

CITY OF LAKE CHARLES, LOUISIANA

2020-2024 CONSOLIDATED PLAN

Amendment



December 11, 2024

Executive Summary

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

1. Introduction

The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.20G.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). The major sections of the Consolidated Plan include a Housing Market Analysis, Housing and Homeless Needs Assessment, 5-year Strategic Plan, a 1-year Action Plan, Consultation and Citizen Participation, with accompanying documentation relating to public comment. The Strategic Plan addresses specific needs that were identified in the data analysis, with specific goals and program targets for each category designated for funding. The Action Plan is a subset of the Strategic Plan.

This Plan by the City of Lake Charles provides the City's overall investment strategies for the use of federal entitlement grant funds for affordable housing, homelessness, anti-poverty strategies, and community development activities from October 1, 2020, through September 30, 2025. The Plan was prepared in accordance with HUD's Office of Community and Planning Development (CPD) eCon Planning Suite. Most of the data tables in the Consolidated Plan are populated with default data from the U.S. Census Bureau, specifically the 2013-2017 or 2014-2018 American Community Survey (ACS), and Comprehensive Housing Affordability Strategy (CHAS) data. Other sources of data are noted throughout the Plan.

The City of Lake Charles receives allocations for CDBG and HOME, for which strategies and goals in this Consolidated Plan are the focus. ESG funds are managed by Calcasieu Parish in coordination with the Louisiana Balance of State CoC and are reported on separately. Priorities have been established for the years of this Plan based on the Needs Assessment and Housing Market Analysis, along with community inputs, and identified service needs. Annually, the City will develop its Action Plan which will describe the investment of federal resources to implement specific activities based on the priorities provided in this Plan.

Lake Charles anticipates receiving the following grant amounts in the fiscal year 2020. Projections for the entire five-year period follow in parentheses; however, these projected amounts are based on five times this year's allocation with some variance, and future amounts are expected to change based on federal allocations made annually.

- CDBG: \$671,342 (estimated \$2,716,254)
- HOME: \$367,297 (estimated \$1,537,385)

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

3. Evaluation of past performance

The City of Lake Charles has a history of successful programs funded through the Community Development Block Grant and HOME Investment Partnership Program. Of particular importance to the health of the City has been programs that address the condition of its housing stock. The City has successfully funded Homeowner Rehabilitation activities targeting lower income and elderly households unable to properly maintain their homes. The City also operates a successful program that provides Down payment Assistance to new homebuyers. The City is working to remove its dilapidated housing stock through demolition and major rehabilitation programs. Details of past performance can be found in the City's Consolidated Annual Performance and Evaluation Report (CAPER).

4. Summary of citizen participation process and consultation process

The Citizen Participation Plan (CPP) was adopted for development in the 2015-2019 Consolidated Plan. The CPP provides details for public notice(s) to all meetings and the various stages of Consolidated Plan development. City staff held community meetings to provide citizens with information concerning the availability of Community Development Block Grant and HOME funds and allow citizen input. The meetings also allowed potential sub-grantees to receive information on how to submit an application for Public Service funding.

5. Summary of public comments

The City did not receive any comments during the Public Comment period.

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

The City did not receive any comments during the Public Comment period.

7. Summary

Due to COVID-19, citizen input was extremely limited.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	LAKE CHARLES	Community Development Department
HOME Administrator	LAKE CHARLES	Community Development Department

Table 1 – Responsible Agencies

Narrative

The lead agency for the development of the Consolidated Plan is the City's Community Development Department. The Community Development Department consults and collaborates with a number of agencies, including the Lake Charles Housing Authority, 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

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

1. Introduction

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

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

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

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

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

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

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

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

Table 2 – Agencies, groups, organizations who participated

1	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 Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy Equitable access to decent, affordable housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Lake Charles Housing authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless Services-Health Services-Education Service-Fair Housing Business Leaders Neighborhood Organization

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

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

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

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

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.
2015 Natural Hazard Mitigation Plan	Calcasieu Parish	Addressing the quality of affordable housing and improving infrastructure.

Table 3 – Other local / regional / federal planning efforts

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

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

Narrative (optional):

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

Although community input was sought through a citywide survey and public meeting at the start of the planning process, the City was impacted by the COVID-19 pandemic and Stay at Home orders, which did limit available outreach activities. Stakeholders have been consulted through phone calls and the initial public meeting was held through the Go To Meeting online platform.

As the COVID-19 pandemic continues to affect residents of Lake Charles, the City will continue its outreach efforts to ensure priorities and goals of this Consolidated Plan to continue to meet the community needs through changing economic or housing environments.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

A Consolidated and Action Plan public meeting were held to *receive* public input on priority needs and funding recommendations for the 2020-2024 Consolidated Plan and 2020 Action Plan on April 3, 2020 at 2 pm. The meeting was conducted in virtual format due to Coronavirus Pandemic.

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Citizen Participation Outreach

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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)
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1	Survey	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Persons experiencing homelessness</p>	<p>Surveys were completed by twenty-five (25) stakeholders.</p>	<p>This particular survey received twenty-five (25) responses. Of those responses, thirteen (13) were completed by African-Americans and twelve (12) were completed by Caucasians. Seventy-two percent (72%) of the respondents were female while twenty-eight (28%) were male. Sixty-eight (68%) of the respondents owned their homes, sixteen percent (16%) rented and eight percent (8%) were homeless. In summary, the respondents felt the most pressing needs for the city of Lake Charles were</p>	<p>Not applicable</p>	
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Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				infrastructure, housing and economic development. Public safety was of concern, as well.		
2	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Persons experiencing homelessness</p>	The City of Lake Charles held a public meeting on Friday, April 3, 2020 at 2:00 PM via gotomeeting.com	No comments received	Not applicable	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Persons experiencing homelessness	Provided notice of the availability of the Consolidated Plan and means to access for comment.	Not applicable	Not applicable	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Persons experiencing homelessness	Not applicable	Not applicable	Not applicable	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The following needs assessment provides an analysis of the housing conditions and needs in Lake Charles by income level among renters and owners, as well as households with special needs. Housing needs were identified through a comprehensive public outreach process that included stakeholder consultation, public hearings, and a review process designed to engage citizens.

The following sections give a brief overview of the Needs Assessment results.

- NA-10 Housing Needs
- NA-15 Disproportionately Greater Need: Housing Problems
- NA-20 Disproportionately Greater Need: Severe Housing Problems
- NA-35 Public Housing
- NA-40 Homeless Needs
- NA 45 Non-Homeless Special Needs
- NA-50 Non-Housing Community Development Needs

Descriptions of Data and Related Definitions

Data in this section was drawn from HUD's (CHAS) data set, which is a tabulation of the 2012-2015 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen facilities, as well as a cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Extreme cost burden occurs when a household pays more than 50% of its gross income on housing costs. CHAS data was supplemented with the 2013-2017 ACS data to supply a sample of the latest figures. The Housing Needs Assessment, both CHAS and ACS data are used. The following provides descriptions of the data points. CHAS data is derived from ACS data. Census definitions define variables in these tables:

Small Family Household: A household with 2-4 members

Large Family Household: A household with 5 or more members

Elderly: Between 62-74yo

Frail Elderly or Extra Elderly: 75yo or older

Household: All people living in a housing unit (*related or unrelated*)

Family: Related individuals living in the same household

Nonfamily: Unrelated individuals living in the same household

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Area Median Income (AMI) and HAMFI are interchangeable when being used to explain CHAS data derived from ACS data. AMI will be used in this document. It refers to the entire Lake Charles MSA. Data tables compare populations based on income ranges, based on AMI and used by HUD to determine eligibility for certain programs.

HUD defines the following income brackets as low- moderate-income.

- Extremely Low Income <30% AMI
- Low Income 30-50% AMI
- Moderate Income 50-80% AMI

The problems outlined in the data and narrative below are defined in narrow terms as follows:

Substandard Housing – Lacking complete kitchen facilities (a complete kitchen consists of a sink with a faucet, a stove or range, and refrigerator)

Substandard Housing – Lacking complete plumbing facilities

Standard Housing – A house, an apartment, a group of rooms, or a single room intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and have a direct access from the outside of the building or through a common hall. Standard housing should include complete kitchen facilities, complete plumbing facilities, cost burden below 30% of income, and one person or less/room.

Cost Burden – Housing costs >30% of income

Overcrowding – More than one person/room

Housing problems are considered severe when cost burden and overcrowding are found at the following rates:

Cost Burden – Housing costs > 50% of income and

Overcrowding – More than 1.5 persons/room

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

Summary of Housing Needs

The following section assesses housing problems within Lake Charles. The U.S. Department of Housing and Urban Development’s (HUD) definition of housing problems include:

- 1) Lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room),
- 2) Severe overcrowding (more than 1.5 persons per room),
- 3) Cost burden (paying more than 30 percent of household income on housing expenses), and
- 4) Severe cost burden (paying more than 50 percent of household income on housing expenses).

Within Lake Charles, more affordable housing is the most prevalent housing need, as cost burden is the most experienced housing problem among households. Low income renter households disproportionately experience cost burden, as over 10 percent of renter households earning below the area median income pay more than 50 percent of their income on housing expenses, compared to, 4.3 percent of owner-occupied households. Similarly, renter households earning below the area median income that spend more than 30 percent of their income on housing expenses, comprise 10.3 percent, compared to 5.4 percent of owner-occupied households.

Lake Charles has experienced overall growth in its population, households, and median household income between 2010 and 2018. During this time, Lake Charles’ population grew by approximately 5,000 persons or 7 percent, the number of households by 3,784, or 13 percent, and median household income increased by \$5,537, or 15 percent.

Growth in population and households would require more housing availability in Lake Charles. However, these households may face challenges in finding affordable housing, as the 2018 median household income of Lake Charles was \$21,641 lower than the nationwide median household income of \$63,179 for the same year.

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	71,224	76,267	7%
Households	28,228	32,012	13%
Median Income	\$36,001.00	\$41,538.00	15%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2014-2018 CHAS

Data Source Comments:

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,695	4,595	5,020	3,010	13,190
Small Family Households	1,340	1,500	1,745	1,200	6,320
Large Family Households	249	390	420	125	665
Household contains at least one person 62-74 years of age	625	655	990	555	2,550
Household contains at least one person age 75 or older	0	0	0	0	
Households with one or more children 6 years old or younger	1,024	648	1,091	478	1,131

Table 6 - Total Households Table

Alternate Data Source Name:
2012-2016 CHAS
Data Source Comments:

Housing Needs Summary Tables

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

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

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

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	95	0	120	0	215	4	4	20	4	32
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	70	15	85	0	0	15	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	150	15	30	230	4	65	35	35	139
Housing cost burden greater than 50% of income (and none of the above problems)	1,930	1,005	95	30	3,060	650	435	160	60	1,305

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	585	970	1,300	240	3,095	275	325	455	265	1,320
Zero/negative Income (and none of the above problems)	300	0	0	0	300	30	0	0	0	30

Table 7 – Housing Problems Table

Alternate Data Source Name:
2012-2016 CHAS
Data Source
Comments:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,060	1,150	300	70	3,580	660	505	225	105	1,495
Having none of four housing problems	1,125	1,695	2,585	1,360	6,765	520	1,245	1,910	1,475	5,150
Household has negative income, but none of the other housing problems	300	0	0	0	300	30	0	0	0	30

Table 8 – Housing Problems 2

Alternate Data Source Name:
2012-2016 CHAS
Data Source
Comments:

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

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

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

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,110	559	555	2,224	295	320	335	950
Large Related	140	104	119	363	15	104	44	163
Elderly	303	147	299	749	340	275	202	817
Other	855	820	710	2,385	190	140	303	633
Total need by income	2,408	1,630	1,683	5,721	840	839	884	2,563

Table 9 – Cost Burden > 30%

Alternate Data Source Name:
2009-2013 CHAS
Data Source
Comments:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	840	264	15	1,119	245	130	40	415
Large Related	140	54	0	194	15	54	15	84
Elderly	219	85	160	464	200	130	71	401
Other	645	260	105	1,010	180	90	195	465

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	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,844	663	280	2,787	640	404	321	1,365

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
2009-2013 CHAS
Data Source
Comments:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	14	50	50	15	129	0	20	0	0	20
Multiple, unrelated family households	0	25	80	39	144	10	45	4	30	89
Other, non-family households	0	15	0	0	15	0	0	0	0	0
Total need by income	14	90	130	54	288	10	65	4	30	109

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:
2009-2013 CHAS
Data Source
Comments:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Based on the U.S. Census Bureau American Community 2018 Survey, 12,051 households or 37.6 percent of householders in Lake Charles lived alone, 13 percent of which were 65 years and over. Of single person households, 31.3 percent were homeowners, and 44.2 percent were renters. In 2018, single person households made up 83.5 percent of 15,495 non-family households, where 47.6 percent were female householders living alone and 35.9 percent were male householders living alone. Single male and female householders had a median income of \$21,271 and \$34,474, respectively.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

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

What are the most common housing problems?

Housing cost burden of 30 percent or greater of household income is the most prevalent housing problem in Lake Charles. This housing problem is disproportionately experienced by renter households earning below AMI. Overall, 3,135 renter households below AMI or 21.3 percent of all renter households are cost burdened. The largest proportion of cost burdened renter households of 30 percent or greater earn between 50 and 80 percent AMI, comprising 1,300 renter households, or 41.5 percent of cost burdened renter households of 30 percent or greater.

Severe housing cost burden of 50 percent or greater of household income is also prevalent among renter households. Of renter households, 3,060, or 10 percent of all renter households, are severely cost burdened. The largest proportion of severely cost burdened renter households of 50 percent or greater earn less than 30 percent AMI, comprising 1,930 renter households, or 63.1 percent of severely cost burdened renter households of 50 percent or greater.

Housing cost burden is also the most prevalent housing problem among owner occupied households, although experienced at a significantly lower rate than renter households. Owner occupied households that experience housing cost burden of 30 percent or greater of household income comprise 1,640 households or 10.4 percent of all owner occupied households. The largest proportion of cost burdened owner households of 30 percent or greater earn between 50 and 80 percent AMI, comprising 455 owner households, or 27.7 percent of cost burdened owner households of 30 percent or greater.

Severe housing cost burden of 50 percent or greater among owner occupied households occurs at a similar rate. Of owner-occupied households, 1,320, or 8.4 percent of owner households are severely cost burdened. The largest proportion of severely cost burdened owner households of 50 percent or greater earn less than 30 percent AMI, comprising 650 households or 49.2 percent of cost burdened owner-occupied households of 50 percent or greater.

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

Renter households earning below the area median income are disproportionately cost burdened. Out of 14,740 renter households in Lake Charles, 42 percent experience some cost burden. Meanwhile, 18.8 percent of owner-occupied households experience cost burden. Previous data trends indicated these households most impacted by cost burden tended to be small family households, single person households, and elderly households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

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

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

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

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

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

Demo

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

Discussion

Cost burden is the most significant housing problem faced by both renter and owner-occupied households in Lake Charles. Renter households earning below the area median income are the most significantly impacted and tend to be small family households, single person households, and elderly households. There are some occurrences of other housing problems, such as overcrowding and substandard housing - lacking complete plumbing or kitchen facilities, however, these occur on a very small scale compared to cost burden. As the most frequently occurring housing problem, efforts to reduce the number of households experiencing cost burden should be prioritized.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the demonstrated need for the total households within the jurisdiction at a particular income level. The tables and analyses below identify the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines. When the ten-percentage point threshold is reached, that number is **bolded**. The four housing problems are:

1. Housing unit lacks complete kitchen facilities (a complete kitchen consists of a sink with a faucet, a stove or range, and a refrigerator),
2. Housing unit lacks complete plumbing facilities (Complete plumbing consists of hot and cold running water, a flush toilet, and a bathtub or shower),
3. More than one person per room (overcrowded), and
4. Household is cost-burdened (between 30-50% of income is devoted to housing costs).

Income classifications are as follows: 0-30% AMI is considered extremely low-income, 30-50% AMI is low-income, 50-80% AMI is moderate-income, and 80-100% is middle-income.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,925	785	40
White	2,155	200	45
Black / African American	2,260	550	250
Asian	65	0	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	50	20	10
0	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four housing problems are:

Demo

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,950	1,645	0
White	910	390	0
Black / African American	1,865	930	0
Asian	30	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	85	15	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
2012-2016 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,280	2,740	0
White	1,035	1,230	0
Black / African American	965	1,335	0
Asian	55	14	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	215	94	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Demo

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	680	2,335	0
White	415	1,075	0
Black / African American	235	1,055	0
Asian	15	85	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	55	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

As noted from the tables above, the racial/ethnic groups most affected by the four housing problems are within the Hispanic and Asian populations across income ranges. However, the White population experiences slightly higher housing issues at the 80 to 100 percent income range in comparison to the jurisdiction as a whole. Moreover, across the board, households earning less than 30 percent AMI experience significantly high levels of housing problems.

The following breaks down how such housing problems are experienced by communities across income levels:

0-30% AMI

Demo

- 65 (1 percent of the households with one or more of the four housing problems in this income level) of Asian households within this extremely-low income level have one or more housing problems; the proportion represents 100% of Asian households in this income level.

30-50% AMI

- 85 (2.9 percent of the households with one or more of the four housing problems in this income level) of Hispanic households within the low-income level have one or more housing problems; the proportion represents 85% of Hispanic households in this income level.

50-80% AMI

- 55 (2.4 percent of households with one or more of the four housing problems in this income level) of Asian households within the moderate-income level have one or more housing problems. Such proportion represents 80% of Asian households in this income level.

80-100% AMI

- 415 (61 percent of the households with one or more of the four housing problems in this income level) of White households have one or more housing problems. Such proportion represents 28% of White households in this income level.

It is worth noting that while Black residents are about 48 percent of Lake Charles' population, the population makes up 45 percent of households with one of the four housing problems detailed in this section.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four severe housing problems. The four severe housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.5 person per room (overcrowding); and 4) Cost burden greater than 50% (share of income devoted to housing costs).

To calculate the disproportionate need for each race/ethnicity, Lake Charles has calculated the share of the total number of households with one or more housing problems that is from a particular race/ethnicity and compared that figure to the share of all Lake Charles households at that income level that experience the problem. (Share of Race/Ethnicity = $\frac{\text{\# of households for that race/ethnicity with one or more housing problem}}{\text{total \# of households for that race/ethnicity}}$)

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,720	1,645	330
White	925	410	45
Black / African American	1,655	1,160	250
Asian	65	0	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	30	35	10
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,655	2,940	0
White	600	690	0
Black / African American	965	1,830	0
Asian	30	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	45	55	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	525	4,495	0
White	275	1,995	0
Black / African American	235	2,060	0
Asian	0	69	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	20	295	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	175	2,835	0
White	49	1,440	0
Black / African American	120	1,170	0
Asian	0	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	55	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

As noted from the tables above, the racial/ethnic groups most affected by severe housing problems are within the White, Asian, and Hispanic populations across the income ranges. The White population experiences slightly higher housing issues at the 30 percent or below income range in comparison to the jurisdiction as whole. Moreover, Asian and Hispanic populations also experienced higher proportions of severe housing problems at 50%-80% of Area Median Income level.

The following breaks down how such housing problems are experienced by communities across income levels:

0-30% AMI

Demo

- 925 (34 percent of the households with one or more of the four severe housing problems in this income level) of White households within extremely-low income level have one or more housing problems; the proportion represents 67% of White households in this income level.
- 65 (2 percent of the households with one or more of the four severe housing problems in this income level) of Asian households within this income level have one or more housing problems; the proportion represents 100% of Asian households in this income level.

30-50% AMI

- 30 (about 2 percent of the households with one or more of the four severe housing problems in this income level) of Asian households within the low-income level have one or more housing problems; the proportion represents 50% of Asian households in this income level.
- 45 (2.7 percent of the households with one or more of the four severe housing problems in this income level) of Hispanic households within the low-income level have one or more housing problems; the proportion represents 45% of Hispanic households in this income level.
- 600 (36 percent of the households with one or more of the four severe housing problems in this income level) of White households within the low-income level have one or more housing problems; the proportion represents 45% of Hispanic households in this income level.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Based on conventional policy and research by the U.S. Census Bureau, the established public policy indicator of housing affordability in the United States is the percent of income spent on housing. As such, housing expenditures that exceed 30 percent of household income have historically been viewed as an indicator of a housing affordability problem. The conventional 30 percent of household income that a household can devote to housing costs before the household is said to be “burdened” evolved from the United States National Housing Act of 1937, which created the public housing program and the establishment of income limits, rather than maximum rents, as the main eligibility criteria. Over time, the threshold for such income limits has been adjusted, but since 1981, the 30 percent threshold has remained the standard for federal rental housing programs and the benchmark to measure affordability.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	20,205	4,865	4,595	325
White	11,140	1,935	1,820	45
Black / African American	8,015	2,575	2,610	270
Asian	395	75	90	0
American Indian, Alaska Native	95	25	0	0
Pacific Islander	0	0	0	0
Hispanic	560	255	75	10

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

Discussion:

Housing cost burden, when broken out by race/ethnicity, does appear to impact some groups more than others. For example, Black residents account for approximately 53 percent of Lake Charles’ 30-50 percent cost burden households, but about 48 percent of the population. While only 15 percent of Lake Charles’ population experience severe cost burden, where households spend 50 percent or more of household income in housing costs, 19 percent of Black residents experience severe cost burden. Furthermore, while Hispanic residents account for less than 4 percent of the population, Hispanic

Demo

residents are 5 percent of the 30-50 percent cost burden population. Among Hispanic residents, 28 percent experience 30-50 percent cost burden, while only 16 percent of the jurisdiction experiences the same level of cost burden. Finally, Asian residents are approximately 2% of the Lake Charles' population and 2 percent of its 30-50 percent cost burden population.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The majority of Lake Charles' population is comprised of 45.9 percent White, 48.5 percent Black. Within the extremely-low income level, 67 percent of White households have one or more housing problems. Moreover, based on 2010 data provided by HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool, Lake Charles has five Census Tracts identified as racially/ethnically-concentrated areas of poverty (R/ECAPs). These areas include: Census Tract 300, Census Tract 200, Census Tract 400, Census Tract 1500, and Census Tract 1202.

Moreover, among households with one of the four housing problems and based on CHAS data, 45 percent of households are Black. Housing cost burden affects racial groups across income levels to different degrees, showing disproportionate need in multiple groups. Black residents account for approximately 53 percent of Lake Charles' 30-50 percent cost burden households, but about 48 percent of the population. Additionally, 19 percent of Black residents experience severe cost burden, compared to 15 percent of the overall population within Lake Charles. Asian and Hispanic populations experience 30-50 percent cost burden at a disproportionate rate to their representation of the jurisdiction's population overall. Asian residents are approximately 2 percent of the Lake Charles' population and 2 percent of that population experiences cost burden. Similarly, Hispanic residents account for less than 4 percent of the population, and 5 percent of these residents are cost burdened. While these are small proportions of the population overall, efforts to address cost burden should account for the disproportion rates these groups are experiencing this housing problem.

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

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

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

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

Demo

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

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of Lake Charles historically managed up to 833 units across multiple developments under the public housing program. The Housing Authority has been actively working to rehabilitate older developments and convert properties to the Rental Assistance Demonstration (RAD) Program. The Housing Authority is managing 456 public housing units, 323 units under RAD, 70 Mod-Rehab units, and 2,108 Housing Choice Vouchers.

According to HUD 2019 assisted housing data and the Housing Authority of Lake Charles, Housing Choice Voucher is the most widely used program, where 2,108 persons participated in the program in 2019. Public Housing helped 456 households and Mod Rehab assisted 169 persons with 70 units.

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

Hispanic persons comprise less than 2 percent of assisted housing residents.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	70	455	2,108	962	1,146	0	0	0

Table 22 - Public Housing by Program Type

Demo

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

Alternate Data Source Name:

HUD Assisted Housing Data

Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	13,746	13,803	15,023	11,397	0	0	0
Average length of stay	0	1	4	3	0	3	0	0
Average Household size	0	0	0	0	0	0	0	0
# Homeless at admission	0	4	124	67	0	67	0	0
# of Elderly Program Participants (>62)	0	6	147	286	0	286	1	0
# of Disabled Families	0	10	82	322	0	322	0	0
# of Families requesting accessibility features	0	0	0	1,496	0	1,493	2	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	5	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

PIC (PIH Information Center)

Data Source Comments:

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	2	47	72	0	72	0	0	0
Black/African American	0	65	390	1,066	0	1,066	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	2	3	0	3	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:
 Housing Authority of LC, Statistical Summary Report
Data Source Comments:

Race of Residents

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

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	5	0	5	0	0	0
Not Hispanic	0	67	437	1,141	0	1,141	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Authority of LC, Statistical Summary Report

Data Source Comments:

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

The Housing Authority provides resources and makes every attempt to accommodate accessibility requests made by tenants. Units that have undergone rehabilitation or renovation are built to 504 compliance standards.

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

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

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

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

Discussion

Tenants and applicants are in need of affordable, safe units. The Housing Authority is in the process of rehabilitating 233 units, and has 456 public housing units active, but the housing market is lacking quality and affordable units for low-income households.

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

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Lake Charles is encompassed within the Continuum of Care (CoC) geography covered by the Louisiana Balance of State CoC. The CoC conducts an annual Point-in-Time (PIT) Count of persons experiencing homelessness in the Lake Charles region and across the CoC's geographic coverage area. The City of Lake Charles, Calcasieu Parish, and a number of local non-profit organizations participate in the annual PIT Count. In 2018, the PIT Count identified 134 single individuals experiencing homelessness in the Lake Charles region. In 2019, the PIT Count decreased slightly from the prior year, identifying 133 single individuals experiencing homelessness. In 2020, the PIT Count increased from a total of 133 people to 172 people, with increases in both the sheltered and unsheltered populations. Of those identified, approximately 27 are considered chronically homeless. Data from the CoC indicates that, outside of the annual PIT Count, approximately 97 percent of those accessing the homeless Coordinated Entry System in the Lake Charles Region report that they originate from the region.

Of persons identified as experiencing homelessness in the 2019 PIT Count, 25 were youth (19 percent) and 14 reported veteran status (11 percent). No families experiencing homelessness were identified in either the 2018 or the 2019 annual count. PIT Count data for 2018 and 2019 indicates the prevalence of disabling conditions among persons experiencing homelessness in the region. In 2019, those experiencing homelessness reported a total of 64 disabling conditions, while 91 disabling conditions were reported by PIT Count respondents in 2018. Disabling conditions reported included mental health conditions, physical conditions, chronic health conditions, substance abuse, developmental disabilities, and/or HIV/AIDS. Detailed data on disability from the 2020 PIT Count is not yet publicly available.

The following table provides an estimate of individuals experiencing sheltered and unsheltered homelessness in the Lake Charles region, as well as key information regarding household characteristics. This data is derived from the Louisiana Balance of State CoC's 2019 PIT Count. Detailed information regarding the 2020 PIT Count is not yet publicly available.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	7	0	0	0	0	0
Persons in Households with Only Children	0	7	0	0	0	0
Persons in Households with Only Adults	101	60	0	0	0	0
Chronically Homeless Individuals	21	6	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	5	14	0	0	0	0
Unaccompanied Child	10	9	0	0	0	0
Persons with HIV	0	9	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Data contained in NA-Table 26 Estimate the number of persons experiencing homelessness on a given night columns was derived from 2020 PIT Count data from the Louisiana Balance of State Continuum of Care. Detailed data for 2020 for the annual estimates columns has not yet been published for the Lake Charles region. To date, Lake Charles and the Louisiana Balance of State CoC has not conducted a separate count of homeless individuals or families in rural areas of the Lake Charles region. 2020 estimates for the number of persons becoming homeless each year, number of persons exiting homelessness each year, and the duration of homelessness have not yet been published for the Lake Charles region of the CoC but are forthcoming.

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

2020 estimates for the number of persons becoming homeless each year, number of persons exiting homelessness each year, and the duration of homelessness have not yet been published for the specific demographic categories contained in Table 26 and noted here for the Lake Charles region of the CoC. However, the total estimates for the Lake Charles region according to the CoC are as follows:

- Estimate of the number of persons experiencing homelessness each year: 230
- Estimate of the number of persons becoming homeless each year: 42
- Estimate of the number of persons exiting homelessness each year: 149
- Estimate of the number of days persons experience homelessness: 474

It is important to note that the estimates for each of the above categories is based upon data input into the Homeless Management Information System (HMIS) by CoC-funded agencies and does not necessarily reflect the total number of those who are experiencing, entering, or exiting homelessness across the community and who may access homeless services and housing resources outside of the continuum.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	21	43
Black or African American	27	38
Asian	0	0
American Indian or Alaska Native	1	2
Pacific Islander	0	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	2	3
Not Hispanic	47	81

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

Data Source
Comments:

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

In 2019, the PIT Count identified 133 single individuals experiencing homelessness, 25 of who were youth and 14 who were veterans. These numbers decreased slightly from the 2018 figures, though individuals reporting that they were fleeing domestic violence increased slightly between the 2018 and 2019 counts. No families experiencing homelessness were identified in either the 2018 or the 2019 annual count. In 2020, the PIT Count identified seven households with adults and children and 19 Veteran households; none of the families with children identified were considered chronically homeless. A majority of households identified in 2020 as experiencing homelessness (161 households) were comprised of single individuals.

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

According to the 2019 PIT Count, 49 percent of those counted as experiencing homelessness identified as Black or African American, 48 percent as White, 2 percent as American Indian or Alaska Native, and 1 percent as Native Hawaiian or Other Pacific Islander. Data from the 2020 PIT Count reflects a similar racial composition of those experiencing homelessness, with a slight increase in the percent of those identifying as Black or African American (52 percent). Non-Hispanic persons accounted for 96 percent of those counted, while 4 percent identified as Hispanic in 2019. This figure remained relatively stable in the 2020 PIT Count.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Approximately 63 percent, or 84 individuals, identified as experiencing literal homelessness during the 2019 PIT Count were unsheltered, while approximately 37 percent, or 49 individuals, were considered sheltered. In 2020, approximately 65 percent of households experiencing homelessness were unsheltered while 35 percent were sheltered, representing a slight increase in unsheltered homelessness from the 2019 PIT Count. In 2019, Veterans were less likely to be counted in shelter than in unsheltered locations; however, in 2020 Veterans were more likely to be sheltered (14 individuals) versus unsheltered (five individuals).

In terms of gender, 26 percent of those who were unsheltered during the 2019 PIT Count were female, while 74 percent were male. Of those who were sheltered, 37 percent were female and 63 percent were male. These figures roughly align with the proportion of males and females identified in the total PIT Count and were relatively stable in the 2020 PIT Count.

In terms of race, 55 percent of those in shelter identified as Black or African American while 43 percent identified as White during the 2019 PIT Count. In 2020, 38 percent of those in shelter identified as Black or African American and 56 percent identified as White. For those experiencing unsheltered homelessness in 2019, 43 percent identified as Black or African American and 51 percent identified as White. In 2020, 60 percent of those experiencing unsheltered homelessness identified as Black or African American and 37 percent identified as White, representing an increase in the proportion of those who are Black or African American in the unsheltered homeless population.

In 2019, those experiencing homelessness and counted in the PIT reported a total of 64 disabling conditions, with those experiencing unsheltered homelessness reporting a greater total number of disabling conditions compared to sheltered persons. However, fewer disabling conditions overall were reported in 2019 versus 2018. Detailed demographic data regarding disability status from the 2020 PIT Count is not yet publicly available.

Discussion:

Data from the 2019 PIT Count reveals that homelessness in the Lake Charles region remained steady between 2018 and 2019, and data from the CoC's Coordinated Entry System further indicates that those who access homeless services in the region largely do not come from outside the area. Data from the 2020 PIT Count, however, indicates an increase in homelessness in the Lake Charles region since 2019, with a slight increase in unsheltered homelessness in particular. Of note, nearly 20 percent of those experiencing homelessness in the region in 2019 were youth, which underscores the need for homeless outreach, emergency shelter, permanent housing, and supportive services programs and options that can meet the unique needs of this subpopulation. The increase in unsheltered homelessness in 2020 similarly indicates the need for additional outreach and emergency housing resources in the region. The increase in the proportion of those who are Black or African American in the unsheltered homeless population may indicate a need to focus on culturally appropriate and equitable housing resources and interventions.

PIT Count data for 2018 and 2019 indicates that disabling conditions are prevalent among persons experiencing homelessness in the Lake Charles region. This similarly indicates a need to ensure that those with disabilities have adequate access to the outreach, emergency shelter, permanent housing, and supportive services programs that will help end their homelessness and stabilize them in housing, as well as access to appropriate mental health, behavioral health, and physical health services.

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

Introduction:

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

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

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

Describe the characteristics of special needs populations in your community:

Elderly

Elderly persons are defined as persons 62 years and older. Based on the U.S. Census Bureau's 2018 American Community Survey, this population comprised 19.1 percent of Lake Charles' population in 2018, up from 16.7 percent since 2010. The Calcasieu Council on Aging operates a Senior Center in Lake Charles and other communities across the parish. The agency also operates many programs that serve the needs of seniors, including home delivered meals, congregate meals, homemaker services, ombudsman ship, SenioRx, Medicaid enrollment center, information and assistance, legal assistance, nutrition education, outreach, medical alert, medication management, recreation, wellness, utility assistance SHIP Program (insurance), and caregiver support programs. The Calcasieu Parish Police Jury also provides services for food delivery and medical resources, as well as organizes social programs to encourage seniors to be active.

Persons with Alcohol or Other Drug Addiction

According to the National Institute on Alcohol Abuse and Alcoholism, approximately 5.8 percent of adults in the United States ages 18 and older had an Alcohol Use Disorder (AUD) in 2018. Applying this

rate to the population of Lake Charles, approximately 3,405 of 58,714 persons 18 years and over have an AUD. The organization also estimates that 1.6 percent of youth ages 12 to 17 had an AUD in 2018. [1]

Persons with Disabilities

The total noninstitutionalized population with a disability in Lake Charles is 11,925 or 16 percent according to U.S. Census Bureau's 2018 American Community Survey. This is an increase from 2010, which estimates 10,773 people or 15.4 percent of the population have a disability. Residents are most likely to experience challenges related to ambulatory (physical) disabilities (9.4 percent), cognitive (mental) disabilities (7.7 percent) and difficulty living independently (7.3 percent).

Of the population that is 65 years and older, the most prevalent disabilities are ambulatory (28.8 percent), independent living difficulty (18.7 percent), and hearing (16.9 percent).

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

Housing and supportive service needs of special needs populations include:

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

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

According to the 2017 STD/HIV Surveillance Report by the State of Louisiana Department of Health, which provides the most recent comprehensive data, the Lake Charles region had 55 new HIV diagnoses during the year, up from 38 diagnoses in 2016. The Lake Charles Public Health Region includes Allen,

Beauregard, Calcasieu, Cameron, and Jefferson Davis Parishes. The region was among the four public health regions in Louisiana with the highest HIV diagnosis rates in 2017, with a rate of 18.2 diagnoses per 100,000 persons. The vast majority (87 percent) of new diagnoses were in Calcasieu Parish, where Lake Charles is located.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

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

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

Describe the jurisdiction’s need for Public Facilities:

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

How were these needs determined?

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

Describe the jurisdiction’s need for Public Improvements:

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

How were these needs determined?

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

Describe the jurisdiction’s need for Public Services:

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

How were these needs determined?

Needs were identified through community surveys and consultation with stakeholders.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

As part of the Consolidated Plan process, the following Housing Market Analysis provides the City of Lake Charles a deeper understanding of housing and community conditions needs in the jurisdiction. Understanding such conditions and needs allows the City to think strategically about its federal allocations and to retool and redesign programs as needed to meet the needs of its community members. Much of the data and analysis provided in this section is based on 2014-2018 American Community Survey (ACS) information. Other appropriate sources are noted throughout the document.

At its core, the Market Analysis includes the following data points related to Lake Charles:

- Number of Housing Units,
- Cost of Housing,
- Condition of Housing,
- Public and Assisted Housing,
- Homeless Facilities and Services,
- Barriers to Affordable Housing,
- Non-Housing-Community Development Assets, and
- Needs and Market Analysis Discussion.

Based on 2018 ACS data, Lake Charles has 36,744 housing units. The vast majority of those units, 67 percent, are single-family homes. In addition to those homes, a mix of 2 to 4 units and 5 to 19 units multifamily properties (10 percent and 14 percent, respectively) make up the next largest proportion of homes in jurisdiction. Moreover, larger 20 or more unit complexes are only about 5 percent of the housing stock; while mobile homes, boat homes, or RVs are about 2 percent of the housing.

Such distribution of housing types does not only have an impact on the options available to residents, but also to the potential price points and costs associated with housing in the area. Overall, based on ACS data, the cost of housing and rent steadily increased in 2018 by 30 percent since 2010. Such increases have likely affected more those families already living paycheck to paycheck by contributing to higher monthly housing costs. This impact is evident in the higher number of households paying more than 30 percent of their income into housing, particularly at the lower income levels.

Overall, the housing stock within the City of Lake Charles is older, with 19,519 units or 60 percent of the housing stock 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. Based on figures provided by ACS and HUD, an estimated 2,493 units built before

1980 (6.7% of the total housing) include households with children under the age of 6, which increases the urgency to remedy the environmental hazards associated with lead paint. 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.

As the city and region continue to experience growth, the need for safe and affordable homes will become even more crucial. Meeting such growing pains will require some retooling of programs to incentivize stability, maintain market growth, and tighten the safety net for lower income households and other vulnerable populations of Lake Charles.

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

Introduction

Based on U.S. Census Bureau data, housing in Lake Charles largely consists of single-family detached housing, which comprises 67 percent of housing units. There is also a significant amount of multifamily housing, ranging between two and 20 or more units, which makes up 29 percent of the housing stock. Larger multifamily housing, ranging between 5 and 19 units comprise 14 percent of housing, while smaller, two- to four-unit multifamily housing, comprise 10 percent. Options for large apartment buildings exceeding 20 units are limited, as this housing comprises just 5 percent. Similarly, there are few 1-unit attached housing units (2 percent) and few non-traditional housing, such as boats and RVs, comprising 2 percent of housing.

In 2018, households in Lake Charles were 46 percent owner occupied, while 54 percent were renters (2014 to 2018 ACS). Approximately 82 percent of homeowners live in housing units with three or more bedrooms, compared to 33 percent of renters in units with three or more bedrooms. This vast disparity of larger units between owners and renters suggests the need for additional housing, specifically larger renter households, requiring three or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	24,485	67%
1-unit, attached structure	727	2%
2-4 units	3,646	10%
5-19 units	5,269	14%
20 or more units	1,837	5%
Mobile Home, boat, RV, van, etc.	780	2%
Total	36,744	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:

2014-2018 ACS

Data Source Comments:

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

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	17	0%	353	2%
1 bedroom	117	1%	3,472	22%
2 bedrooms	2,847	18%	6,788	43%
3 or more bedrooms	13,275	82%	5,143	33%
Total	16,256	101%	15,756	100%

Table 28 – Unit Size by Tenure

Alternate Data Source Name:

2014-2018 ACS

Data Source Comments:

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

Lake Charles provides housing assistance through several programs, some of which are administered through the Housing Authority of Lake Charles. These programs include Public Housing assistance, Moderate-Rehabilitation (Mod-Rehab), Multifamily, Project Based Voucher, and Housing Choice Voucher (Section 8). The following describes eligibility requirements and number and targeting of housing assistance in Lake Charles.

Public Housing Assistance - Provides decent, safe, rental housing for eligible low-income families, the elderly, and persons with disabilities at affordable rents. This housing is limited to low-income families and individuals who earn 80 percent AMI and very low-income families and individuals who earn 50 percent AMI. The Housing Authority manages 456 units of public housing.

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

Housing Choice Voucher - The HCV program assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private housing market. Households eligible for this program may not have an income that exceeds 50 percent of the AMI. The Housing Authority administers 2,100 Section 8 vouchers, most of which are tenant based.

Housing Rehabilitation - The City of Lake Charles also provides rehabilitation and reconstruction for LMI owner-occupied households that are unable to manage significant repairs to maintain the home. Lake

Charles' Community Development Department provides reconstruction for up to five houses per year, increasing the viability of the housing stock, and maintaining owners in their homes.

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

According to HUD's May 2020 Multifamily Housing Database, there are 1,020 units of subsidized housing in Lake Charles operated through agreements with HUD. The data also indicate there are an additional 453 units at risk of being lost to the affordable housing inventory through the expiration of current contracts in 2020.

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

More affordable renter housing with a greater number of bedrooms is needed to meet the needs of the population in Lake Charles. Over 5,000 renter households in Lake Charles are renting three or more-bedroom housing, which are likely single-family housing. This overflow of renter households to single family housing is likely due to a shortage of renter housing with sufficient bedrooms to accommodate families. Additionally, 42 percent of renter households are cost burdened and are likely renting due to inability to afford to purchase housing.

Describe the need for specific types of housing:

As shown in the Units by Tenure data, the vast majority of owner households reside in homes with three or more bedrooms (82 percent). By comparison, only 33 percent of renter households reside in units with three or more bedrooms. While many renter households contain single or couple households with no children, a number of larger renter households are overcrowded in smaller rental units, less than three bedrooms. There is a need for more apartment developments with larger units, particularly three or more bedrooms.

Discussion

Housing units in Lake Charles are largely single-family structures (67 percent). Of the renter households, most (67 percent) live in units with two or fewer bedrooms. The housing stock needs additional supplies of larger rental units. The rental stock is 33 percent larger units (three or more bedrooms) compared to 81 percent for owner occupied units. Additionally, more affordable renter housing is needed for lower income households earning below the AMI. Of renter households earning below AMI, 42 percent experience cost burden, where 21 percent spend at least 30 percent of income on housing expenses and similarly, 21 percent spend at least 50 percent of income of housing.

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

Introduction

Housing costs are a major portion of any households' monthly budget. At the time of the 2010 Census, the median home value in Lake Charles was \$113,300. By 2018, the median value had increased by 32 percent to over \$149,000 (2014-2018 American Community Survey). Median rental costs had a similar increase rising 30 percent from \$507 in 2010 to \$657 in 2018. In Lake Charles, 23.6 percent of the rental housing stock was affordable to households earning less than 30 percent of the area median income. In 2018, less than 10 percent of the home ownership stock was affordable to households earning less than 30 percent of the area median income (AMI).

Cost of Housing

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value	113,300	149,700	32%
Median Contract Rent	507	657	30%

Table 29 – Cost of Housing

Alternate Data Source Name:

2010 Census Data

Data Source Comments:

Rent Paid	Number	%
Less than \$500	2,816	39.9%
\$500-999	8,326	50.7%
\$1,000-1,499	2,941	6.6%
\$1,500-1,999	587	1.4%
\$2,000 or more	269	1.4%
Total	14,939	100.0%

Table 30 - Rent Paid

Alternate Data Source Name:

2014-2018 ACS

Data Source Comments:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,485	No Data
50% HAMFI	2,845	1,750
80% HAMFI	2,885	2,135
100% HAMFI	No Data	1,580
Total	9,215	5,465

Table 31 – Housing Affordability

Alternate Data Source Name:
2012-2016 CHAS

Data Source Comments: In the renter section, the City wasn't able to put data in the 100% HAMFI renter box nor was it able to put data in the 30% HAMFI owner box. However, this information was available from the 2012-2016 CHAS as notated. The missing data for the 100% HAMFI renter is 1,430 making the rental total 10,645. The missing data for the 30% HAMFI renter is 1,210 making the owner total 6,675.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	617	663	837	1,063	1,245
High HOME Rent	617	663	837	1,017	1,115
Low HOME Rent	540	578	695	802	895

Table 32 – Monthly Rent

Alternate Data Source Name:
HUD FMR and 2020 HOME Rents

Data Source Comments:

Is there sufficient housing for households at all income levels?

The City of Lake Charles has seen a rise in housing (rental and ownership) stock between 2010 to 2018, but it has not been enough to keep up with the growing community needs. Those households earning less than 30 percent AMI have the least amount of housing options than any other household income levels. The available rental stock that is affordable to households earning less than 30 percent AMI has shown an increase of 30 percent over the last eight years, however that leaves around five percent (1,497 households) of the community without affordable housing options. For households with an income less than 30 percent AMI, home ownership stock is significantly less at under 10 percent of current houses on the market.

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

Lake Charles' housing market has seen an increase of around 10 percent in its housing stock (not to include rental units). This increase in housing stock has led to a small percentage (7%) being within the affordable range for households with income under 30 percent AMI. However, this increase in housing stock has also shown an increase in housing prices (32%) over an eight-year period. While the market has shown a 32% price increase, mortgage interest rates remain at historic lows which should assist in making home ownership more affordable for lower income households. At the same time low interest rates can assist with making mortgages more affordable, it can also lead to an increase in housing demand. Due to the rental and homeownership housing stock having not kept up with population demands, this may cause the housing market to become overburdened. This condition may lead to spikes in housing prices, which may impact affordability.

Between 2010 and 2018, Lake Charles has seen an increase in rental units by 13 percent; it has also experienced an increase in rental cost by 30 percent. While the increase in rental units has led to an increase in potentially affordable units, it has also failed to keep up with population increase. Increase of rental unit demands can lead to spikes in rental prices, which could leave households whose income is less than 30 percent AMI with the inability to find and maintain affordable rental housing.

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

Currently, the median contract rent price is under the Fair Market Rent and High HOME Rent rates for one-bedroom rental units and above. The contract rate, however, is above the current Low HOME Rent rates for up to a two-bedroom apartment. Even though contract rent rates are within affordable range, rental units and housing units have not kept up with the population growth, which will have an impact on program recipient ability to find affordable units.

Discussion

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

In order to avoid future affordability issues, there should be discussion to develop a strategy for additional housing (house or rental) units. Any form of housing development supported by the City will be required to comply with all affordability period requirements.

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

Introduction

Lake Charles' housing supply is generally older. Based on U.S. Census Bureau, 2014-2018 American Community Survey, 5-year estimates, most of its housing was constructed between 1950 and 1979; 51 percent of owner households and 43 percent of renter households were constructed during this period. Newer housing, built in 2000 or later, makes up 17 percent of owner-occupied units and just under one quarter of renter housing stock.

Although generally older, much of the housing in the city does not experience selected housing problems, as documented by the U.S. Census Bureau. Selected housing conditions include: Incomplete plumbing facilities or kitchens, overcrowding (more than one person per room), and 30 percent or more of household income spent on rent or monthly housing costs. Of households that experience at least one of the selected housing conditions, renter households experience housing problems at a significantly higher rate than owner households, where 44 percent of renter households have at least one housing problem, compared to 18 percent of owner households, which is most likely cost burden.

The age of Lake Charles' housing stock makes it prone to a higher risk of exposure to lead-based paint hazards for residents. Of housing units, 66 percent owner-occupied and 56 percent renter were built before 1980. Additionally, 7 percent of owner-occupied, and 9 percent of renter households built prior to 1980 have children present. Housing units with children present have the greatest threat of lead poisoning.

Generally, Lake Charles has an older housing stock. Just over half of owner households, which tend to be single family housing, are between 40 and 70 years old, similar to most renter households where 43 percent were constructed during the same time period. Newer housing, built in 2000 or later, makes up 17 percent of owner housing and just under one quarter of renter housing stock.

Older housing tends to have more problems and is more costly to maintain, thus adding to the potential housing cost burden of lower income homeowners. Moreover, older, unkept rental units may have low housing quality and higher exposure to lead-based paint and other environmental hazards.

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

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

percent of owner occupied, and nine percent of renter households built prior to 1980 have children present.

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

Substandard Condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, and holes in roof or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation, others may not be.

Substandard condition suitable for rehabilitation would be units where the home is determined to be 60 percent deteriorated or the cost of the combination of needed repairs of all conditions does not exceed the estimated after-rehabilitation value of the house.

Based on the U.S. Census Bureau American Community, selected conditions are a measure of substandard housing. Selected conditions include:

- Incomplete plumbing facilities or kitchens
- Overcrowding (more than one person per room)
- 30 percent or more of the household income spent on rent or monthly housing costs.

For the purpose of this analysis, a standard housing unit, as defined by the Census Bureau, is a house, an apartment, a group of rooms, or a single room intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have a direct access from the outside of the building or through a common hall. Moreover, standard housing should include complete kitchen facilities, complete plumbing facilities, cost burden below 30 percent of income, one person or less per room.

A significant proportion of renter households in Lake Charles have at least one of the selected housing conditions (44 percent) compared to 18 percent of owner households. Overall, owner households experience better housing quality than renter households, where 79 percent of owners do not experience any of the selected conditions, compared to 53 percent of renter households without selected housing conditions.

Based on housing affordability analysis in the Needs Assessment, renter households, especially those with lower incomes, experience cost burden at disproportionately higher rates than owners.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,999	18%	6,918	44%
With two selected Conditions	20	0%	489	3%
With three selected Conditions	0	0%	55	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,792	79%	8,294	53%
Total	15,811	97%	15,756	100%

Table 33 - Condition of Units

Alternate Data Source Name:

2014-2018 ACS

Data Source Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,723	17%	3,844	24%
1980-1999	2,772	17%	3,154	20%
1950-1979	8,239	51%	6,786	43%
Before 1950	2,522	16%	1,972	13%
Total	16,256	101%	15,756	100%

Table 34 – Year Unit Built

Alternate Data Source Name:

2014-2018 CHAS

Data Source Comments:

Risk of Lead-Based Paint Hazard

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

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

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	10,761	66%	8,758	56%
Housing Units build before 1980 with children present	1,104	7%	1,389	9%

Table 35 – Risk of Lead-Based Paint

Alternate Data Source Name:

2012-2016 CHAS

Data Source Comments:

Vacant Units

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

Table 36 - Vacant Units

Alternate Data Source Name:

2014-2018 ACS

Data Source Comments:

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
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Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The data show that the number of housing units in Lake Charles built prior to 1980, and potentially where lead-based paint hazards might be found, include 66 percent of all owner housing and 56 percent of rental housing. Seven percent of owner housing units and 9 percent of rental housing units built prior to 1980 are occupied by families with children present, a total of over 2,493 housing units.

Based on observed trends in Lake Charles, typically, with some exceptions, the lowest income residents reside in the oldest neighborhoods. As a result, it is a safe assumption that a significant proportion of the 2,493 units in Lake Charles built prior to 1980 and occupied by families with children are occupied by low- or moderate-income families.

Discussion

The City of Lake Charles does not keep track of Real Estate Owned (REO) properties. Based on 2014-2018 ACS data, there were a total of 5,397 vacant units, 1,068 of which were occupied by persons who have a current residence elsewhere. Of the 4,732 units classified as all other vacant units, 1,764, or 37.3 percent were other vacant, where, among other possible reasons, these properties could be held in foreclosure, need repairs, are abandoned or condemned, or the reason for vacancy is unknown. These properties can contribute to neighborhood blight and can degrade neighborhood integrity.

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

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

Introduction

The Housing Authority of Lake Charles historically managed up to 833 units across multiple developments under the public housing program. The HALC has been actively working to rehabilitate older developments and convert properties to the Rental Assistance Demonstration (RAD) Program in order to maintain the affordability of units and provide safe and reasonable housing to its tenants. Inspection scores between 2018 and 2019 ranged from 91 to 53.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	70	456	2,108	962	1,146	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

HUD Assisted Housing Data

Data Source Comments:

Describe the Supply of Public Housing Developments

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

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are 456 public housing units in Lake Charles. Of those units, 16 are studio apartments, 159 are 1- bedroom, 120 are 2-bedroom units, 124 are 3-bedroom units, and 22 are 4-bedroom. The Housing Authority describes the condition of public housing as standard. At the time of the previous Consolidated Plan, the Housing Authority had completed the replacement of the aging Booker T. Washington development with new public housing and Section 8 project-based vouchers. The Housing Authority currently has an additional 233 units under renovation as part of its Rental Assistance Demonstration Program.

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

Public Housing Condition

Public Housing Development	Average Inspection Score
Bayou Bluff	89
Booker T. Washington Courts	65
Rufus Mayfield Homes	91
Carver Courts	53
Lloyd Oaks	66
Kingsley Courts	75

Table 38 - Public Housing Condition

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

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

The Housing Authority of Lake Charles has completed the conversion of almost 90 units that were previously mixed-finance under their Rental Assistance Demonstration Program to be leased to public housing tenants. The Housing Authority is currently rehabilitating 233 units at the Clark Courts, Carver Courts, and Meadow Park Homes developments through the RAD program and with the use of historic tax credits, to be completed before October 2021. Units will be leased up for PHA tenants as renovation of each development is completed.

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

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

Discussion:

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

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

Introduction

Homeless service providers in Lake Charles provide a wide range of housing and services to their clients, including emergency shelter, transitional housing, permanent supportive housing, case management, supportive services, job training, substance abuse treatment, food, and transportation.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	59	0	0	67	0
Households with Only Adults	30	0	19	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	18	0	6	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

HUD 2020 Housing Inventory Count (HIC Report)

Data Source Comments:

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

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

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

For all housing and services projects funded by the Louisiana Balance of State Continuum of Care (CoC), linking program participants experiencing homelessness to mainstream benefits is required. Per CoC policy, all CoC-funded projects must assist participants in accessing mainstream benefits including health insurance, social security (SSI/SSDI), and the Supplemental Nutrition Access Program (SNAP). In general, the written policies and procedures for all CoC-funded projects should address how program participants will be assisted to apply for mainstream benefits and health care, how transportation assistance will be provided to support this process, and how participants will be assisted in following up on the mainstream benefits for which they apply. CoC-funded projects must coordinate with other homeless services and mainstream resources for which participants may be eligible, including housing, social services, employment, and education and youth programs.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Calcasieu Parish Police Jury acts as a regional Coordinated Entry System (CES) Access Point for the region. The CES connects people experiencing or at risk of homelessness with the available resources and supports to help end their homelessness. The Salvation Army runs the Center of Hope Shelter for people experiencing homelessness. The Education and Treatment Council, June Jenkins Women's Shelter, Oasis Residential Services, and local faith-based organizations such as Water's Edge Church also offer emergency shelter to those experiencing homelessness. The Education and Treatment Council runs the Transitional Living Program which is a scattered site and supervised apartment housing program for youth ages 16 - 22 who are homeless or aging out of the state juvenile justice system. The City of Refuge also offers year-round transitional housing beds.

Catholic Charities provides rental assistance to individuals or families who are low-to-moderate income and who may be facing homelessness. The Education and Treatment Council receives CoC funding to run a rapid rehousing (RRH) project which quickly moves people from homelessness into permanent housing. ESG funding allocated to Calcasieu Parish is also used for RRH to address homelessness. For Veterans, the Supportive Services for Veteran Families (SSVF) program provides RRH as well as homelessness prevention services. The Calcasieu Parish Police Jury Human Services Department

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

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

Volunteers of America and Start Corporation are grantees for the Supportive Services for Veteran Families (SSVF) program, which provides homelessness prevention and RRH services. In addition to the Transitional Living Program, the Education and Treatment Council runs Harbour House and offers homeless assistance for youth experiencing homelessness. Harbour House, funded by a variety of sources, is an 18-bed licensed residential facility for children ages 10 - 17 years old. The Education and Treatment Council also offers hotel lodging and groceries for homeless youth up to age 24 and/or homeless families with children, funded by the United Way Emergency Food & Shelter Program. The City of Lake Charles funds youth services through the CDBG program, including services offered to young adults up to age 22 who are low/moderate income and may be experiencing homelessness. Services are delivered directly in the clients' homes or through one of the residential programs.

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

Introduction

Special needs populations in Lake Charles include the elderly; frail elderly; persons with mental, physical, or developmental disabilities; persons with HIV/AIDS; and persons with substance abuse problems. According to data provided in the Needs Assessment (NA), elderly residents and persons with a disability are making up a larger proportion of the population in Lake Charles. As NA-45 also demonstrates, the rate of persons diagnosed with HIV in the Lake Charles Public Health Region (Allen, Beauregard, Calcasieu, Cameron, and Jefferson Davis Parishes) is one of the highest in Louisiana. These data points indicate a growing need for supportive services, including healthcare, and stable and accessible housing in the community.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The supportive housing needs of special needs populations in Lake Charles vary according to the population. In coming years, the needs of the elderly and frail elderly will increase as the 62 year-old and over population grows with the aging of the Baby Boomer population. These needs may include nursing care facilities targeted to lower income households who cannot afford private nursing home care. Permanent supportive housing options for persons with mental, physical, and developmental disabilities may also become a pressing issue as persons with disabilities who had previously been taken care of by parents lose those caregivers to death or incapacity. With healthcare systems enabling persons with disabilities to live longer, many are now outliving their caregivers, increasing demand for group housing that provides the care this population needs. There is also a need for healthcare services for persons living with HIV in the community as demonstrated by the relatively low rates of direct care as demonstrated in NA-45.

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

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

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

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

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

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

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

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

[4] City of Lake Charles, Chapter 2 of the Code of Ordinances, Article VIII, https://library.municode.com/la/lake_charles/codes/code_of_ordinances?nodeId=PTIITHCO_CH2A_D_ARTVIIIIFAHOPO

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

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	675	74	2	0	-2
Arts, Entertainment, Accommodations	4,906	9,755	15	20	5
Construction	3,275	2,593	10	5	-5
Education and Health Care Services	8,023	16,901	24	34	10
Finance, Insurance, and Real Estate	1,642	1,920	5	4	-1
Information	275	927	1	2	1
Manufacturing	1,665	1,887	5	4	-1
Other Services	1,478	1,096	4	2	-2
Professional, Scientific, Management Services	2,972	1,872	9	4	-5
Public Administration	804	3,549	2	7	5
Retail Trade	5,887	6,419	18	13	-5
Transportation and Warehousing	744	1,130	2	2	0
Wholesale Trade	1,170	1,398	3	3	0
Total	33,516	49,521	--	--	--

Table 40 - Business Activity

Alternate Data Source Name:

2017 Longitudinal Employer Household Dynamics (Job

Data Source Comments:

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

Labor Force

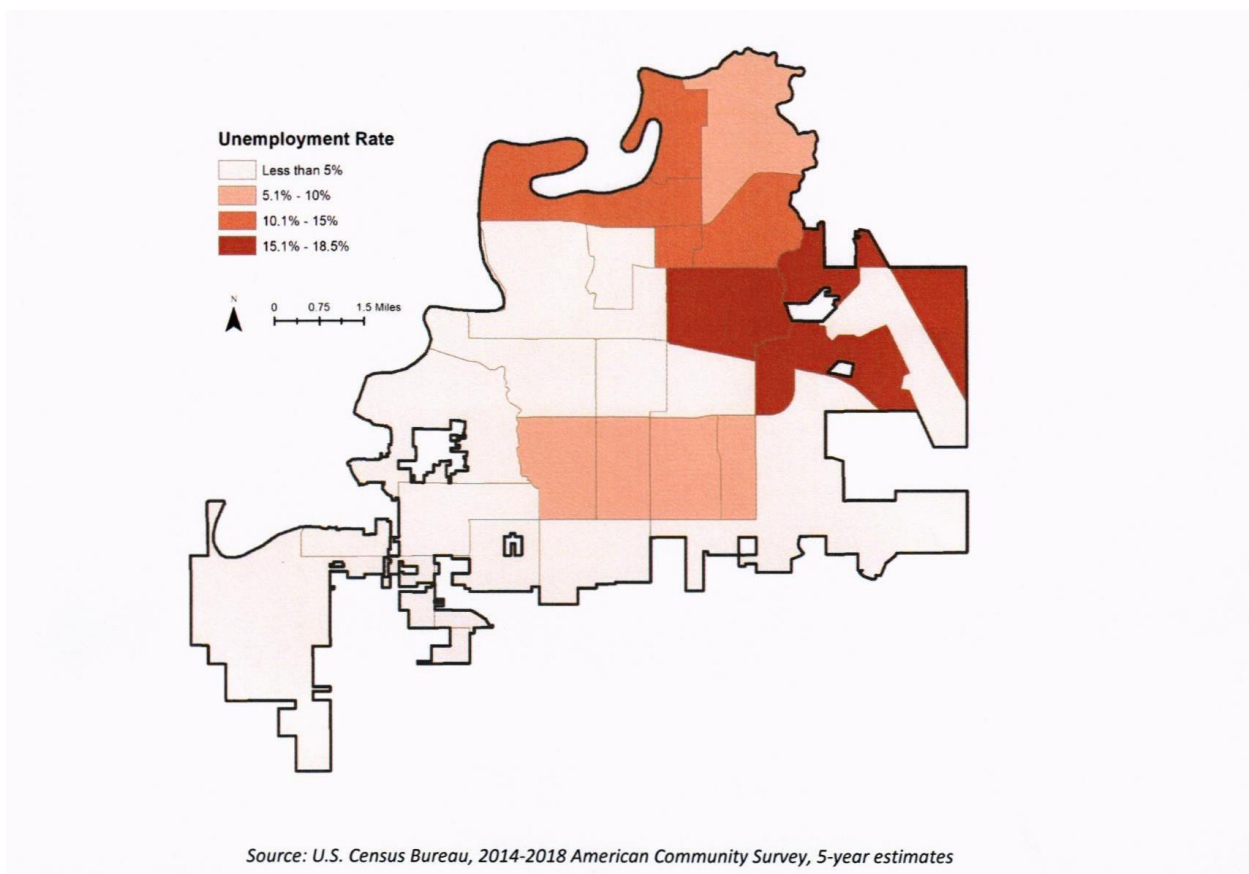
Total Population in the Civilian Labor Force	37,093
Civilian Employed Population 16 years and over	34,579
Unemployment Rate	6.80
Unemployment Rate for Ages 16-24	20.60
Unemployment Rate for Ages 25-65	7.20

Table 41 - Labor Force

Alternate Data Source Name:

2014-2018 ACS

Data Source Comments:



Occupations by Sector	Number of People
Management, business and financial	10,980
Farming, fisheries and forestry occupations	0
Service	8,663
Sales and office	7,801

Occupations by Sector	Number of People
Construction, extraction, maintenance and repair	3,082
Production, transportation and material moving	4,053

Table 42 – Occupations by Sector

Alternate Data Source Name:
2014-2018 ACS
Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	29,879	91%
30-59 Minutes	2,212	7%
60 or More Minutes	870	3%
Total	32,961	100%

Table 43 - Travel Time

Alternate Data Source Name:
2014-2018 ACS
Data Source Comments: The mean travel time to work for people 16+ years old is 16.5 Minutes.

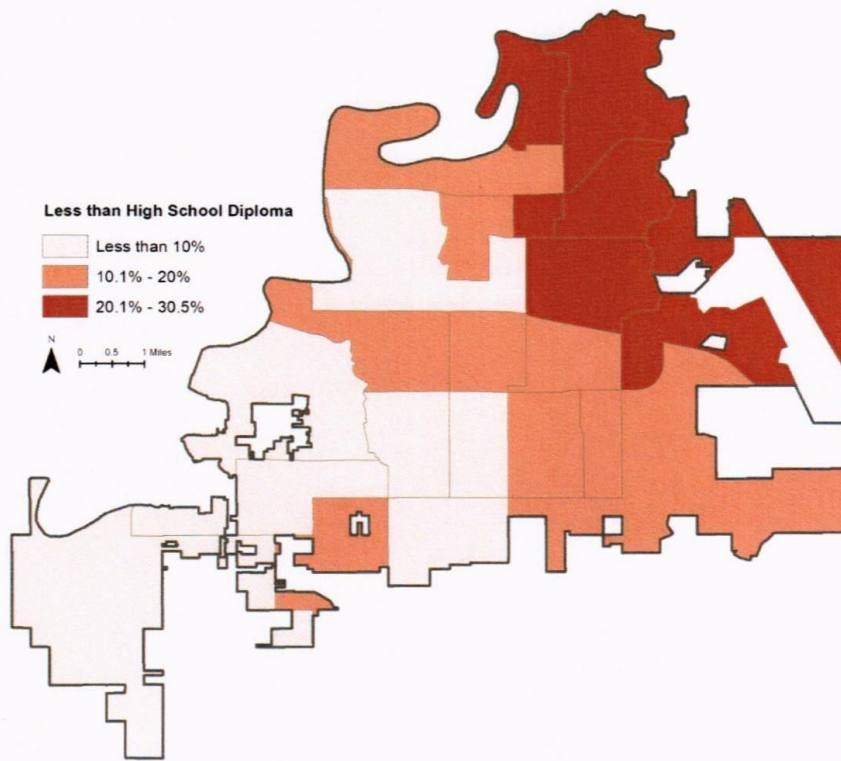
Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,090	295	2,259
High school graduate (includes equivalency)	6,875	1,000	2,990
Some college or Associate's degree	9,070	565	2,425
Bachelor's degree or higher	7,575	254	1,335

Table 44 - Educational Attainment by Employment Status

Alternate Data Source Name:
2014-2018 ACS
Data Source Comments: Table 45 shows the educational attainment based on employment status for the population between 2014-2018, 86 percent of persons 25 years and older living in Lake Charles is a high school graduate or higher, while 27.2 percent have a Bachelor's Degree or higher.



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

Educational Attainment by Age

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	103	414	170	603	1,369
9th to 12th grade, no diploma	787	1,057	753	1,632	1,066
High school graduate, GED, or alternative	3,115	3,526	2,315	5,158	3,325
Some college, no degree	3,682	3,212	1,809	4,517	2,614
Associate's degree	127	915	886	914	446
Bachelor's degree	472	2,294	1,843	2,873	1,666
Graduate or professional degree	12	685	915	2,083	1,356

Table 45 - Educational Attainment by Age

Alternate Data Source Name:
2014-2018 ACS

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,472
High school graduate (includes equivalency)	24,040
Some college or Associate's degree	29,534
Bachelor's degree	44,164
Graduate or professional degree	59,387

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

2014-2018 ACS

Data Source Comments:

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

The most active business sector in Lake Charles, in terms of the number of workers in the various industries, is Education and Health Care Services with 23.9 percent of all workers. That sector is followed by Retail Trade and Arts, Entertainment, Accommodations with 17.6 and 14.6 percent respectively.

Construction and Manufacturing are prominent in the region between local community growth and business development, but employment in these sectors makes up 9.8 and 5 percent, respectively, of workers within Lake Charles. Transportation and Warehousing is also low, at only 2.2 percent of workers within Lake Charles, despite the proximity of ports and airports.

Describe the workforce and infrastructure needs of the business community:

Since 2012, there have been five industries that have shown a steady increase and demand and projected to continue into 2022 by both the community and business community. [9] The five industries are:

- **Construction:** Current increase in demand for construction workforce due to the expansion of port and airport facilities;
- **Educational Services:** For workforce training and traditional education to meet the needs of individuals and families moving into the area to fill positions offered by the numerous expansion projects;
- **Healthcare and Social Assistance:** Demands for services increase as individuals and families move into the area to fill positions offered by the numerous expansion projects;
- **Manufacturing:** On the rise as a result of the increased output from the expanding industries; and,

- Hospitality (Accommodation and Food Services): Growth can be seen in this sector as a result of individuals and families moving into the area and seeking both services and jobs.

The industry growth experienced in Lake Charles, increases the need for a skilled and experienced workforce. Due to the growing need for skilled and experienced workforce, the need for training programs is increasing to ensure the industries have a large enough workforce to continue to grow the industry and attract outside talent. In response to this growing need, the business community is becoming more willing to form partnerships with educational institutions to craft skill specific training programs in order to grow the workforce pool.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

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

- The West Calcasieu Port and DeQuincy Industrial Park have been designated as LED-Certified Sites. While not located within the Lake Charles city-limits the Port and the Dequincy Industrial Park are within the Lake Charles Metropolitan Area (22 miles and 24.6 miles, respectively) and the increase in business opportunities that may develop from the LED Certification can benefit Lake Charles residents.
- An investment from TC Energy to SOWELA Technical Community College will build a new state-of-the-art TC Energy Pipeline Academy on SOWELA's Lake Charles Campus to provide training related to work in the oil and gas industry
- The Port of Lake Charles and its partners secured \$136 million in federal funding for dredging and maintaining the Calcasieu Ship Channel. This will allow for an increase in shipping activity for industrial and commerce sectors, expanding tenants at the port and services provided, which will provide more jobs to the area.

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

Eighty-eight percent of the adult workforce (18-64 years of age) in Lake Charles has a high school education or higher. Those with a high school or equivalent level make up 30 percent of the workforce, while those with Associates degrees and Bachelor's degrees comprise 6 percent and 16 percent of the workforce, respectively. Approximately 30 percent of adults have some college credits, but no degree, which includes those currently enrolled in programs.

Employment opportunities in the region are mostly in technical fields that require degrees or certifications. Lake Charles two higher education institutions within its jurisdiction, McNeese State

University and SOWELA Technical Community College, provide technical and professional degrees and training programs. Recently the two institutions have executed agreements to allow for SOWELA students completing two-year associate degrees in business administration to more easily transfer and pursue four-year bachelor's degrees in business at McNeese. This should support an increase in the number of higher education degrees and foster greater professional and business development within the community.

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

Workforce training initiatives supported by the state and parish include:

- **Louisiana Economic Development's FastStart:** A State sponsored workforce development program, FastStart focuses on recruitment and training of individuals to prepare them to become more flexible workers that are given the skills necessary to enter the workforce and to remain in the workforce.
- **Calcasieu Parish Workforce Innovation and Opportunity Act Programs (WIOA):** Under the Local Workforce Development Area #51, this program strives to enroll individuals into programs established under WIOA. This program focuses on occupational skills training, work experience/internship, case management, job placement, follow-up, and supportive services.

The Southwest Louisiana Economic Development Alliance also published a *Workforce Resource Guide* in 2019 to provide resources and guidance for developing skills and seeking jobs in local industries. This provides step-by-step information for job seekers, including completing the High School Equivalency Test, resources for basic skills building, information on in-demand trades and crafts, and how to pursue trainings or certifications. The guide was developed with local workforce development supports and community organizations.

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

- **Guest Service Training:** This is a self-paced program, where the curriculum is provided through the American Hotel and Lodging Education Institute that allows individuals to either sharpen your guest service skills or to develop skills in order to enter into the Hospitality Industry.
- **Medical Assistant Training Program:** This program is focused on preparing students for employment in care facilities, home health agencies, and hospitals where basic bedside nursing care is needed. Students receive an introduction to health care, basic nursing skills, body structure, and function. This program also offers scholarship opportunities for students that may not be able to attend the program due to financial hardships.

- Apprenticeship Program (Bechtel): Training programs are offered for skills and certifications that may lead to apprenticeship positions with Bechtel, a heavy construction firm. This program is designed to cultivate a skilled workforce in trade work and help mitigate the shortage of craft professionals by providing access to paid apprenticeship opportunities.
- Commercial Driver's License (CDL) Training: This program has a two-track training program (7-week program or a 10-week program) that prepares individuals to gain knowledge and experience to enter the transportation industry. The goal of this program is to get individuals trained and knowledgeable on DOT rules and regulations, pre-trip inspections, backing pad skills, and on-the-road skills, it also helps students to prepare to be successful on the test to gain the CDL license.

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

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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Discussion

As Lake Charles experiences increasing industry growth, there will be a growing need to cultivate relationships between businesses and educational institutions to provide different forms of training and skill building courses to ensure that the workforce is properly equipped to work in the industries in the region. Workforce development and educational efforts do also need to be made to extend to the lower income areas of the jurisdiction, where there is also a higher concentration of individuals without a high school diploma. Programs offered by educational institutions and local business partnerships provide substantial opportunities for training and employment, but also need to create access for low to moderate individuals to build skills and take advantage of local industry growth along with the community.

MA-50 Needs and Market Analysis Discussion

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

Based on previous data analysis, the most prevalent housing problem within Lake Charles is cost burden, where households spend more than 30 percent of household income on housing expenses. The figure below shows the percentage of cost burdened households per census tract in Lake Charles. Although the city of Lake Charles does not use a specific definition for concentration, the figure spatially illustrates where there are high proportions of housing problems in the city.

There are two areas in Lake Charles with the highest percentages of cost burdened households. The first is located in the north east of the city boundary and also intersects with Racially and Ethnically Concentrated Areas of Poverty (R/ECAP) areas, as well as high proportions of non-Hispanic Black or African American residents. The second area, which is more centrally located, also intersects with a R/ECAP area and has high proportions of non-Hispanic white residents.

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

Lake Charles has five census tracts that are considered racially/ethnically concentrated areas of poverty or R/ECAPS. These tracts are mostly located in the north west of the region in council districts A and B and one tract is located in council district C in the southeast. These areas are considered R/ECAPS when they meet or surpass a threshold of a non-white population of 50 percent or more and at least 40 percent of individuals living at or below the poverty line. R/ECAPS in Lake Charles largely comprise of non-Hispanic Black or African American persons.

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

Older homes also require more maintenance and repairs to keep in safe and healthy conditions. If low-income neighborhoods have higher concentrations of older homes, then the condition and safety of housing may be difficult to maintain, and these neighborhoods may start to see increases in blight. Within Lake Charles, older homes are seen in council districts A, B and C of the jurisdiction where median household income is under \$35,000.

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

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

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to the National Housing Conference, access to residential broadband and a home computer is increasingly important for individual and family well-being and self-sufficiency. Availability of internet access is associated with greater student achievement, improved health outcomes, less social isolation, and more economic growth. [1]

Access to broadband internet appears available throughout Lake Charles, however, there is disparity on the number of providers available for residents in some areas. Areas that have been identified as lower income and have racial and ethnic minority concentrations have the lower numbers of available broadband providers. This disparity may have an impact on overall cost and quality of broadband services for residents in these areas.

Figure: Number of Fixed Residential Broadband Providers

Source: Federal Communications Commission Fixed Broadband Map, June 2019.

Note: bodies of water are colored black in the above map.

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

Lake Charles currently has five broadband service providers providing cable, satellite, and ADSL service. With virtually no competition, broadband providers tend to increase prices, taking advantage of the limited alternatives within a region. Higher prices further place broadband access out of reach of lower income individuals, who will be impacted by the digital divide.

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

Describe the jurisdiction’s increased natural hazard risks associated with climate change.

As a coastal community, Lake Charles will be increasingly at risk of the impacts of climate change in the years to come. Lake Charles has a 36 percent probability of being impacted by a tropical cyclone every year. This is further impacted by sea level rise and its impacts on storm surge in bodies of water including Calcasieu Lake, Bayou Contraband, and Lake Charles itself. According to the 2015 Calcasieu Hazard Mitigation Plan, “The current U.S. Environmental Protection Agency (EPA) estimate of global sea level rise is 10–12 in. per century, while future sea level rise could be within the range of 1–4 ft. by 2100. According to the U.S. Geological Survey (USGS), the Mississippi Delta plain is subject to the highest rate of relative sea level rise of any region in the nation largely due to rapid geologic subsidence.”

The most recent tropical cyclone to impact Lake Charles was Hurricane Ike in 2008. This storm impacted Lake Charles with the highest recorded winds in southwest Louisiana which were experienced at Lake Charles Regional Airport, with sustained winds of 53 mph (46 knots) and gusts of 77 mph (67 knots).

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

Calcasieu Parish updated its Natural Hazard Mitigation Plan for 2015. The goals of this update were as follows:

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

The City of Lake Charles is the 6th largest city in Louisiana with a total population of 78,396.[1] According to the U.S. Census in 2018 the poverty rate in Lake Charles was 23.3 percent. This is especially challenging given that Low- and moderate-income residents are severely vulnerable to

natural hazards, as they have limited financial resources to prepare for, respond to, and sustain themselves during and after disaster events. One Mitigation Action of this plan calls for increased community engagement to raise awareness in high risk areas of the parish.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan lays out priorities for the City of Lake Charles' entitlement funding allocations from the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) programs for the next five years. The plan is informed by extensive outreach, engagement, and data analysis, as well as program performance in the last Consolidated Plan. The 2020-2024 Strategic Plan continues pursuing the goals established in the 2015-2019 period, aims to build on program successes, and address community needs:

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

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

Additionally, the City of Lake Charles was impacted by the COVID-19 pandemic and statewide emergency conditions that led to a slowing of business activity and the shut-down of many city and parish operations. The full scope of unemployment and housing impacts are still to be determined, but Lake Charles received an allocation of CDBG funds through the FY 2020 CARES Act that will be used to stabilize businesses and encourage economic development, as well as provide rental assistance to those at risk of homelessness. The Parish also received CARES Act funding to provide homelessness prevention activities in response to the current COVID-19 pandemic. While these funds have been incorporated in to the 2019 Action Plan through an amendment, long-term impacts may become apparent during the period of this Strategic Plan. The City will identify and address those needs according to the plan priorities and through any necessary amendments.

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

Geographic Area

Table 47 - Geographic Priority Areas

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

General Allocation Priorities

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

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

Lake Charles also has five census tracts or R/ECAPS where the share of low- and moderate-income households is greater than 51% (as determined in the 2013-2017 ACS estimates). These tracts are mostly located in the north west of the region in council districts A and B and one tract is located in council district C in the southeast. Any plans for activities within a targeted block group or R/ECAP area would be made with community input and by working closely with sub recipients. Refer to section NA-30 for a map of current R/ECAP areas within Lake Charles.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Increase Affordable Housing Supply and Quality
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Families with Children Chronic Substance Abuse Persons with HIV/AIDS Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Increase Affordable Housing Supply and Quality
	Description	This includes Acquisition/Rehabilitation, rehabilitation of substandard, and new construction of multifamily housing units, single-family rehabilitation programs, and targeted housing rehabilitation of homes with persons and families with special needs.
	Basis for Relative Priority	As mentioned in the Needs Assessment Section, 56.8 percent of Lake Charles households are considered "low-moderate income" per HUD definitions. Within this low-moderate income population, an estimated 6,825 rental households and 2,951 homeowners live in HUD defined substandard housing (cost burdened, lacking complete plumbing or kitchen facilities, and/or overcrowding). There is a strong need for housing rehabilitation and more affordable housing options in the City.
2	Priority Need Name	Address Infrastructure and Public Facilities

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

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

Narrative (Optional)

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

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

Influence of Market Conditions

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

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

Table 49 – Influence of Market Conditions

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

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

Introduction

The City of Lake Charles receives federal funding 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	671,342	0	0	671,342	2,685,368	Total Expected is based on a five-year calculation from the FY2020 allocation.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	367,297	0	0	367,297	1,469,188	Total Expected is based on a five-year calculation from the FY2020 allocation.

Table 50 - Anticipated Resources

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

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

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

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

Discussion

The City plans to program over \$1 million in federal funds received for Fiscal Year 2020 for CDBG and HOME activities, as outlined in the attached Action Plan. These efforts and the funding received in subsequent years of this plan will be leveraged with local resources to serve the community and meet needs of low income households and individuals throughout the jurisdiction.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
GREATERSOUTHWEST LOUISIANA CHDO	CHDO	Ownership Rental	Region
Project Build a Future	CHDO	Ownership Rental	Jurisdiction
Habitat for Humanity	CHDO	Ownership	Region
Southwest Louisiana Continuum of Care	Continuum of care	Homelessness	Region
LAKE CHARLES	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Institutional delivery system in Lake Charles is well coordinated and spans a range of community needs. The City has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fill some of the needs as outlined in the Consolidated Plan. Services provided by the State allocation of the Emergency Solutions Grant Program are managed by a group of homeless service providers who work together as a coalition in response to HUD grant requirements. Through this organization, the group collects facility and client information and prepares grant proposals in an effort to bring additional resources to Lake Charles. The Housing Authority of Lake Charles operates public housing units and works well with City staff and the City political leadership. A current gap is the limited number of CHDOs operating in Lake Charles. There are three CHDOs within Lake Charles, but development projects are on a small scale. More CHDOs or developer partnerships could further assist the city in meeting its housing goals.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X	X	
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

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

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

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

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Affordable Housing Supply and Quality	2020	2024	Affordable Housing	Citywide	Increase Affordable Housing Supply and Quality	HOME: \$1,836,485	Homeowner Housing Rehabilitated: 15 Household Housing Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted
2	Address Infrastructure and Public Facilities	2020	2024	Non-Housing Community Development	Citywide	Address Infrastructure and Public Facilities	CDBG: \$1,982,365	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4296 Persons Assisted Other: 0 Other
3	Support for Public Services	2020	2024	Non-Housing Community Development	Citywide	Support for Public Services	CDBG: \$1,374,345	Public service activities for Low/Moderate Income Housing Benefit: 140 Households Assisted Other: 230 Other

Table 53 – Goals Summary

Goal Descriptions

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

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

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

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

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

To maintain units and continue providing affordable housing for the extremely low- and low-income households, the Housing Authority participates in HUD's Rental Assistance Demonstration (RAD) program to provide for capital improvement to the existing publicly-assisted housing stock. The Housing Authority is currently rehabilitating 233 units under its current RAD program, which will be added to the total number of units managed.

Activities to Increase Resident Involvements

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

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

No

Plan to remove the 'troubled' designation

Not applicable

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

Barriers to Affordable Housing

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

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

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

[4] City of Lake Charles, Chapter 2 of the Code of Ordinances, Article VIII, https://library.municode.com/la/lake_charles/codes/code_of_ordinances?nodeId=PTIITHCO_CH2A_D_ARTVIIIIFAHOPO

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

Ensure Growth is Supported by Infrastructure

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

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

Encourage Growth While Protecting Quality of Life

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

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

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

Other Affordable Housing Objectives

Lastly, as outlined in the City's 2019 Action Plan, rental assistance, major rehabilitation, minor rehabilitation, and homebuyer assistance continue to be key programmatic objective to provide direct assistance and lessen potential barriers to affordable housing for individuals and families in the jurisdiction.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Lake Charles is encompassed within the geographic coverage of the Louisiana Balance of State Continuum of Care (CoC). The City's 2019 Annual Action Plan objectives include continued collaboration with homeless providers to supply a continuum of services and support services aimed at the prevention and elimination of homelessness, including through rapid rehousing. The City is a member in good standing of the CoC and collaborates with the CoC and Calcasieu Parish in addressing homelessness in the region, including through regular participation in CoC activities, meetings, and annual Point-in-Time (PIT) Counts. The PIT Count is one way in which the City, the Parish, and the CoC identify who is experiencing homelessness on a given night, with a particular focus on identifying those who are experiencing unsheltered homelessness. Local provider agencies who are members of the CoC, as well as others, also participate in this effort with the goal of identifying the size and scope of the population of those experiencing homelessness and to strategically deploy resources to meet identified needs. The Coordinated Entry System (CES) is the City, the Parish, and CoC's mechanism for assessing, prioritizing, and referring people experiencing homelessness to limited housing resources available. The Homeless Management Information System (HMIS) collects information on program participants accessing the CES, CoC, and Emergency Solutions Grant-funded resources. 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.

Addressing the emergency and transitional housing needs of homeless persons

The City works with Calcasieu Parish which administers funding for organizations providing homelessness prevention (HP) and rapid rehousing (RRH) services through the State's Emergency Solutions Grant (ESG) allocation. Persons experiencing homelessness who initially present to 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. In some cases, assessment will reveal that a household is likely to need ongoing supportive services and subsidies to maintain housing, in which case Permanent Supportive Housing (PSH) would be an appropriate intervention to meet that household's need and prevent future homelessness. In other cases, assessment may reveal that rapid rehousing is an appropriate permanent housing intervention.

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

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Homelessness prevention is a priority for the City of Lake Charles, Calcasieu Parish, and for the CoC. The City uses CDBG funding for rental assistance to individuals or families who are low/moderate income and who may be facing homelessness. When 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.

Another way the City helps assist households to avoid homelessness is through its CDBG and HOME programs for affordable housing. Per the City's 2018 Consolidated Annual Performance Evaluation Report (CAPER), 41 affordable housing units were created for low- to moderate-income (LMI) households in 2018, and 106 LMI households were provided with rental assistance during that program year. In the past, the City has also provided funding to legal aid organizations for eviction and homelessness prevention activities. In response to the COVID-19 pandemic, FY 2020 CARES Act funding allocated to the State will be used to provide additional homelessness prevention and rapid rehousing activities in an effort to mitigate the economic and housing impacts caused by the pandemic.

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

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

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

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

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

Lake Charles housing stock is older. Sixty-six percent of owner-occupied units and 56 percent of rental units were built before 1980. Additionally, 7 percent of owner-occupied, and 9 percent of renter households built prior to 1980 have children present. These older homes are also the most likely to be in need of major or frequent maintenance, which can be a cost burden to the owner, especially for low to moderate income households. The city will leverage funding as appropriate and seek additional assistance through professional expertise and additional resources to continue addressing the presence of lead-based paint in many older structures and LMI households.

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

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

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

inspected according to the provisions of Housing Quality Standard regulations, including lead-based paint conditions.

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

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

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

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

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

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

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

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

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

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

Desk Reviews

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

On-Site Review

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

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

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

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

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

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

The entire Monitoring Plan can be found in the attachments.

Expected Resources

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

Introduction

The City of Lake Charles receives 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	671,342.00	0.00	0.00	671,342.00	2,685,368.00	Total Expected is based on a five-year calculation from the FY2020 allocation.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	367,297.00	0.00	0.00	367,297.00	1,469,188.00	Total Expected is based on a five-year calculation from the FY2020 allocation.

Table 54 - Expected Resources – Priority Table

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

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

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

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

Discussion

The City plans to program over \$1 million in federal funds received for Fiscal Year 2020 for CDBG and HOME activities, as outlined in the attached Action Plan. These efforts and the funding received in subsequent years of this plan will be leveraged with local resources to serve the community and meet needs of low income households and individuals throughout the jurisdiction.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

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

Table 55 – Goals Summary

Goal Descriptions

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

Projects

AP-35 Projects – 91.220(d)

Introduction

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.

Amendment #1: To reallocate \$67,734.30 from the Streets Overlay Project to the Goosport Park Improvement Project.

Projects

#	Project Name
1	HOME Administration
2	CHDO Assistance
3	Relocation
4	Major Homeowner Rehabilitation
5	CDBG Administration
6	Demolition and Clearance
7	Infrastructure
8	Catholic Charities SWLA
9	What Works
10	Bethesda House
11	SWLA Health Services
12	Goosport Park Improvement Project

Table 56 – Project Information

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

The projects listed above were selected from project proposals received and according to their consistency with priorities of the Consolidated Plan. Projects determined for the FY2020 Action Plan prioritize identified community needs to the extent that funding is available.

AP-38 Project Summary

Project Summary Information

1	Project Name	HOME Administration
	Target Area	Citywide
	Goals Supported	Increase Affordable Housing Supply and Quality
	Needs Addressed	Increase Affordable Housing Supply and Quality
	Funding	HOME: \$36,730.00
	Description	Administrative expenses for managing HOME programs equal to 10 percent of HOME funding.
	Target Date	9/30/2021
	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 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
	Funding	HOME: \$55,095.00
	Description	Affordable housing development and operations support for CHDO projects within Lake Charles.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	To be determined.
	Location Description	To be determined.
	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: \$25,000.00
	Description	Relocate an individual or family whose home will undergo Major Rehabilitation, including providing assistance with rent, utilities and storage fees.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 LMI households
	Location Description	N/A
	Planned Activities	Relocation assistance for an individual or family whose home will undergo Major Rehabilitation. Activity will provide assistance with rent, utilities and storage fees.
4	Project Name	Major Homeowner Rehabilitation
	Target Area	Citywide
	Goals Supported	Increase Affordable Housing Supply and Quality
	Needs Addressed	Increase Affordable Housing Supply and Quality
	Funding	HOME: \$250,472.00
	Description	Provide assistance to low to moderate income homeowners for major homeowner rehabilitation activities.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 LMI households
	Location Description	Various locations within the City.
	Planned Activities	Provide assistance and services for major rehabilitation or reconstruction of low to moderate owner-occupied homes.
5	Project Name	CDBG Administration
	Target Area	Citywide
	Goals Supported	Increase Affordable Housing Supply and Quality Address Infrastructure and Public Facilities Support for Public Services
	Needs Addressed	Increase Affordable Housing Supply and Quality Address Infrastructure and Public Facilities Support for Public Services

	Funding	CDBG: \$134,268.00
	Description	Administrative expenses for managing CDBG programs equal to 20 percent of CDBG funding.
	Target Date	9/30/2021
	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 programs.
6	Project Name	Demolition and Clearance
	Target Area	Citywide
	Goals Supported	Increase Affordable Housing Supply and Quality
	Needs Addressed	Increase Affordable Housing Supply and Quality
	Funding	CDBG: \$40,000.00
	Description	Provide demolition and clearance to low to moderate income homeowners in support of major homeowner rehabilitation activities.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 LMI Households
	Location Description	Various locations in the City
	Planned Activities	Provide assistance and services for minor rehabilitation of low to moderate owner-occupied homes.
7	Project Name	Infrastructure
	Target Area	Citywide
	Goals Supported	Address Infrastructure and Public Facilities
	Needs Addressed	Address Infrastructure and Public Facilities
	Funding	CDBG: \$328,739.00
	Description	Projects to improve the living conditions within Lake Charles by supporting the improvement of infrastructure and public facilities in low and moderate income census tracts.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Area benefit to be determined with project.
	Location Description	Various locations in the City
	Planned Activities	Street overlays
8	Project Name	Catholic Charities SWLA
	Target Area	Citywide
	Goals Supported	Support for Public Services
	Needs Addressed	Support for Public Services
	Funding	CDBG: \$55,000.00
	Description	Providing rental assistance and rental deposits to eligible low-income households.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	140 LMI Households
	Location Description	Various locations in the City
	Planned Activities	Rental assistance, rental security deposits
9	Project Name	What Works
	Target Area	Citywide
	Goals Supported	Support for Public Services
	Needs Addressed	Support for Public Services
	Funding	CDBG: \$24,801.00
	Description	Providing workforce and job readiness for youth ages 11 to 24.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Up to 70 LMI youth ages 11-17 and adults 18 to 24
	Location Description	Various locations in the City
	Planned Activities	Host up to 20 workforce development and planning workshops, to include resume writing, job search, social skills, and workplace behavior.

10	Project Name	Bethesda House
	Target Area	Citywide
	Goals Supported	Support for Public Services
	Needs Addressed	Support for Public Services
	Funding	CDBG: \$10,800.00
	Description	Re-entry support services for adults previously incarcerated.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	20 LMI Adults
	Location Description	Various locations in the City
	Planned Activities	Re-entry support services for adults previously incarcerated.
11	Project Name	SWLA Health Services
	Target Area	Citywide
	Goals Supported	Support for Public Services
	Needs Addressed	Support for Public Services
	Funding	CDBG: \$10,000.00
	Description	Health services and supports for seniors.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	140 LMI adults, seniors
	Location Description	Various locations in the City
	Planned Activities	Prescription and food delivery to seniors to provide health and food security.
12	Project Name	Goosport Park Improvement Project
	Target Area	Citywide
	Goals Supported	Address Infrastructure and Public Facilities
	Needs Addressed	Address Infrastructure and Public Facilities
	Funding	CDBG: \$67,734.00
	Description	Installation of a new 50'X 42' swimming pool at Goosport Park.

Target Date	9/30/2025
Estimate the number and type of families that will benefit from the proposed activities	1145 LMI Families
Location Description	Citywide
Planned Activities	Installation of a new 50'X 42' swimming pool at Goosport Park.

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.

Lake Charles has five census tracts or R/ECAPS where the share of low- and moderate-income households is greater than 51 percent (as determined in the 2013-2017 ACS estimates). These tracts are mostly located in the north west of the region in council districts A and B and one tract is located in council district C in the southeast. Any plans for activities within a targeted block group or R/ECAP area would be made with community input and by working closely with sub recipients.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Lake Charles will provide direct services and support to agencies to increase the quantity and quality of affordable housing through Rental assistance, Major Rehabilitation, Minor Rehabilitation, and Homebuyer assistance. The City’s goal is to provide assistance to as many individuals and families who may be in need of this assistance.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	20
Special-Needs	140
Total	160

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	140
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	145

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

Discussion

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

We are working to develop more ways to help our community with funding made available through HUD.

AP-60 Public Housing – 91.220(h)

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

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

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

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

Homeless prevention is a major focus of the participants in the Southwest Louisiana Balance of State CoC. Agencies include homeless prevention as a support program in conjunction with the provision of shelter and other support services. The City uses CDBG funding for rental assistance to individuals or families who are low to moderate income and who may be facing homelessness. When the Calcasieu Parish Police Jury CES Access Point or outreach workers determine that a person is at risk of homelessness, the CES Access Point refers them to homeless prevention resources, including ESG and

CDBG-funded homeless prevention projects, as available. Annual outcome metrics for the CoC's CES include the goal of decreasing the total number of people experiencing first time homelessness from each previous year and ensures that Access Points are connecting households with the appropriate local homeless prevention resources.

Discussion

Discussion

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

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

Introduction:

The 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 through policy actions, initiatives, HOME funding, or other partnerships and collaborations.

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

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

Actions planned to reduce the number of poverty-level families

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

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

Actions planned to develop institutional structure

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

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

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

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

Discussion:

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

Program Specific Requirements

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

Introduction:

The following provides details on program specific requirements for each of the two entitlement programs, Community Development Block Grant and HOME Investment Partnership. The City has \$93,500 in program income from HOME projects to be allocated.

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

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
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:

Not applicable

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:

Not applicable

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)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>
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).

Appendix - Alternate/Local Data Sources

1	Data Source Name 2010 Census Data
	List the name of the organization or individual who originated the data set. Census Bureau
	Provide a brief summary of the data set. 2010 Census Data
	What was the purpose for developing this data set? More up to date census information
	Provide the year (and optionally month, or month and day) for when the data was collected. 2010
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
2	Data Source Name 2012-2016 CHAS
	List the name of the organization or individual who originated the data set. Comprehensive Housing Affordability Strategy
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.

	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
3	Data Source Name 2009-2013 CHAS
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
4	Data Source Name HUD Assisted Housing Data
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
5	<p>Data Source Name PIC (PIH Information Center)</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
6	<p>Data Source Name Housing Authority of LC, Statistical Summary Report</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
7	<p>Data Source Name 2014-2018 ACS</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p>
	<p>Briefly describe the methodology for the data collection.</p>
	<p>Describe the total population from which the sample was taken.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>
8	<p>Data Source Name HUD FMR and 2020 HOME Rents</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
9	<p>Data Source Name 2014-2018 CHAS</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p>
	<p>Briefly describe the methodology for the data collection.</p>
	<p>Describe the total population from which the sample was taken.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>
10	<p>Data Source Name HUD 2020 Housing Inventory Count (HIC Report)</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p>

	<p>Briefly describe the methodology for the data collection.</p>
	<p>Describe the total population from which the sample was taken.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>
11	<p>Data Source Name 2017 Longitudinal Employer Household Dynamics (Job</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
12	<p>Data Source Name 2018 ACS (Workers)</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p>

	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
13	Data Source Name 2010 CHAS
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.