

**CITY OF LAKE CHARLES, LOUISIANA**  
**2024 ANNUAL ACTION PLAN**

**Draft**



Prepared By  
The City of Lake Charles  
Community Development Department



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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 third Annual Action Plan to be submitted under the current Consolidated Plan.

The City's proposed allocation for FY 2024-2025 consists of a total \$1,007,145 in projected support from two programs:

Community Development Block Grant (CDBG)	\$680,104
HOME Investment Partnerships (HOME)	\$327,041

The activities and programs described in the Annual Action Plan are aligned with the Strategic Plan, as outlined in the Consolidated Plan. The 2024-2025 program year will place considerable emphasis on neighborhood revitalization.

The following is the proposed FY 2024-2025 Annual Action Plan, which identifies the method of distributing HUD funds and outlines the City's overall housing and community development needs and strategies.

### 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 years, the City of Lake Charles has continued to experience an increase in community need for home 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.

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

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

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.

**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 holds 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.

**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.

Summary forthcoming after comments are received.

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

Not Applicable

**7. Summary**

**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 Development Department
HOME Administrator	LAKE CHARLES	Community Development Department

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The lead agency for the development of the Action 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**

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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

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

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

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

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

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

#### **Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards 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**

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

2	<b>Agency/Group/Organization</b>	Lake Charles Housing authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-homeless Services-Health Services-Education Service-Fair Housing Business Leaders Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Authority was engaged throughout the process to identify and prioritize community needs, identify community resources, and provide insight into strategies. The City of Lake Charles anticipates ongoing collaboration to promote the coordination of resources and refine community development strategies and programs.
3	<b>Agency/Group/Organization</b>	Calcasieu Parish Police Jury
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	SWLA Balance of State	The Strategic Plan provides a set of goals for addressing homelessness, with are supported by the continuum and its participating agencies.
2014 SWLA Housing Study	SWLA Economic Development Alliance	Addressing the availability and quality of affordable housing.
2016 Comprehensive Economic Development Strategy	Imperial Calcasieu Planning and Development Commission	Economic and workforce development, community development and supports.

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**

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

In addition to public hearings, as a means of receiving comments from the public, the Community Development staff holds community meetings/hearings to provide citizens with information concerning the availability of CDBG and HOME funds and incorporate their comments into the planning process. During the Draft Action Plan period, citizens are encouraged to view the Plan at various locations and make comments.

**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				

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

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				

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 of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	680,104	0	2,010,657	2,690,761	0	Expected resources are based on the City's 2024 CDBG allocation and prior year resources.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	327,041	0	1,265,616	1,592,657	0	Expected resources are based on the City's 2024 HOME allocation and prior year resources.

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 utilize over \$1 million in federal funds received for Fiscal Year 2024-2025 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 Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Affordable Housing Supply and Quality	2020	2024	Affordable Housing	Citywide	Increase Affordable Housing Supply and Quality	CDBG: \$442,068 HOME: \$250,186	Homelessness Prevention: 30 Persons Assisted
2	Support for Public Services	2020	2024	Non-Housing Community Development	Citywide	Support for Public Services	CDBG: \$102,016	Homelessness Prevention: 25 Persons Assisted Other: 275 Other

Table 6 – Goals Summary

#### Goal Descriptions

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

# 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

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

Table 7 - Project Information

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

The City identified three priorities in the 2020-2024 Consolidated Plan (Affordable Housing, Infrastructure and Public Services). The damaged caused by Hurricanes Laura and Delta forced the City to reconsider its priorities. At this time, Affordable Housing and Public Services are still a high priority while Infrastructure is low. The only obstacle towards addressing those priorities is a lack of funding.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Increase Affordable Housing Supply and Quality
	<b>Needs Addressed</b>	Increase Affordable Housing Supply and Quality
	<b>Funding</b>	CDBG: \$136,021
	<b>Description</b>	Administrative expenses for managing the CDBG programs
	<b>Target Date</b>	9/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Administration and management of CDBG program
2	<b>Project Name</b>	Public Services
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Support for Public Services
	<b>Needs Addressed</b>	Support for Public Services
	<b>Funding</b>	CDBG: \$102,016
	<b>Description</b>	Provide assistance and support for various public services
	<b>Target Date</b>	9/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	48
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Provide assistance and support for various public services
3	<b>Project Name</b>	Down Payment Assistance
	<b>Target Area</b>	Citywide

	<b>Goals Supported</b>	Increase Affordable Housing Supply and Quality
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Provide down payment assistance to low to moderate income households.
	<b>Target Date</b>	9/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Provide down payment assistance to eligible low-to-moderate income individuals
4	<b>Project Name</b>	Choice Neighborhood
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase Affordable Housing Supply and Quality
	<b>Needs Addressed</b>	Increase Affordable Housing Supply and Quality
	<b>Funding</b>	CDBG: \$250,000
	<b>Description</b>	The Lake Charles Housing Authority (LCHA) and the City of Lake Charles, as Choice Neighborhood co-grantees plans on a phased approach to accomplish demolition of the existing 240 Public Housing Units and a redevelopment of the site for the creation of 240 Public Housing Replacement Units and an additional 320 units at Affordable/Workforce and Market Rates. Residential units as well as associated spaces for community use, supportive services, and commercial space will be in new construction townhomes and multifamily buildings. The project includes the construction of new utilities and rights of way improvements within the site as well as a community park. The project will utilize HUD funding including but not limited to Choice Neighborhood, HOME, CDBG-DR, capital funds, and/or Housing Choice Voucher assistance administered by HUD, LCHA, the City of Lake Charles, the Louisiana Housing Corporation and/or the State of Louisiana. The Subject Property is bound by Lake Street to the West, West 18th Street to the North, Creole Street to the East and West Hale Street to the South. The Subject Property is approximately 40.94 acres in size and is currently a Public Housing Location.



	<b>Target Date</b>	9/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	240
	<b>Location Description</b>	The Subject Property is bound by Lake Street to the West, West 18th Street to the North, Creole Street to the East and West Hale Street to the South. The Subject Property is approximately 40.94 acres in size and is currently a Public Housing Location.
	<b>Planned Activities</b>	Provide affordable housing to low-to-moderate income families
5	<b>Project Name</b>	Goosport Park Improvement
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Infrastructure and Public Facilities
	<b>Funding</b>	CDBG: \$167,067
	<b>Description</b>	Install 5,000 square pool at Goosport Park
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	649
	<b>Location Description</b>	1619 Cessford Street
	<b>Planned Activities</b>	
5	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase Affordable Housing Supply and Quality
	<b>Needs Addressed</b>	Increase Affordable Housing Supply and Quality
	<b>Funding</b>	HOME: \$32,704
	<b>Description</b>	Administrative expenses for managing HOME programs
	<b>Target Date</b>	9/30/2025

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Administration and management of HOME Programs
6	<b>Project Name</b>	CHDO Set Aside
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Increase Affordable Housing Supply and Quality
	<b>Needs Addressed</b>	Increase Affordable Housing Supply and Quality
	<b>Funding</b>	HOME: \$49,056
	<b>Description</b>	Affordable Housing Development and operational support for CHDO projects
	<b>Target Date</b>	9/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	To be determined
7	<b>Project Name</b>	HOME Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase Affordable Housing Supply and Quality
	<b>Needs Addressed</b>	Increase Affordable Housing Supply and Quality
	<b>Funding</b>	HOME: \$245,281
	<b>Description</b>	Provide housing rehabilitation assistance to qualified Low-to-Moderate income homeowners.
	<b>Target Date</b>	9/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

<b>Planned Activities</b>	Minor, Moderate and Substantial repair of homes
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## **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>	<b>Percentage of Funds</b>
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	29
Non-Homeless	0
Special-Needs	0
Total	29

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	34
Acquisition of Existing Units	0
Total	34

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

### Discussion

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

### **Introduction**

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, along with the City of Lake Charles as co-applicant, has applied for a Choice Neighborhood Initiative grant which would allow for the replacement of 290 affordable rental units in the Lloyd Oaks Housing Complex with 562 new affordable rental units.

### **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 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 Lake Charles acts as the CES Access Point for the Lake Charles region, providing access, diversion, intervention, and assessment services to those experiencing homelessness as part of the CES process. Additionally, the Lake Charles City Police created a record of where the homeless population lives within the city limits of Lake Charles.

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

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

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

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

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

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

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

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



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

### **Discussion**

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:

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

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

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

### **Discussion:**

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

## Program Specific Requirements

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

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

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

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

#### Other CDBG Requirements

- |   |       |
|---|-------|
| 1. The amount of urgent need activities   | 0     |
| 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. | 0.00% |

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(l)(2)

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

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:
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:
5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

