# CITY OF LAKE CHARLES, LOUISIANA 2021 - 2022 ANNUAL ACTION PLAN

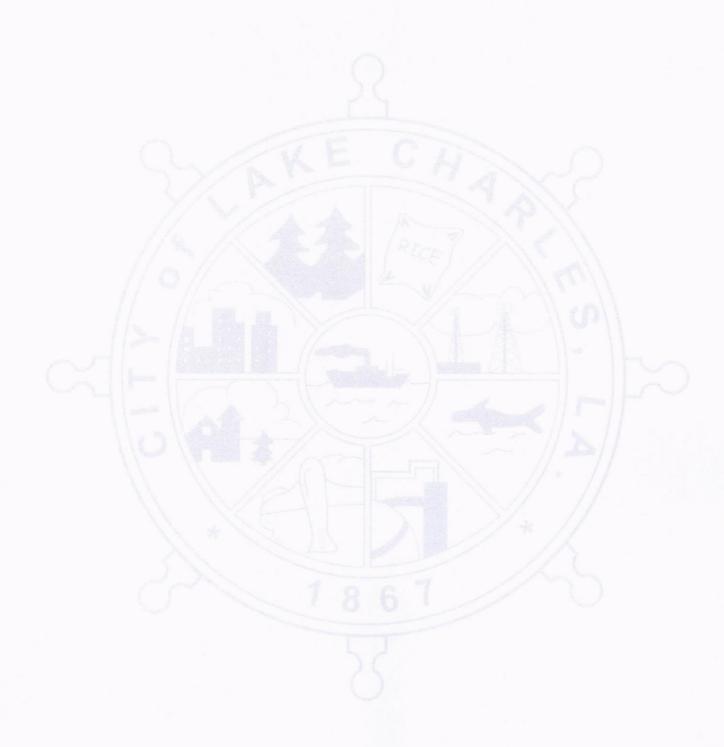


Prepared By

The City of Lake Charles

Community Development Division

**July 2021** 



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## **Executive Summary**

## AP-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 91.20G.91.230, with revisions for preparing a Consolidated Plan and guiding the use of Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Housing Opportunities for Persons With AIDS Program (HOPWA), and Emergency Solutions Grant (ESG) funding based on applications to the U.S. Department of Housing and Urban Development (HUD).

A Consolidated Plan was prepared for federal fiscal years 2020-2024. An Annual Action Plan must be prepared for each year of the Consolidated Plan. This is the second Annual Action Plan to be submitted under the current Consolidated Plan.

The City's proposed allocation for FY 2021-2022 consists of a total \$1,084,569 in projected support from two programs:

Community Development Block Grant (CDBG) \$693,442

HOME Investment Partnerships (HOME) \$391,127

The activities and programs described in the Annual Action Plan are aligned with the Strategic Plan, as outlined in the Consolidated Plan. The 2021-2022 program year will place considerable emphasis on neighborhood revitalization.

The following is the proposed FY 2021-2022 Annual Action Plan, which identifies the method of distributing HUD funds and outlines the City's overall housing and community development needs and strategies.

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#### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

In the City's 2020-2024 Consolidated Plan, three major objectives were identified. They included:

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

Lake Charles has experienced population and market growth in recent years, through business development and investments in education and training programs. The increase in population has also increased housing demand and housing costs. Median home prices and rental costs in Lake Charles have increased by 30 percent over the last decade, while wages have seen a 15 percent increase. Fifty-six percent of households in Lake Charles earn below HUD's Area Median Family Income (HAMFI) of

\$41,538, while 43.2 percent earn above the HAMFI. The number of households earning less than the median and the increase in housing costs has caused an increase in cost burdened households within Lake Charles.

Housing stock within the City of Lake Charles is older, with 19,519 units or 60 percent of housing, having been built before 1980, based on 2018 ACS data. Of these housing units, 66 percent are owner-occupied and 56 percent are rentals. In addition to the potential for higher repair costs and overall lower housing quality, homes built before 1980 also pose higher risk of lead-based paint being present. In the last five quality, homes built before 1980 also pose higher risk of lead-based paint being present. In the last five rehabilitation, with requests for assistance exceeding the funding and capacity to address annually.

In addition to increased housing demand and costs, and having an older housing stock, the City suffered through two hurricanes in 2020. Hurricanes Laura (August) and Delta (October) each dealt major blows to the City's housing stock as thousands of homes suffered major damage or complete loss, and many residents were displaced (as of June 1 of 2021, three thousand residents are still displaced). As in any disaster, the most vulnerable communities are suffering as many of those homes were uninsured or under-insured.

Lake Charles is currently addressing the need to rehabilitate its oldest owner-occupied housing stock through the City's CDBG and HOME funding, and the need for affordable and quality housing will continue to be a priority. The combination of older housing units with higher costs puts low income households at risk for living in substandard housing, or to maintain housing.

In addition to the priority for increasing the quantity and quality of affordable housing, the City will support agencies and nonprofits that provide housing assistance and other needed services and supports within Lake Charles to help address the community needs identified in the Consolidated Plan.

#### Evaluation of past performance

projects.

This is an evaluation of past performance that helped lead the grantee to choose its goals or

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 Homeowner Rehabilitation activities targeting lower income and elderly households unable to properly maintain their homes. The City also operates a successful program that provides Homebuyer Assistance to new homebuyers. The City is working to remove the dilapidated housing stock in the CDBG eligible areas through demolition and major rehabilitation programs. Unfortunately, in 2020

and parts of 2021, the COVID pandemic and two major hurricanes denied the City's the opportunity to continue implementing these programs.

#### 4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Citizen Participation Plan (CPP) provides details for public notice(s) to all meetings and the various stages of Consolidated/Action Plan development. City staff held community meetings, per the CPP, to provide citizens with information concerning the availability of Community Development Block Grant and HOME funds and allow citizen input. However, due to COVID restrictions still being in place and many of the City's public buildings being unavailable to use, as a result of damage from Hurricanes Laura and Delta, the City increased the number of community meetings (1 to 3) to provide more accessibility to its' citizens. Each meeting was held at City Hall in the Council Chambers.

#### 5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

A Lake Charles property owner living in Pearland, Texas, wrote a letter requesting the City use its' 2021 funding to address infrastructure needs. That persons' request has been taken into consideration.

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

N/A

#### Summary

Due to Hurricanes Laura and Delta and the Crononavirus Pandemic, citizen input is still limited.

### PR-05 Lead & Responsible Agencies - 91.200(b)

#### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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 Deve | lopment Department |  |  |
| HOME Administrator | LAKE CHARLES | Community Deve | lopment Department |  |  |

Table 1 - Responsible Agencies

#### Narrative (optional)

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

#### **Consolidated Plan Public Contact Information**

Mark Tizano

**Community Development Department** 

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Lake Charles, LA 70601

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# AP-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 to understand and identify local housing and service needs. Ongoing relationships focused on specific needs and targeted meetings designed to bring public input into the Consolidated Plan and Action Plan process are two of the ways that the City utilizes outside organizations in the consultation process.

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

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

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

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

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

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

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

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

| Agency/Group/Organization                     | Lake Charles Housing authority  |
|---|---|
| Agency/Group/Organization Type                | Housing   |
|   | PHA   |
|   | Services - Housing  |
|   | Services-homeless   |
| En the second                                 | Services-Health   |
|   | Services-Education  |
|   | Service-Fair Housing  |
|   | Business Leaders  |
|   | Neighborhood Organization   |
| What section of the Plan was addressed by     | Housing Need Assessment   |
| Consultation?                                 | Public Housing Needs  |
|   | Homeless Needs - Chronically homeless   |
|   | Homeless Needs - Families with children   |
|   | Homelessness Strategy   |
|   | Economic Development  |
|   | Anti-poverty Strategy   |
|   | Equitable access to decent, affordable housing                                    |
| Briefly describe how the Agency/Group/Orga    | nization The Housing Authority was engaged throughout the process to identify and |
| was consulted. What are the anticipated outc  |   |
| the consultation or areas for improved coordi |   |
|   | promote the coordination of resources and refine community development            |
|   | strategies and programs.  |
| Agency/Group/Organization                     | CALCASIEU PARISH POLICE JURY  |
| Agency/Group/Organization Type                | Services - Housing  |
|   | Services-homeless   |

| What section of the Plan was addressed by           | Housing Need Assessment  |
|---|--|
| Consultation?                                       | Homeless Needs - Chronically homeless  |
|   | Homeless Needs - Families with children  |
|   | Homelessness Needs - Unaccompanied youth   |
|   | Homelessness Strategy  |
|   | Anti-poverty Strategy  |
|   | Equitable access to decent, affordable housing   |
| Briefly describe how the Agency/Group/Organization  | The Calcasieu Parish Police Jury was engaged throughout the process to identify  |
| was consulted. What are the anticipated outcomes of |  |
| the consultation or areas for improved coordination | the state of the s |
|   | refine community development strategies and programs.  |

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

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

| Lead Organization                     | How do the goals of your Strategic Plan overlap with the goals of plan?   |  |  |  |
|---------------------------------------|---|--|--|--|
| SWLA Balance of State                 | The Strategic Plan provides a set of goals for addressing homeless with are supported by the continuum and its participating agenci |  |  |  |
| SWLA Economic Development<br>Alliance | Addressing the availability and quality of affordable housing.  |  |  |  |
| Imperial Calcasieu Planning and       | Economic and workforce development, community development and supports.   |  |  |  |
|                                       | SWLA Balance of State  SWLA Economic Development Alliance   |  |  |  |

| Name of Plan                        | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|-------------------------------------|-------------------|--|
| 2015 Natural Hazard Mitigation Plan | Calcasieu Parish  | Addressing the quality of affordable housing and improving infrastructure.   |

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

## AP-12 Participation – 91.105, 91.200(c)

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

Action Plan public meetings were held to *receive* public input on priority needs and funding recommendations for the 2021-2022 Action Plan June 1, June 3 and June 9 of 2021. A final public comment meeting was held on July 14, 2021. Each meeting was held at 5:30 pm in the City Council Chambers.

The comment period on the draft Action Plan was held from July 1, 2021, to July 14, 2021. Please see attached document further describing the process in detail.

## **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          | Internet Outreach | Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non- targeted/broad community  Residents of Public and Assisted Housing | N/A                            | N/A                          | N/A  |                     |

| Sort Order | Mode of Outreach | Target of Outreach   | Summary of response/attendance | Summary of comments received | Summary of comments<br>not accepted<br>and reasons | URL (If applicable) |
|------------|------------------|--|--------------------------------|------------------------------|--|---------------------|
| 2          | Newspaper Ad     | Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non- targeted/broad community  Residents of Public and Assisted | N/A                            | N/A                          | N/A  |                     |

| Sort Order | Mode of Outreach | Target of Outreach   | Summary of response/attendance  | Summary of comments received   | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|--|---|--|--|---------------------|
| 3          | Public Meeting   | Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non- targeted/broad community  Residents of Public and Assisted Housing | The City of Lake Charles held public meetings at City Hall on June 1st, 3rd and 9th of 2021. The three meetings were lightly attended. The final public meeting was held on July 14, 2021. There were no attendees. | General questions were asked regarding the use of funds. However, no comments were made as to the use of funds or the programs in general. | N/A  |                     |

Table 4 - Citizen Participation Outreach

# **Expected Resources**

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

#### Introduction

The City of Lake Charles receives federal funding from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant Program (CDBG) and HOME Investment Partnership Program (HOME) annual allocation programs. These entitlement program funds are received by the City based upon formula allocation and administered by the City's Community Development Department. The City's federal funds are used to leverage other sources of federal, state, local and private funding.

## **Anticipated Resources**

| Program Source |                     | Uses of Funds   | Exped                       | ted Amoun                | t Available Yea                | ar 1         | Expected   | Narrative Description   |  |
|----------------|---------------------|---|-----------------------------|--------------------------|--------------------------------|--------------|--|---|--|
|                | of Funds            |   | Annual<br>Allocation:<br>\$ | Program<br>Income:<br>\$ | Prior Year<br>Resources:<br>\$ | Total:<br>\$ | Amount<br>Available<br>Remainder<br>of ConPlan<br>\$ |   |  |
| CDBG           | public -<br>federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 693,442                     | 0                        | 0                              | 693,442      | 2,080,326  | Expected resources are based on the City's 2021 CDBG allocation, with a 4 year calculation (4x). This is year 2 of the 2020-2024 Consolidated Plan. |  |

| Program | Source              | Uses of Funds  | Exped                       | ted Amoun                | t Available Ye                 | ar 1         | Expected                                 | Narrative Description   |
|---------|---------------------|--|-----------------------------|--------------------------|--------------------------------|--------------|--|---|
|         | of Funds            |  | Annual<br>Allocation:<br>\$ | Program<br>Income:<br>\$ | Prior Year<br>Resources:<br>\$ | Total:<br>\$ | Amount Available Remainder of ConPlan \$ |   |
| HOME    | public -<br>federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership | 201 127                     | 0                        | 0                              | 391 127      |  | Expected resources are based on the City's 2021 HOME allocation, with a 4 year calculation (4x). This is year 2 of the 2020-2024 Consolidated Plan. |
|         |                     | TBRA   | 391,127                     | 0                        | 0                              | 391,127      | 1,173,381                                |   |

Table 5 - Expected Resources - Priority Table

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

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

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

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

### Discussion

The City plans to program over \$1 million in federal funds received for Fiscal Year 2021-2022 for CDBG and HOME activities. These efforts and the funding received in previous and subsequent years of this plan will be leveraged with local resources to serve the community and meet needs of low income households and individuals throughout the jurisdiction.

# **Annual Goals and Objectives**

# **AP-20 Annual Goals and Objectives**

## **Goals Summary Information**

| Sort<br>Order | Goal Name  | Start<br>Year | End<br>Year | Category                                | Geographic<br>Area | Needs Addressed                                      | Funding                                  | Goal Outcome Indicator   |
|---------------|--|---------------|-------------|---|--------------------|--|--|--|
| 1             | Increase Affordable<br>Housing Supply<br>and Quality | 2020          | 2024        | Affordable Housing                      | Citywide           | Increase Affordable<br>Housing Supply<br>and Quality | CDBG:<br>\$509,754<br>HOME:<br>\$352,015 | Homeowner Housing<br>Rehabilitated: 47 Household<br>Housing Unit   |
| 2             | Support for Public<br>Services                       | 2020          | 2024        | Non-Housing<br>Community<br>Development | Citywide           | Support for Public<br>Services                       | CDBG:<br>\$45,000                        | Public service activities other than<br>Low/Moderate Income Housing<br>Benefit: 56 Persons Assisted<br>Homelessness Prevention: 25<br>Persons Assisted<br>Other: 280 Other |

Table 6 - Goals Summary

#### **Goal Descriptions**

| 1 | Goal Name           | Increase Affordable Housing Supply and Quality   |  |  |
|---|---------------------|--|--|--|
|   | Goal                | Improve the condition and availability of affordable housing, including:   |  |  |
|   | Description         | Improve the condition of housing for low-income homeowners.  |  |  |
|   |                     | <ul> <li>Eliminate blighting influences and the deterioration of property and facilities.</li> </ul>   |  |  |
|   |                     | Support development of affordable housing.   |  |  |
|   |                     | Increase access to affordable housing through assistance to low-income homebuyers.   |  |  |
| 2 | Goal Name           | Support for Public Services  |  |  |
|   | Goal<br>Description | Improve living conditions in Lake Charles by addressing non-housing community development needs through supportipation community-based public service programs, including, but not limited to programs for employment, public safety, chalth, drug abuse, education, emergency food assistance, fair housing counseling, energy conservation, welfare (but excluding the provision of income payments identified under 570.207(b)(4)), homebuyer down payment assistance, assistance, or recreational needs. |  |  |

# Projects

# AP-35 Projects - 91.220(d)

#### Introduction

The City of Lake Charles receives federal funding from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant Program (CDBG) and HOME Investment Partnership Program (HOME) annual allocation programs. These entitlement program funds are received by the City based upon formula allocation and administered by the City's Community Development Department. The City's federal funds are used to leverage other sources of federal, state, local and private funding.

#### Projects

| The Robotics Education and Competition Foundation | 6 |
|---|---|
| SWLA Health Services                              | 8 |
| Bethesda House                                    | L |
| CDBG Housing Rehabilitation                       | 9 |
| CDBG Administration                               | S |
| HOME Housing Rehabilitation                       | Þ |
| Relocation  | 3 |
| CHDO Assistance                                   | 7 |
| noitsrtainimbA 3MOH                               | τ |
| Project Name                                      | # |

Table 7 - Project Information

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

AP-38 Project Summary
Project Summary Information

| 1 | Project Name  | HOME Administration  |  |
|---|---|--|--|
|   | Target Area   | Citywide  Increase Affordable Housing Supply and Quality   |  |
|   | Goals Supported   |  |  |
|   | Needs Addressed   | Increase Affordable Housing Supply and Quality   |  |
| - | Funding   | HOME: \$39,112   |  |
|   | Description   | Administrative expenses for managing HOME programs 9/30/2022 N/A Citywide  |  |
|   | Target Date   |  |  |
|   | Estimate the number and type of families that will benefit from the proposed activities |  |  |
|   | Location Description  |  |  |
|   | Planned Activities  | Administration and management of HOME Programs   |  |
| 2 | Project Name  | CHDO Assistance  |  |
|   | Target Area   | Citywide   |  |
|   | Goals Supported   | Increase Affordable Housing Supply and Quality   |  |
|   | Needs Addressed   | Increase Affordable Housing Supply and Quality  HOME: \$58,669  Affordable Housing Development and operational suppor for CHDO projects  9/30/2022  To be determined |  |
|   | Funding   |  |  |
|   | Description   |  |  |
|   | Target Date   |  |  |
|   | Estimate the number and type of families that will benefit from the proposed activities |  |  |
|   | Location Description  | Citywide   |  |
|   | Planned Activities  | To be determined   |  |
| 3 | Project Name  | Relocation   |  |
|   | Target Area   | Citywide   |  |
|   | Goals Supported   | Increase Affordable Housing Supply and Quality   |  |
|   | Needs Addressed   | Increase Affordable Housing Supply and Quality   |  |
|   | Funding   | HOME: \$25,000   |  |
|   | Description   | Relocating homeowners who are recipients of rehabilitation assistance.   |  |

|   | Target Date   | 9/30/2022  |  |
|---|---|--|--|
|   | Estimate the number and type of families that will benefit from the proposed activities | 7 single family homeowners   |  |
|   | Location Description  | Citywide   |  |
|   | Planned Activities  | Provide assistance for rent, rental deposit, and utilities.  |  |
| 4 | Project Name  | HOME Housing Rehabilitation  |  |
|   | Target Area   | Citywide   |  |
|   | Goals Supported   | Increase Affordable Housing Supply and Quality   |  |
|   | Needs Addressed   | Increase Affordable Housing Supply and Quality   |  |
|   | Funding   | HOME: \$268,346  |  |
|   | Description   | Provide housing rehabilitation assistance to qualified Low to-Moderate income homeowners.  9/30/2022 |  |
|   | Target Date   |  |  |
|   | Estimate the number and type of families that will benefit from the proposed activities | 12   |  |
|   | Location Description  | Citywide   |  |
|   | Planned Activities  | Minor, Moderate and Substantial repair of homes.  CDBG Administration                                |  |
| 5 | Project Name  |  |  |
|   | Target Area   | Citywide   |  |
|   | Goals Supported   | Increase Affordable Housing Supply and Quality Support for Public Services                           |  |
|   | Needs Addressed   | Increase Affordable Housing Supply and Quality Support for Public Services                           |  |
|   | Funding   | CDBG: \$138,688  Administrative expenses for managing the CDBG programs  9/30/2022                   |  |
|   | Description   |  |  |
|   | Target Date   |  |  |
|   | Estimate the number and type of families that will benefit from the proposed activities | N/A  |  |
|   | Location Description  | N/A  |  |

|   | Planned Activities  | Administration and management of CDBG program  |   |
|---|---|--|---|
| 6 | Project Name  | CDBG Housing Rehabilitation  |   |
|   | Target Area   | Citywide   |   |
|   | Goals Supported   | Increase Affordable Housing Supply and Quality   |   |
|   | Needs Addressed   | Support for Public Services  |   |
|   | Funding   | CDBG: \$509,754  Provide assistance to low to moderate income homeowners for major homeowner rehabilitation activities.  9/30/2022 |   |
|   | Description   |  |   |
|   | Target Date   |  |   |
|   | Estimate the number and type of families that will benefit from the proposed activities | 35 Low to moderate income families   |   |
|   | Location Description  | Citywide  Minor, moderate, and substantial repair of homes.  |   |
|   | Planned Activities  |  |   |
| 7 | Project Name  | Bethesda House   |   |
|   | Target Area   | Citywide   |   |
|   | Goals Supported   | Support for Public Services  |   |
|   | Needs Addressed   | Support for Public Services  |   |
|   | Funding   | CDBG: \$14,248   |   |
|   |   | Description  | Re-entry support services for adults previously incarcerated. |
|   | Target Date   | 9/30/2022  |   |
|   | Estimate the number and type of families that will benefit from the proposed activities | 25 Individuals   |   |
|   | Location Description  | Citywide   |   |
|   | Planned Activities  | Re-entry support services for adults previously incarcerated.  |   |
| 8 | Project Name  | SWLA Health Services   |   |
|   | Target Area   | Citywide   |   |
|   | Goals Supported   | Support for Public Services  |   |

|   | Needs Addressed   | Support for Public Services   |  |
|---|---|---|--|
|   | Funding   | CDBG: \$20,000  |  |
|   | Description   | Providing a community garden and nutrition education and related services to eligible recipients                            |  |
|   | Target Date   | 9/30/2022<br>280 individuals and families   |  |
|   | Estimate the number and type of families that will benefit from the proposed activities |   |  |
|   | Location Description  | Citywide  |  |
|   | Planned Activities  | Providing a community garden and nutrition education and related services to eligible recipients                            |  |
| 9 | Project Name  | The Robotics Education and Competition Foundation   |  |
|   | Target Area   | Citywide  |  |
|   | Goals Supported   | Support for Public Services   |  |
|   | Needs Addressed   | Support for Public Services   |  |
|   | Funding   | CDBG: \$10,752  |  |
|   | Description   | The program will operate STEM education related summer camps to elementary students from low to moderate income households. |  |
|   | Target Date   | 9/30/2022   |  |
|   | Estimate the number and type of families that will benefit from the proposed activities | 56 Students from Low to Moderate income households  |  |
|   | Location Description  | Citywide  |  |
|   | Planned Activities  | The study of educational robotics with STEM based learning opportunities.   |  |

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

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

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

#### **Geographic Distribution**

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

**Table 8 - Geographic Distribution** 

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

The City of Lake Charles will direct funding from anticipated federal and local resources throughout the jurisdiction to provide the greatest benefit to low-income households and individuals.

#### Discussion

Funds and resources will be distributed to services for eligible individuals, households and neighborhoods where it will provide the most support and impact for low to moderate income populations.

# **Affordable Housing**

# AP-55 Affordable Housing – 91.220(g)

#### Introduction

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

Table 9 - One Year Goals for Affordable Housing by Support Requirement

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

Table 10 - One Year Goals for Affordable Housing by Support Type

#### Discussion

# (A)02S.fe - BnisuoH oilduq 0a-9A

#### Introduction

The Housing Authority of Lake Charles manages 456 public housing units, as well as 2,108 Housing Choice Vouchers. The Housing Authority of Lake Charles provides services and housing as detailed in their PHA Plan.

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

The Housing Authority is moving forward with Phase I of the Rental Assistance Demonstration Program. This phase includes Clark Courts, Carver Courts, and Meadow Park Homes, 233 units. This program allows PHA's more flexibility and a consistent funding stream for their properties.

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

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

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

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

#### Introduction

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

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

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

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

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

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

Emergency shelters and transitional housing services are limited, but the City works with Calcasieu Parish which administers funding for organizations providing homelessness prevention (HP) and rapid rehousing (RRH) services through the State's Emergency Solutions Grant (ESG) allocation. Persons experiencing homelessness who initially present to the Calcasieu Parish Police Jury CES Access Point for housing are referred to emergency or crisis housing as available at that time and if the person is interested. Any CoC- or ESG-funded project that provides transitional housing or permanent housing (including rapid re-housing and permanent supportive housing) to people experiencing homelessness

can request referrals through the CES. CoC- and ESG-funded Transitional Housing (TH) projects are required to Intake participants exclusively through the CES Prioritization List as part of a strategic approach to addressing homelessness in the Lake Charles region. CoC- and ESG-funded TH projects that conduct outreach are also required to provide Access, Diversion, Intervention, and Assessment services to the extent required by the CoC to all participants served by outreach. Non-CoC- and ESG-funded projects, such as the Education and Treatment Council's Transitional Living Program, are encouraged but not required to participate in the CoC's CES.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

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

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

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

Homeless prevention is a major focus of the participants in the Southwest Louisiana Balance of State CoC. Agencies include homeless prevention as a support program in conjunction with the provision of shelter and other support services. The City uses CDBG funding for rental assistance to individuals or families who are low to moderate income and who may be facing homelessness. When the Calcasieu

Parish Police Jury CES Access Point or outreach workers determine that a person is at risk of homelessness, the CES Access Point refers them to homeless prevention resources, including ESG and CDBG-funded homeless prevention projects, as available. Annual outcome metrics for the CoC's CES include the goal of decreasing the total number of people experiencing first time homelessness from each previous year and ensures that Access Points are connecting households with the appropriate local homeless prevention resources.

#### Discussion

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

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

#### Introduction:

The five-year Strategic Plan demonstrated that the cost of housing has risen 30 percent over the last decade while wages have risen 15 percent. This has led to an increase in cost burdened households, those that spend over 30 percent of their income on housing expenses. The availability of housing stock across all income levels is proportionally shrinking. The lack of affordable housing becomes a barrier for households and increases the risk of low income households living in substandard housing or be at risk for becoming homeless.

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

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

#### Discussion:

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

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

#### Introduction:

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

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

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

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

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

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

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

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

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

The City will continue its efforts, in conjunction with the SWLA Balance of State Continuum of Care and the Housing Authority of Lake Charles, to reduce the number of poverty-level families through the

development of services such as educational opportunities, job growth and life skills training. This will be achieved through the various social service agencies operating in the city.

## Actions planned to develop institutional structure

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

- Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
- 2. Work with private industry to address important issues that hamper housing and community
- development efforts.

  3. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

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

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

#### Discussion:

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

## **Program Specific Requirements**

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

### Introduction:

# Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(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   | e 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  | C       |
| 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   | C       |
| 5. The amount of income from float-funded activities   | C       |
| Total Program Income:  | C       |
| Other CDBG Requirements  |         |
| 1. The amount of urgent need activities  | C       |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, |         |
| two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the         |         |
| years covered that include this Annual Action Plan.  | 100.00% |

# HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

N/A

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:

See Attachment of HOME Recapture policies.

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:

See Attachment of HOME Recapture policies.

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:

N/A

### **Attachments**

#### **Citizen Participation Comments**

#### **Explanation of Outreach**

In its attempt to start the 2021 Action Plan process, the City of Lake Charles advertised for inperson public meetings on June 1st, 3rd and 9th of 2021. The public notice was run on May 23rd, 26th, 30th and June 2rd, 6th, and 9th of 2021, in the Lake Charles American Press. The Advertisement was also placed on the City's website. The City's Citizen Participation Plan only required one public hearing to be held, but the City decided to offer three meetings for social distancing purposes and, for the simple fact, that due to hurricane damage, some public buildings normally used for these meetings were not available.

The public comment period on the Draft Action Plan started on July 1, 2021 and ended on July 14, 2021, a 14 day period. The City's Citizen Participation Plan normally requires a 30-Day comment period. However, due to a late notice from HUD resulting in a change in the City's allocation, a HUD waiver was granted that would have allowed the City to reduce the comment period to 3 days. The City instead chose to reduce the comment period to 14 days instead. The public notice for this meeting was advertised on Sunday, June 27th in the Lake Charles American Press. The Advertisement was also placed on the City's website. The draft document was advertisement was placed in four locations for public review (see ad) and the City's website.

The required public comment hearing was held on July 14, 2021, coinciding with the end of the 14-day comment period, which began on July 1, 2021. The public notice for this meeting was advertised on Sunday, July 7<sup>th</sup> in the Lake Charles American Press. The Advertisement was also placed on the City's website.

## CITIZEN PARTICIPATION OUTREACH

SORT 1: INTERNET AND NEWSPAPER ADS

MODE: PUBLIC HEARINGS

|              | .bablic Notices,  |              |      |  |
|--------------|---|--------------|------|--|
| Tracking:    | Recipient   | Delivery     | Read |  |
| Attachments: | Wednesday, May 19, 2021 3:25 PM 'Public Notices' Kimberly Dellafosse Revised Notice Revised 2021 Action Plan Notice_Public Hearing.docx |              |      |  |
| Subject:     |   |              |      |  |
| :00          |   |              |      |  |
| :01          |   |              |      |  |
| Sent:        |   |              |      |  |
| From:        | OnesiT AheM   |              |      |  |
|              | Wednesday, May 19,<br>Public Notices  | M9 25:E 1505 |      |  |

Ximberly Dellafosse

#### ,imeT iH

Per the voicemail I left you at 2:27 pm, attached is the revised notice I mentioned that should replace the notice we currently have running in the American Press. There are only four items that needs editing, so replacement may not be necessary. If you're able to simply edit the notice that is currently running, these are the four (4) changes that need to be made:

Delivered: 5/19/2021 3:25 PM

Mead: 5/19/2021 3:32 PM

- Where the date for public meeting "1" is Thursday, May 20, 2021, that needs to be changed to Tuesday,
- June 1, 2021

  Where the date for public meeting "2" is Monday, May 24, 2021, that needs to be changed to Thursday,
  June 3, 2021
- June 3, 2021.

  Where the date for public meeting "3" is Thursday, May 27, 2021, that needs to be changed to Wednesday, June 9, 2021.
- Three paragraphs below the scheduling section, the second sentence of that paragraph reads, "The City of Lake Charles anticipates receiving \$683,370 in CDBG funds...". The dollar amount needs to be changed to \$693,442.

The publish dates we previously requested were as follows:

Thursday, May 13, 2021 Sunday, May 16, 2021 Wednesday, May 23, 2021 Wednesday, May 26, 2021 Wednesday, May 26, 2021 Thursday, May 27, 2021

The new dates for the edited or replacement notice are as follows:

Sunday, May 23, 2021 Wednesday, May 26, 2021 Wednesday, June 2, 2021 Sunday, June 6, 2021 Wednesday, June 9, 2021

Please give me a call once you are able to confirm the notice. My number is (337) 496-9940.

Thanks,

#### Mark Tizano

Community Development Director City of Lake Charles 326 Pujo Street Lake Charles, LA (O) 337-491-1272 mark.tizano@cityoflc.us



#### Mark Tizano

From:

Mark Tizano

Sent: To: Monday, May 10, 2021 11:07 AM 'public.notices@americanpress.com'

To:

Tarsha Williams; Dena Jourdan; Trenell Holmes

Subject:

Advertisement AP2021

Attachments:

2021 Action Plan Notice\_Public Hearing.pdf

#### Hello,

Attached is an advertisement the City of Lake Charles is requesting to be posted in the "Legal Notice" section of the American Press on the following dates:

Thursday, May 13, 2021 Sunday, May 16, 2021 Wednesday, May 19, 2021 Sunday, May 23, 2021 Wednesday, May 26, 2021 Thursday, May 27, 2021

If you have questions, please email or call me at (337) 496-9940.

#### Thanks,

#### Mark Tizano

Community Development Director City of Lake Charles 326 Pujo Street Lake Charles, LA (O) 337-491-1272 (C) 337-496-9940 mark tizano@cityoflc.us





## CITY OF LAKE CHARLES PUBLIC NOTICE

The City of Lake Charles' Community Development Department is giving notice that it will conduct a series of public meetings at the locations listed below with the appropriate dates and times.

| Location  | Date                   | Time    |
|---|------------------------|---------|
| City Hall - Council Chambers<br>326 Pujo Street | Thursday, May 20, 2021 | 5:30 PM |
| City Hall - Council Chambers<br>326 Pujo Street | Monday, May 24, 2021   | 5:30 PM |
| City Hall - Council Chambers<br>326 Pujo Street | Thursday, May 27, 2021 | 5:30 PM |

The purpose of these public meetings will be to discuss the City's 2021 Action Plan which is the City's application for Community Development Block Grant (CDBG) and Home Investment Partnership 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 Partnership (HOME) funding.

The Action Plan identifies the specific programs and activities to be undertaken with federal funds received annually through the CDBG and HOME grants. The City of Lake Charles anticipates receiving \$683,370 in CDBG funds and \$391,127 in HOME funds from 2021 federal fiscal year allocations. 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 Action 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.

An emphasis will be placed on Public Service grants. Information on applying for these grants will be provided to interested organizations. These organizations must be present in order to apply for a public service grant.

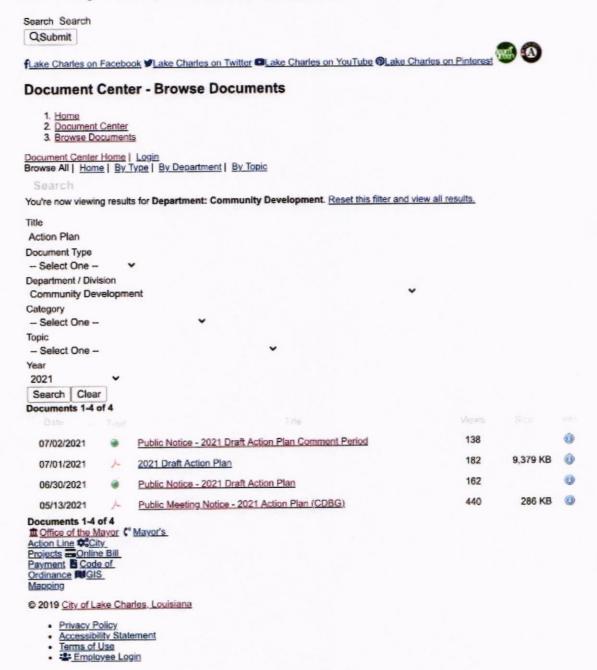
"Si usted necesita la ayuda de un traductor del idioma español, por favor comuniquese con la 'La Famila Resourse Center' al teléfono (337) 312-2906, cuando menos 72 horas antes de la junta," which asks persons who need Spanish language assistance to make arrangements with the La Familia Resource Center on behalf of the City of Lake Charles within three days of the publication notice.

Citizens are urged to attend these public meetings and comment. Written comments may be addressed to the Office of Community Development, P.O. Box 900, Lake Charles, LA 70602. Request for the necessary provisions may be made by calling the Community Development Department at (337) 491-1440.

The City of Lake Charles fully complles 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' websitecityoflakecharles.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

## The City of Lake Charles, Louisiana



https://www.cityoflakecharles.com/egov/apps/document/center.egov/hiew=browse&eGov\_searchTitle=Action+Plan&eGov\_searchType=&eGov\_searc... 1/2

8/10/2021

Site Design and Content Management by eGov Strategies LLC

https://www.cityaflakecharles.com/egov/apps/document/center.egov/view=browse&eGov\_searchTitle=Action+Plan&eGov\_searchType=&eGov\_searc... 2/2



### CITY OF LAKE CHARLES PUBLIC NOTICE

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| Location  | Date                    | Time    |
|---|-------------------------|---------|
| City Hall – Council Chambers<br>326 Pujo Street | Tuesday, June 1, 2021   | 5:30 PM |
| City Hall - Council Chambers<br>326 Pujo Street | Thursday, June 3, 2021  | 5:30 PM |
| City Hall - Council Chambers<br>326 Pujo Street | Wednesday, June 9, 2021 | 5:30 PM |

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An emphasis will be placed on Public Service grants. Information on applying for these grants will be provided to interested organizations. These organizations must be present in order to apply for a public service grant.

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### Affidavit of Publication

#### STATE OF LOUISIANA PARISH OF CALCASIEU

C. Menup

who being duly evens, deposes and says:

Advertising was published in said remapaper in its issue(s) dated:

1245483 \$4,083.82

CS72321, 05/25/21, 05/20/21, 05/05/21, 05/05/21, 05/05/21,

. Meany

Duly Authorized Agent

Heusen

Account # 225235



#### CITY OF LAKE CHARLES PUBLIC NOTICE

| Cay Hell - Council Chambers                      | Date                    | Time    |
|--|-------------------------|---------|
| 306 Page Street                                  | Beeolog, Sug 1.2001     | 3:30 PM |
| City Hall - Council Chambers<br>106 Fago Staret  | Thursday, Sans 3, 2001  | 2:30 PM |
| City Hell - Council Classberr<br>136 Pape States | Watnesday, Name 9, 2001 | 5:90 PM |

The Action Plan Identifies the qualific progress and extension to be undertaken with Indent fauth received annually change the CORO and PROME group. The Coty of Late Chadro quality place contenting 1990 A42 in CORO Bank and 1991, 127 in 1900 finals down 1991 Februal Corollage and account of the Corollage and account of the Corollage and account for the Corollage and Index Chadro on to count of the U.S. Department of Housing and Hillage Development.

The Accion Plan provider a framework for activities scales preferent for bouring, in serols, and various community development issues such as politic (lancas) activities information and amproviments, and accounted developments.

An emphase will be placed on Public Seption greats information on applying for the years will be provided to internated experiencians. These organizations upon be present owns to apply for a public nervous great.

#### Citizen Participation Comments

The City of Lake Charles did not receive any comments during the three public meetings. The few participants only asked general questions about the use of funds or the program in general.

## CITIZEN PARTICIPATION OUTREACH

**SORT 2: INTERNET AND NEWSPAPER ADS** 

MODE: 14-Day Comment Period

#### Mark Tizano

From: Tarsha Williams

Sent: Tuesday, June 22, 2021 12:28 PM
To: public.notices@americanpress.com

Cc: Mark Tizano
Subject: Public Notice

Attachments: Public Notice 2021 Draft Action Plan.docx

#### Good afternoon,

Please publish the attached "Public Notice" in a heavy, black - bordered display advertisement and also in the legal section of your paper on the following date: Sunday, June 27, 2021.

Thanks,

#### Tarsha Williams

Senior Specialist Community Development City of Lake Charles 326 Pujo Street Lake Charles, LA (O) 337-491-1270 tarsha.williams@cityoflc.us





#### CITY OF LAKE CHARLES PUBLIC NOTICE

The City of Lake Charles' Community Development Division will place in the following locations a DRAFT copy of the 2021 Action Plan.

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 \$693,442 in CDBG funds and \$391,127 in HOME funds from 2021 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:

City of Lake Charles Transit Center 1155 Ryan Street Lake Charles, LA 70601

Community Development Department 326 Pujo Street, 5th Floor Lake Charles, LA 70601 Central Library 301 W. Claude Street Lake Charles, LA 70605

Allen August Multi-Purpose Center 2001 Moeling Street Lake Charles, LA 70601

The copies will be on display Thursday, July 1, 2021 through Wednesday, July 14, 2021 for citizens' comments and input.

"Si usted necesita la ayuda de un traductor del idioma español, por favor comuníquese con la 'La Famila Resourse 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.

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, Americans with Disabilities Act, and related statutes, executive orders, and regulations in all programs and activities. The City operates without regard to race, color, or national origin. Any person who believes him/herself or any specific class of persons, to be subjected to discrimination prohibited by Title VI/Americans with Disabilities Act may by him/herself or by representative file a written complaint with the City of Lake Charles. The City's Title VI Coordinator/ADA Coordinator may be reached by phone at (337) 491-1440, the Mayor's Action Line at (337) 491-1346, or contact the appropriate Department Head.

## The City of Lake Charles, Louisiana

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#### Public Notice - 2021 Draft Action Plan

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- 3. Public Notice 2021 Draft Action Plan

#### CITY OF LAKE CHARLES

#### PUBLIC NOTICE

The City of Lake Charles' Community Development Division will place in the following locations a DRAFT copy of the 2021 Action

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 \$693,442 in CDBG funds and \$391,127 in HOME funds from 2021 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:

City of Lake Charles Transit Center

Central Library

1155 Ryan Street

301 W. Claude Street

Lake Charles, LA 70601

Lake Charles, LA 70605

Community Development Department

Allen August Multi-Purpose Center

326 Pujo Street, 5th Floor

2001 Moeling Street

Lake Charles, LA 70601

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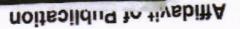
8/10/2021

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#### PUBLIC NOTICE CILLA OF LAKE CHARLES

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of City's Title VI Constitution of City
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PARISH OF CALCASIEU STATE OF LOUISIANA

Belove me, the undereigned authority, person

who being duty swoms, deposes and says:

He/She is a duly authorized agent of LAKE CHARLES ANGRICAN PRESS, Eser Liske Charles Louisians, 70615, (Itali address; P.O. Box 2630, Lake Charles, LA Treaton.

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LAKE CHAPILES, LA TOBOS-0602 P.O. BOX 900 P.O. BOX 900

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## Citizen Participation Comments

A Lake Charles property owner living in Pearland, Texas, wrote a letter requesting the City use its' 2021 funding to address infrastructure needs. Her request has been taken into consideration.

E. Courtney Williams-Edwards PO Box 84328 Pearland, TX 77584 5-19-2021

Office of Community Development PO Box 900 LC LA 70602.

713-320-8005 cell 832-328-5686 fax ecourtneyw@yahoo.com

To whom it may concern-

As a property owner and Landlord in Lake Charles, I am writing to voice my concerns on how the CDBG & Home Invest Funds will be used. Please, invest this money into drainage improvements within the City of Lake Charles. There should be no other direction for these funds at this point. By acknowledging the direct effect climate change has and will continue to impact the City, ensuring that the streets, homes and businesses do not flood must be first priority.

If homes, businesses, streets are left vulnerable to floods, nothing else matters. Not parks, not Economic Districts, not festivals, not tourist attracts, nothing!

Sincerely,

E. Courtney Williams-Edwards

## CITIZEN PARTICIPATION OUTREACH

**SORT 3: INTERNET AND NEWSPAPER ADS** 

**MODE: Public Comment Meeting** 

#### Mark Tizano

From: Tarsha Williams

Sent: Friday, July 2, 2021 9:01 AM
To: public.notices@arnericanpress.com

Cc: Mark Tizano
Subject: Public Notice

Attachments: 2021 Draft Action Plan Notice\_Comment Period.docx

#### Good morning,

Please publish the attached "Public Notice" in a heavy, black - bordered display advertisement and also in the legal section of your paper on the following date: Wednesday, July 7, 2021.

Thanks,

#### **Tarsha Williams**

Senior Specialist Community Development City of Lake Charles 326 Pujo Street Lake Charles, LA (O) 337-491-1270 larsha.williams@cityoflc.us





## CITY OF LAKE CHARLES PUBLIC NOTICE

The City of Lake Charles' Community Development Department is giving notice that it will conduct a public meeting at the location listed below with the appropriate date and time.

| Location  | Date                     | Time    |
|---|--------------------------|---------|
| City Hall - Council Chambers<br>326 Pujo Street | Wednesday, July 14, 2021 | 5:30 PM |

The purpose of this meeting is for the City to receive public comment on the City's 2021 Draft Action Plan which is the City's application for Community Development Block Grant (CDBG) and Home Investment Partnership Act (HOME) funds.

The Draft Action Plan is available for review on the City's website and can also be viewed at the following locations through July 14, 2021:

| City of Lake Charles Transit Center<br>1155 Ryan Street<br>Lake Charles, LA 70601<br>Community Development Department<br>326 Pujo Street, 5th Floor<br>Lake Charles, LA 70601 | Central Library<br>301 W. Claude Street<br>Lake Charles, LA 70605                  |  |
|---|--|--|
|   | Allen August Multi-Purpose Center<br>2001 Moeling Street<br>Lake Charles, LA 70601 |  |

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Citizens are urged to attend this public meeting to comment.

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' websitecityoflakecharles.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

## The City of Lake Charles, Louisiana

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#### Public Notice - 2021 Draft Action Plan Comment Period

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CITY OF LAKE CHARLES

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Time

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326 Pujo Street

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## Affidavit of Publication

#### STATE OF LOUISIANA RARISH OF CALCASIEU

ILEBAL TEXT?

Before me, the undersigned authority, personally came and appeared

C. Meany

who being duly sworn, deposes and says:

He/Che is a duly authorized agent of LAKE CHARLES AMERICAN PRESS, a newspaper published daily at 4900 Highway 90 East, Lake Charles, Louisiana, 70615. (Mai/ address: P.O. Box 2893, Lake Charles, LA

Advertising was published in said newspaper in its issue(s) dated:

1272357 \$498.64

07/07/21

C. Means

**Duly Authorized Agent** 

Subscribed and sworn to before me this 7th Day of July 2021 at Lake Charles, LA

Christine Browning Notery Public Notary ID No. 139433 State of Louisiana

Commissioned in St. John the Baptist Parish Qua fied in Calcasieu Parish

Acoc unt # 225235 CIT\* OF LC / COMMUNITY DEV P. O. BOX 900 LAKE CHARLES, LA 70602-0602



#### CITY OF LAKE CHARLES **PUBLIC NOTICE**

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Wednesday. July 14, 2021

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Community Development Allen August
Department Multi-Purpose Center
326 Pujo Street, 5th Floor 2001 Moehing Street Lake Charles, LA 70601

301 W. Claude Street Lake Charles, LA 70605

Lake Charles, LA 70601

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## Citizen Participation Comments

There were no attendees for the Public Comment Meeting.

CITY ORDINANCE



## City of Lake Charles

326 Pujo Sineel P.O. Box 1178 Lake Charles, LA 20002-1178

Signature Copy Ordinance: 18939

File Number: 282-21

**Enactment Number:** 

18939

Introduction and final action of an ordinance approving the City of Lake Charles to Charles' 2021-2022 Action Plan and authorizing the City of Lake Charles to make application to the U.S. Department of Housing & Urban Development (HUD) for its 2021 Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funding allocation.

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF LAKE CHARLES, LOUISIANA, in regular session convened, that:

SECTION 1: The City Council of the City of Lake Charles, Louisiana, does hereby approve and adopt the 2021-2022 Annual Action Plan, which describes the needs, resources, priorities, and proposed activities to be undertaken with respect to HUD programs, including any amendments deemed necessary and proper by the Administration and as approved by HUD, in accordance with 24 CFR Part 91 and other applicable HUD regulations.

SECTION 2: The City Council of the City of Lake Charles, Louisiama, does hereby approve and adopt the 2021-2022 Annual Action Plan for the City of Lake Charles, which describes the needs, resources, priorities and proposed activities to be undertaken with respect to HUD programs for federal funding year 2021, including any amendments deemed necessary and proper by the federal funding and as approved by HUD; and does hereby certify that the City possesses the legal authority to carry out the programs in the Action Plan in accordance with 24 CFR Part 91 and other applicable HUD regulations.

SECTION 3: The Mayor of the City of Lake Charles, Louisiana, is hereby authorized to make application and enter into an agreement with the U.S. Department of Housing and Urban Development for Community Development Block Grant funds, as authorized under Title I of the Housing and Community Development Act of 1974, as amended (42 USC 5301, et seq), for the 2021 federal fiscal year; the Mayor is further authorized to include any provisions in any agreement which the Mayor deems necessary to protect the interest of the City.

SECTION 4: The Mayor of the City of Lake Charles is further authorized to make application and enter into an agreement with the U.S. Department of Housing and Urban Development for HOME Program funds for the 2021 federal fiscal year, plus any additional amounts which become available from reallocations of unused funds, and to execute, approve, and submit all application documents, statements, certifications, and agreements as required by the U.S. Department of Housing and Urban Development.

SECTION 5: The Mayor of the City of Lake Charles is further authorized to draft and approve and to execute or sign any and all forms and documents necessary to administer the HOME Program, to execute or accept security devices upon real estate as security for the conditions required by HUD and with respect to properties rehabilitated with HOME Program funds; to place any terms in any form, document, or agreement which are necessary to meet the requirement of HUD or other related regulations as published in the Federal Register, or which the Mayor deems necessary to protect the interests of the City of Lake Charles; to set project guidelines for HOME funds, and to do any and all things necessary to protect the interests of the City of Lake Charles; to set project guidelines for HOME funds; and to do any and all things necessary and proper to administer the HOME Program in accordance with the requirements of the HOME Investment Partnership Act, as authorized under Title II of the Cranston-Gonzales National Affordable Housing Act, Public Law 101-625, and applicable regulations and requirements of HUD.

SECTION 6: The Mayor of the City of Lake Charles is further authorized to draft and approve and to execute or sign any and all forms and documents necessary to administer the COBG Program.

At a meeting of the City Council on 8/4/2021, this Ordinance was adopted by the following vote.

For: 5 Luvertha August, Rodney Geyen, John leyoub, Craig Marks, and Stuart Weatherford

Against: 0

Absent: 2 Mark Eckard, and Mary Morris

City of Lake Charles

Page 1

Printed on 85/2

Passed and Adopted Rodney Geyefi, President or Presiding Officer

Attest Lynn F. Thibodeaux, Clerk of the Council

Approved by Nicholas E. Hunter, Mayor City of Lake Charles, Louisiana

City of Lake Charles Page 2 Printed on 6/6/21

**Grantee Unique Appendices** 

# CILX OF LAKE CHARLES

#### HOME

### RECAPTURE

accordance with 24 CFR 92.254 (a) (4). Specifically, these provisions will be provided City of Lake Charles utilizes the recapture/resale methods for HOME programs in

- 1. HOME Program Agreement between the CHDO and City of Lake Charles and enforced in the following manner:
- 2. HOME Grant Agreement between the City of Lake Charles and the approved
- 3. HOME Restrictive Covenant between the City of Lake Charles and the approved Homebuyer
- 4. Signed Copies of the HOME Program Agreement, HOME Grant Agreement, and Нотерпует.
- HOME Restrictive Covenant are given to the homebuyer, the lender and the
- 5. All agreements and covenants are filed in the Court House. CHDO, as well as, copies are kept in the city's files.
- use the same resale and/or recapture provisions as approved in the Annual Action 6. All CHDOs and /or sub-recipients of the City of Lake Charles will be required to

Plan.

The methods are:

## Definitions:

market. A direct subsidy triggers recapture. purchase financing, or assistance to CHDO to develop and sell unit well below otherwise subsidizes the homebuyer (i.e. down-payment/closing costs assistance, City of Lake Charles that reduces purchase price for homebuyers below market or Direct Subsidy - a direct subsidy is defined as financial assistance provided by the

provided by the City of Lake Charles to offset the difference between the total cost Development Subsidy- a development subsidy is defined as financial assistance of producing the unit and the fair market value of the property. A development subsidy triggers resale.

## I. Recapture Provisions [24 CFR 92.254 (a) (5)]:

The Recapture Provisions will ensure compliance with the "Period of Affordability" requirements. The following table outlines the required minimum affordability periods.

| If the total HOME investment (resale) or<br>direct subsidy (recapture) in the unit is: | The period of affordability is: |
|--|---------------------------------|
| Under \$ 15,000  | 5 years                         |
| Between \$15,000 and \$40,000  | 10 years                        |
| Over \$40,000  | 15 years                        |

### Reduction During Affordability Period

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. To determine the pro rata amount recaptured by the City:

- Divide the number of years/months left in the affordability period by the number of years/months in the full affordability.
- Multiply the resulting figure by the total amount of direct HOME subsidy originally provided to the homebuyer;

For example: (Homebuyer received \$5,000 in down payment assistance)
Affordability period is 5 years (60 months) and homebuyer occupied the

Home for only 2 years (24 months).

## Calculation of Recapture Amount

3 years (36 months) left in affordability period

Divide by 5 years (60 months) full affordability period

Equals 0.6 or 60%

Times \$5,000 original direct subsidy

Equals \$3,000 amount to be recaptured

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.

Direct subsidies trigger 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.

## II. Resale Provision [24 CFR 92.254 (a) (5) (i) ]

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 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.

Development subsidies trigger resale. At this time, the City of Lake Charles provides only direct subsidy in the form of down payment and closing costs

assistance to CHDOs. In the event that the City provides a development subsidy (i.e., the difference between the total cost of producing the unit and the fair market value of the property) to CHDOs and sub recipients alike, these costs will not be included in calculation direct subsidy.

If the original homeowner decides to sell the property during the period of affordability, the City of Lake Charles will determine a fair return on the investment. The City will measure the percentage change in median sales price over the period of ownership, the percentage change in the Consumer Price Index (CPI) over the period of ownership and changes in real estate prices in the area. The basis to which the fair return standard or index will apply includes:

- The HOME- assisted homebuyer's original investment above.
   The City's down payment assistance.
- The Specific types of capital improvements made by the original homebuyer, <u>documented with receipts provided by the</u> <u>homeowner</u>, including but not limited to:
  - Any additions to the home such as a bedroom, bathroom, or garage;
  - Replacement of heating, ventilation, and air conditioning systems;
  - Accessibility improvements such as bathroom modifications for disabled or elderly, installation of wheel chair ramps and grab bars, any and all of which must have been paid directly by the owner and which were not installed through a federal, state, or locally-funded grant program; and
  - Outdoor improvements such as a new driveway, walkway, retaining wall, or fence.

NOTE: All capital improvements will be visually inspected to verify their existence.

The price at resale shall provide the original HOME assisted owners a fair return on their investment, including any improvements, but must ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. Furthermore, the subsequent sale is deemed affordable if the monthly payment for principal, interest, property taxes and insurance does not exceed thirty percent (30%) of the gross income of a family with an income range between 50% and 80% of the area median income.

### 80% of the Area Median Income

| One       | Two person in household | Three     | Four      | Five      | Six       | Seven     | Fight     |
|-----------|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| person in |                         | person in |
| household |                         | household | household | household | household | household | household |
|           |                         |           |           | \$ 55,900 | \$ 60,050 | \$64,200  | \$ 68,350 |

## 50% of the Area Median Income

| One       | Two       | Three     | Four      | Five      | Six       | Seven     | Eight     |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| person in |
| household |
| \$22,650  | \$25,900  |           |           | \$34,950  | \$37,550  | \$40,150  | \$42,750  |

#### 30% of the Area Median Income

| One       | Two person in household | Three     | Four      | Five      | Six       | Seven     | Eight     |
|-----------|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| person in |                         | person in |
| household |                         | household | household | household | hausehold | household | household |
| \$13,600  | \$17,420                | \$21,960  | \$26,500  | \$31,040  | \$35,580  | \$40,120  | \$42,750  |

To ensure that the housing remains affordable to the defined range of low income buyers, the City shall provide down payment/closing costs assistance.

The City of Lake Charles executes a HOME written agreement that accurately reflects the resale or recapture provisions with the homebuyer

before and/or at the time of the sale.

The clear, detailed written agreement ensures that all parties are aware of the specific HOME requirements applicable to the unit (i.e., period of affordability, principal residency requirement, terms and conditions of

either the resale or recapture requirement.

The City of Lake Charles will use the enforcement mechanisms by

a. Recapture- the City of Lake Charles uses the deed restrictions, covenants running with land, or other similar mechanisms for enforcing the affordability period and as notification of the transfer of the property.

b. "Notwithstanding anything to the contrary contained herein, if the Borrower's first mortgage is an FHA-insured mortgage, the Borrower is not liable for Lender's costs and expenses, including attorney fees, if the event of default results solely from Borrower's violation of the owner-occupancy restriction."

 The legal restrictions on conveyance terminate upon foreclosure, deed-in-lieu of foreclosure, or assignment of the first mortgage to the U.S. Department of Housing and Urban Development."

d. In the event of a violation of the legal restrictions on conveyance, a mortgagor may be required to pay a portion of the sales proceeds to the governmental body it received assistance from provided that the mortgagor is not prohibited from recovering; (1) the sum of the original purchase price, reasonable costs of sale and improvements made by the mortgagor, and any negative amortization on a FHA-insured loan; and (2) a reasonable share of the appreciation in value.

### CITY OF LAKE CHARLES

#### RECAPTURE POLICY

City of Lake Charles utilizes the recapture methods for CDBG programs in accordance with 24 CFR 92.254 (a) (4). Specifically, these provisions will be provided and enforced in the following manner:

- 1. CDBG Program Agreement between the APPLICANT and City of Lake Charles
- CDBG Grant Agreement between the City of Lake Charles and the approved homebuyer
- CDBG Restrictive Covenant between the City of Lake Charles and the approved homebuyer.
- Signed Copies of the CDBG Grant Agreement, and CDBG Restrictive Covenant are given to the homebuyer, and lender, copies are kept in the city's files.
- 5. All agreements and covenants are filed in the Court House.
- All sub-recipients of the City of Lake Charles will be required to use the same recapture provisions as approved in the Annual Action Plan.

The methods are:

#### Definitions:

<u>Direct Subsidy</u> – a direct subsidy is defined as financial assistance provided by the City of Lake Charles that reduces purchase price for homebuyers below market or otherwise subsidizes the homebuyer i.e. <u>Homebuyer assistance</u>. A direct subsidy triggers recapture.

<u>Development Subsidy</u>- a development subsidy is defined as financial assistance provided by the city of Lake Charles to offset the difference between the total cost of producing the unit and the fair market value of the property. A development subsidy triggers resale.

The Recapture Provisions will ensure compliance with the "Period of Affordability" requirements. The following table outlines the required minimum affordability periods.

| Over \$40,000  | 15 years                 |
|--|--------------------------|
| Between \$15,000 and \$40,000  | 10 years                 |
| Under \$ 15,000  | 2 усыг                   |
| If the total CDBG investment dire<br>subsidy (recapture) in the unit is: | The retention period is: |

#### Reduction During Affordability Period

The City of Lake Charles chooses to reduce the amount of direct CDBG 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 CDBG subsidy the City would recapture. The pro-rata amount recaptured by the city cannot exceed what is available from net proceeds. To determine the proceeds.

- Divide the number of years/months left in the affordability period
- by the number of years/months in the full affordability.
   Multiply the resulting figure by the total amount of direct CDBG.

For example: (homebuyer received \$5,000 in Homebuyer Assistance) Affordability period is 5 years (60 months) and homebuyer occupied the CDBG for only 2 years (24 months).

subsidy originally provided to the homebuyer;

### Calculation of Recapture Amount

3 years (36 months) left in affordability period

Divide by 5 years (60 months) full affordability period

Equals 0.6 or 60%

Times \$5,000 original direct subsidy Equals \$3,000 amount to be recaptured

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 CDBG investment due, the City can only recapture the net proceeds, if any.

The homeowner chooses to sell or use the property for non-eligible CDBG Program activities, the full amount of the CDBG 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 CDBG 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.

Direct subsidies trigger recapture. Eligible homebuyers who received homebuyer assistance, sub recipients must return the CDBG funds to the City, which will ensure that the recaptured CDBG Program funds are reinvested in other affordable housing for low to moderate income persons. The City of Lake Charles will require 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 CDBG 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 CDBG Program Sub recipient Agreement.

> NOTE: All capital improvements will be visually inspected to verify their existence.

80% of the Area Median Income

| One                    | Two   | Three                  | Four                    | Five                  | Six  | Seven                 | Eight                  |
|------------------------|---|------------------------|-------------------------|-----------------------|--|-----------------------|------------------------|
| person in<br>household | person in<br>household  | person in<br>household | person in<br>honorehold | person in<br>howehold | person in<br>household   | person in<br>howehold | person in<br>household |
| LOS CONTRACTOR AND     | Total Control of the |                        |                         | \$ 55,900             | The same of the sa | \$64,200              | \$ 68,350              |

To ensure that the housing remains affordable to the defined range of low income buyers, the City shall provide down payment/closing costs assistance.

### II. Written Agreements

The City of Lake Charles executes a CDBG written agreement that accurately reflects recapture provisions with the homebuyer before and/or at the time of the sale.

The clear, detailed written agreement ensures that all parties are aware of the specific CDBG requirements applicable to the unit (i.e., period of affordability, principal residency requirement, terms and conditions of recapture requirement.

The City of Lake Charles will use the enforcement mechanisms by

a. Recapture- the City of Lake Charles uses the deed restrictions, covenants running with land, or other similar mechanisms for enforcing the affordability period and as notification of the transfer of the property.

OMB Number: 4040-0004 Expiration Date: 12/01/2022

| Application for                                | Federal Assista            | nce SF-424   |  |
|--|----------------------------|--|--|
| 1. Type of Submiss Preapplication  Application |                            | * 2. Type of Application:  * If Revision, select appropriate letter(s):    X   New |  |
| Changed/Com  3. Date Received:                 | ected Application          | Revision   |  |
|  |                            | 4 Applicant Identifier 72 - 6000641  |  |
| Sa. Federal Entity Id                          | entifier.                  | Sb. Federal Award Identifier p-21-MC-22-0208                                       |  |
| State Use Only:                                |                            |  |  |
| 6. Date Received by                            | State                      | 7. State Application Identifier  |  |
| 8. APPLICANT INF                               | ORMATION:                  |  |  |
| 'a Legal Name:                                 | ity of Lake Ch             | aries  |  |
| * b. Employer/Taxpa<br>72 - 6000641            | ayer identification Nu     | *c. Organizational DUNS.  160282651 0000   |  |
| d. Address:                                    |                            |  |  |
| * Street1:<br>Street2                          | 326 Puja Stre              | et   |  |
| *City:   | Lake Charles               |  |  |
| County/Perish: * State:                        | Calcasteu<br>LA: Louisians |  |  |
| Province.                                      |                            |  |  |
| * Country:                                     | USA: UNITED                | TATES  |  |
| *Zip / Postal Code:                            | 70601-4269                 |  |  |
| e. Organizational                              | Unit:                      |  |  |
| Department Name<br>Community Dev               | elopment                   | Division Name:   |  |
| f. Name and conta                              | sct information of p       | erson to be contacted on matters involving this application:                       |  |
| Prefo: Mz<br>Middle Name                       |                            | * First Name: Maxk   |  |
| * Last Name: [ri                               | xand                       |  |  |
| Title Director                                 |                            |  |  |
| Organizational Affili                          | ation:                     |  |  |
| * Teleghone Number                             | 337-691-144                | Fax Number: 337-491-1437   |  |
| * Fmail mark +                                 | isano8cityofle.            | US .   |  |

| 9. Type of Applicant 1: Select Applicant Type:   |  |
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| C: City or Township Government   |  |
| ype of Applicant 2: Select Applicant Type:   |  |
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| type of Applicant 3: Select Applicant Type:  |  |
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| Other (specify).   |  |
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| 10. Name of Federal Agency:  |  |
| Inited States Department of Housing and Orban De-  | velopment  |
| Catalog of Federal Domestic Assistance Number:   |  |
| 4.218  |  |
| CFDA Title   |  |
| Community Development Block Grant (COBG)   |  |
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| Competition Identification Number:   |  |
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| 14. Areas Affected by Project (Cities, Counties, States, etc.):  | Add Attachment Delete Attachment View Attachment     |
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| application for Federal Assistance SF-424                        |  |
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| 9. Type of Applicant 1: Select Applicant Type:                   |  |
| : City or Township Sovernment                                    |  |
| ype of Applicant 2: Select Applicant Type:                       |  |
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| ype of Applicant 3. Select Applicant Typo:                       |  |
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| Other (specify)  |  |
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| 10. Name of Federal Agency:                                      |  |
| United States Department of Housing and Urban Development        |  |
| 1. Catalog of Federal Domestic Assistance Number:                |  |
| 14.239   |  |
| FDA Title:   |  |
| iome Investment Partnerships Program (HOME)                      |  |
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| 12. Funding Opportunity Number:                                  |  |
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| 3. Competition Identification Number:                            |  |
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| 4. Areas Affected by Project (Cities, Counties, States, etc.):   |  |
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| Add Attachment   Delete Attachment   View Attachment             |  |
| 15. Descriptive Title of Applicant's Project:                    |  |
| 2021 Action Plan   |  |
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| Attach supporting documents as specified in agency instructions. |  |

| Application for Fe   |  |   |  |  |  |   |           |
|--|--|---|--|--|--|---|-----------|
| 6. Congressional Dis   | tricts Of:   |   |  |  |  |   |           |
| a Applicant 7  |  |   |  | * b. Program/Pr  | roject A                                 |   |           |
| stach an additional list-  | of Program/Project Cong  | resaional Districts   | if needed.   |  |  |   |           |
|  |  |   | Add Attachment   | Delete Attachi   | ment View                                | w Attachment  |           |
| 7. Proposed Project  |  |   |  |  |  |   |           |
| a. Start Date: 10/0:   |  |   |  | *b. End  | Date: 09/30                              | /2022   |           |
|  |  |   |  |  |  |   |           |
| 8. Estimated Funding   | g (\$):  |   |  |  |  |   |           |
| a Federal  |  | 391,127.00  |  |  |  |   |           |
| b. Applicant   |  |   |  |  |  |   |           |
| c. State   |  |   |  |  |  |   |           |
| d Local  |  |   |  |  |  |   |           |
| e Other  |  |   |  |  |  |   |           |
| f Program Income   |  |   |  |  |  |   |           |
| g. TOTAL   |  | 391,127.00  |  | Marie Land   |  |   |           |
| c. Program is not  | ect to E.O. 12372 but?<br>covered by E.O. 12372<br>Delinquent On Any Fed   |   | lected by the Stat   |  | nent.)                                   |   |           |
| c. Program is not  | covered by E.O. 12372<br>Delinquent On Any Fed<br>No   |   | "Yes," provide en  | planation in attachn   |  |   |           |
| x c. Program is not 20. Is the Applicant Yes x  If "Yes", provide explain  | covered by E.O. 12372<br>Delinquent On Any Fed<br>No<br>enation and attach   | deral Debt? (If   | "Yes," provide en  | planation in attachm   | where Vie                                | w Attachment  |           |
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#### CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

- 1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- 2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

Signature of Authorized Official

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Title

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Annual Action Plan 2021

### Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

I. Maximum Peasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or climination of slums or ate designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s)

2. Overall Benefit.

[a period specified by the grantee of one, two, or three specifie consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBC funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financeed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

 A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction. Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

8/10/2021 Date

Compliance with Laws -- It will comply with applicable laws.

Signature of Authorized Official

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Title

# OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBGassisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature of Authorized Official

8/10/2021

Title

#### Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs — It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering — Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing:

Signature of Authorized Official

8 10 303 / Date

Title