter households contain single or couple households with no children, a number of larger renter households are overcrowded in smaller rental units, less than three bedrooms. There is a need for more apartment developments with larger units, particularly three or more bedrooms.

### **Discussion**

Housing units in Lake Charles are largely single-family structures (67 percent). Of the renter households, most (67 percent) live in units with two or fewer bedrooms. The housing stock needs additional supplies of larger rental units. The rental stock is 31 percent larger units (three or more bedrooms) compared to 82 percent for owner occupied units. Additionally, more affordable renter housing is needed for lower income households earning below the AMI.

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

### Introduction

In addition to reviewing the current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment.

Housing costs are a major portion of any households' monthly budget. In 2009, the median home value in Lake Charles was \$131,300. By 2020, the median value had increased by 18 percent to over \$155,700 (2016-2020 American Community Survey). Median rental costs had a similar increase rising of 16 percent from \$606 to in 2009 to \$704 in 2020. In 2020, 8 percent of the rental housing stock was affordable to households earning less than 30 percent of the area median income. No data was available on home ownership stock affordable to households earning less than 30 percent of the area median income (AMI).

### Cost of Housing

|                      | Base Year: 2009 | Most Recent Year: 2020 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value    | 131,600         | 155,700                | 18%      |
| Median Contract Rent | 606             | 704                    | 16%      |

Table 29 – Cost of Housing

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

| Rent Paid       | Number        | %             |
|-----------------|---------------|---------------|
| Less than \$500 | 4,063         | 27.0%         |
| \$500-999       | 8,307         | 55.3%         |
| \$1,000-1,499   | 1,969         | 13.1%         |
| \$1,500-1,999   | 490           | 3.3%          |
| \$2,000 or more | 199           | 1.3%          |
| <b>Total</b>    | <b>15,028</b> | <b>100.0%</b> |

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

## Housing Affordability

| Number of Units affordable to Households earning | Renter        | Owner         |
|--------------------------------------------------|---------------|---------------|
| 30% HAMFI                                        | 1,325         | No Data       |
| 50% HAMFI                                        | 4,905         | 1,917         |
| 80% HAMFI                                        | 10,125        | 5,244         |
| 100% HAMFI                                       | No Data       | 7,066         |
| <b>Total</b>                                     | <b>16,355</b> | <b>14,227</b> |

Table 31 – 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  | 756                     | 767       | 983       | 1,235     | 1,322     |
| High HOME Rent    | 587                     | 661       | 827       | 1,017     | 1,115     |
| Low HOME Rent     | 530                     | 567       | 681       | 786       | 877       |

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

The City of Lake Charles has seen a rise in housing (rental and ownership) stock in the last decade, but it has not been enough to keep up with the growing community needs. Those households earning less than 30 percent AMI have the least amount of housing options than any other household income levels. The amount of rental stock that is affordable to households earning less than 30 percent AMI is 8% as opposed to 29% for households earning between 30-50% AMI and 61% for households earning between 50 to 80% of AMI.

Data was not available for the amount of owner stock affordable to households earning less than 30 percent of the area median income.

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

As Table 29 shows, median home value in Lake Charles was estimated at \$155,700 according to 2016-2020 ACS data, up by 18 from the 2009 estimates. However, looking at the most recent ACS data shows a significant post-Covid increase in home values. The median home value according to 2019-2023 ACS data was \$204,000, a 76% increase over the 2016-2020 ACS estimate. As stakeholders note, high home prices exacerbate the difficulties first-time buyers face in finding an affordable unit and also have the potential to fuel gentrification in neighborhoods with lower home sales prices.

Median rent in Lake Charles is estimated at \$606 as of 2016-2020 ACS data, up 16% from 2009. Again, these figures do not reflect the significant housing cost increases that occurred nationally and locally during and following the COVID-19 pandemic. Stakeholders that participated in development of this plan emphasized unaffordable rents in Lake Charles. The 2019-2023 ACS data indicates a median rent of \$1,090, a 65% increase from six years prior.

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

Table 32 shows HUD Fair Market Rents and HOME rents for the Lake Charles MSA. The median contract rent for Lake Charles is \$787 which is above the current Low HOME Rent rates for up to a two-bedroom apartment. Even though contract rent rates are within affordable range, rental units have not kept up with the population growth, which will have an impact on household's ability to find affordable rental units.

**Discussion**

While Lake Charles has increased its housing stock and remained in the affordable range per Fair Market Rent and HOME rates, it has not kept up with population increases proportionally across income levels. This housing deficit can lead to spikes in housing cost that could cause households in the lower income limits to become overburdened with housing costs, which will lead to long term affordability issues. This could lead to the need for lower income households to look for temporary housing solutions.

## **MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)**

### **Introduction**

This section examines the condition of housing in Lake Charles, including the presence of selected housing conditions:

1. Lack of complete plumbing facilities;
2. Lack of complete kitchen facilities;
3. More than one person per room, and
4. Cost burden greater than 30%.

This section also examines the age of housing stock, vacancy rate and suitability of vacant housing for rehabilitation, and the risk of lead-based paint hazards.

According to 2016-2020 ACS estimates, nearly one-half (49%) of rental units and nearly one-quarter (17%) of owner units have one of the selected housing conditions. CHAS data discussed in the Needs Assessment indicates that cost burdens are by far the most common housing condition. For renters, 3% of units have two conditions (about 394 units), and an estimated 30 units have three or more conditions. These figures indicate that rental units are more likely to be physically substandard (i.e., lack a complete kitchen or plumbing) than owner-occupied housing.

### **Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

For the purposes of this Consolidated Plan, Marin County uses the following definitions of "standard condition," "substandard condition," and "substandard condition but suitable for rehabilitation":

Standard Condition is defined as a dwelling unit that is not deemed substandard as defined by local code.

Substandard Condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, and holes in roof or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation.

Substandard Condition Suitable for Rehabilitation is defined as a unit being 60 percent deteriorated or the cost of the combination of needed repairs of all conditions does not exceed the estimated after-rehabilitation value of the house.

## Condition of Units

| Condition of Units             | Owner-Occupied |             | Renter-Occupied |             |
|--------------------------------|----------------|-------------|-----------------|-------------|
|                                | Number         | %           | Number          | %           |
| With one selected Condition    | 3,140          | 17%         | 7,315           | 49%         |
| With two selected Conditions   | 20             | 0%          | 395             | 3%          |
| With three selected Conditions | 0              | 0%          | 30              | 0%          |
| With four selected Conditions  | 0              | 0%          | 0               | 0%          |
| No selected Conditions         | 14,915         | 83%         | 7,290           | 49%         |
| <b>Total</b>                   | <b>18,075</b>  | <b>100%</b> | <b>15,030</b>   | <b>101%</b> |

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

## Year Unit Built

| Year Unit Built | Owner-Occupied |             | Renter-Occupied |             |
|-----------------|----------------|-------------|-----------------|-------------|
|                 | Number         | %           | Number          | %           |
| 2000 or later   | 3,860          | 21%         | 3,575           | 24%         |
| 1980-1999       | 2,845          | 16%         | 3,535           | 24%         |
| 1950-1979       | 9,155          | 51%         | 6,210           | 41%         |
| Before 1950     | 2,205          | 12%         | 1,725           | 11%         |
| <b>Total</b>    | <b>18,065</b>  | <b>100%</b> | <b>15,045</b>   | <b>100%</b> |

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

## Risk of Lead-Based Paint Hazard

Lead-based paint was used in housing prior to 1978, when it was banned by the federal government. As a result, persons who live in homes built prior to 1978 are at a higher risk of exposure to lead poisoning. According to the Center for Disease Control (CDC), children and pregnant women are especially at risk to the harmful effects of lead poisoning. Although lead-based paint was banned in 1978, housing units built prior to 1980 are used as the baseline for units that contain lead-based paint hazards.

Since Lake Charles has an older housing stock, a significant proportion of housing units potentially contain lead-based paint hazards. Of housing units, 66 percent owner-occupied and 56 percent renter housing units were built before 1980. Considering the threat of lead poisoning to children, seven percent of owner occupied, and nine percent of renter households built prior to 1980 have children present.

## 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               | 11,360         | 63% | 7,935           | 53% |
| Housing Units build before 1980 with children present | 2,125          | 12% | 784             | 5%  |

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

## Vacant Units

|                          | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units             | 5,397                       | 0                               | 5,397 |
| Abandoned Vacant Units   | 0                           | 0                               | 0     |
| REO Properties           | 0                           | 0                               | 0     |
| Abandoned REO Properties | 0                           | 0                               | 0     |

Table 36 - Vacant Units

Data Source Comments:

## Need for Owner and Rental Rehabilitation

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PLAN\_SECTION\_ID=[1313801000]>

## Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Housing conditions can significantly affect public health, and exposure to lead may cause a range of health problems for adults and children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings, including residential properties built before 1978 that contain lead-based paint. Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult.

However, risk factors for exposure to lead include housing old enough to have been initially painted with lead-based paint (i.e., pre-1978), households that include young children, and households in poverty. Table 35 identifies the total number of housing units built before 1980, and the total number of renter and owner units built before 1980 that house children. As shown, this includes 2,125 owner-occupied units (or 12% of total owner-occupied housing) and 784 renter-occupied units (or 5% of total renter-occupied housing) with at least two risk factors for exposure to lead-based paint.

## Discussion

Lake Charles is currently addressing the need to rehabilitate its oldest owner-occupied housing stock through the City's CDBG and HOME funding. These funds provide owners of single-family housing with loans and/or grants to facilitate needed repairs which have not been completed by current or previous owners. These programs offer repairs such as structural and cosmetic improvements both inside the unit and on the building exterior, as well as testing for and remediation of lead-based paint hazards in older housing units.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Lake Charles Housing Authority (LCHA) serves over 825 residents living in about 797 units of public housing, as well as 1,983 households using Housing Choice Vouchers. LCHA has been actively working to rehabilitate older developments and convert properties to the Rental Assistance Demonstration (RAD) Program in order to maintain the affordability of units and provide safe and reasonable housing to its tenants.

### Totals Number of Units

|                                                                                                        | Certificate | Mod-Rehab | Public Housing | Program Type |                |               |                                     |                            |            |
|--------------------------------------------------------------------------------------------------------|-------------|-----------|----------------|--------------|----------------|---------------|-------------------------------------|----------------------------|------------|
|                                                                                                        |             |           |                | Vouchers     |                |               |                                     |                            |            |
|                                                                                                        |             |           |                | Total        | Project -based | Tenant -based | Special Purpose Voucher             |                            |            |
|                                                                                                        |             |           |                |              |                |               | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available                                                                          | 0           | 66        | 833            | 1,983        | 13             | 1,970         | 3                                   | 0                          | 0          |
| # of accessible units                                                                                  |             |           |                |              |                |               |                                     |                            |            |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition |             |           |                |              |                |               |                                     |                            |            |

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the Supply of Public Housing Developments

The Housing Authority of Lake Charles manages a variety of multifamily and single-family unit developments. They manage the Housing Choice Voucher program and oversee waiting lists for units and vouchers. As of July 2020, there were 1,198 households on the waitlist for vouchers and 344 households on the waiting list for public housing units.

### Describe the supply of public housing developments:

### 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:

There are 456 public housing units in Lake Charles. Of those units, 16 are studio apartments, 159 are 1- bedroom, 120 are 2-bedroom units, 124 are 3-bedroom units, and 22 are 4-bedroom. The Housing Authority describes the condition of public housing as standard. The Housing Authority currently has an additional 231 units under renovation as part of its Rental Assistance Demonstration Program.

For households using Housing Choice vouchers for rentals, choices are becoming increasingly limited. In recent years, the housing market experienced an increase in rents where landlords opted to no longer accept vouchers in order to take advantage of the higher market-rate rents. Units accepting vouchers became difficult to find, and some units that were accepting vouchers could not pass Housing Quality Standards.

### Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| Bayou Bluff                | 89                       |
| Carver Courts              | 53                       |
| Kingsley Courts            | 75                       |
| Lloyd Oaks                 | 66                       |
| Rufus Mayfield Homes       | 91                       |

Table 38 - Public Housing Condition

Based on HUD physical inspection scores for public housing, the following Housing Authority developments were inspected in 2018 and 2019 and received the following scores. The development with the lowest score, Carver Courts, is being rehabilitated.

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

The Housing Authority of Lake Charles is currently rehabilitating 231 units of public housing developments through the RAD program and with the use of historic tax credits. Units will be leased up for PHA tenants as renovation of each development is completed.

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

The Housing Authority provides referrals to local services and workforce development programs to support residents achieve stability. They participate in and advertise Section 3 opportunities to residents as well.

#### **Discussion:**

The Housing Authority of Lake Charles continues to manage and maintain properties to the benefit of its tenants. It experiences the same limitations in offering affordable housing through the units it manages and through Housing Choice Vouchers that the greater community is experiencing with the limited availability of safe and affordable units for all income levels.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

This section summarizes homeless facilities and services. It was completed through consultation and data from the Louisiana Balance of State Continuum of Care (LBoSCOC), including the 2024 Point-in-Time (PIT) Count and Housing Inventory Count (HIC).

### Facilities and Housing Targeted to Homeless Households

|                                         | 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) | 59                              | 0                                  | 0                         | 67                                | 0                 |
| Households with Only Adults             | 30                              | 0                                  | 19                        | 0                                 | 0                 |
| Chronically Homeless Households         | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Veterans                                | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Unaccompanied Youth                     | 18                              | 0                                  | 6                         | 0                                 | 0                 |

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

In addition to the emergency shelter, transitional housing, and permanent supportive housing beds reflected in the 2020 Housing Inventory Count (HIC) report, the Education and Treatment Council has CoC-funded Rapid Rehousing (RRH) beds for youth currently under development.

**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**

Homeless service providers generally connect program participants with the mainstream benefits and services for which they are eligible. These include connecting program participants with a variety of services including job training, Social Security benefits, state cash benefits and welfare payments, transportation services, childcare, legal assistance, health, dental, behavioral health, and mental health care.

For all housing and services projects funded by the Louisiana Balance of State Continuum of Care (CoC), linking program participants experiencing homelessness to mainstream benefits is required. Per CoC policy, all CoC-funded projects must assist participants in accessing mainstream benefits including health insurance, social security (SSI/SSDI), and the Supplemental Nutrition Access Program (SNAP).

In general, the written policies and procedures for all CoC-funded projects should address how program participants will be assisted to apply for mainstream benefits and health care, how transportation assistance will be provided to support this process, and how participants will be assisted in following up on the mainstream benefits for which they apply. CoC-funded projects must coordinate with other homeless services and mainstream resources for which participants may be eligible, including housing, social services, employment, and education and youth programs.

**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.**

Catholic Charities acts as a regional Coordinated Entry System (CES) Access Point for the region. They also operate the Laundry Shower Trailer (LST), which is the mobile access point for the region. The CES and LST connect people experiencing or at risk of homelessness with the available resources and supports to help end their homelessness. The Salvation Army runs the Center of Hope Shelter for people experiencing homelessness. The Education and Treatment Council, Oasis Residential Services, and local faith-based organizations such as Water's Edge Church also offer emergency shelter to those experiencing homelessness. The Education and Treatment Council runs the Transitional Living Program which is a scattered site and supervised apartment housing program for youth ages 16 - 22 who are homeless or aging out of the state juvenile justice system.

Catholic Charities provides rental assistance to individuals or families who are low-to-moderate income and who may be facing homelessness. The Louisiana Department of Health runs a rapid rehousing (RRH) project which quickly moves people from homelessness into permanent housing. The Calcasieu Parish Police Jury has permanent supportive housing for the chronically homeless with a disability of health condition.

For Veterans, the Supportive Services for Veteran Families (SSVF) program provides RRH as well as homelessness prevention services. The Calcasieu Parish Police Jury Human Services Department and

Catholic Charities addresses the housing needs of the Lake Charles region and Calcasieu Parish, including the needs of those experiencing homelessness. Calcasieu Parish Police Jury offers a number of programs: 1) CES in partnership with the Louisiana Balance of State CoC; 2) Louisiana Permanent Supportive Housing Initiative; 3) ESG activities; 4) Housing Counseling Agency; 5) Assets for Independence Program (AFI); and 6) the Housing Choice Voucher or Section 8 Program.

The Calcasieu Parish Police Jury Community Services and Economic Support Programs area coordinates programs for families and individuals that involve basic human services such as food, shelter, clothing, and/or utility assistance. Catholic Charities of Southwest Louisiana, Imperial Calcasieu Human Services Authority, United Way of Southwest Louisiana, and Volunteers of America - Southwest Louisiana all operate in the Lake Charles region to help meet the needs of families and individuals experiencing homelessness.

Volunteers of America and Start Corporation are grantees for the Supportive Services for Veteran Families (SSVF) program, which provides homelessness prevention and RRH services. In addition to the Transitional Living Program, the Education and Treatment Council runs Harbour House and offers homeless assistance for youth experiencing homelessness. Harbour House, funded by a variety of sources, is an 18-bed licensed residential facility for children ages 10 - 17 years old. The Education and Treatment Council also offers hotel lodging and groceries for homeless youth up to age 24 and/or homeless families with children, funded by the United Way Emergency Food & Shelter Program.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

This section discusses the characteristics and needs of people in various subpopulation in Lake Charles who may require supportive services, including people with HIV/AIDS, seniors, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, and survivors of domestic violence.

**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**

### **Elderly and Frail Elderly**

The elderly and frail elderly often need housing that allows them to age comfortably in place. This may require accessibility modifications that include ground floor entry, wheelchair ramps, and bathtub/shower modifications. The location of supportive housing for elderly populations should consider the site's access to vital resources and health services. Due to limited mobility, seniors may require access to transit or transportation services in order to reach everyday necessities and services. Other supportive service needs for the elderly include healthcare services, independent living support, assistive technologies, and educational assistance.<sup>11</sup> Senior housing should also integrate programming meant to facilitate social interactions and community, as isolation poses a large issue for this population. Stakeholders in our community engagement process noted that more affordable housing is needed in locations that are accessible for seniors in the region.

### **Persons with Disabilities**

Permanent supportive housing options for persons with mental, physical, and developmental disabilities may also become a pressing issue as persons with disabilities who had previously been taken care of by parents lose those caregivers to death or incapacity.

### **Persons with Alcohol or Other Drug Addiction**

People with substance use disorders may need services including screening, diagnosis, assessment, and treatment. People recovering from these disorders may need recovery supportive services, including clinical case management, housing and transportation assistance, mental health services, family engagement, behavioral therapy, education, childcare, financial, and health services.

### **People with HIV/AIDS**

Low-barrier housing free from requirements such as those surrounding drug testing, sobriety, criminal background, and medical appointments is a primary need for people living with HIV/AIDS. A "Housing First" model, in which housing is provided without these kinds of barriers, increases access to housing and reduces the risk of homelessness for people living with HIV/AIDS. Like other special needs populations, people living with HIV/AIDS need housing that provides easy access to health services,

resources, and employment. This population may need case management services; however, the Housing First model emphasizes that supportive services should not be required for people living with HIV/AIDS to access housing. In addition to low-barrier housing, people living with HIV/AIDS may need a variety of services, including access to core medical services, as well as supportive services, including childcare services, medical transportation, and non-medical case management, among others.

**Victims of domestic violence, dating violence, sexual assault, and stalking**

Often, the greatest need for survivors of domestic violence is quick access to safe and affordable housing. Transitional housing options may also provide supportive services such as counseling, childcare, transportation, life skills, education, and job training for up to 24 months, providing survivors time and services to obtain safety and stability.<sup>14</sup> Difficulties finding affordable housing are common among the general population, but survivors of domestic violence face additional challenges in finding affordable housing that is located near public transit, as well as finding affordable housing that can accommodate families with children.

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

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**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 Lake Charles supports agencies whose mission includes support for persons with special needs who are not homeless. These organizations work with clients to provide for many of their needs.

**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 plans to address housing and supportive service needs through its public services funding and collaboration with community organizations.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Based on the assessment provided in the updated City of Lake Charles Analysis of Impediments to Fair Housing Choice from 2013, the City found no significant negative effects from public or private policies on fair housing or the fair housing choice of protected classes and vulnerable populations in the jurisdiction, such as low-income residents.[1] Moreover, in 2005 the City approved the Lake Charles Fair Housing Ordinance, which aims to curb the potential negative effects of public policies on housing for protected classes and low-income residents.[2]

Since 2013, additional studies, such as the 2014 Southwest Louisiana Housing Study, Strategic Plan, and Implementation Strategy,[3] found that regional development efforts are needed to meet the expanding demands for education, health care, and housing in Lake Charles and the region as a whole. Given population growth trends and economic development interest, the need for a variety of housing types at different affordability levels has become more crucial to the City and region. As such, public policy efforts should reflect these changes by adapting to the changing demographics and doing everything possible to promote density, new housing construction, and different housing types to meet the needs of current and new residents.

[3] City of Lake Charles Analysis of Impediments to Fair Housing Choice, 2013, [https://www.cityoflakecharles.com/egov/documents/1389906520\\_06816.pdf](https://www.cityoflakecharles.com/egov/documents/1389906520_06816.pdf)

[4] City of Lake Charles, Chapter 2 of the Code of Ordinances, Article VIII, [https://library.municode.com/la/lake\\_charles/codes/code\\_of\\_ordinances?nodeId=PTIITHCO\\_CH2A\\_D\\_ARTVIIIFAHOPO](https://library.municode.com/la/lake_charles/codes/code_of_ordinances?nodeId=PTIITHCO_CH2A_D_ARTVIIIFAHOPO)

[5] Southwest Louisiana Housing Study, Strategic Plan, and Implementation Strategy, 2015, [https://www.cityoflakecharles.com/egov/documents/1439237334\\_20231.pdf](https://www.cityoflakecharles.com/egov/documents/1439237334_20231.pdf)

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The City of Lake Charles benefits from a diverse economic base. This section examines the City's economic development assets and needs aside from housing, including business activity, workforce, economic activities and educational attainment.

### 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     | 261               | 84             | 1                  | 0               | -1                  |
| Arts, Entertainment, Accommodations           | 5,832             | 9,712          | 22                 | 25              | 3                   |
| Construction                                  | 3,246             | 1,910          | 12                 | 5               | -7                  |
| Education and Health Care Services            | 5,269             | 10,023         | 20                 | 26              | 6                   |
| Finance, Insurance, and Real Estate           | 1,080             | 1,794          | 4                  | 5               | 1                   |
| Information                                   | 382               | 838            | 1                  | 2               | 1                   |
| Manufacturing                                 | 2,214             | 2,618          | 8                  | 7               | -1                  |
| Other Services                                | 695               | 1,136          | 3                  | 3               | 0                   |
| Professional, Scientific, Management Services | 1,376             | 2,167          | 5                  | 6               | 1                   |
| Public Administration                         | 0                 | 0              | 0                  | 0               | 0                   |
| Retail Trade                                  | 3,843             | 6,132          | 15                 | 16              | 1                   |
| Transportation and Warehousing                | 1,078             | 1,363          | 4                  | 3               | -1                  |
| Wholesale Trade                               | 868               | 1,329          | 3                  | 3               | 0                   |
| Total                                         | 26,144            | 39,106         | --                 | --              | --                  |

**Table 40 - Business Activity**

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

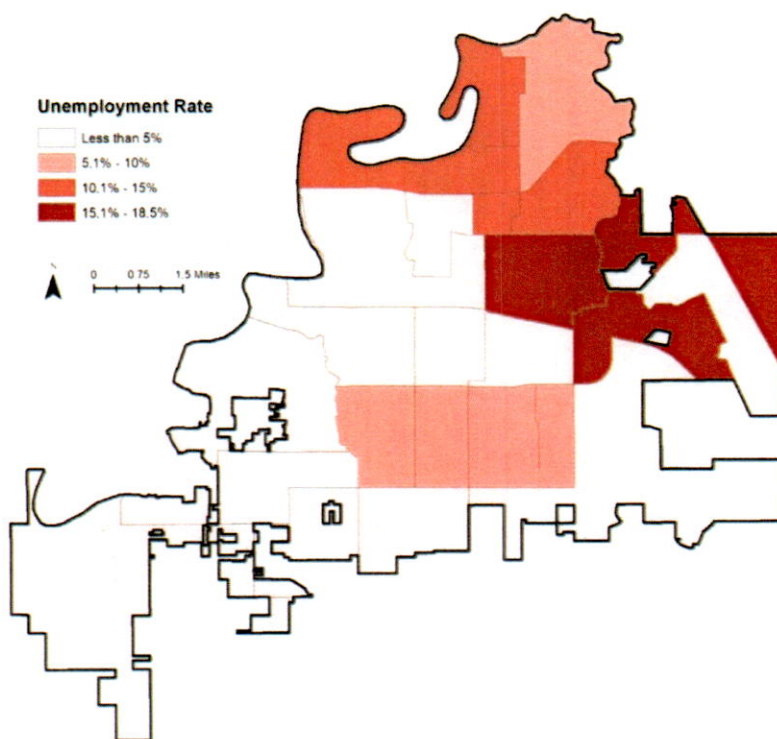
In 2019, Lake Charles earned the Small Market of the Year magazine for best economic development performance in cities of 50,000 to 250,000 people.[1] This is in part due to steady growth across multiple sectors, and steady investments made in the area's ports and airports. Lake Charles houses two educational institutions that provide workforce development and professional degree programs that are relevant to the local economy, and have seen increased enrollment in recent semesters.

## Labor Force

|                                                |        |
|------------------------------------------------|--------|
| Total Population in the Civilian Labor Force   | 37,674 |
| Civilian Employed Population 16 years and over | 35,360 |
| Unemployment Rate                              | 6.12   |
| Unemployment Rate for Ages 16-24               | 20.17  |
| Unemployment Rate for Ages 25-65               | 3.78   |

**Table 41 - Labor Force**

Data Source: 2016-2020 ACS



Source: U.S. Census Bureau, 2014-2018 American Community Survey, 5-year estimates

| Occupations by Sector                            | Number of People |
|--------------------------------------------------|------------------|
| Management, business and financial               | 7,360            |
| Farming, fisheries and forestry occupations      | 1,235            |
| Service                                          | 4,705            |
| Sales and office                                 | 8,080            |
| Construction, extraction, maintenance and repair | 3,830            |

| Occupations by Sector                          | Number of People |
|------------------------------------------------|------------------|
| Production, transportation and material moving | 1,485            |

**Table 42 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

| Travel Time        | Number        | Percentage  |
|--------------------|---------------|-------------|
| < 30 Minutes       | 29,768        | 88%         |
| 30-59 Minutes      | 2,696         | 8%          |
| 60 or More Minutes | 1,198         | 4%          |
| <b>Total</b>       | <b>33,662</b> | <b>100%</b> |

**Table 43 - Travel Time**

Data Source: 2016-2020 ACS

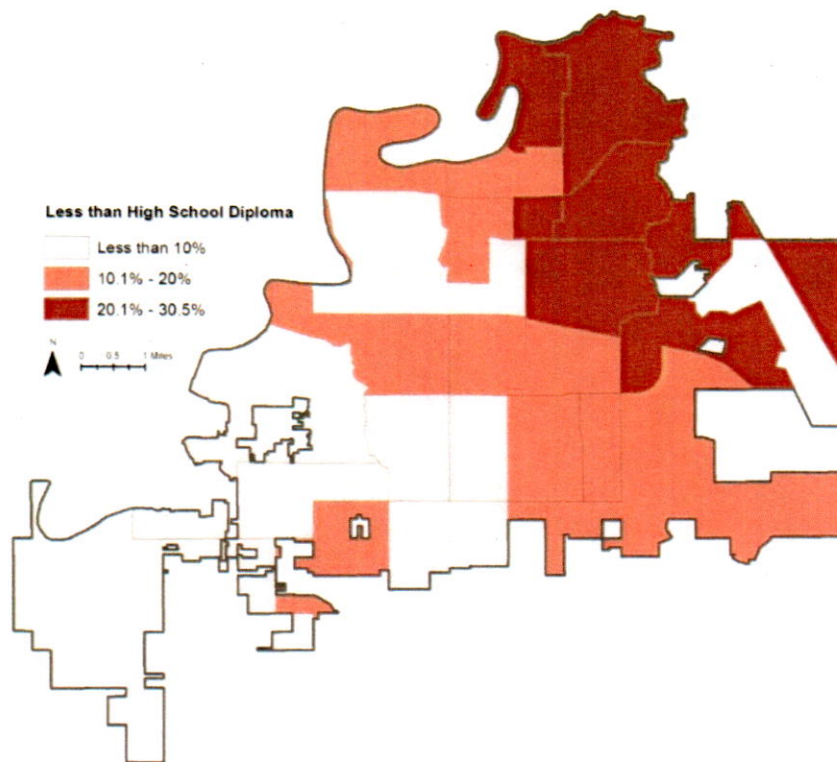
## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment                      | In Labor Force    |            | Not in Labor Force |
|---------------------------------------------|-------------------|------------|--------------------|
|                                             | Civilian Employed | Unemployed |                    |
| Less than high school graduate              | 1,450             | 320        | 2,295              |
| High school graduate (includes equivalency) | 6,715             | 705        | 4,115              |
| Some college or Associate's degree          | 10,390            | 364        | 2,725              |
| Bachelor's degree or higher                 | 9,380             | 129        | 1,355              |

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS



Source: U.S. Census Bureau, 2014-2018 American Community Survey 5-year estimates

### Educational Attainment by Age

|                                           | Age       |           |           |           |         |
|-------------------------------------------|-----------|-----------|-----------|-----------|---------|
|                                           | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade                       | 149       | 300       | 67        | 504       | 1,255   |
| 9th to 12th grade, no diploma             | 659       | 1,015     | 634       | 1,553     | 965     |
| High school graduate, GED, or alternative | 2,330     | 3,575     | 2,110     | 5,865     | 4,165   |
| Some college, no degree                   | 3,640     | 3,060     | 2,185     | 4,325     | 2,330   |
| Associate's degree                        | 305       | 1,620     | 1,280     | 1,040     | 765     |
| Bachelor's degree                         | 665       | 2,535     | 1,738     | 2,830     | 1,550   |
| Graduate or professional degree           | 0         | 779       | 1,168     | 1,805     | 1,350   |

**Table 45 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

| <b>Educational Attainment</b>               | <b>Median Earnings in the Past 12 Months</b> |
|---------------------------------------------|----------------------------------------------|
| Less than high school graduate              | 109,785                                      |
| High school graduate (includes equivalency) | 262,776                                      |
| Some college or Associate's degree          | 304,304                                      |
| Bachelor's degree                           | 306,602                                      |
| Graduate or professional degree             | 527,432                                      |

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

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

As shown in the Business Activity table above, the City's largest employment sectors according to 2016-2020 ACS data are:

1. Arts, Entertainment and Accommodations (21% of all workers)
2. Education and Health Care Services (19% of all workers)
3. Retail Trade (14% of all workers)
4. Construction (12% of all workers)

Manufacturing and Professional, Scientific and Management Services are prominent in the region between local community growth and business development, but business development in these sectors makes up 8 and 5 percent, respectively of workers in the City.

**Describe the workforce and infrastructure needs of the business community:**

Community stakeholders also noted the need for workforce training and job search assistance for low- and- moderate income households, with an emphasis on outreach towards vulnerable populations such as families with children, persons with disabilities, the unhoused population, and people at risk of homelessness. Some stakeholders commented that while training and adult education opportunities may be available in the county, people often have difficulty accessing them due to job constraints, transportation limitations, or lack of childcare. They also indicated that job training, internship, or mentorship programs for youth is a high need.

**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.**

Major economic development successes reported by the Southwest Louisiana Economic Development Alliance within the last year that will affect job development and growth include:

- The State of Louisiana in partnership with LA Bridge Builders have galvanized an agreement to replace the Calcasieu River bridge at estimated \$2.5 billion cost. This elevated bridge platform, complete with a full system of service roads and interchange improvements will promote investment along the interstate.
- Southwest Louisiana is now home to a \$17.5 million dollar LNG owned by Woodside Energy. Six hundred construction jobs and five hundred permanent jobs will be created for the region. An economic escalator of seven times the rate of return is expected for the local economy.
- The Port of Lake Charles recently completed a million square feet of warehousing at the Port. This will result in a substantial increase of their grain and breakbulk handling which means more jobs for the longshoremen and a huge economic boost for the area.

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

Eighty-eight percent of the adult workforce (18-64 years of age) in Lake Charles has a high school education or higher. Those with a high school or equivalent level make up 30 percent of the workforce, while those with Associates degrees and Bachelors degrees comprise 8 percent and 16 percent of the workforce, respectively. Approximately 26 percent of adults have some college credits, but no degree, which includes those currently enrolled in programs.

Employment opportunities in the region are mostly in technical fields that require degrees or certifications. Lake Charles has two higher education institutions within its jurisdiction, McNeese State University and SOWELA Technical Community College, provide technical and professional degrees and training programs. Recently the two institutions have executed agreements to allow for SOWELA students completing two-year associate degrees in business administration to more easily transfer and pursue four-year bachelor's degrees in business at McNeese State. This should support an increase in the number of higher education degrees and foster greater professional and business development within the community.

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

Workforce training initiatives supported by the state and parish include:

- **Louisiana Economic Development's FastStart:** A State sponsored workforce development program, FastStart focuses on recruitment and training of individuals to prepare them to become more flexible workers that are given the skills necessary to enter the workforce and to remain in the workforce.

- **The Calcasieu Parish Workforce Innovation and Opportunity Act (WIOA)** programs aim to assist individuals facing barriers to employment in Calcasieu Parish and the surrounding region. These programs provide funding, training, and supportive services to help individuals gain skills, find jobs, and advance their careers. WIOA also supports businesses by connecting them with qualified job seekers and offering work-based learning strategies.

The Workforce Resource Guide, produced by the Southwest Louisiana Economic Development Alliance, provides resources and guidance for developing skills and seeking jobs in local industries. This provides step-by-step information for job seekers, including completing the High School Equivalency Test, resources for basic skills building, information on in-demand trades and crafts, and how to pursue trainings or certifications. The guide was developed with local workforce development supports and community organizations.

SOWELA Technical Community College also provides workforce training specific for job opportunities within the region. SOWELA partners with industry leads and companies to develop specialized curriculum and programs to provide a pipeline from education to employment. Programs offered include, but are not limited to:

#### **In-Person Trainings**

Casino Dealer  
CDL  
Clinical Medical  
Emergency Medical  
Fiber Optic  
HVAC  
Manufacturing  
Forklift  
Nursing Assistant (CNA)  
OSHA NCCER  
Pipefitting  
Pipeline Technician

#### **Online Trainings**

##### **Career Training**

- CompTIA A+ Training
- Freight Broker
- Professional Bookkeeping
- Residential Electrician
- Veterinary Assistant

#### Healthcare Training

- Certified Health Documentation Specialist
- Hemodialysis Technician
- Medical Coding & Billing
- Online Medical Assistant
- Primary Technician

#### Safety Training

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

Yes

**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.**

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PLAN\_SECTION\_ID=[1370705000]>

#### **Discussion**

As Lake Charles continues to experience increasing industry growth, it will need to cultivate relationships between businesses and educational institutions to provide different forms of training and skill building courses to ensure that the workforce is properly equipped to work in the industries in the region. Workforce development and educational efforts do also need to be made to extend to the lower income areas of the jurisdiction, where there is also a higher concentration of individuals without a high school diploma.

Programs offered by educational institutions and local business partnerships provide substantial opportunities for training and employment, but also need to create access for low to moderate individuals to build skills and take advantage of local industry growth along with the community.

## **MA-50 Needs and Market Analysis Discussion**

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

### **Introduction**

HUD defines four types of housing problems:

1. Lack of complete kitchen facilities
2. Lack of complete plumbing facilities
3. Cost burden of more than 30%
4. Overcrowding

A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. In Lake Charles the areas of high concentration for this category are in the northeast and central parts of the city.

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

Lake Charles has four census tracts that are considered racially/ethnically concentrated areas of poverty or R/ECAPS. These areas are considered R/ECAPs when they meet or surpass a threshold of a non-white population of 50 percent or more and at least 40 percent of individuals living at or below the poverty line. R/ECAPS in Lake Charles largely comprise of non-Hispanic Black or African American persons. They are in the northwest part of the city, northeast part of the city, central part of the city and southeast part of the city. None of them are contiguous.

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

With the exception of the R/ECAP located in the southeast part of the city, these R/ECAP census tracts are largely residential areas with single-family homes. These homes in these areas are mostly older homes which require more maintenance and repairs to keep in safe and healthy conditions. The R/ECAP in the southeast part of the city is a mixture of older single-family homes and multifamily apartments.

**Are there any community assets in these areas/neighborhoods?**

Communities with high concentrations of racial and ethnic minorities and low-income families in Lake Charles also include some community assets, such as schools and parks. These communities also include community and senior centers, as well as other public facilities, churches and small businesses. A large proportion of the public housing operated by the Housing Authority of Lake Charles is also located within these communities.

**Are there other strategic opportunities in any of these areas?**

In neighborhoods where many homes have been removed, there may be opportunities for infill development of new housing units. These efforts would aid in sustainability efforts, bringing more people into the neighborhoods and improving the housing stock available in the market.

## **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.**

Access to residential broadband and a home computer is increasingly important for individual and family well-being and self-sufficiency. Availability of internet access is associated with greater student achievement, improved health outcomes, less social isolation, and more economic growth. Access to broadband internet is available throughout Lake Charles.

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

Lake Charles currently has over ten broadband service providers providing Fiber, Cable, DSL, Fixed Wireless and Satellite service. Broadband providers tend to increase prices, when there is no competition, taking advantage of the limited alternatives in a city. Higher prices further place broadband access out of reach of lower income individuals, who will be impacted by the digital divide.

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

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

As a coastal community, Lake Charles will be increasingly at risk of the impacts of climate change in the years to come. Lake Charles has a 36 percent probability of being impacted by a tropical cyclone every year. This is further impacted by sea level rise and its impacts on storm surge in bodies of water including Calcasieu Lake, Bayou Contraband, and Lake Charles itself.

According to the 2021 Calcasieu Hazard Mitigation Plan, "The current U.S. Environmental Protection Agency (EPA) estimate of global sea level rise is 10–12 in. per century, while future sea level rise could be within the range of 1–4 ft. by 2100. According to the U.S. Geological Survey (USGS), the Mississippi Delta plain is subject to the highest rate of relative sea level rise of any region in the nation largely due to rapid geologic subsidence."

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

Calcasieu Parish updated its Natural Hazard Mitigation Plan for 2021. The goals of this update were as follows:

1. Reduce or prevent injury and loss of life
2. Reduce or prevent damage to property and material assets
3. Reduce or prevent future damage to critical facilities (fire, rescue, law enforcement, communications, command and control) essential for protection and public safety
4. Reduce or prevent future damage to special facilities, including schools, nursing homes, health care facilities, prisons, and historical and cultural resources
5. Reduce or prevent future damage to infrastructure, including stormwater conveyance structures, utility systems, pipelines, railroads, highways, bridges, and navigable waterways
6. Reduce or prevent future damage to commercial facilities
7. Reduce or prevent future damage to higher risk facilities that, if damaged, may result in significant loss of human life, damage to the environment, or significant harm to the local economy. These facilities include hazardous material handling facilities, dams, flood control facilities, and other high security facilities

The City of Lake Charles is the 6th largest city in Louisiana and has a poverty rate of 21%. This is especially challenging given that Low- and moderate-income residents are severely vulnerable to natural hazards, as they have limited financial resources to prepare for, respond to, and sustain themselves during and after disaster events. One mitigation action of this plan calls for increased community engagement to raise awareness in high risk areas of the parish.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan will guide the allocation of Community Development Block Grant (CDBG) and HOME Investment Partnerships Programs funds through the 2025-2029 planning period. The Strategic Plan was formed after by extensive outreach, community engagement and data analysis, as well as program performance in the 2020-2024 Consolidated Plan.

The Strategic Plan aims to build on program successes and address the following community needs:

- Increase affordable housing quality through rehabilitation programs and housing assistance to support the current housing stock and promoting development opportunities throughout the City to increase the supply of affordable rentals and ownership units.
- Address infrastructure and public facilities needs within low income neighborhoods to provide safe access through streets and sidewalks, and provide updated community spaces.
- Support for public services to ensure the availability of support services for families, youth, homeless, special needs, and other low income populations.

To achieve these goals, the City will focus on programs and activities that provide outcomes targeted to low income individuals and households and that support the City's priorities. Goals and objectives for the City of Lake Charles are summarized in SP-45. The Strategic Plan also provides overviews of other key strategies and practices of the City of Lake Charles, the Parish, CoC, the Housing Authority and other community stakeholders that address homelessness, poverty, housing, and community investments and support the goals outlined above.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

|   |                                                                                                                      |                   |
|---|----------------------------------------------------------------------------------------------------------------------|-------------------|
| 1 | Area Name:                                                                                                           | Citywide          |
|   | Area Type:                                                                                                           | Local Target area |
|   | Other Target Area Description:                                                                                       |                   |
|   | HUD Approval Date:                                                                                                   |                   |
|   | % of Low/ Mod:                                                                                                       |                   |
|   | Revital Type:                                                                                                        | Comprehensive     |
|   | Other Revital Description:                                                                                           |                   |
|   | Identify the neighborhood boundaries for this target area.                                                           |                   |
|   | Include specific housing and commercial characteristics of this target area.                                         |                   |
|   | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? |                   |
|   | Identify the needs in this target area.                                                                              |                   |
|   | What are the opportunities for improvement in this target area?                                                      |                   |
|   | Are there barriers to improvement in this target area?                                                               |                   |

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Lake Charles plans to direct funding from anticipated federal and local resources throughout the jurisdiction over the next five years to provide the greatest benefit to low-income households and individuals. By setting a geographic priority area as the City, Lake Charles is able to identify those with the greatest need, and support agencies and services according to the needs determined in the Consolidated Plan throughout the jurisdiction.

Lake Charles also has eleven census tracts where the share of low- and moderate-income households is greater than 51% (as determined in the 2016-2020 ACS estimates). These tracts are mostly located throughout the City.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

|   |                                    |                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Priority Need Name</b>          | Increase Affordable Housing Supply and Quality                                                                                                                                                                                                                                                                                                                                                                          |
|   | <b>Priority Level</b>              | High                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Chronic Homelessness<br>Families with Children<br>Chronic Substance Abuse<br>Persons with HIV/AIDS<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence                                     |
|   | <b>Geographic Areas Affected</b>   | Citywide                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Associated Goals</b>            | Increase Affordable Housing Supply and Quality                                                                                                                                                                                                                                                                                                                                                                          |
|   | <b>Description</b>                 | This includes Acquisition/Rehabilitation, rehabilitation of substandard, and new construction of multifamily housing units, single-family rehabilitation programs, and targeted housing rehabilitation of homes with persons and families with special needs.                                                                                                                                                           |
|   | <b>Basis for Relative Priority</b> | Data analyzed for this Plan indicates high levels of housing cost burden in the Cty. Community members noted the need for rehab and repair of housing and a greater supply of affordable rental and for-sale housing. The top identified housing needs from the community meetings included construction of new affordable rental units, senior housing, family housing, rental assistance and down payment assistance. |
| 2 | <b>Priority Need Name</b>          | Address Infrastructure and Public Facilities                                                                                                                                                                                                                                                                                                                                                                            |

|   |                                    |                                                                                                                                                                                                                                                                                                                                                                                                          |
|---|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>Priority Level</b>              | High                                                                                                                                                                                                                                                                                                                                                                                                     |
|   | <b>Population</b>                  | Non-housing Community Development                                                                                                                                                                                                                                                                                                                                                                        |
|   | <b>Geographic Areas Affected</b>   | Citywide                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | <b>Associated Goals</b>            | Address Infrastructure and Public Facilities                                                                                                                                                                                                                                                                                                                                                             |
|   | <b>Description</b>                 | CDBG funds will be used for the repair and improvements to community infrastructure, including streets and sidewalks.                                                                                                                                                                                                                                                                                    |
|   | <b>Basis for Relative Priority</b> | The City of Lake Charles manages a 5-year Capital Improvement Plan and assesses where infrastructure investment and public facility improvements is most needed through community surveys and public forums.                                                                                                                                                                                             |
| 3 | <b>Priority Need Name</b>          | Support for Public Services                                                                                                                                                                                                                                                                                                                                                                              |
|   | <b>Priority Level</b>              | High                                                                                                                                                                                                                                                                                                                                                                                                     |
|   | <b>Population</b>                  | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Chronic Homelessness<br>Chronic Substance Abuse<br>Frail Elderly<br>Persons with Mental Disabilities<br>Persons with Physical Disabilities<br>Persons with Developmental Disabilities<br>Persons with Alcohol or Other Addictions<br>Persons with HIV/AIDS and their Families<br>Victims of Domestic Violence |
|   | <b>Geographic Areas Affected</b>   | Citywide                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | <b>Associated Goals</b>            | Support for Public Services                                                                                                                                                                                                                                                                                                                                                                              |

|                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Description</b>                 | CDBG funds will be used for public services including, but not limited to those concerned with employment, public safety, child care, health, drug abuse, education, emergency food assistance, fair housing counseling, energy conservation, welfare (but excluding the provision of income payments identified under 570.207(b)(4)), homebuyer down payment assistance, rental assistance, or recreational needs. The amount of CDBG funds used for public services shall not exceed 15 percent of each grant plus 15 percent of program income received during the grantee's immediately preceding program year. |
| <b>Basis for Relative Priority</b> | Federal funds are expected to be allocated to these resources during the period of the Consolidated Plan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

### **Narrative (Optional)**

The City of Lake Charles will continue affordable housing efforts, infrastructure improvements, and supporting community services to address community needs within the jurisdiction.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

| Affordable Housing Type               | Market Characteristics that will influence the use of funds available for housing type                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tenant Based Rental Assistance (TBRA) | The use of tenant-based rental assistance is dependent on rental property owner's willingness to rent their units to TBRA clients. In many communities' landlords are reluctant to rent to these clients due to the reputation they have that the clients do not take care of the property as well as other renters do. Other market conditions that could influence the use of TBRA have to do with rents being asked for rental property. If rents are too high, the rental assistance might not be enough to allow clients to lease the units, even if the landlord is willing. In Lake Charles, at this time, rental housing demand is so high many voucher holders are not able to locate suitable housing at a rent they can afford. |
| TBRA for Non-Homeless Special Needs   | Added to the description of TBRA market characteristics above, non-homeless special needs clients may also encounter housing units that do not meet their accessibility needs. Most housing in any community has not had accessibility improvements that allow person with mobility issues ease of access. While landlords are obligated to make reasonable accommodations for such renters, many need more accommodations than typical landlords would consider reasonable.                                                                                                                                                                                                                                                               |
| New Unit Production                   | The production of new housing units is influenced by several market conditions, including the cost of land, the cost of construction, and prevailing interest rates. In many areas, lenders are not making new loans as freely as before and some well qualified buyers are finding it difficult to navigate the new mortgage processes that have been instituted. The resulting delays in securing loans can burden housing developers and restrict their activities.                                                                                                                                                                                                                                                                     |
| Rehabilitation                        | Rehabilitation activities can be influenced by the cost of materials and labor. In Lake Charles, these costs are relatively low in comparison to other areas of the country. The efficiency of rehabilitation is dependent on the after-rehabilitation value of the home. If the market value of the home does not support the extent of rehabilitation required, it's not worth the effort to repair the home.                                                                                                                                                                                                                                                                                                                            |

| Affordable Housing Type             | Market Characteristics that will influence the use of funds available for housing type                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Acquisition, including preservation | Acquisition, including preservation, can be influenced by the market value of the structure. With home purchases by private individuals, the historic low interest rates off-set increases in the market value of the housing stock. Monthly housing costs of higher priced homes at lower interest rates approximate the monthly housing costs of lower priced homes at higher interest rates. In the case of a City agency or non-profit organization buying housing stock for rehabilitation and resale or for preservation, the costs of purchasing a home outright at higher prices can reduce the number of homes that can be purchased or reduce the funds available for rehabilitation activities. |

**Table 49 – Influence of Market Conditions**

Households in Lake Charles largely earn below HUD’s Area Median Family Income (HAMFI), comprising 56.8 percent of households, while 43.2 percent earn above the HAMFI. Households earning below HAMFI tend to be small family households, ranging between two and four persons, and have one or more children 6 years old or younger.

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

### Introduction

The City of Lake Charles receives federal funding through two HUD CPD formula grants: the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME). Combined, the City will receive \$1,068,347 in HUD grant funds for the 2025 program year. The table below outlines funding levels by program and estimates additional grant funds to be received the remaining four program years by the City's 2025-2029 Five-Year Consolidated Plan.

### 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<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 734,086                          | 0                  | 0                        | 734,086   | 2,936,344                                         | The expected amount of CDBG funds available for the remainder of the Consolidated Plan is estimated at four times the City's PY 2025 annual allocation. |

| Program | Source of Funds  | Uses of Funds                                                                                                                                                       | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of ConPlan \$ | Narrative Description                                                                                                                                  |
|---------|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------|--------------------------|-----------|---------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
|         |                  |                                                                                                                                                                     | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |                                                   |                                                                                                                                                        |
| HOME    | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 334,261                          | 0                  | 0                        | 334,261   | 1,337,045                                         | The expected amount of CDBG funds available for the remainder of the Consolidated Plan is estimated at four times the City's PY 2025 annual allocation |

Table 50 - 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**

Leverage and match will be identified on a project by project basis, where required. HOME match will be provided from the City's General Fund (12.5% of the HOME project expenditures).

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

The City will continue to emphasize expropriating abandoned and adjudicated property to make property available for profit and non-profit developers to build affordable housing development.

### **Discussion**

The City plans to program over \$1 million in federal funds received for PY 2025 for CDBG and HOME activities, as outlined in the attached Action Plan. These efforts and the funding received in subsequent years of this plan will be leveraged with local resources to serve the community and meet needs of low income households and individuals throughout the jurisdiction.

## SP-40 Institutional Delivery Structure – 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 |
|---------------------------------------|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| GREATER SOUTHWEST LOUISIANA CHDO      | CHDO                    | Ownership<br>Rental                                                                                                                                                                             | Region                 |
| Project Build a Future                | CHDO                    | Ownership<br>Rental                                                                                                                                                                             | Jurisdiction           |
| Southwest Louisiana Continuum of Care | Continuum of care       | Homelessness                                                                                                                                                                                    | Region                 |
| LAKE CHARLES                          | Government              | Economic<br>Development<br>Homelessness<br>Non-homeless special needs<br>Ownership<br>Planning<br>Public Housing<br>Rental<br>neighborhood improvements<br>public facilities<br>public services | Jurisdiction           |

Table 51 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The Institutional delivery system in Lake Charles is well coordinated and spans a range of community needs. The City has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fill some of the needs as outlined in the Consolidated Plan.

Services provided by the State allocation of the Emergency Solutions Grant Program are managed by a group of homeless service providers who work together as a coalition in response to HUD grant requirements. Through this organization, the group collects facility and client information and prepares grant proposals in an effort to bring additional resources to Lake Charles.

The Housing Authority of Lake Charles operates public housing units and works well with City staff and the City political leadership. A current gap is the limited number of CHDOs operating in Lake Charles.

There are only two CHDOs within Lake Charles, but development projects are on a small scale. More CHDOs or developer partnerships could further assist the city in meeting its housing goals.

**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 |
|-----------------------------------------|----------------------------|----------------------|-----------------------------|
| <b>Homelessness Prevention Services</b> |                            |                      |                             |
| Counseling/Advocacy                     | X                          | X                    |                             |
| Legal Assistance                        | X                          | X                    |                             |
| Mortgage Assistance                     |                            |                      |                             |
| Rental Assistance                       | X                          | X                    |                             |
| Utilities Assistance                    | X                          | X                    |                             |
| <b>Street Outreach Services</b>         |                            |                      |                             |
| Law Enforcement                         | X                          |                      |                             |
| Mobile Clinics                          | X                          | X                    |                             |
| Other Street Outreach Services          |                            |                      |                             |
| <b>Supportive Services</b>              |                            |                      |                             |
| Alcohol & Drug Abuse                    | X                          | X                    |                             |
| Child Care                              | X                          |                      |                             |
| Education                               | X                          | X                    |                             |
| Employment and Employment Training      | X                          |                      |                             |
| Healthcare                              | X                          | X                    | X                           |
| HIV/AIDS                                | X                          |                      | X                           |
| Life Skills                             | X                          | X                    |                             |
| Mental Health Counseling                | X                          | X                    |                             |
| Transportation                          | X                          | X                    |                             |
| <b>Other</b>                            |                            |                      |                             |
|                                         |                            |                      |                             |

**Table 52 - 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)**

The services targeted to homeless persons, persons with HIV/AIDS, and mainstream services are made available through the coordination of services provided by the array of non-profit service providers that constitute Louisiana Balance of State of Continuum of Care. These organizations partner with each other, the City, and mainstream service providers to provide a wide-ranging response to the service needs of homeless persons and persons with HIV/AIDS, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

**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 service providers in Lake Charles work closely together to provide a continuum of services in response to needs identified through surveys of homeless persons and general observations of the providers. Providers in Lake Charles are particularly strong in the areas of mental health services, employment training, and life skills training. Gaps exist in emergency shelter capacity. There are not enough beds on a typical night. Another gap is the coordination of services centers through the lack of universal participation of providers in the HMIS system. All homeless providers who participate in federal funding programs are enrolled in the HMIS system.

**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**

To address gaps in services and ensure needs are met among special needs populations, the City of Lake Charles will:

1. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
2. Work with private industry to address important issues that hamper housing and community development efforts.
3. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

## SP-45 Goals Summary – 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          | Increase Affordable Housing Supply and Quality | 2025       | 2029     | Affordable Housing                | Citywide        | Increase Affordable Housing Supply and Quality | CDBG: \$1,527,822<br>HOME: \$1,253,480 | Rental units rehabilitated: 75 Household Housing Unit<br><br>Direct Financial Assistance to Homebuyers: 25 Households Assisted       |
| 2          | Address Infrastructure and Public Facilities   | 2025       | 2029     | Non-Housing Community Development | Citywide        | Address Infrastructure and Public Facilities   | CDBG: \$1,250,000                      | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4490 Households Assisted<br><br>Other: 0 Other |
| 3          | Support for Public Services                    | 2020       | 2024     | Non-Housing Community Development | Citywide        | Support for Public Services                    | CDBG: \$550,560                        | Public service activities for Low/Moderate Income Housing Benefit: 450 Households Assisted                                           |

Table 53 – Goals Summary

### Goal Descriptions

|   |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Goal Name</b>        | Increase Affordable Housing Supply and Quality                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|   | <b>Goal Description</b> | <p>Improve the condition and availability of affordable housing over a five-year period, including:</p> <ul style="list-style-type: none"> <li>· Improve the condition of housing for low-income homeowners.</li> <li>· Eliminate blighting influences and the deterioration of property and facilities.</li> <li>· Support development of affordable housing.</li> </ul> <p>Increase access to affordable housing through assistance to low-income homebuyers.</p>                                                          |
| 2 | <b>Goal Name</b>        | Address Infrastructure and Public Facilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | <b>Goal Description</b> | Improve the living conditions within Lake Charles by supporting the improvement of infrastructure and public facilities in low and moderate income census tracts.                                                                                                                                                                                                                                                                                                                                                            |
| 3 | <b>Goal Name</b>        | Support for Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|   | <b>Goal Description</b> | Improve living conditions in Lake Charles by addressing non-housing community development needs through support for community-based public service programs, including, but not limited to programs for employment, public safety, child care, health, drug abuse, education, emergency food assistance, fair housing counseling, energy conservation, welfare (but excluding the provision of income payments identified under 570.207(b)(4)), homebuyer down payment assistance, rental assistance, or recreational needs. |

**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)**

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

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

The Housing Authority of Lake Charles manages 456 public housing units, as well as 2,108 Housing Choice Vouchers. However, the housing market is lacking quality and affordable units for low-income households as those with vouchers are challenged to find units, and households are added to the waitlists for vouchers and public housing units.

To maintain units and continue providing affordable housing for the extremely low- and low-income households, the Housing Authority participates in HUD's Rental Assistance Demonstration (RAD) program to provide for capital improvement to the existing publicly-assisted housing stock. The Housing Authority is currently rehabilitating 231 units under its current RAD program, which will be added to the total number of units managed.

### **Activities to Increase Resident Involvements**

The Housing Authority of Lake Charles provides many activities to encourage resident involvement, including seminars, speakers, an advisory council, clothes closet, food bank, and special programs, such as Night Out Against Crime. Additionally, the Housing Authority provides referrals to local services and workforce development programs to support residents achieve stability.

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

No

### **Plan to remove the 'troubled' designation**

Not applicable

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Based on the assessment provided in the updated City of Lake Charles Analysis of Impediments to Fair Housing Choice from 2013, the City found no significant negative effects from public or private policies on fair housing or the fair housing choice of protected classes and vulnerable populations in the jurisdiction, such as low-income residents.[1] Moreover, in 2005 the City approved the Lake Charles Fair Housing Ordinance, which aims to curb the potential negative effects of public policies on housing for protected classes and low-income residents.[2]

Since 2013, additional studies, such as the 2014 Southwest Louisiana Housing Study, Strategic Plan, and Implementation Strategy,[3] found that regional development efforts are needed to meet the expanding demands for education, health care, and housing in Lake Charles and the region as a whole. Given population growth trends and economic development interest, the need for a variety of housing types at different affordability levels has become more crucial to the City and region. As such, public policy efforts should reflect these changes by adapting to the changing demographics and doing everything possible to promote density, new housing construction, and different housing types to meet the needs of current and new residents.

[3] City of Lake Charles Analysis of Impediments to Fair Housing Choice, 2013, [https://www.cityoflakecharles.com/egov/documents/1389906520\\_06816.pdf](https://www.cityoflakecharles.com/egov/documents/1389906520_06816.pdf)

[4] City of Lake Charles, Chapter 2 of the Code of Ordinances, Article VIII, [https://library.municode.com/la/lake\\_charles/codes/code\\_of\\_ordinances?nodeId=PTIITHCO\\_CH2A\\_D\\_ARTVIIIFAHOPO](https://library.municode.com/la/lake_charles/codes/code_of_ordinances?nodeId=PTIITHCO_CH2A_D_ARTVIIIFAHOPO)

[5] Southwest Louisiana Housing Study, Strategic Plan, and Implementation Strategy, 2015, [https://www.cityoflakecharles.com/egov/documents/1439237334\\_20231.pdf](https://www.cityoflakecharles.com/egov/documents/1439237334_20231.pdf)

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The Southwest Louisiana Housing Study, Strategic Plan, and Implementation Strategy established the following implementation goals for the area, which the City will consider as part of its efforts in addressing development and to limit or remove any potential barriers to residents for affordable housing.

#### **Ensure Growth is Supported by Infrastructure**

Establish a proactive relationship amongst Parish representatives, municipal representatives, and utility providers to develop a current and “live” regional database identifying utility infrastructure locations and capacities as a basis for future land growth decisions. Moreover, identify infill development opportunities within existing municipal boundaries by creating a regional stakeholder committee

(political leaders, residents, and business owners) with each municipality to conduct a strength, weakness, opportunities, and threats (SWOT) assessment.

### **Encourage Growth While Protecting Quality of Life**

Develop a citizen-driven regional community land use master plan that establishes the following:

- Vision for the future;
- Identification of suitable areas of growth;
- Development of a land use plan that balances growth of residential, commercial, industrial, and public recreational land uses; and
- Identification of infill housing opportunities (rentals and ownership).

Moreover, jurisdictions in the region should develop a streamlined process for development approval, permitting, and building code reviews. This could include consolidating the process in both municipal and unincorporated areas.

### **Other Affordable Housing Objectives**

Lastly, rental assistance, major rehabilitation, minor rehabilitation, and homebuyer assistance continue to be key programmatic objective to provide direct assistance and lessen potential barriers to affordable housing for individuals and families in the jurisdiction.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The City of Lake Charles is encompassed within the geographic coverage of the Louisiana Balance of State Continuum of Care (CoC). The City's objectives include continued collaboration with homeless providers to supply a continuum of services and support services aimed at the prevention and elimination of homelessness, including through rapid rehousing. The City is a member in good standing of the CoC and collaborates with the CoC and Calcasieu Parish in addressing homelessness in the region, including through regular participation in CoC activities, meetings, and annual Point-in-Time (PIT) Counts. The PIT Count is one way in which the City, the Parish, and the CoC identify who is experiencing homelessness on a given night, with a particular focus on identifying those who are experiencing unsheltered homelessness. Local provider agencies who are members of the CoC, as well as others, also participate in this effort with the goal of identifying the size and scope of the population of those experiencing homelessness and to strategically deploy resources to meet identified needs. The Coordinated Entry System (CES) is the City, the Parish, and CoC's mechanism for assessing, prioritizing, and referring people experiencing homelessness to limited housing resources available. The Homeless Management Information System (HMIS) collects information on program participants accessing the CES, CoC, and Emergency Solutions Grant-funded resources. Catholic Charities acts as the CES Access Point for the Lake Charles region, providing access, diversion, intervention, and assessment services to those experiencing homelessness as part of the CES process.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City works with Calcasieu Parish which administers funding for organizations providing homelessness prevention (HP) and rapid rehousing (RRH) services through the State's Emergency Solutions Grant (ESG) allocation. Persons experiencing homelessness who initially present to Catholic Charities CES Access Point for housing are referred to emergency or crisis housing as available at that time and if the person is interested. Any CoC- or ESG-funded project that provides transitional housing or permanent housing (including rapid re-housing and permanent supportive housing) to people experiencing homelessness can request referrals through the CES. CoC- and ESG-funded Transitional Housing (TH) projects are required to Intake participants exclusively through the CES Prioritization List as part of a strategic approach to addressing homelessness in the Lake Charles region. CoC- and ESG-funded TH projects that conduct outreach are also required to provide Access, Diversion, Intervention, and Assessment services to the extent required by the CoC to all participants served by outreach. Non-CoC- and ESG-funded projects, such as the Education and Treatment Council's Transitional Living Program, are encouraged but not required to participate in the CoC's CES.

**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.**

Catholic Charities acts as the CoC's CES Access Point for the Lake Charles region, facilitating access to housing options and supports for persons experiencing homelessness or at risk of becoming homeless. Calcasieu Parish operates programs addressing homelessness through a variety of funding sources including CoC, ESG, CDBG, and other HUD sources. Households experiencing homelessness are assessed, prioritized, and referred to locally available housing programs as appropriate. In some cases, assessment will reveal that a household is likely to need ongoing supportive services and subsidies to maintain housing, in which case Permanent Supportive Housing (PSH) would be an appropriate intervention to meet that household's need and prevent future homelessness. In other cases, assessment may reveal that rapid rehousing is an appropriate permanent housing intervention.

To help ensure that households' experiences of homelessness are rare, brief, and non-recurring, several outcome metrics are applied to the CES and its Access Points. Annual outcome metrics for the CES include the goal of maintaining a mean length of time homeless of 20 days or fewer for households engaging with CES. This metric helps ensure that households move through the CES process quickly and are rapidly connected with the appropriate housing resource which will end their homelessness. The CoC also employs a CES metric aimed at ensuring that, for those households who are permanently housed, recidivism back into homelessness will be 10 percent or less. Similarly, the CoC aims to minimize the rate of recidivism from all CES-participating Emergency Shelter, Transitional Housing, Rapid Rehousing, PSH, and other permanent housing projects to five percent or fewer. Resources are deployed strategically to ensure that homelessness is rare, brief, and non-recurring.

**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**

Homelessness prevention is a priority for the City of Lake Charles, Calcasieu Parish, and for the CoC. The City uses CDBG funding for rental assistance to individuals or families who are low/moderate income and who may be facing homelessness. When Catholic Charities' CES Access Point or outreach workers determine that a person is at risk of homelessness, the CES Access Point refers them to homeless prevention resources, including ESG and CDBG-funded homeless prevention projects, as available. Annual outcome metrics for the CoC's CES include the goal of decreasing the total number of people experiencing first time homelessness from each previous year and ensures that Access Points are connecting households with the appropriate local homeless prevention resources.

Another way the City helps assist households to avoid homelessness is through its CDBG and HOME programs for affordable housing (i.e. rehabilitation, reconstruction and rental assistance through public services).

## **SP-65 Lead based paint Hazards – 91.215(i)**

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

Lake Charles will address lead-based paint hazards through its affordable housing programs and according to the following strategies:

- Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
- Expand the stock of lead safe housing units through housing initiatives.
- Identify additional funding to provide testing in single-family housing where young children are present and perform abatement on pre-1978 housing.
- Provide educational awareness of the hazards of lead-based paint.
- Obtain training for program staff on lead hazard evaluation and reduction.
- Establish working relationships with lead professionals and key partners, such as risk assessors and clearance technicians, public health departments, and HUD lead grantees.
- Create procedures for determining when it is more cost effective to presume that lead hazards are present, and when it makes sense to evaluate a property.

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

Lake Charles housing stock is older. Older homes are also the most likely to be in need of major or frequent maintenance, which can be a cost burden to the owner, especially for low to moderate income households. The city will leverage funding as appropriate and seek additional assistance through professional expertise and additional resources to continue addressing the presence of lead-based paint in many older structures and LMI households.

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

The City of Lake Charles manages housing rehabilitation programs to target some of the oldest housing stock in the city, which is typically most likely to have lead-based paint hazards. To the extent that lead-based paint hazards are found in the older housing stock, these programs address the issue directly.

The City of Lake Charles performs visual inspections of housing units included in their housing programs. Where defective paint is observed, surfaces are prepped and repainted, following abatement guidelines provided by HUD. All rehabilitation and down-payment assistance programs include provisions requiring that all painted surfaces be in good condition. Similar efforts are undertaken by the Lake Charles Housing Authority when bringing new Section 8 housing units into the program. Housing units are inspected according to the provisions of Housing Quality Standard regulations, including lead-based paint conditions.



## **SP-70 Anti-Poverty Strategy – 91.215(j)**

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

The City of Lake Charles aims to reduce the number of poverty-level households within Lake Charles through its programs and initiatives.

The City collaborates with the Calcasieu Parish and Policy Jury, Balance of State CoC, the Housing Authority of Lake Charles, and local service providers to leverage resources and promote initiatives directed to low income households to provide needed services. This may include, but is not limited to, efforts to,

- Expand affordable housing opportunities in Lake Charles.
- Expand job opportunities and workforce development in Lake Charles
- Enhance efforts to ensure that the workforce is trained to meet the occupational demands of local employers
- Increase childcare and educational opportunities for children from low-income families.

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

Activities to reduce the number of poverty-level families will center around strengthening existing collaborations and seeking new ways to partner with agencies and organizations that work directly with poverty-level households to provide intervention and assistance services. Such services may include but are not limited to: counseling, substance abuse, mental health treatment, health services, adult education and job re/training, employment assistance, financial management and credit counseling, parenting programs, after-school and day care assistance programs, and interim cash assistance programs with respect to paying for food, shelter and utility bills.

The City will continue to notify such agencies of funding opportunities to enable them to continue providing and/or expanding their services. The Community Development Department will continue working with community and faith-based organizations that offer counseling services to prepare families to be homeowners and/or reach stability, as well as work with the community to address deficiencies and attempt to measure the impact of the CDBG and HOME programs in reducing and/or preventing poverty.

## **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**

The City of Lake Charles DOCD is responsible for the day to day operations of the CDBG/HOME Programs and the assurances that CDBG/HOME funded activities are kept in compliance with program requirements. All programs are monitored on a continual basis by the DOCD staff, the City auditors and by various governmental agencies. The DOCD has implemented two different methods to conduct program monitoring. The first is to conduct what is referred to as a desk review. The second, is a more intensive way of monitoring programs and organizations is to conduct an on-site monitoring review. Both methods are discussed as follows:

### **Desk Reviews**

Desk reviews involve examining information and materials provided to grantees by funding recipients, as a means to track performance and identify potential problem areas.

### **On-Site Review**

There are several steps that Community Development Division follows when conducting an on-site review and they are listed as follows:

**Step 1: Prepare for the Monitoring Visit:** Before each visit the staff familiarizes itself with the applicable program rules and the established monitoring protocol.

**Step 2: Conduct the Monitoring Visit:** When conducting the on-site visit staff follows four basic elements: notifications, entrance conference or meeting, data collection, and analysis, and exit conference or meeting. A brief synopsis is listed below:

- **Notification:** The monitoring process is begun by calling the funding recipient to explain the purpose of the visit and to agree upon dates for the visit.
- **Entrance Conference:** This conference is held at the beginning of monitoring visit, usually with the executive director or other key official of the organization, to ensure the sub-recipient has a clear understanding of the purpose, scope and schedule for the monitoring visit.

- Documentation, data gathering and analysis: Staff is to keep a clear and concise record of information reviewed and conversations held with sub-recipient staff during the visit. In an effort to perform this task in the most efficient manner possible is for staff to follow a check list, which is based upon the CDBG/HOME program requirements for each type of project. The information gathered serves as the basis for conclusions to be included in the monitoring report and follow up letter. This also serves as backup if sub-recipients request identification of sources if any of the conclusions are disputed.
- Exit Conference: At the end of the monitoring visit, the monitor is to meet again with key representatives of the sub-recipient organization.

Step 3: Follow-Up: At the end of the process, the Community Development staff provides the subrecipient with formal written notification of the results of the monitoring review. This letter points out both problem areas and successes.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City of Lake Charles receives federal funding through two HUD CPD formula grants: the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME). Combined, the City will receive \$1,068,347 in HUD grant funds for the 2025 program year. The table below outlines funding levels by program and estimates additional grant funds to be received the remaining four program years by the City's 2025-2029 Five-Year Consolidated Plan.

#### 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<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 734,086.00                       | 0.00               | 0.00                     | 734,086.00 | 2,936,344.00                                      | The expected amount of CDBG funds available for the remainder of the Consolidated Plan is estimated at four times the City's PY 2025 annual allocation. |

| Program | Source of Funds  | Uses of Funds                                                                                                                                                       | Expected Amount Available Year 1 |                    |                          |            | Expected Amount Available Remainder of ConPlan \$ | Narrative Description                                                                                                                                  |
|---------|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------|--------------------------|------------|---------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
|         |                  |                                                                                                                                                                     | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$  |                                                   |                                                                                                                                                        |
| HOME    | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 334,261.31                       | 0.00               | 0.00                     | 334,261.31 | 1,337,045.24                                      | The expected amount of CDBG funds available for the remainder of the Consolidated Plan is estimated at four times the City's PY 2025 annual allocation |

Table 54 - Expected Resources – Priority Table

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

Leverage and match will be identified on a project by project basis, where required. HOME match will be provided from the City's General Fund (12.5% of the HOME project expenditures).

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

The City will continue to emphasize expropriating abandoned and adjudicated property to make property available for profit and non-profit developers to build affordable housing development.

### **Discussion**

The City plans to program over \$1 million in federal funds received for PY 2025 for CDBG and HOME activities, as outlined in the attached Action Plan. These efforts and the funding received in subsequent years of this plan will be leveraged with local resources to serve the community and meet needs of low income households and individuals throughout the jurisdiction.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

| Sort Order | Goal Name                                      | Start Year | End Year | Category                          | Geographic Area | Needs Addressed                                | Funding                                 | Goal Outcome Indicator                                                                                             |
|------------|------------------------------------------------|------------|----------|-----------------------------------|-----------------|------------------------------------------------|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| 1          | Increase Affordable Housing Supply and Quality | 2020       | 2024     | Affordable Housing                | Citywide        | Increase Affordable Housing Supply and Quality | CDBG: \$40,000.00<br>HOME: \$330,567.00 | Homeowner Housing Rehabilitated: 5 Household Housing Unit                                                          |
| 2          | Address Infrastructure and Public Facilities   | 2020       | 2024     | Non-Housing Community Development | Citywide        | Address Infrastructure and Public Facilities   | CDBG: \$396,473.00                      | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4296 Persons Assisted |
| 3          | Support for Public Services                    | 2020       | 2024     | Non-Housing Community Development | Citywide        | Support for Public Services                    | CDBG: \$100,601.00                      | Tenant-based rental assistance / Rapid Rehousing: 140 Households Assisted<br>Other: 230 Other                      |

Table 55 – Goals Summary

#### Goal Descriptions

|   |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Goal Name</b>        | Increase Affordable Housing Supply and Quality                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|   | <b>Goal Description</b> | <p>Improve the condition and availability of affordable housing over a five-year period, including:</p> <ul style="list-style-type: none"> <li>• Improve the condition of housing for low-income homeowners.</li> <li>• Eliminate blighting influences and the deterioration of property and facilities.</li> <li>• Support development of affordable housing.</li> </ul> <p>Increase access to affordable housing through assistance to low-income homebuyers.</p>                                                          |
| 2 | <b>Goal Name</b>        | Address Infrastructure and Public Facilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | <b>Goal Description</b> | Improve the living conditions within Lake Charles by supporting the improvement of infrastructure and public facilities in low and moderate income census tracts.                                                                                                                                                                                                                                                                                                                                                            |
| 3 | <b>Goal Name</b>        | Support for Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|   | <b>Goal Description</b> | Improve living conditions in Lake Charles by addressing non-housing community development needs through support for community-based public service programs, including, but not limited to programs for employment, public safety, child care, health, drug abuse, education, emergency food assistance, fair housing counseling, energy conservation, welfare (but excluding the provision of income payments identified under 570.207(b)(4)), homebuyer down payment assistance, rental assistance, or recreational needs. |

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Projects planned for the 2025 program year are identified in the table below, with additional detail provided in AP-38. Over the next year, the City anticipates assisting low- and moderate-income homeowners with home reconstruction and rehabilitation. The City will also use CDBG funds for public services and construction of infrastructure to support affordable housing development.

#### Projects

| # | Project Name                   |
|---|--------------------------------|
| 1 | CDBG Administration            |
| 2 | Public Services                |
| 3 | Choice Neighborhood Initiative |
| 4 | Down Payment Assistance        |
| 5 | Housing Rehabilitation         |
| 6 | HOME Administration            |
| 7 | CHDO Set Aside                 |
| 8 | HOME Reconstruction            |

Table 56 – Project Information

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

The City developed PY2025 allocation priorities based on an assessment of the data presented in its 2025-2029 Consolidated Plan, community input, consultation with City staff and other public agencies, and relevant other City plans and studies. In PY2025, the City will focus on three key areas: support for affordable housing, public facility/infrastructure improvements, and public services.

Almost universally, stakeholders and community members identified affordable housing as the top priority in the city. To meet this need, the City will use federal funds to support the development of new housing and repair/renovation of existing housing.

Community input also emphasized the need for investment in public facilities and infrastructure. In PY 2025, the City anticipates using CDBG funds for infrastructure improvements that include infrastructure for a Choice Neighborhood Initiative (CNI) project. This City is responsible for the neighborhood portion of that project.

Other priorities for PY 2025 include public services for families, children, and people at-risk of or experiencing homelessness. These allocation priorities align with needs expressed by the community during development of the Consolidated Plan. The City anticipates using CDBG funding for a variety of

projects to address these needs.

**Obstacles to addressing underserved needs include:**

- With limited and declining resources, the City and its non-profit partners may be unable to serve all people in need of services.
- Continued population growth resulting in continued demand for housing, including affordable housing, in the county.
- Elevated rental rates, home sales prices, and interest rates, making it harder for low- and moderate-income households to find affordable, unsubsidized rental housing or to purchase homes.
- Rising construction, land, and labor costs resulting in higher project costs.

## **AP-38 Project Summary**

### **Project Summary Information**

|          |                                                                                                |                                                                                                                               |
|----------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| <b>1</b> | <b>Project Name</b>                                                                            | CDBG Administration                                                                                                           |
|          | <b>Target Area</b>                                                                             | Citywide                                                                                                                      |
|          | <b>Goals Supported</b>                                                                         | Increase Affordable Housing Supply and Quality<br>Address Infrastructure and Public Facilities<br>Support for Public Services |
|          | <b>Needs Addressed</b>                                                                         | Increase Affordable Housing Supply and Quality<br>Address Infrastructure and Public Facilities<br>Support for Public Services |
|          | <b>Funding</b>                                                                                 | CDBG: \$73,408.60                                                                                                             |
|          | <b>Description</b>                                                                             | Administrative expenses for managing the CDBG programs                                                                        |
|          | <b>Target Date</b>                                                                             | 9/30/2026                                                                                                                     |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> |                                                                                                                               |
|          | <b>Location Description</b>                                                                    |                                                                                                                               |
|          | <b>Planned Activities</b>                                                                      | Administration and management of CDBG program.                                                                                |
| <b>2</b> | <b>Project Name</b>                                                                            | Public Services                                                                                                               |
|          | <b>Target Area</b>                                                                             | Citywide                                                                                                                      |
|          | <b>Goals Supported</b>                                                                         | Support for Public Services                                                                                                   |
|          | <b>Needs Addressed</b>                                                                         | Support for Public Services                                                                                                   |
|          | <b>Funding</b>                                                                                 | CDBG: \$110,112.90                                                                                                            |
|          | <b>Description</b>                                                                             | Provide assistance and support for various public services.                                                                   |
|          | <b>Target Date</b>                                                                             | 9/30/2026                                                                                                                     |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 60                                                                                                                            |
|          | <b>Location Description</b>                                                                    |                                                                                                                               |
|          | <b>Planned Activities</b>                                                                      | Provide assistance and support for various public services.                                                                   |
| <b>3</b> | <b>Project Name</b>                                                                            | Choice Neighborhood Initiative                                                                                                |
|          | <b>Target Area</b>                                                                             |                                                                                                                               |
|          | <b>Goals Supported</b>                                                                         | Increase Affordable Housing Supply and Quality                                                                                |

|   |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|---|------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>Needs Addressed</b>                                                                         | Increase Affordable Housing Supply and Quality                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|   | <b>Funding</b>                                                                                 | CDBG: \$250,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|   | <b>Description</b>                                                                             | The Lake Charles Housing Authority (LCHA) and the City of Lake Charles, as Choice Neighborhood co-grantees plan on a phased approach to accomplish demolition of the existing 240 Public Housing Units and a redevelopment of the site for the creation of 240 Public Housing Replacement Units and an additional 320 units at Affordable/Workforce and Market Rates. Residential units as well as associated spaces for community use, supportive services, and commercial space will be in new construction townhomes and multifamily buildings. The project includes the construction of new utilities and rights of way improvements within the site as well as a community park. The project will utilize HUD funding including but not limited to Choice Neighborhood, HOME, CDBG-DR, capital funds, and/or Housing Choice Voucher assistance administered by HUD, LCHA, the City of Lake Charles, the Louisiana Housing Corporation and/or the State of Louisiana. |
|   | <b>Target Date</b>                                                                             | 9/30/2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 240                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Location Description</b>                                                                    | The Subject Property is bound by Lake Street to the West, West 18th Street to the North, Creole Street to the East and West Hale Street to the South. The Subject Property is approximately 40.94 acres in size and is currently a Public Housing Location.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|   | <b>Planned Activities</b>                                                                      | Provide affordable housing to low to moderate income families                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 4 | <b>Project Name</b>                                                                            | Down Payment Assistance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|   | <b>Target Area</b>                                                                             | Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|   | <b>Goals Supported</b>                                                                         | Increase Affordable Housing Supply and Quality                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|   | <b>Needs Addressed</b>                                                                         | Increase Affordable Housing Supply and Quality                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|   | <b>Funding</b>                                                                                 | CDBG: \$25,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|   | <b>Description</b>                                                                             | Provide down payment assistance to low to moderate income households for homeownership.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|   | <b>Target Date</b>                                                                             | 9/30/2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

|   |                                                                                         |                                                                                                                                                                                                        |
|---|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | Estimate the number and type of families that will benefit from the proposed activities | 5                                                                                                                                                                                                      |
|   | Location Description                                                                    |                                                                                                                                                                                                        |
|   | Planned Activities                                                                      | Provide down payment assistance to eligible low to moderate income households for homeownership.                                                                                                       |
| 5 | Project Name                                                                            | Housing Rehabilitation                                                                                                                                                                                 |
|   | Target Area                                                                             | Citywide                                                                                                                                                                                               |
|   | Goals Supported                                                                         | Increase Affordable Housing Supply and Quality                                                                                                                                                         |
|   | Needs Addressed                                                                         | Increase Affordable Housing Supply and Quality                                                                                                                                                         |
|   | Funding                                                                                 | CDBG: \$275,554.50                                                                                                                                                                                     |
|   | Description                                                                             | Provide housing rehabilitation assistance to qualified Low-to-Moderate income homeowners; also support of Homeowner Reconstruction program demolition/clearance and temporary relocation of homeowner. |
|   | Target Date                                                                             | 9/30/2026                                                                                                                                                                                              |
|   | Estimate the number and type of families that will benefit from the proposed activities | 10                                                                                                                                                                                                     |
|   | Location Description                                                                    |                                                                                                                                                                                                        |
|   | Planned Activities                                                                      | Provide housing rehabilitation assistance to qualified Low-to-Moderate income homeowners; also support of Homeowner Reconstruction program demolition/clearance and temporary relocation of homeowner. |
| 6 | Project Name                                                                            | HOME Administration                                                                                                                                                                                    |
|   | Target Area                                                                             | Citywide                                                                                                                                                                                               |
|   | Goals Supported                                                                         | Increase Affordable Housing Supply and Quality                                                                                                                                                         |
|   | Needs Addressed                                                                         | Increase Affordable Housing Supply and Quality                                                                                                                                                         |
|   | Funding                                                                                 | HOME: \$33,426.11                                                                                                                                                                                      |
|   | Description                                                                             | Administrative expenses for managing the HOME program.                                                                                                                                                 |
|   | Target Date                                                                             | 9/30/2026                                                                                                                                                                                              |

|   |                                                                                         |                                                                                           |
|---|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
|   | Estimate the number and type of families that will benefit from the proposed activities |                                                                                           |
|   | Location Description                                                                    |                                                                                           |
|   | Planned Activities                                                                      | Administration and management of the HOME program.                                        |
| 7 | Project Name                                                                            | CHDO Set Aside                                                                            |
|   | Target Area                                                                             | Citywide                                                                                  |
|   | Goals Supported                                                                         | Increase Affordable Housing Supply and Quality                                            |
|   | Needs Addressed                                                                         | Increase Affordable Housing Supply and Quality                                            |
|   | Funding                                                                                 | HOME: \$50,139.20                                                                         |
|   | Description                                                                             | Affordable housing development and operation support for CHDO projects.                   |
|   | Target Date                                                                             | 9/30/2026                                                                                 |
|   | Estimate the number and type of families that will benefit from the proposed activities |                                                                                           |
|   | Location Description                                                                    |                                                                                           |
|   | Planned Activities                                                                      | Affordable housing development and operation support for CHDO projects.                   |
| 8 | Project Name                                                                            | HOME Reconstruction                                                                       |
|   | Target Area                                                                             | Citywide                                                                                  |
|   | Goals Supported                                                                         | Increase Affordable Housing Supply and Quality                                            |
|   | Needs Addressed                                                                         | Increase Affordable Housing Supply and Quality                                            |
|   | Funding                                                                                 | HOME: \$250,696.00                                                                        |
|   | Description                                                                             | Provide housing reconstruction assistance to qualified low to moderate income homeowners. |
|   | Target Date                                                                             | 9/30/2026                                                                                 |
|   | Estimate the number and type of families that will benefit from the proposed activities | 3                                                                                         |
|   | Location Description                                                                    |                                                                                           |

|  |                           |                                                                                   |
|--|---------------------------|-----------------------------------------------------------------------------------|
|  | <b>Planned Activities</b> | Housing reconstruction assistance to qualified low to moderate income homeowners. |
|--|---------------------------|-----------------------------------------------------------------------------------|

## **AP-50 Geographic Distribution – 91.220(f)**

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

Low-to-Moderate Income (LMI) households are found throughout Lake Charles, along with the organizations that provide support services. The City will distribute its allocations to programs and services citywide and all funds will be used to serve low-income households in the jurisdiction.

### **Geographic Distribution**

| <b>Target Area</b> | <b>Percentage of Funds</b> |
|--------------------|----------------------------|
| Citywide           | 100                        |

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City of Lake Charles will direct funding from anticipated federal and local resources throughout the jurisdiction to provide the greatest benefit to low-income and households and individuals. By setting the geographic priority as the city limits, Lake Charles is able to identify those with the greatest need and the support agencies and services throughout the jurisdiction.

### **Discussion**

Funds and resources will be distributed to services for eligible individuals, households, and neighborhoods where it will provide the most support and impact for low to moderate income populations. Where appropriate, funds will be targeted within LMI areas with the direction of the community and support of stakeholders.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

During PY 2025, the City will assist non-homeless, low to moderate income homeowner households with the rehabilitation and reconstruction of existing residential units. The City will also support public services agencies with funding for rental assistance. The City's goal will be to provide assistance to as many individuals and families who may be in need of assistance.

| One Year Goals for the Number of Households to be Supported |     |
|-------------------------------------------------------------|-----|
| Homeless                                                    | 30  |
| Non-Homeless                                                | 47  |
| Special-Needs                                               | 30  |
| Total                                                       | 107 |

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

| One Year Goals for the Number of Households Supported Through |     |
|---------------------------------------------------------------|-----|
| Rental Assistance                                             | 90  |
| The Production of New Units                                   | 2   |
| Rehab of Existing Units                                       | 15  |
| Acquisition of Existing Units                                 | 0   |
| Total                                                         | 107 |

Table 59 - One Year Goals for Affordable Housing by Support Type

#### Discussion

The City aims to prevent families from becoming homeless by providing agencies with CDBG and HOME funding to help with rental payments, security deposits, and utility expenses. The City's Community Development Department also provides rehabilitation and reconstruction programs to supports homeowners with significant home maintenance that affects the quality of the property.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Housing Authority of Lake Charles manages 456 public housing units, as well as 1,983 Housing Choice Vouchers. The Housing Authority of Lake Charles provides services and housing as detailed in their PHA Plan.

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

The Housing Authority will continue with its Rental Assistance Demonstration Plan. This program allows PHA's more flexibility and a consistent funding stream for their properties.

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

LCHA has a resident on the Board of Commissioners, actively promotes resident participation and maintains a Section 3 Program which gives residents opportunities to participate in economic opportunities generated by agency development projects. The agency operates a Section 8 homeownership programs and works with agencies to move residents into homeownership.

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

N/A

### **Discussion**

The LCHA continues to manage and maintain properties to the benefit of its tenants. It experiences the same limitations, in offering affordable housing through the units it manages and through Housing Choice Vouchers, that the greater community is experiencing with the limited availability of safe and affordable units for all income levels. By rehabilitating and converting units through the RAD program, LCHA will maintain long-term affordability of units for low income households.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City of Lake Charles is encompassed within the geographic coverage of the Louisiana Balance of State Continuum of Care (CoC). The City is a member in good standing of the CoC and collaborates with the CoC and Calcasieu Parish in addressing homelessness in the region, including through regular participation in CoC activities, meetings, and annual Point-in-Time (PIT) Counts.

The City's objectives include continued collaboration with homeless providers to supply a continuum of services and support services aimed at the prevention and elimination of homelessness, including through rapid rehousing.

### **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 PIT Count is one way in which the City, the Parish, and the CoC identify who is experiencing homelessness on a given night, with a particular focus on identifying those who are experiencing unsheltered homelessness. Local provider agencies who are members of the CoC, as well as others, also participate in this effort with the goal of identifying the size and scope of the population of those experiencing homelessness and to strategically deploy resources to meet identified needs. The Homeless Management Information System (HMIS) collects information on program participants accessing the CES, CoC, and Emergency Solutions Grant-funded resources. The Coordinated Entry System (CES) is the City, the Parish, and CoC's mechanism for assessing, prioritizing, and referring people experiencing homelessness to limited housing resources available. The Calcasieu Parish Police Jury in Lake Charles acts as the CES Access Point for the Lake Charles region, providing access, diversion, intervention, and assessment services to those experiencing homelessness as part of the CES process. Additionally, the Lake Charles City Police created a record of where the homeless population lives within the city limits of Lake Charles.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Emergency shelters and transitional housing services are limited, but the City works with Calcasieu Parish which administers funding for organizations providing homelessness prevention (HP) and rapid rehousing (RRH) services through the State's Emergency Solutions Grant (ESG) allocation. Persons experiencing homelessness who initially present to the Calcasieu Parish Police Jury CES Access Point for housing are referred to emergency or crisis housing as available at that time and if the person is interested. Any CoC- or ESG-funded project that provides transitional housing or permanent housing (including rapid re-housing and permanent supportive housing) to people experiencing homelessness can request referrals through the CES. CoC- and ESG-funded Transitional Housing (TH) projects are required to Intake participants exclusively through the CES Prioritization List as part of a strategic approach to addressing homelessness in the Lake Charles region. CoC- and ESG-funded TH projects that conduct outreach are also required to provide Access, Diversion, Intervention, and Assessment services

to the extent required by the CoC to all participants served by outreach. Non-CoC- and ESG-funded projects, such as the Education and Treatment Council's Transitional Living Program, are encouraged but not required to participate in the CoC's CES.

**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**

The Calcasieu Parish Police Jury in Lake Charles acts as the CoC's CES Access Point for the Lake Charles region, facilitating access to housing options and supports for persons experiencing homelessness or at risk of becoming homeless. Calcasieu Parish operates programs addressing homelessness through a variety of funding sources including CoC, ESG, CDBG, and other HUD sources. Households experiencing homelessness are assessed, prioritized, and referred to locally available housing programs as appropriate.

To help ensure that households' experiences of homelessness are rare, brief, and non-recurring, several outcome metrics are applied to the CES and its Access Points. Annual outcome metrics for the CES include the goal of maintaining a mean length of time homeless of 20 days or fewer for households engaging with CES. The CoC aims to minimize the rate of recidivism from all CES-participating Emergency Shelter, Transitional Housing, Rapid Rehousing, PSH, and other permanent housing projects to five percent or fewer. Resources are deployed strategically to ensure that homelessness is rare, brief, and non-recurring.

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

Homeless prevention is a major focus of the participants in the Southwest Louisiana Balance of State CoC. Agencies include homeless prevention as a support program in conjunction with the provision of shelter and other support services. The City uses CDBG funding for rental assistance to individuals or families who are low to moderate income and who may be facing homelessness. When the Calcasieu Parish Police Jury CES Access Point or outreach workers determine that a person is at risk of homelessness, the CES Access Point refers them to homeless prevention resources, including ESG and CDBG-funded homeless prevention projects, as available. Annual outcome metrics for the CoC's CES include the goal of decreasing the total number of people experiencing first time homelessness from each previous year and ensures that Access Points are connecting households with the appropriate local

homeless prevention resources.

### **Discussion**

#### **Discussion**

The City of Lake Charles supports the Louisiana Balance of State Continuum of Care (CoC) as a member of the board and participates in the planning process. The City will continue its collaboration with the Calcasieu Parish Police Jury on homelessness prevention within the community and supporting services to reduce the risks of individuals and families from becoming homeless, and provide rehousing services to those in need.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

The rising costs of housing has led to an increase in cost burdened households, those that spend over 30 percent of their income on housing expenses. The availability of housing stock across all income levels is proportionally shrinking. The lack of affordable housing becomes a barrier for households and increases the risk of low income households living in substandard housing or be at risk for becoming homeless.

**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**

Lake Charles may consider affordable housing activities that encourage the increase of housing units for low income households. This may be through policy actions, initiatives, HOME funding, or other partnerships and collaborations.

### **Discussion:**

The need for affordable housing is not localized to Lake Charles. Regional development efforts are needed to meet the expanding demands for education, health care, and housing in Lake Charles and the region as a whole. Given population growth trends and economic development interest, there is need for a variety of housing types at different affordability levels.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City currently provides a variety of services to the residents of Lake Charles through CDBG, HOME, private, state, and City funding, as well as other resources that have brought additional assets to combat these problems.

### **Actions planned to address obstacles to meeting underserved needs**

The City will continue to look for new funding sources for programs to address underserved needs. Funding is the major obstacle in providing the services needed to focus on the variety of issues that prevent families from breaking out of poverty and obtaining stability.

### **Actions planned to foster and maintain affordable housing**

The City provides homebuyer assistance to low to moderate income families who are purchasing a home for the first time. The City also provides Major Home Rehabilitation to those who are low to moderate income and qualify for assistance. The Community Development Department partners with local CHDOs to provide construction of new homes that are sold to persons who are low to moderate income.

### **Actions planned to reduce lead-based paint hazards**

Lake Charles will address lead-based paint hazards through its affordable housing programs and according to the following strategies:

- Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
- Expand the stock of lead safe housing units through housing initiatives.
- Identify additional funding to provide testing in single-family housing where young children are present and perform abatement on pre-1978 housing.
- Provide educational awareness of the hazards of lead-based paint.
- Obtain training for program staff on lead hazard evaluation and reduction.
- Establish working relationships with lead professionals and key partners, such as risk assessors and clearance technicians, public health departments, and HUD lead grantees.
- Create procedures for determining when it is more cost effective to presume that lead hazards are present, and when it makes sense to evaluate a property.

### **Actions planned to reduce the number of poverty-level families**

The City will continue its efforts, in conjunction with the SWLA Balance of State Continuum of Care and the Housing Authority of Lake Charles, to reduce the number of poverty-level families through the development of services such as educational opportunities, job growth and life skills training. This will be

achieved through the various social service agencies operating in the city.

### **Actions planned to develop institutional structure**

To address gaps in services and ensure needs are met among special needs populations, the City of Lake Charles will:

1. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
2. Work with private industry to address important issues that hamper housing and community development efforts.
3. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

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

The City will continue to coordinate planning activities with private housing and social service agencies, including participation in the SWLA Balance of State Continuum of Care meetings and enumeration of Point-In-Time and homeless surveys. City staff will also continue its participation in other coalitions and study groups as the opportunity arises.

### **Discussion:**

Activities to reduce the number of poverty-level families will center around strengthening existing collaborations and seeking new ways to partner with agencies and organizations that work directly with poverty-level households to provide intervention and assistance services. The City will continue its efforts with agencies to provide and/or expand services. The Community Development Department will continue working with community and faith-based organizations that offer counseling services to prepare families to be homeowners and/or reach stability, as well as work with the community to address deficiencies and attempt to measure the impact of the CDBG and HOME programs in reducing and/or preventing poverty.