



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed throughout the 3-5 year strategic planning period.

3-5 Year Strategic Plan Executive Summary:
Vision for Change

The City of Lake Charles will endeavor to develop a viable urban community by providing decent housing, a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income.

Executive Summary

The 2005-2009 Consolidated Plan is a unified and strategic vision for providing decent housing, a suitable living environment, and expanding economic opportunities for low and moderate-income households. The Plan is a requirement of the U.S. Department of Housing and Urban Development to receive Community Development Block Grant (CDBG), and Home Investment Partnership (HOME) funding. This is a five-year plan that serves as the basis for annual funding allocations, described in one-year Action Plans. The Action Plans identify the specific programs and activities to be undertaken with the federal funds received annually.

In developing the Plan, the City followed a detailed citizen participation plan that involved a wide spectrum of the community. This included input from residents, businesses, nonprofits, and the faith community. This input provides a framework for activities and expenditures for housing, community development, and homeless needs. The Plan further identifies various community development issues, including public (human) services, public infrastructure and improvements, and economic development.

In addition to providing demographic analysis, market conditions, and needs assessment of community development issues, the plan also identifies strategies to address these needs. The 2005-2009 Consolidated Plan includes a new element of the strategic planning process-performance measures for determining how well programs and services are meeting the needs of Lake Charles' low and moderate income residents. In response to this new HUD requirement a section titled "Performance Indicators" has been added to the Annual Action Plan chapter. This system should be used and reported yearly in the city's CAPER's report.

The major sections of the Consolidated Plan include Housing Market Analysis, Housing and Homeless Needs Assessment, Strategic Plan, Annual Action Plan, and the Citizen Participation Plan. The Housing Market Analysis and Housing and Homeless Needs Assessment utilize available data from the U.S. Census, and other sources, to isolate the pressing needs of the community. The Strategic plan sets goals and objectives for the City's use of federal funding and provides strategies for meeting them. The Annual Action Plan provides a blueprint for the use of next year's Community Development Block Grant, and HOME Investment Partnership funds

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:
Strategic Plan

The Strategic Plan provides a framework for addressing the needs identified in the Housing Market Analysis and the Housing and Homeless Needs Assessment. The plan details the priorities assigned to the various types of services eligible for Community Development Block Grant funding and estimates the cost of meeting those needs. Within each major area of concern (Housing, Homelessness, Other Special Needs, and Non-Housing Community Development, Barriers to Affordable Housing, Anti Poverty Strategy, Lead Based Paint, Institutional Structure, and Coordination), goals, objectives, and strategies were established enabling the City of Lake Charles to move toward the needs identified. The goals and objectives are listed below:

Housing

Goal: Improve the condition and availability of affordable housing in the City of Lake Charles over a five year period.

Objectives

- Improve the condition of housing for low-income homeowners.
- Increase the viability for potential homeownership opportunities.
- Decrease the number of vacant substandard housing within the City of Lake Charles.
- Expand funding available for affordable housing programs
- Strengthen the capacity of non-profit housing providers.

Homelessness

Goal: Facilitate an expansion of housing and services offered to homeless families and individuals in Lake Charles.

Objectives

- Strengthen the collaboration with homeless providers to supply a continuum of services
- Provide support for services aimed at the prevention and elimination of homelessness.
- Expand emergency shelter facilities serving homeless families and individuals.
- Support transitional housing opportunities for homeless families and individuals.
- Support permanent supportive housing units available to special needs populations.

Other Special Needs

Goal: Provide support to non-profit agencies that delivers services to non-homeless special needs populations.

Non-Housing Community Development

Goal: Improve living conditions in Lake Charles by addressing non-housing community development needs.

Objectives

- Repair of deteriorated neighborhood and collector streets.
- Expand business opportunity efforts by supporting economic development projects.
- Improve neighborhood conditions.
- Installation of curbs and gutters in the CDBG eligible areas of Lake Charles where they are missing.
- Drainage system improvements.
- Sewer system improvements.

Barriers to Affordable Housing

Goal: Address barriers to affordable housing development and availability in order to reduce the cost burden on low and moderate-income residents.

Lead-based Paint Hazards

Goal: Increase the inventory of lead safe housing units under the Rehabilitation program.

Anti-poverty Strategy

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

Institutional Structure

Goal: Identify and address gaps in the institutional structure for the implementation of the housing and community development plan.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2).
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:
Community Profile

The City of Lake Charles encompasses 43,105 square miles. The 2000 Census reports that the population of Lake Charles is 71,757; this is an increase of 1,177 from a 1990 population of 70,580. A recent estimate from Louisiana Tech University’s Research Division of the College of Administration and Business has placed an estimated 2004 population of Lake Charles at 74,337. This estimate represents an increase of 2,580 more residents since 2000.

Statistics describing racial break down are shown below for the City of Lake Charles. These figures are also from the 2000 Census and indicate all races, and those of Hispanic origin.

As shown 36,042 or 50.2% were white, and 33,599 or 46.8% were black. The remaining racial categories of American Indian, Asian, Native Hawaiian, some other race, and two or more races provides only 3% of the City's population. The Hispanic population, representing any race, is also not a large percent. It indicates that 1.4% of the residents are of Hispanic origin.

RACIAL BREAKDOWN
2000 Census

Race	Total	Per Cent of Total
All	71,757	100%
White	36,042	50.9%
Black	33,599	46.8%
American Indian and Alaskan	167	<1%
Asian	770	1.0%
Native Hawaiian	18	<1%
Some other race	338	<1.0%
Two or more races	823	1.1%
Hispanic (any race)	(1,007)	(1.4)%

Inside the city limits of Lake Charles, there exist several areas that are concentrations of minorities, concentrations of low income, and concentrations of both minority and low income. The boundaries of these socioeconomic groups can be determined by looking at the 2000 Census Tract map of the city as shown in the appendix. Identifying these areas helps to target specific programs to a particular area of the city, thus helping to provide service to those individuals. Looking at the City's minority percent (Black, American Indian, Asian, native Hawaiian, some other race, and 2 or more races) the 2000 Census indicated that 49.30% of the City's population is minority. A comparison of Census Tracts above the City's overall percent minority is used to determine area of relative high concentrations of minorities. The following Census Tracts are found: tract 2, at 97.27%, tract 3 at 99.81%, tract 4 at 100%, tract 6 at 82.99%, tract 9 at 51.78%, tract 12.01 at 50.27%, tract 12.02 at 80.48%, tract 14 at 80.99%, tract 15 at 92.44%, and tract 16 at 73.85%.

Low-income groups can be found showing relative high concentrations of persons living in poverty. Data is shown for individuals having a poverty income, or for persons living in a family with poverty level income, expressed as a percent of all individuals within a tract. These figures are then compared to the cities overall poverty figure. That figure is 19.60 %, and those Census Tracts whose poverty figure was above the cities figure included: tract 1 at 29.75%, tract 2 at 28.75%, tract 3 at 36.35%, tract 4 at 47.90%, tract 6 at 29.27%, tract 7 at 30.45%, tract 12.02 at 35.34%, 14 at 27.91%, and 16 at 23.68%.

The following chart indicates those tracts where there are concentrations of minority, low income, and both minority and low income. As shown tracts 2, 3, 4, 6, 12.02, 14, and 16 correspond to concentrations of both minority and low-income groups that are above the City's overall average.

Concentrations of Minority and Low Income Groups

Census Tracts
within the city

	Minority Concentrations	Low-Income Concentrations	Unemployed Concentrations
CT 1		x	
CT 2	x	x	x
CT 3	x	x	x
CT 4	x	x	x
CT 5			
CT 6	x	x	x
CT 7		x	
CT 8			
CT 9	x		
CT 10			x
CT 11			x
CT 12.01	x		
CT 12.02	x	x	x
CT 13			
CT 14*	x	x	x
CT 15	x		
CT 16*	x	x	
CT 17*			

CT 18*
CT 19.01
CT 19.02*

* indicates only part of this Census Tract lies within the city limits
x indicates a Census Tract having all 3 concentrations

Geographic Distribution

All CDBG programmed activities are located in areas determined to be predominantly low and moderate income areas, that is, at least 51 percent of the population of that area is classified as low and moderate income families. According to the 2000 census data, the census tracts meeting this definition are 1, 2, 3, 4, 6, 7, 12.02, 14, and a portion of 16 with all but census tracts 1 and 7 having a concentration of minority persons. See Appendix 1 for a map of all census tract blocks within the City of Lake Charles

Allocation of Investments

The basis for allocating investments geographically were based on the priority needs for the Consolidated Plan which was determined based on the 2000 U.S. Census and consultation with citizens, social services agencies and housing assistance providers. The highest priority community development need in Lake Charles is housing assistance to the Low/Moderate Income (LMI) population. The housing projects will continue as the housing problems continue to be priorities.

In addition to addressing the housing needs of residents of Lake Charles, it is also essential to address the non-housing community development needs of the City's LMI population, which include:

Public service opportunities to improve the accessibility of programs for at-risk citizens.

Physical Improvements to public facilities (located in or serving principally LMI persons) were identified in order to improve the physical attractiveness, and functionality of transportation and utility facilities and livability of LMI neighborhoods.

Expanding economic development opportunities to encourage investment and to increase the marketability of the work force through employment/skill training.

The primary obstacles to meeting the underserved needs:

- An increasing population needing assistance.
- A current lack of federal funding across a number of program areas and further cuts and/or program elimination is being proposed by the President.
- Federal regulations that increase program cost.
- A lack of awareness/understanding of the needs and programs.
- Not In My Back Yard (NIMBY) attitudes.
- Lack of City staff
- Lack of non-profit social service agencies

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response: Lead Agency

The Division of Community Development (DOCD) will be responsible for the coordination and planning process regarding community development along with administering the plan. The City Council has the ultimate local responsibility for program approval. Several non-profit organizations will administer and/or implement public service programs which will enhance housing and/or social services.

The City will also coordinate with private for-profit entities to achieve the goals and strategies outlined in the Consolidated Plan. Local banks, contractors, and developers will play an important role in the implementation process. Incentives and innovative methods will be developed to encourage them to participate in the leveraging of funds and the provision of goods and services in an efficient and beneficial manner.

Consultation with Appropriate Agencies

General Information

The DOCD consulted with local agencies to obtain information concerning: the needs of low-income households, housing and support service needs of homeless individuals, families and children, health issues, the housing and supportive service needs of the elderly and, the housing and supportive service needs of the handicapped/disabled and the availability of affordable housing and supportive services. These consultations took place through needs assessment meetings, and telephone conversations.

The Department of Community Services along with the Community Development staff held several needs assessment meetings with non-profit agencies and other interested parties that work with the elderly, youth and the mentally/developmentally/physically disabled. The City's Office of Community Services works with these agencies on a continuous basis throughout the year in the City of Lake Charles Office of Community Services located in the City Hall Building at 326 Pujoe Street in the City of Lake Charles, Louisiana.

Consultation on the Housing Needs of Low/Moderate Income Residents

The Community Development Division consulted with the Lake Charles Housing Authority along with the Imperial Calcasieu Planning Office (IMCAL) in an effort to address the housing needs of the low to moderate income citizens of Lake Charles. Upon completion of its discussions with these agencies, the Community Development Division concluded that it would meet with low to moderate income housing providers in an effort to implement a housing strategy that is beneficial not only to the low to moderate income residents of Lake Charles but the housing providers as well.

Consultation on the Housing and Supportive Service Needs of the Homeless

The DOCD consulted with the Southwestern Louisiana Homeless Coalition (SWLAHC), a multi-parish non-profit agency that works to address the needs of homeless individuals and families. Upon completion of its discussions with the SWLAHC, the Community Development Division concluded that it would use the homeless needs as researched by the SWLAHC and identified in its 2005 HUD Continuum of Care application. The Community Development Division will work with the SWLAHC to monitor and update needs as necessary.

Consultation on Health Issues

Regarding health issues, the DOCD obtained information from the State of Louisiana Department of Health and Hospitals, and the Calcasieu Parish Health Department. The DOCD also discussed health issues with the public and local health care providers during the 2005/2009 Consolidated Plan public hearings.

Consultation with Governmental Agencies

The DOCD contacted the Lake Charles Housing Authority, the Imperial Calcasieu Planning Office (IMCAL), along with the City of Lake Charles Planning and Zoning Department to discuss housing and policy issues pertaining to the Consolidated Plan. In addition, an announcement/invitation was submitted to each member of the City of Lake Charles City Council prior to each Consolidated Plan public hearing.

Consultation on Housing and Supportive Service Needs of Persons with HIV/Aids and Their Families

The DOCD consulted with the Southwest Louisiana HIV/Aids Council, a local service provider that provides housing and supportive services to persons living with HIV/Aids.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why

these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:
Citizen Participation

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

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

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

The City held five public hearings on its Consolidated Plan. These meetings were held in different areas of the city. This allowed for easy access to and from the sites for all who wished to attend them. Notice of the public hearings were published in the local newspaper as well as announced on local radio stations. Special invitations were mailed to neighborhood associations, public service providers, non-profit organizations and agencies, banks and other private entities. It was noted in each of these solicitations that provisions would be made available upon request for impaired individuals requiring interpreters or other aids in an effort to attract a broad audience of all citizens.

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

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

Lastly, there is a second 30 day review period after the final plan is complete allowing residents to review the plan and final funding recommendations. The final documents along with any citizen input are placed at the Carnegie Memorial, Central,

and Epps Libraries and several recreation centers in the community as well as the City Planning Department for easy access to citizens.

Citizens' comments and the grantees' response (s) during the plan's development are as follows:

Staff received approximately 17 citizen comments on the Housing Program, and approximately 8 comments on the CDBG programs.

A few of the comments included questions relating to:

Streets

Economic Development

HOME Housing Rehab Program

Public/Social Service Program

Staff received only one comment during the first 30 day review period of the draft plans in which the citizen requested a swimming pool and library in the Hillcrest community of Lake Charles.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

Institutional Structure

The City of Lake Charles' DOCD will implement the Housing and Community Development plan offered by the Consolidated Plan. The Director of Community Services and Mayor provide oversight for the Division. This division will also provide technical assistance to those agencies seeking funding to provide services for persons identified in the Consolidated Plan.

The housing and community development plan was developed with input from various sources, including non-profit organizations, public and private institutions. Efforts have been made to form and develop public/private partnerships and to provide assistance to low/moderate income persons. The DOCD will continue to solicit information concerning services and activities available to low to moderate income persons within the City of Lake Charles.

The City's DOCD will function as the lead agency for overall programs and funds received from the Community Development Block Grant Program (CDBG), HOME Investment Partnership Program, and local allocations from the Louisiana Emergency Shelter Grant Program. This division will follow the citizen participation plan outlined in this document. Citizen input from public hearings and meetings and individual program proposals will be reviewed to determine its consistency with the Consolidated Plan. The Community Development staff will present the issues, comments and proposals set forth and make a recommendation to the Mayor concerning the activities and amount of funds to be allocated. Final approval of all proposed activities will be the responsibility of the Lake Charles City Council

The Lake Charles Housing Authority is the primary housing provider in the City with the goal of providing housing to low-income residents. The Lake Charles Housing Authority is a quasi-governmental agency that is organized under state law which mandates it to be independent. A five-member board is appointed by the Mayor of the City of Lake Charles. The Housing Authority hires, contracts, and procures services as an independent agency administered by an executive director who reports to the five-member board. The City and the Housing Authority continually explore areas of mutual benefit.

With input from the City on policies and projects initiated by the Housing Authority, the City participates with the Authority in studies to determine needs and programs to meet needs. The Housing Authority keeps the City informed of its comprehensive development plans. The Housing Authority has on-going programs to include housing residents and programs to involve them in management.

The City of Lake Charles is constantly evaluating its role in community development efforts and in addressing unmet needs within the community. Given the extent of the need and limitations of funding available to address those needs, the identification of potential projects is not difficult. The difficulty lies in trying to prioritize between the competing needs. While this planning document provides the City with guidance in that process, the overwhelming need within the highest priorities quickly exhaust all resources available.

Strengths and Gaps in the Delivery System

Strengths in the City of Lake Charles' Consolidated Plan delivery system are that most local non-profits applying for entitlement funds are familiar with the process and put forth the effort needed to develop and implement the Plan. There are no apparent weaknesses in the City of Lake Charles' Consolidated Plan delivery system other than the city not being able to guarantee that a non-profit will, over the course of five years, submit a proposal for funding an activity that will address any one particular priority need.

Goal: Identify and address gaps in the institutional structure for the implementation of the housing and community development plan

Strategies:

1. Work with 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. Support opportunities to create private/public partnerships for project finance and development to leverage federal funds.
4. Create networking opportunities through a housing roundtable that provides opportunities for City staff to interact with all sectors of the housing industry.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:
Monitoring

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. The DOCD has implemented two different methods to conduct program monitoring. The first is to conduct what is referred to as a "desk review." The second, is a more intensive way of monitoring programs and organizations is to conduct an on-site monitoring review. Both methods are discussed as follows:

Desk Reviews

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

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

On-Site Review

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

Step 1: Prepare for the Monitoring Visit: Before each visit the staff familiarizes its self with the applicable program rules and the established monitoring protocol. In addition, the staff reviews all of the following in-house data prior to the visit:

- Application for funding
- Written agreement

- Progress reports
- Draw-down request
- Integrated Disbursement and Information Systems (IDIS) reports
- Correspondence
- Previous monitoring reviews and audits

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

- Notification: The monitoring process is begun by calling the funding recipient to explain the purpose of the visit and to agree upon dates for the visit. A formal notification letter is sent several weeks before the planned visit including the following:

- Confirmation of dates for the review
- Scope of the monitoring
- Information needed for review during the visit
- Staff needed for interview or other assistance during the review

- Entrance Conference: This conference is held at the beginning of monitoring visit, usually with the executive director or other key official of the organization, to ensure the sub-recipient has a clear understanding of the purpose, scope and schedule for the monitoring visit.

- Documentation, data gathering and analysis: Staff is to keep a clear and concise record of information reviewed and conversations held with sub-recipient staff during the visit. In an effort to perform this task in the most efficient manner possible is for staff to follow a 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 to:

- Present preliminary results of the monitoring
- Provide an opportunity for the sub-recipient to correct any misconceptions or misunderstandings.
- Secure additional information to clarify or support their position

☐ If applicable, provide an opportunity for the sub-recipient to report on steps the organization may already be taking to address areas of noncompliance or nonperformance.

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

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:
Priority Needs Analysis and Strategies

Listed below are some of the high priority needs that the City of Lake Charles has identified, based on input gathered at community meeting and staff meetings. However, these are not the City's policy statements but are priorities to guide the City's primary community development goals, some of which may be funded with the Community Development Block Grant and HOME Investment Partnership Programs.

Housing Priorities

- Continue to provide funds to assist low-income homeowners to eliminate substandard housing.
- Increase the supply of supportive housing for persons with special needs by supporting the acquisition and rehabilitation of housing units by community agencies for persons with special needs.
- Increase the opportunities available for low and moderate-income households to purchase and own housing by working with non-profit corporations to create and implement below market-rate interest homeownership loan programs.
- Increase the opportunities available for low and moderate-income households to purchase and own housing by developing and implementing site specific and project specific housing incentives including but not limited to the provision of technical assistance to for-profit and not-for-profit housing developers and/or individuals.
- Reduce lead hazards in conjunction with ongoing housing rehabilitation projects.
- Increase the capacity of the City to leverage private sector investments into public sector projects by utilizing Block Grant funds as a match in the cooperative financing of public facility improvements and housing, including but not limited to the provision of technical assistance.

- Support community development corporations and nonprofit groups in efforts to provide home ownership opportunities to low income families.
- Assist social services agencies to help the homeless population to transition from emergency shelter to permanent housing.

Public Facilities Improvements Priorities

- Increase the capacity of the City to positively change the social and physical conditions of low and moderate-income neighborhoods experiencing blighting influences through programs tailored to meet the specific needs of the individual neighborhoods.
- Assist in the stabilization and revitalization of neighborhoods by improving housing quality, reducing the number of unoccupied structures and increasing private sector investments.
- Reduce the number of physically decayed streets, sidewalks, curbs and gutters through street resurfacing/reconstruction and sidewalk replacement.

Public Service Priorities

- Assist in providing funding to non-profit organizations that deliver services to at-risk citizens.

Economic Development Priorities

- Expand the use of economic development opportunities to encourage development and combat poverty.
- Increase the capacity of the City to attract new business development through the aggressive marketing to businesses offering employment opportunities for low and moderate income persons.
- Increase the capacity of neighborhood commercial areas to retain and expand job opportunities for, and services to, low and moderate income persons by funding plans for area improvements and assist in the implementation of public improvements.
- Provide technical assistance to small business owners interested in establishing businesses in the community.

The primary obstacle to meeting these under served needs is lack of available funds. Other obstacles include lack of City staff and non-profit agencies. Staffing, at its present level, is not adequate enough in numbers to carry out additional programs needed to fully meet the needs of the under served population. This is also true of non-profit social service agencies existing in Lake Charles.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs.

3-5 Year Strategic Plan Lead-based Paint response:

It is estimated that approximately 12 % of the low/moderate income homes in Lake Charles contains some form of lead-based paint.

The City of Lake Charles continues to work in the community to identify, test and abate lead-based paint hazards in housing. The City currently notifies each participant in its housing program of the hazards of lead-based paint. The City is working to expand the stock of housing free of lead-based paint hazards through reconstruction, and new construction efforts. These new and reconstruction efforts provide safe and affordable housing units that do not have any exposure to lead-based paint. In addressing lead-based paint, the City will act in accordance with 91.215(G) of 24 CRF 91.

Goal: Increase the inventory of lead safe housing units under the Rehabilitation program.

Strategies:

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

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response: Housing Needs Assessment

The housing needs assessment gauges areas in the housing market that are not meeting the needs of the community. These needs include issues dealing with the cost of housing, appropriate housing, and housing conditions. The cost of housing is measured by cost burden – the percentage of a household’s income needed to cover housing expenses (rent or mortgage payment plus utilities). Over 30 percent of a household’s income is considered a cost burden and more than 50 percent is considered a severe cost burden.

Appropriate housing refers to a household residing in a housing unit that provides sufficient space for the number of occupants, without exceeding their capacity to maintain the unit. Overcrowding is the primary problem in the consideration of appropriate housing. HUD defines overcrowding as more than one person per room. Another issue with appropriate housing is being over-housed. This problem manifests itself mainly with elderly households where the children have all moved out and the remaining couple or individuals have more space than is required for just them. While this is not typically a problem, as income becomes more limited and other demands become more pressing, home maintenance sometimes takes a backseat, being put off until later. Often, these deferred maintenance items become larger problems such as water damage from leaky roofs, wood damage from worn paint, or foundation problems resulting from neglecting to maintain appropriate moisture conditions. What should have been a \$2,000 roofing repair job can turn into a \$50,000 major rehabilitation or reconstruction project.

Physical housing problems discussed in this section, refer to 2000 Census data, concerning lack of complete plumbing and/or kitchen facilities and the age of the housing stock. The 2000 Census provides a general overview of conditions through the housing data, but it must be loosely interpreted. Older housing stock tends, generally speaking, to be in poorer condition than newer housing stock. Those without complete kitchen and/or plumbing facilities are likely to have other housing problems as well. Hence, these data are incorporated into this discussion as a substitute for an on-site housing condition evaluation.

Overcrowding

HUD defines overcrowding as more than one person per room. Appendix 2 provides a comparison between owner occupied and rental housing overcrowding by this definition. In the comparison, the issue with overcrowding is comparable for both owner occupied housing and rental housing. According to the 2000 Census, the average household size was 2.51 for owner occupied housing and 2.31 for rental housing.

Cost Burden

HUD defines cost burden as the extent to which gross housing costs, including utility costs, exceed 30 percent of gross household income, based upon data published by the U.S. Census Bureau. Appendix 2 provides an illustration of the cost burden at all levels.

Categories of Persons Affected

Lake Charles estimated housing needs and the need for supportive services for the years 2005-2009 are based on the 2000 Census. The following is a narrative focusing on those needs and the persons involved.

Extremely Low-Income Households

The "Extremely Low Income" designation applies to those households whose incomes are at or below 50 percent of the adjusted median family income. Appendix 2 indicates that 5,400 households of the 8,024 very low-income households in Lake Charles have a housing problem. Approximately 5,183 households are paying more than 30 percent of their income for housing. Among them 3,445 are renters and 1,738 are homeowners. Cost burdened low-income households can be further identified by household type; elderly, small family, large family and all others.

Other Low-Income Households

The "Other Low-Income" designation applies to those households whose incomes are greater than 50 percent but less than or equal to 80 percent of the adjusted median family income. Appendix 2 indicates that 1,338 households of the 4,359 Other Low-Income Households in Lake Charles had some form of housing problems. Approximately 1,068 households are paying more than 30 percent of their income for housing. Among them 478 are renters and 590 are homeowners. There is a significant improvement in the cost burden data from the Other Low-Income Household group as compared with the data for the Very Low-Income Household group.

Middle Moderate-Income Households

The “Middle Moderate Income” designation applies to those households whose incomes are greater than 80 percent but less than or equal to 95 percent of the adjusted median family income. Appendix 2 indicates that 1,041 households of the 14,662 Middle Moderate-Income Households in Lake Charles had some form of housing problems. Approximately 498 households are paying more than 30 percent of their income for housing. Among them 121 are renters and 377 are homeowners. There is a significant improvement in the cost burden data from Middle Moderate-Income Household group as compared with the data for the Very Low-Income and Other Low-Income Household groups.

Disproportionate Needs

Disproportionate need is defined as one racial or ethnic group displaying a noticeably greater need for housing assistance than the population as a whole. For purposes of the Consolidated Plan, a difference of 10 percent in housing needs data between the population as a whole and a minority population is an indicator of disproportionate need.

Based on data from the Comprehensive Housing Affordability Strategy, no racial or ethnic group has a disproportionately greater need in any income category in comparison to the needs of that category as a whole.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:
Priority Housing Needs

“High” housing priorities are as follows:

1. Homeownership;
2. Rehabilitation – with emphasis on owner-occupied units.

This process was determined by the number of citizens calling and coming into the DOCD seeking assistance. Once the citizens comes in, the City sends out inspectors to review the homes. Also we have gotten this information from the City's Permit Office for demolition permits and the high number of housing violations that comes into the City's Property Standards Office.

Priorities have been assigned based on input from residents of the eligible areas, stakeholder agencies (public and private, non – and for profit), and public officials regarding the most pressing housing needs in the community. Input used to determine the priorities was solicited through a variety of means including existing plans and a number of meetings – large, public meetings, neighborhood planning meetings, and smaller, or focus group type consultations. Additionally, the prioritized needs are supported by Comprehensive Housing Affordability Strategy data.

The primary obstacles to meeting the underserved needs:

- A lack of affordable housing suitable for a variety of households.
- An increasing population needing assistance.
- A current lack of federal funding across a number of program areas and further cuts and/or program elimination is being proposed by the President.
- Federal regulations that increase program cost.
- A lack of certified lead-based paint contractors needed for rehabilitation projects.
- A lack of qualified contractors interested in participating in small (less than \$45,000.00) government, funded projects.
- Poor credit ratings of individuals/households often preclude homeownership.
- A lack of awareness/understanding of the needs and programs.
- Not In My Back Yard (NIMBY) attitudes.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

(1) Significant characteristics of the housing market

Census data

In analyzing housing characteristics, population changes are often shown first to help reflect shifts that may influence housing supply and demand. The population of the City of Lake Charles changed somewhat from the 1990 to the 2000 Census. During the 1990 Census the population is placed at 70,580 while 71,757 is recorded for the 2000 census year. This is a small increase of +1,177 (+1.6%) residents.

Housing data is derived from the Census of 1990 and 2000 and compares statistics between the two Census periods. This data is also reflected in the chart and at the end of the age section. The Census recorded all available housing (both occupied and vacant) and found 29,844 units for the 1990 year while 31,311 for the 2000 Census year. This is a small increase of +1,467 (+ 4.9%) more units from the 1990 figure to the 2000 year. Examining the number of occupied units for 1990 and 2000 sees a similar pattern of housing change. In this comparison, occupied units are 26,815 in 1990 Census, and in the 2000 Census they are 27,887 units or +1,072 (+3.9%) more units occupied. Vacancy is also a descriptive part of housing supply. In 1990 the number of units not occupied is 3,029 and in 2000 it is 3,455, or a difference of +426 units (+14%) over the 10 year Census reporting period.

The Census also provides in sample form, the number of units in a structure. A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from the ground to roof. These structures consisted of 1 unit detached or detached to 2 or more units in a structure, to mobile homes and "other" categories. One unit detached and 1- unit attached structures, such as single family houses, consisted of 23,796 units in 1990, and 24,660 units in 2000 Census, indicating an increase of +864 units or a +3.5% gain over 10 years. Two or more units in a structure are 7,939 units in 1990 and 7,773 units in 2000, providing a decrease of -166 units, or a -2% loss. The structures that provide units are also seen in mobile homes. In 1990 the mobile home count within the city is 750, and 2000 it is 803, an increase of +53 units or a +7% gain. Lastly the "other" category of structures includes all else, such as vans, RVs, boats etc., and showed a decrease of -322 units from 388 in 1990 to 66 in 2000, providing a -87.2% decrease from the previous Census year. These comparisons indicate that housing supply for 1-unit structures and mobile homes seem to be more in demand than multi-unit structures. It is likely that if the 1-unit housing supply and the supply of mobile homes slows, due to economic conditions or higher interest rates that banks charge developers and lenders; demand for these types of units could exceed the supply of housing.

Age

Comparing the age that a unit is built, as recorded by the census, is another housing data characteristic. In 1990, for example, the total housing units built prior to 1960 was 14,619 or 48.9% of all units, while the 2000 Census recorded the number of units built prior to 1960 at 13,268 or 42.3% of all units. The supply of units that were built before 1960 decreased by 1,351 units, from 1990 to 2000, which is -9.2% loss. This is most likely due to older housing stock being demolished and residential subdivisions being built. The age of the house can sometimes relate to characteristics

of the house, such as lacking complete facilities, this can include lacking complete plumbing or lacking complete kitchen facilities. In 1990, these types of units totaled 451, 1.5% of all units, while in 2000, they totaled 389 or 1.2% of all units, indicating a decrease of -62 units or -13.7% loss. Lacking complete facilities, in of itself can, be a serious indication of inadequate housing, however in Lake Charles it is not a major concern, as the percentage of units in this category is low compared to the total units.

Housing Characteristics 1990-2000

	1990	2000	change / percent
All housing	29,844	31,311	+1,467 / +4.9%
Occupied units	26,815	27,887	+1,072 / +3.9%
Vacancy	3,029	3,455	+426 / +14%
Number of units			
In a structure			
1-unit	23,796	24,660	+864 / +3.5%
2 or more units	7,939	7,773	-166 / -2%
Mobile homes	750	803	+53 / +7%
Other units	388	66	-322 / -87.2%
Age (built prior to 1960)	14,619	13,268	-1,351 / -9.2%
Lacking complete facilities	451	389	-62 / -13.7%

Source: Census 1990 and 2000 SF1 and SF3 files
Mortgage and Rent

Examining monthly mortgages and comparing these mortgages from 1990 to 2000 can show change in the mid point of the mortgage value and show the number of mortgages held. However, interest rates, the amount financed, and the length of the term of the note will influence the size of the mortgage note. Comparing mortgage median value can be used to compare mortgage values from one Census period to the next. (Note: A median is a mid point value of numbers ranked from lowest to highest. Examining mid point values or medians is used for comparing and provides a relative change of mid point value from one ranking to another). The median mortgage value in 1990 was \$548, while in 2000, it was \$734, creating a difference of +\$186 or +33.9% change. This 33% difference can probably be attributed to inflation as the cost of building units has increased since 1990 thereby influencing the amount borrowed and the amount financed. Since the cost of building and other consumer products has risen over the 10 year Census period, personal income also has risen. A rise in personal income also influences changes seen in mortgages, as borrowers would have more personal income to apply towards financing.

Comparing mortgages from 1990 to 2000, there is a noticeable difference in the amount and percents of change in low and high-end mortgages from one Census period to the next. For those mortgages in the low end of the mortgages, there are

the number of units in the less than \$300 mortgage range. The 1990 units with mortgages less than \$300, were 930 units (6.4% of mortgages surveyed), while the 2000 units with mortgages less than \$300 were 153 (1.8 % of the mortgages surveyed). Those mortgages, with \$1500 or more range in 1990 compared to 2000, indicated that in 1990 the mortgage units that had more than a \$1500 mortgage was 160 (1.1% of the mortgages surveyed), while the 2000 units with mortgages of more than \$1500 was 766 (9.2% of the mortgages surveyed). This indicates also that personal income rose from 1990 to 2000. There is a smaller number of units both in absolute value and percent found in the lower end mortgages in 2000 compared to 1990, and a larger number and percent of higher end mortgages in the year 2000 Census compared to the 1990 Census.

Rental units can be shown with the number of units with specific rent amounts. The 1990 Census data for Lake Charles indicated that the median rent was \$339, and for 2000 the median rent was at \$462. This indicates an increase of +\$123 in median value or +36.2% which is very similar to the percent increase shown for the mortgage increase (+33.9%) for this same time period as shown in the above paragraph. The number of low-end rental units (less than \$200 per month) in 1990 was 2,390, or 21.5% of all the rental units surveyed, while the 2000 rental units had 1,191 or 10.1% of the units renting at less than \$200 per month. Additionally in 1990, the number of rental units in the high priced range, requiring \$750 or more per month, was 236 (2.1% of the rental units surveyed) while in 2000 it was 1,009 (8.5% of the rental units surveyed). The rental data also suggests that personal income has risen. As with the mortgages shown previously, there is a decrease in the number and a corresponding percent of low-end rental units from 1990 to the 2000 census year. There is also an increase in the number and corresponding percent of units in the high-end rental range from 1990 to the 2000 census year.

Racial and poverty make up of households

The last table used to show comparisons from the 1990 to the 2000 Census year displays the data for occupied units by race from 1990 to 2000 Census. The numerical difference and the percent difference from one Census to the other are given. As shown all the occupied households increased by +3.9% or by 1,072 to 28,887 units. The largest population increase occurred in the black households at +2,027, (+21%) while the least was in the white households at a -1,475 (-8.6%) households. Other increases are seen in the remaining races and even Hispanic during this same time period, as shown; American Indian at +3 (+5.4%), Asian/Pacific Islander +139 (+193%), Other race +378 (+590%), and Hispanic +247 (+117.6%) of the households.

Change in Households by Race 1990-2000

Race	1990	2000	change	per cent
White	16,975	15,500	-1,475	-8.6%
Black	9,649	11,676	+2,027	+21%
Am. Indian	55	58	+3	+5.4%
Asian/Pac. Islander	72	211	+139	+193%
Other race*	64	442	+378	+590%
Hispanic* *	210	329	+119	+56.6%

Total 26,815 27,887 +1,072 +3.9%

- * Some other race, or two or more races
- * * Hispanic may be found in any race, and is not part of the total

Source: Census 1990 and 2000 SF 3 file

Households by poverty are also examined. This gives a characteristic as to the number of households that have earnings below the poverty threshold for 1990 and 2000 census. (Note: Poverty level is a figure established by the Census Bureau, and uses income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the poverty threshold, then the family or unrelated individual is below poverty). In 1990 for example, the City of Lake Charles recorded 6,152 households below the poverty threshold, or 22.9% of all the households. In the 2000 Census the number of households below the poverty threshold is 5,515 households, or 19.72% of all households, a difference of -637 households or a drop of -10.3% of all households.

Housing market for those with special needs

Housing needs within the City, vary according to socioeconomic dependency. Low income and special needs population of the city often experience the most serious demand for suitable housing. Housing needs concern the homelessness, low income, disabled, or those with special medical disorder. Special programs are often used to help the needs of that part of the City's population that has the most demand for housing.

Those with special needs that are buying homes sometimes face barriers as well. Recent information from realtors provides that potential homebuyers often find they lack sufficient down payment or cannot afford the monthly mortgage. Sometimes houses that buyers can afford are in tight supply. The home lending rate, based on the 10 year U.S. Treasury Note, is currently producing lending rates between 5 to 5 1/2%, on 10-30 year mortgages encouraging new home construction within the city. Additionally, some smaller homes are being built in select neighborhoods usually one or two at a time. Prices of new homes range from \$80,000-\$250,000 and above. Most homes that are sold, according to local realtors, tend to be in the \$90,000-\$125,000 range. Older homes for sale are more plentiful, and for lower income families those may be more affordable. Price tags on these homes may range between \$40,000-\$75,000, however they are sometimes in need of minor repairs and maintenance prior to occupancy or during the residences stay. In association with loans made to purchase a house is the type of loans that are offered by the area banking institutions. This includes conventional type loans, FHA-Insured type loans, VA-loan, and other type loans such as USDA rural housing loans. Recent data from the Federal Financial Institutions Examination Council reports the number of loans made under these categories within Calcasieu Parish for the years 2002 and 2003, as shown below, with most being in the conventional category.

Types of Loans Purchased
2002 and 2003

	Conventional	FHA-Insured	VA-Guaranteed	Other
2002	216	108	23	0
2003	361	117	20	7
Total	577	225	43	7

Source: Federal Financial Institutions Examination Council reports 2002, 2003.

Programs need to continue that offer special rates for homebuyers. Currently there is a program recently implemented that can benefit low-income families interested in home buying. The Calcasieu Parish Public Trust Authority has low interest rate loans for first time buyers, and that meets income limits, qualify for a mortgage, have acceptable credit, and will use their home as their principal residence. The maximum income limit for a family of one or two is \$59,160 in targeted low-income areas. For a family of 3 or more the maximum is \$69,020 in targeted areas. In non-targeted areas the limit is \$49,300 for a family of one or two and \$56,695 for a family for 3 or more. Participating lenders are Hibernia Mortgage and First Federal Bank. Housing for the cities population that have special needs, such as the elderly, disabled, and HIV/AIDS are being addressed in several different ways. The most pressing needs are for supportive units and related services such as extended care or transportation. The City of Lake Charles in their public housing units has 10 separate public housing sites. These programs such as HUD's public housing require that the lease's rent be set according to income and family size. These units provide low-income housing supply but often have a waiting list and few vacancies. The housing administration has set aside special number of units for the disabled. These units are accessible by wheel chair ramps and have bathroom accessibility. Wheel chair accessibility is a HUD requirement in order to meet requirements of the ADA or Americans with Disability Act, and at the same time helps to address the needs of the cities disabled. Some public housing sites are located near city bus lines that can transport individuals to work, stores, or to seek medical attention. There is also a city Para-transit service that provides transportation service for those with physical disabilities.

Other programs such as Section 8 rental assistance provide subsidized rental payments to the landlord, whereas the HOME program provides funds to demolish and then rebuild the home for occupancy. Privately operated retirement centers in Lake Charles also address the needs of the elderly and disabled. The city has 3 privately operated retirement homes. Some of the private units found in the city offer 24-hour care in an assisted living arrangement. They offer a tranquil setting for the elderly and or disabled and provided 24-hour care.

The city needs to continue with any housing program that benefits residents with special needs. Public housing units, Section 8 rental assistance, as well as HUD HOME housing construction grants increase unit availability. This helps to reduce the costs burdens often experienced by special social groups such as the disabled or those suffering from medical problems.

Another area of concern is for housing of individuals who have in their family a person that has contracted HIV/AIDS. This is a unique situation, in that there is no

known direct cure for this infectious affliction, yet, at the same time, it creates special concerns for housing, as well as comfort and care for the individual, and support for family members.

In the city there are several places that can function as an emergency shelter or temporary shelter for HIV/AIDS victims. A recent 2004 report of shelters in Lake Charles indicated 11 different shelters in the city, including the Salvation Army, Calcasieu Women's Shelter, June Jenkins Women Shelter, The Lords Place, Potters House, and City of Refuge, Daily Bread, Volunteers of America, Harbour House, Boys and Girls Village, and Briscoe. There are also 4 transitional housing, including Matthew 25:40, SWLAHC, Homeless Coalition, and the Calcasieu Women's Shelter. There is also one permanent supportive housing shown, as the Volunteers of America. Many of these shelters provide a much-needed service for homelessness men, women, and families, and battered women, in addition, to providing temporary relief to person affected by HIV/AIDS.

Lake Charles has several support offices that offer support for persons whose affected by this disease, including the Field Epidemiologist Surveillance Program that serves this region of that state, the Home Health Agency affiliated with the Memorial Hospital, the W. O. Moss Regional Hospital Comprehensive Care Clinic for treatment including a ADAP pharmacy, the Southwest Louisiana Legal Services Society, Inc. for legal services and outreach, and the Southwest Louisiana Aids Council office for testing, case management, and prevention. The Aids Council also has a HUD Housing Opportunity grant that offers a subsidy for persons affected by HIV/AIDS; the program will pay up to five times a year a subsidy payment towards their rent and utilities. There are also housing vouchers that are available, in association, with the Lake Charles Housing Authority.

(2) Targeted units and their potential for loss

Number of units currently being assisted by special programs

The City of Lake Charles has taken a pro-active approach to help meet the needs of those residents that need housing. Many of the housing programs are designed to help meet the needs of those less fortunate. This includes, the elderly, disabled, low income, persons with special needs due to illnesses. As mentioned previously the city maintains 8 public housing complexes. There are a total of 833 units for public housing, some of which are set-aside for those with physical disability. The housing department for the city also maintains a list of Section 8 landlords. These property owners have rental units that when repaired to HUD standards, receive rent subsidy payments in lieu of full rental payments by a qualified tenant. There a total of 1500 Section 8 units under contract within the city.

The Housing Authority also maintains the Moderate Rehabilitation Homeowners program for units to be rented out. In this program, HUD funds are used to bring a private rental unit up to HUD standards. Currently there are 72 units that are under this program. The Housing Authority also self manages several units on their own. They receive HUD funds for purchase, repair, and renting out. There are a total of 69 rental units under this program. Lastly, the city public housing consists also of a high rise with 198 units, providing living apartments for the elderly and disabled, referred to Château Du Lac. There is also the Willow Manor Apartments that are for mobility and impaired individuals. There are 20 units in that complex.

Additional programs assisted by staff from the Lake Charles Community Development office includes other types of assistance that can be used by those in special needs, such as elderly, disabled, and those having illnesses. The city also receives funds from the HUD HOME program. There are currently 10-12 units that are being built under this program, allowing for the demolition and new construction of units that qualify. There is a \$42,000 maximum per unit. This program is designed to assist low income and elderly and handicapped residents. Under this same HOME program is the CHDO program, or Community Development Housing Organization. Currently, there are 3 affordable houses that will be built allowing for low-income families to purchase these units. Private donations are also part of this assistance. Down payment assistance is also available from this program. The Community Development Program (CDBG) also is active within the city and helps support elderly and disabled. This includes an assisted living facility and rental homes for the elderly and disabled.

In all, there are several different programs currently being administered by the City of Lake Charles Community Development office and the Public Housing Authority office. All these programs mentioned, the Public Housing units, Section 8 assistance, Moderate Rehab for Homeowners, self administered units by the housing authority, HOME, CHDO, and CDBG, are beneficial to the City's elderly, disabled, and those with illnesses. There is no loss anticipated in funding or expiring of contracts. Of the programs listed and the number of units' shown, there is a total of at least 2,707 units that are currently being assisted either by public housing, rental subsidy, or by new construction.

(3) Housing market characteristics influencing funds for rental assistance, production of new units, rehabilitation of old units, and acquisition of existing units

The City of Lake Charles is taking positive steps to help assure that housing needs and housing programs are in effect for the city. Various state and federally sponsored programs are in place to help produce housing for those that need housing. Additionally, rental units comprise a significant supply of all units in the city. In the 1990 Census, 12,636 rental units, or 42.3% of all housing, made up rental units, (both occupied and vacant). This compares to 13,717 rental units in the 2000 census, or 43.6% of all housing. This also indicates 1,081 more rental units or an 8.5% increase with in the 10-year time frame. Demand for rental units helps to support and shape program development for funds to farther support rental development. As more and more units fall into the rental category, there needs to be an effort to continue securing adequate funding to maintain the rental supply.

New units of housing for the City of Lake Charles are continuing. There is demand for new units, both for low income, for those that rent, and for those that seek homeownership.

As mentioned previously, there are numerous public housing units, though the occupancy rate tends to be high. After demolition, new homes are being built in areas of the city. There is also the production of new homes by private builders. These same new homes can also be occupied by those who may be elderly, or in need of special care, disabled, or having specific illnesses. Much of the new home development with private developer is dependent on the economic market and interest rates that lending institutions charge. The housing market in the City of Lake Charles provides different ranges of house prices and different types of housing,

including 1-unit structures, 2 or more unit structures, rental and private homeownership, and mobile homes.

Rehabilitated of older units will depend on the influx of programs and funds that allow for that activity to take place. There are several on-going programs in the city that helps to support the rehabilitation effort. Once these homes are complete renters that have specific needs can move into them and fully occupy them. There must be continuation of finding and implementing sources of housing funds from either public or private sources, for rehabilitation of the older units in the city. This type of housing is needed to fully complement those persons or families that need housing, especially those if low to moderate income. The acquisition of existing units in the city has taken a positive role also. One of the programs the city uses acquires units to demolish, then rebuilds them, while with another program, repairs homes according to HUD standards prior to occupancy.

The overall housing market for the City of Lake Charles is strong, evident in the housing programs seen by the city and the public Housing Authority. Funding for rental assistance, the production of new units, the rehabilitation of older units, and the acquisition of existing units are all influenced to some extent by the characteristics of the Lake Charles housing market. As the housing market expands a noticeable increase in available housing for the elderly, the disabled, the low income, and persons with illnesses will be more evident. The housing programs the city has will support the need for more units and provide safe reliable housing for those residents with the most need.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

The City's goal is to provide safe, decent, and affordable housing for all residents who are homeless, cost burdened and/or lives in substandard or overcrowded housing.

The City has established its "high" housing priorities as 1) creating homeownership opportunities; 2) rehabilitating housing units, with an emphasis on homeowners; 3) supporting shelter and housing opportunities for the homeless; and 4) supporting the maintenance and renovation of public housing.

The City will continue providing downpayment assistance to qualified homebuyers, implementing its housing rehabilitation program with an emphasis on single-family, owner-occupied units, and offering support to homeless shelters and transitional living facilities, including those that serve special needs populations.

The City will allocate HOME, CDBG and state ESG funds to meet the housing needs of its residents.

The City plans on entering into a collaborative effort with the Police Jury and Local Housing Authority to coordinate its efforts into a joint taskforce that will use resources from all three entities to help address and combat the needs and barriers that are in place to the City's at risk citizens.

The City will also coordinate with private for-profit entities to achieve the goals and strategies outlined in the Consolidated Plan. Local banks, contractors, and developers will play an important role in the implementation process. Incentives and innovative methods will be developed to encourage them to participate in the leveraging of funds and the provision of goods and services in an efficient and beneficial manner.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

The Lake Charles Housing Authority being a medium sized authority managing 835 Low Rent Public Housing Units at 11 scattered sites, approximately 1600 Voucher Units, 198 Section 123 Units at an Elderly High-rise, Chateau du Lac; and 123 Units owned and managed by the LCHA under Section 8 Guidelines is also a High Performer. The authority recently took over management of 20 handicapped units located in South Lake Charles. The LCHA through its Mission Statement insures all residents the opportunity to access resources for improving their quality of life in a safe, decent, affordable, drug free place to live and realize their potential. They also have in place for residents the opportunity to participate in the Family Self Sufficiency program. The LCHA offers on-going training and adult education for the residents as well as employees. The Management Staff has training in people skills, Work order management and inspections for maintenance personnel and related development skills for all other administrative personnel. The Deconcentration Policy is in place and succeeding to ensure deconcentration of poverty and promoting integration in public Housing. The LCHA has a Resident Advisory Council that is a valuable asset to the administration of the Authority. The LCHA has in place a new Home ownership program that is being promoted successfully within the city limits of the City of Lake Charles.

The Housing needs of Families on the LCHA Waiting Lists of combined Section 8 and public housing include

	# Of Families Annual Turnover
Waiting Lists Total	832

Jurisdiction

Extremely Low	75
Very Low Income	175
Low Income	582
Families with Children	614
Elderly families	12
Families with Disabilities	110
Race/ethnicity White	130
Race/ethnicity Black	606
Race/ethnicity Asian	2
Race/ethnicity Hispanic	1

Characteristics by Bedroom Size (Public Housing Only)

1 Bedroom	42	2
2 Bedrooms	115	56
3 Bedrooms	60	84
4 Bedrooms	9	89
5 Bedrooms		13

Assisted Housing

There are currently 5 subsidized housing facilities in Lake Charles; Chateau Du Lac, Tower Oaks, Willow Manor, Lake Villa, and Calcasieu Association for Retarded Citizens Section 202/8 housing.

Chateau Du Lac has 198 units of subsidized (21 2-bedroom and 177 1-bedroom) for the elderly and/or disabled low-income population. Currently 100% of these households are extremely low income.

Willow Manor has 20 units of subsidized housing for the low-income, disabled population. Residents must be wheelchair bound and need a 24-hour live-in aide.

Lake Villa is Volunteers of America's 811 housing which provides 18 units of subsidized housing to those with low-income who have a mental illness.

Calcasieu Association for Retarded Citizens currently has a 202/8 that provides 20 units of subsidized housing for elderly or disabled.

Tower Oaks Apartments provide 152 (32 2-bedroom) units of housing for those who are disabled or elderly. Residents do not have to be low-income to live here.

Additional units in development:

Two other housing facilities planned for the low-income, disabled population. NAMI will be constructing a Section 811 complex, which will have 23 units for those with a mental illness. They anticipate starting construction in the fall of 2005. Calcasieu Association for Retarded Citizens has a Section 811 facility currently under development. It will provide 20 units of subsidized housing for those with mental retardation and who are low-income.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

The Lake Charles Housing Authority has identified several strategies and a number of specific activities to meet its identified needs. These strategies are discussed as follows:

The Lake Charles Housing Authority's five-year strategic plan for 2005-2009 states the following objectives:

1. Expand the supply of assisted housing
 - Apply for additional rental vouchers
 - Reduce public housing vacancies
 - Leverage private or other public funds to create additional housing opportunities
 - Acquire or build units or developments
2. Improve the quality of assisted housing
 - Improve public housing management, i.e., to continue the high performer status
 - Improve voucher management, i.e., strive to attain high SEMAP scores
 - Increase customer satisfaction
 - Concentrate on efforts to improve specific management functions
 - Renovate or modernize public housing units
 - Demolish or dispose of obsolete public housing
 - Provide replacement public housing
 - Provide replacement vouchers
3. Increase assisted housing choices
 - Provide voucher mobility counseling

- Conduct outreach efforts to potential voucher landlords
 - Increase voucher payment standards
 - Implement voucher homeownership program
 - Implement public housing or other homeownership programs
 - Convert public housing to vouchers
4. Provide an improved living environment
- Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments
 - Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments
 - Implement public housing security improvements
 - Designate developments or buildings for particular resident groups
Such as elderly and persons with disabilities
5. Promote self-sufficiency and asset development of families and individuals
- Increase the number and percentage of employed persons in assisted families
 - Provide or attract supportive services to improve assistance recipients' employability
 - Provide or attract supportive services to increase independence for the elderly or families with disabilities
6. Ensure equal opportunity and affirmatively further fair housing
- Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability
 - Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion, national origin, sex familial status, and disability
 - Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required
7. It is the LCHA's objective to guarantee Family Self-Sufficiency in both the Section 8 Program and the Low Rent Program. All families living in Public Housing have the opportunity to participate in the FSS Program. An outreach program is in place to encourage participation in the program. There are many additional supportive services which are provided by both private and public resources to FSS families:
- a. Job Readiness
 - b. Job search assistance
 - c. Counseling on how and where to look for employment
 - d. On the Job training
 - e. Follow-up assistance after job placement
 - f. Referrals

The City of Lake Charles' DOCD will work cooperatively with the Lake Charles Housing Authority to identify, apply for, and administer additional/alternative financial resources in order to increase the number of affordable housing units.

The City of Lake Charles' DOCD will either co-sponsor and/or participate in credit counseling and homeownership workshops for the residents of Lake Charles Housing Authority developments to help them become homeowners.

The "troubled" designation by HUD of the Lake Charles Housing Authority is Not Applicable of our programs.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

The DOCD meet with the City of Lake Charles Department of Planning and Zoning. In the meeting, it was discussed if Lake Charles' tax policies, land use control policies, zoning ordinances, building codes, fees and charges, and growth limits act as barriers to affordable housing. The response from the Department of Planning and Zoning stated that the policies or ordinances governed by that department do not act as barriers to affordable housing. On the contrary, Lake Charles' fees for building are amongst the lowest in the State of Louisiana. It was noted that if obstacles were to be identified, then the price of real estate, along with the cost of building materials and labor should be recognized. It was the consensus of all involved that depending on the area involved, the cost of real estate along, with construction cost, can be very high; however, Lake Charles' regulations do not contribute to those costs.

Using the Questionnaire for HUD's Initiative on Removal of Regulatory Barriers, the city has identified the following polices as potential barriers to developing affordable housing:

- The City of Lake Charles' zoning ordinance or land use regulations does not permit manufactured (HUD-Code) housing "as of right" in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed realty, irrespective of the method of production.
- During the past five years the City of Lake Charles has not modified its infrastructure standards and/or authorized the use of new infrastructure technologies (e.g. water, sewer, street width) to significantly reduce the cost of housing.

- The City of Lake Charles does not give “as-of-right” density bonuses sufficient to offset the cost of building below market unit’s an incentive for any market rate residential development that includes a portion of affordable housing? (As applied to density bonuses, “as of right” means a density bonus granted for a fixed percentage or number of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units).
- The City of Lake Charles does not have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments.

The DOCD will coordinate a meeting (s) with each of the city departments responsible for resolving issues related to those listed above to determine if they are, in fact, barriers to developing affordable housing and what actions, if any, may be take to remove them.

Goal: Address barriers to affordable housing development and availability in order to reduce the cost burden on low and moderate-income residents.

Strategies:

- Expand homebuyer education and credit repair classes to increase the stream of qualified homebuyers entering the housing market.
- Increase the number of affordable housing units available.
- Review the increased costs of development within the City of Lake Charles
- Provide assistance and/or incentives to contractors to construct new affordable housing units.
- Provide assistance and/or incentives to rehabilitate existing housing units and make them affordable.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

3-5 Year Strategic Plan Homeless Needs response:

The data provided in the Continuum of Care Homeless Population and Subpopulations Chart see Appendix 3 was based on four sources. The four sources utilized by the Southwestern Louisiana Homeless Coalition (SWLaHC) were the Point-in-Time surveys, the annual surveys, the telephone surveys, and the quarterly surveys. Although the city of Lake Charles has a number of shelters and services that are available to assist the homeless, as indicated on the chart, gaps remain in providing homeless shelters. The results of the survey indicate there are 138 homeless individuals and 16 homeless families with children, both sheltered and unsheltered. The survey also indicates there are 67 chronically homeless persons both sheltered and unsheltered. Homelessness in Lake Charles is much more of an urban problem than a rural one. The economic conditions that exist in Lake Charles, such as high unemployment rate, low-paying/non-existent jobs, lack of high school education by residents are also barriers that can lead to homelessness.

Those threatened with homelessness here have virtually the same characteristics as the actual homeless. They tend to be young single males between the ages of 17-50. If they are employed, it is in a low paying position. Single women with children are also among those threatened with homelessness. Often these are young women with little education and few skills. Many currently working at menial low paying jobs are not earning a living wage. They may not be able to afford housing once their benefits are stopped. Others threatened with homelessness include those addicted to alcohol or drugs, and the mentally ill. Without proper treatment, these persons are often unable to maintain steady employment. Without steady employment it is difficult to maintain adequate housing.

Families and individuals are at-risk of becoming homeless when they no longer have any cushion against any of the threats of life. A person is considered at-risk if a small rent increase or property tax increase; one bout of illness, a temporary lay-off from work, or one occurrence can cause you to lose your housing. Those who are vulnerable to residing in shelters or on the street and are at-risk of becoming homeless include: persons leaving institutions, households with incomes less than 30 percent of the median family income, households that are cost burdened, victims of domestic violence, special needs populations (i.e., Persons with AIDS, disabilities, drug and/or alcohol addictions, etc.), single parent head of households who are unemployed and large families who are low income. These factors place individuals and families at-risk of becoming homeless because they have a lesser chance of being able to make economic improvements in their lives.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation

with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:
Priority Homeless Needs

HUD's goal of ending chronic homelessness by the year 2012 has made it clear that a coordinated, collaborative system of care is essential to addressing the needs of the chronic homeless. The biggest obstacles in achieving this goal are the scarce housing options for the homeless, insufficient financial resources, and the lack of readily available and appropriate employment (low-demand and low-skill work). It is the experience of the service providers that housing without supportive services does not work.

The year 2004 brought new strides in combating homelessness with the City of Lake Charles' agreement to take the lead to coordinate the development of the 10-Year Plan for Combating Homelessness in Region V (Calcasieu, Cameron, Beauregard, Allen and Jeff Davis parishes). The City's commitment to end chronic homelessness has been supported by resolution from the City of Lake Charles City Council. Please refer to appendix 4 to see a copy of resolution # 79-05. The mission of the City of Lake Charles' SWLA Committee to End Chronic Homelessness is to develop and implement a comprehensive approach in Southwestern Louisiana to end homelessness through interagency, intergovernmental, and intercommunity collaborations.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:
Resources

Outreach/Assessment

Services in place: Information and referral to services throughout the region (through 310INFO/211, United Way Helpline, Southwest Louisiana Independence

Center, Care Help, Families Helping Families, and Law Enforcement Officers), referrals and assessments of a variety of needs depending upon the sub-population (through Office of Community Services in all parishes of Region V, Office of Family Support in all parishes of Region V, Office of Mental Health, Office for Citizens with Developmental Disabilities, Office of Public Health, Office for Addictive Disorders, Council on Aging, School Based Health Clinics, Families Helping Families, Salvation Army, Volunteers of America, Southwest Legal Services and various hospitals.

Services Planned: Assessment, information and referral through the internet and by phone will be available in the coming months with the development of the Homeless Management Information System (HMIS) system through the Continuum of Care process.

How homeless persons access/receive assistance: A client's needs can be assessed by visiting any of the service centers listed above. In the coming months, assessments and referrals will be made through the internet and by phone through the HMIS system.

Prevention

Services in place: Rental assistance programs (through Community action programs in five parishes, Catholic Social Services, Friends of Families, Southwestern Louisiana Homeless Coalition, Care Help of Sulphur, Our Lady of the Lake and Salvation Army), financial counseling services (through Consumer Credit Counseling), life skills training and case management type services help clients budget and plan for the future to prevent homelessness (through Volunteers of America, Families Helping Families, Lake Charles Mental Health Center, OCDD, Southwest Louisiana Independence Center, and Friends of Families.

Services Planned: Legal services proposes to expand its services during the coming months to connect people to resources to prevent evictions and eliminate legal difficulties resulting in a lack of income (through Southwest Legal Services), additional ESGP funds will be used to pay rent and security deposits in the coming year (through Southwestern Louisiana Homeless Coalition).

How homeless persons access/receive assistance: The United Way Helpline offers referrals and information on these services. Also, staff at emergency shelters are educated on available programs to assist residents in accessing these resources. Information on these services is available through the Volunteer Center's 310INFO/211 Information and Referral System.

Emergency Shelter

Services in Place: Emergency Shelters for men (through the Lord's Place, Salvation Army, City of Refuge, Daily Bread Refuge Mission, Crisis Domiciliary Program and the Apostolic Revival Center), emergency shelter for single women and women with children (through Calcasieu's Women Shelter, Potter's House, Crisis Domiciliary Program and the Apostolic Revival Center), emergency shelter for youth (Harbour House).

Housing/Services Planned: The Wilderness Children's Home is scheduled to expand to house abused and/or abandoned children. In the coming months, assessments

and referrals will be made through the internet and by phone through the HMIS system developed by the Continuum of Care process.

How homeless persons access/receive assistance: People can access these services by calling the facilities directly, by calling the United Way Helpline and 310INFO/211. Law enforcement officers also assist homeless people in locating these facilities. The Crisis Domiciliary Program must be accessed by a referral from the Office of Mental Health.

Transitional Housing

Housing/services in place: Transitional units for recovering substance abusers and/or people with HIV/AIDS (through Matthew 25:40 and Nepenthe House), transitional units for single people and families (through the Southwestern Louisiana Homeless Coalition Inc.), transitional units for youth (through Boys and Girls Village). The New Horizons project funding in 2002 provided five additional units of transitional housing through the Southwestern Louisiana Homeless Coalition. The Calcasieu Women's Shelter expanded its services with the purchase of three transitional housing units to assist it chronically homeless.

Housing Services planned: The Calcasieu Women's Shelter and June Jenkins Women's Shelter are both seeking funding to expand and/or create transitional housing for victims of domestic violence.

How homeless persons access/receive assistance: The Coalition's current transitional units are accessed through a referral from any of the emergency shelters. Boys and Girls Village is accessed through the Office of Family Support or Office of Community Service. Matthew 25:40 and Nepenthe House are accessed through the Office of Addictive Disorders or the Southwest Louisiana AIDS Council. Information and referral to all of these services will be available through the HMIS system.

Permanent Housing

Housing Services in place: Low income housing in the form of public housing and Section 8 (through the Lake Charles Housing Authority), homeownership programs offer counseling and low cost housing options (through Habitat for Humanity, Homeowner Counseling Center and the SWLaHC CHDO certification), low-income housing units are available for the elderly and disabled (through Tower Oaks apartments, Chateau Du Lac and Bayou Villa apartments). Affordable Homeownership Program with the development by the SWLaHC of seven single-family homes sold to very low to moderate-income families. Volunteers of America has developed, through its Supervised Independent Living program, eleven new units with on-site 24-hour care for the mentally ill.

Housing Services planned: Permanent housing project proposed is for ten additional units of permanent housing for people with disabilities through the SWLaHC and funds to rehabilitate four single-family units for its affordable housing program. The SWLaHC is additionally developing eight new single-family units under its Affordable Housing Program for very low to low income families.

How homeless persons access/receive assistance: For the Section 811 program, clients must be referred through their therapist or doctor directly to the Lake Charles

Mental Health Center which then screens and refers the applicant to Volunteers of America. All remaining facilities can be accessed by contacting the property directly, or via the SWLaHC and/or VOA. The client must appear in person with the Lake Charles Housing Authority and complete an application. It is very likely that the client will have his/her name placed on a waiting list because no units are currently available.

Permanent Supportive Housing

Housing Services in place: Low income housing for people with severe mental illness, requiring clients to access supportive services prior to placement (through Lake Villa Apartments – HUD Section 811), low income housing for people with disabilities requiring clients to remain in supportive services (through Lake Charles Housing Authority in conjunction with Volunteers of America and Matthew 25:40), and group homes providing 24-hour care for people with developmental disabilities (through CARC, Normal Life and Evergreen Presbyterian Ministries). A private assisted living facility for the mentally ill is also available for Veterans (through the Chennault Place and the VA).

Housing Services planned: Local community and/or faith-based organizations are exploring options to provide affordable permanent housing with supportive services for their elderly and/or disabled clients and/or members. Calcasieu Housing Authority is currently exploring Shelter Plus Care.

How homeless persons access/receive assistance: In the case of the Shelter Plus Care program, the client must be referred to Volunteers of America or Matthew 25:40 by the agency providing supportive services for their disability. An initial screening for the disability is conducted, then the Housing Authority conducts a second screening prior to acceptance. For the group homes, clients can contact the facility directly, or their case management staff persons at Office for Citizens with Developmental Disabilities (OCDD) can refer them.

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other

strategy or plan to address chronic homelessness.

3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

The Southwestern Louisiana Homeless Coalition was incorporated in 1995 as a non-profit organization. The organization is made up of service providers, civic institutions, financial institutions, businesses and concerned citizens who tirelessly volunteer to identify the chronically homeless and to assist the homeless in our city and throughout Southwest Louisiana. The SWLaHC is the lead agency in the Continuum of Care process and in development of a continuum of care strategic plan. The mission of the Coalition/Continuum of Care is multi-faceted:

- To provide direct housing assistance to the homeless, low-income individuals and/or families through emergency, transitional or permanent housing.
- To provide affordable housing opportunities through the coordination of direct services from local agencies for homeless and low-income persons.
- To increase awareness to the community-at-large of the plight of homelessness in general and specifically chronic homelessness.

As the lead agency, the Southwestern Louisiana Homeless Coalition has proposed, and the city supports, a strategy for eliminating chronic homelessness by 2012. This strategy is included in Appendix 6

The City of Lake Charles provides technical assistance and monetary support to the SWLaHC and the Continuum of Care Process through HOME and Community Development Block Grant (CDBG) Funds. The City has committed Community Block Grant Funds to assist local agencies in development and implementation of an HMIS system.

As previously mentioned, the Southwestern Louisiana Homeless Coalition is the lead agency in Lake Charles addressing the needs of the homeless. The SWLaHC is made up of more than twenty (20) service providers. Each member organization is involved in one or more of the following functional areas: outreach/intake assessment, emergency shelters, transitional housing, permanent housing, permanent supportive housing, and supportive housing services.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:
Not applicable to the City of Lake Charles

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:
Community Development

Non-Housing Community Development Priorities

High

Construction of housing
Direct homeownership assistance
Crime Awareness
Energy efficiency improvements
Fair housing activities
Flood drain improvements
General program administration

HOME admin/planning
HOME admin/planning cost
HOME CHDO operating expenses
Micro-enterprise assistance
Public services
Rehab; single-unit residential
Rehab administration
Sidewalks
Street improvements
Urban renewal completion
Water/sewer improvements
Relocation

Medium
Asbestos removal
Clean up of contaminated sites
Clearance and demolition
Code enforcement
Crime Awareness
Lead-based/lead hazard test/abatement
Public facilities & improvements
CI infrastructure development
Other commercial/industrial improvements
Submission of applications for federal programs
ED direct financial assistance
ED technical assistance

Low
Acquisition of real property
Acquisition for rehabilitation
Disposition
Fire stations and equipment
Non-residential historic preservation
Operating cost of homeless/AIDS patients programs
Planning
Public housing modernization
Rehab; multi-unit residential
Rehab; other publicly owned residential buildings
Rehab; publicly or privately owned commercial/industrial buildings
Removal of architectural barriers
Residential historic preservation
CDBG non-profit organization capacity building
Planned repayment of section 108 loan repayment principal
Unplanned repayment of section 108 loan repayment principal
CDBG assistance to institutions of higher education
CDBG operation and repair of foreclosed property
HOME rental subsidy
HOME security deposits
Security deposits
Indirect costs
Interim assistance
Legal services
Loss of rental income

Privately owned utilities
Solid waste disposal improvements
State CDBG technical assistance to grantees
Subsistence payments

****Notes****

All subcategories under public services are high priority unless other wise indicated.
CI indicates "Commercial/Industrial."
ED indicates "Economic Development."

Priorities have been assigned based on input from residents of the eligible areas, stakeholder agencies (public and private, non – and for profit), and public officials regarding the most pressing housing needs in the community. Input used to determine the priorities was solicited through a variety of means including existing plans and a number of meetings – large, public meetings, neighborhood planning meetings, and smaller, more focus group type consultations.

The primary obstacles to meeting the underserved needs:

- A lack or affordable housing suitable for a variety of households.
- An increasing population needing assistance.
- A current lack of federal funding across a number of program areas and further cuts and/or program elimination is being proposed by the President.
- Federal regulations that increase program cost.
- A lack of certified lead-based paint contractors needed for rehabilitation projects.
- A lack of qualified contractors interested in participating in small (less than \$45,000.00) government, funded projects.
- Poor credit ratings of individuals/households often preclude homeownership.
- A lack of awareness/understanding of the needs and programs.
- Not In My Back Yard (NIMBY) attitudes.

The table listed previously prioritizes Non-housing Community Development needs as provided through the results of the consultations as discussed above and previous priorities detailed in earlier Consolidated Plans.

The needs that have been identified for Non-housing Community Development span a range of issues from public services to major infrastructure projects. Included in this category are street and drainage projects, sewer improvements, small business assistance, code enforcement, and crime awareness.

In order to make any significant impact on Non-housing Community Development issues, the City of Lake Charles should conduct an on going planning effort to identify target areas into which funding and a coordinated revitalization effort can be concentrated, such as Neighborhood Revitalization Area. These areas, when operated at an individual neighborhood level, concentrate the effects of the project, providing a more noticeable impact on neighborhood conditions. A series of planning projects accomplished over several years will provide a much more viable and visible set of CDBG accomplishments.

The following goals, objectives and strategies attempt to address pressing issues related to Non-housing Community Development. They attempt to direct efforts in a

broad range of issues, each of which has an impact on community conditions and the City's overall success in bringing about improvements.

Goal: Improve living conditions in Lake Charles by addressing Non-housing Community Development needs.

Objective: Address infrastructure and public facility needs in the CDBG eligible areas of Lake Charles.

Strategy: Provide funding for infrastructure improvements.

Output: Fund at least two infrastructure projects that support neighborhood revitalization.

Outcome: Improve the quality of life for participants by improving the living conditions within the revitalization area.

Objective: Improve neighborhood conditions.

Strategy: Devise a revitalization strategy to identify ways of stabilizing existing neighborhoods.

Output: Completion of the Neighborhood Revitalization Area Strategy for at risk sections of Lake Charles.

Outcome: A clear understanding of issues surrounding neighborhood revitalization and solutions for specific at risk areas.

Objective: Expand business opportunity efforts by supporting economic development.

Strategy: Provide financial assistance to small businesses.

Output: Provide funding for five or more small businesses.

Outcome: Improved job and economic opportunities.

Strategy: Expand economic development initiatives partnering with local lending institutions to create, expand, and/or improve businesses in inner-city neighborhoods utilizing low-interest loans and grants.

Output: Assist in creating one public/private partnership.

Outcome: New business development within inner-city neighborhoods.

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

Strategy: Provide funding to non-profit organizations to deliver services to seniors, youth and all other citizens.

Output: Provide funding for one or more programs directed towards targeted citizens.

Outcome: Improved accessibility to programs for at-risk citizens.

Strategy: Provide support to the City and/or Non-Profit organizations to deliver transportation services.

Output: Recommend additional funding sources to non-profit agencies for transportation and/or improved city routes.

Outcome: Improved transportation services for the residents of Lake Charles.

The major obstacles in addressing the needs associated with Non-housing Community Development efforts relates to the vast need relative to the funding level

received from the CDBG Program. Aging streets, economic development needs, demand for public services, and other community development needs are placing increased pressure on both CDBG and City General Fund budgets.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

The city's first-time homebuyers program, along with the city's micro-enterprise grants for small business, will have the greatest impact on preventing people from slipping into poverty. Owning a home and gaining a marketable job skill creates wealth. In addition to providing financial assistance to small businesses to create economic development and employing low/moderate income people with marketable job skills, the City of Lake Charles is also providing mortgage subsidies and closing cost assistance to qualified poverty-level families. The Community Development Division will continue working with community and faith-based organizations that offer counseling services to prepare families to be homeowners enabling them to take advantage of the city's down payment assistance cost program through the CDBG program and the soft second assistance cost through the HOME CHDO program.

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

The city will continue to notify such agencies of funding opportunities to enable them to continue providing and/or expanding their services.

Given the city's limited financial resources and that the majority of factor's affecting a family's poverty-level status are typically beyond the control of city policies, the extent to which the proposed strategies will reduce and/or assist in reducing the number or poverty-level families is difficult to gauge. In the coming future, the Community Development Division will work with the community to address deficiencies and attempt to measure the impact of the CDBG and HOME programs in reducing and/or preventing poverty.

Goal And Objectives Of Antipoverty Strategy

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

Objective: Expand job opportunities in Lake Charles.

Strategy: Work with local entrepreneurs to stimulate business development in inner-city neighborhoods.

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

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

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

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

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

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

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

Objective: Expand affordable housing opportunities in Lake Charles.

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

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:
Not applicable to the City of Lake Charles

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

The City of Lake Charles uses its HOME fund for its housing rehabilitation program and its CDBG funds to provide assistance to local community non-profit organizations that offer supportive service programs that benefit many, if not of all, of these groups over the course of the 5year Consolidated Plan period. The housing rehabilitation and public service programs are considered "High" priorities and the City will continue to allocate funding to help meet identified needs.

All reasonable and attainable resources will be sought after to meet the special needs of non-homeless persons. The Community Development staff intends to work closely with other City Departments and its community and faith-based non-profit organizations to seek additional funding and alternative financial resources to help meet the special needs of the city's non-homeless special needs population.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

It is estimated at-least one thousand residents in various subpopulations that are not homeless but require some form of housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, and other special currently reside in the City of Lake Charles .The Non-homeless Special Needs Table identifies some of these needs see appendix 7

Priorities have been assigned in an effort to eradicate these needs based on input from residents of the eligible areas, stakeholder agencies (public and private, non- and for-profit), and public officials regarding the most pressing non-homeless needs in the community. Input used to determine the priorities was solicited through a variety of means including existing plans and a number of meetings: large, public meetings; neighborhood planning meeting; and smaller, more focused group consultations with community and faith-based organizations that work directly with these populations.

The primary obstacles to meeting underserved non-homeless special needs are perceived to be:

- Deficient number of treatment beds for the mentally ill and substance abuse persons, as well as the inadequate length of treatment time in mental health facilities;
- An increasing population needing assistance;
- A current lack of federal funding across a number of program areas and further cuts and /or program elimination being proposed by the President;
- A lack of low-skilled entry level positions;
- A lack of intervention with public and private landlords to prevent evictions;
- A lack of awareness/understanding of the programs that may prevent them from becoming homeless (although these are limited).

There are outreach and assessment services in place for all non-homeless persons who are in need of supportive services. Information and referral to services throughout the region is available through (The United Way Helpline, Southwest Louisiana Independence Center, Care Help, Families Helping Families, and Law Enforcement Officers), referrals and assessments of a variety of needs depending upon the sub-population (through Office of Community Services in all parishes of Region V, Office of Family Support in all parishes of Region V, Office of Mental Health, Office for Citizens with Developmental Disabilities, Office of Public Health, Office for Addictive Disorders, Council on Aging, School Based Health Clinics, Families Helping Families, Salvation Army, Volunteers of America, Southwest Legal Services and various hospitals.

There are also permanent and transitional housing services in place for those of special needs which are discussed below:

Permanent Housing

Housing Services in place: Low income housing in the form of public housing and Section 8 (through the Lake Charles Housing Authority), homeownership programs offer counseling and low cost housing options (through Habitat for Humanity, Homeowner Counseling Center and the Southwestern Louisiana Homeless Coalition, Project Build A Future and Provisional Community Housing Development Organization Incorporated CHDO certifications), low-income housing units are available for the elderly and disabled (through Tower Oaks apartments, Chateau Du Lac, Golden Arms and Bayou Villa apartments).

Transitional Housing

Housing/services in place: Transitional units for recovering substance abusers and/or people .with HIV/AIDS (through Matthew 25:40 and Nepenthe House), transitional units for single people and families (through the Southwestern Louisiana Homeless Coalition Inc.), transitional units for youth (through Boys and Girls Village).

6. Not Applicable.

Special Needs Analysis Response:

The City will continue to support the efforts of those organizations providing services for the special needs population. It will continue its technical assistance efforts and participation on various boards and committees to facilitate those endeavors directed at this sub-population of the community. The City will continue to target the HOME Program to low income households with preference being given to the elderly, disabled, and single parent head of household.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be

used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:
Not Applicable to the City of Lake Charles

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:
Not Applicable to the City of Lake Charles

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

See Strategic Plan Additional Files Folder for additional supporting information.

GENERAL SECTION

Vision for Change

The City of Lake Charles will endeavor to develop a viable urban community by providing decent housing, a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income.

Executive Summary

The 2005-2009 Consolidated Plan is a unified and strategic vision for providing decent housing, a suitable living environment, and expanding economic opportunities for low and moderate-income households. The *Plan* is a requirement of the U.S. Department of Housing and Urban Development to receive Community Development Block Grant (CDBG), and Home Investment Partnership (HOME) funding. This is a five-year plan that serves as the basis for annual funding allocations, described in one-year *Action Plans*. The *Action Plans* identify the specific programs and activities to be undertaken with the federal funds received annually.

In developing the *Plan*, the City followed a detailed citizen participation plan that involved a wide spectrum of the community. This included input from residents, businesses, nonprofits, and the faith community. This input provides a framework for activities and expenditures for housing, community development, and homeless needs. The *Plan* further identifies various community development issues, including public (human) services, public infrastructure and improvements, and economic development.

In addition to providing demographic analyses, market conditions, and needs assessment of community development issues, the plan also identifies strategies to address these needs. The 2005-2009 Consolidated Plan includes a new element of the strategic planning process-performance measures for determining how well programs and services are meeting the needs of Lake Charles' low and moderate income residents. In response to this new HUD requirement a section titled "Performance Indicators" has been added to the Annual Action Plan chapter. This system should be used and reported yearly in the city's CAPER's report.

The major sections of the Consolidated Plan include Housing Market Analysis, Housing and Homeless Needs Assessment, Strategic Plan, Annual Action Plan, and the Citizen Participation Plan. The Housing Market Analysis and Housing and Homeless Needs Assessment utilize available data from the U.S. Census, and other sources, to isolate the pressing needs of the community. The Strategic plan sets goals and objectives for the City's use of federal funding and provides strategies for meeting them. The Annual Action Plan provides a blueprint for the use of next year's Community Development Block Grant, and HOME Investment Partnership funds.

Strategic Plan

The Strategic Plan provides a framework for addressing the needs identified in the Housing Market Analysis and the Housing and Homeless Needs Assessment. The plan details the priorities assigned to the various types of services eligible for Community Development Block Grant funding and estimates the cost of meeting those needs. Within each major area of concern (Housing, Homelessness, Other Special Needs, and Non-Housing Community Development, Barriers to Affordable Housing, Anti Poverty Strategy, Lead Based Paint, Institutional Structure, and Coordination), goals, objectives, and strategies were established enabling the City of Lake Charles to move toward the needs identified. The goals and objectives are listed below:

Housing

Goal: Improve the condition and availability of affordable housing in the City of Lake Charles over a five year period.

Objectives

- Improve the condition of housing for low-income homeowners.
- Increase the viability for potential homeownership opportunities.
- Decrease the number of vacant substandard housing within the City of Lake Charles.
- Expand funding available for affordable housing programs
- Strengthen the capacity of non-profit housing providers.

Homelessness

Goal: Facilitate an expansion of housing and services offered to homeless families and individuals in Lake Charles.

Objectives

- Strengthen the collaboration with homeless providers to supply a continuum of services
- Provide support for services aimed at the prevention and elimination of homelessness.
- Expand emergency shelter facilities serving homeless families and individuals.

- Support transitional housing opportunities for homeless families and individuals.
- Support permanent supportive housing units available to special needs populations.

Other Special Needs

Goal: Provide support to non-profit agencies that delivers services to non-homeless special needs populations.

Non-Housing Community Development

Goal: Improve living conditions in Lake Charles by addressing non-housing community development needs.

Objectives

- Repair of deteriorated neighborhood and collector streets.
- Expand business opportunity efforts by supporting economic development projects.
- Improve neighborhood conditions.
- Installation of curbs and gutters in the CDBG eligible areas of Lake Charles where they are missing.
- Drainage system improvements.
- Sewer system improvements.

Barriers to Affordable Housing

Goal: Address barriers to affordable housing development and availability in order to reduce the cost burden on low and moderate-income residents.

Lead-based Paint Hazards

Goal: Increase the inventory of lead safe housing units under the Rehabilitation program.

Anti-poverty Strategy

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

Institutional Structure

Goal: Identify and address gaps in the institutional structure for the implementation of the housing and community development plan.

Community Profile

The City of Lake Charles encompasses 43,105 square miles. The 2000 Census reports that the population of Lake Charles is 71,757; this is an increase of 1,177 from a 1990 population of 70,580. A recent estimate from Louisiana Tech University's Research Division of the College of Administration and Business has placed an estimated 2004 population of Lake Charles at 74,337. This estimate represents an increase of 2,580 more residents since 2000.

Statistics describing racial break down are shown below for the City of Lake Charles. These figures are also from the 2000 Census and indicate all races, and those of Hispanic origin.

As shown 36,042 or 50.2% were white, and 33,599 or 46.8% were black. The remaining racial categories of American Indian, Asian, Native Hawaiian, some other race, and two or more races provides only 3% of the cities population. The Hispanic population, representing any race, is also not a large percent. It indicates that 1.4% of the residents are of Hispanic origin.

RACIAL BREAKDOWN 2000 Census

<u>Race</u>	<u>Total</u>	<u>Per Cent of Total</u>
All	71,757	100%
White	36,042	50.9%
Black	33,599	46.8%
American Indian and Alaskan	167	<1%
Asian	770	1.0%
Native Hawaiian	18	<1%
Some other race	338	<1.0%
Two or more races	823	1.1%
Hispanic (any race)	(1,007)	(1.4)%

Inside the city limits of Lake Charles there exist several areas that are concentrations of minorities, concentrations of low income, and concentrations of both minority and low income. The boundaries of these socioeconomic groups can be determined by looking at the 2000 Census Tract map of the city as shown below. Identifying these areas helps to target specific programs to a particular area of the city, thus helping to provide service to

those individuals. Looking at the cities minority percent (Black, American Indian, Asian, native Hawaiian, some other race, and 2 or more races) the 2000 Census indicated that 49.30% of the city's population is minority. A comparison of Census Tracts above the cities overall percent minority is used to determine area of relative high concentrations of minorities. The following Census Tracts are found: tract 2, at 97.27%, tract 3 at 99.81%, tract 4 at 100%, tract 6 at 82.99%, tract 9 at 51.78%, tract 12.01 at 50.27%, tract 12.02 at 80.48%, tract 14 at 80.99%, tract 15 at 92.44%, and tract 16 at 73.85%.

Low-income groups can be found showing relative high concentrations of persons living in poverty. Data is shown for individuals having a poverty income, or for persons living in a family with poverty level income, expressed as a percent of all individuals within a tract. These figures are then compared to the cities overall poverty figure. That figure is 19.60 %, and those Census Tracts whose poverty figure was above the cities figure included: tract 1 at 29.75%, tract 2 at 28.75%, tract 3 at 36.35%, tract 4 at 47.90%, tract 6 at 29.27%, tract 7 at 30.45%, tract 12.02 at 35.34%, 14 at 27.91%, and 16 at 23.68%.

The following chart indicates those tracts where there are concentrations of minority, low income, and both minority and low income. As shown tracts 2, 3, 4, 6, 12.02, 14, and 16 correspond to concentrations of both minority and low-income groups that are above the cities overall average.

Concentrations of Minority and Low Income Groups

Census Tracts within the city	Census Tracts with minority concentrations	Census Tracts with low income concentrations	Census Tracts with unemployed concentrations
CT 1		X	
CT 2	X	X	X
CT 3	X	X	X
CT 4	X	X	X
CT 5			
CT 6	X	X	X
CT 7		X	
CT 8			
CT 9	X		
CT 10			X
CT 11			X
CT 12.01	X		
CT 12.02	X	X	X
CT 13			
CT 14*	X	X	X
CT 15	X		
CT 16*	X	X	
CT 17*			
CT 18*			
CT 19.01			
CT 19.02*			

* indicates only part of this Census Tract lies within the city limits
x indicates a Census Tract having all 3 concentrations

Geographic Distribution

All CDBG programmed activities are located in areas determined to be predominantly low and moderate income areas that is, at least 51 percent of the population of that area is classified as low and moderate income families. According to the 2000 census data, the census tracts meeting this definition are 1,2,3,4,6,7,12,02,14, and a portion of 16 with all but census tracts 1 and 7 having a concentration of minority persons. *See Appendix 1 for a map of all census tract blocks within the City of Lake Charles*

Allocation of Investments

The basis for allocating investments geographically were based on the priority needs for the Consolidated Plan which was determined based on the 2000 U.S. Census and consultation with citizens, social services agencies and housing assistance providers. The highest priority community development need in Lake Charles is housing assistance to the LMI. The housing projects will continue as the housing problems continue to be priorities.

In addition to addressing the housing needs of residents of Lake Charles, it is also essential to address the non-housing community development needs of the City's LMI population, which include:

Public service opportunities to improve the accessibility of programs for at-risk citizens.

Physical Improvements to public facilities (located in or serving principally LMI persons) were identified in order to improve the physical attractiveness, and functionality of transportation and utility facilities and livability of LMI neighborhoods.

Expanding economic development opportunities to encourage investment and to increase the marketability of the work force through employment/skill training.

The primary obstacles to meeting the underserved needs:

- An increasing population needing assistance.
- A current lack of federal funding across a number of program areas and further cuts and/or program elimination is being proposed by the President.
- Federal regulations that increase program cost.
- A lack of awareness/understanding of the needs and programs.
- Not In My Back Yard (NIMBY) attitudes.
- Lack of City staff
- Lack of non-profit social service agencies

Lead Agency

The Division of Community Development (DOCD) will be responsible for the coordination and planning process regarding community development along with administering the plan. The City Council has the ultimate local responsibility for program approval. Several non-profit organizations will administer and/or implement public service programs which will enhance housing and/or social services.

The City will also coordinate with private for-profit entities to achieve the goals and strategies outlined in the Consolidated Plan. Local banks, contractors, and developers will play an important role in the implementation process. Incentives and innovative methods will be developed to encourage them to participate in the leveraging of funds and the provision of goods and services in an efficient and beneficial manner.

Consultation with Appropriate Agencies

General Information

The DOCD consulted with local agencies to obtain information concerning: the needs of low-income households; housing and support service needs of homeless individuals, families and children; the housing and supportive service needs of the elderly; the housing and supportive service needs of the handicapped/disabled; the health issues and the availability of affordable housing and supportive services for all groups of people. These consultations took place through needs assessment meetings, and telephone conversations.

The Department of Community Services along with the Community Development staff held several needs assessment meetings with non-profit agencies and other interested parties that work with the elderly, youth and the mentally/developmentally/physically disabled. The City's Office of Community Services works with these agencies on a continuous basis throughout the year in the City of Lake Charles Office of Community Services located in the City Hall Building at 326 Pujoe Street in the City of Lake Charles, Louisiana.

Consultation on the Housing Needs of Low/Moderate Income Residents

The Community Development Division consulted with the Lake Charles Housing Authority along with the Imperial Calcasieu Planning Office (IMCAL) in an effort to address the housing needs of the low to moderate income citizens of Lake Charles. Upon completion of its discussions with these agencies, the Community Development Division concluded that it would meet with low to moderate income housing providers in an effort to implement a housing strategy that is beneficial not only to the low to moderate income residents of Lake Charles but the housing providers as well.

Consultation on the Housing and Supportive Service Needs of the Homeless

The DOCD consulted with the Southwestern Louisiana Homeless Coalition (SWLAHC), a multi-parish non-profit agency that works to address the needs of homeless individuals and families. Upon completion of its discussions with the SWLAHC, the Community Development Division concluded that it would use the homeless needs as researched by the SWLAHC and identified in its 2005 HUD Continuum of Care application. The Community Development Division will work with the SWLAHC to monitor and update needs as necessary.

Consultation on Health Issues

Regarding health issues, the DOCD obtained information from the State of Louisiana Department of Health and Hospitals, and the Calcasieu Parish Health Department. The DOCD also discussed health issues with the public and local health care providers during the 2005/2009 Consolidated Plan public hearings.

Consultation with Governmental Agencies

The DOCD contacted the Lake Charles Housing Authority, the Imperial Calcasieu Planning Office (IMCAL), along with the City of Lake Charles Planning and Zoning Department to discuss housing and policy issues pertaining to the Consolidated Plan. In addition, an announcement/invitation was submitted to each member of the City of Lake Charles City Council prior to each Consolidated Plan public hearing.

Consultation on Housing and Supportive Service Needs of Persons with HIV/Aids and Their Families

The DOCD consulted with the Southwest Louisiana HIV/Aids Council, a local service provider that provides housing and supportive services to persons living with HIV/Aids.

Citizen Participation

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

Citizen input is solicited and gathered at every step of the Consolidated Plan process, beginning with development of the plan, and ending every year with the completion of the Consolidated Annual Performance and Evaluation Report (CAPER) that is also

placed for public comment before submission to HUD.

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

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

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

Lastly, there is a second 30-day comment period after the final plan is complete allowing residents to review the plan and final funding recommendations. The final documents along with any citizen input is placed at the Carnegie Memorial, Central and Epps Libraries and several recreation centers in the community as well as the City's Division of Community Development for easy access to citizens.

The City held five public hearings on its Consolidated Plan. These meetings were held in different areas of the city. This allowed for easy access to and from the sites for all who wished to attend them. Notice of the public hearings were published in the local newspaper as well as announced on local radio stations. Special invitations were mailed to neighborhood associations, public service providers, non-profit organizations and agencies, banks and other private entities. It was noted in each of these solicitations that provisions would be made available upon request for impaired individuals requiring interpreters or other aids in an effort to attract a broad audience of all citizens.

Citizens' comments and the grantees' response (s) during the plan's development are as follows:

Staff received approximately 17 citizen comments on the Housing Program, and approximately 8 comments on the CDBG programs.

A few of the comments included questions relating to:

Streets

Economic Development

HOME Housing Rehab Program
Public/Social Service Program

Staff received only one comment during the first 30-day review period of the draft plans in which the citizen requested a swimming pool and library in the Hillcrest community of Lake Charles.

Institutional Structure

The City of Lake Charles' DOCD will implement the Housing and Community Development plan offered by the Consolidated Plan. The Mayor and the Director of Community Services provide oversight for the Division. This division will also provide technical assistance to those agencies seeking funding to provide services for persons identified in the Consolidated Plan.

The housing and community development plan was developed with input from various sources, including non-profit organizations, public and private institutions. Efforts have been made to form and develop public/private partnerships and to provide assistance to low/moderate income persons. The DOCD will continue to solicit information concerning services and activities available to low to moderate income persons within the City of Lake Charles.

The City's DOCD will function as the lead agency for overall programs and funds received from the Community Development Block Grant Program (CDBG), HOME Investment Partnership Program, and local allocations from the Louisiana Emergency Shelter Grant Program. This division will follow the citizen participation plan outlined in this document. Citizen input from public hearings and meetings and individual program proposals will be reviewed to determine its consistency with the Consolidated Plan. The Community Development staff will present the issues, comments and proposals set forth and make a recommendation to the Mayor concerning the activities and amount of funds to be allocated. Final approval of all proposed activities will be the responsibility of the Lake Charles City Council

The Lake Charles Housing Authority is the primary housing provider in the City with the goal of providing housing to low-income residents. The Lake Charles Housing Authority is a quasi-governmental agency that is organized under state law which mandates it to be independent. A five-member board is appointed by the Mayor of the City of Lake Charles. The Housing Authority hires, contracts, and procures services as an independent agency administered by an executive director who reports to the five-member board. The City and the Housing Authority continually explore areas of mutual benefit.

With input from the City on policies and projects initiated by the Housing Authority, the City participates with the Authority in studies to determine needs and programs to meet needs. The Housing Authority keeps the City informed of its comprehensive development plans. The Housing Authority has on-going programs to include housing residents and programs to involve them in management.

The City of Lake Charles is constantly evaluating its role in community development efforts and in addressing unmet needs within the community. Given the extent of the need and limitations of funding available to address those needs, the identification of potential projects is not difficult. The difficulty lies in trying to prioritize between the competing needs. While this planning document provides the City with guidance in that process, the overwhelming need within the highest priorities quickly exhaust all resources available.

Strengths and Gaps in the Delivery System

Strengths in the City of Lake Charles' Consolidated Plan delivery system are that most local non-profits applying for entitlement funds are familiar with the process and put forth the effort needed to develop and implement the Plan. There are no apparent weaknesses in the City of Lake Charles' Consolidated Plan delivery system other than the city not being able to guarantee that a non-profit will, over the course of five years, submit a proposal for funding an activity that will address any one particular priority need.

Goal: Identify and address gaps in the institutional structure for the implementation of the housing and community development plan

Strategies:

1. Work with 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. Support opportunities to create private/public partnerships for project finance and development to leverage federal funds.
4. Create networking opportunities through a housing roundtable that provides opportunities for City staff to interact with all sectors of the housing industry.

Monitoring

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. The DOCD has implemented two different methods to conduct program monitoring. The first is to conduct what is referred to as a "desk review." The second, is a more intensive way of monitoring programs and

organizations is to conduct an on-site monitoring review. Both methods are discussed as follows:

Desk Reviews

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

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

On-Site Review

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

Step 1: Prepare for the Monitoring Visit: Before each visit the staff familiarizes its self with the applicable program rules and the established monitoring protocol. In addition, the staff reviews all of the following in-house data prior to the visit:

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

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

- Notification: The monitoring process is begun by calling the funding recipient to explain the purpose of the visit and to agree upon dates for the visit. A formal notification letter is sent several weeks before the planed visit including the following:
 - Confirmation of dates for the review
 - Scope of the monitoring
 - Information needed for review during the visit
 - Staff needed for interview or other assistance during the review
- Entrance Conference: This conference is held at the beginning of monitoring visit, usually with the executive director or other key official of the organization, to ensure the sub-recipient has a clear understanding of the purpose, scope and schedule for the monitoring visit.
- Documentation, data gathering and analysis: Staff is to keep a clear and concise record of information reviewed and conversations held with sub-recipient staff during the visit. In an effort to perform this task in the most efficient manner possible is for staff to follow a 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 to:
 - Present preliminary results of the monitoring
 - Provide an opportunity for the sub-recipient to correct any misconceptions or misunderstandings.
 - Secure additional information to clarify or support their position
 - If applicable, provide an opportunity for the sub-recipient to report on steps the organization may already be taking to address areas of noncompliance or nonperformance.

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

Priority Needs Analysis and Strategies

Listed below are some of the high priority needs that the City of Lake Charles has identified, based on input gathered at community meeting and staff meetings. However, these are not the City's policy statements but are priorities to guide the City's primary community development goals, some of which may be funded with the Community Development Block Grant and HOME Investment Partnership Programs.

Housing Priorities

- Continue to provide funds to assist low-income homeowners to eliminate substandard housing.
- Increase the supply of supportive housing for persons with special needs by supporting the acquisition and rehabilitation of housing units by community agencies for persons with special needs.
- Increase the opportunities available for low and moderate-income households to purchase and own housing by working with non-profit corporations to create and implement below market-rate interest homeownership loan programs.
- Increase the opportunities available for low and moderate-income households to purchase and own housing by developing and implementing site specific and project specific housing incentives including but not limited to the provision of technical assistance to for-profit and not-for-profit housing developers and/or individuals.
- Reduce lead hazards in conjunction with ongoing housing rehabilitation projects.
- Increase the capacity of the City to leverage private sector investments into public sector projects by utilizing Block Grant funds as a match in the cooperative financing of public facility improvements and housing, including but not limited to the provision of technical assistance.
- Support community development corporations and nonprofit groups in efforts to provide home ownership opportunities to low income families.
- Assist social services agencies to help the homeless population to transition from emergency shelter to permanent housing.

Public Facilities Improvements Priorities

- Increase the capacity of the City to positively change the social and physical conditions of low and moderate-income neighborhoods experiencing blighting influences through programs tailored to meet the specific needs of the individual

neighborhoods.

- Assist in the stabilization and revitalization of neighborhoods by improving housing quality, reducing the number of unoccupied structures and increasing private sector investments.
- Reduce the number of physically decayed streets, sidewalks, curbs and gutters through street resurfacing/reconstruction and sidewalk replacement.

Public Service Priorities

- Assist in providing funding to non-profit organizations that deliver services to at-risk citizens.

Economic Development Priorities

- Expand the use of economic development opportunities to encourage development and combat poverty.
- Increase the capacity of the City to attract new business development through the aggressive marketing to businesses offering employment opportunities for low and moderate income persons.
- Increase the capacity of neighborhood commercial areas to retain and expand job opportunities for, and services to, low and moderate income persons by funding plans for area improvements and assist in the implementation of public improvements.
- Provide technical assistance to small business owners interested in establishing businesses in the community.

The primary obstacle to meeting these under served needs is lack of available funds. Other obstacles include lack of City staff and non-profit agencies. Staffing, at its present level, is not adequate enough in numbers to carry out additional programs needed to fully meet the needs of the under served population. This is also true of non-profit social service agencies existing in Lake Charles.

Lead-Based Paint Hazards

It is estimated that approximately 12 % of the low/moderate income homes in Lake Charles contains some form of lead-based paint.

The City of Lake Charles continues to work in the community to identify, test and abate lead-based paint hazards in housing. The City currently notifies each participant in its housing program of the hazards of lead-based paint. The City is working to expand the stock of housing free of lead-based paint hazards through reconstruction, and new

construction efforts. These new and reconstruction efforts provide safe and affordable housing units that do not have any exposure to lead-based paint. In addressing lead-based paint, the City will act in accordance with 91.215(G) of 24 CRF 91.

Goal: Increase the inventory of lead safe housing units under the Rehabilitation program.

Strategies:

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

HOUSING SECTION

Housing Needs Assessment

The housing needs assessment gauges areas in the housing market that are not meeting the needs of the community. These needs include issues dealing with the cost of housing, appropriate housing, and housing conditions. The cost of housing is measured by cost burden – the percentage of a household’s income needed to cover housing expenses (rent or mortgage payment plus utilities). Over 30 percent of a household’s income is considered a cost burden and more than 50 percent is considered a severe cost burden.

Appropriate housing refers to a household residing in a housing unit that provides sufficient space for the number of occupants, without exceeding their capacity to maintain the unit. Overcrowding is the primary problem in the consideration of appropriate housing. HUD defines overcrowding as more than one person per room. Another issue with appropriate housing is being over-housed. This problem manifests itself mainly with elderly households where the children have all moved out and the remaining couple or individuals have more space than is required for just them. While this is not typically a problem, as income becomes more limited and other demands become more pressing, home maintenance sometimes takes a backseat, being put off until later. Often, these deferred maintenance items become larger problems such as water damage from leaky roofs, wood damage from worn paint, or foundation problems resulting from neglecting to maintain appropriate moisture conditions. What should have been a \$2,000 roofing repair job can turn into a \$50,000 major rehabilitation or reconstruction project.

Physical housing problems discussed in this section refer to 2000 Census data concerning lack of complete plumbing and/or kitchen facilities and the age of the housing stock. The 2000 Census provides a general overview of conditions through the housing data, but it must be loosely interpreted. Older housing stock tends, generally speaking, to be in poorer condition than newer housing stock. Those without complete kitchen and/or plumbing facilities are likely to have other housing problems as well. Hence, these data are incorporated into this discussion as a substitute for an on-site housing condition evaluation.

Overcrowding

HUD defines overcrowding as more than one person per room. *Appendix 2* provides a comparison between owner occupied and rental housing overcrowding by this definition. In the comparison, the issue with overcrowding is comparable for both owner occupied housing and rental housing. According to the 2000 Census, the average household size was 2.51 for owner occupied housing and 2.31 for rental housing.

Cost Burden

HUD defines cost burden as the extent to which gross housing costs, including utility costs, exceed 30 percent of gross household income, based upon data published by the U.S. Census Bureau. *Appendix 2* provides an illustration of the cost burden at all levels.

Categories of Persons Affected

Lake Charles estimated housing needs and the need for supportive services for the years 2005-2009 are based on the 2000 Census. The following is a narrative focusing on those needs and the persons involved.

Extremely Low-Income Households

The “Extremely Low Income” designation applies to those households whose incomes are at or below 50 percent of the adjusted median family income. *Appendix 2* indicates that 5,400 households of the 8,024 very low-income households in Lake Charles have a housing problem. Approximately 5,183 households are paying more than 30 percent of their income for housing. Among them 3,445 are renters and 1,738 are homeowners. Cost burdened low-income households can be further identified by household type; elderly, small family, large family and all others.

Other Low-Income Households

The “Other Low-Income” designation applies to those households whose incomes are greater than 50 percent but less than or equal to 80 percent of the adjusted median family income. *Appendix 2* indicates that 1,338 households of the 4,359 Other Low-Income Households in Lake Charles had some form of housing problems. Approximately 1,068 households are paying more than 30 percent of their income for housing. Among them 478 are renters and 590 are homeowners. There is a significant improvement in the cost burden data from the Other Low-Income Household group as compared with the data for the Very Low-Income Household group.

Middle Moderate-Income Households

The “Middle Moderate Income” designation applies to those households whose incomes are greater than 80 percent but less than or equal to 95 percent of the adjusted median family income. *Appendix 2* indicates that 1,041 households of the 14,662 Middle Moderate-Income Households in Lake Charles had some form of housing problems. Approximately 498 households are paying more than 30 percent of their income for housing. Among them 121 are renters and 377 are homeowners. There is a significant improvement in the cost burden data from Middle Moderate-Income Household group as compared with the data for the Very Low-Income and Other Low-Income Household groups.

Disproportionate Needs

Disproportionate need is defined as one racial or ethnic group displaying a noticeably greater need for housing assistance than the population as a whole. For purposes of the Consolidated Plan, a difference of 10 percent in housing needs data between the population as a whole and a minority population is an indicator of disproportionate need.

Based on data from the Comprehensive Housing Affordability Strategy, no racial or ethnic group has a disproportionately greater need in any income category in comparison to the needs of that category as a whole.

Priority Housing Needs

“High” housing priorities are as follows:

1. Homeownership;
2. Rehabilitation – with emphasis on owner-occupied units.

This process was determined by the number of citizens calling and coming into the DOCD seeking assistance. Once the citizens come in for assistance, the City sends out inspectors to evaluate their homes. Also, we have gotten this information from the City’s Permit Office for demolition permits and the high number of housing violations that come into the City’s Property Standards Office.

Priorities have been assigned based on input from residents of the eligible areas, stakeholder agencies (public and private, non – and for profit), and public officials regarding the most pressing housing needs in the community. Input used to determine the priorities was solicited through a variety of means including existing plans and a number of meetings – large, public meetings, neighborhood planning meetings, and smaller, or focus group type consultations. Additionally, the prioritized needs are supported by Comprehensive Housing Affordability Strategy data.

The primary obstacles to meeting the underserved needs:

- A lack of affordable housing suitable for a variety of households.
- An increasing population needing assistance.
- A current lack of federal funding across a number of program areas and further cuts and/or program elimination is being proposed by the President.
- Federal regulations that increase program cost.
- A lack of certified lead-based paint contractors needed for rehabilitation projects.
- A lack of qualified contractors interested in participating in small (less than \$45,000.00) government funded projects.
- Poor credit ratings of individuals/households often preclude homeownership.
- A lack of awareness/understanding of the needs and programs.
- Not In My Back Yard (NIMBY) attitudes.

Housing Market Analysis

(1) Significant characteristics of the housing market

Census data

In analyzing housing characteristics, population changes are often shown first to help reflect shifts that may influence housing supply and demand. The population of the City of Lake Charles changed somewhat from the 1990 to the 2000 Censuses. During the 1990 Census the population is placed at 70,580 while 71,757 is recorded for the 2000 census year. This is a small increase of +1,177 (+1.6%) residents.

Housing data is derived from the Census of 1990 and 2000 and compares statistics between the two Census periods. This data is also reflected in the chart and at the end of the age section. The Census recorded all *available housing* (both occupied and vacant) and found 29,844 units for the 1990 year while 31,311 for the 2000 Census year. This is a small increase of +1,467 (+ 4.9%) more units from the 1990 figure to the 2000 year. Examining the number of *occupied units* for 1990 and 2000 sees a similar pattern of housing change. In this comparison occupied units are 26,815 in 1990 Census, and in the 2000 Census they are 27,887 units or +1,072 (+3.9%) more units occupied. *Vacancy* is also a descriptive part of housing supply. In 1990 the number of units not occupied is 3,029 and in 2000 it is 3,455, or a difference of +426 units (+14%) over the 10 year Census reporting period.

The Census also provides in sample form, the *number of units in a structure*. A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from the ground to roof. These structures consisted of 1 unit detached or detached to 2 or more units in a structure, to mobile homes and “other” categories. One unit detached and 1- unit attached structures, such as single family houses, consisted of 23,796 units in 1990, and 24,660 units in 2000 Census, indicating an increase of +864 units or a +3.5% gain over 10 years. Two or more units in a structure are 7,939 units in 1990 and 7,773 units in 2000, providing a decrease of -166 units, or a -2% loss. The structures that provide units are also seen in mobile homes. In 1990 the mobile home count within the city is 750, and 2000 it is 803, an increase of +53 units or a +7% gain. Lastly the “other” category of structures includes all else, such as vans, RVs, boats etc., and showed a decrease of -322 units from 388 in 1990 to 66 in 2000, providing a -87.2% decrease from the previous Census year. These comparisons indicate that housing supply for 1-unit structures and mobile homes seem to be more in demand than multi-unit structures. It is likely that if the 1-unit housing supply and the supply of mobile homes slows, due to economic conditions or higher interest rates that banks charge developers and lenders; demand for these types of units could exceed the supply of housing.

Age

Comparing the *age* that a unit is built, as recorded by the census, is another housing data characteristic. In 1990 for example the total housing units built prior to 1960 was 14,619 or 48.9% of all units, while the 2000 Census recorded the number of units built prior to 1960 at 13,268 or 42.3% of all units. The supply of units that were built before 1960 decreased by 1,351 units, from 1990 to 2000, which is -9.2% loss. This is most likely due to older housing stock being demolished and residential subdivisions being built. The age of the house can sometimes relate to characteristics of the house, such as *lacking complete facilities*, this can include lacking complete plumbing or lacking complete kitchen facilities. In 1990 these types of units totaled 451, 1.5% of all units, while in 2000 they totaled 389 or 1.2% of all units, indicating a decrease of -62 units or -13.7% loss. Lacking complete facilities in of itself can be a serious indication of inadequate housing, however in Lake Charles it is not a major concern, as the percentage of units in this category is low compared to the total units.

Housing Characteristics 1990-2000

	1990	2000	change / percent
All housing	29,844	31,311	+1,467 / +4.9%
Occupied units	26,815	27,887	+1,072 / +3.9%
Vacancy	3,029	3,455	+426 / +14%
Number of units			
In a structure			
1-unit	23,796	24,660	+864 / +3.5%
2 or more units	7,939	7,773	-166 / -2%
Mobile homes	750	803	+53 / +7%
Other units	388	66	-322 / -87.2%
Age (built prior to 1960)	14,619	13,268	-1,351 / -9.2%
Lacking complete facilities	451	389	-62 / -13.7%

Source: Census 1990 and 2000 SF1 and SF3 files

Mortgage and Rent

Examining monthly mortgages and comparing these mortgages from 1990 to 2000 can show change in the mid point of the mortgage value and show the number of mortgages held. However, interest rates, the amount financed, and the length of the term of the note will influence the size of the mortgage note. Comparing *mortgages median value* can be used to compare mortgage values from one Census period to the next. (Note: A median is a mid point value of numbers ranked from lowest to highest. Examining mid point values or medians is used for comparing and provides a relative change of mid point value from one ranking to another). The median mortgage value in 1990 was \$548, while in 2000 it was \$734, creating a difference of +\$186 or +33.9% change. This 33% difference can probably be attributed to inflation as the cost of building units has increased since 1990 thereby influencing the amount borrowed and the amount financed. Since the cost of building and other consumer products has risen over the 10 year Census period, personal income also has risen. A rise in personal income also influences changes seen in mortgages, as borrowers would have more personal income to apply towards financing.

Comparing mortgages from 1990 to 2000 there is a noticeable difference in the amount and percents of change in low and high-end mortgages from one Census period to the next. For those mortgages in the low end of the mortgages there are the number of units in the less than \$300 mortgage range. The 1990 units with mortgages less than \$300 were 930 units (6.4% of mortgages surveyed), while the 2000 units with mortgages less than \$300 were 153 (1.8 % of the mortgages surveyed). Those mortgages with \$1500 or more range in 1990 compared to 2000 indicated that in 1990 the mortgage units that had more than a \$1500 mortgage was 160 (1.1% of the mortgages surveyed), while the 2000 units with mortgages of more than \$1500 was 766 (9.2% of the mortgages surveyed). This indicates also that personal income rose from 1990 to 2000. There is a smaller number of units both in absolute value and percent found in the lower end mortgages in 2000 compared to 1990, and a larger number and percent of higher end mortgages in the year 2000 Census compared to the 1990 Census.

Rental units can be shown with the number of units with *specific rent amounts*. The 1990 Census data for Lake Charles indicated that the median rent was \$339, and for 2000 the median rent was at \$462. This indicates an increase of +\$123 in median value or +36.2% which is very similar to the percent increase shown for the mortgage increase (+33.9%) for this same time period as shown in the above paragraph. The number of low-end rental units (less than \$200 per month) in 1990 was 2,390, or 21.5% of all the rental units surveyed, while the 2000 rental units had 1,191 or 10.1% of the units renting at less than \$200 per month. Additionally in 1990, the number of rental units in the high priced range, requiring \$750 or more per month, was 236 (2.1% of the rental units surveyed) while in 2000 it was 1,009 (8.5% of the rental units surveyed). The rental data also suggests that personal income has risen. As with the mortgages shown previously, there is a decrease in the number and a corresponding percent of low-end rental units from 1990 to the 2000

census year. There is also an increase in the number and corresponding percent of units in the high-end rental range from 1990 to the 2000 census year.

Racial and poverty make up of households

The last table used to show comparisons from the 1990 to the 2000 Census year displays the data for occupied *units by race* from 1990 to 2000 Census. The numerical difference and the percent difference from one Census to the other are given. As shown all the occupied households increased by +3.9% or by 1,072 to 28,887 units. The largest population increase occurred in the black households at +2,027, (+21%) while the least was in the white households at a -1,475 (-8.6%) households. Other increases are seen in the remaining races and even Hispanic during this same time period, as shown; American Indian at +3 (+5.4%), Asian/Pacific Islander +139 (+193%), Other race +378 (+590), and Hispanic +247 (+117.6%) of the households.

Change in Households by Race 1990-2000

<i>Race</i>	<i>1990</i>	<i>2000</i>	<i>change</i>	<i>per cent</i>
White	16,975	15,500	-1,475	-8.6%
Black	9,649	11,676	+2,027	+21%
Am. Indian	55	58	+3	+5.4%
Asian/Pac. Islander	72	211	+139	+193%
Other race*	64	442	+378	+590%
Hispanic* *	210	329	+119	+56.6%
Total	26,815	27,887	+1,072	+3.9%

* Some other race, or two or more races

* * Hispanic may be found in any race, and is not part of the total

Source: Census 1990 and 2000 SF 3 file

Households by *poverty* are also examined. This gives a characteristic as to the number of households that have earnings below the poverty threshold for 1990 and 2000 census. (Note: Poverty level is a figure established by the Census Bureau, and uses income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the poverty threshold, then the family or unrelated individual is below poverty). In 1990 for example, the City of Lake Charles recorded 6,152 households below the poverty threshold, or 22.9% of all the households. In the 2000 Census the number of households below the poverty threshold is 5,515 households, or 19.72% of all households, a difference of -637 households or a drop of -10.3% of all households.

Housing market for those with special needs

Housing needs within the city vary according to socioeconomic dependency. Low income and special needs population of the city often experience the most serious demand for suitable housing. Housing needs concern the homelessness, low income, disabled, or those with special medical disorder. Special programs are often used to help the needs of that part of the cities population that has the most demand for housing.

Those with special needs that are buying homes sometimes face barriers as well. Recent information from realtors provides that potential homebuyers often find they lack sufficient down payment or they cannot afford the monthly mortgage. Sometimes houses that buyers can afford are in tight supply. The home lending rate, based on the 10 year U.S. Treasury Note, is currently producing lending rates between 5 to 5 1/2%, on 10-30 year mortgages encouraging new home construction within the city. Additionally, some smaller homes are being built in select neighborhoods usually one or two at a time. Prices of new homes range from \$80,000-\$250,000 and above. Most homes that are sold, according to local realtors, tend to be in the \$90,000-\$125,000 range. Older homes for sale are more plentiful, and for lower income families those may be more affordable. Price tags on these homes may range between \$40,000-\$75,000, however they are sometimes in need of minor repairs and maintenance prior to occupancy or during the residences stay. In association with loans made to purchase a house is the type of loans that are offered by the area banking institutions. This includes conventional type loans, FHA-Insured type loans, VA-loan, and other type loans such as USDA rural housing loans. Recent data from the Federal Financial Institutions Examination Council reports the number of loans made under these categories within Calcasieu Parish for the years 2002 and 2003, as shown below, with most being in the conventional category.

Types of Loans Purchased 2002 and 2003

	Conventional	FHA-Insured	VA-Guaranteed	other
2002	216	108	23	0
2003	361	117	20	7
Total	577	225	43	7

Source: Federal Financial Institutions Examination Council reports 2002, 2003.

Programs need to continue that offer special rates for homebuyers. Currently there is a program recently implemented that can benefit low-income families interested in home buying. The Calcasieu Parish Public Trust Authority has low interest rate loans for first time buyers, and that meets income limits, qualify for a mortgage, have acceptable credit, and will use their home as their principal residence. The maximum income limit for a family of one or two is \$59,160 in targeted low-income areas. For a family of 3 or more the maximum is \$69,020 in targeted areas. In non-targeted areas the limit is \$49,300 for a family of one or two and \$56,695 for a family for 3 or more. Participating lenders are Hibernia Mortgage and First Federal Bank. Housing for the cities population that have special needs, such as the elderly, disabled, and HIV/AIDS are being addresses in several different ways. The most pressing needs are for supportive units and related services such as extended care or transportation. The City of Lake Charles in their public housing units has 10 separate public housing sites. These programs such as HUD's public housing require that the lease's rent be set according to income and family size. These units provide low-income housing supply but often have a waiting list and few vacancies. The housing administration has set aside special number of units for the disabled. These units are accessible by wheel chair ramps and have bathroom accessibility. Wheel chair accessibility is a HUD requirement in order to meet requirements of the ADA or Americans with Disability Act, and at the same time helps to address the needs of the cities disabled. Some public housing sites are located near city bus lines that can transport individuals to work, stores, or to seek medical attention. There is also a city Para-transit service that provides transportation service for those with physical disabilities.

Other programs such as Section 8 rental assistance provide subsidized rental payments to the landlord, whereas the HOME program provides funds to demolish and then rebuild the home for occupancy. Privately operated retirement centers in Lake Charles also address the needs of the elderly and disabled. The city has 3 privately operated retirement homes. Some of the private units found in the city offer 24-hour care in an assisted living arrangement. They offer a tranquil setting for the elderly and or disabled and provided 24-hour care.

The city needs to continue with any housing program that benefits residents with special needs. Public housing units, Section 8 rental assistance, as well as HUD HOME housing construction grants increase unit availability. This helps to reduce the costs burdens often experienced by special social groups such as the disabled or those suffering from medical problems.

Another area of concern is for housing of individuals who have in their family a person that has contracted HIV/AIDS. This is a unique situation, in that there is no known direct cure for this infectious affliction, yet at the same time it creates special concerns for housing, as well as comfort and care for the individual, and support for family members. In the city there are several places that can function as an emergency shelter or temporary shelter for HIV/AIDS victims. A recent 2004 report of shelters in Lake Charles indicated 11 different shelters in the city, including the Salvation Army, Calcasieu Women's Shelter, June Jenkins Women Shelter, The Lords Place, Potters House, and City of Refuge, Daily Bread, Volunteers of America, Harbour House, Boys and Girls Village,

and Briscoe. There are also 4 transitional housing, including Matthew 25:40, SWLAHC, Homeless Coalition, and the Calcasieu Women's Shelter. There is also one permanent supportive housing shown, as the Volunteers of America. Many of these shelters provide a much-needed service for homelessness men, women, and families, and battered women, in addition to providing temporary relief to person affected by HIV/AIDS.

Lake Charles has several support offices that offer support for persons whose effected by this disease, including the Field Epidemiologist Surveillance Program that serves this region of that state, the Home Health Agency affiliated with the Memorial Hospital, the W. O. Moss Regional Hospital Comprehensive Care Clinic for treatment including a ADAP pharmacy, the Southwest Louisiana Legal Services Society, Inc. for legal services and outreach, and the Southwest Louisiana Aids Council office for testing, case management, and prevention. The Aides Council also has a HUD Housing Opportunity grant that offers a subsidy for persons affect by HIV/AIDS; the program will pay up to five times a year a subsidy payment towards their rent and utilities. There are also housing vouchers that are available in association with the Lake Charles Housing Authority.

(2) Targeted units and their potential for loss

Number of units currently being assisted by special programs

The City of Lake Charles has taken a pro-active approach to help meet the needs of those residents that need housing. Many of the housing programs are designed to help meet the needs of those less fortunate. This includes, the elderly, disabled, low income, persons with special needs due to illnesses. As mentioned previously the city maintains 8 public housing complexes. There are a total of 833 units for public housing, some of which are set-aside for those with physical disability. The housing department for the city also maintains a list of Section 8 landlords. These property owners have rental units that when repaired to HUD standards, receive rent subsidy payments in lieu of full rental payments by a qualified tenant. There a total of 1500 Section 8 units under contract within the city.

The Housing Authority also maintains the Moderate Rehabilitation Homeowners program for units to be rented out. In this program HUD funds are used to bring a private rental unit up to HUD standards. Currently there are 72 units that are under this program. The Housing Authority also self manages several units on their own. They receive HUD funds for purchase, repair, and renting out. There area a total of 69 rental units under this program. Lastly the city public housing consists also of a high rise with 198 units, providing living apartments for the elderly and disabled, referred to Château Du Lac. There is also the Willow Manor Apartments that are for mobility and impaired individuals. There are 20 units in that complex.

Additional programs assisted by staff from the Lake Charles Community Development office includes other types of assistance that can be used by those in special needs, such as elderly, disabled, and those having illnesses. The city also receives funds from the

HUD HOME program. There are currently 10-12 units that are being built under this program, allowing for the demolition and new construction of units that qualify. There is a \$42,000 maximum per unit. This program is designed to assist low income and elderly and handicapped residents. Under this same HOME program is the CHDO program, or Community Development Housing Organization. Currently there are 3 affordable houses that will be built allowing for low-income families to purchase these units. Private donations are also part of this assistance. Down payment assistance is also available from this program. The Community Development Program (CDBG) also is active within the city and helps support elderly and disabled. This includes an assisted living facility and rental homes for the elderly and disabled.

In all there are several different programs currently being administered by the City of Lake Charles Community Development office and the Public Housing Authority office. All these programs mentioned, the Public Housing units, Section 8 assistance, Moderate Rehab for Homeowners, self administered units by the housing authority, HOME, CHDO, and CDBG, are beneficial to the cities elderly, disabled, and those with illnesses. There is no loss anticipated in funding or expiring of contracts. Of the programs listed and the number of units' shown, there is a total of at least 2,707 units that are currently being assisted either by public housing, rental subsidy, or by new construction.

(3) Housing market characteristics influencing funds for rental assistance, production of new units, rehabilitation of old units, and acquisition of existing units

The City of Lake Charles is taking positive steps to help assure that housing needs and housing programs are in effect for the city. Various state and federal sponsored programs are in place to help produce housing for those that need housing. Additionally, rental units comprise a significant supply of all units in the city. In the 1990 Census, 12,636 rental units, or 42.3% of all housing, made up rental units, (both occupied and vacant). This compares to 13,717 rental units in the 2000 census, or 43.6% of all housing. This also indicates 1,081 more rental units or an 8.5% increase with in the 10-year time frame. Demand for rental units helps to support and shape program development for funds to farther support rental development. As more and more units fall into the rental category, there needs to be an effort to continue securing adequate funding to maintain the rental supply.

New units of housing for the City of Lake Charles are continuing. There is demand for new units, both for low income, for those that rent, and for that that seek homeownership. As mentioned previously, there are numerous public housing units, though the occupancy rate tends to be high. After demolition, new homes are being built in areas of the city. There is also the production of new homes by private builders. These same new homes can also be occupied by those who may be elderly, or in need of special care, disabled, or having specific illnesses. Much of the new home development with private developer is dependent on the economic market and interest rates that lending institutions charge. The housing market in the City of Lake Charles provides different ranges of house prices and

different types of housing, including 1-unit structures, 2 or more unit structures, rental and private homeownership, and mobile homes.

Rehabilitation of older units will depend on the influx of programs and funds that allow for that activity to take place. There are several on-going programs in the city that help to support the rehabilitation effort. Once these homes are complete, renters that have specific needs can move into them and fully occupy them. There must be continuation of finding and implementing sources of housing funds from either public or private sources, for rehabilitation of the older units in the city. This type of housing is needed to fully complement those persons or families that need housing, especially those of low to moderate income. The acquisition of existing units in the City has taken a positive role also. One of the programs the City uses acquires units to demolish, then rebuilds them, while with another program, repairs homes according to HUD standards prior to occupancy.

The overall housing market for the City of Lake Charles is strong, evident in the housing programs seen by the City and the public Housing Authority. Funding for rental assistance, the production of new units, the rehabilitation of older units, and the acquisition of existing units are all influenced to some extent by the characteristics of the Lake Charles housing market. As the housing market expands, a noticeable increase in available housing for the elderly, the disabled, the low income, and persons with illnesses will be more evident. The housing programs the City has will support the need for more units and provide safe reliable housing for those residents with the most need.

Specific Housing Objectives

The City's goal is to provide safe, decent, and affordable housing for all residents who are homeless, cost burdened and/or live in substandard or overcrowded housing.

The City has established its "high" housing priorities as 1) creating homeownership opportunities; 2) rehabilitating housing units, with an emphasis on homeowners; 3) supporting shelter housing and housing opportunities for the homeless; and 4) supporting the maintenance and renovation of public housing.

The City will continue providing down payment assistance to qualified homebuyers, implementing its housing rehabilitation program with an emphasis on single-family owner-occupied units, and offering support to homeless shelters and transitional living facilities, including those that serve special needs populations.

Needs of Public Housing

The Lake Charles Housing Authority (LCHA) being a medium sized authority managing 835 Low Rent Public Housing Units at 11 scattered sites, approximately 1600 Voucher Units, 198 Section 123 Units at an Elderly High-rise, Chateau du Lac; and 123 Units owned and managed by the LCHA under Section 8 Guidelines is also a High Performer. The authority recently took over management of 20 handicapped units located in South

Lake Charles. The LCHA through its Mission Statement insures all residents the opportunity to access resources for improving their quality of life in a safe, decent, affordable, drug free place to live and realize their potential. They also have in place for residents the opportunity to participate in the Family Self Sufficiency program. The LCHA offers on-going training and adult education for the residents as well as employees. The Management Staff has training in people skills, Work order management and inspections for maintenance personnel and related development skills for all other administrative personnel. The Deconcentration Policy is in places and succeeding to ensure deconcentration of poverty and promoting integration in public Housing. The LCHA has a Resident Advisory Council that is a valuable asset to the administration of the Authority. The LCHA has in place a new Home ownership program that is being promoted successfully within the city limits of the City of Lake Charles.

The Housing needs of Families on the LCHA Waiting Lists of combined Section 8 and public housing include

	# Of Families	Annual Turnover
Waiting Lists Total	832	
Extremely Low	75	
Very Low Income	175	
Low Income	582	
Families with Children	614	
Elderly families	12	
Families with Disabilities	110	
Race/ethnicity White	130	
Race/ethnicity Black	606	
Race/ethnicity Asian	2	
Race/ethnicity Hispanic	1	

Characteristics by Bedroom Size (Public Housing Only)

1 Bedroom	42	2
2 Bedrooms	115	56
3 Bedrooms	60	84
4 Bedrooms	9	89
5 Bedrooms		13

Assisted Housing

There are currently 5 subsidized housing facilities in Lake Charles; Chateau Du Lac, Tower Oaks, Willow Manor, Lake Villa, and Calcasieu Association for Retarded Citizens Section 202/8 housing.

Chateau Du Lac has 198 units of subsidized (21 2-bedroom and 177 1-bedroom) for the elderly and/or disabled low-income population. Currently 100% of these households are extremely low income.

Willow Manor has 20 units of subsidized housing for the low-income, disabled population. Residents must be wheelchair bound and need a 24-hour live-in aide.

Lake Villa is Volunteers of America's 811 housing which provides 18 units of subsidized housing to those with low-income who have a mental illness.

Calcasieu Association for Retarded Citizens currently has a 202/8 that provides 20 units of subsidized housing for elderly or disabled.

Tower Oaks Apartments provide 152 (32 2-bedroom) units of housing for those who are disabled or elderly. Residents do not have to be low-income to live here.

Additional units in development:

Two other housing facilities planned for the low-income, disabled population. *NAMI* will be constructing a Section 811 complex, which will have 23 units for those with a mental illness. They anticipate starting construction in the fall of 2005. *Calcasieu Association for Retarded Citizens* has a Section 811 facility currently under development. It will provide 20 units of subsidized housing for those with mental retardation and who are low-income.

Public Housing Strategy

The Lake Charles Housing Authority has identified several strategies and a number of specific activities to meet its identified needs. These strategies are described in the Authority's recently completed 5- Year Plan for Fiscal Years 2005-2009 which was previously discussed in the housing section under specific housing objectives.

The City of Lake Charles' DOCD will work cooperatively with the Lake Charles Housing Authority to identify, apply for, and administer additional/alternative financial resources in order to increase the number of affordable housing units.

The City of Lake Charles' DOCD will either co-sponsor and/or participate in credit counseling and homeownership workshops for the residents of Lake Charles Housing Authority developments to help them become homeowners.

The "troubled" designation by HUD of the Lake Charles Housing Authority is Not Applicable of our programs.

Barriers To Affordable Housing

The DOCD met with the City of Lake Charles' Department of Planning and Zoning. In the meeting it was discussed if Lake Charles' tax polices, land use control polices, zoning ordinances, building codes, fees and charges, and growth limits act as barriers to affordable housing. The response from the Department of Planning and Zoning stated that polices or ordinances governed by that department do not act as barriers to affordable housing. On the contrary, Lake Charles' fees for building are amongst the lowest in the State of Louisiana. It was noted that if obstacles were to be identified, then the price of real estate, along with the cost of building materials and labor should be recognized. It was the consensus of all involved that depending on the area involved, the cost of real estate along with construction cost can be very high; however, Lake Charles' regulations do not contribute to those costs.

Using the Questionnaire for HUD's Initiative on Removal of Regulatory Barriers, the city has identified the following polices as potential barriers to developing affordable housing:

- The City of Lake Charles' zoning ordinance or land use regulations does not permit manufactured (HUD-Code) housing "as of right" in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed realty, irrespective of the method of production.

- During the past five years the City of Lake Charles has not modified its infrastructure standards and/or authorized the use of new infrastructure technologies (e.g. water, sewer, street width) to significantly reduce the cost of housing.
- The City of Lake Charles does not give “as-of-right” density bonuses sufficient to offset the cost of building below market units as an incentive for any market rate residential development that includes a portion of affordable housing. (As applied to density bonuses, “as of right” means a density bonus granted for a fixed percentage or number of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units).
- The City of Lake Charles does not have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments.

The DOCD will coordinate a meeting (s) with each of the City departments responsible for resolving issues related to those listed above to determine if they are, in fact, barriers to developing affordable housing and what actions, if any, may be take to remove them.

Goal: Address barriers to affordable housing development and availability in order to reduce the cost burden on low and moderate-income residents.

Strategies:

- Expand homebuyer education and credit repair classes to increase the stream of qualified homebuyers entering the housing market.
- Increase the number of affordable housing units available.
- Review the increased costs of development within the City of Lake Charles
- Provide assistance and/or incentives to contractors to construct new affordable housing units.
- Provide assistance and/or incentives to rehabilitate existing housing units and make them affordable.

HOMELESS SECTION

Homeless Needs

The data provided in the Continuum of Care Homeless Population and Subpopulations Chart see *Appendix 3* was based on four sources. The four sources utilized by the Southwestern Louisiana Homeless Coalition (SWLaHC) were the Point-in-Time surveys, the annual surveys, the telephone surveys, and the quarterly surveys. Although the city of Lake Charles has a number of shelters and services that are available to assist the homeless, as indicated on the chart, gaps remain in providing homeless shelters. The results of the survey indicate there are 138 homeless individuals and 16 homeless families with children, both sheltered and unsheltered. The survey also indicates there are 67 chronically homeless persons both sheltered and unsheltered. Homelessness in Lake Charles is much more of an urban problem than a rural one. The economic conditions that exist in Lake Charles, such as high unemployment rate, low-paying/non-existent jobs, lack of high school education by residents are also barriers that can lead to homelessness.

Those threatened with homelessness here have virtually the same characteristics as the actual homeless. They tend to be young single males between the ages of 17-50. If they are employed, it is in a low paying position. Single women with children are also among those threatened with homelessness. Often these are young women with little education and few skills. Many currently working at menial low paying jobs are not earning a living wage. They may not be able to afford housing once their benefits are stopped. Others threatened with homelessness include those addicted to alcohol or drugs, and the mentally ill. Without proper treatment, these persons are often unable to maintain steady employment. Without steady employment it is difficult to maintain adequate housing.

Families and individuals are at-risk of becoming homeless when they no longer have any cushion against any of the threats of life. A person is considered at-risk if a small rent increase or property tax increase; one bout of illness, a temporary lay-off from work, or one occurrence can cause you to lose your housing. Those who are vulnerable to residing in shelters or on the street and are at-risk of becoming homeless include: persons leaving institutions, households with incomes less than 30 percent of the median family income, households that are cost burdened, victims of domestic violence, special needs populations (i.e., Persons with AIDS, disabilities, drug and/or alcohol addictions, etc.), single parent head of households who are unemployed and large families who are low income. These factors place individuals and families at-risk of becoming homeless because they have a lesser chance of being able to make economic improvements in their lives.

Priority Homeless Needs

HUD's goal of ending chronic homelessness by the year 2012 has made it clear that a coordinated, collaborative system of care is essential to addressing the needs of the chronic homeless. The biggest obstacles in achieving this goal are the scarce housing options for the homeless, insufficient financial resources, and the lack of readily available and appropriate employment (low-demand and low-skill work). It is the experience of the service providers that housing without supportive services does not work.

The year 2004 brought new strides in combating homelessness with the City of Lake Charles' agreement to take the lead to coordinate the development of the 10-Year Plan for Combating Homelessness in Region V (Calcasieu, Cameron, Beauregard, Allen and Jeff Davis parishes). The City's commitment to end chronic homelessness has been supported by resolution from the City of Lake Charles City Council. *Please refer to appendix 4 to see a copy of resolution # 79-05.* The mission of the City of Lake Charles' SWLA Committee to End Chronic Homelessness is to develop and implement a comprehensive approach in Southwestern Louisiana to end homelessness through interagency, intergovernmental, and intercommunity collaborations.

Homeless Inventory

Resources

Outreach/Assessment

Services in place: Information and referral to services throughout the region (through 310INFO/211, United Way Helpline, Southwest Louisiana Independence Center, Care Help, Families Helping Families, and Law Enforcement Officers), referrals and assessments of a variety of needs depending upon the sub-population (through Office of Community Services in all parishes of Region V, Office of Family Support in all parishes of Region V, Office of Mental Health, Office for Citizens with Developmental Disabilities, Office of Public Health, Office for Addictive Disorders, Council on Aging, School Based Health Clinics, Families Helping Families, Salvation Army, Volunteers of America, Southwest Legal Services and various hospitals.

Services Planned: Assessment, information and referral through the internet and by phone will be available in the coming months with the development of the Homeless Management Information System (HMIS) system through the Continuum of Care process.

How homeless persons access/receive assistance: A client's needs can be assessed by visiting any of the service centers listed above. In the coming months, assessments and referrals will be made through the internet and by phone through the HMIS system.

Prevention

Services in place: Rental assistance programs (through Community action programs in five parishes, Catholic Social Services, Friends of Families, Southwestern Louisiana Homeless Coalition, Care Help of Sulphur, Our Lady of the Lake and Salvation Army), financial counseling services (through Consumer Credit Counseling), life skills training and case management type services help clients budget and plan for the future to prevent homelessness (through Volunteers of America, Families Helping Families, Lake Charles Mental Health Center, OCDD, Southwest Louisiana Independence Center, and Friends of Families).

Services Planned: Legal services proposes to expand its services during the coming months to connect people to resources to prevent evictions and eliminate legal difficulties resulting in a lack of income (through Southwest Legal Services), additional ESGP funds will be used to pay rent and security deposits in the coming year (through Southwestern Louisiana Homeless Coalition).

How homeless persons access/receive assistance: The United Way Helpline offers referrals and information on these services. Also, staff at emergency shelters are educated on available programs to assist residents in accessing these resources. Information on these services is available through the Volunteer Center's 310INFO/211 Information and Referral System.

Emergency Shelter

Services in Place: Emergency Shelters for men (through the Lord's Place, Salvation Army, City of Refuge, Daily Bread Refuge Mission, Crisis Domiciliary Program and the Apostolic Revival Center), emergency shelter for single women and women with children (through Calcasieu's Women Shelter, Potter's House, Crisis Domiciliary Program and the Apostolic Revival Center), emergency shelter for youth (Harbour House).

Housing/Services Planned: The Wilderness Children's Home is scheduled to expand to house abused and/or abandoned children. In the coming months, assessments and referrals will be made through the internet and by phone through the HMIS system developed by the Continuum of Care process.

How homeless persons access/receive assistance: People can access these services by calling the facilities directly, by calling the United Way Helpline and 310INFO/211. Law enforcement officers also assist homeless people in locating these facilities. The Crisis Domiciliary Program must be accessed by a referral from the Office of Mental Health.

Transitional Housing

Housing/services in place: Transitional units for recovering substance abusers and/or people with HIV/AIDS (through Matthew 25:40 and Nepenthe House), transitional units for single people and families (through the Southwestern Louisiana Homeless Coalition Inc.), transitional units for youth (through Boys and Girls Village). The New Horizons project funding in 2002 provided five additional units of transitional housing through the Southwestern Louisiana Homeless Coalition. The Calcasieu Women's Shelter expanded its services with the purchase of three transitional housing units to assist its chronically homeless.

Housing Services planned: The Calcasieu Women's Shelter and June Jenkins Women's Shelter are both seeking funding to expand and/or create transitional housing for victims of domestic violence.

How homeless persons access/receive assistance: The Coalition's current transitional units are accessed through a referral from any of the emergency shelters. Boys and Girls Village is accessed through the Office of Family Support or Office of Community Service. Matthew 25:40 and Nepenthe House are accessed through the Office of Addictive Disorders or the Southwest Louisiana AIDS Council. Information and referral to all of these services will be available through the HMIS system.

Permanent Housing

Housing Services in place: Low income housing in the form of public housing and Section 8 (through the Lake Charles Housing Authority), homeownership programs offer counseling and low cost housing options (through Habitat for Humanity, Homeowner Counseling Center and the SWLaHC CHDO certification), low-income housing units are available for the elderly and disabled (through Tower Oaks apartments, Chateau Du Lac and Bayou Villa apartments). Affordable Homeownership Program with the development by the SWLaHC of seven single-family homes sold to very low to moderate-income families. Volunteers of America has developed, through its Supervised Independent Living program, eleven new units with on-site 24-hour care for the mentally ill.

Housing Services planned: Permanent housing project proposed is for ten additional units of permanent housing for people with disabilities through the SWLaHC and funds to rehabilitate four single-family units for its affordable housing program. The SWLaHC is additionally developing eight new single-family units under its Affordable Housing Program for very low to low income families.

How homeless persons access/receive assistance: For the Section 811 program, clients must be referred through their therapist or doctor directly to the Lake Charles Mental Health Center which then screens and refers the applicant to Volunteers of America. All remaining facilities can be accessed by contacting the property directly, or via the SWLaHC and/or VOA. The client must appear in person with the Lake Charles Housing

Authority and complete an application. It is very likely that the client will have his/her name placed on a waiting list because no units are currently available.

Permanent Supportive Housing

Housing Services in place: Low income housing for people with severe mental illness, requiring clients to access supportive services prior to placement (through Lake Villa Apartments – HUD Section 811), low income housing for people with disabilities requiring clients to remain in supportive services (through Lake Charles Housing Authority in conjunction with Volunteers of America and Matthew 25:40), and group homes providing 24-hour care for people with developmental disabilities (through CARC, Normal Life and Evergreen Presbyterian Ministries). A private assisted living facility for the mentally ill is also available for Veterans (through the Chennault Place and the VA).

Housing Services planned: Local community and/or faith-based organizations are exploring options to provide affordable permanent housing with supportive services for their elderly and/or disabled clients and/or members. Calcasieu Housing Authority is currently exploring Shelter Plus Care.

How homeless persons access/receive assistance: In the case of the Shelter Plus Care program, the client must be referred to Volunteers of America or Matthew 25:40 by the agency providing supportive services for their disability. An initial screening for the disability is conducted, then the Housing Authority conducts a second screening prior to acceptance. For the group homes, clients can contact the facility directly, or their case management staff persons at Office for Citizens with Developmental Disabilities (OCDD) can refer them.

Homeless Strategic Plan

1. The Southwestern Louisiana Homeless Coalition was incorporated in 1995 as a non-profit organization. The organization is made up of service providers, civic institutions, financial institutions, businesses and concerned citizens who tirelessly volunteer to identify the chronically homeless and to assist the homeless in our city and throughout Southwest Louisiana. The SWLaHC is the lead agency in the Continuum of Care process and in development of a continuum of care strategic plan. The mission of the Coalition/Continuum of Care is multi-faceted:
 - To provide direct housing assistance to the homeless, low-income individuals and/or families through emergency, transitional or permanent housing.
 - To provide affordable housing opportunities through the coordination of direct services from local agencies for homeless and low-income persons.
 - To increase awareness to the community-at-large of the plight of homelessness in general and specifically chronic homelessness.
2. As the lead agency, the Southwestern Louisiana Homeless Coalition has proposed, and the city supports, a strategy for eliminating chronic homelessness by 2012. This strategy is included in *Appendix 6*
3. The City of Lake Charles provides technical assistance and monetary support to the SWLaHC and the Continuum of Care Process through HOME and Community Development Block Grant (CDBG) Funds. The City has committed Community Block Grant Funds to assist local agencies in development and implementation of an HMIS system.
4. As previously mentioned, the Southwestern Louisiana Homeless Coalition is the lead agency in Lake Charles addressing the needs of the homeless. The SWLaHC is made up of more than twenty (20) service providers. Each member organization is involved in one or more of the following functional areas: outreach/intake assessment, emergency shelters, transitional housing, permanent housing, permanent supportive housing, and supportive housing services.

COMMUNITY DEVELOPMENT SECTION

Community Development

Non-Housing Community Development Priorities

<i>High</i>	<i>Medium</i>	<i>Low</i>
Construction of housing	Asbestos removal	Acquisition of real property
Direct homeownership assistance	Clean up of contaminated sites	Acquisition for rehabilitation
Crime Awareness	Clearance and demolition	Disposition
Energy efficiency improvements	Code enforcement	Fire stations and equipment
Fair housing activities	Crime Awareness	Non-residential historic preservation
Flood drain improvements	Lead-based/lead hazard test/abate	Operating cost of homeless/AIDs patients programs
General program administration	Public facilities & improvements	Planning
HOME admin/planning	CI building acquisition, construction, rehabilitation	Public housing modernization
HOME admin/planning cost	CI infrastructure development	Rehab; multi-unit residential
HOME CHDO operating expenses	Other commercial/industrial improvements	Rehab; other publicly owned-residential buildings
Micro-enterprise assistance	Submissions of applications for federal programs	Rehab; publicly or privately owned-commercial/industrial
Public services	ED direct financial assistance	Removal of architectural barriers
Rehab; single-unit residential	ED technical assistance	Residential historic preservation
Rehab administration		CDBG non-profit organization capacity building
Sidewalks		Planned repayment of section 108 loan repayment principal
Street improvements		Unplanned repayment of section 108 loan repayment principal
Urban renewal completion		CDBG assistance to institutes of higher education
Water/sewer improvements		CDBG operation and repair of foreclosed property
Relocation		HOME rental subsidy
		HOME security deposits
		Security deposits
		Indirect costs
		Interim assistance
		Legal services
		Loss of rental income
		Privately owned utilities
		Solid waste disposal improvements
		State CDBG technical assistance to grantees
		Subsistence payments

****Notes****

All subcategories under public services are high priority unless other wise indicated.

CI indicates

"Commercial/Industrial."

ED indicates

"Economic Development."

Priorities have been assigned based on input from residents of the eligible areas, stakeholder agencies (public and private, non – and for profit), and public officials regarding the most pressing housing needs in the community. Input used to determine the priorities was solicited through a variety of means including existing plans and a number of meetings – large, public meetings, neighborhood planning meetings, and smaller, more focus group type consultations.

The primary obstacles to meeting the underserved needs:

- A lack of affordable housing suitable for a variety of households.
- An increasing population needing assistance.
- A current lack of federal funding across a number of program areas and further cuts and/or program elimination is being proposed by the President.
- Federal regulations that increase program cost.
- A lack of certified lead-based paint contractors needed for rehabilitation projects.
- A lack of qualified contractors interested in participating in small (less than \$45,000.00) government, funded projects.
- Poor credit ratings of individuals/households often preclude homeownership.
- A lack of awareness/understanding of the needs and programs.
- Not In My Back Yard (NIMBY) attitudes.

The table listed previously prioritizes Non-housing Community Development needs as provided through the results of the consultations as discussed above and previous priorities detailed in earlier Consolidated Plans.

The needs that have been identified for Non-housing Community Development span a range of issues from public services to major infrastructure projects. Included in this category are street and drainage projects, sewer improvements, small business assistance, code enforcement, and crime awareness.

In order to make any significant impact on Non-housing Community Development issues, the City of Lake Charles should conduct an on going planning effort to identify target areas into which funding and a coordinated revitalization effort can be concentrated, such as Neighborhood Revitalization Area. These areas, when operated at an individual neighborhood level, concentrate the effects of the project, providing a more noticeable impact on neighborhood conditions. A series of planning projects accomplished over several years will provide a much more viable and visible set of CDBG accomplishments.

The following goals, objectives and strategies attempt to address pressing issues related to Non-housing Community Development. They attempt to direct efforts in a broad range of issues, each of which has an impact on community conditions and the City's overall success in bringing about improvements.

Goal: Improve living conditions in Lake Charles by addressing Non-housing Community Development needs.

Objective: Address infrastructure and public facility needs in the CDBG eligible areas of Lake Charles.

Strategy: Provide funding for infrastructure improvements.

Output: Fund at least two infrastructure projects that support neighborhood revitalization.

Outcome: Improve the quality of life for participants by improving the living conditions within the revitalization area.

Objective: Improve neighborhood conditions.

Strategy: Devise a revitalization strategy to identify ways of stabilizing existing neighborhoods.

Output: Completion of the Neighborhood Revitalization Area Strategy for at risk sections of Lake Charles.

Outcome: A clear understanding of issues surrounding neighborhood revitalization and solutions for specific at risk areas.

Objective: Expand business opportunity efforts by supporting economic development.

Strategy: Provide financial assistance to small businesses.

Output: Provide funding for five or more small businesses.

Outcome: Improved job and economic opportunities.

Strategy: Expand economic development initiatives partnering with local lending institutions to create, expand, and/or improve businesses in inner-city neighborhoods utilizing low-interest loans and grants.

Output: Assist in creating one public/private partnership.

Outcome: New business development within inner-city neighborhoods.

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

Strategy: Provide funding to non-profit organizations to deliver services to seniors, youth and all other citizens.

Output: Provide funding for one or more programs directed towards targeted citizens.

Outcome: Improved accessibility to programs for at-risk citizens.

Strategy: Provide support to the City and/or Non-Profit organizations to deliver transportation services.

Output: Recommend additional funding sources to non-profit agencies for transportation and/or improved city routes.

Outcome: Improved transportation services for the residents of Lake Charles.

The major obstacles in addressing the needs associated with Non-housing Community Development efforts relates to the vast need relative to the funding level received from the CDBG Program. Aging streets, economic development needs, demand for public services, and other community development needs are placing increased pressure on both CDBG and City General Fund budgets.

Antipoverty Strategy

The City's first-time homebuyers program along with the city's micro-enterprise grants for small business will have the greatest impact on preventing people from slipping into poverty. Owning a home and gaining a marketable job skill creates wealth. In addition to providing financial assistance to small businesses to create economic development and employing low/moderate income people with marketable job skills, the City of Lake Charles is also providing mortgage subsidies and closing cost assistance to qualified poverty-level families. The Community Development Division will continue working with community and faith-based organizations that offer counseling services to prepare families to be homeowners enabling them to take advantage of the City's Down Payment/Closing Cost Assistance Program funded through the CDBG Program and the Soft Second Mortgage Assistance Program funded through the HOME CHDO Program.

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

The City will continue to notify such agencies of funding opportunities to enable them to continue providing and/or expand their services.

Given the City's limited financial resources and that the majority of factor's affecting a family's poverty-level status are typically beyond the control of city policies, the extent to which the proposed strategies will reduce and/or assist in reducing the number or poverty-level families is difficult to gauge. In the coming future the Community Development Division will work with the community to address deficiencies and attempt to measure the impact of the CDBG and HOME programs in reducing and/or preventing poverty.

Goal And Objectives Of Antipoverty Strategy

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

Objective: Expand job opportunities in Lake Charles.

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

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

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

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

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

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

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

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

Objective: Expand affordable housing opportunities in Lake Charles.

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

NON-HOMELESS SPECIAL NEEDS SECTION

Specific Special Needs Objectives

The City of Lake Charles uses its HOME fund for its housing rehabilitation program and its CDBG funds to provide assistance to local community non-profit organizations that offer supportive service programs that benefit many, if not of all, of these groups over the course of the 5year Consolidated Plan period. The housing rehabilitation and public service programs are considered “High” priorities and the City will continue to allocate funding to help meet identified needs.

All reasonable and attainable resources will be sought after to meet the special needs of non-homeless persons. The Community Development staff intends to work closely with other City Departments and its community and faith-based non-profit organizations to seek additional funding and alternative financial resources to help meet the special needs of the City’s non-homeless special needs population.

Non-homeless Special Needs Analysis (including HOPWA)

It is estimated at-least one thousand residents in various subpopulations that are not homeless but require some form of housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, and other special currently reside in the City of Lake Charles .The Non-Homeless Special Needs Table identifies some of these needs see *appendix 7*

Priorities have been assigned in an effort to eradicate these needs based on input from residents of the eligible areas, stakeholder agencies (public and private, non-and for-profit), and public officials regarding the most pressing non-homeless needs in the community. Input used to determine the priorities was solicited through a variety of means including existing plans and a number of meetings: large, public meetings; neighborhood planning meeting; and smaller, more focused group consultations with community and faith-based organizations that work directly with these populations.

The primary obstacles to meeting underserved non-homeless special needs are perceived to be:

- Deficient number of treatment beds for the mentally ill and substance abuse persons, as well as the inadequate length of treatment time in mental health facilities;
- An increasing population needing assistance;
- A current lack of federal funding across a number of program areas and further cuts and /or program elimination being proposed by the President;
- A lack of low-skilled entry level positions;
- A lack of intervention with public and private landlords to prevent evictions;

- A lack of awareness/understanding of the programs that may prevent them from becoming homeless (although these are limited).

There are outreach and assessment services in place for all non-homeless persons who are in need of supportive services. Information and referral to services throughout the region is available through (The United Way Helpline, Southwest Louisiana Independence Center, Care Help, Families Helping Families, and Law Enforcement Officers), referrals and assessments of a variety of needs depending upon the sub-population (through Office of Community Services in all parishes of Region V, Office of Family Support in all parishes of Region V, Office of Mental Health, Office for Citizens with Developmental Disabilities, Office of Public Health, Office for Addictive Disorders, Council on Aging, School Based Health Clinics, Families Helping Families, Salvation Army, Volunteers of America, Southwest Legal Services and various hospitals.

There are also permanent and transitional housing services in place for those of special needs which are discussed below:

Permanent Housing

Housing Services in place: Low income housing in the form of public housing and Section 8 (through the Lake Charles Housing Authority), homeownership programs offer counseling and low cost housing options (through Habitat for Humanity, Homeowner Counseling Center and the Southwestern Louisiana Homeless Coalition, Project Build A Future and Provisional Community Housing Development Organization Incorporated CHDO certifications), low-income housing units are available for the elderly and disabled (through Tower Oaks apartments, Chateau Du Lac, Golden Arms and Bayou Villa apartments).

Transitional Housing

Housing/services in place: Transitional units for recovering substance abusers and/or people with HIV/AIDS (through Matthew 25:40 and Nepenthe House), transitional units for single people and families (through the Southwestern Louisiana Homeless Coalition Inc.), transitional units for youth (through Boys and Girls Village).

6. Not Applicable.

Special Needs Analysis Response:

The City will continue to support the efforts of those organizations providing services for the special needs population. It will continue its technical assistance efforts and participation on various boards and committees to facilitate those endeavors directed at this sub-population of the community. The City will continue to target the HOME Program to low income households with preference being given to the elderly, disabled, and single parent head of household.

Public and Assisted Housing

The Lake Charles Housing Authority being a medium sized authority managing 835 Low Rent Public Housing Units at 11 scattered sites, approximately 1600 Voucher Units, 198 Section 123 Units at an Elderly Highrise, Chateau du Lac; and 123 Units owned and managed by the LCHA under Section 8 Guidelines is also a High Performer. The authority recently took over management of 20 handicapped units located in South Lake Charles. The LCHA through its Mission Statement insures all residents the opportunity to access resources for improving their quality of life in a safe, decent, affordable, drug free place to live and realize their potential. They also have in place for residents the opportunity to participate in the Family Self Sufficiency program. The LCHA offers on-going training and adult education for the residents as well as employees. The Management Staff has training in people skills, Work order management and inspections for maintenance personnel and related development skills for all other administrative personnel. The Deconcentration Policy is in places and succeeding to ensure deconcentration of poverty and promoting integration in public Housing. The LCHA has a Resident Advisory Council that is a valuable asset to the administration of the Authority. The LCHA has in place a new Home ownership program that is being promoted successfully within the city limits of the City of Lake Charles.

The Housing needs of Families on the LCHA Waiting Lists of combined Section 8 and public housing include

	# of Families	Annual Turnover
Waiting Lists Total	832	
Extremely Low	75	
Very Low Income	175	
Low Income	582	
Families with Children	614	
Elderly families	12	
Families with Disabilities	110	
Race/ethnicity	White	130
Race/ethnicity	Black	606
Race/ethnicity	Asian	2
Race/ethnicity	Hispanic	1

Characteristics by Bedroom
Size (Public Housing Only)

1 Bedroom	42	2
2 Bedrooms	115	56
3 Bedrooms	60	84
4 Bedrooms	9	89
5 Bedrooms		13

The Lake Charles Housing Authority's five-year strategic plan for 2005-2009 states the following:

1. Expand the supply of assisted housing
 - Apply for additional rental vouchers
 - Reduce public housing vacancies
 - Leverage private or other public funds to create additional housing opportunities
 - Acquire or build units or developments
2. Improve the quality of assisted housing
 - Improve public housing management, i.e., to continue the high performer status
 - Improve voucher management, i.e., strive to attain high SEMAP scores
 - Increase customer satisfaction
 - Concentrate on efforts to improve specific management functions
 - Renovate or modernize public housing units
 - Demolish or dispose of obsolete public housing
 - Provide replacement public housing
 - Provide replacement vouchers
3. Increase assisted housing choices
 - Provide voucher mobility counseling
 - Conduct outreach efforts to potential voucher landlords
 - Increase voucher payment standards
 - Implement voucher homeownership program
 - Implement public housing or other homeownership programs
 - Convert public housing to vouchers
4. Provide an improved living environment
 - Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments
 - Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments

- Implement public housing security improvements
 - Designate developments or buildings for particular resident groups
Such as elderly and persons with disabilities
5. Promote self-sufficiency and asset development of families and individuals
- Increase the number and percentage of employed persons in assisted families
 - Provide or attract supportive services to improve assistance recipients' employability
 - Provide or attract supportive services to increase independence for the elderly or families with disabilities
6. Ensure equal opportunity and affirmatively further fair housing
- Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability
 - Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion, national origin, sex familial status, and disability
 - Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required
7. It is the LCHA's objective to guarantee Family Self-Sufficiency in both the Section 8 Program and the Low Rent Program. All families living in Public Housing have the opportunity to participate in the FSS Program. An outreach program is in place to encourage participation in the program. There are many additional supportive services which are provided by both private and public resources to FSS families:
- a. Job Readiness
 - b. Job search assistance
 - c. Counseling on how and where to look for employment
 - d. On the Job training
 - e. Follow-up assistance after job placement
 - f. Referrals

Assisted Housing

There are currently 5 subsidized housing facilities in Lake Charles; **Chateau Du Lac, Tower Oaks, Willow Manor, Lake Villa, and Calcasieu Association for Retarded Citizens Section 202/8 housing.**

Chateau Du Lac has 198 units of subsidized (21 2-bedroom and 177 1-bedroom) for the elderly and/or disabled low-income population. Currently 100% of these households are extremely low income.

Willow Manor has 20 units of subsidized housing for the low-income, disabled population. Residents must be wheelchair bound and need a 24-hour live-in aide.

Lake Villa is Volunteers of America's 811 housing which provides 18 units of subsidized housing to those with low-income who have a mental illness.

Calcasieu Association for Retarded Citizens currently has a 202/8 that provides 20 units of subsidized housing for elderly or disabled.

Tower Oaks Apartments provide 152 (32 2-bedroom) units of housing for those who are disabled or elderly. Residents do not have to be low-income to live here.

Additional units in development:

Two other housing facilities planned for the low-income, disabled population. *NAMI* will be constructing a Section 811 complex, which will have 23 units for those with a mental illness. They anticipate starting construction in the fall of 2005. *Calcasieu Association for Retarded Citizens* has a Section 811 facility currently under development. It will provide 20 units of subsidized housing for those with mental retardation and who are low-income.

Barriers to Affordability Housing

<i>High</i>	<i>Medium</i>	<i>Low</i>
Construction of housing	Asbestos removal	Acquisition of real property
Direct homeownership assistance	Clean up of contaminated sites	Acquisition for rehabilitation
Crime Awareness	Clearance and demolition	Disposition
Energy efficiency improvements	Code enforcement	Fire stations and equipment
Fair housing activities	Crime Awareness	Non-residential historic preservation
Flood drain improvements	Lead-based/lead hazard test/abate	Operating cost of homeless/AIDS patients programs
General program administration	Public facilities & improvements	Planning
HOME admin/planning	CI building acquisition, construction, rehabilitation	Public housing modernization
HOME admin/planning cost	CI infrastructure development	Rehab; multi-unit residential
HOME CHDO operating expenses	Other commercial/industrial imprvmnts	Rehab; other publicly owned-residential buildings
Micro-enterprise assistance	Submissions of applications for federal programs	Rehab; publicly or privately owned-commercial/industrial
Public services	ED direct financial assistance	Removal of architectural barriers
Rehab; single-unit residential	ED technical assistance	Residential historic preservation
Rehab administration		CDBG non-profit organization capacity building
Sidewalks		Planned repayment of section 108 loan repayment principal
Street improvements		Unplanned repayment of section 108 loan repayment principal
Urban renewal completion		CDBG assistance to institutes of higher education
Water/sewer improvements		CDBG operation and repair of foreclosed property
Relocation		HOME rental subsidy
		HOME security deposits
		Security deposits
		Indirect costs
		Interim assistance
		Legal services
		Loss of rental income
		Privately owned utilities
		Solid waste disposal improvements
		State CDBG technical assistance to grantees
		Subsistence payments

****Notes****

All subcategories under public services are high priority unless other wise indicated.

CI indicates "Commercial/Industrial."

ED indicates "Economic Development."

HOPWA Performance Chart 1	Needs	Current	Gap	Year 1										
				Outputs Households				Funding						
				HOPWA Assistance		Non-HOPWA								
				Goal	Actual	Goal	Actual	HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA				
Tenant-based Rental Assistance	0	0	0											
Short-term Rent, Mortgage and Utility payments	0	0	0											
Facility-based Programs	0	0	0											
Units in facilities supported with operating costs	0	0	0											
Units in facilities developed with capital funds and placed in service during the program year	0	0	0											
Units in facilities being developed with capital funding but not yet opened (show units of housing planned)	0	0	0											
Stewardship (developed with HOPWA but no current operation or other costs) Units of housing subject to three- or ten-year use agreements	0	0	0											
Adjustment for duplication of households (i.e., moving between types of housing)														
Subtotal unduplicated number of households/units of housing assisted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Supportive Services				Outputs Individuals										
Supportive Services in conjunction with housing activities (for households above in HOPWA or leveraged other units)	0	0	0											
Housing Placement Assistance				Outputs Individuals										
Housing Information Services	0	0	0											
Permanent Housing Placement Services	0	0	0											
Housing Development, Administration, and Management Services														
Resource Identification to establish, coordinate and develop housing assistance resources														
Project Outcomes/Program Evaluation (if approved)														
Grantee Administration (maximum 3% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)														
Project Sponsor Administration (maximum 7% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)														
Other Activity (if approved in grant agreement) Specify:														
1		0	0	0										
2		0	0	0										
3		0	0	0										
4		0	0	0										

HOPWA Performance Chart 2

Type of Housing Assistance	Total Number of Households Receiving Assistance	Average Length of Stay [in weeks]	Number of Households Remaining in Project at the End of the Program Year	Number of Households that left the Project	What happened to the Households that left			
						PY1	PY2	PY3
Tenant-based Rental Assistance	0	PY1	PY1	#VALUE!	Emergency Shelter			
					Temporary Housing			
	0	PY2	PY2	#VALUE!	Private Hsg			
	0	PY3	PY3	#VALUE!	Other HOPWA			
	0	PY4	PY4	#VALUE!	Other Subsidy			
	0	PY5	PY5	#VALUE!	Institution			
Short-term Rent, Mortgage, and Utility Assistance	0	PY1	PY1	#VALUE!	Jail/Prison			
					Disconnected			
	0	PY2	PY2	#VALUE!	Death			
	0	PY3	PY3	#VALUE!	Emergency Shelter			
	0	PY4	PY4	#VALUE!	Temporary Housing			
	0	PY5	PY5	#VALUE!	Private Hsg			
Facility-based Housing Assistance	0	PY1	PY1	#VALUE!	Other HOPWA			
					Other Subsidy			
	0	PY2	PY2	#VALUE!	Institution			
	0	PY3	PY3	#VALUE!	Jail/Prison			
	0	PY4	PY4	#VALUE!	Disconnected			
	0	PY5	PY5	#VALUE!	Death			

A. Demographics

The 2000 Census reports that the population of Lake Charles is 71,757; this is an increase of 1,177 from a 1990 population of 70,580. A recent estimate from Louisiana Tech University's Research Division of the College of Administration and Business has placed an estimated 2004 population of Lake Charles at 74,337. This estimate represents an increase of 2,580 more residents since 2000.

Statistics describing racial break down are shown below for the City of Lake Charles. These figures are also from the 2000 Census and indicate all races, and those of Hispanic origin. As shown 36,042 or 50.2% were white, and 33,599 or 46.8% were black. The remaining racial categories of American Indian, Asian, Native Hawaiian, some other race, and two or more races provides only 3% of the cities population. The Hispanic population, representing any race, is also not a large percent. It indicates that 1.4% of the residents are of Hispanic origin.

RACIAL BREAKDOWN 2000 Census

<u>Race</u>	<u>Total</u>	<u>Per Cent of Total</u>
All	71,757	100%
White	36,042	50.9%
Black	33,599	46.8%
American Indian and Alaskan	167	<1%
Asian	770	1.0%
Native Hawaiian	18	<1%
Some other race	338	<1.0%
Two or more races	823	1.1%
Hispanic (any race)	(1,007)	(1.4)%

Supplementing the racial figure for the city is the number of occupied households by racial category at the time of the 2000 Census. These households are shown below and also allow for households of Hispanic origin. A household is identified as one or more persons occupying the unit. As shown the cities' occupied units are 55.5% white and 41.8% black, with smaller percent in the remaining minority categories and Hispanic.

TOTAL HOUSEHOLDS BY RACE
2000 Census

<u>Households</u>	<u>Total</u>	<u>Per cent of Total</u>
All	27,887	100%
White	15,500	55.5%
Black	11,676	41.8%
American Indian and Alaskan	58	<1%
Asian	188	<1%
Native Hawaiian	23	<1%
Some other race	129	<1%
2 or more races	313	1.1%
Hispanic (any race)	(329)	(1.1%)

The last table in this section provides comparison data for racial categories from the 1990 to 2000 Census. The difference from one Census to the other and the percent change is shown. As shown the largest population increase occurred in the Asian (+104.2%) and Other race (426.3%) categories, while the least changed occurred in the White category (-10.87%).

Change in Census Data 1990-2000

<u>Race</u>	<u>1990</u>	<u>2000</u>	<u>change</u>	<u>per cent</u>
White	40,441	36,042	-4,399	-10.87%
Black	29,387	33,599	+4,212	+14.33%
Am. Indian	151	167	+16	+10.59%
Asian	377	770	+393	+104.2%
Other race	224	1,179	+955	+426.3%
Hispanic (any race)	811	1,007	+196	+24.16%
Total	70,580	71,757	+1,177	+ 1.66%

B. Income

The 2000 Census data also provides income figures for the City of Lake Charles. The Census data shown in the following tables provide household totals by race and percent for 4 different income percentiles as provided by HUD. These categories are: Extremely Low Income and Low-Income households (0-50% of the Median Household Income), Moderate Income (51% to 80% of the Median Household Income), Middle Income (81% to 95%), and Above Income (95%+ of the Median Household Income). The Median Household Income (MHI) for the City of Lake Charles is \$30,774 and is used together with the income category to help calculate the

income ranges shown. Note: Other tables (not shown) were used from Census files SF3 to calculate the 2000 count of households in income ranges from \$0- \$29,235 and over.

**Number and Percent of Occupied Households by Race
Within Specified Ranges of the Median Household Income
2000 Census**

Extremely Low-Income and Low-Income Households
With 0-50% of the MHI or \$0-\$15,387

White 2,961 or 19%; **Black** 4,446 or 38%; **Am. Indian** 9 or 15%; **Asian** 20 or 10%; **Hawaiian** 9 or 41%; **some other race** 36 or 30%; **2 or more races** 147 or 45%; **Hispanic** 120 or 27%; total households in this category is 7,628 or 27% of all households in city

Moderate-Income Households
With 51%-80% of the MHI or \$15,387-\$24,619

White 2,030 or 13%; **Black** 1,971 or 17%; **Am. Indian** 16 or 26%; **Asian** 25 or 13%; **Hawaiian** 0 or 0%; **some other race** 28 or 23%; **2 or more races** 5 or 1%; **Hispanic** 88 or 19%; total households in this category is 4,075 or 15% of all households in the city

Middle-Income Households
With 81%-95% of the MHI or \$24,619-\$29,235

White 905 or 6%; **Black** 680 or 6%; **Am. Indian** 1 or 2%; **Asian** 21 or 11%; **Hawaiian** 0 or 0%; **some other race** 14 or 11%; **2 or more races** 16 or 5%; **Hispanic** 32 or 7%; total in this category is 1,637 or 6% of all households in the city

Above-Income Households
With 95% or more of the MHI or \$29,235 +

White 9648 or 62%; **Black** 4,592 or 39%; **Am. Indian** 35 or 57%; **Asian** 131 or 66%; **Hawaiian** 13 or 59%; **some other race** 44 or 36%; **2 or more races** 162 or 49%; **Hispanic** 211 or 47%; total for this category is 14,625 or 52% of all households in the city

C. Employment

In addition to low-income households by race as shown above, the City of Lake Charles has within its boundaries several areas that are defined as unemployed households. The chart on the last page indicates low income and unemployed sections of the city defined

by Census Tracts. Also, analyzing specific areas of Lake Charles representing economic characteristics that relate to unemployment can be shown with Census Tracts. The 2000 Census Tracts provide unemployment for persons 16 years are older, by Census Tract at the time of the Census. The cities overall unemployment at 9.1 %, is used as a comparison. Those tracts that have higher than the cities 9.1 % unemployment include tracts 2, 3, 4, 6, 10, 11, 12.02, and 14.

There are also basic community services that are identified to better serve the needs of low income and unemployed. There is the *Louisiana Works office employment center* located east of the city along 5th Avenue (see attached map). This center offers job listings, office space for interviews, and job training programs. There is also the *Louisiana Technical College, SOWELA campus*, and the *Delta School of Business and Technology*, both schools offering training in specific job related skills. To help facilitate transportation needs throughout the city the city operates the *Lake Charles Public Transit System*, providing bus service from 5:45 a.m. to 5:45 p.m. along 4 different routes throughout the city picking up and dropping off citizens that rely on bus service for their transportation needs. Supplementing this transportation service is para-transit, a handicap service that provides physical accessibility to and from the bus. Routes for the cities bus service are shown on the attached map.

D. Housing Profile

1. Housing Needs- Housing needs within the city vary according to socioeconomic dependency. Low income and special needs population of the city often experience the most demand for housing needs. One specific need that has been recently identified deals with homelessness; another deals with public housing units that are available in the city and provide low-income housing supply with handicap accessibility, but often have few vacancies. Homebuyers also feel that housing needs are not being met. Recent information from realtors provides that homebuyers often find they lack sufficient down payment or they cannot afford the monthly mortgage. Often time's potential houses that buyers can afford are in tight supply. All levels of home occupancy must be maintained to assure that those in need of home or shelter are being met.

2. Housing Market Conditions- The home lending rate, based on the 10 year U.S. Treasury Note, is currently producing lending rates between 5 to 5 1/2%, on 10-30 year mortgages encouraging new home construction in the south and southwest part of town. Additionally, some smaller homes are being built in select neighborhoods usually one or two at a time. Prices of new homes range from \$80,000-\$250,000 and above. Most homes that are sold, according to local realtors, tend to be in the \$90,000-\$125,000 range. Older homes for sale are more plentiful, and for lower income families those may be more affordable. Price tags on these homes may range between \$30,000-\$75,000, however they are often in need of repairs and maintenance prior to occupancy or during the residences stay.

The age of the housing stock can also be shown. The following figures obtained from the 2000 Census, indicate the age of the housing stock in the city from 1939 or earlier, to 2000. The figures are: 1939 or earlier 2,695 (8.6%); 1940-1959 10,573 (33.8%); 1960-

1979 11,436 (36.5%), 1980-2000 6,607 (21.1%). As shown, only about one in five homes (21.1%) are “recent”, that is built sometime from 1990 to 2000. This leaves the majority of the houses (70.3%) built between 1940-1979, during the World War II time frame on up thru the housing construction of the 1950s and continuing with several subdivisions developed between 1960-1990 mostly in the central, south, and southwest parts of the city.

3. Affordable Housing- The city needs to continue with housing programs that benefit low-income residents and elderly residents. These programs such as HUDs public housing units, and Section 8 rental assistance, as well as CDBG housing repair grants increase unit availability. This helps to reduce the costs burdens often experienced by these socioeconomic groups.

Programs need to continue that offer special rates for homebuyers. Currently there is a program recently implemented that can benefit low-income families. The Calcasieu Parish Public Trust Authority has low interest rate loans for first time buyers, and that meet income limits, qualify for a mortgage, have acceptable credit, and will use their home as their principal residence. The maximum income limit for a family of one or two is \$59,160 in targeted low-income areas. For a family of 3 or more the maximum is \$69,020 in targeted areas. In non-targeted areas the limit is \$49,300 for a family of one or two and \$56,695 for a family for 3 or more. Participating lenders are Hibernia Mortgage and First Federal Bank.

The 2000 Census indicates 15,162 or 54% of the occupied units in the city are owner occupied. Housing statistics indicate the value of owner occupied housing in Lake Charles to be the following: less than \$50,000 or 3,951 (26.1%); \$50,000-\$99,999 or 7,119 (47%); \$100,000-\$149,999 or 2,269 (15%); \$150,000 and above 1,823 (12%). From these figures it can be seen that just over 1/4 (26.1%) of the owner occupied houses are the least expensive units, and that can be more affordable for low-income groups. Also houses valued between \$50,000- \$99,999 have the most in any one range and occupy nearly 1/2 (47%) of the owner occupied houses. See City of Lake Charles 2000 Census Tract map for tract references.

4. Homeless Needs- There is a need for a continuation and upkeep of adequate shelters for the homeless. Needs for the homeless is shown in the count of homeless individuals that have been served in special housing units. A recent survey (March 2005) of homelessness in Lake Charles revealed that 107 individuals were listed in 4 different shelters in the city, including the Potters House, Carols House, the Lords Place, and the Salvation Army. Many of these shelters provide a much-needed service for men, battered women, and families with children. There needs to be a continued effort to keep open and maintain viable shelters for this socioeconomic group so as to assure that the needs of the homeless are being met. An inventory of individuals and families using these facilities is a high priority in order to help obtain data on the homelessness issue.

5. Housing Needs of the “Special Needs” Population- The most pressing needs of elderly and handicapped or disabled are supportative units and related services such as extended

care or transportation. The City of Lake Charles in their public housing units, have set aside special number of units that are handicap accessible, i.e. wheel chair ramps and bath room accessibility. This is a HUD requirement in order to meet requirements of the ADA, Americans with Disability Act, and at the same time helps to address the needs of the cities disabled. Other units are located near city bus lines that can transport individuals to work, stores, or to seek medical attention, and as mentioned previously, the city has a para transit service to provide transportation service for those with physical disabilities. Privately operated retirement centers in Lake Charles also address the needs of the elderly. The city has 3 privately operated retirement homes. Some of the private units found in the city offer 24-hour care in an assisted living arrangement. They offer a unique tranquil setting for the elderly and or disabled, with “round the clock” care.

6. Public and Assisted Housing Needs- Housing inventory and needs of the city are often expressed in the Comprehensive Housing Plan that the city completes for HUD funding. The Lake Charles Public Housing Authority has 8 separate low-income public housing offices in the city that provide low-income rental housing. These units are located on the attached map and offer 1, 2, and 3 bedroom units for low-income families, with the amount of rent determined by income and family size. There is also Section 8-rental assistance that is provided to individual landlords. This program subsidizes a portion of the rental payments low-income families make to the to the landlord. The units rented must meet HUD rehabilitation guidelines.

Discussions with local housing officials have indicated that some of these units are in need of police patrols so as to reduce or eliminate loitering. Other concerns addressed deal with funding cut backs that have resulted in funding shortages that impact general maintenance of the units and grounds. There is also the need for additional units to help alleviate waiting lists.

Concentrations of Minority and Low Income Groups- Inside the city limits of Lake Charles there exists several areas that are concentrations of minorities, concentrations of low income, and concentrations of both minority and low income. The boundaries of these of socioeconomic groups can be determined by looking at the 2000 Census Tract map of the city attached to this report. Identifying these areas helps to target specific programs to a particular area of the city, thus helping to provide service to those individuals. Looking at the cities minority percent (Black, American Indian, Asian, native Hawaiian, some other race, and 2 or more races) the 2000 Census indicated that 49.30% of the city’s population is minority.

Low-income groups can be found showing relative high concentrations of persons living in poverty. Data is shown for individuals having a poverty income, or for persons living in a family with poverty level income, expressed as a percent of all individuals within a tract. These figures are then compared to the cities overall poverty figure. That figure is 19.60 %, and those Census Tracts whose poverty figure was above the cities figure included: tract 1 at 29.75%, tract 2 at 28.75%, tract 3 at 36.35%, tract 4 at 47.90%, tract 6 at 29.27%, tract 7 at 30.45%, tract 12.02 at 35.34%, 14 at 27.91%, and 16 at 23.68%.

The following chart indicates those tracts where there are concentrations of minority, low income, and both minority and low income. As shown tracts 2, 3, 4, 6, 12.02, 14, and 16 correspond to concentrations of both minority and low-income groups that are above the cities overall average.

Concentrations of Minority and Low Income Groups

Census Tracts within the city	Census Tracts with minority concentrations	Census Tracts with low income concentrations	Census Tracts with unemployed concentrations
CT 1		X	
CT 2	X	X	X
CT 3	X	X	X
CT 4	X	X	X
CT 5			
CT 6	X	X	X
CT 7		X	
CT 8			
CT 9	X		
CT 10			X
CT 11			X
CT 12.01	X		
CT 12.02	X	X	X
CT 13			
CT 14*	X	X	X
CT 15	X		
CT 16*	X	X	
CT 17*			
CT 18*			
CT 19.01			
CT 19.02*			

* Only part of this Census Tract lies within the city limits
 x indicates a Census Tract having all 3 concentrations

APPENDIX 2

Housing Problems Output for -All Households

Name of Jurisdiction: Lake Charles(CDBG), Louisiana		Source of Data: CHAS Data Book				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <=50% MFI	1,029	1,995	419	1,890	5,333	1,316	818	132	425	2,691	8,024
2. Household Income <=30% MFI	584	1,176	244	1,178	3,182	624	320	57	272	1,273	4,455
3. % with any housing problems	56.2	74	91	66.9	69.4	53	78.1	66.7	62.5	62	67.3
4. % Cost Burden >30%	55.5	73.6	64.3	65	66.4	52.4	73.8	66.7	61	60.3	64.6
5. % Cost Burden >50%	27.7	59.3	28.7	52.8	48.7	30.4	51.6	66.7	37.5	38.9	45.9
6. Household Income >30% to <=50% MFI	445	819	175	712	2,151	692	498	75	153	1,418	3,569
7. % with any housing problems	42.7	60.2	49.7	80.6	62.5	24.3	48.2	70.7	49.7	37.9	52.7
8. % Cost Burden >30%	40.4	53.8	34.3	77.8	57.4	24.3	48.2	46.7	49.7	36.6	49.1
9. % Cost Burden >50%	11.2	9	2.3	26.7	14.8	13.9	28.5	0	23.5	19.3	16.6
10. Household Income >50 to <=80% MFI	155	876	243	678	1,952	1,084	849	278	196	2,407	4,359
11. % with any housing problems	31	34.2	48.6	32.3	35.1	12	37.1	53.6	29.6	27.1	30.7
12.% Cost Burden >30%	28.4	29.2	11.5	30.8	27.5	10.7	34.4	24.1	29.6	22.1	24.5
13. % Cost Burden >50%	19.4	3.7	0	4.7	4.8	2.8	9.4	7.2	6.1	5.9	5.4
14. Household Income >80% MFI	316	1,890	300	1,676	4,182	2,573	5,489	1,066	1,352	10,480	14,662
15. % with any housing problems	19.3	11	39	3	10.4	3.3	5.4	12	7.1	5.8	7.1
16.% Cost Burden >30%	14.6	2.8	0	1.4	2.9	3	3.7	1.7	5.3	3.6	3.4
17. % Cost Burden >50%	8.9	0	0	0	0.7	0.2	0.7	0	1	0.5	0.6
18. Total Households	1,500	4,761	962	4,244	11,467	4,973	7,156	1,476	1,973	15,578	27,045
19. % with any housing problems	41.8	39.3	56.5	38.5	40.8	14.4	15.4	24.9	20.3	16.6	26.8
20. % Cost Burden >30	39.6	33.9	25.5	36.6	35	13.9	13.6	10.7	18.9	14.1	22.9
21. % Cost Burden >50	18	16.9	7.7	19.9	17.4	6.4	5.9	3.9	8.3	6.2	10.9

Housing Needs Assessment

The housing needs assessment gauges areas in the housing market that are not meeting the needs of the community. These needs include issues dealing with the cost of housing, appropriate housing, and housing conditions. The cost of housing is measured by cost burden – the percentage of a household’s income needed to cover housing expenses (rent or mortgage payment plus utilities). Over 30 percent of a household’s income is considered a cost burden and more than 50 percent is considered a severe cost burden.

Appropriate housing refers to a household residing in a housing unit that provides sufficient space for the number of occupants, without exceeding their capacity to maintain the unit. Overcrowding is the primary problem in the consideration of appropriate housing. HUD defines overcrowding as more than one person per room. Another issue with appropriate housing is being over-housed. This problem manifests itself mainly with elderly households where the children have all moved out and the remaining couple or individuals have more space than is required for just them. While this is not typically a problem, as income becomes more limited and other demands become more pressing, home maintenance sometimes takes a backseat, being put off until later. Often, these deferred maintenance items become larger problems such as water damage from leaky roofs, wood damage from worn paint, or foundation problems resulting from neglecting to maintain appropriate moisture conditions. What should have been a \$2,000 roofing repair job can turn into a \$50,000 major rehabilitation or reconstruction project.

Physical housing problems discussed in this section refer to 2000 Census data concerning lack of complete plumbing and/or kitchen facilities and the age of the housing stock. The 2000 Census provides a general overview of conditions through the housing data, but it must be loosely interpreted. Older housing stock tends, generally speaking, to be in poorer condition than newer housing stock. Those without complete kitchen and/or plumbing facilities are likely to have other housing problems as well. Hence, these data are incorporated into this discussion as a substitute for an on-site housing condition evaluation.

Overcrowding

HUD defines overcrowding as more than one person per room. **Table XX**, provides a comparison between owner occupied and rental housing overcrowding by this definition. In the comparison, the issue with overcrowding is comparable for both owner occupied housing and rental housing. According to the 2000 Census, the average household size was 2.51 for owner occupied housing and 2.31 for rental housing.

Cost Burden

HUD defines cost burden as the extent to which gross housing costs, including utility costs, exceed 30 percent of gross household income, based upon data published by the U.S. Census Bureau. [Table XX](#) provides an illustration of the cost burden at all levels.

Categories of Persons Affected

Lake Charles estimated housing needs and the need for supportive services for the years 2005-2009 are based on the 2000 Census. The following is a narrative focusing on those needs and the persons involved.

Extremely Low-Income Households

The “Extremely Low Income” designation applies to those households whose incomes are at or below 50 percent of the adjusted median family income. [Table XX](#), on [page XX](#), indicates that 5,400 households of the 8,024 very low-income households in Lake Charles have a housing problem. Approximately 5,183 households are paying more than 30 percent of their income for housing. Among them 3,445 are renters and 1,738 are homeowners. Cost burdened low-income households can be further identified by household type; elderly, small family, large family and all others.

Other Low-Income Households

The “Other Low-Income” designation applies to those households whose incomes are greater than 50 percent but less than or equal to 80 percent of the adjusted median family income. [Table XX](#), indicates that 1,338 households of the 4,359 Other Low-Income Households in Lake Charles had some form of housing problems. Approximately 1,068 households are paying more than 30 percent of their income for housing. Among them 478 are renters and 590 are homeowners. There is a significant improvement in the cost burden data from the Other Low-Income Household group as compared with the data for the Very Low-Income Household group.

Middle Moderate-Income Households

The “Middle Moderate Income” designation applies to those households whose incomes are greater than 80 percent but less than or equal to 95 percent of the adjusted median family income. [Table XX](#), indicates that 1,041 households of the 14,662 Middle Moderate-Income Households in Lake Charles had some form of housing problems. Approximately 498 households are paying more than 30 percent of their income for housing. Among them 121 are renters and 377 are homeowners. There is a significant improvement in the cost burden data from Middle Moderate-Income Household group as compared with the data for the Very Low-Income and Other Low-Income Household groups.

Disproportionate Needs

Disproportionate need is defined as one racial or ethnic group displaying a noticeably greater need for housing assistance than the population as a whole. For purposes of the Consolidated Plan, a difference of 10 percent in housing needs data between the population as a whole and a minority population is an indicator of disproportionate need.

Based on data from the Comprehensive Housing Affordability Strategy, no racial or ethnic group has a disproportionately greater need in any income category in comparison to the needs of that category as a whole.

Priority Housing Needs

“High” housing priorities are as follows:

1. Homeownership;
2. Rehabilitation – with emphasis on owner-occupied units.

This process was determined by the number of citizens calling and coming into the DOCD seeking assistance once the citizens comes in the City sends out inspectors to review the homes. Also we have gotten this information from the City’s Permit Office for demolition permits and the high number of housing violations that come into the City’s Property Standards Office.

Priorities have been assigned based on input from residents of the eligible areas, stakeholder agencies (public and private, non – and for profit), and public officials regarding the most pressing housing needs in the community. Input used to determine the priorities was solicited through a variety of means including existing plans and a number of meetings – large, public meetings, neighborhood planning meetings, and smaller, or focus group type consultations. Additionally, the prioritized needs are supported by Comprehensive Housing Affordability Strategy data.

The primary obstacles to meeting the underserved needs:

- A lack of affordable housing suitable for a variety of households.
- An increasing population needing assistance.
- A current lack of federal funding across a number of program areas and further cuts and/or program elimination is being proposed by the President.
- Federal regulations that increase program cost.
- A lack of certified lead-based paint contractors needed for rehabilitation projects.
- A lack of qualified contractors interested in participating in small (less than \$45,000.00) government, funded projects.
- Poor credit ratings of individuals/households often preclude homeownership.
- A lack of awareness/understanding of the needs and programs.
- Not In My Back Yard (NIMBY) attitudes.

Public Housing Strategy

The Lake Charles Housing Authority has identified several strategies and a number of specific activities to meet its identified needs. These strategies are described in the Authority's recently completed 5- Year Plan for Fiscal Years 2005-2009 and are included in **appendix #**.

The City of Lake Charles' DOCD will work cooperatively with the Lake Charles Housing Authority to identify, apply for, and administer additional/alternative financial resources in order to increase the number of affordable housing units.

The City of Lake Charles' DOCD will either co-sponsor and/or participate in credit counseling and homeownership workshops for the residents of Lake Charles Housing Authority developments to help them become homeowners.

The "troubled" designation by HUD of the Lake Charles Housing Authority is Not Applicable of our programs.

Barriers to Affordable Housing

The DOCD meet with the City of Lake Charles Department of Planning and Zoning. In the meeting it was discussed if Lake Charles' tax polices, land use control polices, zoning ordinances, building codes, fees and charges, and growth limits act as barriers to affordable housing. The response from the Department of Planning and Zoning stated that the polices or ordinances governed by that department don not act as barriers to affordable housing. On the contrary, Lake Charles' fees for building are amongst the lowest in the State of Louisiana. It was noted that if obstacles were to be identified, then the price of real estate, along with the cost of building materials and labor should be recognized. It was the consensus of all involved that depending on the area involved, the cost of real estate along with construction cost can be very high; however, Lake Charles' regulations do not contribute to those costs.

Using the Questionnaire for HUD's Initiative on Removal of Regulatory Barriers, the city has identified the following polices as potential barriers to developing affordable housing:

- Does your jurisdiction's zoning ordinance or land use regulations permit manufactured (HUD-Code) housing "as of right" in all residential districts and zoning classifications in which similar site-built housing is permitted, subject to design, density, building size, foundation requirements, and other similar requirements applicable to other housing that will be deemed realty, irrespective of the method of production?

- Within the past five years has your jurisdiction modified infrastructure standards and/or authorized the use of new infrastructure technologies (e.g. water, sewer, street width) to significantly reduce the cost of housing?
- Does your jurisdiction give “as-of-right” density bonuses sufficient to offset the cost of building below market unit’s s an incentive for any market rate residential development that includes a portion of affordable housing? (As applied to density bonuses, “as of right” means a density bonus granted for a fixed percentage or number of additional market rate dwelling units in exchange for the provision of a fixed number or percentage of affordable dwelling units and without the use of discretion in determining the number of additional market rate units).
- Does your jurisdiction have an explicit policy that adjusts or waives existing parking requirements for all affordable housing developments?

The DOCD will coordinate a meeting (s) with each of the city departments responsible for resolving issues related to those listed above to determine if they are, in fact, barriers to developing affordable housing and what actions, if any, may be take to remove them.

Goal: Address barriers to affordable housing development and availability in order to reduce the cost burden on low and moderate-income residents.

Strategies:

- Expand homebuyer education and credit repair classes to increase the stream of qualified homebuyers entering the housing market.
- Increase the number of affordable housing units available.
- Review the increased costs of development within the City of Lake Charles
- Provide assistance and/or incentives to contractors to construct new affordable housing units.
- Provide assistance and/or incentives to rehabilitate existing housing units and make them affordable.

Housing Market Analysis

(1) Significant characteristics of the housing market

Census data

In analyzing housing characteristics, population changes are often shown first to help reflect shifts that may influence housing supply and demand. The population of the City of Lake Charles changed somewhat from the 1990 to the 2000 Censuses. During the 1990 Census the population is placed at 70,580 while 71,757 is recorded for the 2000 census year. This is a small increase of +1,177 (+1.6%) residents.

Housing data is derived from the Census of 1990 and 2000 and compares statistics between the two Census periods. This data is also reflected in the chart and at the end of the age section. The Census recorded all *available housing* (both occupied and vacant) and found 29,844 units for the 1990 year while 31,311 for the 2000 Census year. This is a small increase of +1,467 (+ 4.9%) more units from the 1990 figure to the 2000 year. Examining the number of *occupied units* for 1990 and 2000 sees a similar pattern of housing change. In this comparison occupied units are 26,815 in 1990 Census, and in the 2000 Census they are 27,887 units or +1,072 (+3.9%) more units occupied. *Vacancy* is also a descriptive part of housing supply. In 1990 the number of units not occupied is 3,029 and in 2000 it is 3,455, or a difference of +426 units (+14%) over the 10 year Census reporting period.

The Census also provides in sample form, the *number of units in a structure*. A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from the ground to roof. These structures consisted of 1 unit detached or detached to 2 or more units in a structure, to mobile homes and “other” categories. One unit detached and 1- unit attached structures, such as single family houses, consisted of 23,796 units in 1990, and 24,660 units in 2000 Census, indicating an increase of +864 units or a +3.5% gain over 10 years. Two or more units in a structure are 7,939 units in 1990 and 7,773 units in 2000, providing a decrease of -166 units, or a -2% loss. The structures that provide units are also seen in mobile homes. In 1990 the mobile home count within the city is 750, and 2000 it is 803, an increase of +53 units or a +7% gain. Lastly the “other” category of structures includes all else, such as vans, RVs, boats etc., and showed a decrease of -322 units from 388 in 1990 to 66 in 2000, providing a -87.2% decrease from the previous Census year. These comparisons indicate that housing supply for 1-unit structures and mobile homes seem to be more in demand than multi-unit structures. It is likely that if the 1-unit housing supply and the supply of mobile homes slows, due to economic conditions or higher interest rates that banks charge developers and lenders; demand for these types of units could exceed the supply of housing.

Age

Comparing the *age* that a unit is built, as recorded by the census, is another housing data characteristic. In 1990 for example the total housing units built prior to 1960 was 14,619 or 48.9% of all units, while the 2000 Census recorded the number of units built prior to 1960 at 13,268 or 42.3% of all units. The supply of units that were built before 1960 decreased by 1,351 units, from 1990 to 2000, which is -9.2% loss. This is most likely due to older housing stock being demolished and residential subdivisions being built. The age of the house can sometimes relate to characteristics of the house, such as *lacking complete facilities*, this can include lacking complete plumbing or lacking complete kitchen facilities. In 1990 these types of units totaled 451, 1.5% of all units, while in 2000 they totaled 389 or 1.2% of all units, indicating a decrease of -62 units or -13.7% loss. Lacking complete facilities in of itself can be a serious indication of inadequate housing, however in Lake Charles it is not a major concern, as the percentage of units in this category is low compared to the total units.

Housing Characteristics 1990-2000

	1990	2000	change / percent
All housing	29,844	31,311	+1,467 / +4.9%
Occupied units	26,815	27,887	+1,072 / +3.9%
Vacancy	3,029	3,455	+426 / +14%
Number of units			
In a structure			
1-unit	23,796	24,660	+864 / +3.5%
2 or more units	7,939	7,773	-166 / -2%
mobile homes	750	803	+53 / +7%
other units	388	66	-322 / -87.2%
Age (built prior to 1960)	14,619	13,268	-1,351 / -9.2%
Lacking complete facilities	451	389	-62 / -13.7%

Source: Census 1990 and 2000 SF1 and SF3 files

Mortgage and Rent

Examining monthly mortgages and comparing these mortgages from 1990 to 2000 can show change in the mid point of the mortgage value and show the number of mortgages held. However, interest rates, the amount financed, and the length of the term of the note will influence the size of the mortgage note. Comparing *mortgages median value* can be used to compare mortgage values from one Census period to the next. (Note: A median is a mid point value of numbers ranked from lowest to highest. Examining mid point values or medians is used for comparing and provides a relative change of mid point value from one ranking to another). The median mortgage value in 1990 was \$548, while in 2000 it was \$734, creating a difference of +\$186 or +33.9% change. This 33% difference can probably be attributed to inflation as the cost of building units has increased since 1990 thereby influencing the amount borrowed and the amount financed. Since the cost of building and other consumer products has risen over the 10 year Census period, personal income also has risen. A rise in personal income also influences changes seen in mortgages, as borrowers would have more personal income to apply towards financing.

Comparing mortgages from 1990 to 2000 there is a noticeable difference in the amount and percents of change in low and high-end mortgages from one Census period to the next. For those mortgages in the low end of the mortgages there are the number of units in the less than \$300 mortgage range. The 1990 units with mortgages less than \$300 were 930 units (6.4% of mortgages surveyed), while the 2000 units with mortgages less than \$300 were 153 (1.8 % of the mortgages surveyed). Those mortgages with \$1500 or more range in 1990 compared to 2000 indicated that in 1990 the mortgage units that had more than a \$1500 mortgage was 160 (1.1% of the mortgages surveyed), while the 2000 units with mortgages of more than \$1500 was 766 (9.2% of the mortgages surveyed). This indicates also that personal income rose from 1990 to 2000. There is a smaller number of units both in absolute value and percent found in the lower end mortgages in 2000 compared to 1990, and a larger number and percent of higher end mortgages in the year 2000 Census compared to the 1990 Census.

Rental units can be shown with the number of units with *specific rent amounts*. The 1990 Census data for Lake Charles indicated that the median rent was \$339, and for 2000 the median rent was at \$462. This indicates an increase of +\$123 in median value or +36.2% which is very similar to the percent increase shown for the mortgage increase (+33.9%) for this same time period as shown in the above paragraph. The number of low-end rental units (less than \$200 per month) in 1990 was 2,390, or 21.5% of all the rental units surveyed, while the 2000 rental units had 1,191 or 10.1% of the units renting at less than \$200 per month. Additionally in 1990, the number of rental units in the high priced range, requiring \$750 or more per month, was 236 (2.1% of the rental units surveyed) while in 2000 it was 1,009 (8.5% of the rental units surveyed). The rental data also suggests that personal income has risen. As with the mortgages shown previously, there is a decrease in the number and a corresponding percent of low-end rental units from 1990 to the 2000

census year. There is also an increase in the number and corresponding percent of units in the high-end rental range from 1990 to the 2000 census year.

Racial and poverty make up of households

The last table used to show comparisons from the 1990 to the 2000 Census year displays the data for occupied *units by race* from 1990 to 2000 Census. The numerical difference and the percent difference from one Census to the other are given. As shown all the occupied households increased by +3.9% or by 1,072 to 28,887 units. The largest population increase occurred in the black households at +2,027, (+21%) while the least was in the white households at a -1,475 (-8.6%) households. Other increases are seen in the remaining races and even Hispanic during this same time period, as shown; American Indian at +3 (+5.4%), Asian/Pacific Islander +139 (+193%), Other race +378 (+590), and Hispanic +247 (+117.6%) of the households.

Change in Households by Race 1990-2000

<u>Race</u>	<u>1990</u>	<u>2000</u>	<u>change</u>	<u>per cent</u>
White	16,975	15,500	-1,475	-8.6%
Black	9,649	11,676	+2,027	+21%
Am. Indian	55	58	+3	+5.4%
Asian/Pac. Islander	72	211	+139	+193%
Other race*	64	442	+378	+590%
Hispanic* *	210	329	+119	+56.6%
Total	26,815	27,887	+1,072	+3.9%

* Some other race, or two or more races

* * Hispanic may be found in any race, and is not part of the total

Source: Census 1990 and 2000 SF 3 file

Households by *poverty* are also examined. This gives a characteristic as to the number of households that have earnings below the poverty threshold for 1990 and 2000 census. (Note: Poverty level is a figure established by the Census Bureau, and uses income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the poverty threshold, then the family or unrelated individual is below poverty). In 1990 for example, the City of Lake Charles recorded 6,152 households below the poverty threshold, or 22.9% of all the households. In the 2000 Census the number of households below the poverty threshold is 5,515 households, or 19.72% of all households, a difference of -637 households or a drop of -10.3% of all households.

Housing market for those with special needs

Housing needs within the city vary according to socioeconomic dependency. Low income and special needs population of the city often experience the most serious demand for suitable housing. Housing needs concern the homelessness, low income, disabled, or those with special medical disorder. Special programs are often used to help the needs of that part of the cities population that has the most demand for housing.

Those with special needs that are buying homes sometimes face barriers as well. Recent information from realtors provides that potential homebuyers often find they lack sufficient down payment or they cannot afford the monthly mortgage. Sometimes houses that buyers can afford are in tight supply. The home lending rate, based on the 10 year U.S. Treasury Note, is currently producing lending rates between 5 to 5 1/2%, on 10-30 year mortgages encouraging new home construction within the city. Additionally, some smaller homes are being built in select neighborhoods usually one or two at a time. Prices of new homes range from \$80,000-\$250,000 and above. Most homes that are sold, according to local realtors, tend to be in the \$90,000-\$125,000 range. Older homes for sale are more plentiful, and for lower income families those may be more affordable. Price tags on these homes may range between \$40,000-\$75,000, however they are sometimes in need of minor repairs and maintenance prior to occupancy or during the residences stay. In association with loans made to purchase a house is the type of loans that are offered by the area banking institutions. This includes conventional type loans, FHA-Insured type loans, VA-loan, and other type loans such as USDA rural housing loans. Recent data from the Federal Financial Institutions Examination Council reports the number of loans made under these categories within Calcasieu Parish for the years 2002 and 2003, as shown below, with most being in the conventional category.

Types of Loans Purchased
2002 and 2003

	Conventional	FHA-Insured	VA-Guaranteed	other
2002	216	108	23	0
2003	361	117	20	7
Total	577	225	43	7

Source: Federal Financial Institutions Examination Council reports 2002, 2003.

Programs need to continue that offer special rates for homebuyers. Currently there is a program recently implemented that can benefit low-income families interested in home

buying. The Calcasieu Parish Public Trust Authority has low interest rate loans for first time buyers, and that meets income limits, qualify for a mortgage, have acceptable credit, and will use their home as their principal residence. The maximum income limit for a family of one or two is \$59,160 in targeted low-income areas. For a family of 3 or more the maximum is \$69,020 in targeted areas. In non-targeted areas the limit is \$49,300 for a family of one or two and \$56,695 for a family for 3 or more. Participating lenders are Hibernia Mortgage and First Federal Bank. Housing for the cities population that have special needs, such as the elderly, disabled, and HIV/AIDS are being addresses in several different ways. The most pressing needs are for supportive units and related services such as extended care or transportation. The City of Lake Charles in their public housing units has 10 separate public housing sites. These programs such as HUDs public housing require that the lease's rent be set according to income and family size. These units provide low-income housing supply but often have a waiting list and few vacancies. The housing administration has set aside special number of units for the disabled. These units are accessible by wheel chair ramps and have bathroom accessibility. Wheel chair accessibility is a HUD requirement in order to meet requirements of the ADA or Americans with Disability Act, and at the same time helps to address the needs of the cities disabled. Some public housing sites are located near city bus lines that can transport individuals to work, stores, or to seek medical attention. There is also a city para transit service that provides transportation service for those with physical disabilities.

Other programs such as Section 8 rental assistance provide subsidized rental payments to the landlord, whereas the HOME program provides funds to demolish and then rebuild the home for occupancy. Privately operated retirement centers in Lake Charles also address the needs of the elderly and disabled. The city has 3 privately operated retirement homes. Some of the private units found in the city offer 24-hour care in an assisted living arrangement. They offer a tranquil setting for the elderly and or disabled and provided 24-hour care.

The city needs to continue with any housing program that benefits residents with special needs. Public housing units, Section 8 rental assistance, as well as HUD HOME housing construction grants increase unit availability. This helps to reduce the costs burdens often experienced by special social groups such as the disabled or those suffering from medical problems.

Another area of concern is for housing of individuals who have in their family a person that has contracted HIV/AIDS. This is a unique situation, in that there is no known direct cure for this infectious affliction, yet at the same time it creates special concerns for housing, as well as comfort and care for the individual, and support for family members.

In the city there are several places that can function as an emergency shelter or temporary shelter for HIV/AIDS victims. A recent 2004 report of shelters in Lake Charles indicated 11 different shelters in the city, including the Salvation Army, Calcasieu Women's Shelter, June Jenkins Women Shelter, The Lords Place, Potters House, and City of Refuge, Daily Bread, Volunteers of America, Harbour House, Boys and Girls Village, and Briscoe. There are also 4 transitional housing, including Matthew 25:40, SWLAHC, Homeless Coalition, and the Calcasieu Women's Shelter. There is also one permanent supportive housing shown, as the Volunteers of America. Many of these shelters provide

a much-needed service for homelessness men, women, and families, and battered women, in addition to providing temporary relief to person affected by HIV/AIDS.

Lake Charles has several support offices that offer support for persons whose effected by this disease, including the Field Epidemiologist Surveillance Program that serves this region of that state, the Home Health Agency affiliated with the Memorial Hospital, the W. O. Moss Regional Hospital Comprehensive Care Clinic for treatment including a ADAP pharmacy, the Southwest Louisiana Legal Services Society, Inc. for legal services and outreach, and the Southwest Louisiana Aids Council office for testing, case management, and prevention. The Aides Council also has a HUD Housing Opportunity grant that offers a subsidy for persons affect by HIV/AIDS; the program will pay up to five times a year a subsidy payment towards their rent and utilities. There are also housing vouchers that are available in association with the Lake Charles Housing Authority.

(2) Targeted units and their potential for loss

Number of units currently being assisted by special programs

The City of Lake Charles has taken a pro-active approach to help meet the needs of those residents that need housing. Many of the housing programs are designed to help meet the needs of those less fortunate. This includes, the elderly, disabled, low income, persons with special needs due to illnesses. As mentioned previously the city maintains 8 public housing complexes. There are a total of 833 units for public housing, some of which are set-aside for those with physical disability. The housing department for the city also maintains a list of Section 8 landlords. These property owners have rental units that when repaired to HUD standards, receive rent subsidy payments in lieu of full rental payments by a qualified tenant. There a total of 1500 Section 8 units under contract within the city.

The Housing Authority also maintains the Moderate Rehabilitation Homeowners program for units to be rented out. In this program HUD funds are used to bring a private rental unit up to HUD standards. Currently there are 72 units that are under this program. The Housing Authority also self manages several units on their own. They receive HUD funds for purchase, repair, and renting out. There area a total of 69 rental units under this program. Lastly the city public housing consists also of a high rise with 198 units, providing living apartments for the elderly and disabled, referred to Château Du Lac. There is also the Willow Manor Apartments that are for mobility and impaired individuals. There are 20 units in that complex.

Additional programs assisted by staff from the Lake Charles Community Development office includes other types of assistance that can be used by those in special needs, such as elderly, disabled, and those having illnesses. The city also receives funds from the HUD HOME program. There are currently 10-12 units that are being built under this program, allowing for the demolition and new construction of units that qualify. There is a \$42,000 maximum per unit. This program is designed to assist low income and elderly

and handicapped residents. Under this same HOME program is the CHDO program, or Community Development Housing Organization. Currently there are 3 affordable houses that will be built allowing for low-income families to purchase these units. Private donations are also part of this assistance. Down payment assistance is also available from this program. The Community Development Program (CDBG) also is active within the city and helps support elderly and disabled. This includes an assisted living facility and rental homes for the elderly and disabled.

In all there are several different programs currently being administered by the City of Lake Charles Community Development office and the Public Housing Authority office. All these programs mentioned, the Public Housing units, Section 8 assistance, Moderate Rehab for Homeowners, self administered units by the housing authority, HOME, CHDO, and CDBG, are beneficial to the cities elderly, disabled, and those with illnesses. There is no loss anticipated in funding or expiring of contracts. Of the programs listed and the number of units' shown, there is a total of at least 2,707 units that are currently being assisted either by public housing, rental subsidy, or by new construction.

(3) Housing market characteristics influencing funds for rental assistance, production of new units, rehabilitation of old units, and acquisition of existing units

The City of Lake Charles is taking positive steps to help assure that housing needs and housing programs are in effect for the city. Various state and federal sponsored programs are in place to help produce housing for those that need housing. Additionally, rental units comprise a significant supply of all units in the city. In the 1990 Census, 12,636 rental units, or 42.3% of all housing, made up rental units, (both occupied and vacant). This compares to 13,717 rental units in the 2000 census, or 43.6% of all housing. This also indicates 1,081 more rental units or an 8.5% increase with in the 10-year time frame. Demand for rental units helps to support and shape program development for funds to farther support rental development. As more and more units fall into the rental category, there needs to be an effort to continue securing adequate funding to maintain the rental supply.

New units of housing for the City of Lake Charles are continuing. There is demand for new units, both for low income, for those that rent, and for that that seek homeownership. As mentioned previously, there are numerous public housing units, though the occupancy rate tends to be high. After demolition, new homes are being built in areas of the city. There is also the production of new homes by private builders. These same new homes can also be occupied by those who may be elderly, or in need of special care, disabled, or having specific illnesses. Much of the new home development with private developer is dependent on the economic market and interest rates that lending institutions charge. The housing market in the City of Lake Charles provides different ranges of house prices and different types of housing, including 1-unit structures, 2 or more unit structures, rental and private homeownership, and mobile homes.

Rehabilitated of older units will depend on the influx of programs and funds that allow for that activity to take place. There are several on-going programs in the city that helps to support the rehabilitation effort. Once these homes are complete renters that have specific needs can move into them and fully occupy them. There must be continuation of finding and implementing sources of housing funds from either public or private sources, for rehabilitation of the older units in the city. This type of housing is needed to fully complement those persons or families that need housing, especially those if low to moderate income. The acquisition of existing units in the city has taken a positive role also. One of the programs the city uses acquires units to demolish, then rebuilds them, while with another program, repairs homes according to HUD standards prior to occupancy.

The overall housing market for the City of Lake Charles is strong, evident in the housing programs seen by the city and the public Housing Authority. Funding for rental assistance, the production of new units, the rehabilitation of older units, and the acquisition of existing units are all influenced to some extent by the characteristics of the Lake Charles housing market. As the housing market expands a noticeable increase in available housing for the elderly, the disabled, the low income, and persons with illnesses will be more evident. The housing programs the city has will support the need for more units and provide safe reliable housing for those residents with the most need.

Sources consulted:

U.S. Census 2000 (SF 1) 100- percent data and (SF3) sample data

Lake Charles Housing Authority

Lake Charles office of Community Development

First Federal Bank, Community Reinvestment Program, Federal Financial Institutions

Examination Council

Homeless Needs

The data provided in the Continuum of Care Homeless Population and Subpopulations Chart (see Appendix/Exhibit __) was based on four sources. The four sources utilized by the Southwestern Louisiana Homeless Coalition (SWLaHC) were the Point-in-Time surveys, the annual surveys, the telephone surveys, and the quarterly surveys. Although the city of Lake Charles has a number of shelters and services that are available to assist the homeless, as indicated on the chart, gaps remain in providing homeless shelters. The results of the survey indicate there are 138 homeless individuals and 16 homeless families with children, both sheltered and unsheltered. The survey also indicates there are 67 chronically homeless persons both sheltered and unsheltered. Homelessness in Lake Charles is much more of an urban problem than a rural one. The economic conditions that exist in Lake Charles, such as high unemployment rate, low-paying/non-existent jobs, lack of high school education by residents are also barriers that can lead to homelessness.

Those threatened with homelessness here have virtually the same characteristics as the actual homeless. They tend to be young single males between the ages of 17-50. If they are employed, it is in a low paying position. Single women with children are also among those threatened with homelessness. Often these are young women with little education and few skills. Many currently working at menial low paying jobs are not earning a living wage. They may not be able to afford housing once their benefits are stopped. Others threatened with homelessness include those addicted to alcohol or drugs, and the mentally ill. Without proper treatment, these persons are often unable to maintain steady employment. Without steady employment it is difficult to maintain adequate housing.

Families and individuals are at-risk of becoming homeless when they no longer have any cushion against any of the threats of life. A person is considered at-risk if a small rent increase or property tax increase; one bout of illness, a temporary lay-off from work, or one occurrence can cause you to lose your housing. Those who are vulnerable to residing in shelters or on the street and are at-risk of becoming homeless include: persons leaving institutions, households with incomes less than 30 percent of the median family income, households that are cost burdened, victims of domestic violence, special needs populations (i.e., Persons with AIDS, disabilities, drug and/or alcohol addictions, etc.), single parent head of households who are unemployed and large families who are low income. These factors place individuals and families at-risk of becoming homeless because they have a lesser chance of being able to make economic improvements in their lives.

Priority Homeless Needs

HUD's goal of ending chronic homelessness by the year 2012 has made it clear that a coordinated, collaborative system of care is essential to addressing the needs of the chronic homeless. The biggest obstacles in achieving this goal are the scarce housing options for the homeless, insufficient financial resources, and the lack of readily available and appropriate employment (low-demand and low-skill work). It is the experience of the service providers that housing without supportive services does not work.

The year 2004 brought new strides in combating homelessness with the City of Lake Charles' agreement to take the lead to coordinate the development of the 10-Year Plan for Combating Homelessness in Region V (Calcasieu, Cameron, Beauregard, Allen and Jeff Davis parishes). The City's commitment to end chronic homelessness has been supported by resolution from the City of Lake Charles City Council. The mission of the City of Lake Charles' SWLA Committee to End Chronic Homelessness is to develop and implement a comprehensive approach in Southwestern Louisiana to end homelessness through interagency, intergovernmental, and intercommunity collaborations.

(Appendix XX - insert copy of resolution # 79-05)

Insert Homeless Needs Table – Homeless Populations and Subpopulations.

Homeless Inventory

Resources

Outreach/Assessment

Services in place: Information and referral to services throughout the region (through 310INFO/211, United Way Helpline, Southwest Louisiana Independence Center, Care Help, Families Helping Families, and Law Enforcement Officers), referrals and assessments of a variety of needs depending upon the sub-population (through Office of Community Services in all parishes of Region V, Office of Family Support in all parishes of Region V, Office of Mental Health, Office for Citizens with Developmental Disabilities, Office of Public Health, Office for Addictive Disorders, Council on Aging, School Based Health Clinics, Families Helping Families, Salvation Army, Volunteers of America, Southwest Legal Services and various hospitals.

Services Planned: Assessment, information and referral through the internet and by phone will be available in the coming months with the development of the HMIS system through the Continuum of Care process.

How homeless persons access/receive assistance: A client's needs can be assessed by visiting any of the service centers listed above. In the coming months, assessments and referrals will be made through the internet and by phone through the HMIS system.

Prevention

Services in place: Rental assistance programs (through Community action programs in five parishes, Catholic Social Services, Friends of Families, Southwestern Louisiana Homeless Coalition, Care Help of Sulphur, Our Lady of the Lake and Salvation Army), financial counseling services (through Consumer Credit Counseling), life skills training and case management type services help clients budget and plan for the future to prevent homelessness (through Volunteers of America, Families Helping Families, Lake Charles Mental Health Center, OCDD, Southwest Louisiana Independence Center, and Friends of Families).

Services Planned: Legal services proposes to expand its services during the coming months to connect people to resources to prevent evictions and eliminate legal difficulties resulting in a lack of income (through Southwest Legal Services), additional ESGP funds will be used to pay rent and security deposits in the coming year (through Southwestern Louisiana Homeless Coalition).

How homeless persons access/receive assistance: United Way Helpline offers referrals and information on these services. Also, staff at emergency shelters is educated on available programs to assist residents in accessing these resources. Information on these services is available through the Volunteer Center's 310INFO/211 Information and Referral System.

Emergency Shelter

Services in Place: Emergency Shelters for men (through the Lord's Place, Salvation Army, City of Refuge, Daily Bread Refuge Mission, Crisis Domiciliary Program and the Apostolic Revival Center), emergency shelter for single women and women with children (through Calcasieu's Women Shelter, Potter's House, Crisis Domiciliary Program and the Apostolic Revival Center), emergency shelter for youth (Harbour House).

Housing/Services Planned: The Wilderness Children's Home is scheduled to expand to house abused and/or abandoned children. In the coming months, assessments and referrals will be made through the internet and by phone through the HMIS system developed by the Continuum of Care process.

How homeless persons access/receive assistance: People can access these services by calling the facilities directly, by calling the United Way Helpline and 310INFO/211. Law enforcement officers also assist homeless people in locating these facilities. The Crisis Domiciliary Program must be accessed by a referral from the Office of Mental Health.

Transitional Housing

Housing/services in place: Transitional units for recovering substance abusers and/or people with HIV/AIDS (through Matthew 25:40 and Nepenthe House), transitional units for single people and families (through the Southwestern Louisiana Homeless Coalition Inc.), transitional units for youth (through Boys and Girls Village). The New Horizons project funding in 2002 provided five additional units of transitional housing through the Southwestern Louisiana Homeless Coalition. The Calcasieu Women's Shelter expanded its services with the purchase of three transitional housing units to assist it chronically homeless.

Housing Services planned: The Calcasieu Women's Shelter and June Jenkins Women's Shelter are both seeking funding to expand and/or create transitional housing for victims of domestic violence.

How homeless persons access/receive assistance: The Coalition's current transitional units are accessed through a referral from any of the emergency shelters. Boys and Girls Village is accessed through the Office of Family Support or Office of Community Service. Matthew 25:40 and Nepenthe House are accessed through the Office of Addictive Disorders or the Southwest Louisiana AIDS Council. Information and referral to all of these services will be available through the HMIS system.

Permanent Housing

Housing Services in place: Low income housing in the form of public housing and Section 8 (through the Lake Charles Housing Authority), homeownership programs offer counseling and low cost housing options (through Habitat for Humanity, Homeowner Counseling Center and the SWLaHC CHDO certification), low-income housing units are available for the elderly and disabled (through Tower Oaks apartments, Chateau Du Lac and Bayou Villa apartments). Affordable Homeownership Program with the development by the SWLaHC of seven single-family homes sold to very low to moderate-income families. Volunteers of America has developed, through its Supervised Independent Living program, eleven new units with on-site 24-hour care for the mentally ill.

Housing Services planned: Permanent housing project proposed is for ten additional units of permanent housing for people with disabilities through the SWLaHC and funds to rehabilitate four single-family units for its affordable housing program. The SWLaHC is additionally developing eight new single-family units under its Affordable Housing Program for very low to low income families.

How homeless persons access/receive assistance: For the Section 811 program, clients must be referred through their therapist or doctor directly to the Lake Charles Mental

Health Center which then screens and refers the applicant to Volunteers of America. All remaining facilities can be accessed by contacting the property directly, or via the SWLaHC and/or VOA. The client must appear in person with the Lake Charles Housing Authority and complete an application. It is very likely that the client will have his/her name placed on a waiting list because no units are currently available.

Permanent Supportive Housing

Housing Services in place: Low income housing for people with severe mental illness, requiring clients to access supportive services prior to placement (through Lake Villa Apartments – HUD Section 811), low income housing for people with disabilities requiring clients to remain in supportive services (through Lake Charles Housing Authority in conjunction with Volunteers of America and Matthew 25:40), and group homes providing 24-hour care for people with developmental disabilities (through CARC, Normal Life and Evergreen Presbyterian Ministries). A private assisted living facility for the mentally ill is also available for Veterans (through the Chennault Place and the VA).

Housing Services planned: Local community and/or faith-based organizations are exploring options to provide affordable permanent housing with supportive services for their elderly and/or disabled clients and/or members. Calcasieu Housing Authority is currently exploring Shelter Plus Care.

How homeless persons access/receive assistance: In the case of the Shelter Plus Care program, the client must be referred to Volunteers of America or Matthew 25:40 by the agency providing supportive services for their disability. An initial screening for the disability is conducted, then the Housing Authority conducts a second screening prior to acceptance. For the group homes, clients can contact the facility directly, or their case management staff persons at OCDD can refer them.

Include Appendix with The Continuum of Care Housing Activity Chart and Service Activity Chart.

Homeless Strategic Plan

1. The Southwestern Louisiana Homeless Coalition was incorporated in 1995 as a non-profit organization. The organization is made up of service providers, civic institutions, financial institutions, businesses and concerned citizens who tirelessly volunteer to identify the chronically homeless and to assist the homeless in our city and throughout Southwest Louisiana. The SWLaHC is the lead agency in the Continuum of Care process and in development of a continuum of care strategic plan. The mission of the Coalition/Continuum of Care is multi-faceted:
 - To provide direct housing assistance to the homeless, low-income individuals and/or families through emergency, transitional or permanent housing.
 - To provide affordable housing opportunities through the coordination of direct services from local agencies for homeless and low-income persons.
 - To increase awareness to the community-at-large of the plight of homelessness in general and specifically chronic homelessness.
2. As the lead agency, the Southwestern Louisiana Homeless Coalition has proposed, and the city supports, a strategy for eliminating chronic homelessness by 2012. This strategy is included in Appendix XX.
3. The City of Lake Charles provides technical assistance and monetary support to the SWLaHC and the Continuum of Care Process through HOME and Community Development Block Grant (CDBG) Funds. The City has committed Community Block Grant Funds to assist local agencies in development and implementation of an HMIS system.
4. As previously mentioned, the Southwestern Louisiana Homeless Coalition is the lead agency in Lake Charles addressing the needs of the homeless. The SWLaHC is made up of more than twenty (20) service providers. Each member organization is involved in one or more of the following functional areas: outreach/intake assessment, emergency shelters, transitional housing, permanent housing, permanent supportive housing, and supportive housing services. Appendix XX provides a list of members and their specific activity contributions.

CITIZEN PARTICIPATION

The Consolidated Plan requires grantees to adopt a Citizen Participation Plan. The plan contains the required elements listed in the Consolidated Plan regulations 24 CFR 91.105.

Standards

1. Citizen participation will be approached on a community-wide and a neighborhood level.
2. The City will consider any comments and views received and, if deemed appropriate, modify plans and programs accordingly.
3. Citizen participation requirements will not be construed to restrict the authority of the City to develop plans, programs, and activities to be accomplished with federal funds.
4. All aspects of citizen participation shall be conducted in an open manner with freedom of access for all interested persons.
5. There shall be involvement of low and moderate-income persons, members of minority groups, residents of targeted areas and other areas where a significant amount of activity is proposed or ongoing, the elderly, the handicapped, and others who are concerned about the program.
6. Citizens shall be provided adequate and timely information so they can be meaningfully involved at various stages of the program.
7. Submission of views, comments and proposals by citizens is encouraged and solicited.

Encouragement of Citizen Participation Plan

The City of Lake Charles Community Development Division will provide its citizens with an adequate opportunity to participate in the planning and development of its Consolidated Plan. It will also encourage participation in the implementation, monitoring, and evaluation of the use of funds under the Consolidated Plan program. Particularly, emphasis is placed on participation by the residents of the areas where funds are proposed to be spent, and other low and moderate income or blighted areas. The input of individuals, groups, and organizations will be solicited via the news media, word of mouth, and direct contact by telephone, email and /or mail. Various media and communication resources will be employed to enlighten citizens of the benefits of active citizen involvement in the Consolidated Plan program.

The Community Development Division will serve as the City's liaison with interested individuals and groups concerned with the Consolidated plan program. Educational programs for specific project areas, for all target areas, and for city residents in general

The City of Lake Charles is an Entitlement Recipient of Community Development Block Grant Funds (CDBG) under Title I of the Housing and Community Development Act of 1974, as amended and HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. The City of Lake Charles' citizen participation plan was prepared in accordance with section 104 (a) 3 of the Housing and Community Act of 1974 and has been amended as required for the Consolidated Plan in accordance to CFR Part 91, section 105.

The Citizen Participation Plan encourages participation by very low and low-income persons, particularly those living in targeted areas. In addition, it encourages the participation of all its citizens, including minorities and non-English speaking persons, as well as persons with mobility, visual or hearing impairments. It encourages the participation of residents of public and assisted housing developments, in the process of developing and implementing the consolidated plan, along with other low income residents of targeted revitalization areas in which the developments are located.

I. Participation of residents in low and moderate income neighborhoods

To ensure broad and successful public participation, the City will:

-All aspects of citizen participation are conducted an open manner with freedom of access for all interested parties. All Consolidated Planning process hearings and meetings are open to the public with opportunities for public participation.

-All hearings and meetings are announced by legal notices in the lake Charles American Press. A mailing is also sent to the City's Consolidated Plan mailing lists.

-Every effort will be made to provide citizens participating in the Consolidated Planning process with adequate and timely information so that they can be involved in the various stages of the process. These efforts will include public notices and direct mailings. The City has developed a comprehensive Consolidated plan mailing lists as part of this effort.

-In acknowledging the importance of the support of the elected officials, each elected official in Lake Charles, including members of the Lake Charles City Council and Calcasieu Parish Police Jury, shall be given an opportunity to participate in the Consolidated Planning process. They will be forwarded all public notices and meeting mailings noted above.

-Continuity of participation is assured throughout the Consolidated Planning process by the dissemination of information to the Consolidated Plan mailing lists.

-Modifications to the CDBG or HOME Program activities shall be made only in accordance with the procedures outlined in this document.

A. Citizens Advisory Committee

The principle mechanism for achieving citizen involvement in the development, administration and evaluation of Community Development Block Grant and HOME Activities will be through a Citizens Advisory Committee. All aspects of citizens' participation will be conducted in an open manner, with freedom of access for all interested persons and at handicapped accessible locations. The Citizen Advisory Committee meetings will be posted on the official bulletin board of the City and published in the legal section of the official journal for the City.

1. Membership

The Committee will be composed of fifteen (19) members. Committee members should be active community leaders who are aware of the needs of their neighborhood and who will assist in obtaining citizen input concerning CDBG and HOME activities that principally benefit low and moderate-income persons. If a member has three (3) consecutive unexcused absences, this member will be replaced. All members will serve for a two or three-year term. The composition of the Committee will be as follows:

- a. Two representatives who reside in Target Neighborhood A
- b. Two representatives who reside in Target Neighborhood B.
- c. Two representatives who reside in Target Neighborhood C
- d. Two members of the Business Community
- e. Two representatives for homeless persons
- f. Two representatives for persons who are mentally disabled
- g. Two representatives of housing services
- h. Two representatives for elderly and handicapped citizens
- i. One representative for persons with AIDS/HIV.
- j. One representative from the Preservation Society
- k. One representative of non profit

The Mayor shall appoint all members. The Community Development Director will serve as the Administrator to the Advisory Committee, to provide support as needed and to provide continuity of citizen participation throughout all stages of the program including the development of needs, the review of proposed activities and review of program performance. The Director will not be a voting member of the committee.

2. Function

The Citizen Advisory Committee will perform the following functions:

- a. To solicit comments from persons within their perspective neighborhoods or persons they represent relating to the needs of their neighborhoods and performance of the CDBG and HOME programs.
- b. To provide information to persons within their neighborhoods or person they represent concerning public hearings, meetings, proposed CDBG and HOME activities, performance evaluations, etc.
- c. Conduct public hearings and neighborhood meetings to obtain citizen views at all stages of the Community Development Block Grant and HOME Programs. The Committee will review all public comments, recommendations and proposals concerning the development of needs, proposed activities, program amendments and program performance and submit its recommendations to the Mayor.
- d. Conduct Citizen Advisory Committee meetings quarterly each calendar year.

B. Public Hearings

1. Schedule

In order to solicit information from all citizens of Alexandria, one public hearing will be held at a location within each of the five (5) CDBG target neighborhoods during the five-year Consolidated Plan and the one-year Action Plan prior to the comment period during the planning process. The purpose of these hearings will be to obtain citizens views and encourage recommendation of proposed activities that will be funded through CDBG and HOME programs. The hearings will be held at times and locations convenient to potential and actual beneficiaries, and with accommodation for persons with disabilities.

One or more public hearing will be held during the comment period for both the five-year Consolidated Plan and the one-year Action Plan to obtain citizen comments of the final documents. Copies of comments submitted by citizens, the City's assessment of such comments, and a summary of any action taken in response to the comments received will be included in the consolidated plan.

One or more public hearings will be held during the planning stage for any substantial amendment to the five year consolidated plan. A second public hearing will be held during the comment period for any substantial amendment to the five year consolidated plan. Copies of comments submitted by citizens, the City's assessment of such comments, and a summary of any action taken in response to the comments received will be included in the substantial amendment to the five-year consolidated plan.

One or more public hearings will be held during comment period for any substantial amendment to the one-year action plan and during the comment period for the completed consolidated performance report. Copies of comments submitted by citizens, the City's assessment of such comments, and a summary of any action taken in response to the

comments received will be included in the one-year action plan and the performance report.

2. Notice

At least fourteen (14) days prior to each public hearing, the City will publish a notice in easily readable type in the non-legal section of *The Lake Charles American Press*. Such notices shall indicate the date, time, place and topics to be discussed. The City also will make reasonable efforts to provide the notices in the form of announcements on the Public Information Channel, at local churches, by contacting known organized neighborhood groups, and through the efforts of the representatives on the advisory committee.

3. Information

Public hearings will address housing and community development needs, non-housing community development needs, development of proposed activities, and review of program performance. Citizens, public agencies, and other interested parties will be given information including 1) the amount of assistance the City expect to receive including planning and administrative activities; 2) the range of activities that may be undertaken and the kinds of activities previously funded in the community; 3) the processes to be followed in preparing the consolidated plan and the schedule of meetings and hearings; 4) the approximate amount of funds that will be used to benefit persons of very low and low income persons, and the plans to minimize displacement of persons and to assist any persons displaced; 5) the role of citizens in the program, as provided in the Citizen Participation Plan; and 6) a summary of other important program requirements.

4. Non-English Speaking Population

The City of Lake Charles does not have significant identifiable non-English speaking population. It is not deemed necessary that notice or other announcements be published in languages other than English. Should the language characteristics of the population change significantly, the City will make provisions for bilingual distribution of Citizens Participation Information.

C. Publications

1. Five-Year Consolidated Plan

A summary of the proposed five-year consolidated plan will be placed in *The Lake Charles American Press* and will allow at least thirty (30) days for persons to comment. The summary will describe the contents and purpose of the consolidated plan and include a list of the locations where copies of the entire plan may be examined.

2. One-Year Action Plan

A notification will be placed in *The Lake Charles American Press* to inform citizens of the availability of the one-year action plan to afford citizens a reasonable opportunity to examine their contents. At least thirty (30) days will be allowed to receive citizen comments.

3. Substantial Amendments

A notification will be placed in *The Lake Charles American Press* to inform citizens of the availability of any substantial amendments to the one-year action plan or the five-year consolidated plan, as these documents are developed, to afford citizens a reasonable opportunity to examine their contents. At least thirty (30) days will be allowed to receive citizen comments.

4. Consolidated Performance Report

A notification will be placed in *The Lake Charles American Press* to inform citizens of the availability of the consolidated performance report to afford citizens a reasonable opportunity to examine the contents. At least fifteen (15) days will be allowed to receive citizen comments

II. Access to Public Information

A. Public access to information and records regarding the CDBG Program.

The City will provide for full and timely disclosure of its program records and information for the preceding five years consistent with applicable state and local laws regarding personal privacy and obligations of confidentiality.

Documents relevant to the program shall be made available at the City's Community Development Office on the 5th Floor of City Hall, during normal working hours for citizens' review upon either written or oral request. Such documents include 1) all mailing and promotional material; 2) records of public hearings; 3) All key documents, including all prior applications, letters of approval, grant agreements, the citizens participation plan, performance reports,

evaluation reports, Consolidated Plan, other reports required by HUD, and the proposed and approved application for the current year; 4) Copies of the regulations and issuance's governing the program; and, 5) Documents regarding other important program requirements, such as contracting procedures, environmental policies, fair housing and other equal opportunity requirements, and relocation provisions

B. Availability of Consolidated Plan

Copies of the consolidated plan will be available at the Calcasieu Parish Library (main branch), the City of Lake Charles Community Development Division, and Lake Charles Housing Authority Office.

III. Technical Assistance

The City of lake Charles Community Development Division will provide for and encourage the submission of views and proposals regarding the Community Development and HOME Programs by citizens, particularly low and moderate-income persons and residents of blighted neighborhoods. The City will provide technical assistance to groups representative of persons of very low and low income that request such assistance in developing proposals for funds under any of the programs covered by the consolidated plan. The level and type of assistance will be determined at the time of the request. The City will provide a timely written response to all written proposals submitted within thirty (30) days stating the reasons for the action taken by the City of the Proposals.

The Community Development office will provide technical assistance to the Citizens Advisory Committee to familiarize them with overall program aspects; particularly the process for determining community needs, program planning, citizens' input and program assessment.

IV. Anti-Displacement

The City of Lake Charles intends to minimize displacement of persons in the implementation of CDBG and HOME activities. If displacement becomes necessary in order to accomplish program objectives, persons displaced will be assisted according to the HUD Handbook 1378, Tenant Assistance, Relocation and Real Property Acquisition, including any amendments and 24 CFR part 92.353, displacement, relocation and acquisition regulations.

V. Complaints and Grievances

Citizen complaints or grievances may be submitted in writing and mailed to the Community Development Office, P. O. Box 900, Lake Charles, LA 70602-0900 or may be hand delivered to the 5th Floor of City Hall. A written response will be provided within fifteen (15) working days where practicable to all written complaints and grievances received by the Community Development Office.

VI. Amendments

The City of Lake Charles will amend its consolidated plan whenever one of the following decisions are made:

1. To make a substantial change in its allocation of priorities or a substantial change in the method of distribution of funds;
2. To carry out an activity, using funds from any program covered by the consolidated plan (including program income), not previously described in the action plan;

3. To substantially change the purpose, scope, location, or beneficiaries of an activity.

Public comments for amendments to the consolidated plan will follow the procedures outlined above in section I-B concerning public hearings.

A “Substantial Change” is defined by the City of Alexandria to be:

1. A proposed new activity which cannot reasonably be construed to have been included within the programmatic intent of the adopted application or in the commitment of funds to a specific project; or
2. An activity that was identified in the adopted application, but which subsequently is proposed to be deleted; or
3. An activity that is proposed to be altered in terms of its purpose, scope, location, or beneficiaries to such an extent that it can no longer reasonably be construed as the activity reviewed by the public and approved by the Alexandria City Council.

APPENDIX 6

Chronic Homelessness Goals Chart

- (4) Indicate future-oriented goals and the specific action steps for each that will be taken over the next 18 months in carrying out a strategy to end **chronic** homelessness in your community. Specify the entity that has the lead responsibility for success or failure in carrying out each step and provide specific target dates for completion.

Goal: End Chronic Homelessness ("What" are you trying to accomplish)	Action Steps ("How" are you to go about accomplishing it)	Responsible Person/Organization ("Who" is responsible for accomplishing it)	Target Dates (mo/yr will be accomplished)
Ex: Count unsheltered homeless to establish baseline	a. Develop strategy of who does what. b. Get concurrence of best date. c. Train volunteers in techniques.	Emergency Shelter Commission	January 2006
Goal 1: Developing a Plan to End Homelessness	Coordinate a committee of key players to develop a plan to end homelessness in Region V.	<ul style="list-style-type: none"> • Region V Committee for Ending Homelessness • Parish Government in Region V 	December 2004-2005 June 2005
Goal 2: Continue in the development of our HMIS	Await final grant agreement between HUD and the Volunteer Center of Southwest Louisiana Agencies who have agreed to be a part of HMIS will begin training and implementation	<ul style="list-style-type: none"> • Volunteer Center of SWLA • Homeless Service Providers 	July 2004 – January 2006
Goal 3: Establish in our community a coordinated program to provide emergency homelessness prevention strategies to prevent eviction and homelessness	Develop a system for coordination and information sharing among service providers, churches, and agencies that currently have homeless prevention programs to know eligibility criteria for services and ensure existing prevention dollars are maximized; seek strategies to develop additional services where gaps exist including looking for available funding for our	<ul style="list-style-type: none"> • Homeless Service Providers • Region V Committee to End Homelessness. 	December 2005 – June 2006
Goal 4: The need for stable housing for those people being released from public institutions is being addressed	Work with local public institutions (jails, hospitals) to determine needs and develop a process	<ul style="list-style-type: none"> • Region V Committee for Ending Chronic Homelessness • Service Providers • Mainstream Program Providers • Key individuals from corrections, hospitals, and law enforcement 	December 2006
Goal 5: Housing programs in our community work together to reduce or minimize the length of time people remain homeless, and the number of times they become homeless	Develop a coordination of services between housing providers so appropriate housing is offered to those who are homeless, with referral to appropriate services so that ultimately they can move towards housing stability in permanent housing Work with our local housing authorities and HUD financed complexes to address problems /barriers that are created by problem background checks and rent history problems	<ul style="list-style-type: none"> • Local Homeless Shelters • Local Housing Authorities • Homeless Service Providers • HMIS 	July 2007
Goal 6: The community has skilled housing search and housing placement services available to rapidly re-house all people losing their housing ro who are homeless and who want permanent hosuing	Develop an outreach program with local housing agencies, non-profit organizations, landlords and rental ; Identify programs providing case management services in low-income housing; Obtain and maintain access to financial subsidies to help with moving, utility deposits rental and/or foreclosure payment assistance.	<ul style="list-style-type: none"> • Local Housing Authorities, • Transitional and permanent housing;Services Providers • Homeless Coalition membership • HMIS system 	June 2005 – December 2006 August 2005 - February 2007

<p>Goal 7: Assure that people being housed have access to resources that will help them become stabilized in housing</p>	<p>Develop and seek funding sources for case management program within the Continuum to include all homeless service providers; coordinate and collaborate with mainstream resources and grassroots organizations; plan a training/workshop to discuss programs and issues related to providing assistance to homeless.</p>	<ul style="list-style-type: none"> • Continuum of Care Partners • City of Lake Charles • Housing Authorities from Lake Charles Sulphur, and Calcasieu Parish • Mainstream Program Providers, Church organizations and Social Service Providers • Calcasieu Parish School Board 	
<p>Goal 8: Increase the supply of permanent affordable housing</p>	<p>Prepare and submit 2005 CoC Application;</p> <p>Use HMIS to analyze and assess needs on an ongoing basis</p> <p>Provide grantsmanship and technical assistance to agencies to assist in applying for housing development funding; research the different types of affordable housing options.</p> <p>Based on funding sources and availability develop time lines for adding to the supply of permanent housing in our community</p>	<ul style="list-style-type: none"> • Homeless Coalition and partners • City of Lake Charles • Chamber of Commerce, United Way • Housing Authorities • Habitat for Humanity • Real estate agencies • Banks • Housing developers 	<p>June 2005 – December 2006 August 2005 – February 2007</p>
<p>Goal 9: Ensure that homeless persons have incomes to pay for housing</p>	<p>Research opportunities for consumer run businesses; explore funding sources to develop innovative job training programs; Collaborate with the Workforce Center and Louisiana Rehab Services to discuss employment services and programs for the homeless.</p> <p>Develop a system that would provide the help needed to work through the eligibility process in applying for appropriate benefits for those who are experiencing homelessness</p>	<ul style="list-style-type: none"> • Service Provider • City of Lake Charles • Community Business Leaders • Calcasieu Parish, Workforce Center • Louisiana Rehab Services 	

CoC

Continuum of Care

HMIS

Homeless Management Information System

NAMI

National Alliance for the Mentally Ill

b. Other Homeless Goals Chart

In addition to the goals for ending chronic homelessness, please describe the goals and specific action steps for each that will be taken over the next 18 months that your community has developed to address homelessness. Specify the entity that has lead responsibility for carrying out each step and specific target date for completion. Please use the following format.

Goal: Other Homelessness	Action Steps	Responsible Person/ Organization	Target Dates
Goal 1: Continue with the development of our HMIS system	Await final grant agreement from HUD to the Volunteers Center Southwest Louisiana All agencies who have agreed to be apart of HMIS will begin to receive the necessary training Assess which homeless/housing programs have not yet agreed to be a part of HMIS and work with them to be a part of this effort	<ul style="list-style-type: none"> • Volunteers Center Southwest Louisiana • Continuum of Care Partners 	August 2005 January 2006 December 2006 (This would need to be an ongoing process)
Goal 2: Increase involvement of city and parish law enforcement agencies to assist with plan for increasing outreach efforts	Meet with law enforcement to begin joint efforts in obtaining a more accurate street count of those who are homeless In our region	<ul style="list-style-type: none"> • CoC Planning Committee • Coalition Partners • Lake Charles Police Department • Calcasieu Parish Law Enforcement • Law enforcement agencies in Allen, Cameron, Jeff Davis, and Beauregard Parishes 	August 2006
Goal 3: Assess areas that are effected by homelessness that are not represented in the coalition and encourage their participation (ie: health/medical)	Recruit key individuals from identified agencies/programs to become actively involved in the Coalition	CoC partners	July 2006 (Ongoing Process)
Goal 4: Maintain current permanent housing programs	Submit project renewals with the 2005 CoC Application	<ul style="list-style-type: none"> • SWLA Homeless Coalition • Sulphur Houisng Authority • Volunteers of America 	June 2005

<p>Goal 5: Explore possibilities and resources to increase housing resources in the rural parishes (Allen, Beauregard, Jeff Davis, Cameron)</p>	<p>Meet with housing authorities in these areas to discuss options/ideas of programs that they would agree to be a part of and funding availability</p>	<p>CoC partners Rural Housing Authorities</p>	<p>August 2006</p>
<p>Goal 6: Lake Charles Police Department is developing their Crisis Intervention Training which will provide specially trained officers to deal with those who have a mental ill/which in many cases will involve dealing with homeless individuals</p>	<p>Lake Charles Police Department and Calcasieu Parish Sheriff's Departments will continue with training efforts</p> <p>Develop a triage center that will be an alternative to hospitals or jails</p>	<ul style="list-style-type: none"> • Lake Charles Police Department • Calcasieu Parish Sheriff's Department • Office of Mental Health • NAMI • Local Hospitals • City of Lake Charles Mayor's Office 	<p>June 2006</p>
<p>Goal 7: Continue to foster relationships in the community to promote an understanding of the causes and possible solutions surrounding homelessness along with needs in services for homeless individuals</p>	<p>Provide education to service agencies in our community about services available to those who are homeless</p> <p>Involve area media in helping to educate the public issues surrounding homelessness encouraging the community to become a part of the solution</p>	<p>Continuum of Care partners</p> <p>SWLA Homeless Coalition</p>	<p>June 2006 (Ongoing)</p>
<p>Goal 8: Continue to form relationships with those who are homeless in order to educate them on housing resources and available services</p>	<p>Development handouts/resource guides that provide information on housing and services that are available to them</p> <p>Look for available funding to develop a case management program that would provide outreach and work with those in shelters to link them appropriate community resources</p>	<p>SWLA Homeless Coalition</p> <p>CoC Partners</p>	<p>June 2006</p> <p>June 2006</p>

*Continuum of Care (CoC)

PERFORMANCE MEASUREMENT DEFINED:

Performance measurement is simply an organized process for gathering information to determine how well programs and projects are meeting needs, and then using that information to improve performance and better target resources. There are two critical components of **performance measurement**: (1) productivity and (2) program impact. In housing and community development agencies, productivity reflects the level of efficiency (quantity, quality, and pace) with which a grantee undertakes its activities. Program impact, on the other hand, reflects the extent to which those activities yield the desired outcomes in the community or in the lives of persons assisted.

The following performance measures/indicators are the City of Lake Charles' guide to measuring its programs performance, ensuring that each program is productive in providing the most significant impact to the citizens of Lake Charles.

OWNER HOUSING OBJECTIVES

- I. Improve the condition housing for low-income homeowners (housing rehab and reconstruction).

Input

Provide funding for citizens to have homes rehabbed or reconstructed.

Activities

Notices will be placed in the official journal of the City, television, radio, and the City's website regarding the application process October 1 through October 31 of each year. All previous applicants will reapply by updating information and new applicants will submit the required information. All applications will be scored and ranked according to need.

Output

A minimum of fifty (50) households during the five-year period will receive improved living conditions and a minimum of fifty (50) substandard homes will be brought to code standards.

Outcome

The number of households with improved living conditions and the number of sub-standard housing brought to code standards.

- II. Increase the viability for potential homeownership opportunities (home buyer counseling)

Input

Through partnerships, home buyer education is provided to potential homeowners.

Activities

Notices are placed in the official journal of the City and other media outlets of home buyer education classes. Partnerships with LSU Agricultural Center, ACORN, and banks that provide home buyer education to potential homeowners have been productive. Upon completion of the classes, a Certificate of Completion is awarded to each participant.

Output

Completion of home buyer education program allows citizens to qualify for a home mortgage.

Outcome

The number of potential low-income homeowners is increased and improves the ability to qualify for a home mortgage.

- III. Increase the viability for potential homeownership opportunities (down payment/closing costs assistance).

Input

Provide available funding to potential qualified home buyer for down payment/closing costs assistance.

Activities

Once a potential qualified home buyer has completed the home buyer education program and qualifies with a lender, then the potential home buyer applies for down payment/closing costs assistance. Section 8 guidelines are used to qualify the applicant.

Output

Over the five-year period, forty \$5,000 grants will be provided to low-income persons for down payment/closing costs assistance. A maximum of eight (8) grants will be provided each year.

Outcome

The number of potential homeowners will increase.

- IV. Preserve neighborhoods through the development of infill housing (new construction).

Input

Provide fifteen percent (15%) of each year's HOME allocation for designation of CHDO activities.

Activities

Notices are placed in the official journal of the City and other media outlets, along with the City's website, for nonprofit organizations that are interested in becoming CHDOs to make application with the City's Community Development Division. During the application process, the staff will in-service the organization regarding required documentation. Once certified and depending on the number of homes to be built and timeline for completion, the organization will share in the CHDO designated allocation.

Output

During 2005-2009, a minimum of five (5) houses will be completed by CHDOs with a minimum of one (1) to be completed each year.

Outcome

This will increase the number of citizens to become homeowners.

COMMUNITY DEVELOPMENT OBJECTIVES

- I. Improve living conditions by addressing non-housing Community Development needs.

Input

Provide funding for infrastructure improvements.

Activities

The Finance Director, Architectural Consultant, Administration, and Community Development Division meet to discuss infrastructure and public facility needs in the CDBG targeted areas. A progression plan is in place to address this objective.

Output

A minimum of ten (10) streets, along with City funds, will be completed during 2005-2009 program years. A minimum of two (2) streets will be completed each year.

Outcome

Improve the quality of life for participants by improving the living conditions within the targeted area.

- II. Improve neighborhood conditions.

Input

Devise a revitalization strategy to identify ways of stabilizing existing neighborhoods.

Activities

A committee will be formed to address the revitalization strategy. The committee will include City Administrators, Community Development staff, citizens from the targeted areas, and a consultant to guide through the process.

Output

Completion of the neighborhood revitalization strategy for the targeted areas.

Outcome

A clear understanding of issues surrounding neighborhood revitalization and solutions for specific targeted areas.

- III. Expand business opportunity efforts by supporting economic development.

Input

Expand economic development initiatives partnering with local lending institutions to create, expand, and/or improve businesses in targeted area neighborhoods utilizing low-interest loans and grants. Also, providing Microenterprise experiences and training for citizens to become viable small businesses.

Activities

Provide training for expanded and new businesses to become independent and productive small businesses through Microenterprise classes, seminars, and workshops. Partnering with Southwest Louisiana Partnership, Chamber of Commerce, the Small Business Program housed at McNeese State University, and lending institutions will provide these opportunities.

Output

Assist in expanding and/or creating one public/private partnership.

Outcome

Expanded and/or new business development within targeted area neighborhoods.

- IV. Address community needs through community-based public service programs.

Input

Provide funding to nonprofit organizations to deliver services to seniors, youth, and all other citizens.

Activities

Through the Request for Proposals, nonprofit agencies may request funds to deliver services to seniors, youth, and all other citizens in the targeted area. A selection committee will be formed to review and select qualified proposals for awarding. Notices for Request for Proposals will be placed in the official journal of the City, other media outlets, and the City's website.

Output

Provide funding for one or more programs directed towards targeted area citizens.

Outcome

Improved accessibility to programs for targeted area citizens.

HOMELESS

- I. Strengthen the collaboration with homeless providers to supply a continuum of services.

Input

Provide funding, support, and technical assistance to homeless providers for continuum of care services.

Activities

A ten-year homeless plan committee was formed with providers of continuum of care services and the City's Community Development Division. The committee divided into sub-groups to define goals, action steps, responsible persons/organizations, and target date. In the five-parish area, each City provided a Resolution of Support to the committee.

Output

Continuously strengthening collaboration of homeless providers will decrease the number of citizens needing continuum of care services.

Outcome

The quality of life for citizens who are in need of continuum of services through the collaboration of homeless providers.

- II. Provide support for services aimed at the prevention and elimination of homelessness (shelter program).

Input

Provide staff assistance and support in helping to prevent and eliminate homelessness.

Activities

Staff provides assistance to agencies that are interested in applying for the State's Emergency Shelter Grants. After completion of each application, the staff compiles the information with support of the Administration and City Council and submits to the State for funding. After funding, staff oversees the reporting system.

Output

Support for services in the prevention and elimination of homelessness will increase to help end chronic homelessness.

Outcome

The number of programs to assist in the prevention and elimination of homelessness will increase.

HIV/AIDS

No funding has been identified through the City for HIV/AIDS.

NON-HOMELESS SPECIAL NEEDS

Needs in this category are provided by a variety of nonprofit agencies. No funds through the City has been identified. The City provides support and technical assistance.

PUBLIC FACILITIES OBJECTIVES

No public facilities' activities are planned at this time.

APPENDIX 5: Continuum of Care Housing Activity Charts

Fundamental Components in CoC System - Housing Activity Chart															
<i>EMERGENCY SHELTER</i>															
Provider Name	Facility Name	HMIS			Geo Code	Target Pop.		2005 Year-Round Units/Beds				2005 Other Beds			
		Part. Code	Number of Year-Round Beds			A	B	Family Units	Family Beds	Individual Beds	Total Year-Round	Seasonal	Over-flow/ Voucher		
Current Inventory			Ind.	Fam.											
Salvation Army	Center of Hope	N	0	0	229078	SM	FC	3	6	26	32	0	0		
Calcasieu Womens Shelter	Calcasieu Womens S	N	0	0	229078	SF	DV	0	0	33	33	0	0		
June Jenkins Womens Shelter	June Jenkins Women	N	0	0	229011	SF	DV	0	0	18	18	0	0		
CADA (Communities Against Domestic	Jennings Womens Sh	N	0	0	229053	SF	DV	0	0	9	9	0	0		
The Lord's Place	The Lord's Place	N	0	0	220978	SM		0	0	28	28	0	0		
Potter's House	Potter's House	N	0	0	220978	SF	DV	0	0	23	23	0	0		
City of Refuge	City of Refuge	N	0	0	229019	M	VET	0	0	20	20	0	0		
Daily Bread	Daily Bread	N	0	0	220978	SM		0	0	6	6	0	0		
Volunteers of America	Crisis Domicillary Pr	N	0	0	220978	SMF		0	0	6	6	0	0		
Harbour House, E.T.C.	Harbour House, E.T.	N	0	0	220978	YMF		0	0	20	20	0	0		
Boys & Girls Village	Boys & Girls Village	Z	0	0	220978	YMF		0	0	36	36	0	0		
Briscoe	Briscoe	Z	0	0	220978	SMF		0	0	37	37	0	0		
TOTALS			0	0		TOTALS		3	6	262	268	0	0		
Anticipated Under Development Occupancy Date															
TOTALS								0	0	0	0	0	0		
Unmet Need								TOTALS		1	1	79	80	0	0
1. Total Year-Round Individual ES Beds			262		4. Total Year-Round Family ES Beds			6							
2. Year-Round Individual ES Beds in HMIS			189		5. Family ES Beds in HMIS			6							
3. HMIS Coverage Individual ES Beds			72%		6. HMIS Coverage Family ES Beds			100%							

APPENDIX 5: Continuum of Care Housing Activity Charts

Fundamental Components in CoC System - Housing Activity Chart											
<i>Permanent Supportive Housing</i>											
Provider Name	Facility Name	HMIS			Geo Code	Target Pop		2005 Year-Round Units/Beds			
		Part. Code	#Yr. Round			A	B	Family Units	Family Beds	Individual /CH Beds	Total Year-Round Beds
Current Inventory			Ind	Fam							
Volunteers of America	SIL (Supervised Indep	N	0	0	220978	SMF		3	3	8-Jan	11
SWLAHC-CoC	Hope Homes I and II	N	0	0	220978	FC		7	14	4-Jan	18
Sulphur Housing Auth	Shelter + Care	N	0	0	220978	FC		4	10	16	26
Volunteers of America	Lake Villa	N	0	0	220978	SMF		2	4	16	20
TOTALS			0	0	TOTALS			16	31	44	75
<i>Anticipated</i>											
<i>Under Development</i>											
		Occupancy Date									
Lake Charles Housing Authority		2005 July		220978	FC		2	5	20	25	
NAMI (811)		2006 March		220978	SMF		0	0	23	23	
Volunteers of America		2006 May		220978	SMF		1	2	14	16	
SWLAHC-CoC	New Directions	2006 Aug		220978	SMF		0	0	5	5	
TOTALS							3	7	57/5CH	69	
Unmet Need					TOTALS		5	11	30/2CH	43	
1. Total Year Round Individual PSH Beds		44									
2. Individual PSH Beds in HMIS		44									
3. HMIS Coverage Individual PSH Beds		100%									
(Divide line 2 by line 1 and multiply by 100. Round to whole number)											
4. Total Year Round Family PSH Beds		31									
5. Family PSH Beds in HMIS		31									
6. HMIS Coverage Family PSH Beds		100%									
(Divide line 5 by line 4 and multiply by 100. Round to whole number)											

APPENDIX 3: Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Example:	75 (A)	125 (A)	105 (N)	305
1. Homeless Individuals	96 (A)	10(A)	32(A)	138
2. Homeless Families with Children	9(A)	7(A)	0(A)	16
2a. Persons in Homeless Families with Children	27(A)	23(A)	0(A)	50
Total (lines 1 + 2a only)	123	33	32	188
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
1. Chronically Homeless	57(A)		10(A)	67
2. Severely Mentally Ill	27(A)		*12(A)	39
3. Chronic Substance Abuse	11(A)		*6(A)	17
4. Veterans	21(A)		*2(A)	23
5. Persons with HIV/AIDS	7(A)		*2(A)	9
6. Victims of Domestic Violence	13(A)		*2(A)	15
7. Youth (Under 18 years of age)	1(A)		*0(A)	1