

CITY OF LAKE CHARLES, LOUISIANA

2014 - 2019 CONSOLIDATED PLAN 2014 - 2015 ANNUAL PLAN



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Executive Summary

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

1. Introduction

The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, with revisions for preparing a Consolidated Plan and guiding the use of CDBG, HOME, HOPWA, and ESG funding based on applications to the U.S. Department of HUD. The major sections of the Consolidated Plan include a Housing Market Analysis, Housing and Homeless Needs Assessment, 5-year Strategic Plan, a 1-year Action Plan, and Consultation and Citizen Participation, with accompanying documentation relating to public comment. The Strategic Plan addresses specific needs that were identified in the data analysis, with specific goals and program targets for each category designated for funding. The Action Plan is a subset of the Strategic Plan, addressing funding options for the next fiscal year. The Consolidated Plan can be used by organizations in the community as a guide for identifying activities through which they can help the jurisdiction reach their housing and community development goals. The Consolidated Plan also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year's funding allocation.

Incorporated into the Consolidated Plan are an analysis of the local housing market and a review of housing and homeless needs in Lake Charles as a means of defining the current environment in which federal funding is being used. The Consolidated Plan provides a strategic plan for meeting priority needs that were identified through the community participation process. The analytical parts of the document draw from the 2006-2010 American Community Surveys and 2006-2010 CHAS data provided by HUD. Other data sources include the 2010 U.S. Census and other information gathered locally, including the Lake Charles Continuum of Care and a survey of citizens that was used to assist in prioritizing needs. The survey was available on the City's website and was distributed at community meetings. Public housing information was provided by the Lake Charles Housing Authority.

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:

- Continue to collaborate with homeless providers to supply a continuum of services.

- Support services aimed at the prevention and elimination of homelessness and Rapid Re-housing.
- Improve the condition of housing for low-income homeowners.
- Increase the viability of potential homeownership opportunities.
- Improve the condition of housing for low-income renters and home owners through relocation services.
- Support improvement of infrastructure and public facilities in CDBG targeted areas in Lake Charles.
- Removal of Slum and Blight Conditions to create marketable sites for new housing development.
- Address community needs through community-based public service programs.

These goals are supported by a collection of associated objectives and performance goals. These objectives seek to work toward meeting the goals stated, addressing the need for more affordable housing, housing rehabilitation, public facilities and infrastructure improvements, and social services. Specifics can be found in the Strategic Plan and Annual Action Plan.

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 have been programs that address the condition of the housing stock. The City has successfully funded housing rehabilitation activities targeting lower income and elderly households unable to properly maintain their homes. The City also operates a successful program that provided downpayment and mortgage assistance to new homebuyers. The City is working to remove dilapidated housing stock in the CDBG eligible areas through demolition and reconstruction programs. 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

The Citizen Participation Plan (CPP) was adapted for development of the 2014-2018 Consolidated Plan. The CPP provides details for public notice for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of Lake Charles and City Council, accommodations for persons with disabilities, and the conduct of public review of draft documents.

In addition to public hearings as a means of receiving comment from the public in front of the Mayor and City Council, City staff held community meetings to provide citizens with information concerning the availability of Community Development Block Grant and HOME funds and to incorporate their

comments into the planning process. These included five technical assistance workshops which were held during the day or evening at community centers and one meeting held at City Hall for housing, homeless, and disability service providers. A survey to establish a community involvement process for prioritizing needs was distributed among workshop attendees and other interested individuals and was also posted on the City's website for enumeration online. Additional interviews were conducted with representatives of the housing and banking industry, non-profit organizations, and the community to further explore community needs and concerns.

5. Summary of public comments

No public comments were received during the public review period.



CITY OF LAKE CHARLES

PUBLIC NOTICE

The City of Lake Charles' Community Development Division will place in the following locations a copy of the 2015-2019 Consolidated Plan and 2014 Action Plan.

The **Consolidated Plan**, required by the U.S. Department of Housing and Urban Development (HUD), will provide the framework for implementing housing and community development programs over the next five-year period, Fiscal Years 2015-2019.

The **Action Plan** identifies the specific programs and activities to be undertaken with the federal funds received annually through the CDBG and HOME grants. The City of Lake Charles anticipates receiving \$656,732 in CDBG funds and \$206,609 in HOME funds from 2014 Federal fiscal year funds. These funds are made available to the City of Lake Charles on an annual basis from the U.S. Department of Housing and Urban Development.

The Plan provides a framework for activities and expenditures for housing, homeless needs, and various community development issues such as public (human) services, public infrastructure and improvements, and economic development.

The locations are:

- Martin Luther King Recreation Center
- Central Library
- City Hall, 5th Floor
- City of Lake Charles Transit Center

The copies will be on display June 30, 2014 through July 31, 2014 for citizens' comments and input.

Citizens are urged to read and make written comments. Written comments may be addressed to the Office of Community Development, P.O. Box 900, Lake Charles, LA 70602. For more information, please call the Division of Community Development at 491-1440.

The City of Lake Charles fully complies with Title VI of the Civil Rights Act of 1964 and related statutes and regulations in all program and activities.
For more information, or to obtain a Title VI Complaint Form, see the City of Lake Charles' website—cityoflakecharles.com or call Mayor's Action Line at (337) 491-1346, or contact the appropriate Department Head, or call the Title VI Coordinator at (337) 491-1440

Public Hearing Notice

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

No comments were received in the public review process, therefore none were rejected for any reason.

7. Summary

This document was developed through a process that included a significant community engagement component, which included focus groups, workshops, and a public review period. No comments were received from the public during the public review period, which is indicative of the extent to which community involvement was incorporated into the development of the Consolidated Plan.

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 Community Development Department of the City of Lake Charles. The Department has contracted with the consulting firm of J-QUAD Planning Group. The City and J-QUAD also consulted with a number of other agencies including the Lake Charles Housing Authority, the City's Community Housing Development Organizations (CHDOs), and the agencies involved in the local Continuum of Care to address homelessness.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Lake Charles works with a wide variety of agencies, organizations, and service providers in an effort to bring various viewpoints to bear in the identification of local housing and service needs. Ongoing relationships focused on specific needs and targeted meetings designed to bring public input into the Consolidated Plan process are two of the ways that the City utilizes outside organizations in the consultation process. The City consulted with Go Groups of Southwest Louisiana and Southwest Louisiana Alliance, with provided the Southwest Louisiana Housing Survey and other information. While only a few organizations are listed below, there were numerous agencies involved in the Consolidated Plan forums, including the housing authority, the redevelopment authority, the Salvation Army, The Lord's Place, the Potters House, Harbour House, VOA, Oasis, the chamber, the realtors association, and local lending institutions. These agencies were not located in the existing database.

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(l)).

The City has ongoing relationships with a number of housing providers (CHDOs) working on housing development activities. The CHDO system provides a forum for assisting these agencies grow and meet their own targeted clientele. 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 Southwestern Louisiana Continuum of Care, the local umbrella for the development of the Continuum of Care. Staff participate in regularly scheduled meetings and point-in-time surveys. In the past, the City has often brought CDBG resources to the table to supplement Continuum of Care initiatives and distributes CDBG funding to the various agencies that make up the membership of the continuum.

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

Staff from the City of Lake Charles participates in the development of the Continuum of Care, working with area service providers to include City resources, to the extent possible, in the provision of services to homeless individuals and families in Lake Charles. The City does not receive ESG funds directly from HUD, but utilizes State ESG funding to the fullest extent possible.

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	Agency/Group/Organization	Southwest Louisiana Continuum of Care
	Agency/Group/Organization Type	Services-homeless Planning organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums and consulted individually for input on homelessness sections of the needs assessment and market analysis.
2	Agency/Group/Organization	Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums and consulted individually for input on homelessness sections of the needs assessment and market analysis.
3	Agency/Group/Organization	Project Build a Future
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Consolidated Plan community forums and consulted individually for input on homelessness sections of the needs assessment and market analysis.

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Southwestern Louisiana Continuum of Care	The Strategic Plan provides a set of goals for addressing homelessness, with are supported by the continuum and its participating agencies.
PHA 5-Year Plan	Lake Charles Housing Authority	The 5-Year Plan addresses specific maintenance and planning needs of the Lake Charles Housing Authority, which has a major role in addressing the housing needs of Lake Charles.

Table 3 – Other local / regional / federal planning efforts

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

The City of Lake Charles works closely with the Lake Charles City Council, the Lake Charles Housing Authority, Lake Charles North Redevelopment Authority, Calcasieu Parish Housing Authority, and departments of 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 development of the Consolidated Plan and the component Strategic Plan and Annual Action Plan require the help of the local non-profit community and other organizations. Specific priorities are identified and ranked through that participation utilizing focus group sessions, forums, and surveys. The City relies on its ongoing relationships to ensure that these opinions and observations are incorporated into the Plan. Additional agencies consulted in the planning process for the Consolidated Plan include: Family and Youth Conseling Agency on youth leadership and mental health; CASA; Catholic Charities on rental and utility assistance; the Salvation Army, The Lord's Place, The Potter's House, and Volunteers of America for individual shelters and Shelter Plus Care recipient needs; the Department of Children and Family Services for foster care and adoption information; Legal Services-Southwest Louisiana Law Center about foreclosures, homelessness prevention, wrongful evictions, and domestic violence; the United Way of Southwest Louisiana with VITA income tax program for low- to moderate-income households; Lutricia Cobb Realty Company; Rebuild Calcasieu, a home rehabilitation program; the Southwest Louisiana Independence Center (SLIC); the Educational Treatment Center (ETC); the Small Business Alliance; the Calcasieu Parish Council on Aging (CCOA); Team Green of Southwest Louisiana, an environmental group; and Zion Tabernacle Church, a faith-based organization. This collection of agencies and organizations provided a variety of perspectives in developing the Consolidated Plan.

PR-15 Citizen Participation

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

Two Consolidated Plan Forums to receive public input on priority needs and funding recommendations for the 2014 - 2019 Consolidated Plan and 2014 Annual Plan were held on March 12, 2014 at the City of Lake Charles Martin Luther King Recreation Center, 2009 North Simmons Street, Lake Charles, Louisiana 70601 and March 13, 2014 at the City of Lake Charles City Hall, 326 Pujoe Street, Lake Charles, Louisiana 70602. Participants in the sessions and supplemental interviews included City Staff, Mayor and City Council Members, Lake Charles Housing Authority personnel and other government representatives; administrators from local colleges, universities, and school districts; non-profit organizations, home builders, housing and social service agencies representatives; real estate and financial industry representatives; and the general public and other community representatives.

Public and Private agencies were consulted for their input in the Consolidated Plan including local chamber of commerce organizations, board of realtors, financial institutions, area aging, social service agencies, colleges and universities. Some of these organizations and agencies distributed survey during their organizational meeting and to their clients including the Lake Charles/Southwestern Louisiana Continuum of Care organization.

Attendees for the Community Forums were gathered through invitations sent to select resident and community leaders, organizations, industry professionals and public officials and a public meeting notice published in the local newspaper. At each Community Forum, general issues related to the housing market, neighborhoods conditions, community development needs and concerns pertaining to fair housing choice in Lake Charles were discussed. The Consolidated Plan format included discussions of the communities' priority needs for the next five years and their priorities for funding for the next program year. Supplemental interviews were conducted with various community, social service, professional and industry representatives to obtain information from those unable to attend the sessions. All meetings were hosted by the City of Lake Charles Community Development Department.

Participants in the community forums and the general public were given an opportunity to complete a Priority Needs Survey as part of the Consolidated Plan process. The survey was presented at each of the aforementioned sessions and also made available on the City's web site for completion and submission on line.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	Two Consolidated Plan forums were held at the City of Martin Luther King Recreation Center on March 12, 2014. A wide variety of individuals and social service agencies were invited to participate in the events.	The Consolidated Plan format included discussions of the community's priority needs for the next five years and their priorities for funding for the next program year. Supplemental interviews were conducted with various community, social service, professional and industry representatives to obtain information from those unable to attend the sessions.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Non-targeted/broad community	A total of 53 surveys were received from attendees to the forums and through the online survey linked to the City's website. These responses provided City staff with direction in the prioritization of service needs for the allocation of CDBG funding.	No comments were included in the survey instrument. Questions were posed as ranking opportunities in the identification of local programmatic needs. City staff reviewed the results provided by the survey and developed a list of priorities to be included in the Consolidated Plan.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment looks at a variety of housing, homeless, community development, and non-homeless special needs through an examination of census and CHAS data, which was created by the U.S. Census Bureau and the U.S. Department of Housing and Urban Development. These data quantify housing problems, such as overcrowding and cost burden, and measure the magnitude of special needs populations, such as the elderly, frail elderly, and persons with HIV/AIDS. As shown in the following analysis, cost burden (paying more than 30 percent of household income on housing expenses) and extreme cost burden (paying more than 50 percent of household income on housing expenses) has a considerable impact on households in Lake Charles, particularly lower income households. Measures of housing condition (lack of complete kitchen or plumbing facilities) don't provide a very reliable measure of condition, though it represents the best, easily accessible data on the topic. Other needs are represented through public housing wait lists and various census and state data sources.

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

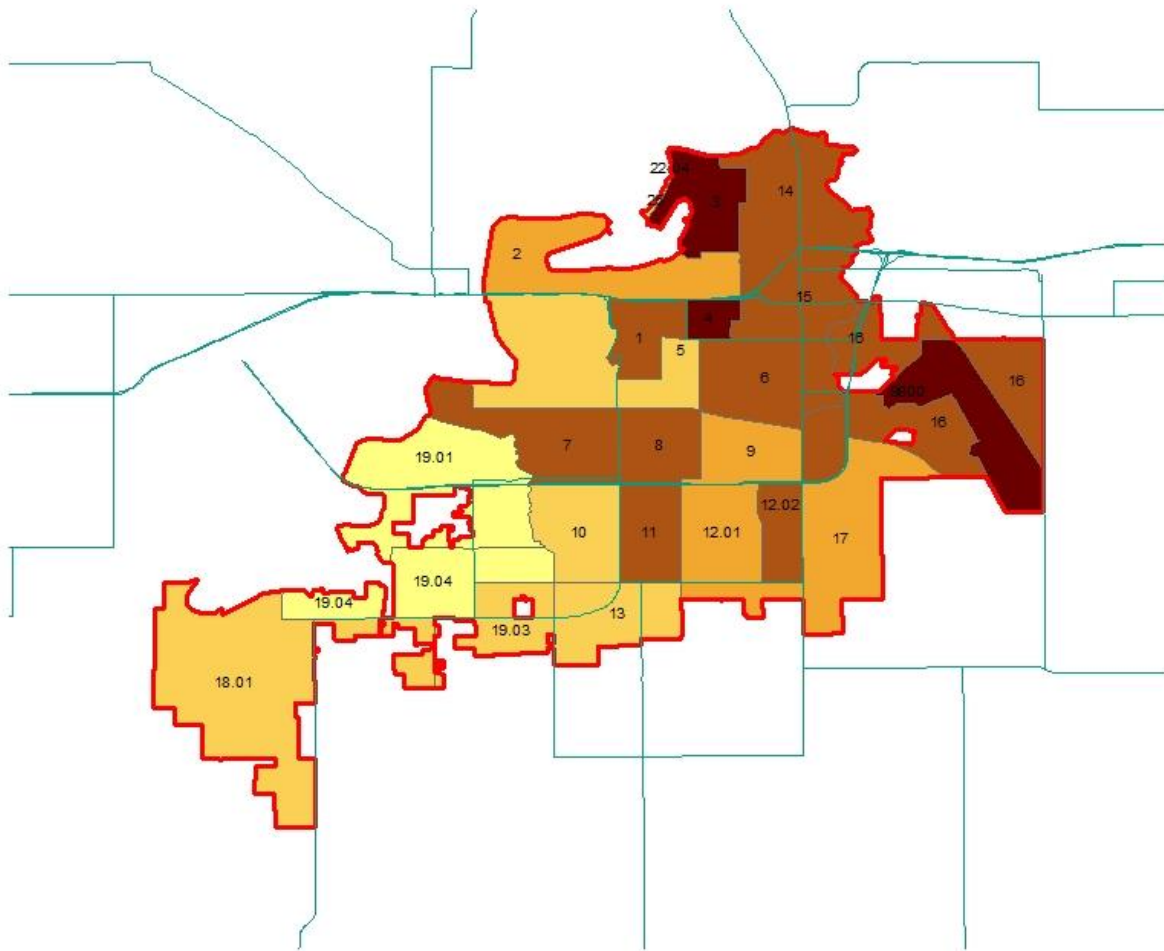
Summary of Housing Needs

The following data provide an analysis of housing problems in Lake Charles, including lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room), severe overcrowding (more than 1.5 persons per room), cost burden (paying more than 30% of household income on housing expenses), and severe cost burden (paying more than 50% of household income on housing expenses). By far, the most common housing need related to cost burden, hitting lower income households particularly hard, with over 60 percent of renter households and 57 percent of owner households earning less than 30% of the area median income (AMI) paying more than 50% of their income on housing expenses. For both owner and rental households, cost burden is the most common housing problem with 21 percent of all owner households and 29 percent of all renter households earning below 100% of the AMI paying more than 30% of their income on housing expenses, while severe cost burden is the most second most common problem for both household types where 20 percent of all owner households and 26 percent of all rental households earning below 100% of the AMI paying more than 50% of their income on housing expenses. The next most pressing housing problem in Lake Charles is overcrowding in rental housing, with about four percent living in units with 1.01 to 1.5 persons per room. When comparing overcrowding with cost burden, the needs observed are not nearly as pressing.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	71,757	71,224	-1%
Households	27,965	28,228	1%
Median Income	\$30,774.00	\$36,001.00	17%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)



Legend

— Roads

□ Lake Charles

Census Tracts

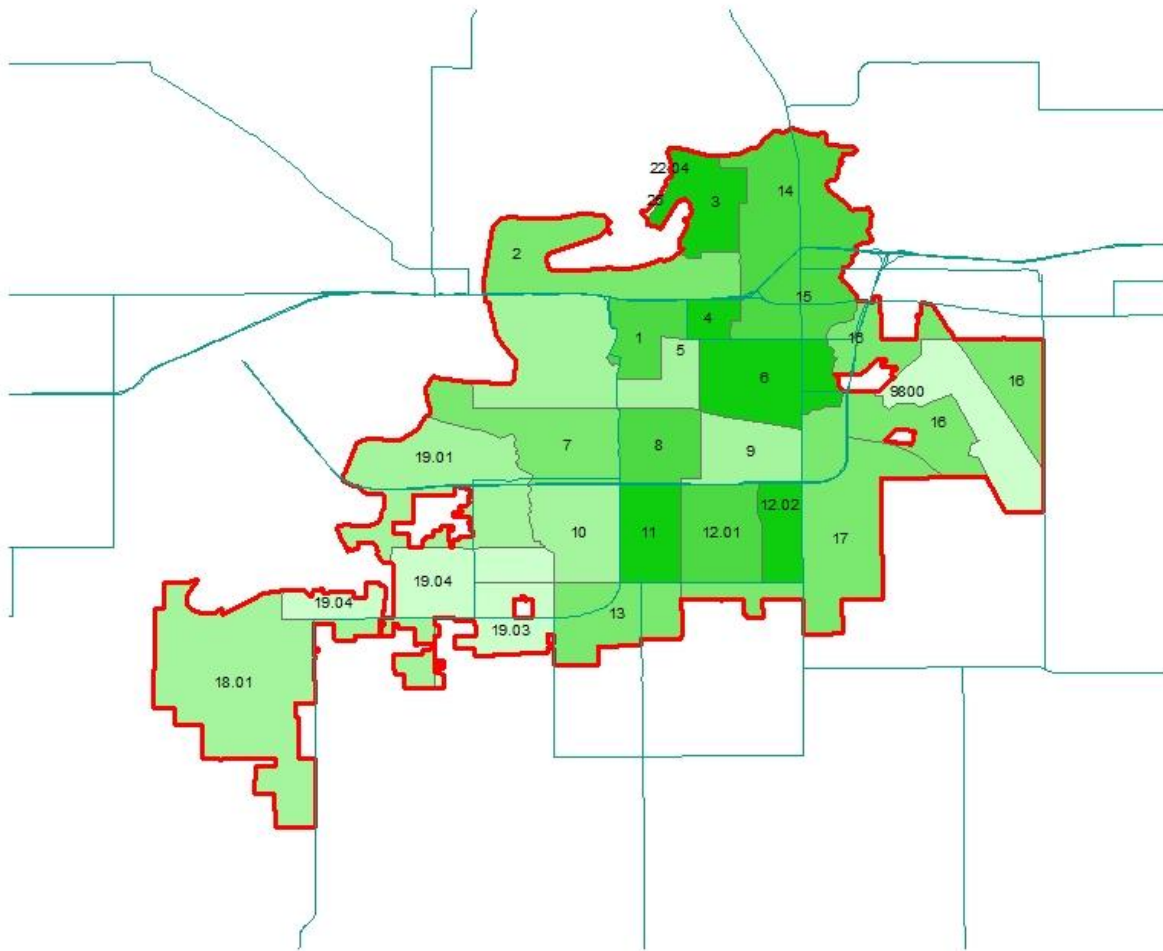
MedInc

■	\$0.00 - \$17,499.00
■	\$17,499.01 - \$30,999.00
■	\$30,999.01 - \$41,999.00
■	\$41,999.01 - \$65,999.00
■	\$65,999.01 - \$77,829.00



0 0.5 1 2 3 4 Miles

Median Household Income



Legend

— Roads

□ Lake Charles

Census Tracts

Poverty

- 0% - 8.06%
- 8.07% - 9.84%
- 9.85% - 23.62%
- 23.63% - 34.25%
- 34.26% - 54.82%



0 0.5 1 2 3 4 Miles

Percent Living in Poverty

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	4,525	4,025	5,255	3,155	11,280
Small Family Households *	1,560	1,220	2,070	1,160	5,740
Large Family Households *	120	355	245	455	960
Household contains at least one person 62-74 years of age	615	874	975	395	2,110
Household contains at least one person age 75 or older	614	705	855	420	1,155
Households with one or more children 6 years old or younger *	810	915	780	635	969
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data 2006-2010 CHAS
Source:

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	80	35	0	15	130	10	50	15	15	90
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	10	40	0	65	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	180	40	120	340	20	0	15	95	130
Housing cost burden greater than 50% of income (and none of the above problems)	1,810	470	70	0	2,350	820	410	304	50	1,584

	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)	505	865	1,090	190	2,650	245	410	730	280	1,665
Zero/negative Income (and none of the above problems)	175	0	0	0	175	125	0	0	0	125

Table 7 – Housing Problems Table

Data 2006-2010 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,900	695	150	140	2,885	845	455	334	160	1,794
Having none of four housing problems	975	1,480	2,350	1,135	5,940	495	1,390	2,420	1,720	6,025
Household has negative income, but none of the other housing problems	175	0	0	0	175	125	0	0	0	125

Table 8 – Housing Problems 2

Data 2006-2010 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	909	454	425	1,788	349	324	513	1,186
Large Related	15	205	4	224	65	74	50	189
Elderly	359	174	165	698	485	345	259	1,089
Other	1,080	620	564	2,264	195	69	230	494
Total need by income	2,363	1,453	1,158	4,974	1,094	812	1,052	2,958

Table 9 – Cost Burden > 30%

Data 2006-2010 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	680	154	45	879	315	120	58	493
Large Related	15	100	0	115	45	64	0	109
Elderly	264	35	10	309	305	160	129	594
Other	885	190	15	1,090	170	59	120	349
Total need by income	1,844	479	70	2,393	835	403	307	1,545

Table 10 – Cost Burden > 50%

Data 2006-2010 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	15	190	40	75	320	20	0	15	95	130

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	40	45	85	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	15	190	80	120	405	20	0	15	95	130

Table 11 – Crowding Information – 1/2

Data Source: 2006-2010 CHAS

	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.

According to the 2008-2012 American Community Survey, there were 9,682 single person households in Lake Charles (33.4% of all households), including 3,222 who were age 65 or older. Single person households were fairly evenly split between owner-occupied housing (48.9%) and renter households (51.1%). Among the elderly single-family households, 68.7 percent were homeowners. The elderly made up 46.7 percent of all single person owner households and 20.4 percent of all single person renter households. Almost 95 percent of single person owner households lived in single-family housing units, compared to 3.4 percent of single person renter households. The median household income for single person households was \$20,429, 56.3 percent of the median income of all households at \$36,316. Single person households made up 87 percent of all non-family households and, therefore, are likely a major portion of the "Other" household types in the tables above. The "Other" renter household type in the severe cost burden table for the 0-30% AMI income group was the largest portion of severely cost burdened renters in the income group.

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.

Data for quantifying the prevalence of these groups were not available for Lake Charles.

What are the most common housing problems?

By far, the most common housing problem in Lake Charles is cost burden. According to the CHAS data in Tables 3 and 4 above, over 76 percent of households in the 0-30% AMI income category (including renters and owners) had a cost burden of over 30%, with over 59 percent having a cost burden of over 50%. A 30% cost burden means that a household is spending more than 30% of their gross income on housing expenses, including utilities. Over 56 percent of households in the 30-50% AMI income category had a 30% cost burden, with 22 percent having a 50% cost burden. The numbers fall off somewhat for the next highest income category where 42 percent of households in the 50-80% AMI category had a 30% cost burden, with only nine percent having a 50% cost burden.

Looking at cost burden and severe cost burden by tenure, over 60 percent of renter households and 57 percent of owner households earning less than 30% of the area median income (AMI) were paying more than 50% of their income on housing expenses. For both owner and rental households, cost burden is the most common housing problem with 21 percent of all owner households and 29 percent of all renter households earning below 100% of the AMI paying more than 30% of their income on housing expenses, while severe cost burden is the most second most common problem for both household types where 20 percent of all owner households and 26 percent of all rental households earning below 100% of the AMI paying more than 50% of their income on housing expenses.

By comparison, the numbers for overcrowding and incomplete kitchen or plumbing facilities were low, with less than one percent of the lowest income category living in overcrowded conditions and less than two percent living without complete kitchen or plumbing facilities.

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

Cost burden and extreme cost burden affect all household types in the lower income categories. In simple numerical terms, it would appear that "Other" households bear much of the brunt of severe cost burden, with over 45 percent of the total number of below 30% AMI rental households experiencing severe cost burden and 48 percent of owner households in the same income category experiencing severe cost burden. The data, however, do not provide a perspective in the percentage of households that comprise the "Other" household category. Much of the "Other" category is made up of single-person households and census data indicate that about 33 percent of households in Lake Charles are single-person households. It is therefore safe to assume that the size of the "Other" household category is relative large. For owner households, small family and elderly households show the most impact for cost burden and severe cost burden, with small family making up 40 percent of the cost burdened owner households for all income groups combined and 34 percent of severe cost burdened owner households. Elderly households were about 37 percent of cost burdened owner households and 38 percent of the severe cost burdened owner households.

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 living paycheck to paycheck, just making ends meet. They are often 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. Some households have relatives or friends with whom they can double-up, thus avoiding homelessness, at least in technical terms, but these accommodations are not long-term solutions to their needs. These households, particularly extremely low-income households, need a wide variety of assistance to help them meet those emergency needs that occasionally crop up in everyone's lives. 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:

Homeless service providers in Lake Charles work together to plan for the needs of homeless individuals and families. They have combined their efforts as Lake Charles/Southwest Louisiana Continuum of Care, a non-profit umbrella organization that strives to:

- Avoid unnecessary duplication of efforts and close gaps in services
- Educate ourselves and our community about the causes and extent of homelessness
- Advocate for the homeless/at risk population to prevent homelessness

The Continuum conducts point-in-time surveys of homeless populations in Lake Charles. The point-in-time count provides the estimates of the various categories of homeless individuals and families. These

include chronic homeless, veterans, families with children, families without children, individuals, and unaccompanied children.

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

Severe cost burden is linked with housing instability and an increased risk of homelessness. When a household is paying too large a portion of their income on housing expenses, sudden and unexpected financial demands can tip the scales, forcing them from their homes. These demands might include illnesses requiring hospital stays or time away from their job, automotive problems requiring repairs or loss of work due to lack of transportation, and legal problems that might require payments to lawyers or time away from their job. Lower income households are particularly susceptible to these financial impacts because they are less likely to have savings that can cover these expenses and buffer the effects of monetary demands in covering unexpected events.

Discussion

Cost burden and extreme cost burden are the most common housing problem across all lower income households in Lake Charles, both renter and owner. The lower the income of the household, the more extreme the cost burden. Overcrowding is also a common problem in many lower income households, though the numbers are much lower than those of cost burden. There is some concern with lack of complete plumbing and kitchen facilities, but these conditions are not widespread. As a proxy for housing condition, lack of complete kitchen or plumbing facilities does not tell the entire story. Many units with complete kitchen and plumbing facilities may not be habitable.

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

The 2006-2010 CHAS data, constructed from data collected by the US Census Bureau for HUD, show housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 30 percent, and overcrowding (more than 1 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group. The next section will look at severe housing problems (severe overcrowding and extreme cost burden).

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	3,945	895	304
White	1,215	400	110
Black / African American	2,590	485	188
Asian	29	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2006-2010 CHAS

*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	2,535	1,690	0
White	875	830	0
Black / African American	1,545	835	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	115	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2006-2010 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	2,210	2,995	0
White	1,089	1,610	0
Black / African American	1,070	1,255	0
Asian	0	20	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	30	64	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2006-2010 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	605	2,345	0
White	175	1,445	0
Black / African American	350	879	0
Asian	39	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	15	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2006-2010 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

The two largest racial/ethnic groups in Lake Charles are White and African-American, with 48.0 and 46.9 percent of the population in the order listed. Among these two groups, there are no disproportionate needs (greater than 10% over the average for the whole jurisdiction) identifiable between the groups when compared with the jurisdiction as a whole. The only racial/ethnic groups that show a disproportionately greater need are the Asian and Hispanic populations in the 0-30% AMI income category and the 80-100% AMI income category, and the Hispanic population alone in the 30-50% AMI category. In all instances the prevalence of housing problems for the Hispanic and Asian populations are more than 10 percent above the prevalence for the jurisdiction as a whole. The Asian population, however, is only 2.2 percent of the population of Lake Charles and Hispanics make-up only 2.9 percent and do not represent a large disparity given the size of the population.

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

The 2006-2010 CHAS data constructed from data collected by the US Census Bureau for HUD show housing problems by income and race/ethnicity. The severe housing problems include incomplete kitchen or plumbing facilities, cost burden over 50 percent, and severe overcrowding (more than 1.5 persons per room). The tables below show the distribution of severe housing problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group.

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	3,065	1,755	304
White	930	685	110
Black / African American	2,030	1,019	188
Asian	29	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	25	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

*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	1,305	2,925	0
White	309	1,405	0
Black / African American	870	1,500	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	115	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2006-2010 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	434	4,755	0
White	269	2,405	0
Black / African American	155	2,160	0
Asian	0	20	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	94	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2006-2010 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	295	2,640	0
White	10	1,605	0
Black / African American	215	1,005	0
Asian	35	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	15	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2006-2010 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

The data presented do not show any disproportionately greater needs among the major racial/ethnic group when compared to the jurisdiction as a whole when looking at severe housing needs. Again, the Hispanic and Asian populations, though small, show some disparity when compared with the population as a whole, in the 0-30% AMI, 30-50% AMI (Hispanic only), and the 80-100% AMI income categories.

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:

The 2006-2010 CHAS data were used to compare housing cost burden across racial/ethnic groups. Cost burden (30 to 50% of household income going to housing expenses), extreme cost burden (more than 50% of household income going to housing expenses), and no cost burden (less than 30% of household income going to housing expenses) were compared by racial/ethnic group to the city as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	19,980	4,678	4,359	309
White	12,400	2,095	1,410	110
Black / African American	6,890	2,460	2,785	193
Asian	220	19	64	0
American Indian, Alaska Native	40	0	0	0
Pacific Islander	0	0	0	0
Hispanic	329	80	50	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

Discussion:

There are no instances in the data above where the percentage of housing cost burden for any of the racial/ethnic groups are more than 10 percentage points above the respective cost burden for Lake Charles as a whole. The data do show that African-American households have a high severe cost burden, and while not 10 percentage points above the jurisdiction as a whole, it is more than 13 percent above the White population percentage.

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?

The two largest racial/ethnic groups in Lake Charles are White and African-American, with 48.0 and 46.9 percent of the population in the order listed. Among these two groups, there are no disproportionate needs (greater than 10% over the average for the whole jurisdiction) identifiable between the groups when compared with the jurisdiction as a whole. The only racial/ethnic groups that show a disproportionately greater need are the Asian and Hispanic populations in the 0-30% AMI income category and the 80-100% AMI income category, and the Hispanic population alone in the 30-50% AMI category. In all instances the prevalence of housing problems for the Hispanic and Asian populations are more than 10 percent above the prevalence for the jurisdiction as a whole. The Asian population, however, is only 2.2 percent of the population of Lake Charles and Hispanics make-up only 2.9 percent and do not represent a large disparity given the size of the population.

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

None identified.

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

While the CHAS data do not show disproportionately greater need for the African-American community (greater than 10 percentage points above the need for the general population as a whole) income in the African-American community are lower, unemployment and poverty rates are higher, and cost burden data show more severe cost burden among African-Americans. This population is concentrated in north Lake Charles, where they comprise as much as 99.3 percent of the population of some census tracts.

NA-35 Public Housing – 91.205(b)

Introduction

The Lake Charles Housing Authority operates 833 public housing units and 66 mod-rehab units in six developments and manages 1,983 vouchers; thirteen project based, three VA supportive housing, and the rest tenant-based. The average annual income of their public housing residents is about \$11,700 and voucher holders is almost \$13,200. The average length of stay for public housing residents is four years and voucher holders is three years. The residents include 191 elderly persons in public housing and 164 with vouchers and 142 families with persons with disabilities in public housing and 323 with disabilities holding vouchers. The largest racial/ethnic groups among residents are African-American, with 729 in public housing and 1,362 with vouchers. Hispanics account for 14 in public housing and 18 with vouchers.

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)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	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)

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:

More than 10 percent of LCHA housing units are accessible and the number is increasing as the housing authority continues to make accessibility accommodations when requested. As with families with disabilities in privately owned housing, residents need housing units that provide easy access to the unit and all rooms within the unit, are free of obstacles that would prevent access to bath and kitchen facilities, and are designed in a way that allows those with disabilities access to cooking and food preparation surfaces.

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

The PHA Plan for the Lake Charles Housing Authority indicates that there were 1,452 households on the wait lists maintained by the PHA. There were 612 households looking for 1-bedroom units, 483 needing 2-bedroom units, 242 wanting 3-bedroom units, and 115 in need of 4-bedroom units. The plan did not provide any information on the number of persons with disabilities or the number of elderly households on the wait lists.

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

The needs are similar to the needs of the population at large. With the extent of new economic development activities that have been active in Lake Charles in recent years, demand for housing has increased putting upward pressure on housing costs for all income groups.

Discussion

The Lake Charles Housing Authority operates public housing and Section 8 voucher programs, with vouchers mainly tenant-based, allowing voucher holders the opportunity to find housing in locations best suited to their employment needs. Considerable economic development activity in the Lake Charles area in recent years has resulted in an increase in market rents, often outstripping the rents allowed through the voucher program, leaving voucher holders with limited housing stock from which to choose. The PHA is working with HUD in an attempt to relax rent limits in Lake Charles to allow voucher holders an opportunity to rent units where housing costs are currently in excess of program limits.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following table provides an estimate of homeless individuals and families within several categories. These numbers are taken from the 2014 Point-in-time count. To date, Lake Charles has not provided a separate count of homeless individuals or families in rural areas. Estimates for the number of homeless persons each year, becoming homeless each year, number exiting homeless each year, and duration of homelessness have not been developed, as yet.

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)	0	12	0	0	0	0
Persons in Households with Only Children	0	13	0	0	0	0
Persons in Households with Only Adults	10	26	0	0	0	0
Chronically Homeless Individuals	3	2	0	0	0	0
Chronically Homeless Families	0	3	0	0	0	0
Veterans	3	3	0	0	0	0
Unaccompanied Child	0	13	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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):

To be discussed in consultation with homeless service providers.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	24	5
Black or African American	27	3
Asian	17	0
American Indian or Alaska Native	14	0
Pacific Islander	14	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	14	3
Not Hispanic	40	9

Data Source

Comments:

Also 14 Multiple race Sheltered and 2 Unsheltered.

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

According to the 2014 Point-in-time survey, there were four households with at least one parent with children included in the count. According to the survey, six respondents were veterans, none with children.

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

According to the 2014 Point-in-time survey, of 119 persons counted 24.4 percent were White, 25.2 percent were African-American, 14.3 percent were Hispanic, 11.8 percent were American Indian or Alaskan Native, 14.3 percent were Asian, and 10.9 percent were Native Hawaiian or Other Pacific Islander. The survey did not provide any other details based on race or ethnicity.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2014 Point-in-time survey did not provide details that distinguished between sheltered and unsheltered homeless individuals. It is generally assumed by service providers in Lake Charles that the majority of unsheltered homeless persons are unsheltered by choice, preferring to live uncontrolled by service providers. These individuals are primarily single, chronic homeless persons, many with substance and/or mental problems.

Discussion:

The results of the 2014 Point-in-time survey showed a total population of 119 persons, 10.1 percent of which were in families with children present. Almost 7 percent of those counted could be classified as chronic homeless. About 20 percent of respondents were unsheltered. About 24 percent of homeless individuals were White, with 25 percent African-American and 14 percent Hispanic.

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

Introduction:

Non-homeless special needs populations include the elderly, frail elderly, persons with physical and developmental disabilities, substance abusers, persons with mental illness, and persons living with HIV/AIDS. These families and individuals are living either with families, in group facilities, or independently. They have a wide variety of needs, many of which are being met without public assistance. In some cases, where parents are caring for disabled children, the future of their independence is at risk.

Describe the characteristics of special needs populations in your community:

These populations have a broad spectrum of characteristics, similar to the population at large, but a distinguishing factor for them is an increased risk of homelessness due to the fragile nature of their existence, some relying heavily on others for their care, others living on fixed incomes and vulnerable to hardships caused by sudden demands on their resources. Alcohol and drug abuse are defined as excessive and impairing use of alcohol or other drugs. The National Institute of Alcohol and Abuse and Alcoholism estimated the number of adult men with a drinking problem at 15 percent of the total population and that of adult women at 6 percent. These percentages, when applied to Lake Charles, would yield a total population of alcohol abuser at 7,431 persons, using 2007-2012 ACS estimates.

Elderly are those individuals aged 62 or older. The elderly population continues to show a strong growth pattern as a population group. The elderly live a distinctive lifestyle requiring numerous supportive services. The Calcasieu Council on Aging operates a Senior Center in Lake Charles and other communities across the parish. The agency also operates many programs that serve the needs of seniors, including home delivered meals, congregate meals, homemaker services, ombudsmanship, SenioRx, medicaid enrollment center, information and assistance, legal assistance, nutrition education, outreach, medical alert, medication management, recreation, wellness, utility assistance SHIP Program (insurance), and caregiver support programs. Between 2000 and 2010, the population aged 65 years and over fell from 14.7 percent of the population to 13.9 percent. The 2010 U.S. Census put the population of Lake Charles' population of 62 and over at 12,171.

Persons with physical or developmental disabilities often require special facilities and care. Persons with developmental disabilities sometimes lack the capacity to care for themselves and rely on a caretaker to see to their daily needs. More often than not the caretaker is a parent. If the child outlives the parent who has provide their care all their lives, other arrangements must be made to see to their continued care. This group can include all ages, races, and ethnicities.

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

Housing and supportive service needs of these 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.

These needs were compiled through consultation with service providers.

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

HIV/AIDS surveillance data are reported in Louisiana by region. Lake Charles lies in Region 5: Lake Charles Region. The region include five parishes. As of September 30, 2013, there were 1,004 active cases within the region, 431 of which were persons living with HIV and 573 were living with AIDS. The population was split 240 cases among females and 764 among males. Fifty-seven percent of the cases were African-American, 32 percent White, and eight percent Hispanic. During the January - December 2012 period, there were 39 newly diagnosed HIV cases reported in the region, 32 of which were male and seven female. During the same period, there were 33 newly diagnosed AIDS cases in the region, of which 24 were male and nine female. While the largest number of cases listed men having sex with men as the exposure category, there were significant numbers who contracted HIV/AIDS through heterosexual contact and injection drug use.

Discussion:

Non-homeless special needs populations encompass a wide variety of persons and households and cannot be easily categorized except in very general terms. Many are coping well with their situations with the need for public assistance. Some find needs that can only be met with help from outside their family. Some are on the verge of homelessness themselves and struggle from day to day. Some live independently, while others depend on family or caregivers to help them on a daily basis. Needs for these populations are as varied as the populations are themselves and depend on individual situations.

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

Describe the jurisdiction's need for Public Facilities:

Forums and survey responses indicated the need for improvements to parks, playgrounds, and recreation facilities (ballfields).

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Describe the jurisdiction's need for Public Improvements:

Lake Charles needs improvements to sidewalks and curb/gutters along city streets and many participants in the forums and surveys indicated a need to cover drainage ditches (culverts).

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Describe the jurisdiction's need for Public Services:

Public service needs include health and medical services and child care services. Participants also indicated a need for workforce development, job training, and workforce readiness services to help prepare for anticipated expansion of industrial jobs in the area.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The local housing market affects the availability and affordability of housing. In Lake Charles, the housing market has slowly rebounded from the foreclosure crisis of the last decade. With that recovery, housing prices have increased, but are still affordable with the historically low mortgage interest rates found in the current market. The following analysis looks at a variety of data from the American Community Survey, the census, the Lake Charles Housing Authority, and homeless service providers to provide a picture of the local market.

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

Introduction

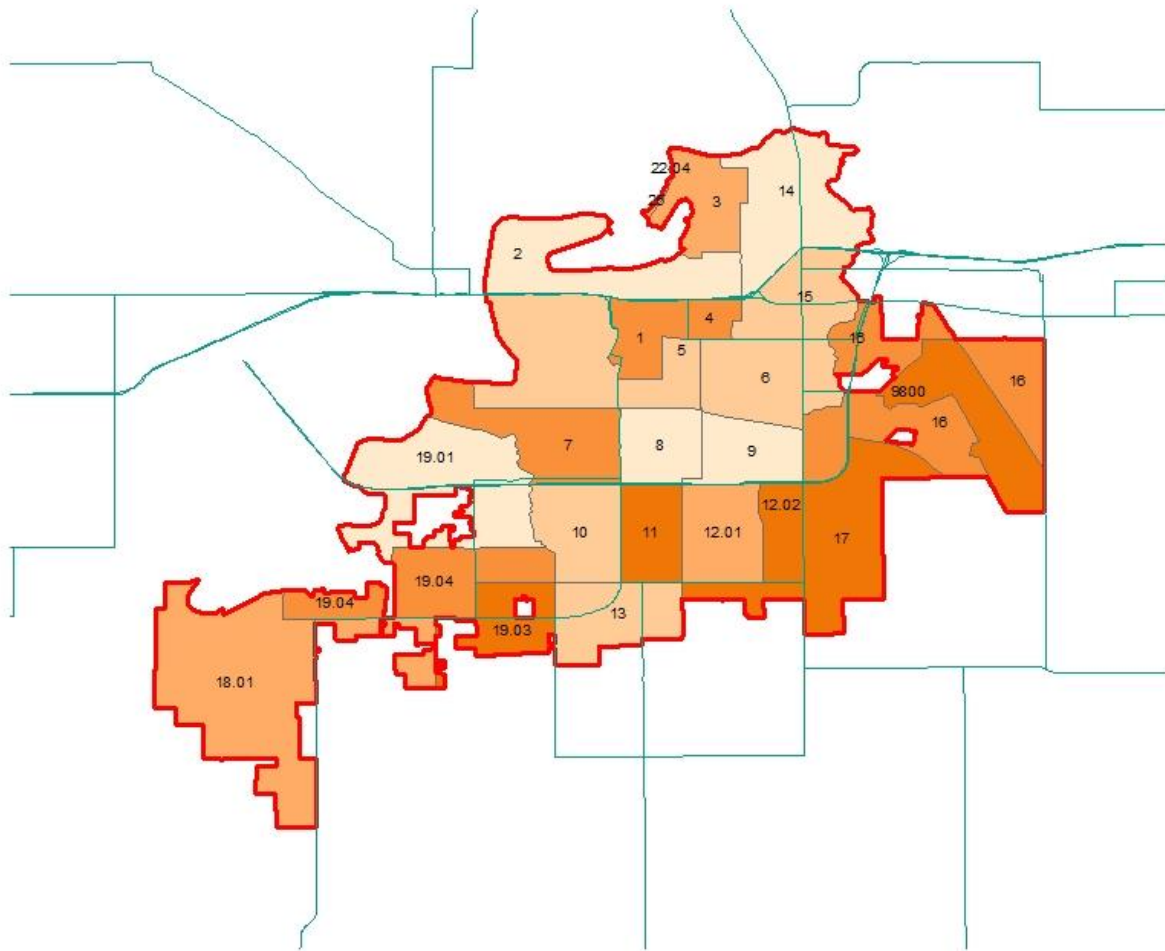
The housing stock in Lake Charles is heavily weighted toward single-family housing, with 72 percent of households residing in single-family detached structures. Approximately 59 percent of households are home owners, with 81 percent of owner households living in housing units with three or more bedrooms. Twenty-three percent of housing units are in multifamily development, with two to twenty or more units in the structure. With just over 8,000 multifamily units serving over 11,500 renter households, the data suggest that over 3,500 renter households reside in single-family structures, either attached or detached. The use of single-family structures for rental housing does address some of the need for larger housing units for renter households, but the vast disparity of larger units between renter (36%) and owner (81%) households suggests the need for new housing development aimed specifically toward larger renter households requiring three or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	23,920	72%
1-unit, attached structure	711	2%
2-4 units	2,784	8%
5-19 units	3,810	11%
20 or more units	1,469	4%
Mobile Home, boat, RV, van, etc	602	2%
Total	33,296	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS



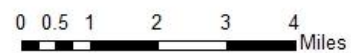
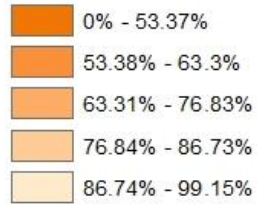
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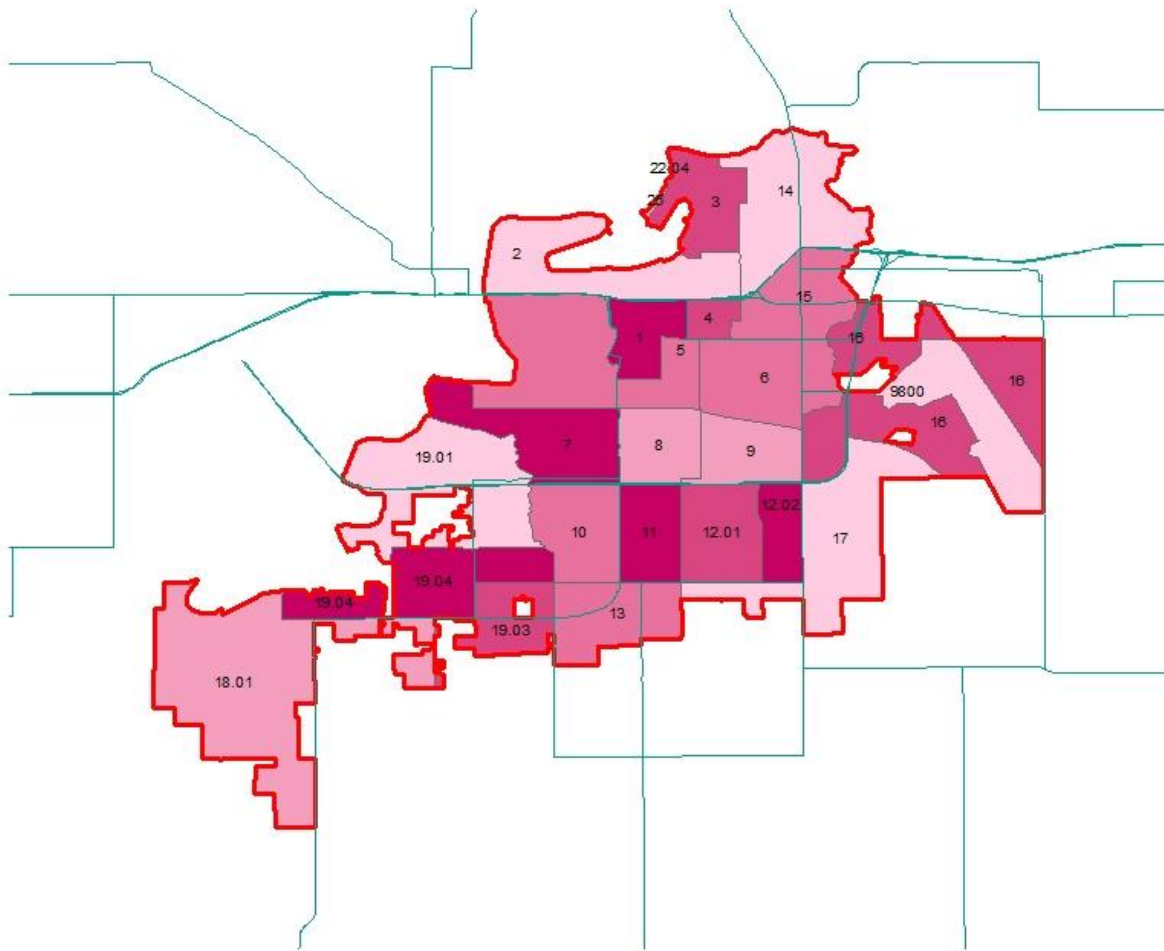
□ Lake Charles

Census Tracts

Percent Single-Family



Percent Single-Family Housing



Legend

— Roads

□ Lake Charles

Census Tracts

Percent Multifamily

- 0% - 5.01%
- 5.02% - 9.42%
- 9.43% - 19.1%
- 19.11% - 34.15%
- 34.16% - 50%



0 0.5 1 2 3 4 Miles

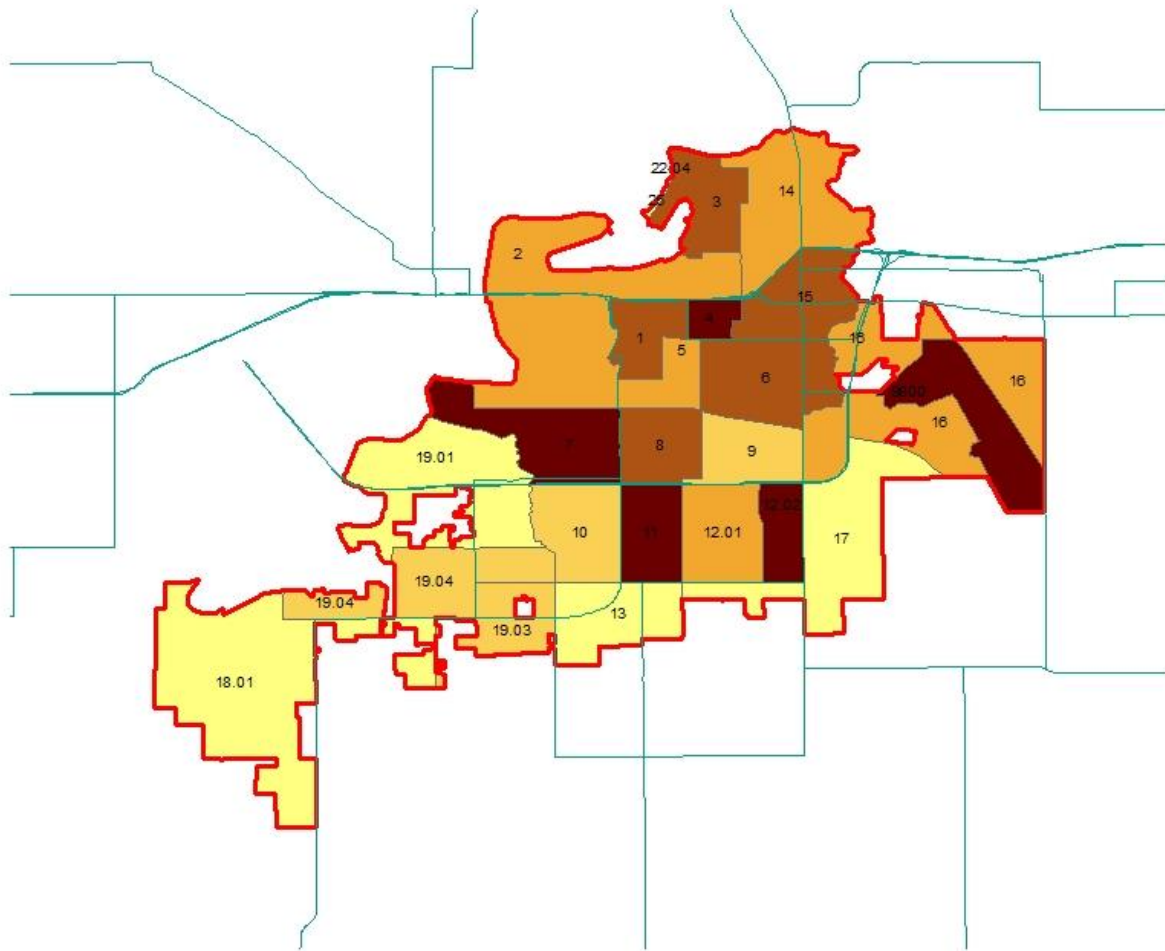
Percent Multifamily Housing

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	46	0%	207	2%
1 bedroom	166	1%	2,881	25%
2 bedrooms	2,894	17%	4,310	37%
3 or more bedrooms	13,553	81%	4,171	36%
Total	16,659	99%	11,569	100%

Table 28 – Unit Size by Tenure

Data Source: 2006-2010 ACS



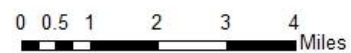
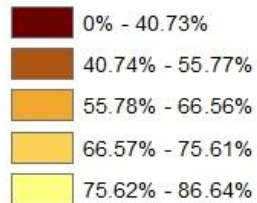
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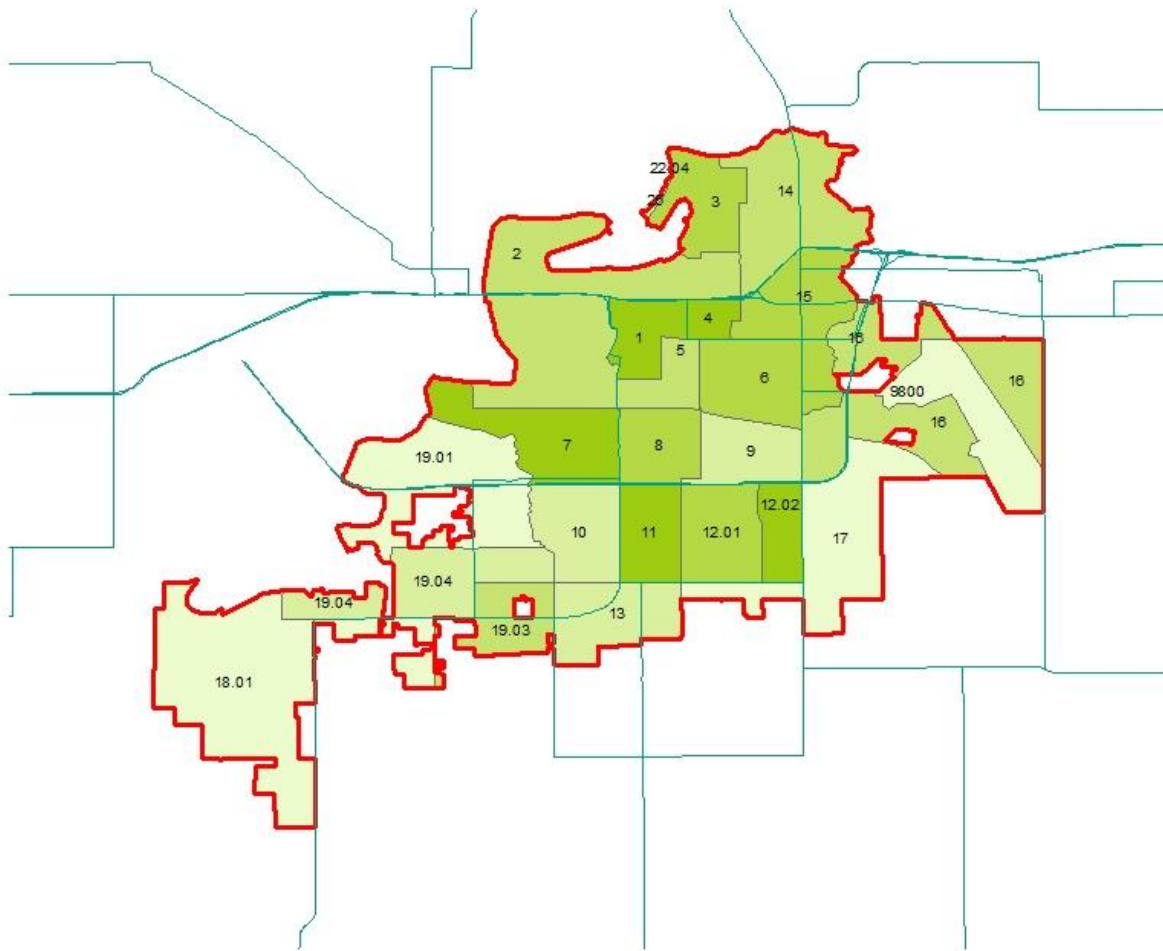
□ Lake Charles

Census Tracts

Owner-Occupied Units



Percent Owner-Occupied Housing



Legend

— Roads

□ Lake Charles

Census Tracts

Renter-Occupied Units

□ 0% - 20.25%

□ 20.26% - 31.43%

□ 31.44% - 43.73%

□ 43.74% - 54.26%

□ 54.27% - 74.91%



0 0.5 1 2 3 4 Miles

Percent Renter-Occupied Housing

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

The Lake Charles Housing Authority owns and operates 797 units of public housing and 67 mod-rehab units, and administers 1,496 Section 8 vouchers, most of which are tenant-based. There are over 770 assisted apartment units in Lake Charles, operating under contract with HUD. The public housing units target households with low- to moderate-incomes, though demand for units among low-income households predominates. Units assisted through contracts with HUD target households with incomes below 80 percent of the area median income.

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

According to HUD's Multifamily Housing Database data, there are 770 units of subsidized housing in Lake Charles operated through agreements with HUD. The database shows the loss of 786 units in the recent past through expiration of contracts without renewal. The data indicate that there are an additional 43 units at risk of being lost to the affordable housing inventory through the expiration of current contracts with no extension having been requested (these development may have applied for extensions since the data were recorded in the database).

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

Seventy-two percent of all households in Lake Charles reside in single-family detached homes. While this is often considered the ideal in terms of raising a family, the growing senior population may require a reconsideration of what is ideal with respect to housing type. In the coming years, the growing senior population may put more market pressure on smaller apartment units, particularly efficiencies and one-bedroom units, as they look to downsize from the single-family home in which they raised their families. Future development of units designed with retirees in mind and active senior apartment communities may take on a larger presence in the housing market.

Describe the need for specific types of housing:

As shown in the Units by Tenure data, the vast majority of owner households reside in home with three or more bedrooms (81%). By comparison, only 36 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

The majority of housing units in Lake Charles are in single-family structures (74%). Of renter households, most (64%) live in units with two or fewer bedrooms. As the demographics of the city and state start reflecting the aging of the baby boom generation, the housing market will need to adapt to provide new housing opportunities for those seeking to downsize from their family home to smaller units, some of which might be in senior's communities where residents can participate in a variety of community activities, including meals, exercise, shopping, and entertainment. The housing stock also needs additional supplies of larger rental units, some of which may come from the baby boomers moving to smaller units. The rental stock is 36 percent larger units (three or more bedrooms) compared to 81 percent for owner occupied units.

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

Introduction

Housing costs are a major portion of any households' monthly budget. In 2000, the median home value in Lake Charles was \$70,800. By 2010, the median value had increased by 60 percent to over \$113,000. Rental costs had similar, though somewhat lower, increases rising 35 percent from \$376 in 2000 to \$507 in 2009. In Lake Charles, 42 percent of renter households paid between \$500 and \$999 per month in rent. Just over 10 percent of the rental housing stock was affordable to households earning less than 30 percent of the area median income. No homes were priced in a range that would be affordable for a household earning less than 30 percent of the area median income.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	70,800	113,300	60%
Median Contract Rent	376	507	35%

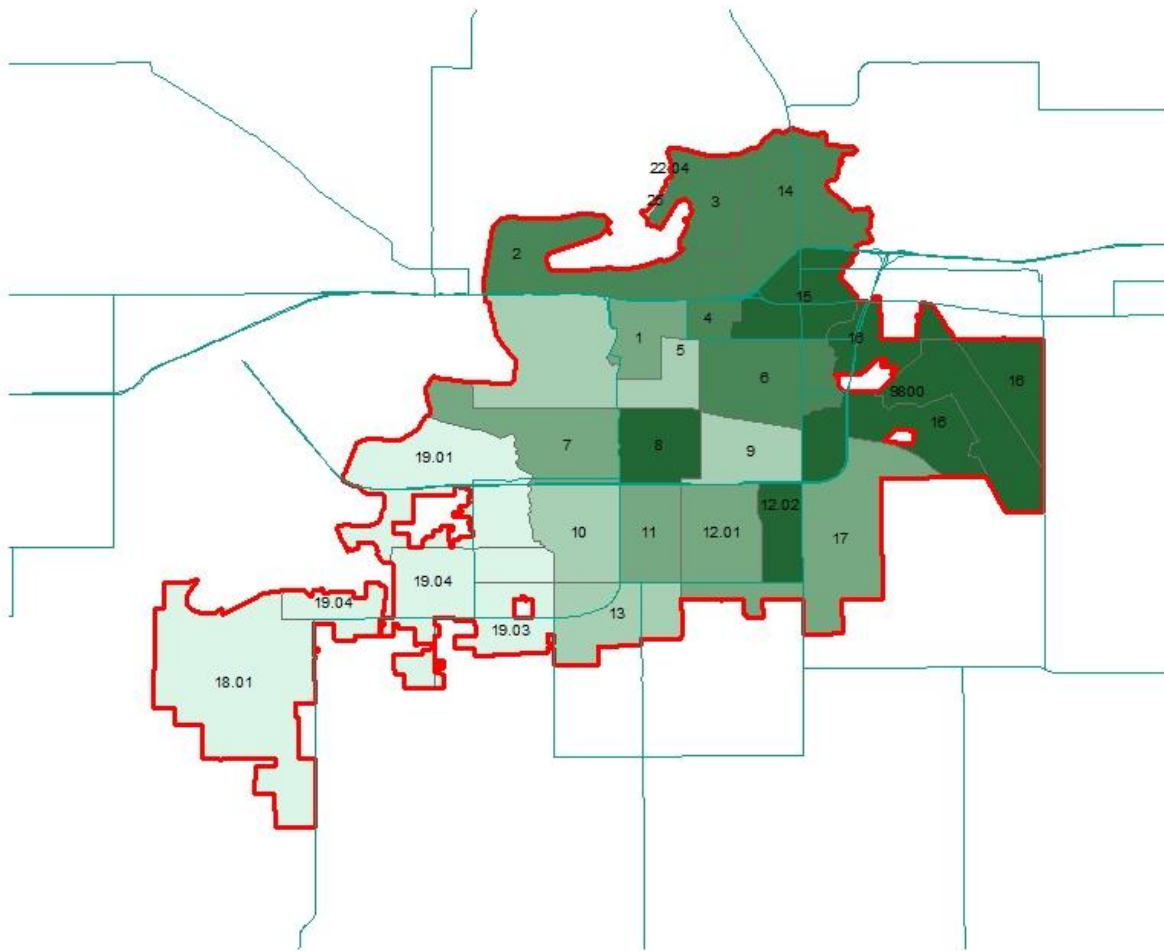
Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	6,034	52.2%
\$500-999	4,874	42.1%
\$1,000-1,499	577	5.0%
\$1,500-1,999	52	0.5%
\$2,000 or more	32	0.3%
Total	11,569	100.0%

Table 30 - Rent Paid

Data Source: 2006-2010 ACS



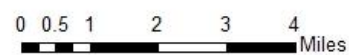
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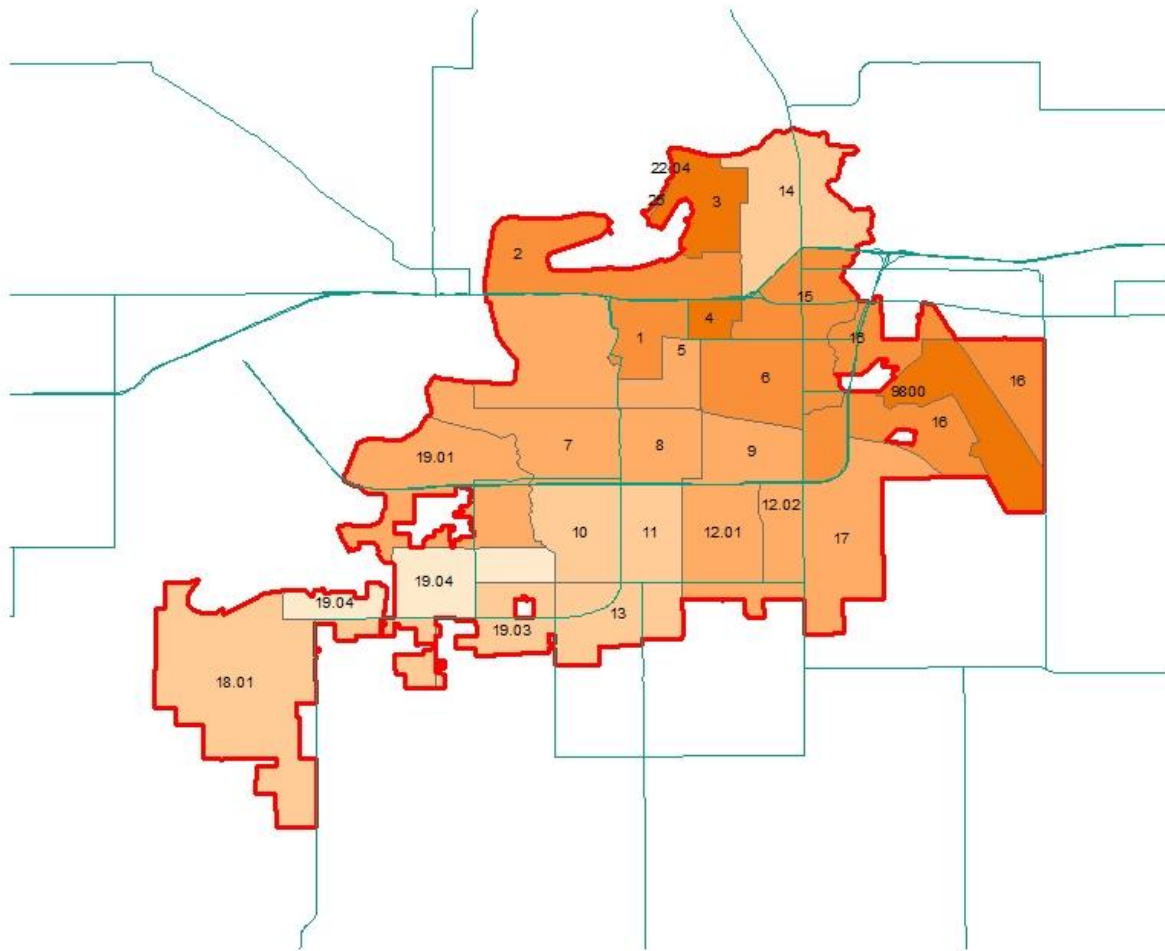
Lake Charles

Census Tracts

MedVal



Median Home Value



Legend

— Roads

□ Lake Charles

Census Tracts

MedRent

■	\$0.00 - \$235.00
■	\$235.01 - \$481.00
■	\$481.01 - \$598.00
■	\$598.01 - \$733.00
■	\$733.01 - \$888.00



0 0.5 1 2 3 4 Miles

Median Contract Rent

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,350	No Data
50% HAMFI	3,648	1,945
80% HAMFI	8,047	5,039
100% HAMFI	No Data	7,393
Total	13,045	14,377

Table 31 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	563	594	748	997	1,221
High HOME Rent	563	594	748	989	1,084
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?

As would be expected, the lowest income households have the least housing stock from which to choose, clearly not enough to meet the needs of the community. With no homes priced at a level affordable to those earning below 30 percent of the area median income, rental properties are their only option. The data show that 10 percent of rental units are affordable to those earning less than 30 percent of the area median income. With this limited housing stock, many households are forced to spend more of their income on housing expenses, moving up to higher priced rental housing. This creates a cost burden for those households, requiring that they spend more than 30 percent of their household income on housing expenses. In many cases it creates an extreme cost burden, requiring more than 50 percent of their income for housing. In some cases households are forced to double-up with other families, sharing housing units that were designed for only one household.

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

With a 60 percent increase in median home value, homeownership is becoming less affordable. With an improving economy, that pressure on homeownership is likely to increase as the housing market

recovers from the mortgage foreclosure situation of the recent past and home prices return to pre-2008 levels and grow even more. On the other hand, mortgage interest rates are at historic lows, which make home purchases more affordable than would have been possible in 2000 when rates were higher. The lower interest rates are, to some extent, responsible for the rise in home prices since 2000 as an individual household is able to afford a higher home price with the lower interest rate. Rents, however, rose at a slower pace, 30 percent between 2000 and 2010. Rents are less affordable than in 2000 and the demand for rental housing is most likely higher than in 2000 with former homeowners who lost their homes to foreclosure looking for rental housing instead of looking to buy.

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

The median contract rent reported for 2010 is lower than all values for Fair Market, High Home, and Low Home rents, suggesting that program recipients should be able to find appropriately priced housing in the local market.

Discussion

Competing factors in the housing market, rising prices and historically low mortgage interest rates, have kept homeownership affordability somewhat constant over the past decade. The mortgage market, however, created a situation through "liar" loans and adjustable rate mortgage products where large numbers of homeowners lost their homes to foreclosure. This resulted in a bubble in the supply of homes on the market and a dip in home prices, but many were unable to take advantage of the market conditions because of a tightening of mortgage requirements and the inability of many to qualify for mortgage under the more stringent rules. Rents, on the other hand, increased by 30 percent since 2000, putting pressure on lower income households looking for rental opportunities.

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

Introduction

The condition of housing units is highly correlated to the income of the household residing within those housing units. In Lake Charles, 76 percent of owner-occupied housing units and 51 percent of renter-occupied housing units have no housing problems reported. Four conditions are represented as housing problems, including lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and cost burden (paying more than 30% of household income on housing expenses). The data show that 24 percent of owner households and 47 percent of renter households have one housing problem or condition. Presumably, this one housing problem is most likely either cost burden or more than one person per room, with the later more likely for renter housing than for owner housing. Seventy-six percent of owner-occupied housing and 62 percent of renter-occupied housing was built prior to 1980, making those units potential sources of lead-based paint contamination. While not all will have lead-based paint, the age of the units suggest that at one time lead-based paint may have been used on the unit and provides a potential hazard, particularly for households with children present. Over 9,200 units in Lake Charles were built before 1980 and have children present in the household. It is reasonable to assume that a large number of these households are lower income households due to the fact that older housing stock is often filtered down through the income categories to the lowest income households.

Definitions

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. Some may be candidates for rehabilitation, others may not be. Substandard condition suitable for rehabilitation would be units where the home is determined to be 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	3,943	24%	5,446	47%
With two selected Conditions	28	0%	209	2%
With three selected Conditions	8	0%	0	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,680	76%	5,914	51%
Total	16,659	100%	11,569	100%

Table 33 - Condition of Units

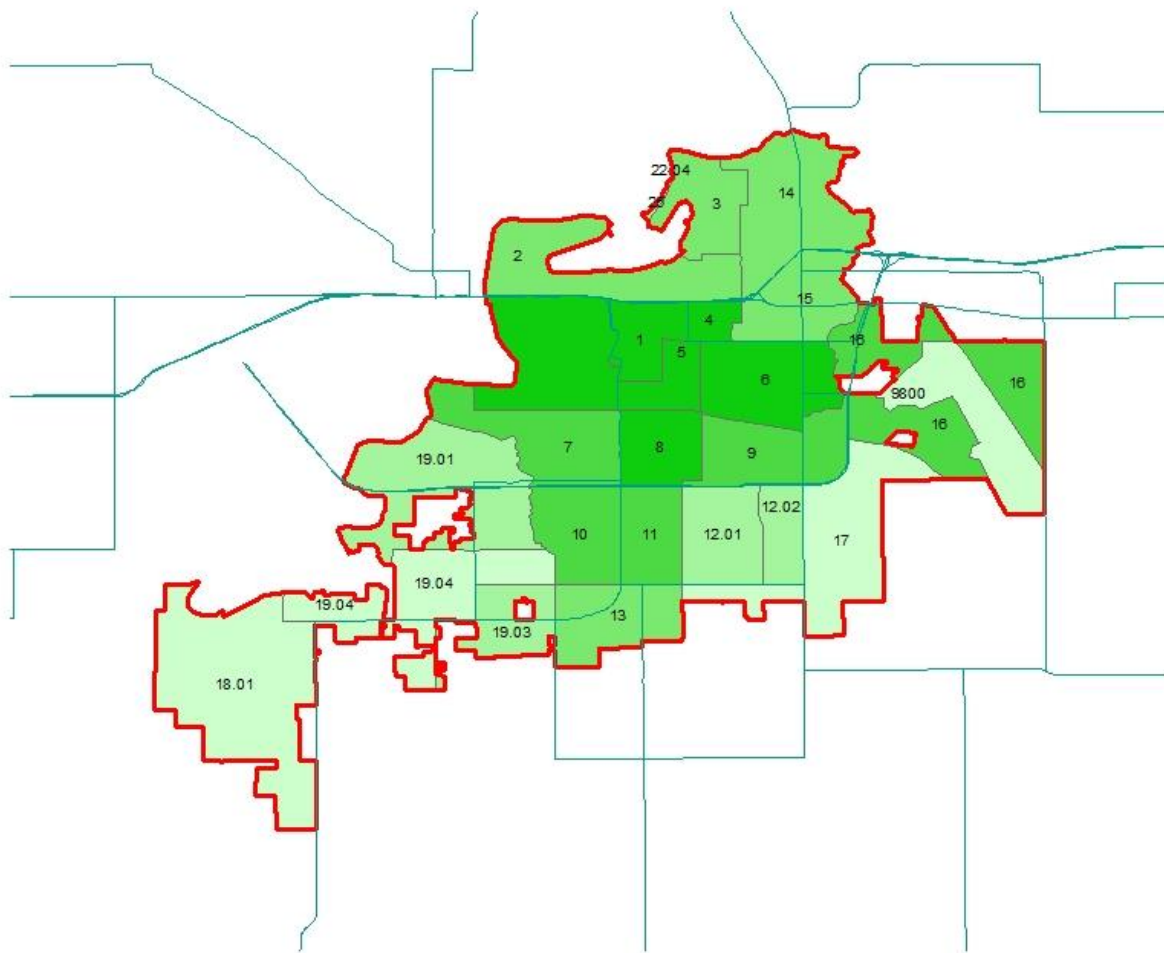
Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,480	9%	1,825	16%
1980-1999	2,560	15%	2,490	22%
1950-1979	9,347	56%	5,373	46%
Before 1950	3,272	20%	1,881	16%
Total	16,659	100%	11,569	100%

Table 34 – Year Unit Built

Data Source: 2006-2010 CHAS



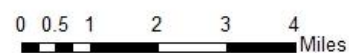
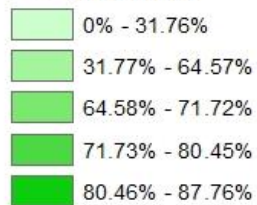
Legend

— Roads

□ Lake Charles

Census Tracts

Pre-1980 Units



Percent Pre-1980 Housing Stock

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	12,619	76%	7,254	63%
Housing Units build before 1980 with children present	630	4%	8,580	74%

Table 35 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Seventy-six percent of the owner-occupied housing stock and 62 percent of the renter-occupied housing was built prior to 1980, placing the age of that housing at more than 30 years old, much of it many years older. As the housing stock ages, water infiltration and many other factors can cause rapid deterioration of housing units, particularly where the residents don't or can't provide needed maintenance. In some areas of Lake Charles, the housing stock may exceed 50 years of age and the median income of the residents of those areas may be less than 50 percent of the area median income. In these situations it is likely that housing conditions generally throughout these areas are poor. In some areas of Lake Charles one can find many homes with poor external conditions which suggest equally poor internal conditions.

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

The data show that the number of housing units in Lake Charles built prior to 1980, and potentially where lead-based paint hazards might be found, include 76 percent of all owner housing and 62 percent of rental housing. Four percent of owner housing units and 74 percent of rental housing units built prior to 1980 are occupied by families with children present, a total of over 9,200 housing units. As housing units and neighborhoods age, they typically fall through the income classes from middle- or moderate-income households to lower income households. Neighborhoods that were once middle class become home to lower income groups as they age. Typically, with some exceptions, the oldest neighborhoods

found are where the poorest residents are found. As a result, it is reasonable to assume that most of the 9,200 units in Lake Charles built prior to 1980 and occupied by families with children are likely occupied by low- or moderate-income families.

Discussion

There is an extensive need for rehabilitation programs in Lake Charles targeting the improvement of the City's oldest housing stock. These programs, which are currently ongoing through the City's CDBG and HOME funding, provide owners of owner-occupied, single-family housing and multifamily rental housing with loans and/or grants to facilitate needed repairs which have not been effected by current or previous owners. These repairs include structural and cosmetic repairs both inside the unit and on the exterior and 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 operates a total of 833 public housing units, 55 mod rehab units, and 1,986 vouchers in their efforts to assist low-income residents of Lake Charles. The agency operates six public housing developments. Inspection scores for the six housing developments range from 56 to 87, with the majority falling within the upper 70s to lower 80s.

Totals Number of Units

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

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 833 public housing units in Lake Charles. Of those units, 18 are studio apartments, 200 are 1-bedroom, 280 are 2-bedroom units, 289 are 3-bedroom units, and the remaining 45 are 4-bedroom. The PHA describes the condition of public housing as standard. The PHA recently

completed the replacement of the aging Booker T. Washington development with new public housing and Section 8 project based vouchers. Additional renovation is planned pending funding approval.

Public Housing Condition

Public Housing Development	Average Inspection Score
Lloyd Oaks Addition	75.5
Golden Arms Apartments	87.6
Carver Courts	77.0
Woodway Park Homes	81.7
Mayfield Homes	65.0
Meadow Park Homes	56.2

Table 38 - Public Housing Condition

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

The LCHA is interested in and has applied for funding from the Rental Assistance Demonstration (RAD) to help with rehabilitation needs of their public housing developments. Renovation of the High School Park units are in process, with a demolition application having been recently submitted. Overall, the housing authority feels that their housing units are in satisfactory condition.

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

As with any income group, living environments improve as incomes rise. In Lake Charles, the housing authority looks to improve conditions through job training, Section 3 compliance, and referrals for residents. It is the housing authority's judgment that in the current environment in Lake Charles, anyone who wants to work should be able to find work and the PHA works with their residents to help them locate jobs or job training.

Discussion:

The LCHA works to maintain and improve the living conditions in their properties in Lake Charles. Due to market conditions, the LCHA is currently not able to fully utilize the Section 8 vouchers allocated by HUD.

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

Introduction

The following data are the most current count of homeless facilities in Lake Charles taken from HUD's report for Lake Charles/Southwestern Louisiana Continuum of Care.

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)	139	4	8	61	0
Households with Only Adults	0	0	63	48	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: CoC Number LA-501 2013 CoC Housing Inventory Count Report

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 in Lake Charles provide a wide range of housing and services to their clients, including shelters and transitional housing facilities, substance abuse treatment, case management, job training, clothes closets to provide clothing suitable for job interviews, food, and transportation. All depend, to some extent, on mainstream services to supplement those offered in-house. These include transportation services, dental care, legal assistance, health and mental health care, job training, and childcare. Some of these services are offered pro bono from caring professionals. Other services require some payment from the client.

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.

Lake Charles is served by a wide range of organizations that address the needs of homeless individuals and families. Included are:

- Oasis - emergency shelter for victims of domestic violence
- Potter's House and Potter's House Annex – transitional housing for women with children and assisted living for women with a fixed income
- Catholic Charities – financial assistance and other services
- The Salvation Army Center of Hope - emergency shelter and transitional housing
- Matthew 25:20 (Nepenthe House) - transitional housing for men with AIDS or recovering from alcohol/drug abuse
- Lord's Place - transitional housing for single men 18 and over
- La Familia Resource Center – Bilingual services and referrals
- Calcasieu Parish Human Services Department/CoC Access Center – Rental and utility assistance, SNAP benefits, Medicaid and Medicare, and other services

These facilities and programs address housing and service needs of homeless individuals and families by offering beds and a variety of much needed services. Contained within this group of programs are emergency shelters, transitional and permanent housing, drug treatment programs, services for victims of domestic violence, mental health treatment, healthcare, and numerous associated services that attempt to address the continuum of needs of homeless persons.

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

Introduction

Special needs populations in Lake Charles include the elderly; frail elderly; persons with mental, physical, or developmental disabilities; persons with HIV/AIDS; and persons with substance abuse problems. Considering the non-homeless special needs population, many in these populations are currently having their housing and service needs met without or with limited public assistance. Circumstances, however, are subject to change and the more the community prepares for future needs, the better it will be able to meet those needs when they occur.

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

The supportive housing needs of special needs populations in Lake Charles vary according to the population. In coming years, the needs of the elderly and frail elderly will increase as the over 65 year old population grows with the aging of the baby boom population. These needs may include nursing care facilities targeted to lower income households who cannot afford private nursing home care. Permanent supportive housing options for persons with mental, physical, and developmental disabilities may also become a pressing issue as persons with disabilities who previously been taken care of by parents lose those caregivers to death or incapacity. With healthcare systems enabling persons with disabilities to live longer, many are now outliving their caregivers, increasing demand for group housing that provides the care this population needs.

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

Many of the homeless shelters operate under a rapid re-housing structure for clients coming into the system, but there is no established protocol within the service provision structure in Lake Charles regarding returning patients from mental and physical health institutions.

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, including the Calcasieu Council on Aging. 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 of Lake Charles does not currently have any plans to directly address the housing and supportive service needs of persons who are not homeless but have other special needs. The City supports the efforts of the Calcasieu Council on Aging (CCOA), which operates many programs that address the supportive service needs of seniors. The CCOA also operates six senior centers within the Parish, including two in Lake Charles, where meals are served and supports the local Meals on Wheels program.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There were no barriers to affordable housing resulting from public policies of the City of Lake Charles identified.

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

Introduction

Housing preferences are fulfilled by a household's ability to meet the financial needs of owning or renting their desired housing unit. The economic health of a community has a large impact on that ability through the job market, business activity, and the household's relative place in the economy determined by their level of education and employment status. The data below provide a look at where jobs and economic activity in Lake Charles provide employment opportunities and some descriptive consideration of education and employment levels.

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	524	126	2	0	-2
Arts, Entertainment, Accommodations	4,279	6,526	19	18	-1
Construction	1,947	2,785	9	8	-1
Education and Health Care Services	4,915	9,183	22	25	3
Finance, Insurance, and Real Estate	1,053	1,863	5	5	0
Information	370	631	2	2	0
Manufacturing	2,172	3,718	10	10	0
Other Services	710	1,219	3	3	0
Professional, Scientific, Management Services	1,402	2,636	6	7	1
Public Administration	67	82	0	0	0
Retail Trade	3,571	5,737	16	16	0
Transportation and Warehousing	891	1,020	4	3	-1
Wholesale Trade	811	1,220	4	3	-1
Total	22,712	36,746	--	--	--

Table 40 - Business Activity

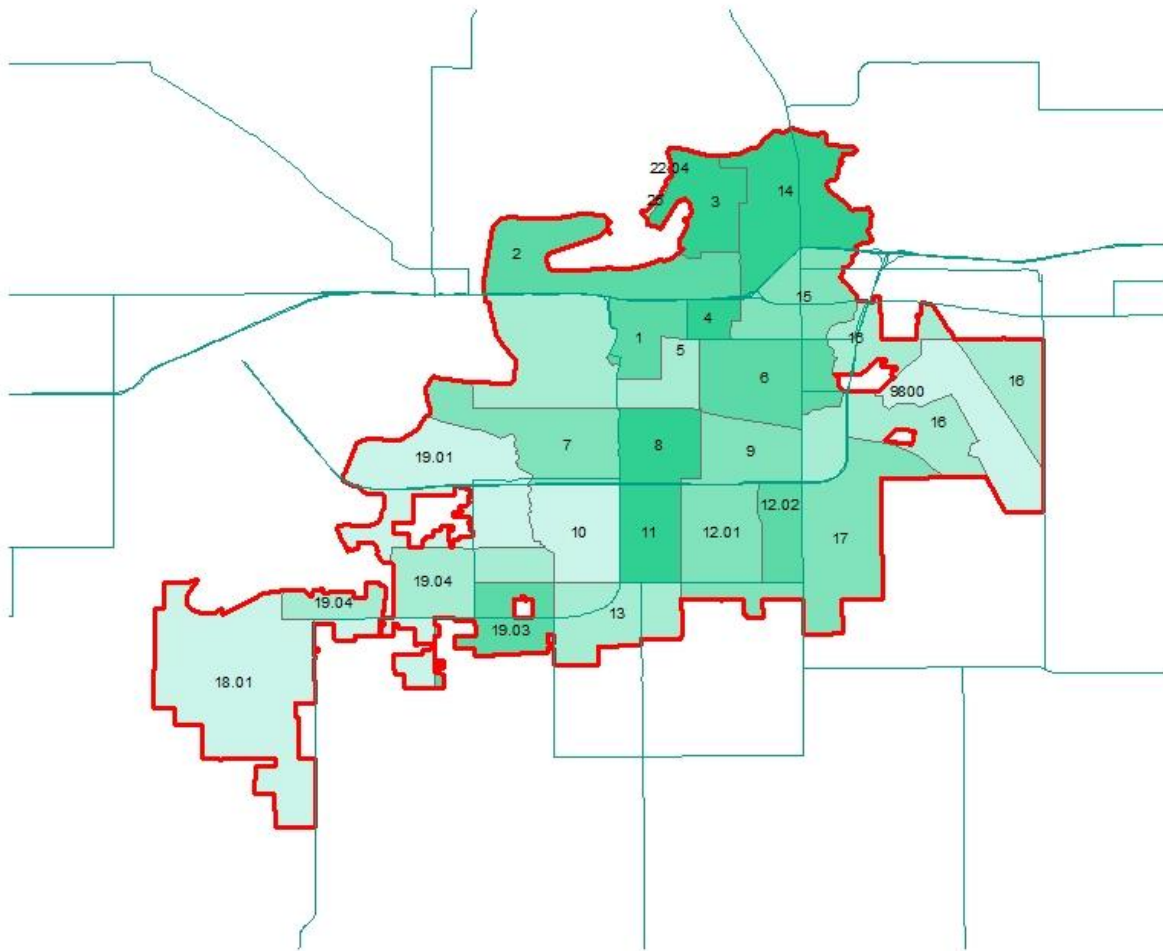
Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	34,562
Civilian Employed Population 16 years and over	31,466
Unemployment Rate	8.96
Unemployment Rate for Ages 16-24	29.54
Unemployment Rate for Ages 25-65	5.28

Table 41 - Labor Force

Data Source: 2006-2010 ACS



Legend

— Roads

Lake Charles

Census Tracts

Unemployment Rate



Unemployment Rate

Occupations by Sector	Number of People
Management, business and financial	5,696
Farming, fisheries and forestry occupations	1,412
Service	4,770
Sales and office	5,957
Construction, extraction, maintenance and repair	2,601
Production, transportation and material moving	1,404

Table 42 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	26,526	88%
30-59 Minutes	2,554	8%
60 or More Minutes	972	3%
Total	30,052	100%

Table 43 - Travel Time

Data Source: 2006-2010 ACS

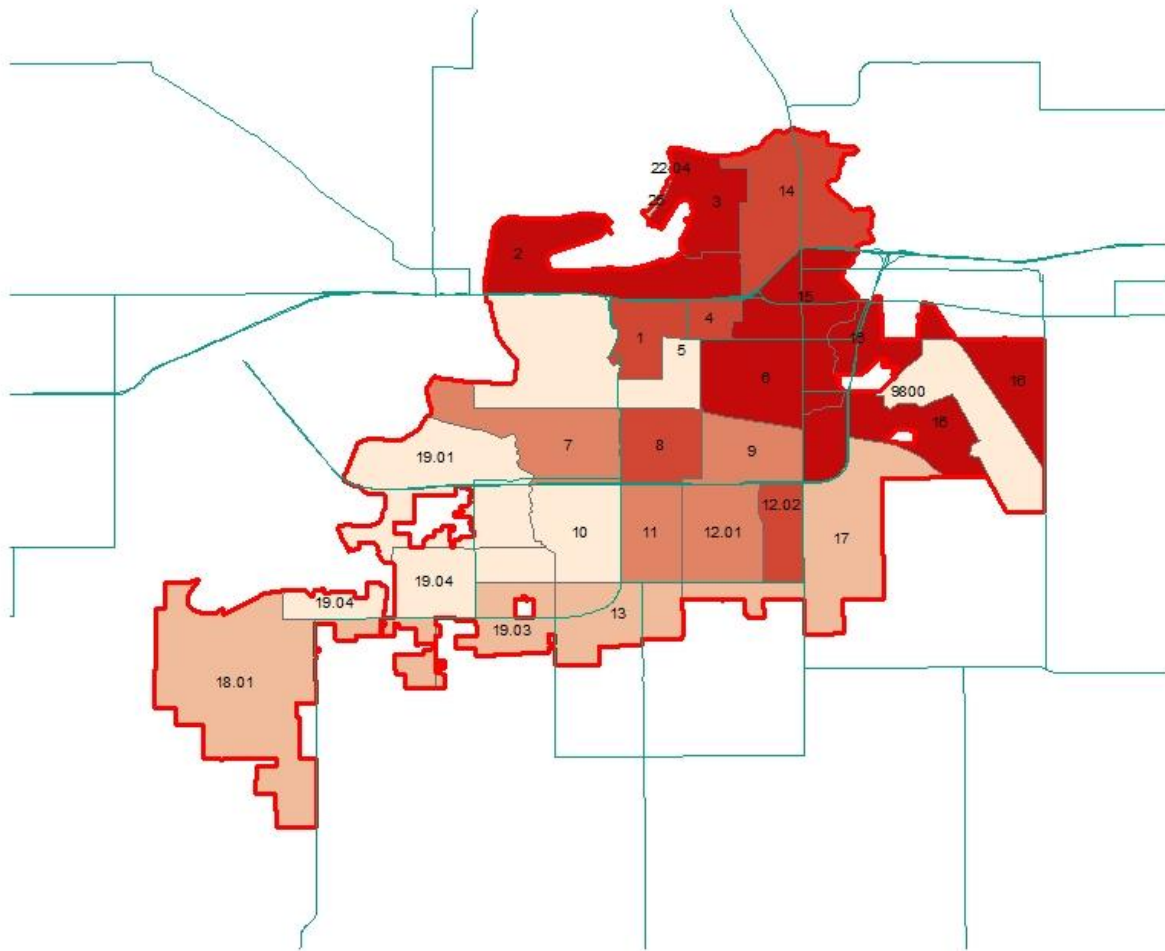
Education:

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	2,407	346	2,689
High school graduate (includes equivalency)	6,923	876	3,017
Some college or Associate's degree	7,558	474	2,319
Bachelor's degree or higher	7,283	177	1,406

Table 44 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS



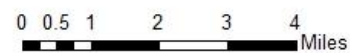
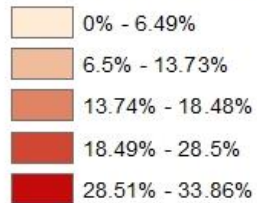
Legend

— Roads

Lake Charles

Census Tracts

Less than a HS Degree



Percent Less than a High School Degree

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	313	286	246	782	2,074
9th to 12th grade, no diploma	1,347	1,111	872	2,145	1,263
High school graduate, GED, or alternative	2,354	2,609	2,889	5,318	3,307
Some college, no degree	3,959	2,478	1,882	3,909	1,571
Associate's degree	68	655	380	1,056	158
Bachelor's degree	423	1,913	1,085	3,028	911
Graduate or professional degree	14	685	572	1,593	802

Table 45 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	12,846
High school graduate (includes equivalency)	21,388
Some college or Associate's degree	24,656
Bachelor's degree	37,531
Graduate or professional degree	52,348

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

The most active business sector in Lake Charles, in terms of the number of workers in the various industries, is Education and Health Care Services with 20 percent of all workers. That sector is followed by Arts, Entertainment, Accommodations and Retail Trade with 18 and 15 percent respectively. Manufacturing has nine percent share of workers and Construction has eight percent.

Describe the workforce and infrastructure needs of the business community:

Participants in the Con Plan forums and community survey have identified workforce development and readiness and job training as needs within Lake Charles that should be addressed.

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.

A number of economic development successes have been reported by the Southwest Louisiana Economic Development Alliance over the last three years. Successes are so numerous they can't all be listed here. Over \$2 billion in new investments have been brought to Lake Charles. They include:

CHENNAULT INTERNATIONAL AIRPORT 8/12

Lake Charles – It is estimated Chennault supports more than 3,000 jobs and billions of dollars of economic activity in the area. Chennault International Airport announced an expansion project which will add 112,000 to 115,000 square foot new maintenance and repair hangar. Chennault International Airport officials say the process is underway to award a bid for construction of the new \$21 million hangar (the local match was \$4 million) which will be located in this area at the airport, and will provide up to 500 new jobs in this growing industry. The hangar is expected to be complete in 2013 and help meet growth needs of business for decades to come.

G2X ENERGY 1/13

Lake Charles - Governor Bobby Jindal highlighted G2X Energy Inc.'s plans for a \$1.3 billion natural gas-to-gasoline facility at The Port of Lake Charles in Southwest Louisiana. The Calcasieu Parish project would create 243 new direct jobs, averaging \$66,500 per year plus benefits. LED estimates the project would also result in 748 new indirect jobs, for a total of nearly 1,000 new permanent jobs in Southwest Louisiana. The expected number of jobs over the entire 36 month construction period is approximately 3,000 which would include on average 1,500 workers at the site. G2X Energy is finalizing an option to lease 200 acres in the Industrial Canal at the Port of Lake Charles, where the company will have the flexibility of shipping gasoline by pipeline or sea. G2X Energy will build its facility near Trunkline LNG, a major energy tenant operating at the port. Through a proven technology process, G2X Energy will use natural gas to produce methanol, then convert methanol to final gasoline for 90 percent of its production. About 10 percent of the output will be liquefied petroleum gas or propane.

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

Generally, there is a wide range of jobs in Lake Charles with a variety of education and skill requirements. The industry with the most workers in Lake Charles is the Education and Health Care Services sector, which typically has stringent education and skill requirements for the most visible portion of the workforce, the educators, doctors, and nurses. The sector also has a large support staff with lower education and skill requirements, including maintenance workers, drivers, and many other job classifications. Lake Charles' second and third largest sectors are Arts, Entertainment,

Accommodations and Retail Trade, typically calling for a less educated, less skilled workforce. Lake Charles has a relatively well educated workforce, with almost twice as many residents over the age of 25 having a college degree as those not having finished high school (16% vs. 29%), with another 23 percent of those over the age of 25 having some college experience.

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 include:

SOWELA TECHNICAL COMMUNITY COLLEGE

Aviation Training Facility 8/13

Lake Charles - AAR Corporation's announcement will bring \$3.7 million to SOWELA to upgrade and expand its aviation program. The multi-million dollar aircraft maintenance and repair operation is located in Lake Charles at the Chennault International Airport.

Industrial Technology Training Facility 12/12

Lake Charles - To support the project's workforce needs during construction and operations of the new Sasol plants, the state of Louisiana will be investing \$20 million for a new training facility and associated equipment focused on industrial technology at SOWELA Technical Community College in Lake Charles. The new training center initially will focus primarily on meeting the training needs of Sasol; once Sasol's initial needs have been met, the facility will serve the broader needs of growing manufacturers throughout the region.

Nursing and Allied Health Building 5/13

Lake Charles - Groundbreaking ceremonies were held on May 3, 2013 for SOWELA Technical Community College's new \$8.8 million Nursing and Allied Health Building project - a new 35,000-square-foot building, state-of-the-art technology and equipment, new lecture halls, labs and a digital media center. The state committed \$6 million to build this new facility because to meet the growing demand for a high-quality healthcare workforce in southwest Louisiana and across our state. Funding for the project comes from a \$2.8 million gift from the H.C. Drew Foundation of Lake Charles along with \$6 million in state funding.

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.

The CEDS produced by the Imperial Calcasieu Planning and Development Commission (IMCAL) has identified the following goals and objectives for the planning district which includes Lake Charles.

District Goals

A. Economic Development

Expand and diversify the district small business base.

Develop district industrial park facilities.

Encourage the development of new industries and the expansion of existing industries.

B. Community Development

Continue to develop district infrastructure such as water, sewer, recreation, schools, housing, and transportation to accompany district needs.

Develop maximum district tourism activities.

C. Transportation

Identify district airports and develop their expansion potential.

Continue to improve highways and arteries, including interstates.

District Objectives

A. Economic Development Identify available commercial land that could be used for expansion activities of existing small businesses. Establish a database for available public and private small business loans. Publicize the existence of the state Enterprise Zone program. Assist in establishing new industrial parks. Develop a district small business visitation program to determine expansion needs of area small businesses.

B. Community development. Conduct a district inventory of infrastructure needs. Provide grant assistance to district communities in developing and obtaining state or federal grants. Develop an inventory of existing district tourism attractions, and assist in developing tourism information.

C. Transportation Inventory the strengths and weaknesses of existing airports. Assist district airports and their boards in identifying available local/state/federal sources of funds to address their expansion needs. Identify major highway arteries and interstate sections that need improvements, and seek funding sources for these improvements.

Discussion

Economic development activities in the region have been vigorous and very successful in stimulating the local job market and bringing new opportunities to residents of Lake Charles. The list of new opportunities included above is just a small sample of the new projects in the area over the past few years.

MA-50 Needs and Market Analysis Discussion

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

The census tracts that are identified as eligible for CDBG area benefit (median income below 80 percent of the area median income) include some of the oldest neighborhoods in the city. The housing in these neighborhoods are often in poor condition and many are in need of extensive rehabilitation or removal. These neighborhoods are also where the lowest income households in the city live, in housing stock that is in poor condition, and, therefore, offered at lower rents or sales prices. Despite the lower rents or purchase price, the lower income households pay a large portion of their income on housing expenses. In this case, concentrated would mean that a large portion of the neighborhood shows the impact of these housing problems.

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

As of the 2010 Census, African-Americans comprise about 48 percent of the population of Lake Charles (47.7%). There are concentrations of the African-American population in census tracts in north Lake Charles, with the percentage of the total population being as much as 99.3 percent. Most of the tracts are within the CDBG area benefit tracts (where median incomes of the tracts are below 80 percent of the area median income). These areas also show high rates of poverty, with poverty rates above 50 percent of the population of the tracts. Maps of poverty rates and concentrations of African-Americans are included below.

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

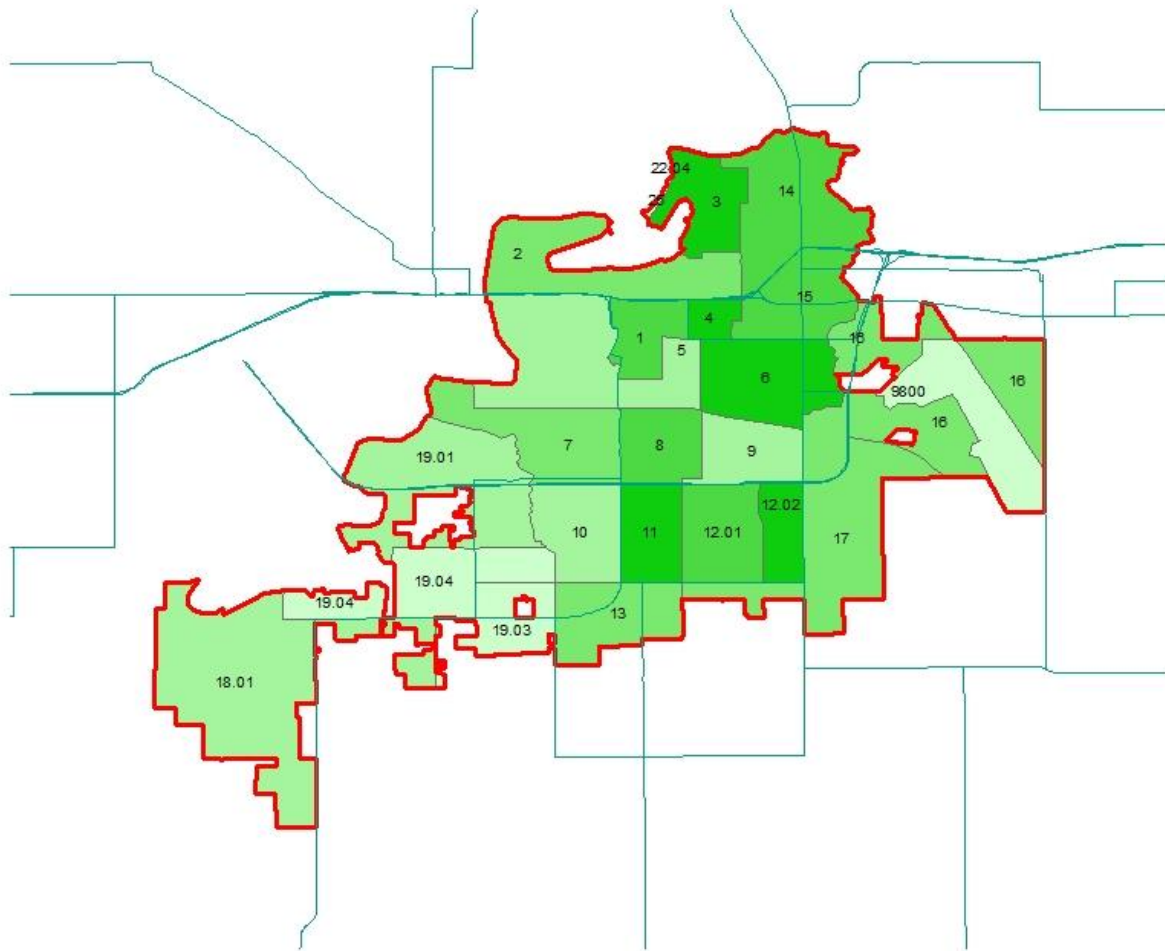
These neighborhoods, as mentioned above, contain much of the poorest housing stock in the city. As a result, the housing market contains much of the lowest cost housing as well. Some neighborhoods have a number of vacant lots where homes have been removed. The City operates a home reconstruction program that attempts to improve the housing stock in older areas of the city through the demolition and reconstruction of units on existing sites.

Are there any community assets in these areas/neighborhoods?

These areas do have community assets, including community and senior centers, parks, and other public facilities. Much of the public housing operated by the Lake Charles Housing Authority is also located within these neighborhoods.

Are there other strategic opportunities in any of these areas?

In neighborhoods where many homes have been removed, there may be opportunities for development of new housing units. In areas where brownfield issues are not a concern, private and non-profit developers can find appropriate redevelopment sites to provide homes for a range of household incomes, including lower and upper income households. These efforts would aid in sustainability efforts, bringing more people into the neighborhoods and improving the housing stock available in the market.



Legend

— Roads

□ Lake Charles

Census Tracts

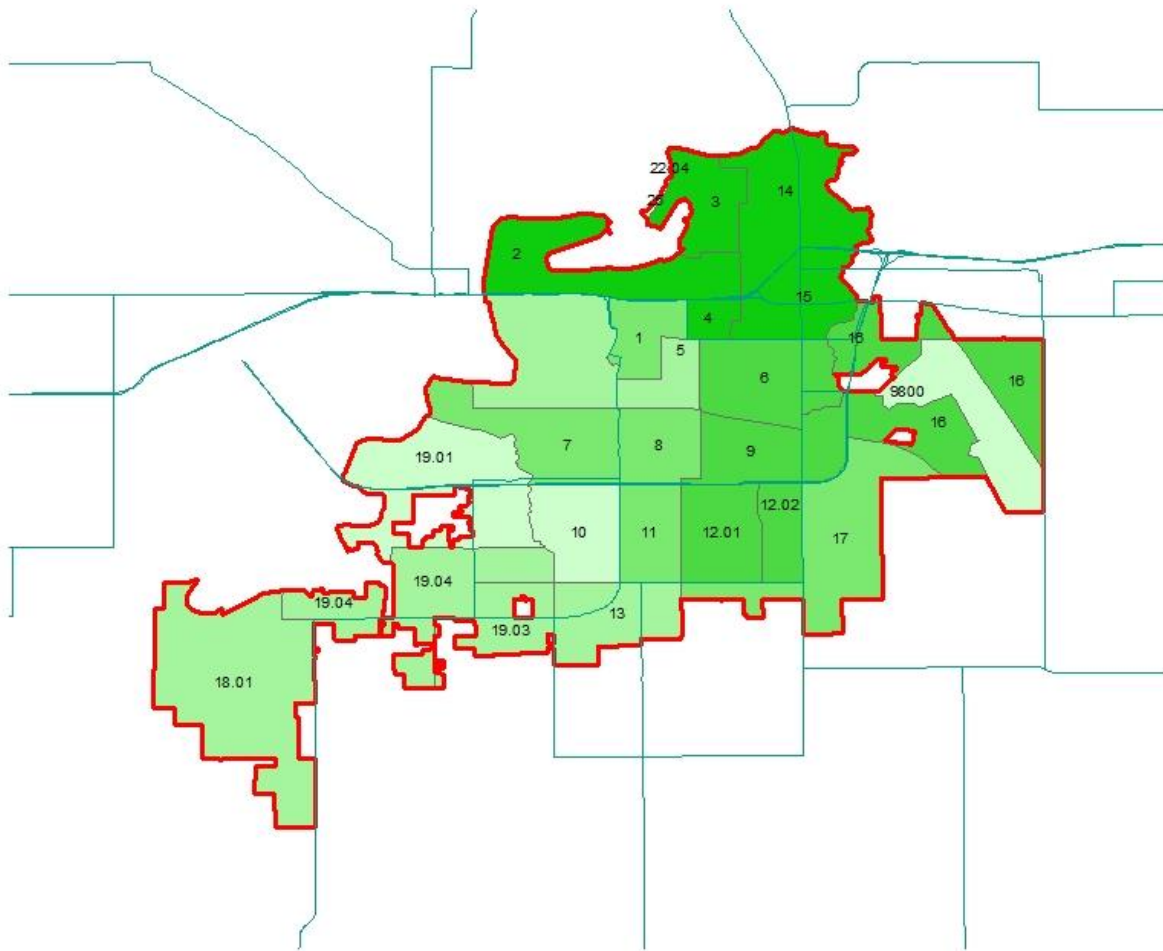
Poverty

- 0% - 8.06%
- 8.07% - 9.84%
- 9.85% - 23.62%
- 23.63% - 34.25%
- 34.26% - 54.82%



0 0.5 1 2 3 4 Miles

Percent Living in Poverty



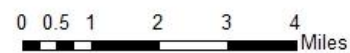
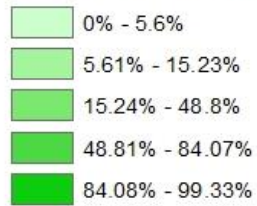
Legend

— Roads

□ Lake Charles

Census Tracts

Percent African-American



Percent African-American

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan lays out the direction the City intends to take is the distribution of the Community Development Block Grant and HOME funding for the next five years. The priorities listed were determined through consultation with service providers and consideration of a community survey that was conducted in the development of the Consolidated Plan. Some of the activities included will be targeted to individual households who qualify for the programs according to their income status (individual benefit). Other programs are directed toward particular areas within Lake Charles where the median incomes of the census tracts involved are below 80 percent of the area median income (area benefit). The City's goals and objectives are listed below and summarized in Section SP-45.

Homelessness

Goal: Facilitate an expansion of housing and supportive services offered to homeless families and individuals in Lake Charles over a five year period.

Objective 1: Continue to collaborate with homeless providers to supply a continuum of services.

Strategy 1.1: Support and encourage non-profit participation in a Homeless Management Information System (HMIS).

Performance Goal: Provide support to agencies / service providers for collection of client data and continuum of care and provide funding for agencies who cannot afford the HMIS fees. – 500 persons served each annual plan year.

Objective 2: Support services aimed at the prevention and elimination of homelessness and Rapid Re-housing.

Strategy 2.1: Provide CDBG funds to avert eviction and/or utility disconnection, as well as pay deposits and rent. Suitable Living Environment / Availability-Accessibility

Performance Goal: (\$28,991 CDBG Funding allocated 1st Year). Assist 1 Agency / Serving 200 individuals each annual plan year.

Affordable Housing

Goal: Improve the condition and availability of affordable housing over a five-year period.

Objective 1: Improve the condition of housing for low-income homeowners.

Strategy 1.1: Provide Major Repairs to homeowners with urgent repair needs.

Performance Goal: 10 Units in years 2 - 5 of the five-year plan.

Strategy 1.2: Provide funding for rehabilitation / reconstruction projects for low-income homeowners.

Performance Goal: Provide assistance for 3 housing units each of the annual plan years.

Objective 2: Increase the viability for potential homeownership opportunities.

Strategy 2.1: Provide funding to CHDO organization to provide down-payment, closing cost and principal reduction assistance to low-income homebuyers.

Performance Goal: Support 1 CHDO / 1 Unit Assisted.

Objective 3: Improve the condition of housing for low-income renters and home owners through relocation services.

Strategy 3.1: Provide funding for the relocation of families during rehabilitation/reconstruction projects.

Performance Goal: Provide funding to assist 3 families with relocation cost for 3 units during rehabilitation / reconstruction per year each annual plan period.

Non Housing Community Development Needs

Goal: Improve living conditions in Lake Charles by addressing non-housing community development needs over a five year period.

Objective 1: Support improvement of infrastructure and public facilities in CDBG targeted areas in Lake Charles.

Strategy 1.1: Support the improvement of infrastructure projects in low and moderate income census tracts.

Performance Goal: Support two projects for street improvements and paving of unpaved streets, and installation sidewalks, curb and gutter improvements during the five year consolidated plan period.

Objective 2: Removal of Slum and Blighted Conditions to create marketable sites for new housing development.

Strategy 2.1: Property clearance of slum and blighted conditions of select sites for new housing development.

Performance Goal: Provide \$50,000 funding to assist Lake Charles Housing Authority with Demolition of High School Park / 200 persons served. Provide \$20,000 for persons selected for reconstruction homes to acquire the units.

Objective 3: Address community needs through community-based public service programs.

Strategy 3.1: Provide funding to non-profit and government organizations to deliver services to youth and children.

Performance Goal: Provide funding for two programs to support at risk youth in the area of truancy, drop out prevention and increase high school retention, pregnancy prevention, and summer enrichment and day and after school programs.

Strategy 3.2: Provide funding to non-profit and government organizations to deliver services to youth and children.

Performance Goal: Provide funding 1 Agency / 25 youths served to support a program for youth entrepreneurs.

Strategy 3.3: Provide funding to non-profit organizations to deliver services to seniors.

Performance Goal: Provide funding to 1 agency / 65 persons served to provide air conditioners to elderly persons.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	CDBG Area Benefit
	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?	
2	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 first of the two geographic areas is designated as those areas within the City that qualify for area benefit under CDBG guidelines, specifically where 51 percent of the residents or more earn less than 80 percent of the area median income. All CDBG programmed activities are located in areas determined to be predominantly low and moderate-income areas---that is, at least 51 percent of the population of that area is classified as low and moderate-income families. According to the 2010 census data, the census tracts meeting this definition are 1, 2, 3, 4, 6 7, 8, 12.01, and a portion of 12.02. Census tracts 2, 3, 4, 6, 7, 9, 12.01, 12.02, 14, 15, and 16 have 51% or more concentration of racial minorities. The second geographic area is labeled Citywide and covers every portion of the City of Lake Charles as a target for administrative expenses and programs targeted for individual benefit.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Infrastructure - Streets and Sidewalks
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	CDBG Area Benefit
	Associated Goals	Non-housing Community Development Objective 1
	Description	Funding for repair and improvements to community infrastructure, including streets and sidewalks.
	Basis for Relative Priority	Community surveys and public forums.
2	Priority Need Name	Public and Community Facilities
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	CDBG Area Benefit
	Associated Goals	Non-housing Community Development Objective 1
	Description	Funding for improvement or construction of facilities that serve low-income persons.
	Basis for Relative Priority	Community survey and public forums.
3	Priority Need Name	Demolition and Site Clearance
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	CDBG Area Benefit
	Associated Goals	Non-housing Community Development Objective 2

	Description	Removal of dilapidated structures in low-income areas.
	Basis for Relative Priority	Community surveys and public forums.
4	Priority Need Name	Culverts and Drainage
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	CDBG Area Benefit
	Associated Goals	Non-housing Community Development Objective 1
	Description	Funding to improve draining systems in low-income areas.
	Basis for Relative Priority	Community surveys and public forums.
5	Priority Need Name	Youth Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children
	Geographic Areas Affected	Citywide CDBG Area Benefit
	Associated Goals	Non-housing Community Development Objective 3.1 Non-housing Community Development Objective 3.2
	Description	Services addressing the needs of youth.
	Basis for Relative Priority	Community surveys and public forums.
6	Priority Need Name	Child Care Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children
	Geographic Areas Affected	Citywide CDBG Area Benefit

	Associated Goals	Non-housing Community Development Objective 3.1 Non-housing Community Development Objective 3.2
	Description	Day care and after school care for children from low-income households.
	Basis for Relative Priority	Community surveys and public forums.
7	Priority Need Name	Senior Services
	Priority Level	High
	Population	Extremely Low Low Elderly Elderly Frail Elderly
	Geographic Areas Affected	Citywide CDBG Area Benefit
	Associated Goals	Non-housing Community Development Objective 3.3
	Description	Services for low-income seniors.
	Basis for Relative Priority	Community surveys and public forums.
8	Priority Need Name	Housing - Reconstruction
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children
	Geographic Areas Affected	CDBG Area Benefit
	Associated Goals	Affordable Housing Objective 1.2
	Description	Reconstruction of housing units that have been demolished.
	Basis for Relative Priority	Community surveys and public forums.
9	Priority Need Name	Housing Assistance - Homeownership
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children
	Geographic Areas Affected	Citywide CDBG Area Benefit
	Associated Goals	Affordable Housing Objective 2 Non-housing Community Development Objective 2
	Description	Downpayment and closing cost assistance to low-income homebuyers.
	Basis for Relative Priority	Community surveys and public forums.
10	Priority Need Name	Housing - Relocation
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Citywide CDBG Area Benefit
	Associated Goals	Affordable Housing Objective 3
	Description	Assistance to low-income households displaced by publicly funded construction activities.
	Basis for Relative Priority	Community surveys and public forums.
11	Priority Need Name	Housing - Home Repair
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Citywide CDBG Area Benefit
	Associated Goals	Affordable Housing Objective 1.1

	Description	Assistance to homeowners needing repairs to their housing units.
	Basis for Relative Priority	Community surveys and public forums.
12	Priority Need Name	Homeless Services - HMIS
	Priority Level	High
	Population	Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide CDBG Area Benefit
	Associated Goals	Homeless Objective 1
	Description	Funding to assist with the expansion of the Homeless Management Information System.
	Basis for Relative Priority	Community surveys and public forums.
13	Priority Need Name	Homeless Services - Homeless Prevention
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Citywide CDBG Area Benefit
	Associated Goals	Homeless Objective 2
	Description	Support of services that provide assistance to households at risk of homelessness.
	Basis for Relative Priority	Community surveys and public forums.

Narrative (Optional)

The City conducted a survey of residents through a survey instrument posted on the City's website and hard copy surveys distributed at all Consolidated Plan forums. The results of these surveys were used by City staff to allocate priorities among the various facility, infrastructure, service, and economic development needs listed above. Use of Community Development Block Grant funds is limited to those activities deemed to have "High" priorities.

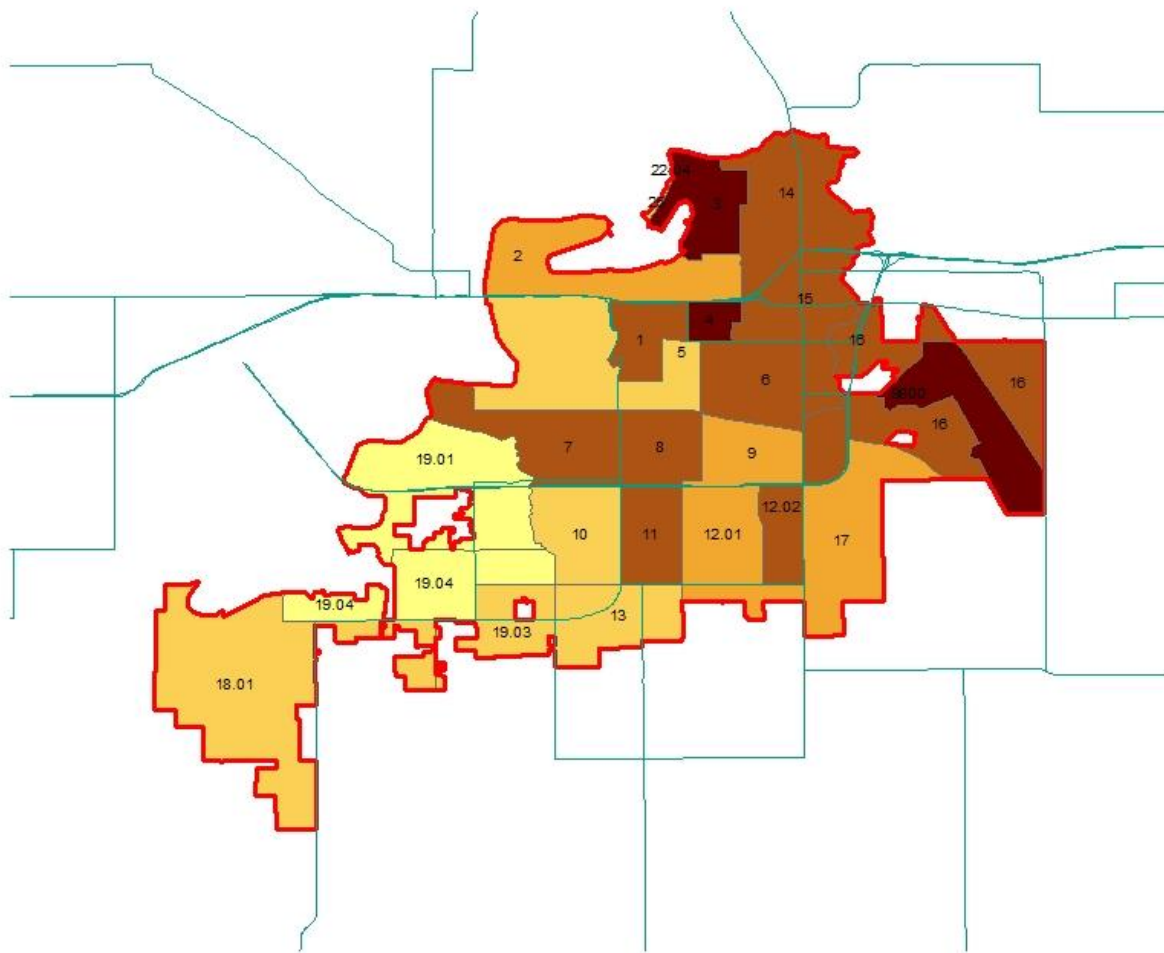
SP-30 Influence of Market Conditions – 91.215 (b)

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 was 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 persons 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. While rates are currently at historic lows, the mortgage markets are still recovering from the recent mortgage foreclosure crisis and restrictions placed on lending institutions that resulted. 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 relative 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



Legend

— Roads

□ Lake Charles

Census Tracts

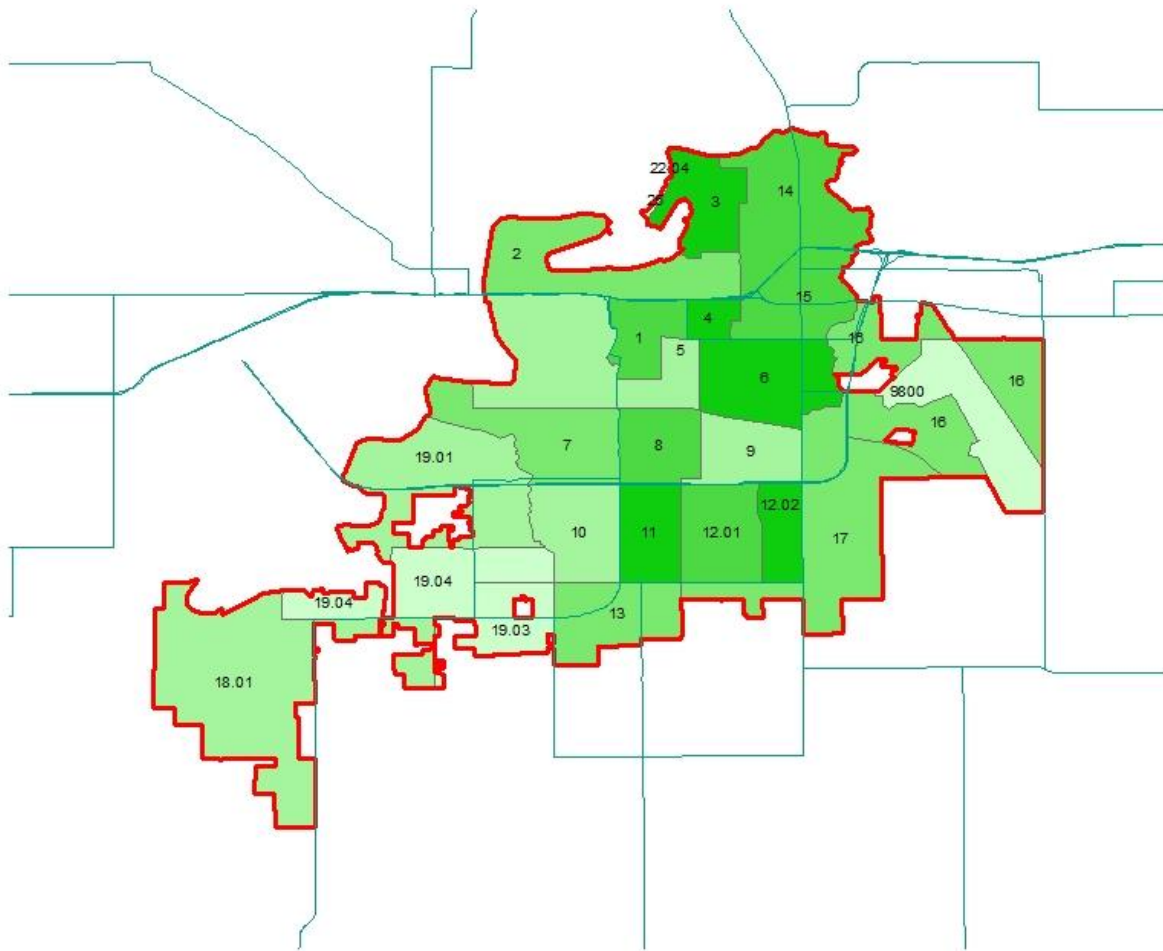
MedInc

■	\$0.00 - \$17,499.00
■	\$17,499.01 - \$30,999.00
■	\$30,999.01 - \$41,999.00
■	\$41,999.01 - \$65,999.00
■	\$65,999.01 - \$77,829.00



0 0.5 1 2 3 4 Miles

Median Household Income



Legend

— Roads

□ Lake Charles

Census Tracts

Poverty

- 0% - 8.06%
- 8.07% - 9.84%
- 9.85% - 23.62%
- 23.63% - 34.25%
- 34.26% - 54.82%



0 0.5 1 2 3 4 Miles

Percent Living in Poverty

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

Introduction

The City of Lake Charles receives funding from two federal grant programs, the Community Development Block Grant Program and the HOME Investment Partnership. These two grant programs combined will bring \$860,341 into the city to support affordable housing, homeless, and community development programs and projects in the first program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	653,732	0	0	653,732	2,614,928	Expected amount for remainder of Con Plan is Year 1 times 4.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	206,609	0	0	206,609	826,436	Expected amount for remainder of Con Plan is Year 1 times 4.

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 its emphasis on expropriating abandoned and adjudicated property and making property available for profit and non-profit developers for affordable housing development.

Discussion

The City has programmed approximately \$860 thousand from the CDBG and HOME programs for the FY 2014 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

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
City of Lake Charles	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
GREATER SOUTHWEST LOUISIANA CHDO	CHDO	Ownership Rental	Region
Project Build a Future	CHDO	Ownership Rental	Jurisdiction
Habitat for Humanity	CHDO	Ownership	Region
Southwest Louisiana Continuum of Care	Continuum of care	Homelessness	Region

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. Though this organization, the group collects facilities 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. The lone gap is the limited number of CHDOs operating in Lake Charles. At this time there are only three CHDOs. More CHDOs 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
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services			
Supportive Services			
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	
Other			

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 and 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 Southwest Louisiana 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

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	Homeless Objective 1	2014	2018	Homeless	Citywide	Homeless Services - HMIS	CDBG: \$6,934	Homeless Person Overnight Shelter: 2500 Persons Assisted
2	Homeless Objective 2	2014	2018	Homeless	Citywide	Homeless Services - Homeless Prevention	CDBG: \$28,991	Homelessness Prevention: 1000 Persons Assisted
3	Affordable Housing Objective 1.1	2015	2018	Affordable Housing	Citywide	Housing - Home Repair		Homeowner Housing Rehabilitated: 10 Household Housing Unit
4	Affordable Housing Objective 1.2	2014	2018	Affordable Housing	CDBG Area Benefit	Housing - Reconstruction	HOME: \$144,957	Homeowner Housing Rehabilitated: 15 Household Housing Unit
5	Affordable Housing Objective 2	2014	2018	Affordable Housing	CDBG Area Benefit	Housing Assistance - Homeownership	HOME: \$30,991	Direct Financial Assistance to Homebuyers: 5 Households Assisted Other: 5 Other
6	Affordable Housing Objective 3	2014	2018	Affordable Housing	Citywide CDBG Area Benefit	Housing - Relocation	HOME: \$10,000	Other: 15 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Non-housing Community Development Objective 1	2014	2018	Non-Housing Community Development	CDBG Area Benefit	Infrastructure - Streets and Sidewalks Public and Community Facilities Culverts and Drainage	CDBG: \$354,926	Other: 2 Other
8	Non-housing Community Development Objective 2	2014	2018	Non-Housing Community Development	CDBG Area Benefit	Demolition and Site Clearance Housing Assistance - Homeownership	CDBG: \$70,000	Direct Financial Assistance to Homebuyers: 2 Households Assisted Other: 200 Other
9	Non-housing Community Development Objective 3.1	2014	2018	Non-Housing Community Development	CDBG Area Benefit	Youth Services Child Care Services	CDBG: \$46,990	Other: 10 Other
10	Non-housing Community Development Objective 3.2	2014	2018	Non-Housing Community Development	CDBG Area Benefit	Youth Services Child Care Services	CDBG: \$11,145	Public service activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted Other: 5 Other
11	Non-housing Community Development Objective 3.3	2014	2018	Non-Housing Community Development	Citywide CDBG Area Benefit	Senior Services	CDBG: \$4,000	Other: 260 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Homeless Objective 1
	Goal Description	<p>Goal: Facilitate an expansion of housing and supportive services offered to homeless families and individuals in Lake Charles over a five year period.</p> <p>Objective 1: Continue to collaborate with homeless providers to supply a continuum of services.</p> <p>Strategy 1.1: Support and encourage non-profit participation in a Homeless Management Information System (HMIS).</p> <p>Performance Goal: Provide support to agencies / service providers for collection of client data and continuum of care and provide funding for agencies who cannot afford the HMIS fees. – 500 persons served each annual plan year.</p>
2	Goal Name	Homeless Objective 2
	Goal Description	<p>Goal: Facilitate an expansion of housing and supportive services offered to homeless families and individuals in Lake Charles over a five year period.</p> <p>Objective 2: Support services aimed at the prevention and elimination of homelessness and Rapid Re-housing.</p> <p>Strategy 2.1: Provide CDBG funds to avert eviction and/or utility disconnection, as well as pay deposits and rent.</p> <p>Performance Goal: Assist 1 Agency / Serving 200 individuals each annual plan year.</p>

3	Goal Name	Affordable Housing Objective 1.1
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.1: Provide Major Repairs to homeowners with urgent repair needs.</p> <p>Performance Goal: 10 Units in years 2 through 5 of the five-year plan</p>
4	Goal Name	Affordable Housing Objective 1.2
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.2: Provide funding for rehabilitation / reconstruction projects for low-income homeowners.</p> <p>Performance Goal: Provide assistance for 3 housing units each of the annual plan years.</p>
5	Goal Name	Affordable Housing Objective 2
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 2: Increase the viability for potential homeownership opportunities.</p> <p>Strategy 2.1: Provide funding to CHDO organization to provide down-payment, closing cost and principal reduction assistance to low-income homebuyers.</p> <p>Performance Goal: Support 1 CHDO / 1 Unit Assisted.</p>

6	Goal Name	Affordable Housing Objective 3
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 3: Improve the condition of housing for low-income renters and home owners through relocation services. Decent Housing / Affordability</p> <p>Strategy 3.1: Provide funding for the relocation of families during rehabilitation / reconstruction projects.</p> <p>Performance Goal: Provide funding to assist 3 families with relocation cost for 3 units during rehabilitation / reconstruction per year each annual plan period.</p>
7	Goal Name	Non-housing Community Development Objective 1
	Goal Description	<p>Goal: Improve living conditions in Lake Charles by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Support improvement of infrastructure and public facilities in CDBG targeted areas in Lake Charles.</p> <p>Strategy 1.1: Support the improvement of infrastructure projects in low and moderate income census tracts.</p> <p>Performance Goal: Support two projects for street improvements and paving of unpaved streets, and installation sidewalks, curb and gutter improvements during the five year consolidated plan period.</p>
8	Goal Name	Non-housing Community Development Objective 2
	Goal Description	<p>Goal: Improve living conditions in Lake Charles by addressing non-housing community development needs over a five year period.</p> <p>Objective 2: Removal of Slum and Blighted Conditions to create marketable sites for new housing development.</p> <p>Strategy 2.1: Property clearance of slum and blighted conditions of select sites for new housing development.</p> <p>Performance Goal: Provide \$50,000 funding to assist Lake Charles Housing Authority with Demolition of High School Park / 200 persons served. Provide \$20,000 for persons selected for reconstruction homes to acquire the units.</p>

9	Goal Name	Non-housing Community Development Objective 3.1
	Goal Description	<p>Goal: Improve living conditions in Lake Charles by addressing non-housing community development needs over a five year period.</p> <p>Objective 3: Address community needs through community-based public service programs.</p> <p>Strategy 3.1: Provide funding to non-profit and government organizations to deliver services to youth and children.</p> <p>Performance Goal: Provide funding for two programs to support at risk youth in the area of truancy, drop out prevention and increase high school retention, pregnancy prevention, and summer enrichment and day and after school programs.</p>
10	Goal Name	Non-housing Community Development Objective 3.2
	Goal Description	<p>Goal: Improve living conditions in Lake Charles by addressing non-housing community development needs over a five year period.</p> <p>Objective 3: Address community needs through community-based public service programs.</p> <p>Strategy 3.2: Provide funding to non-profit and government organizations to deliver services to youth and children.</p> <p>Performance Goal: Provide funding 1 Agency / 25 youths served to support a program for youth entrepreneurs.</p>
11	Goal Name	Non-housing Community Development Objective 3.3
	Goal Description	<p>Goal: Improve living conditions in Lake Charles by addressing non-housing community development needs over a five year period.</p> <p>Objective 3: Address community needs through community-based public service programs.</p> <p>Strategy 3.3: Provide funding to non-profit organizations to deliver services to seniors.</p> <p>Performance Goal: Provide funding to 1 agency / 65 persons served to provide air conditioners to elderly persons.</p>

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)

Performance goals projected for the use of the CDBG and HOME funding for the five-year period of the Consolidated Plan would benefit 15 households through reconstruction efforts and those same households would receive relocation assistance if the City continues funding the program over all five years. Additionally, five households would benefit from homebuyer assistance and 10 from home repairs (if the City chooses to fund repair programs in the second through fifth years).

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)

Every development in the Lake Charles Housing Authority inventory is in compliance with the number of accessible units required. While the agency meets the minimum requirements, staff feel that additional accessible larger units are needed and seeks means to provide more.

Activities to Increase Resident Involvements

The Lake Charles Housing Authority 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.

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

There were no barriers to affordable housing resulting from public policies of the City of Lake Charles identified.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

None required.

SP-60 Homelessness Strategy – 91.215(d)

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

The first homelessness objective provides that City staff continue its work with the Southwestern Louisiana Continuum of Care, the local coalition that organizes the Continuum of Care and submits grant applications for homeless initiatives. The coalition also conducts yearly point-in-time counts of the homeless and conducts a bi-yearly survey of the homeless. City staff participate in the counts and surveys. The point-in-time counts and the surveys work to reach out to homeless persons, including unsheltered persons, and assesses individual and family needs, contributing to the consultation brought to the Consolidated Plan forums and survey from which priorities are formed.

Addressing the emergency and transitional housing needs of homeless persons

The City also provides funding for organizations that offer emergency shelters through the State's Emergency Solutions Grant allocation. More emergency shelter beds are needed in Lake Charles. Local organizations are working to find ways to finance the development of more shelters, but funding is limited.

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 Strategic Plan supports efforts to provide permanent supportive housing, including special needs populations. The plan also provides for attention to expansion of services for the prevention of homelessness through tenant-based mortgage and rental assistance programs that provide temporary assistance to prevent evictions.

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

The plan provides support for tenant-based mortgage and rental assistance programs in an effort to prevent evictions and the homelessness that would ensue.

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

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

Goal: Increase the inventory of lead safe housing units.

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.
- 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 hazard 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?

The effectiveness of the programs operated by the City of Lake Charles work through the City's housing rehabilitation programs. These programs target some of the oldest housing stock in the city, which is typically in the worst condition and 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.

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

The City of Lake Charles currently 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

Goal: Reduce the size of the impoverished population in the City of Lake Charles.

Objective: Expand job opportunities in Lake Charles.

Strategy: Work with local entrepreneurs to stimulate business development in low income neighborhoods.

Strategy: Work to attract corporate relocations/expansions into Lake Charles to expand the total number of jobs.

Strategy: Work with local business leaders to assess the needs that businesses operating in Lake Charles are experiencing.

Objective: Enhance efforts to ensure that the workforce is trained to meet the occupational demands of local employers.

Strategy: Continue to support the Workforce Investment Board who offers assistance in job placement, job training, and continuing education.

Strategy: Promote existing General Education Development (GED) programs that work with adults who have not earned their high school diplomas.

Objective: Increase childcare and educational opportunities for children from low-income families.

Strategy: Support non-profit agencies that deliver childcare, head-start, and after-school services to low/moderate income households.

Objective: Expand affordable housing opportunities in Lake Charles.

Strategy: Provide down payment/closing cost assistance and principal reduction assistance to low/moderate income homebuyers.

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

The City's downpayment/closing costs program for first-time homebuyers is to allocate funds for owning a home and gaining a marketable job skill creates wealth. The City of Lake Charles is also providing mortgage subsidies and closing cost assistance to qualified poverty-level families. The Community Development Division will continue working with community and faith based organizations that offer counseling services to prepare families to be homeowners. Enabling them to take advantage of the City's down payment/closing cost assistance and new construction/housing development programs through the CDBG program, and the soft second cost assistance program through the HOME CHDO program.

Additional 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.

Given the City's limited financial resources and that the majority of factor's affecting a family's poverty-level status are typically beyond the control of city policies, the extent to which the proposed strategies will reduce and/or assist in reducing the number of poverty-level families is difficult to gauge. In the coming future, the Community Development Division will 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 its self 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 sub-recipient with formal written notification of the results of the monitoring review. This letter points out both problem areas and successes.

The entire Monitoring Plan can be found in the attachments.

Expected Resources

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

Introduction

The City of Lake Charles receives funding from two federal grant programs, the Community Development Block Grant Program and the HOME Investment Partnership. These two grant programs combined will bring \$860,341 into the city to support affordable housing, homeless, and community development programs and projects in the first program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	653,732	0	0	653,732	2,614,928	Expected amount for remainder of Con Plan is Year 1 times 4.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	206,609	0	0	206,609	826,436	Expected amount for remainder of Con Plan is Year 1 times 4.

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 its emphasis on expropriating abandoned and adjudicated property and making property available for profit and non-profit developers for affordable housing development.

Discussion

The City has programmed approximately \$860 thousand from the CDBG and HOME programs for the FY 2014 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

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	Homeless Objective 1	2014	2018	Homeless	Citywide	Homeless Services - HMIS	CDBG: \$6,934	Other: 500 Other
2	Homeless Objective 2	2014	2018	Homeless	Citywide	Homeless Services - Homeless Prevention	CDBG: \$28,991	Homelessness Prevention: 200 Persons Assisted
3	Affordable Housing Objective 1.2	2014	2018	Affordable Housing	Citywide	Housing - Reconstruction	HOME: \$144,957	Homeowner Housing Rehabilitated: 3 Household Housing Unit
4	Affordable Housing Objective 2	2014	2018	Affordable Housing	Citywide CDBG Area Benefit	Housing Assistance - Homeownership	HOME: \$30,991	Homeowner Housing Added: 1 Household Housing Unit Other: 1 Other
5	Affordable Housing Objective 3	2014	2018	Affordable Housing	Citywide CDBG Area Benefit	Housing - Relocation	HOME: \$10,000	Other: 3 Other
6	Non-housing Community Development Objective 1	2014	2018	Non-Housing Community Development	CDBG Area Benefit	Infrastructure - Streets and Sidewalks Public and Community Facilities	CDBG: \$354,926	Other: 2 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Non-housing Community Development Objective 2	2014	2018	Non-Housing Community Development	CDBG Area Benefit	Demolition and Site Clearance	CDBG: \$70,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
8	Non-housing Community Development Objective 3.1	2014	2018	Non-Housing Community Development	Citywide CDBG Area Benefit	Youth Services	CDBG: \$46,990	Other: 2 Other
9	Non-housing Community Development Objective 3.2	2014	2018	Non-Housing Community Development	Citywide CDBG Area Benefit	Youth Services	CDBG: \$11,145	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
10	Non-housing Community Development Objective 3.3	2014	2018	Non-Housing Community Development	Citywide CDBG Area Benefit	Senior Services	CDBG: \$4,000	Public service activities other than Low/Moderate Income Housing Benefit: 65 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Homeless Objective 1
	Goal Description	Support and encourage non-profit participation in a Homeless Management Information System (HMIS).

2	Goal Name	Homeless Objective 2
	Goal Description	Provide CDBG funds to avert eviction and/or utility disconnection, as well as pay deposits and rent.
3	Goal Name	Affordable Housing Objective 1.2
	Goal Description	Provide funding for rehabilitation / reconstruction projects for low-income homeowners.
4	Goal Name	Affordable Housing Objective 2
	Goal Description	Provide funding to CHDO organization to provide down-payment, closing cost and principal reduction assistance to low-income homebuyers.
5	Goal Name	Affordable Housing Objective 3
	Goal Description	Provide funding for the relocation of families during rehabilitation / reconstruction projects.
6	Goal Name	Non-housing Community Development Objective 1
	Goal Description	Support the improvement of infrastructure projects in low and moderate income census tracts.
7	Goal Name	Non-housing Community Development Objective 2
	Goal Description	Property clearance of slum and blighted conditions of select sites for new housing development.
8	Goal Name	Non-housing Community Development Objective 3.1
	Goal Description	Provide funding to non-profit and government organizations to deliver services to youth and children.
9	Goal Name	Non-housing Community Development Objective 3.2
	Goal Description	Provide funding to non-profit and government organizations to deliver services to youth and children.

10	Goal Name	Non-housing Community Development Objective 3.3
	Goal Description	Provide funding to non-profit organizations to deliver services to seniors.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects were developed by staff with consultation from non-profit service providers and community input through priorities established with involvement of the community survey.

Projects

#	Project Name
1	Public Facilities
2	Public Service - Youth Services
3	Public Services - Youth Services
4	Homeless Prevention
5	Senior Services
6	Volunteer Center's HMIS
7	Clearance and Demolition
8	Reconstruction
9	CHDO Assistance
10	Relocation
11	CDBG Administration
12	HOME Administration

Table 56 – Project Information

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

The projects listed above were selected from the total of project proposals received in accordance with their consistency with the priorities established through the Consolidated Plan forums and community survey process. These projects meet needs enumerated in the Needs Assessment and prioritization process to the extent that funding was available. Organizational competencies were also considered when selecting on project over another, leaning toward those organizations with long-standing histories of successful project management.

AP-38 Project Summary

Project Summary Information

1	Project Name	Public Facilities
	Target Area	CDBG Area Benefit
	Goals Supported	Non-housing Community Development Objective 1
	Needs Addressed	Infrastructure - Streets and Sidewalks Public and Community Facilities
	Funding	CDBG: \$354,926
	Description	Infrastructure-CDBG funds to be used for street improvement and pave unpaved streets in low-mod income areas and to install sidewalks in high pedestrian areas such as around public schools and recreation centers.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	The project provides improvements to streets and sidewalks around schools and recreation centers. A substantial but unknown number of households will benefit. Targeted incomes will be below 80 percent of the area median.
	Location Description	Near schools and recreation centers in low-mod areas.
2	Planned Activities	Infrastructure-CDBG funds to be used for street improvement and pave unpaved streets in low-mod income areas and to install sidewalks in high pedestrian areas such as around public schools and recreation centers.
	Project Name	Public Service - Youth Services
	Target Area	Citywide CDBG Area Benefit
	Goals Supported	Non-housing Community Development Objective 3.1
	Needs Addressed	Youth Services
	Funding	CDBG: \$46,990
	Description	Youth Services (1000 persons) -use CDBG funds to offer an array of supportive services to at risk youths to keep them in school, prevent drop-out and pregnancy, and maximize their potential to succeed in life by providing summer activities, after school activities and day activities during school.
	Target Date	9/30/2015

	Estimate the number and type of families that will benefit from the proposed activities	One thousand youth from low-income families will benefit from the program. Targeted incomes will be below 80 percent of the area median.
	Location Description	Two non-profit agencies will be funded, providing services at their locations.
	Planned Activities	Youth Services (1000 persons) -use CDBG funds to offer an array of supportive services to at risk youths to keep them in school, prevent drop-out and pregnancy, and maximize their potential to succeed in life by providing summer activities, after school activities and day activities during school.
3	Project Name	Public Services - Youth Services
	Target Area	Citywide CDBG Area Benefit
	Goals Supported	Non-housing Community Development Objective 3.2
	Needs Addressed	Youth Services
	Funding	CDBG: \$11,145
	Description	Youth Services (25) -use CDBG funds to provide funding for youth who are interested in becoming Entrepreneurs.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	The program will provide services to 25 youth from low-income households who are interested in becoming entrepreneurs. Targeted incomes will be below 80 percent of the area median.
	Location Description	Non-profit agency facilities.
	Planned Activities	Youth Services (25) -use CDBG funds to provide funding for youth who are interested in becoming Entrepreneurs.
4	Project Name	Homeless Prevention
	Target Area	Citywide CDBG Area Benefit
	Goals Supported	Homeless Objective 2
	Needs Addressed	Homeless Services - Homeless Prevention

	Funding	CDBG: \$28,991
	Description	Homeless Prevention - use CDBG funds to help prevent homelessness and homeless individuals by providing rental and utility assistance.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	200 persons at risk of homelessness. Targeted incomes will be below 80 percent of the area median.
	Location Description	Non-profit agency facilities.
	Planned Activities	Homeless Prevention – use CDBG funds to help prevent homelessness and homeless individuals by providing rental and utility assistance.
5	Project Name	Senior Services
	Target Area	Citywide CDBG Area Benefit
	Goals Supported	Non-housing Community Development Objective 3.3
	Needs Addressed	Senior Services
	Funding	CDBG: \$4,000
	Description	Elderly adult services- to provide room air conditioners to the elderly to keep them cool during the summer.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Sixty-five elderly persons. Targeted incomes will be below 80 percent of the area median. Targeted incomes will be below 80 percent of the area median.
	Location Description	Operated at a local non-profit agency facilities.
	Planned Activities	Elderly adult services- to provide room air conditioners to the elderly to keep them cool during the summer.
6	Project Name	Volunteer Center's HMIS
	Target Area	Citywide CDBG Area Benefit
	Goals Supported	Homeless Objective 1
	Needs Addressed	Homeless Services - HMIS
	Funding	CDBG: \$6,934

	Description	Volunteer Center's Homeless Management Information System (HMIS) - to provide funding for agencies who cannot afford the fees.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	500 homeless individuals served. Targeted incomes will be below 80 percent of the area median.
	Location Description	Operated by a non-profit agency through their offices.
	Planned Activities	Volunteer Center's Homeless Management Information System (HMIS) – to provide funding for agencies who cannot afford the fees.
7	Project Name	Clearance and Demolition
	Target Area	CDBG Area Benefit
	Goals Supported	Non-housing Community Development Objective 2
	Needs Addressed	Demolition and Site Clearance
	Funding	CDBG: \$70,000
	Description	The City will provide assisted help to the Lake Charles Housing Authority the Clearance and Demolition of High School Park and downpayment assistance for a reconstructed home.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	200 persons will be served by the site clearance. Targeted incomes will be below 80 percent of the area median.
	Location Description	High School Park housing development.
	Planned Activities	The City will provide assistance to the Lake Charles Housing Authority the Clearance and Demolition of High School Park.
8	Project Name	Reconstruction
	Target Area	CDBG Area Benefit
	Goals Supported	Affordable Housing Objective 1.2
	Needs Addressed	Housing - Reconstruction
	Funding	HOME: \$144,957

	Description	Reconstruction-use Home funds to reconstruct quality affordable housing in the target areas. Low - moderate elderly citizens who are 62 years and older, disabled Citizens, and single parent households are eligible as long as the persons own his/her own home and no liens. Benefit cost to each unit will not exceed \$45,000.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Three households will be assisted with reconstruction activities. Targeted incomes will be below 80 percent of the area median.
	Location Description	Vacant building sites in the CDBG target area.
	Planned Activities	Reconstruction-use Home funds to reconstruct quality affordable housing in the target areas. Low - moderate elderly citizens who are 62 years and older, disabled Citizens, and single parent households are eligible as long as the persons own his/her own home and no liens. Benefit cost to each unit will not exceed \$45,000.
9	Project Name	CHDO Assistance
	Target Area	CDBG Area Benefit
	Goals Supported	Affordable Housing Objective 2
	Needs Addressed	Housing Assistance - Homeownership
	Funding	HOME: \$30,991
	Description	Community Housing Development Organizations (CHDO) - provide to an organization which will include to homeowners Down payment and closing costs assistance.
	Target Date	9/30/2014
	Estimate the number and type of families that will benefit from the proposed activities	One CHDO and one household will be assisted. Targeted incomes will be below 80 percent of the area median.
	Location Description	Vacant lot in the CDBG target area.
	Planned Activities	Community Housing Development Organizations (CHDO) –provide to an organization which will include to homeowners Down payment and closing costs assistance.
	Project Name	Relocation

10	Target Area	CDBG Area Benefit
	Goals Supported	Affordable Housing Objective 3
	Needs Addressed	Housing - Relocation
	Funding	HOME: \$10,000
	Description	Relocation-for persons whose homes will be reconstructed which includes rent, utilities and storage fees.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Three households needing reconstruction assistance will benefit from the proposed activities. Targeted incomes will be below 80 percent of the area median.
	Location Description	CDBG target area.
	Planned Activities	Relocation-for persons whose homes will be reconstructed which includes rent, utilities and storage fees.
11	Project Name	CDBG Administration
	Target Area	Citywide CDBG Area Benefit
	Goals Supported	Homeless Objective 1 Homeless Objective 2 Affordable Housing Objective 1.2 Non-housing Community Development Objective 1 Non-housing Community Development Objective 2 Non-housing Community Development Objective 3.1 Non-housing Community Development Objective 3.2 Non-housing Community Development Objective 3.3

	Needs Addressed	Infrastructure - Streets and Sidewalks Public and Community Facilities Demolition and Site Clearance Culverts and Drainage Youth Services Child Care Services Senior Services Housing - Reconstruction Housing Assistance - Homeownership Housing - Relocation Housing - Home Repair Homeless Services - HMIS Homeless Services - Homeless Prevention
	Funding	CDBG: \$130,756
	Description	Administrative expenses for managing the CDBG Program.
	Target Date	9/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	No direct client benefit.
	Location Description	City facilities.
	Planned Activities	Administrative expenses for managing the CDBG Program.
12	Project Name	HOME Administration
	Target Area	Citywide CDBG Area Benefit
	Goals Supported	Affordable Housing Objective 1.2 Affordable Housing Objective 2 Affordable Housing Objective 3
	Needs Addressed	Housing Assistance - Homeownership Housing - Relocation Housing - Home Repair
	Funding	HOME: \$20,661
	Description	Administrative expenses for managing the HOME Program.
	Target Date	9/30/2015

	Estimate the number and type of families that will benefit from the proposed activities	No direct client benefit.
	Location Description	City facilities.
	Planned Activities	Administrative expenses for managing the HOME Program.

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

Much of the funding from the CDBG and HOME programs is available for use in any of the CDBG neighborhoods or citywide, depending on the specifics of the designated activities. Also, some funding is available according to individual benefit rather than area benefit. It is, therefore, difficult to provide reasonable projections of the distribution of funds by target area. The numbers below are strictly estimates based on experience.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	70
CDBG Area Benefit	30

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed allocation of funds is based on federal funding requirements for each formula-allocated grant. Areas of low to moderate-income concentration and certain areas of high minority concentration are targeted. Areas of low homeownership and deteriorating housing conditions were also considered in the targeting process.

Discussion

The distribution of funds by target area is projected to be primarily citywide due to use of funds for administrative, non-profit support, and individual benefit-oriented programmatic uses of the funds. The remaining funds are estimated to be spread through smaller CDBG-eligible areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The annual goals listed previously specify the following production numbers for housing assistance and for homelessness, non-homeless, and special needs populations.

One Year Goals for the Number of Households to be Supported	
Homeless	50
Non-Homeless	4
Special-Needs	0
Total	54

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	1
Rehab of Existing Units	3
Acquisition of Existing Units	0
Total	54

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

Discussion

These figures relate to production targets specified in the annual goals for 2014. CDBG and HOME funding for these activities may target more households.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of Lake Charles provides services and housing as detailed in their PHA Plan. Below are very short summaries of actions planned for the next year.

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

The Lake Charles Housing Authority is in the process of the demolition and redevelopment of the High School Park public housing development. The project will result in new housing opportunities for its residents. The agency also participates in the Rental Assistance Demonstration program, allowing PHAs to manage rental properties for private property owners.

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

The agency has a resident on the Board of Commissioners, actively promotes participation on resident councils, and maintains a Section 3 program that gives residents opportunities to participate in economic opportunities generated by agency development projects. The agency operates a Section 8 homeownership program and works with Habitat for Humanity and Project Build the Future 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

Not Applicable.

Discussion

See the PHA Plan for details of actions mentioned above.

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

Introduction

Funding from the State's Emergency Solutions Grant allocation is used to support non-profit homeless services providers in Lake Charles. These funds provide agencies with additional means to target specific activities. In the coming program year, the following goals were identified for the ESG request for proposals.

(1) Street Outreach funds may be used for costs of providing essential services necessary to reach out to unsheltered homeless people; connect with emergency shelter, housing, or critical services; and provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility.

(2) Emergency Shelter funds may be used for costs of providing essential services to homeless families and to individuals in emergency shelters, renovating buildings to be used as emergency shelter for homeless families and individuals, and operating emergency shelters.

(3) Homelessness Prevention funds may be used to provide housing relocation and stabilization services and short and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or another place.

(4) Rapid Re-housing Assistance funds may be used to provide housing relocation and stabilization services and short and/or medium term rental assistance as necessary to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing.

(5) Relocation and Stabilization Services funds may be used to pay financial assistance to housing owners, utility companies and other third parties.

(6) HMIS funds may be used to pay the costs of contributing data to the HMIS designated by the Continuum of Care for the area.

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 Southwestern Louisiana Continuum of Care, the coalition of local homeless service agencies, conducts annual surveys of homeless individuals, including unsheltered persons. These surveys serve to help focus agency activities for the coming year, as well as provide documentation in response to HUD

program requirements. ESG funding includes street outreach activities.

Addressing the emergency shelter and transitional housing needs of homeless persons

Homeless providers are focusing efforts on increasing the bed count for both emergency shelter and transitional housing programs. Funding for these efforts are limited, however.

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

Proposed funding for the CDBG program include activities targeting improvements in the areas of rapid rehousing and homeless prevention.

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 Southwestern Louisiana Continuum of Care. Agencies include homeless prevention as a support program in conjunction with the provision of shelter and other support services. The City is funding homeless prevention activities in the FY 2014 Annual Action Plan.

Discussion

The participants in the Southwestern Louisiana Continuum of Care work closely together to meet the needs of homeless individuals and families through the continuum of services coordinated through the partnership. The City participates in the planning efforts and provides a framework through the ESG funding process to focus attention on specific programmatic areas.

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

Introduction:

There were no public policy barriers to affordable housing found in Lake Charles.

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

None needed.

Discussion:

No barriers identified.

AP-85 Other Actions – 91.220(k)

Introduction:

The City currently provides a variety of services to the residents of Lake Charles, some funded by CDBG, HOME, and the State ESG allocation, with private, State, and City funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the City or under consideration for the future.

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 vast variety of issues that prevent families from breaking out of poverty and from living in the best, most affordable housing possible.

Actions planned to foster and maintain affordable housing

The City will provide financial assistance to assist Special Tax Credit Projects for affordable housing development to expand multi-family rental development projects and homeownership opportunities. Additionally, acquisition, soft costs and site development funds will be used for affordable housing development. Consideration for additional funding will be given upon completion of the pre-development phase.

Actions planned to reduce lead-based paint hazards

1. Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
2. Identify additional funding to perform abatement on pre-1978 housing in the target census tracts and perform abatement to reduce affected units by 10 percent during the five-year period ending December 2018 based on current estimates of lead-based paint affected units.
3. Seek funding as it becomes available to provide testing and abatement of lead-based paint hazards in single-family housing where young children are present.
4. Expand the stock of lead safe housing units through housing initiatives.
5. Seek funding as it becomes available to provide for testing, abatement, training, and educational awareness.

Actions planned to reduce the number of poverty-level families

The City will continue its efforts in conjunction with the Southwestern Louisiana Continuum of Care and the Housing Authority of Lake Charles to reduce the number of poverty-level families through the development of services needed to assist those families with educational opportunities, job growth, and life skills training through the various social service agencies operating in the city.

Actions planned to develop institutional structure

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 Southwestern Louisiana Continuum of Care meetings, development of the Continuum of Care, 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:

The actions are primarily the continuation of what the City is currently doing in the various areas. No major obstacles in the institutional structure have been identified that need to be addressed. The City is also satisfied with its efforts to coordinate with private housing and social service agencies.

Program Specific Requirements

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

Introduction:

The following provides details on program specific requirements for each of the two entitlement programs, Community Development Block Grant and HOME Investment Partnership.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	608,977
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

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

as follows:

The City will continue to support the many efforts of the non-profits and social service provider agencies in the community in their efforts to obtain funding from various sources for their programs.

Many of these organizations receive private donations to sustain their programs, and most apply for funding on the federal, state, and local level. Listed below are a few of the private and non-federal resources that are in use to address both the housing and non-housing needs of this plan.

The City participates in a **Summer Food Service Program** for young people, 18 years of age and under, during the summer at various sites throughout the Community. Many disadvantaged and low-income children are fed nutritious meals through this program, which is funded through the **Louisiana Department of Education**.

Habitat for Humanity, a private organization, operates in the City to provide housing for the needy. Likewise, the **Rebuilding Together** program, as administered through the local businesses and industries, provides renovation work and materials to those with a housing need.

Project Build a Future is a Community Housing Development Organization, CHDO , which constructs affordable housing for low to moderate income families. **Greater Southwest Louisiana CHDO**, has completed its 41-apartments for affordable rental housing for the elderly using HUD'S Section 202 grant.

The availability of federal funds would enhance any of the listed programs and would mean that more services, and housing, could be provided. Because of the scarcity of any type of funding, the City has been working with various organizations to try to develop programs that would increase the leveraging capacity of federal funding mechanisms so that more money would be available for other needed endeavors. Better use of the existing resources is a main concern of everyone.

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

City of Lake Charles utilizes the recapture/resale methods for HOME programs in accordance with 24 CFR 92.254 (a) (4). The following summarizes portions of the provisions. Complete guidelines can be requested from City staff. The City of Lake Charles chooses to reduce the amount of direct HOME subsidy on a pro-rata basis for the time the homebuyer has owned and occupied the housing, measured against the required affordability period. The resulting ratio would be used to determine how much of the direct HOME subsidy the City would recapture. The pro-rata amount recaptured by the city cannot exceed what is available from net proceeds. The City of Lake Charles Department of Community Development (DOCD) is subject to the limitation that when the recapture provisions is triggered by a voluntary or involuntary sale of the housing unit, and there are no net proceeds or

net proceeds are insufficient to repay the HOME investment due, the City can only recapture the net proceeds, if any.

The homeowner chooses to sell or use the property for non-eligible HOME Program activities, the full amount of the HOME Program funding assistance that enabled the homebuyer to buy the unit (excluding the amount used for the development subsidy, the cost difference between producing the house and its fair market value) for this activity shall be recaptured and repaid to the City provided that net proceeds are sufficient. If net proceeds are insufficient to repay the total HOME investment due, only the net proceeds will be recaptured. In the event, that net proceeds are zero (as is usually the case with foreclosure), the recapture provision still applies, but there are no refunds to recapture.

Eligible homebuyers who received down-payment assistance and other HOME Program funds, from the CHDO and sub recipients must return the HOME funds to the City, which will ensure that the recaptured HOME Program funds are reinvested in other affordable housing for low to moderate income persons. The City of Lake Charles will require CHDOs and sub recipients alike to lien “wind fall” profits, homeowners would expect to receive if they buy a house for a price below its appraised value. (Lien would be the difference between the appraised value and the sales price). The recapture provision to include the HOME Program affordability period for activities shall be accomplished through legally enforceable documents such as deed restrictions, property liens, and contractual obligations, as described in Article 1, Items 2-4 of the HOME Program Sub recipient Agreement.

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

The Resale Provision will ensure compliance with the “Period of Affordability” requirements. The requirements are based on the total amount of HOME funds invested in the housing. The total HOME funds expended for the unit determines the applicable affordability period. Any HOME program income used to assist the project is included when determining the period of affordability.

The City of Lake Charles resale requirements will ensure that if the housing does not continue to be the principal residence of the family for the duration of the affordability period, the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low income and will use the property as its principal residence. The resale provision to include the HOME Program Affordability Period for activities shall be accomplished through legally enforceable documents such as deed restrictions, property liens, and contractual obligations, as described in Article 1, Items 2-4 of the HOME Program sub-recipient agreement.

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

The City does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds. In addition, the funds will not be used to refinance multifamily loans made or insured by any federal program. The City is aware that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

Discussion:

The City strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. City staff work with subgrantees to ensure that these requirements are met and oversees internal operations towards the same goal.

Affidavit of Publication

CITY OF LAKE CHARLES
PUBLIC NOTICE
2015-2019 Consolidated Plan Community Forum
THE CITY OF LAKE CHARLES, DEPARTMENT OF COMMUNITY DEVELOPMENT, WILL SPONSOR TWO COMMUNITY FORUMS.
Location: Date, Time
Martin Luther King Community Center
2009 North Simmons Street
Wednesday, March 12, 2014 6:00 PM
City Hall
426 P.O. Street
Thursday, March 13, 2014 6:00 PM
Guest: Mr. James Givley, Consultant
Quad Planning Group
The purpose of the forum is to gather public input regarding City priorities related to housing and community development needs, for use in developing the City's next Five-Year Consolidated Plan (2015-2019).
The Consolidated Plan, required by the U.S. Department of Housing and Urban Development (HUD), will provide the framework for implementing housing and community development programs over the next five-year period, Fiscal Years 2015-2019.
Si usted necesita ayuda de un traductor del idioma español por favor comuníquese con la La Familia Resource Center al teléfono (337) 312-2906, cuando menos 72 horas antes de la junta, which asks persons who need Spanish language assistance to make arrangements with the La Familia Resource Center on behalf of the City of Lake Charles within three days of the publication notice.
Your Participation and Input Are Important to the Development of the 2015-2019 Consolidated Plan.
Questions about this Forum may be directed to:
Esther Vincent, Director
Department of Community Development and Services
337-491-1440
Mar 5 2014
00854894

STATE OF LOUISIANA
Parish of Calcasieu

Before me the undersigned authority, personally came and appeared,

Sharon A. Miller
who being duly sworn, deposes and says:

He/She is a duly authorized agent of
LAKE CHARLES AMERICAN PRESS

a newspaper published daily at 4900 Highway 90 East,
Lake Charles, Louisiana, 70615. (Mail address: P.O. Box 2893
Lake Charles, LA 70602)

The attached Notice was published in said newspaper in its issue(s)
dated:

00854894 - \$26.40

March 05, 2014

Sharon A. Miller
Duly Authorized Agent

Subscribed and sworn to before me on this 5th day of March, 2014 at
Lake Charles, LA

Julia S. Lewis
19100291

Notary Public

CITY OF L.C./COMMUNITY DEV.

JULIA S. LEWIS, NOTARY PUBLIC
CALCASIEU PARISH, LOUISIANA
NOTARY ID NUMBER 57491
MY COMMISSION IS FOR LIFE

Affidavit of Publication

STATE OF LOUISIANA

Parish of Calcasieu

Before me the undersigned authority, personally came and appeared,

Sharon Q. Miller
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Lake Charles, LA 70602)

The attached Notice was published in said newspaper in its issue(s)
dated:

00862897 - \$30.50

May 11, 2014

Sharon Q. Miller
Duly Authorized Agent

Subscribed and sworn to before me on this 11th day of May, 2014 at
Lake Charles, LA

Julia S. Lewis
19100291 Notary Public
CITY OF L.C./COMMUNITY DEV.

JULIA S. LEWIS, NOTARY PUBLIC
CALCASIEU PARISH, LOUISIANA
NOTARY ID NUMBER 57491
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in this public hearing/neighborhood meetings will be to discuss the City's 2014 Action Plan which is the City's application Community Development Block Grant (CDBG) and HOME Investment Partnerships Act (HOME) funds. The Action Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) to receive Community Development Block Grant (CDBG) and HOME Investment Partnerships Act (HOME) funds. The Action Plan identifies the specific programs and activities to be undertaken with the federal funds received annually through the CDBG and HOME grants. The City of Lake Charles, Louisiana, is giving notice that it will conduct a series of public hearings/neighborhood meetings at the locations listed below with the appropriate dates and times.

Location	Date/Time
City Hall - Council Chambers 326 Pulo Street, Wednesday, May 14, 2014, 6:00 PM	
Martin Luther King Community Center 2009 North Simmon Street, Thursday, May 15, 2014, 6:00 PM	

The purpose of these public hearings is to use the City of Lake Charles Center of telephone (337) 312-2906, which asks persons who need Spanish language assistance to make arrangements with the La Familia Resource Center on behalf of the City of Lake Charles within three days of the publication notice. Citizens are urged to attend these public hearing meetings and comment. Written comments may be addressed to the Office of Community Development, P.O. Box 280, Lake Charles, LA 70602. Request for the necessary provisions may be made by calling the Office of Community Development at (337) 391-1440.

May 11, 2014
00862897

CITY OF LAKE
CHARLES
PUBLIC NOTICE

The City of Lake Charles Community Development Division will place in the following locations a copy of the 2015-2019 Consolidated Plan and 2014 Action Plan.

The Consolidated Plan, required by the U.S. Department of Housing and Urban Development (HUD), will provide the framework for implementing housing and community development programs over the next five-year period, Fiscal Years 2015-2019.

The Action Plan identifies the specific programs and activities to be undertaken with the federal funds received annually through the CDBG and HOME grants. The City of Lake Charles anticipates receiving \$656,732 in CDBG funds and \$206,609 in HOME funds from 2014 Federal fiscal year funds. These funds are made available to the City of Lake Charles on an annual basis from the U.S. Department of Housing and Urban Development.

The Plan provides a framework for activities and expenditures for housing, homeless needs, and various community development issues such as public (human) services, public infrastructure and improvements, and economic development. The locations are:

- Martin Luther King Recreation Center
- Central Library
- City Hall, 5th Floor
- City of Lake Charles Transit Center

The copies will be on display June 30, 2014 through July 31, 2014 for citizens' comments and input.

Citizens are urged to read and make written comments. Written comments may be addressed to the Office of Community Development, P.O. Box 900, Lake Charles, LA 70602. For more information please call the Division of Community Development at 491-1440.

The City of Lake Charles fully complies with Title VI of the Civil Rights Act of 1964 and related statutes and regulations in all program and activities.

For more information or to obtain a Title VI Complaint Form, see the City of Lake Charles website: cityoflakecharles.com or call Mayor's Action Line at (337) 491-1346, or contact the appropriate Department Head, or call the Title VI Coordinator at (337) 491-1440.

Jun. 29
00871231

11

Affidavit of Publication

STATE OF LOUISIANA

Parish of Calcasieu

Before me the undersigned authority, personally came and appeared

Chy Hon

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00871231 - \$30.50

June 29, 2014

Chy Hon

Duly Authorized Agent

Subscribed and sworn to before me on this 30th day of June, 2014 at
Lake Charles, LA

Julia S. Lewis

19100291

Notary Public

CITY OF L.C./COMMUNITY DEV.

JULIA S. LEWIS, NOTARY PUBLIC
CALCASIEU PARISH, LOUISIANA
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MY COMMISSION IS FOR LIFE

Citizen Participation Plan

The Citizen Participation Plan is a very comprehensive process by which the City of Lake Charles keeps its residents, community agencies, businesses, and all other interested parties continually informed about its community development efforts through the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs. It is also the tool to gather a wide variety of input from the City's low to moderate income residents, as well as the City's public/private sectors.

Citizens' input is solicited and gathered at every step of the Consolidated Plan process, beginning with development of the plan, and ending every year with the completion of the Consolidated Annual Performance and Evaluation Report (CAPER) that is also placed for public comment before submission to HUD.

The Consolidated/Action Plan development begins in April of each year with a public hearing on the Action Plan. The citizens of Lake Charles are informed about every stage of the plan development and citizen participation process via legal and display advertisements in the local newspaper, and by announcements placed at different social service agencies, churches, and libraries in the community.

The City held two public hearings on its Action Plan. These meetings were held in different locations of the city. This allowed for easy access to and from the sites for all who wished to attend them. Notice of the public hearings were published in the local newspaper as well as announced on local radio stations. Special invitations were mailed to neighborhood associations, public service providers, non-profit organizations and agencies, banks and other private entities. It was noted in each of these solicitations that provisions would be made available upon request for impaired individuals requiring interpreters or other aids in an effort to attract a broad audience of all citizens. Also, we meet with the DOCD's community advisory committee before the plan is drafted. They provide the DOCD with suggestions to meet the needs of the community.

The first public hearing (also called community meeting) is held before the development of the plan. The public hearing venue is then supplemented by a series of neighborhood meetings to encourage wider participation by Lake Charles' citizens. These sites are targeted to allow for the highest participation possible by low-income neighborhood residents. Following the neighborhood meetings, another public hearing to encourage even more participation is held.

There is a 30-day comment period after the draft plan is prepared which allows all residents to review the plan and the draft funding recommendations for the following year's activities through CDBG and HOME Program funds. The draft Consolidated/Action Plan is placed at the Central Library and several recreation centers in the community, as well as, the City Community Services Department for easy access to citizens.

Monitoring Plan

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.

- Staff performing desk reviews examines progress reports, compliance reports and financial information, to adequately assess performance and look for indicators of performance or compliance problems.
- If questions or concerns arise during this process, staff gathers additional information through telephone calls or additional documents or other written materials.

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 its self with the applicable program rules and the established monitoring protocol. In addition, the staff reviews all of the following in-house data prior to the visit:

- Application for funding
- Written agreement
- Progress reports
- Draw-down request
- Integrated Disbursement and Information Systems (IDIS) reports
- Correspondence
- Previous monitoring reviews and audits

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. A formal notification letter is sent several weeks before the planned visit including the following:

- ☐ Confirmation of dates for the review
- ☐ Scope of the monitoring
- ☐ Information needed for review during the visit
- ☐ Staff needed for interview or other assistance during the review
- 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 checklist, 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 to:
 - ☐ Present preliminary results of the monitoring
 - ☐ Provide an opportunity for the sub-recipient to correct any misconceptions or misunderstandings.
 - ☐ Secure additional information to clarify or support their position
 - ☐ If applicable, provide an opportunity for the sub-recipient to report on steps the organization may already be taking to address areas of noncompliance or nonperformance.

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