

CITY OF LAKE CHARLES

**HOME-ARP
ALLOCATION PLAN**

DRAFT

DECEMBER 6, 2022

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INTRODUCTION

The United States Department of Housing and Urban Development has allocated \$1,416,211 to the City of Lake Charles in a new grant called the Home Investment Partnerships-American Rescue Plan (HOME-ARP) Grant. The purpose of the HOME-ARP grant is to assist individuals and households who are homeless, at risk of homelessness, and other vulnerable populations, by providing housing, rental assistance, supportive services, and non-congregate shelter, to reduce homelessness and increase housing stability in the city. HOME-ARP funds can be used for four eligible activities:

- 1) Production or preservation of affordable housing
- 2) Tenant-Based Rental Assistance (TBRA)
- 3) Supportive Services, Homeless Prevention, and Housing Counseling
- 4) Purchase and Development of Non-Congregate Shelters

To receive the HOME-ARP allocation, the City must develop and submit a HOME-ARP Allocation Plan that will become a part of the City's FY 2021 Annual Action Plan. The Allocation Plan will describe how the City will use its allocation and identify any preferences for eligible activities. The Allocation Plan must be developed through stakeholder consultation and community engagement.

CONSULTATION

Before developing its HOME-ARP allocation plan, at a minimum, a PJ must consult with Continuum of Cares (CoCs) serving the jurisdiction's geographic area, homeless service providers, domestic violence service providers, veterans' groups, public housing agencies (PHAs), public agencies that address the needs of the qualifying populations, and public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities.

State PJs are not required to consult with every PHA or CoC within the state's boundaries; however, local PJs must consult with all PHAs (including statewide or regional PHAs) and CoCs serving the jurisdiction.

Summarize the consultation process:

The City engaged in consultation with public and private entities. These stakeholders have relevant knowledge that can speak to the needs, gaps in services and potential activities that would best benefit qualified populations. Stakeholders consulted included those who work with families or individuals experiencing homelessness or at-risk of homelessness, fleeing domestic violence, and other vulnerable qualifying populations.

The City gathered stakeholder input concerning eligible activities and the amount of funding allocated to the City. Stakeholders articulated gaps in services and housing needs by providing written and verbal input.

The City's consultation process was made up of two components. The first component was consultation meetings (i.e. in-person, zoom or phone) with key stakeholders to discuss program parameters and help identify data that helps develop priorities. The first meeting was an in-person consultation meeting with the Louisiana Balance of State Continuum of Care (LABOSCoC). Community Development staff traveled to Baton Rouge to meet with LABOSCoC staff on July 15, 2022. The second meeting was held on August 24, 2022 in the Lake City Council Chambers and had 28 participants representing several agencies. For those stakeholders unable to attend the in-person meeting, City staff met with agency representatives over the next few weeks in individual face-to-face meetings or meetings via phone.

The second component was developing and disseminating a stakeholder survey in order to capture broad assessments of the community needs and areas for ARP allocation. This survey was made available to all stakeholders at the end of each consultation meeting. The survey received 13 respondents, including those representing homeless service providers, the Continuum of Care (CoC), Fair Housing agencies, the local Public Housing Agency, domestic violence advocacy groups, and others.

List the organizations consulted, and summarize the feedback received from these entities.

Agency/Organizations Consulted	Type of Agency/Organizations	Method of Consultation	Feedback
Balance of State Continuum of Care	Continuum of Care	Face-to-face meeting	
Louisiana Fair Housing Center	Fair Housing	Meeting by phone	Agency works with households at risk of homelessness, households requiring services, households feeling or attempting to flee domestic violence, households with a veteran family member and households with a disabled household member. Agency provides supportive services and fair housing or civil rights assistance. Stated their level of importance for all categories was equally "very important". The population with the highest need for services is Persons with Disabilities. States rental housing with support services is the best option when providing permanent housing. States large, centrally located shelters and repurposing existing buildings are the best options to provide shelter. Gaps are unenforced HUD regulations regarding criminal background screening.

Lake Charles Housing Authority	Public Housing Authority	In-person meeting	<p>LCHA works with all qualifying populations; Provides affordable rental housing and monitors fair housing/civil rights. The population with the highest need is Families, Veterans, Victims of Domestic Violence and is Persons with Disabilities. Stated their level of importance was supportive services. States affordable rental housing is the best option when proving permanent housing.</p>
Alexandria VA Health Care	Homeless Service Provider - Veterans	Meeting by phone	<p>The VA works with all qualifying populations; Provides emergency shelters, transitional housing, other permanent housing. The population with the highest need is Single Adults and Veterans, Stated their level of importance for all categories was equally "very important". . States affordable rental housing is the best option when proving permanent housing. States housing assistance/counseling and transportation are the most beneficial to those experiencing or are at risk of homelessness. Prefers small, scattered shelters and large, centrally located shelters. Gaps include lack of housing inventory, cost inflations, lack of home furnishings and lack of available transportation.</p>

Catholic Charities	Homeless Service Provider	In-person meeting	<p>Agency works with those experiencing homelessness, households at risk of homelessness, households requiring services, households with a veteran family member and households with a disabled household member. Agency provides supportive services and diversion/homeless prevention. Population with the highest need for services is Families. Stated their level of importance for all categories was equally "very important". States any type of affordable rental housing is the best option when proving permanent housing. States housing assistance/counseling, mental health services, childcare, transportation and case management is the most beneficial for people experiencing homelessness or those at risk of being homeless. States large centrally shelters, repurposing existing buildings and new construction is the best option for non-congregate shelters. Gaps are location of housing in relation to jobs, resources, food and other essentials.</p>
Calcasieu Parish Human Services Department	Local Government	In-person meeting	<p>Human Services works with temporary shelters, permanent supportive services, other permanent housing and diversion/homeless</p>

			<p>prevention. Highest need for services are families, single adults and persons with disabilities.</p> <p>Acquisition, construction, rehabilitation of affordable housing, TBRA and Supportive Services were rated equally “very important”. The best options for permanent housing is any type of affordable housing, rental housing with supportive services and transitional housing.</p> <p>For supportive services, all categories would be most beneficial to people experiencing or at risk of homelessness.</p> <p>For non-congregate shelter, the best options are small, scattered shelters, motels/hotels and repurpose existing buildings. Gaps include lack of affordable housing, criminal records and eviction records, not receiving benefits such as SS or SSI, not having ID, SS cards or birth certificates.</p>
Goodwill Industries of Southeast Texas and Southwest Louisiana	Non-profit organization – homeless	In-person meeting	<p>Goodwill works with all qualifying populations; supportive services and services for persons with disabilities. The population with the highest need is Veterans, Victims of Domestic Violence and Persons with Disabilities.</p> <p>Stated their level of importance for supportive services was “very important”.</p> <p>States affordable rental housing, transitional</p>

			<p>housing is the best option when proving permanent housing. States all categories are the most beneficial to those experiencing or are at risk of homelessness. Prefers small, scattered shelters large, centrally located shelters, repurpose existing buildings and new construction. Gaps and barriers include lack of housing availability, long waits, technology barriers for applications and transportation.</p>
The Lord's Place	Homeless Service Provider	In-person meeting	<p>Agency works with those experiencing homelessness and households with a veteran family member Agency provides temporary shelter. Population with the highest need for services is Single Adults. Stated their level of importance for all categories was equally "very important". States any type of affordable rental housing is the best option when proving permanent housing. States housing assistance/counseling, is the most beneficial for people experiencing homelessness or those at risk of being homeless. States small, scatters shelters and large centrally shelters is the best option for non-congregate shelters. Gaps are lack of shelters and funds.</p>

The Potter's House	Homeless Service Provider	In-person meeting	<p>Agency works with those experiencing homelessness, households at risk of homelessness, households fleeing or attempting to flee domestic violence and households with a disabled members. Agency provides temporary shelter, emergency shelter, transitional housing and services for persons with disabilities. Population with the highest need for services is Families, Single Adults, Veterans, Victims of Domestic Violence and Persons with Disabilities. Stated their level of importance for Acquisition, Construction and Rehabilitation of Affordable Housing and Supportive Services as "very important". States Group Homes is the best option when providing permanent housing. States mental health services, substance abuse treatment services and transportation is the most beneficial for people experiencing homelessness or those at risk of being homeless. Large centrally shelters and new construction is the best option for non-congregate shelters.</p>
United Way of Southwest Louisiana	Non-profit organization – homeless	In-person meeting	<p>UW works with all qualifying populations; Provides transitional housing, TBRA, supportive services, diversion/homeless prevention and services</p>

			<p>for persons with disabilities. The population with the highest need is Families, Veterans, Victims of Domestic and Unaccompanied Youth.</p> <p>Stated their level of importance for all categories was “very important”.</p> <p>States any type of affordable rental housing and rental housing with supportive services are the best options when proving permanent housing.</p> <p>States housing assistance/counseling and education/employment assistance/job training are the most beneficial to those experiencing or are at risk of homelessness. Prefers repurposing existing buildings and new construction for non-congregate shelters.</p> <p>Gaps barriers include lack of housing availability.</p>
Oasis A Safe Haven	Homeless Service Provider	In-person meeting	<p>Oasis works with households fleeing or attempting to flee domestic violence; Provides temporary shelter, emergency shelter, TBRA, supportive services, childcare, legal services and case management.</p> <p>The population with the highest need is Families, Single Adults and Victims of Domestic.</p> <p>Stated their level of importance for all categories was “very important”.</p> <p>States any type of affordable rental</p>

			<p>housing, rental housing with supportive services and transitional housing are the best options when proving permanent housing. States all categories are the most beneficial to those experiencing or are at risk of homelessness. Prefers small scattered shelters, repurposing existing buildings and new construction for non-congregate shelters.</p>
SWLA Law Center	Civil Rights; Legal Services	Face-to-face meeting	<p>SWLA works with all qualifying populations; Provides supportive services, diversion/homeless prevention, services for persons with disabilities and fair housing/civil rights. The population with the highest need is Families, Veterans, and Persons with Disabilities. Stated their level of importance for all categories was "very important". States any type of affordable rental housing and rental housing with supportive services are the best options when proving permanent housing. States housing assistance/counseling and mental health services, education/employment assistance/job training and case management are the most beneficial to those experiencing or are at risk of homelessness. Prefers large, centrally located, repurposing existing and new construction non-congregate shelters.</p>

Volunteers of America South Central Louisiana	Non-profit organization – homeless	Face-to-face meeting	Agency works with those experiencing homelessness. Agency provides transitional housing, affordable rental housing. Population with the highest need for services is Single Adults and Persons with Disabilities. Stated their level of importance in Acquisition, Construction, Rehabilitation of Rental Housing and Supportive Services as important. States any type of affordable rental housing is the best option when providing permanent housing. States mental health services and substance abuse treatment services are the most beneficial for people experiencing homelessness or those at risk of being homeless. States repurposing existing buildings is the best option for non-congregate shelters.
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Table 1 – List of Organizations Consulted

PUBLIC PARTICIPATION

PJs must provide for and encourage citizen participation in the development of the HOME-ARP allocation plan. Before submission of the plan, PJs must provide residents with reasonable notice and an opportunity to comment on the proposed HOME-ARP allocation plan of **no less than 15 calendar days**. The PJ must follow its adopted requirements for “reasonable notice and an opportunity to comment” for plan amendments in its current citizen participation plan. In addition, PJs must hold **at least one public hearing** during the development of the HOME-ARP allocation plan and prior to submission.

PJs are required to make the following information available to the public:

- The amount of HOME-ARP the PJ will receive, and
- The range of activities the PJ may undertake.

Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan.

- Public Comment Period will be from Tuesday, December 6, 2022 through Tuesday, December 20, 2022.
- The Public Hearing will be held on Tuesday, December 20, 2022.
- The Allocation Plan will be up for approval by the Lake Charles City Council on Wednesday, December 21, 2022.

Describe any efforts to broaden public participation:

In addition to the required public notice, the City of Lake Charles sent emails to key stakeholders in the community to broaden public participation. The City also posted the public notice and draft HOME-ARP allocation plan on the City’s website.

A PJ must consider any comments or views of residents received in writing, or orally at a public hearing, when preparing the HOME-ARP Allocation Plan.

Summarize the comments and recommendations received through the public participation process:

To be completed following the comment period.

Summarize any comments or recommendations not accepted and state the reasons why:

To be completed following the comment period.

NEEDS ASSESSMENT AND GAPS ANALYSIS

A PJ must evaluate the size and demographic composition of **all four** of the qualifying populations within its boundaries and assess the unmet needs of each of those populations. If the PJ does not evaluate the needs of one of the qualifying populations, then the PJ has not completed their Needs Assessment and Gaps Analysis.

In addition, a PJ must identify any gaps within its current shelter and housing inventory as well as the service delivery system. A PJ should use current data, including point in time count, housing inventory count, or other data available through CoCs, and consultations with service providers to quantify the individuals and families in the qualifying populations and their need for additional housing, shelter, or services.

Homeless													
	Current Inventory					Homeless Population				Gap Analysis			
	Family		Adults Only		Vets	Family HH (at least 1 child)	Family HH (w/o child)	Vets	Victims of DV	Family		Adults Only	
	# of Beds	# of Units	# of Beds	# of Units	# of Beds					# of Beds	# of Units	# of Beds	# of Units
Emergency Shelter	18	18	0	0	0								
Transitional Housing	6	6	0	0	0								
Permanent Supportive Housing	38	19	29	29	0								
Other Permanent Housing						#	#	#	#				
Sheltered Homeless						7	57	9	4				
Unsheltered Homeless						7	101	10	5				
Current Gap										100	25	150	30

Table 2 – Homeless Needs Inventory and Gap Analysis

Data Sources:

1. Continuum of Care Point In Time (PIT) Count;
2. Continuum of Care Housing Inventory Count (HIC);
3. Consultation

Non-Homeless			
	Current Inventory	Level of Need	Gap Analysis
	# of Units	# of Households	# of Households
Total Rental Units	15,575		
Rental Units Affordable to HH at 30% AMI	3,325		
Rental Units Affordable to HH at 50% AMI	3,085		
0% to 30% AMI Renter HH with/ 1 or more severe housing problems (At-Risk of Homelessness)		3,085	
30%-50% Renter HH with 1 or more severe housing problems (Other Populations)		2,655	
Current Gaps			8,760

Table 3 – Homeless Needs Inventory and Gap Analysis

Data Sources: 1. American Community Survey (ACS);
2. Comprehensive Housing Affordable Strategy (CHAS)

Describe the size and demographic composition of qualifying populations within the PJs boundaries:

The LBOSCoC released a Point-In-Time Count (PIT Count) that included valuable data for addressing the needs of residents who are experiencing homelessness or are at risk of homelessness. According to the 2020 PIT Count, there were 175 homeless residents in the city.

Black residents are the largest demographic of people experiencing homelessness. Nearly 52% of people experiencing homelessness were Black while 42% were white. Overall, men were more at at-risk to experience homelessness than women as 73% of homeless residents included in the PIT Count were men. Persons living in chronic homelessness included 15% of homeless residents while 6% were fleeing domestic violence. Veterans and youth each accounted for 10% of homeless residents in the city.

During consultation with local homeless shelters and service providers, it was concluded that the main causes of homelessness and homeless recidivism included mental health, substance abuse and individuals lacking general life skills necessary to stay housed.

Households at risk of homelessness include an estimated 5,005 households who were extremely cost burdened, paying over 50% of their income towards housing. Of those, 2,290 are renting households in the extremely low-income range (<30%). An estimated 7,040 LMI (80%) renters are cost burdened at the 30% mark.

Describe the unmet housing and service needs of qualifying populations, including but not limited to:

- **Sheltered and unsheltered homeless populations;**
- **Those currently housed populations at risk of homelessness;**
- **Other families requiring services or housing assistance or to prevent homelessness;**
and
- **Those at greatest risk of housing instability or in unstable housing situations:**

Sheltered and Unsheltered Homeless Populations

Barriers existing for these populations include limited affordable rental housing, landlords not willing to work with at-risk populations and limited public transportation. Mental health has a significant impact on homeless populations and limited resources lead to people unlikely having access to stable shelter or support. Untreated mental illness due to a lack of resources or lack of insurance can cause people to neglect bills and rent which can lead to a loss of housing. COVID-19 and the physical damage to shelters and housing stock in the city, as a result of Hurricanes Laura and Delta and the May 2021 flood event, has reduced shelter capacity causing more individuals to be homeless, either sheltered or unsheltered.

Populations At-Risk for Homelessness

For individuals and households at risk for homelessness, there are many unmet housing and service needs. The lack of affordable housing equates to many households living in situations where they could lose their housing if they were to experience a job loss or other income change. Like the previously described population, the issue for those at risk is exacerbated by the damage to the City's housing stock by the weather events of 2020 and 2021. Those units that are affordable may lack modern amenities including washer/dryer hookups, bath and exhaust fans, inadequate insulation, modern sewer piping, and other integral household systems that are aged beyond their lifespan. Failure to these items leave a household in a difficult position to retain their housing.

Other Families Requiring Services

For families requiring services or housing assistance to prevent homelessness, barriers include limited rental and utility assistance programs, limited budget curriculums and limited affordable housing. Families receiving HUD subsidized housing have low annual incomes and can sometimes wait for long periods to receive services.

Those At Greatest Risk

Barriers for those at greatest risk include limited rental and utility assistance programs as well as permanent supportive housing. The lack of an emergency solution limits what agencies can do to provide services for an individual or family who find themselves suddenly homeless.

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, Tenant-Based Rental Assistance (TBRA), and affordable and permanent supportive rental housing:

There is minimal comprehensive shelter options in the City. Currently, the Lord's Place, Potter's House and Harbor House are the only agencies to provide temporary shelter in the area. Oasis A Safe Haven's temporary shelter was destroyed during Hurricane Laura and Salvation Army shuttered due to COVID-19.

United Way of Southwest Louisiana, Oasis A Safe Haven, Abraham's Tent and Waters Edge are a few agencies that provide day center operations for the unsheltered. The Lake Charles Housing Authority provides Housing Choice Vouchers but there is a limited stock of rental housing available. Other agencies that provides a broad range of basic service needs and housing support services to assist those that are homeless or at risk for homelessness are Goodwill Industries, Catholic Charities and Project Build A Future. Rental Assistance is one form of support offered by some of these agencies. However, the lack of affordable housing limits the usefulness of rental assistance.

Identify any gaps within the current shelter and housing inventory as well as the service delivery system:

The shortage of affordable, safe and maintained housing is the biggest gap in the shelter and housing inventory in the City. Agencies must deal with staffing shortages and limited budgets for services. Other factors include the high cost of rental application and security deposits, landlord reluctance to work with high risk populations and other issues like back rent or poor credit. Other gaps include a lack/minimal of a congregate shelter, lack of transitional housing, lack of income based units and the high cost of building new affordable housing.

Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of "other populations" as established in the HOME-ARP notice:

The lack of affordable housing units is the main characteristic associated with the instability and increased risk of homelessness. During COVID, many households struggled with maintaining adequate income. The weather events of 2020 and 2021 further exacerbated the issue. This often resulted in an inability to pay rent and/or falling behind on rent and in some cases, homelessness. Increases in rent, utilities and other expenses compound a low income family's ability to ensure financial obligations are met on a timely and consistent basis. Additional factors that lead to instability are lack of maintenance from property owners, mental and physical health associated with the COVID-19 and the weather events of 2020 and 2021, and distance from critical services without reliable transportation.

Identify priority needs for qualifying populations:

Additional permanent affordable housing is priority need for homeless and at-risk for homelessness populations. Local agencies are prepared to combine resources to see that additional affordable housing is created and maintained for the benefit of reducing homelessness and at-risk for homelessness. Emergency shelters, job training, meals, access to mental health and case management are also high priority needs for qualifying populations.

Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined:

Local agencies utilizes multiple resources of data to determine gaps and level of needs identified in this plan. The local CoC, led by the Calcasieu Parish Human Services Department, works through community needs assessments, 2020-2024 Consolidated Plan, CHAS and ACS data, PIT counts and HIC reports to obtain and evaluate data.

HOME-ARP ACTIVITIES

Describe the method for soliciting applications for funding and/or selecting developers, service providers, sub-recipients and/or contractors and whether the PJ will administer eligible activities directly.

The City has selected, as a sub-recipient, the areas' only certified Community Housing Development Organization, Greater Southwest, to build affordable rental units. The awarding of funds to Greater Southwest promotes a public/private partnership as a vehicle for expanding the stock of affordable homes in the City. Funding provided to Greater Southwest will be for construction purposes only. The City will not provide Greater Southwest funding for administrative or operating expenses.

If any portion of the PJs HOME-ARP administrative funds were provided to a sub-recipient or contractor prior to HUDs acceptance of the HOME-ARP allocation plan because the sub-recipient or contractor is responsible for the administration of the PJs entire HOME-ARP grant, identify the sub-recipient or contractor and describe it's role and responsibilities in administering al of the PJs HOME-ARP program.

The City of Lake Charles will not allocate any funds to a sub-recipient or contractor to administer the entire HOME-ARP program.

PJs must indicate the amount of HOME-ARP funding that is planned for each eligible HOME-ARP activity type and demonstrate that any planned funding for nonprofit organization operating assistance, nonprofit capacity building, and administrative costs is within HOME-ARP limits.

Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$ 0.00		
Acquisition and Development of Non-Congregate Shelter	\$ 0.00		
Tenant Based Rental Assistance (TBRA)	\$ 0.00		
Development of Affordable Rental Housing	\$1,416,211.00		
Nonprofit Operating	\$ 0.00	0%	5%
Nonprofit Capacity Building	\$ 0.00	0%	5%
Administration and Planning	\$ 0.00	15%	15%
Total HOME ARP Allocation	\$1,416,211.00		

Table 4 – HOME ARP Funding

Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gaps analysis provided a rationale for the plan fund eligible activities:

Through the consultation process, a consistent theme was the lack of permanent affordable housing in the community leads to homelessness and increases the risk for homelessness. Local agencies identified the lack of affordable housing multiple times throughout the consultation meetings and in their responses. The lack of permanent affordable housing directly impacts their ability to provide services to the qualifying populations. Stable, safe and affordable housing is the first step for families and individuals to move towards self-sufficiency.

HOME-ARP PRODUCTION HOUSING GOALS

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

8

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how it will address the PJs priority needs:

The City of Lake Charles in collaboration with Greater Southwest will produce eight 8 affordable rental units for qualifying populations. Greater Southwest owns and manages an apartment complex for the elderly named Whispering Hope on Griffin Street (near the intersection of Hwy 171 and Griffin Street). It received funding from the City and other entities in 2009 to build 41 rental units. All 41 units were one bedroom apartments.

The HOME-ARP funds would allow them to launch "Phase 2" of the Whispering Hope Development. This new development would be on Medora Street (near the intersection of Highway 171 and Medora Street). It is Greater Southwest's hope that this money from the City would also allow them to further leverage additional public and private funds into the development, resulting in an additional 12-14 units.

PREFERENCES

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

Preferences will not be provided to any population or subpopulations.

HOME-ARP REFINANCING GUIDELINES

The City of Lake Charles does not intend to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing.