



Program Year 2025 Annual Action Plan

(October 1, 2025 to September 30, 2024)

**Community Development Block Grant and
HOME Investment Partnerships Program
Summary**



HUD Entitlement Community

Lafayette Consolidated Government (LCG) has been a U.S. Department of Housing and Urban Development (HUD) entitlement community for more than 50 years. As an entitlement community, LCG is required to create a Five (5) Year Consolidated Plan (Con Plan), a strategic guide used to identify and address the housing and community development needs of our low- and moderate-income (LMI) residents.

The Con Plan must also identify how LCG will address these needs and disperse two (2) types of grant funds from HUD: Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). CDBG can be used for various activities, such as home repairs, housing counseling services, demolition of dilapidated properties, accessibility improvements, and economic development initiatives. HOME is more specialized and must be used for new housing construction or bringing a home up to modern codes set by HUD and local ordinances through rehabilitation and remediation.

Funding must be predominately (70% or more) spent on efforts that benefit low- and moderate-income persons. Low- and moderate-income persons are determined by a HUD formula that uses the area median income (AMI).

Lafayette Parish's AMI for 2025 is \$84,700, which is higher than the state average. Based on this AMI, a household of four (4) that makes \$67,750 or less is considered Low-Income and is eligible for various forms of assistance. Special consideration is given to citizens who are elderly or living with disabilities and those in communities that have a higher concentration of LMI persons.

As an entitlement community, LCG is granted an annual allocation from HUD to assist LMI community members. This amount of the grant is based on a formula related to the amount of funding granted by the US Congress and the local population. While awaiting our award, we use the prior year's allocation when planning activities for our Annual Action Plan.

Estimated Funding Allocation Based on the Program Year 2024 Allocation:

\$1,536,789 – Community Development Block Grant (CDBG)

\$597,004 – HOME Investment Partnerships Program (HOME)

The Consolidated Plan and Annual Action Plan

The current five (5) year Con Plan, which runs from 2023 to 2027, focuses on activities related to the following items identified as community priorities:

1. Provide decent housing through retention of a jurisdiction's affordable housing stock and increasing the availability of permanent housing in healthy, safe conditions at affordable cost to low-income and very low-income families. This is accomplished by investing funds into rehabilitation and new construction that covers some or all of the costs for the homeowner. We also provide first-time homeowner loans at reasonable rates using nondiscriminatory lending practices to assist with down payment costs for low-income persons.
2. Provide a suitable living environment by improving the safety and livability of neighborhoods, increasing access to quality public services, and reducing the isolation of income groups within a community or geographical area. We can achieve this by revitalizing deteriorating or deteriorated neighborhoods. We also restore and preserve properties with special historical, architectural, and aesthetic value.
3. Expanding economic opportunities through the creation or retention of jobs through the use of loans to small businesses that target employing current low-income persons, access to capital and credit for the development of activities that promote long-term economic and social viability of the community, and the empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in Federally assisted and public housing.

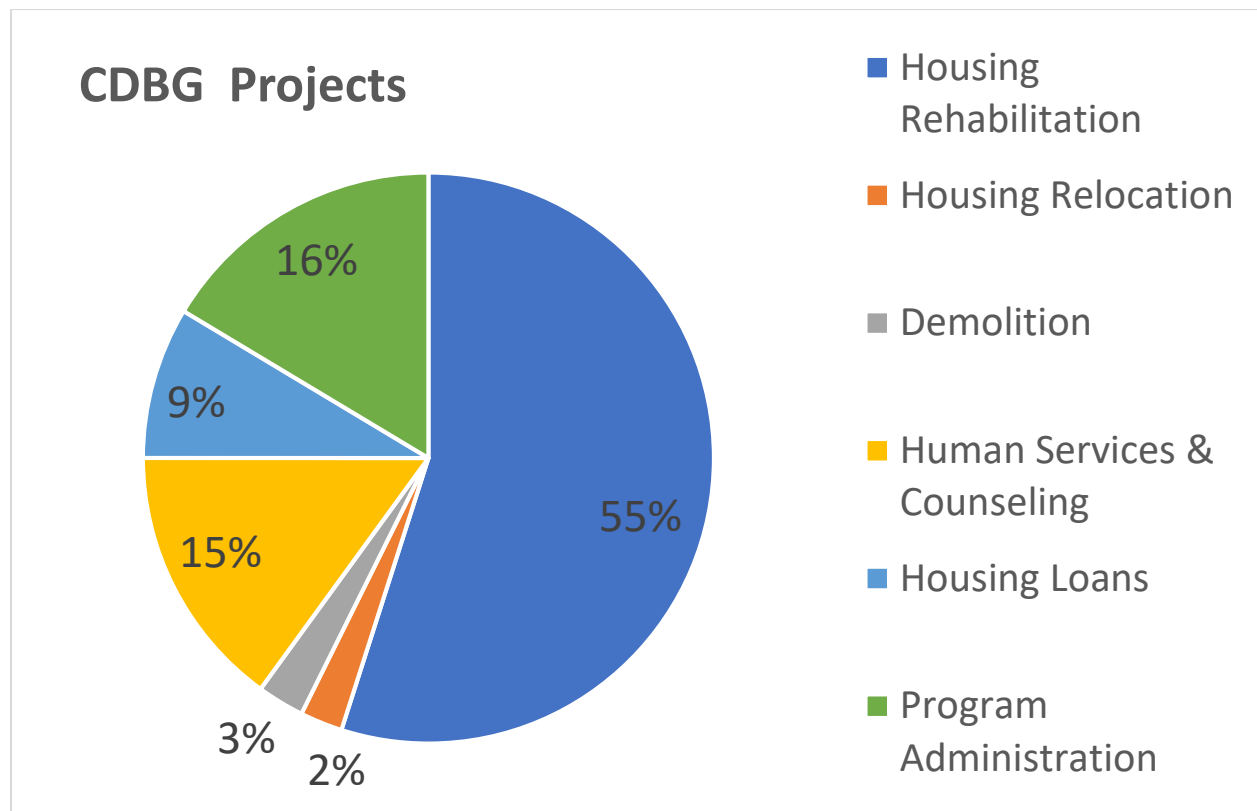
In addition to the Con Plan, LCG produces an Annual Action Plan to identify how our five (5) year goals will be implemented each program year (October 1 to September 30). LCG ensures transparency by presenting recommended activities for the Annual Action Plan at our first of two public hearings in January/February. The proposed information is based on data analysis and prior feedback from the community. Community members are encouraged to provide feedback on proposed projects throughout the process.

This final draft of the Annual Action Plan is introduced at our second public hearing in April/May for public comment and feedback for 30 days. After the comment period, LCG will incorporate any new or additional information for the finalized plan to be approved by the Mayor-President, Parish Council, and City Council, then submit it to HUD.

LCG produces a performance review at the end of the program year through a Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is used to inform the community and HUD about the outcome of our Annual Action Plan. The CAPER is released in November/December for a fifteen (15) day public review and comments.

Program Year 2025 Proposed Activities – CDBG Projects

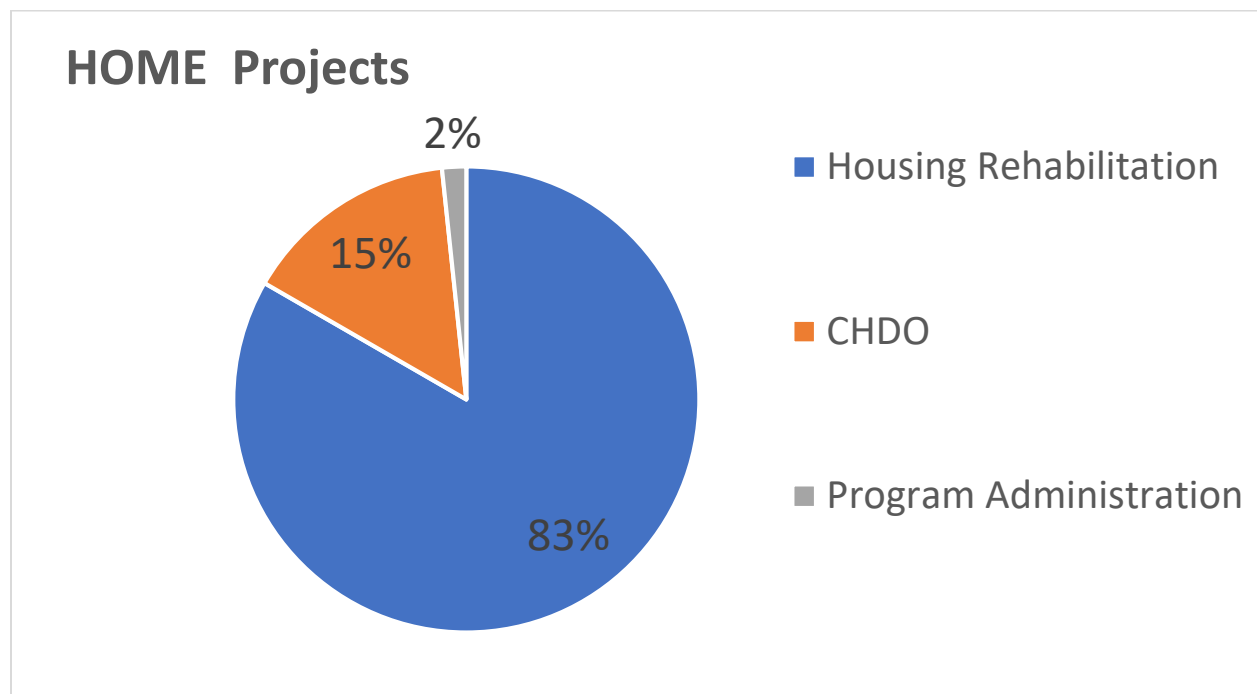
Community Development Block Grant (CDBG) funds can be used for various activities, such as home repairs, housing counseling services, demolition of dilapidated properties, accessibility improvements, and economic development initiatives. LCG's highest priority is to rehabilitate houses so that LMI residents can more easily remain in their homes. In addition to funding direct assistance to community members, LCG utilizes a portion of CDBG to pay for the administration of the program. These activities include employee salaries and benefits, training expenses, and other general office expenses.



Project Category	Allocation
Housing Rehabilitation	\$844,149
Housing Relocation	\$37,000
Demolition	\$41,000
Human Services & Counseling	\$230,518
Housing Loans	\$132,151
Program Administration	\$251,971
TOTAL	\$1,536,789

Program Year 2025 Proposed Activities – HOME Projects

The HOME Investment Partnerships Program (HOME) is more specialized and must be used for new housing construction or bringing a home up to modern codes set by HUD and local ordinances through rehabilitation and remediation. HOME is also used to support local groups called Community Housing Development Organizations (CHDOs). HUD requires entitlement programs to provide a minimum of 15% of their annual allocation to fund qualified projects. LCG utilizes a portion of HOME to pay for the administration of the program. These activities include employee salaries and benefits, training expenses, and other general office expenses.



Project Category	Allocation
Housing Rehabilitation	\$497,453
CHDO	\$89,551
Program Administration	\$10,000
TOTAL	\$597,004

Unexpended Funds – Fund Balance

When LCG cannot expend the full allocated amount, we will invite non-profit organizations to apply for the remaining fund balance. The projects must meet the same standards and serve the same population. The application process opens in January or February, with recommendations announced to the public in April or May. Applications are reviewed and scored by a team of subject matter experts based on various factors, including compliance with the Con Plan, impact on LMI persons, organizational capacity, and speed of expenditure. HUD requires that LCG spend its funding allocation rapidly and within federally mandated timelines.

Final Submission

Proposed projects in the Annual Action Plan (projects) and the fund balance recommendations (recommendations) are required to undergo various approval processes.

Prior to the projects and recommendations being released to the public, they are reviewed by senior management and the Lafayette Mayor-President to ensure alignment with community needs and investments.

Once approved, the projects and recommendations are announced, and the public is given the opportunity to review and provide feedback. The projects, recommendations, and all relevant feedback are submitted to the Parish and City Councils through ordinances to allocate the funding. The final step is to submit an amendment to HUD for final approval.



DRAFT

2025 Annual Action Plan

This document is available for public review and comment beginning Monday, April 28, 2025, and ending Friday, June 6, 2025.

Please leave your name, address, phone number, and comments on the tablet provided, or mail, fax, or email your comments to –
LCG, Community Development and Planning Department

(Attn: Jenni Moreau)

P.O. Box 4017-C, Lafayette, LA 70502

FAX: (337) 291-8415

or email: jmoreau@lafayettela.gov

All comments must be submitted by 5 PM, Friday, June 6, 2025.

Prepared By:

Lafayette Consolidated Government
Community Development and Planning Department
Lafayette, Louisiana

Executive Summary

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

1. Introduction

The Lafayette City-Parish Consolidated Government (LCG) 2023/2027 Consolidated Plan is a U.S. Department of Housing and Urban Development (HUD) -mandated document that describes the housing and community development needs of the LCG's low- and moderate-income residents and identifies the activities required to address those needs over a five-year period. The preparation and submission of the Consolidated Plan and subsequent Annual Plans is required for the LCG to receive Federal entitlement funds from HUD's Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). The Program Year 2025 Annual Action Plan is the third action plan of the five (5) year Consolidated Plan.

2. Summarize the objectives and outcomes identified in the Plan

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

The Lafayette Consolidated Government Community Development and Planning Department (LCG-CDP) will recommend that the LCG City and Parish Councils provide funding for activities to address the following objectives:

- To provide decent, affordable housing by improving affordability.
- To create suitable living environments by improving the sustainability of low- and moderate-income neighborhoods.
- To create economic opportunities through the sustainability of small businesses and low- and moderate-income jobs.

To accomplish these objectives, LCG-CDP recommended funding for the following types of activities: owner housing rehabilitation and temporary relocation, housing counseling, demolition grants, housing loans (both to first-time homebuyers and low- and moderate-income housing developers, should they request funding), and business loans to create and/or retain low- and moderate-income jobs.

3. Evaluation of past performance

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

For years, LCG-CDP's primary goal has been to address its most documented and pressing priority need - affordable housing for low- and moderate-income households. According to American Community Survey Data, Lafayette Parish has thousands of low- and moderate-income households experiencing some type of housing problem (physical housing problem, housing cost burden, overcrowding, or a combination of the three). As always, the number of households in need far exceeds what LCG-CDP can address with its federal entitlement awards. Addressing affordable housing needs will likely remain LCG-CDP's priority goal.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Public Hearing #1 for the 2025 Annual Action Plan

Public Hearing #1 - 01/14/2025, 10:00 a.m. and 6:00 p.m. at The Clifton Chenier Center, Building C Auditorium, 220 W Willow Street, Lafayette, LA. Invitations were submitted to the LCG Council and Administration on 12/09/2024. A public notice was published in the 12/29/2024 edition of the Lafayette Daily Advertiser. Email notifications were sent to interested parties on 11/22/2024 and 01/07/2025. The hearings discussed the annual planning process, the funding application process, the availability of federal entitlement funding and fund balance, Program Year 2023 accomplishments, and proposed goals for Program Year 2025.

Public Hearing #2 for the 2025 Annual Action Plan

Public Hearing #2 - 04/24/2025, 6:00 p.m. at The Clifton Chenier Center, Building C Auditorium, 220 W Willow Street, Lafayette, LA. Invitations were submitted to the LCG Council and Administration on 04/10/2025. A public notice was published in the 04/13/2025 edition of the Lafayette Daily Advertiser. Email updates were sent to interested parties on 04/21/2025. At the hearing, LCG-CDP announced its recommendations that will be presented to the LCG Council for federal entitlement funding, outlined the remainder of the Program Year 2025 planning schedule, and announced the goals and projects we decided to implement.

Transportation and translators for disabled and/or non-English speaking persons were available for all public hearings by contacting LCG-CDP one week prior to each hearing.

Public Review of Draft LCG 2025 Annual Action Plan

The proposed 2025 Annual Action Plan was released for public review from 04/28/2025 to 06/06/2025 at the following locations:

- Lafayette Parish Public Libraries:
 - o Main Branch (301 W Congress Street, Lafayette, LA)
 - o Clifton Chenier Center Branch (202 W Willow Street, Building C, Lafayette, LA)
- Lafayette City-Parish Hall (705 W University Avenue; Lafayette, LA):
 - o LCG, Community Development and Planning Department (Second Floor)
 - o Lafayette City-Parish Council Office (First Floor)
- Housing Authority of the City of Lafayette, LA (Administration Office - 115 Kattie Drive, Lafayette, LA)

The document was also available to review via the LCG-CDP's website - <http://www.lafayettela.gov/DP/Consolidated-Planning>

5. Summary of public comments

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

To be determined

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

To be determined

7. Summary

The main focus of the 2025 Annual Action Plan for LCG-CDP will remain affordable housing for low- and moderate-income households. Additionally, LCG-CDP will work to increase economic opportunities for low- and moderate-income persons in the community.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	LAFAYETTE	
CDBG Administrator	LAFAYETTE	LCG, Community Development and Planning Department
HOME Administrator	LAFAYETTE	LCG, Community Development and Planning Department

Table 1 – Responsible Agencies

Narrative (optional)

LCG-CDP is the lead department responsible for developing and implementing the LCG's 2025 Annual Action Plan. LCG-CDP is responsible for data gathering, public participation, plan preparation, administering grant programs (CDBG and HOME), and monitoring all activities funded through the Annual Action Plan.

Consolidated Plan Public Contact Information

Jenni Moreau, Planner II
LCG Community Development and Planning Department
P.O. Box 4017-C, Lafayette, LA 70502
JMoreau@LafayetteLA.gov; Phone - (337) 291-8422; Fax - (337) 291-8415

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

1. Introduction

LCG-CDP conducted Program Year 2025 consultations via telephone, email, and public hearings. Consultation between public and private agencies consisted of collecting information regarding 1) changes to LCG 2023/2027 Consolidated Plan priority needs (if necessary), and 2) upcoming activities to assist low- and moderate-income households with affordable housing and other priority activities.

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

To enhance the coordination between public and assisted housing providers and private and governmental health/mental health/service agencies, LCG-CDP:

1. informs LCG administration and council of all consolidated planning proceedings;
2. attempts to correspond with public and private agencies that provide CDBG- and HOME-eligible services to obtain information on current needs;
3. submits invitations to consolidated planning public hearings;
4. incorporates needs information into the Consolidated Plan; and
5. informs agencies of the availability of funding for projects that will address Consolidated Plan priority needs.

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

LCG-CDP annually receives information on homeless needs and activities from the Acadiana Regional Coalition on Homelessness and Housing (ARCH). An LCG-CDP staff member attends monthly ARCH meetings to remain informed on ARCH activities, homelessness issues, and homeless needs. The information submitted to LCG-CDP by the ARCH is used in identifying the priority needs of homeless families and individuals within Lafayette Parish (including chronically homeless individuals and families, homeless families with children, homeless veterans, and unaccompanied homeless youth), as well as persons at risk of becoming homeless.

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

LCG-CDP is not an ESG entitlement jurisdiction. State of Louisiana Emergency Solutions Grant (ESG) funds are provided to local homeless agencies (primarily members of the ARCH). These State ESG funds are used by local ARCH members for activities that will address the priority needs identified in the ARCH's Continuum of Care. The development of performance standards, evaluation of outcomes, and the development of policies and procedures for the administration of the HMIS is the responsibility of the ARCH. This information is shared with LCG-CDP and is used in establishing goals and evaluating outcomes within the Consolidated Planning process.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	LAFAYETTE CATHOLIC SERVICES CENTER
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities attended Program Year 2025 Public Hearings #1 and #2 to discuss the housing needs of low- and moderate-income (LMI) homeowners. As a result, the agency submitted funding proposals for LMI major housing rehabilitation.
2	Agency/Group/Organization	Lafayette Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lafayette Habitat for Humanity consulted with LCG-CDP to discuss the need for housing for low- and moderate-income (LMI) owners. The agency submitted a funding proposal for the construction of new affordable housing for LMI households, rehabilitation of a housing construction center, and a community park. Lafayette Habitat for Humanity attended Public Hearings #1 and #2.
3	Agency/Group/Organization	Acadiana Regional Coalition on Homeless and Housing
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Acadiana Regional Coalition on Homelessness and Housing (ARCH) was contacted by the CDP for information about homelessness in Lafayette Parish (housing, service, and advocacy needs). The information received from ARCH was used to complete the homeless section of the 2025 Annual Action Plan. LCG-CDP bases its Consolidated Plan homeless priorities on those identified by the ARCH (to the extent feasible). ARCH attended Public Hearing #2.
4	Agency/Group/Organization	Lafayette Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	LCG-CDP contacted the Lafayette Housing Authority (LHA) to obtain information used to complete the Program Year 2025 Annual Action Plan through email. LHA attended Public Hearing #1.
6	Agency/Group/Organization	The Extra Mile Region IV
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education

	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Extra Mile attended Program Year 2025 Public Hearings #1 and #2 to discuss housing needs for pregnant women and women with dependent children, especially those in need of treatment for substance abuse disorder. As a result, The Extra Mile submitted an application for entitlement fund balance to make needed improvements to their facilities that address these households' treatment and housing needs. LCG-CDP held in-person meetings to review plans to add new transitional housing to the facility.
7	Agency/Group/Organization	Sun CHDO
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Sun CHDO, Inc. attended LCG-CDP's Program Year 2025 Public Hearing #1 to discuss the need for rental housing for low- and moderate-income (LMI) households. As a result, the agency submitted funding proposals for constructing new LMI rental housing. Additional information was gained through phone calls and emails.
11	Agency/Group/Organization	ACADIANA OUTREACH CENTER
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Acadiana Outreach Center was consulted by email and attended Program Year 2025 Public Hearings #1 and #2. We continued discussing their plans for enhancements to their recent purchase of an apartment building that was converted to a non-congregate shelter.
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Identify any Agency Types not consulted and provide rationale for not consulting

LCG-CDP conducted consultation with all required agencies during the development of the Annual Action Plan for Program Year 2025. At that time, all priority needs were identified. Consequently, LCG-CDP only consults with agencies capable of addressing the priority housing and community development needs identified in its Consolidated Plan. Agencies that do not address priority needs were encouraged to participate in the planning process and may submit requests for priority needs amendments during any program year.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Acadiana Regional Coalition on Homelessness and Housing	Both plans address the emergency, transitional, and permanent housing needs of homeless individuals and families.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

NA

AP-12 Participation – 91.105, 91.200(c)

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

LCG-CDP's Citizen Participation Plan is designed to ensure that community partners have a chance to provide input on the planning and goal-setting process. LCG-CDP has doubled its efforts to encourage more participation by attending various community meetings and inviting more people to attend meetings and apply for funding. This includes engaging with elected officials to identify and engage with additional community partners and resources.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	Public Hearing #1 for the 2025 Annual Action Plan was held on 01/14/2024 at 10:00 am and 6:00 pm at The Clifton Chenier Center, Building C Auditorium, 220 W Willow Street, Lafayette, LA. Invitations were submitted to the LCG Council and Administration on 12/09/2023. A public notice was published in the 12/29/2023 edition of the Lafayette Daily Advertiser. This hearing aimed to discuss the annual planning process, the funding application process, the availability of federal entitlement funding and fund balance, and Program Year 2023 accomplishments. There was a total of 24 attendants: sixteen (16) non-profit organization members, nine (9) LCG-CDP staff members, and one (1) citizen. Transportation and translators for disabled and/or non-English speaking persons were available for the public hearing by contacting the LCG-CDP one week prior to the hearing.	The comments received were primarily concerned with the availability of funding and the types of activities that would be funded, both of which were discussed at this hearing.	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community	Public Hearing #2 for the 2024 Annual Action Plan was held on 04/24/2025 at 6:00 pm at The Clifton Chenier Center, Building C Auditorium, 220 W Willow Street, Lafayette, LA. Invitations were submitted to the LCG Councils and Administration on 04/10/2025. A public notice was published in the 04/13/2024 edition of the Lafayette Daily Advertiser. This hearing aimed to discuss the LCG-CDP's recommendations to the LCG City and Parish Councils for federal entitlement funding, the remainder of the Program Year 2025 planning schedule, and upcoming amendments to the Program Year 2024 Annual Action Plan.			

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

LCG-CDP's CDBG and HOME allocations are based on Program Year 2024 award allocation data. All other estimates are based on anticipated resources for the duration of the consolidated planning period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,536,789	232,639	183,506	1,952,934	7,432,088	Estimates are based on the Program Year 2024 Formula Allocation to LCG, as well as estimated income received from CDBG loans and prior-year fund balance.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	597,004	97,235	0	694,239	3,248,164	Estimates are based on the Program Year 2024 Formula Allocation to LCG, as well as estimated income received from HOME loans and prior year fund balance.

Table 5 - Expected Resources – Priority Table

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

In the past, LCG-CDP's CDBG and HOME funds leveraged a variety of private, state, and local funds, including Low-Income Housing Tax Credits, private loans, non-profit funds, volunteer/donations, private funds (homeowners), and conventional bank loans. These same leveraged funds are possible during the upcoming program year. However, it is impossible to estimate what those funds will be at this time.

LCG-CDP will satisfy HOME matching requirements by providing at least 25% of general funds or other eligible forms of match for each dollar drawn for HOME activities. LCG-CDP will also keep a log of match contributions or "match credit" from a variety of HOME-eligible sources.

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

N/A

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Low/Mod Owner Households	2023	2027	Affordable Housing	Jurisdiction of the Lafayette City-Parish Consolidated Government	Affordable Housing - New L/M Owner Housing Units Affordable Housing - L/M Owner Housing Rehab Affordable Housing - L/M Housing Loans	CDBG: \$1,175,485 HOME: \$812,041	Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit Direct Financial Assistance to Homebuyers: 30 Households Assisted
2	Temporary Housing Relocation	2023	2027	Relocation	Jurisdiction of the Lafayette City-Parish Consolidated Government	Temporary Housing Relocation	CDBG: \$37,000 HOME: \$0	Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Clearance and Demolition	2023	2027	Non-Housing Community Development	Jurisdiction of the Lafayette City-Parish Consolidated Government	Clearance and Demolition	CDBG: \$41,000 HOME: \$0	Buildings Demolished: 7 Buildings
4	Low- and Moderate-Income Housing Counseling	2023	2027	Non-Housing Community Development	Jurisdiction of the Lafayette City-Parish Consolidated Government	Housing Counseling	CDBG: \$230,518 HOME: \$0	Other: 500 Other
5	Economic Development	2023	2027	Non-Housing Community Development	Jurisdiction of the Lafayette City-Parish Consolidated Government	Economic Development	CDBG: \$0 HOME: \$0	Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted
6	Low/Mod Renter Households	2023	2027	Affordable Housing	Jurisdiction of the Lafayette City-Parish Consolidated Government	Affordable Housing - New L/M Rental Housing Units	CDBG: \$0 HOME: \$89,551	Rental units constructed: 1 Household Housing Unit
7	Homeless - Emergency and Transitional Shelter	2023	2027	Homeless	Jurisdiction of the Lafayette City-Parish Consolidated Government	Emergency/Transitional Housing	CDBG: \$0 HOME: \$0	Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Special Needs Supportive Housing	2023	2027	Non-Homeless Special Needs	Jurisdiction of the Lafayette City-Parish Consolidated Government	Special Needs Housing - Elderly/Frail Elderly Special Needs Housing - HIV/AIDS & Families Special Needs Housing - Substance Abuse	CDBG: \$0 HOME: \$0	Housing for People with HIV/AIDS added: 0 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit
10	Non-Housing Acquisition, Rehab, and Construction	2023	2027	Non-Housing Community Development	Jurisdiction of the Lafayette City-Parish Consolidated Government	Non-Housing Construction, Rehab, and Acquisition	CDBG: \$0 HOME: \$0	Other: 0 Other
11	Architectural Barrier Removal	2023	2027	Non-Housing Community Development		Architectural Barrier Removal	CDBG: \$0 HOME: \$0	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Administration	2023	2027	Administration	Jurisdiction of the Lafayette City-Parish Consolidated Government	Affordable Housing - New L/M Rental Housing Units Affordable Housing - New L/M Owner Housing Units Affordable Housing - Rehab Multi-Unit Rental Units Affordable Housing - L/M Owner Housing Rehab Affordable Housing - L/M Housing Loans Special Needs Housing - Elderly/Frail Elderly Special Needs Housing - HIV/AIDS & Families Special Needs Housing - Substance Abuse Supportive Housing - Disabled Emergency/Transitional Housing Clearance and Demolition Temporary Housing Relocation Housing Counseling Economic Development Non-Housing Construction, Rehab, and Acquisition Architectural Barrier Removal	CDBG: \$251,971 HOME: \$0	Other: 0 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Low/Mod Owner Households
	Goal Description	Funds will be used for activities to reduce housing cost burdens and physical housing problems of low- and moderate-income owner households through full or minor rehabilitation of 12 owner housing units. These housing problems will also be reduced through the provision of 3 newly constructed, affordable housing units for first-time homebuyers. To facilitate low- and moderate-income homeownership, funding will also be used to make 30 first-time homebuyer loans.
2	Goal Name	Temporary Housing Relocation
	Goal Description	Funds may be used for voluntary, temporary relocation of five (5) low- and moderate-income households participating in the LCG-CDP's Owner Housing Rehabilitation Program.
3	Goal Name	Clearance and Demolition
	Goal Description	Funds may be used to demolish seven (7) dilapidated structures within low- and moderate-income neighborhoods to sustain a suitable living environment.
4	Goal Name	Low- and Moderate-Income Housing Counseling
	Goal Description	Funds may be used to provide low- and moderate-income residents with housing counseling to assist them in obtaining and maintaining affordable housing. Counseling services will also address fair housing and housing discrimination issues (estimated 500 individuals served).
5	Goal Name	Economic Development
	Goal Description	Funds may be used to provide business loans to small and minority-owned businesses that have had difficulty obtaining loans through conventional banking means. These loans are made to create or retain low- and moderate-income jobs (estimated three loans and seven jobs created/retained). In addition, some loans may be made to provide economic development opportunities to specific underdeveloped regions of LCG.

6	Goal Name	Low/Mod Renter Households
	Goal Description	LCG-CDP will identify and qualify a Community Housing Development Organization (CHDO) to build affordable rental housing using the annual CHDO set aside.
7	Goal Name	Homeless - Emergency and Transitional Shelter
	Goal Description	Funds may be used for the rehabilitation or creation of housing facilities to provide 10 emergency beds and 10 transitional beds for homeless individuals, families, or subpopulations (chronically homeless, veterans, persons with HIV/AIDS, and persons with substance addictions). An emphasis will be placed on emergency and transitional shelters for victims of domestic violence.
8	Goal Name	Special Needs Supportive Housing
	Goal Description	Funds may be used for new construction or rehabilitation of existing facilities for the addition of 5 supportive housing units/beds for elderly/frail elderly individuals; 5 supportive housing units/beds for persons with physical disabilities; 5 supportive housing units/beds for persons with mental/developmental disabilities; 125 supportive housing units/beds for persons with substance addictions; and 5 supportive housing units/beds for non-homeless persons with HIV/AIDS and their families.
10	Goal Name	Non-Housing Acquisition, Rehab, and Construction
	Goal Description	Funds may be used to assist non-profit organizations with land acquisition, facility rehabilitation, and/or facility construction when those facilities operate to benefit low- and moderate-income individuals and/or neighborhoods.
11	Goal Name	Architectural Barrier Removal
	Goal Description	Funds may be used to assist low- and moderate-income business owners with the removal of architectural barriers outside their establishments to bring those businesses into ADA compliance.
12	Goal Name	Administration
	Goal Description	Administrative functions to carry out daily operations in managing the CDBG and HOME programs.

Projects

AP-35 Projects – 91.220(d)

Introduction

During Program Year 2025, LCG-CDP anticipates focusing most of its CDBG and HOME funding on low- and moderate-income affordable housing and housing-related activities. Anticipated activities include low- and moderate-income owner housing rehabilitation (major and minor rehabilitation), low- and moderate-income first-time homebuyer loans, housing counseling for low- and moderate-income households, voluntary housing relocation (in conjunction with LCG-CDP's Housing Rehabilitation Program), demolition grants, and direct financial assistance to businesses to create/retain low/moderate-income jobs.

Projects

#	Project Name
1	LCG, CDP Housing Rehabilitation Program (Major and Minor Rehab)
2	LCG, CDP Demolition Grant Program
3	LCG, CDP Relocation Program
4	LCG, CDP Human Services Division- Housing Counseling Services
5	LCG, CDP Community Development Loans Section
6	Lafayette Neighborhoods Economic Development Corporation (LNEDC)
7	Architectural Barrier Removal
8	LCG, CDP Program Administration

Table 7 - Project Information

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

The reason for the allocation of priorities is that the provision of low- and moderate-income housing (renters and owners) remains the most documented priority need within the jurisdiction of the LCG. The removal of architectural barriers has been identified as a low-priority project, having been requested and acknowledged as a need, but having less documented need than housing. The primary obstacle to addressing underserved needs has been a lack of funding. LCG-CDP will continue to seek additional funding from federal, state, and local resources to use in conjunction with its annual entitlement allocation.

AP-38 Project Summary

Project Summary Information

1	Project Name	LCG, CDP Housing Rehabilitation Program (Major and Minor Rehab)
	Target Area	Jurisdiction of the Lafayette City-Parish Consolidated Government
	Goals Supported	Low/Mod Owner Households
	Needs Addressed	Affordable Housing - L/M Owner Housing Rehab
	Funding	CDBG: \$586,126
	Description	LCG-CDP will address the affordability of housing for low- and moderate-income owners through rehabilitation. This program will address physical housing problems that income-qualifying households cannot financially address on their own.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The Housing Rehabilitation Program anticipates serving twenty (20) households: Major Rehab - two (2) Extremely Low-income Elderly households, two (2) Low-income Elderly households, and one (1) Low-income All Other households. Minor Rehab - four (4) Extremely Low-income Elderly households, four (4) Low-income Elderly households, four (4) Small Related Low-income households, and three (3) Moderate-income All Other households.
	Location Description	Addresses for the Housing Rehabilitation Program were not known at the time of this document was prepared. All addresses will be within the jurisdiction of LCG, many within HUD-delineated low- and moderate-income census block groups.

Planned Activities	<p>The LCG-CDP Housing Rehabilitation Section will implement a housing rehabilitation program to renovate income-qualifying, owner-occupied, single-family detached housing units. Housing issues addressed are code violations, ADA compliance, sewage line and system integrity, and energy conservation.</p> <p>Major Housing Rehabilitation assistance included deferred payment loans of up to \$75,000 per project, labor provided by CDP carpentry and painting crews, and an additional grant for asbestos abatement (if applicable). If a rehabilitation project exceeds the grant limit, the applicant may be able to borrow up to \$20,000 from the CDP Loans Section. Loan terms will vary based on household income and scope of work. Activities that exceed the combined grant and loan limits may be deemed too extensive for participation in the Housing Rehabilitation Program. LCG-CDP will rehabilitate homes containing lead on a case-by-case basis.</p> <p>Minor Housing Rehabilitation assistance includes single-system improvements to structurally sound houses, including roof repair/replacement, exterior painting with minimal exterior repairs, installation of handicap-accessible ramps, and other single-system repairs/replacements, as appropriate. This work may be carried out by CDP carpentry and/or painting crews and/or contracted labor. Applicants may be eligible for either a grant or low-interest loan for minor rehabilitation assistance, as noted below. The LCG-CDP Housing Rehabilitation Section may consider handicap-accessible ramp installation in single-unit rental housing occupied by LMI persons on a case-by-case basis.</p> <p>If a grant-eligible minor rehabilitation project exceeds the grant limit, the applicant may be able to borrow up to \$20,000 from the CDP Loans Section to complete the rehabilitation. In carrying out minor rehabilitation activities, CDP will not disturb surfaces testing positive for lead-based paint due to liability and costs. If the lead paint program is funded, houses will be reviewed case-by-case.</p> <p>Elderly applicants (62+), the physically disabled, and those with incomes below 50% of median income (AMI) are prioritized for housing rehabilitation grants; non-elderly, non-disabled applicants, and those with incomes between 50% and 80% of AMI are eligible to apply as funding permits. In the event of the need exceeding funding, the LCG may offer low-interest loans for the rehabilitation of their homes. Loan terms will vary based on household income and scope of work.</p>
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		With the exception of handicap ramps and sewer improvement, homes located in FEMA flood zones will only be eligible for a maximum of \$5,000 in assistance.
2	Project Name	LCG, CDP Demolition Grant Program
	Target Area	Jurisdiction of the Lafayette City-Parish Consolidated Government
	Goals Supported	Clearance and Demolition
	Needs Addressed	Clearance and Demolition
	Funding	CDBG: \$41,000
	Description	The LCG-CDP Demolition Grant program will aid in the removal of vacant, dilapidated structures, (sheds, houses, garages), small commercial structures, and on-site rubbish within low- and moderate-income neighborhoods.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The LCG-CDP Demolition Grant program will aid in the removal of vacant, dilapidated structures, (sheds, houses, garages), small commercial structures, and on-site rubbish within low- and moderate-income neighborhoods. All structures demolished will assist households with low and moderate incomes. Family type depends on applications received during Program Year 2025. LCG-CDP estimates providing seven (7) demolition grants during Program Year 2025.
	Location Description	All structures demolished will assist households with low and moderate incomes. Family type depends on applications received during Program Year 2025. LCG-CDP estimates providing seven (7) demolition grants during Program Year 2025.
	Planned Activities	The LCG-CDP Housing Rehabilitation Section will provide demolition grants to income qualifying owners of dilapidated properties in low/moderate-income residential areas. There will be a grant limit of \$15,000 for residential structures (greater if required for asbestos removal) and \$4,000 for the complete demolition of commercial structures. Applicants must have clear title to the property requiring demolition.
3	Project Name	LCG, CDP Relocation Program
	Target Area	Jurisdiction of the Lafayette City-Parish Consolidated Government
	Goals Supported	Temporary Housing Relocation
	Needs Addressed	Temporary Housing Relocation
	Funding	CDBG: \$37,000

	Description	The LCG-CDP Relocation Program will provide temporary, voluntary relocation to participants of the CDP Owner Housing Rehabilitation program.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The Housing Relocation Program anticipates serving five (5) households during Program Year 2025: two (2) Extremely Low-Income Elderly households, two (2) Low-Income Elderly households, and one (1) Low-Income All Other household.
	Location Description	The Relocation Program will be conducted at the following LCG-owned relocation units: 823 S Magnolia Street, 160 Essie Street, and 1021 W Simcoe Street (all in Lafayette, LA).
	Planned Activities	Temporary relocation of participants as part of Owner Housing Full Rehabilitation Program.
4	Project Name	LCG, CDP Human Services Division- Housing Counseling Services
	Target Area	Jurisdiction of the Lafayette City-Parish Consolidated Government
	Goals Supported	Low- and Moderate-Income Housing Counseling
	Needs Addressed	Housing Counseling
	Funding	CDBG: \$230,518
	Description	The CDP Human Services Division's Neighborhood Counseling Services program will provide comprehensive housing counseling and supportive services to low- and moderate-income persons to prevent or eliminate homelessness, slums, and blight, and to assist in homeownership by providing educational homeownership classes.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Housing Counseling Services estimates assisting the following persons: 165 extremely low-income (0 - 30% Median Income), 115 low-income (>30%< 50% MI), 180 moderate-income (>50%<80%MI), and 40 non-LMI persons, for an estimated total of 500 persons served.
	Location Description	Housing Counseling Services is located at 111 Shirley Picard Drive, Lafayette LA, 70501 – All Housing Counseling Services programs (excluding seminars/fairs/trainings) will serve income-qualifying people throughout Lafayette Parish.

	Planned Activities	Services provided by the LCG-CDP Housing Counseling Services include: Pre- and Post- Purchase Counseling, Renter's Counseling, Homeless Counseling, Default and Delinquent Mortgage Counseling, Financial Literacy Workshops, Fair Housing Seminars, Rental Housing Workshops, Homebuyer Education, Housing Discrimination Complaint Hotline, Non-Delinquency Post Purchase Workshop, Supportive Services, Information/Referrals and dissemination of CDBG activity information.
5	Project Name	LCG, CDP Community Development Loans Section
	Target Area	Jurisdiction of the Lafayette City-Parish Consolidated Government
	Goals Supported	Low/Mod Owner Households
	Needs Addressed	Affordable Housing - L/M Housing Loans
	Funding	CDBG: \$400,000
	Description	The LCG-CDP Community Development Loans Section will use a CDBG revolving loan fund to provide housing loans to low- and moderate-income first-time homebuyers and to developers of low- and moderate-income rental and owner housing units. This program will also make Home Improvement Loans and Tandem Housing Rehabilitation loans in conjunction with the CDP Housing Rehabilitation program (both major and minor rehab).
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The CDP Loans Section estimates providing first-time homebuyer loans to sixteen (16) low- and moderate-income households: one (1) Low-income Elderly household, two (2) Low-Income Small Related households, two (2) Low-Income Large Related households, one (1) Low-income All Other household, eight (8) Moderate-Income Small Related households, one (1) Moderate-Income Large Related household, and one (1) Moderate-Income "All Other" households. The program also anticipates providing four (4) tandem housing rehabilitation loans to low- and moderate-income households: (1) Extremely Low-Income Elderly household, one (1) Low-Income Elderly household, and two (2) Low-income All Other households (these are made in conjunction with the LCG's Housing Rehabilitation program).
	Location Description	All loans will be made within the jurisdiction of the Lafayette Consolidated Government. The addresses of persons receiving loans were not known at the time this document was prepared.

	Planned Activities	The LCG-CDP Loans Section uses federal funding to provide loans for low- and moderate-income housing activities, including owner housing rehabilitation, affordable housing development, and closing costs/down payment assistance for low- and moderate-income first-time homebuyers. The program services a portfolio of over 376 loans representing \$3,189,139 in loans receivable, most of which were made to low- and moderate-income households.
7	Project Name	Architectural Barrier Removal
	Target Area	Jurisdiction of the Lafayette City-Parish Consolidated Government
	Goals Supported	Architectural Barrier Removal
	Needs Addressed	Economic Development Architectural Barrier Removal
	Funding	:
	Description	The LCG will conduct Architectural Barrier Removal activities to assist businesses and non-profits in providing ADA Compliant access and increasing economic viability in low- and moderate-income areas.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The LCG will conduct Architectural Barrier Removal activities to assist businesses and non-profits in providing ADA Compliant access and increasing economic viability in low- and moderate-income areas.
	Location Description	LCG estimated assisting one business that was not identified at the time of this plan.
	Planned Activities	The LCG will remove Architectural Barriers from eligible businesses or non-profits to assist them in becoming ADA-compliant.
8	Project Name	LCG, CDP Program Administration
	Target Area	Jurisdiction of the Lafayette City-Parish Consolidated Government
	Goals Supported	Administration
	Needs Addressed	Affordable Housing - L/M Owner Housing Rehab Clearance and Demolition Temporary Housing Relocation Housing Counseling Economic Development
	Funding	CDBG: \$251,971

	Description	CDBG and HOME program administration.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable. Expenses are for general program administration.
	Location Description	Not Applicable. Expenses are for general program administration.
	Planned Activities	CDBG and HOME program administration.

AP-50 Geographic Distribution – 91.220(f)

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

LCG-CDP uses data provided by HUD and the Census to determine low- and moderate-income census block groups. Many of the households served by the LCG's CDBG and HOME-funded activities reside within these areas. According to HUD's FY 2023 LMISD by State - All Block Groups, the following Lafayette Parish census block groups qualified as low/moderate-income: 1.001, 1.002, 2.001, 5.004, 6.021, 6.022, 6.023, 6.031, 6.041, 6.042, 6.043, 6.044, 7.001, 7.002, 8.001, 8.002, 8.003, 9.001, 9.002, 10.012, 10.023, 10.033, 11.001, 11.002, 11.003, 11.004, 12.002, 12.003, 13.001, 13.002, 13.003, 14.052, 14.061, 15.004, 18.011, 18.012, 18.022, 18.023, 19.032, 19.052, 20.013, 21.034, 21.043, 22.002, 22.003. Areas of low-income and minority concentration are located in block groups 8, 9, and 11.

Geographic Distribution

Target Area	Percentage of Funds
Jurisdiction of the Lafayette City-Parish Consolidated Government	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

After the consolidation of the City of Lafayette and Lafayette Parish governments, the LCG no longer focuses all of its federal entitlement funding within the "CDBG Target Area", a low/moderate-income area located primarily in central Lafayette. The unique nature of the LCG requires CDP to provide housing and community development assistance to urban and rural households within the LCG's low/moderate-income block groups and throughout the jurisdiction of the LCG. Many programs funded by CDP rely on income as the primary qualifying factor. Few, if any, projects will be limited to low/moderate-income areas - exceptions being housing training/seminars held within low/moderate-income areas and possibly infrastructure projects.

Discussion

NA

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During Program Year 2025, LCG-CDP anticipates providing affordable housing to thirty-six (36) low- and moderate-income households by providing housing rehabilitation to twenty (20) low- and moderate income-eligible homes, and direct financial assistance to sixteen (16) first-time homebuyers.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	36
Special-Needs	0
Total	36

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	16
Total	36

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

Discussion

The LCG-CDP Housing Loans program estimates issuing four (4) tandem housing rehabilitation loans to participants in the LCG-CDP's Housing Rehabilitation Program. These households are counted as being assisted through "rehab of existing units" in the table above. "Acquisition of Existing Units" will occur through the LGC-CDP First-Time Homebuyer's program, which provides down-payment and closing cost assistance.

AP-60 Public Housing – 91.220(h)

Introduction

LCG-CDP's Housing Counseling Services and First-time Homebuyer's Assistance program will be available to aid housing authority residents interested in becoming homeowners. The Lafayette Housing Authority anticipates serving over 1,750 families, through its Housing Choice Voucher program at approximately \$1.1 million in housing assistance payments.

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

During the upcoming year, the LHA plans to meet the most basic and significant need for housing, despite shrinking budgets and increased housing costs, through Public Housing and Housing Choice vouchers. The agency has also reinstated its Family Self Sufficiency Program (FSS), a federal program funded by the Department of Housing & Urban Development (HUD) created to connect recipients of HUD housing assistance with existing public and private resources in the community to support increased economic self-sufficiency. In addition, the LHA will continue to work with the LCG's Counseling Services division to provide credit, financial, and housing counseling to public housing residents.

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

LHA works closely with an elected Resident Council, representing families from each of LHA's six (6) developments. Within the Resident Council is a Resident Advisory Board (RAB) that assists with the development of the LHA's Annual and Five-Year Plans. These plans govern the administration of the LHA's Public Housing Program. Residents are also granted opportunities to provide feedback, make suggestions, and ask questions during regularly scheduled resident meetings with the LHA's three Property Managers and various community partners/stakeholders. The FSS Program is a federal program funded by the Department of Housing & Urban Development (HUD). It was created with the purpose of connecting participants on HUD housing assistance with existing public and private resources in the community to support increased economic self-sufficiency.

LHA has partnered with the LCG-CDP Neighborhood Counseling Services Department for the successful delivery of free counseling education services, including but not limited to home maintenance, financial literacy, budgeting, understanding credit, overcoming credit challenges, home buyer education, mortgage default and delinquency prevention, and more.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

LHA is not designated as troubled.

Discussion

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

Introduction

LCG-CDP annually corresponds with local homeless agencies to obtain information on current needs and upcoming activities. Acadiana Regional Coalition on Homelessness and Housing (ARCH) agencies will receive Emergency Solutions Grant (ESG) and HUD Continuum of Care (CoC) funding to address the housing and service needs of homeless families and individuals described in the LCG 2023/2027 Consolidated Plan and in the ARCH's CoC.

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

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

The Acadiana Regional Coalition on Homelessness and Housing (ARCH) CoC has seven (7) walk-in Coordinated Entry (CE) sites. Resource cards list all CE sites and are distributed throughout the region to homeless individuals and families. The 211 Program is able to direct callers to the most convenient location for assessment. For those least likely to access services, Projects for Assistance in the Transition from Homelessness (PATH) case managers and Street Outreach workers trained in CE procedures search for and identify homeless people not engaging in homeless programs and services. The LA-500 CoC has a specific Street Outreach project targeted to downtown Lafayette and nearby areas, increasing the CoC's knowledge of persons experiencing homelessness who choose not to seek services and who are living in this specific area. In addition, PATH, the Downtown Outreach Case manager at Catholic Charities of Acadiana and the case managers through the Mainstream program at AcadianaCares (regional service) are available to assist with screening for unaccompanied individuals who are unable or unwilling to be assessed through an assessment site.

An ARCH CE must be conducted in person and entered into Homeless Management Information System (HMIS) within two business days. An assessment is valid for six months. All emergency shelters must conduct the ARCH CE at program entry. All outreach workers must conduct the ARCH CE with each person entering the program.

ARCH facilitates the process and establishes the procedures for the Acadiana region's CE system. The CE process includes a detailed assessment designed to evaluate and score a person's vulnerability and acuity of needs. This information is then used to refer the individual to appropriate housing resources. Outreach staff from various ARCH agencies are available to visit locations where individuals who are homeless are known or likely to congregate or sleep in order to conduct these assessments. In addition, the coordinated assessment is conducted during the intake process of every emergency shelter, the

hygiene facility for unsheltered persons, and transitional shelters throughout the jurisdiction.

Addressing the emergency shelter and transitional housing needs of homeless persons

Within the Lafayette Parish geographical region, there is one low-barrier emergency shelter for single adults, one emergency shelter for those impacted by domestic violence, and one emergency shelter for those with specific comorbidities. There are two transitional housing programs for women (unaccompanied and women with children), including one for those affected by domestic violence. There are also several agencies supplementing the existing emergency shelter system with hotel and motel vouchers, and two transitional shelters for women and children or families in the surrounding ARCH parishes. The emergency and transitional housing programs in the surrounding parishes can accept individuals and families from Lafayette into their facilities as needed.

Unfortunately, there are currently not enough shelter beds to meet the demand across the region and options for emergency shelter expansions are being explored. ARCH continues to train shelter staff on the best practices of diversion (helping individuals/families access other resources) so that they do not need to access emergency shelters, thereby lowering the number of individuals/families seeking shelter or transitional housing.

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

ARCH is prioritizing the placement of individuals and families into permanent supportive housing, following the prioritization guidelines outlined by the most recent guidance from HUD, utilizing a single by-name list. ARCH has also successfully implemented an organizational structure whereby cross-system work groups for veterans, families and youth, and those experiencing chronic homelessness involve government, non-profit, and for-profit organizations to provide housing and other supportive services to the specific sub-populations. Hosting these cross-system work groups facilitate better coordination of services for those who are being served, therefore shortening the period of time that individuals and families experience homelessness, facilitating access to affordable housing units, and preventing recurring homelessness.

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

employment, education, or youth needs.

The target population work groups (see preceding answer) are addressing homelessness and housing stability concerns utilizing a cross-system approach. This cross-system approach allows the ARCH agencies to help establish appropriate discharge plans from various systems of care. In addition, ARCH is participating in the work of several task forces seeking to institute new procedures and, in some cases, data integration across systems. This facilitates collaboration and coordination across the systems of care for low-income individuals and families, thereby helping individuals and families avoid becoming homeless.

Discussion

N/A

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

Introduction:

LCG-CDP has identified barriers to constructing new or additional affordable housing, including restrictive zoning and land use policies that require large lot sizes, expansive setbacks, and limitations to the number of units per lot that discourage anything larger than a duplex. Lafayette also has numerous smaller vacant lots because the property has been adjudicated to the City-Parish. LCG has donated some of these properties to various non-profit organizations to utilize as sites for affordable housing projects. However, the legal costs to clear the titles are significant due to various requirements set in state law. In addition, there are limited CDBG and HOME resources available to assist in subsidizing projects that would make new housing projects more affordable.

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

The LCG Planning and Development Divisions have formed a committee and worked with various local and national experts to identify current policies and codes that create barriers. The committee's objective has been to increase density and make sensible changes to the current zoning and land use codes. The committee has also agreed to work with one of the neighborhood organizations to perform a pilot program to invest resources in an area of need. This includes donating adjudicated properties and assisting with the cost of clearing titles. The Grants Administration Division is on the committee in an observation role.

LCG has contacted various community partners to identify new funding opportunities that can be used in conjunction with CDBG and HOME entitlement funding to maximize investment for more affordable housing. There will be ongoing discussions with non-profits and elected officials to best utilize philanthropic and local funds.

Discussion:

N/A

AP-85 Other Actions – 91.220(k)

Introduction:

LCG-CDP is required to discuss the "other actions" it will undertake to address housing and community development priority needs during Program Year 2025. These actions will include: 1) addressing obstacles to underserved needs; 2) fostering and maintaining affordable housing; 3) reducing lead-based paint hazards; 4) reducing the number of poverty-level families; 5) developing institutional structure; and 6) actions to enhance coordination between public and private housing and social service agencies. The following narrative provides additional information on these issues.

Actions planned to address obstacles to meeting underserved needs

Since the beginning of HUD's Consolidated Planning process, the primary obstacle to meeting underserved housing and community development needs has been insufficient funding. Needs have always exceeded available funding (federal, state, local, and private). Until additional sources of non-entitlement funding are obtained, LCG-CDP has chosen to focus its limited resources on its most documented needs - affordable housing and adequate infrastructure for low- and moderate-income households, "special needs" households, and homeless families and individuals.

Actions planned to foster and maintain affordable housing

LCG-CDP will foster and maintain affordable housing in the following manner: 1) accept and consider funding applications for the development of new, affordable low- and moderate-income renter and owner housing; 2) consider funding low- and moderate-income owner housing rehabilitation activities (both major and minor); 3) funding a low- and moderate-income first-time homebuyer loan program; 4) providing housing counseling to low- and moderate-income households; 5) remaining abreast of housing authority needs and providing assistance when possible; and 6) invest in public improvements to safeguard the health and safety of residences in low- and moderate-income neighborhoods.

Actions planned to reduce lead-based paint hazards

A staff member of the LCG-CDP Housing Rehabilitation Section is trained and certified as a lead inspector by the Louisiana Department of Environmental Quality, in accordance with Federal guidelines. Prior to any housing rehabilitation work conducted with CDBG or HOME funds, the Housing Division will conduct a lead test of the program applicant's home. If lead is detected, the homeowner is notified and provided information on how to protect themselves and others within the dwelling from lead hazards.

LCG-CDP Housing Rehabilitation is seeking to apply for additional grant funds to assist in lead-based paint abatement. If approved, the LCG-CDP Housing Rehabilitation Program will consider homes that

test positive for lead-based paint abatement where the cost is not prohibitive on a case-by-case basis.

Actions planned to reduce the number of poverty-level families

During Program Year 2025, the following programs will operate within LCG's jurisdiction to assist low- and moderate-income households in securing the training, knowledge, and services required for obtaining employment. Programs available within Lafayette Parish include:

The Lafayette Business and Career Solutions Center (LBCSC): The LBCSC is designed to help job seekers access employment, education, training, and support services to succeed in the labor market and to match employers with the skilled workers they need to compete in the global economy. The Board serves Lafayette Parish and receives federal funding used to provide a variety of services to businesses and job seekers through the Lafayette Business and Career Solutions Center. In addition, the Board serves as a key intermediary among businesses, job seekers, and training providers.

Louisiana Community and Technical College System: The mission of the LCTCS is to improve the quality of life of the state's citizens through educational programs offered through its colleges. The system strives to increase the opportunities for Louisiana's workforce to succeed through skills training programs. The LCTCS also works to provide residents the opportunity to learn continuously and is committed to teaching what is needed, when it is needed, and where it is needed within available resources.

Adult Education Program (GED program): The South Louisiana Community College Adult Education program assists residents in achieving their high school equivalency diploma by preparing them for the HiSet exam. This exam replaced the former GED exam and is recognized throughout Louisiana as the high school equivalency exam.

SMILE Community Action Agency: SMILE serves as a primary provider of social services in the tri-parish region of St. Martin, Iberia, and Lafayette Parishes. SMILE programs include transportation, HUD counseling, emergency assistance, family transitional shelters, and weatherization.

Vocational Rehabilitation (Louisiana Rehabilitation Services (LRS)): A one-stop career development program that offers individuals with disabilities a wide range of services designed to provide them with the skills, resources, attitudes, and expectations needed to compete in the interview process, get the job, keep the job, and develop a lifetime career.

Ticket to Work Program: The Ticket to Work Program is a national program that provides job services to people who receive Social Security disability benefits. LCG is an approved Employment Network (EN) that helps people who receive Social Security disability benefits prepare for, find, and/or maintain employment. Everyone aged 18 through 64 who receives Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits because of their disability is eligible to participate in this

free program.

Actions planned to develop institutional structure

LCG-CDP's institutional structure is adequately assisting low- and moderate-income households within its jurisdiction. No institutional structure development is anticipated during the time covered by the 2023/2027 Consolidated Plan. (Please refer to, "SP-40 Institutional Delivery Structure - 91.215(k)" of the LCG 2023/2027 Consolidated Plan for additional information.)

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

LCG-CDP will conduct the following to attempt to enhance coordination between public and private housing and social service agencies: 1) LCG-CDP Human Services Division will continue to assist public and private service agencies in identifying solutions to their clients' housing problems (assistance with housing-related issues will be provided to the general public as well); and 2) ARCH case managers will continue to utilize HUD's HMIS program to identify available housing and mainstream public services for needy and homeless individuals and families.

Discussion:

LCG-CDP proposes to stimulate business development and expansion, create employment opportunities, encourage private investment, promote economic development, and enhance neighborhood vitality and commercial enterprise by making loans available to businesses.

The State of Louisiana secured Opportunity Zone certification for several lower-income census tracts located within LCG-CDP. These areas include the locally designated "University Corridor" region within LCG-CDP, which will be a focus of the LCG-CDP economic development efforts.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.	
Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

Other forms of investment that may be used in conjunction with HOME funds during Program Year

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2025 include homeowner contributions (private funds) under LCG-CDP's Housing Rehabilitation Program and invested Habitat for Humanity funds for affordable housing development.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

LCG-CDP has determined that the recapture option will apply to its HOME-funded rehabilitation and rental housing construction programs. This requirement is designed to ensure long-term housing affordability for low- and moderate-income households. Under this option, the HOME subsidy must be returned to the LCG HOME program, with certain exceptions. The resale option will be used for homebuyer housing construction, as outlined in the attached policy and procedures.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

For homeowner rehabilitation and rental housing construction, the subsidy is provided to the participant as a zero-percent forgivable deferred payment loan. LCG-CDP will prorate recaptured HOME funds, comparing the duration of time the recipient has owned and occupied the housing unit to the affordability period required by HOME regulations. When the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit during the HOME-required affordability period, the amount recaptured cannot exceed the net proceeds.

For homebuyer housing construction, resale provisions state that the home shall be sold to another income-eligible homebuyer if the home is sold within the affordability period. Provisions are made for a fair return on investment to the original homebuyer and to ensure affordability to a subsequent eligible homebuyer.

The minimum per-unit affordability periods for HOME funded housing assistance are: 1) if less than \$15,000 of HOME funds is used, the housing unit will remain low- and moderate-income affordable for 5 years; 2) if \$15,000 to \$40,000 is used, the affordability period is 10 years; and 3) if over \$40,000 is used, the affordability period is 15 years. The required affordability period for acquisition of rental housing units is 20 years for any amount of HOME subsidy provided. Once the HOME funds are repaid, the property is no longer subject to HOME regulations. The recaptured funds will be used for future HOME-eligible activities.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A - LCG-CDP does not intend to use HOME funds to refinance existing debt secured by multi-

family housing that was rehabilitated with HOME funds.

For all HOME-funded housing rehabilitation activities, whether conducted by LCG-CDP's Housing Rehabilitation Program (Major Rehabilitation) or a non-profit organization, LCG-CDP uses the HOME affordable homeownership limits for Lafayette Parish to conduct an appraisal of each assisted property upon completion of the rehabilitation.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A. LCG-CDP does not plan to use HOME funds for TBRA.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A. LCG-CDP does not plan to use HOME funds for TBRA.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A