



**Lafayette**

COMMUNITY DEVELOPMENT AND PLANNING

**DRAFT**

# **Program Year 2026 Annual Action Plan**

(October 1, 2026 – September 30, 2027)

This document is available for public review and comment from  
Monday, April 6, 2026, through Friday, May 8, 2026.

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: [CDPlanning@lafayettela.gov](mailto:CDPlanning@lafayettela.gov)

All comments must be submitted by 5 PM, Friday, May 8, 2026.

**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 are 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 2026 Annual Action Plan is the fourth 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 2026 Annual Action Plan

Public Hearing #1 - 01/13/2026, 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 12/22/2025. A public notice was published in the 12/29/2024 edition of the Lafayette Daily Advertiser. Letters to local churches and grocery stores were sent on 12/22/2025. A press release to all media services was issued on 01/09/2026. Email notifications were sent to interested parties on 12/16/2025 and 01/12/2026. The hearings discussed the annual planning process, the funding application process, the availability of federal entitlement funding and fund balance, Program Year 2024 accomplishments, and proposed goals for Program Year 2026.

#### Public Hearing #2 for the 2026 Annual Action Plan

Public Hearing #2 - 04/02/2026, 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 03/31/2026. A public notice was published in the 03/22/2026 edition of the Lafayette Daily Advertiser. Email updates were sent to interested parties on 03/31/2026. 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 2026 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 2026 Annual Action Plan

The proposed 2026 Annual Action Plan was released for public review from 04/06/2026 to 05/08/2026 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**

To be determined

## 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 2026 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

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LCG Community Development and Planning Department  
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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

LCG-CDP conducted Program Year 2026 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	<b>Agency/Group/Organization</b>	LAFAYETTE CATHOLIC SERVICES CENTER
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Catholic Charities attended Program Year 2026 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	<b>Agency/Group/Organization</b>	Lafayette Habitat for Humanity
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Acadiana Regional Coalition on Homeless and Housing
	<b>Agency/Group/Organization Type</b>	Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The 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	<b>Agency/Group/Organization</b>	Lafayette Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	The Extra Mile Region IV
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The 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	<b>Agency/Group/Organization</b>	Sun CHDO
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	ACADIANA OUTREACH CENTER
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children

<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>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.</p>
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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	<p>Public Hearing #1 for the 2026 Annual Action Plan was held on 01/13/2026 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 12/22/2025. A public notice was published in the 01/04/2026 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 2024 accomplishments. There was a total of <b>24 attendants: sixteen (16) non-profit organization members, nine (9) LCG-CDP staff members, and one (1) citizen.</b> 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.</p>	<p>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.</p>	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 2026 Annual Action Plan was held on 04/02/2026 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 03/31/2026. A public notice was published in the 03/22/2026 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 2026 planning schedule, and upcoming amendments to the Program Year 2025 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	1,540,451	232,639	183,506	1,952,934	7,432,088	Estimates are based on the Program Year 2025 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	619,808.35	97,235	0	694,239	3,248,164	Estimates are based on the Program Year 2025 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	<b>Goal Name</b>	Low/Mod Owner Households
	<b>Goal Description</b>	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	<b>Goal Name</b>	Temporary Housing Relocation
	<b>Goal Description</b>	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	<b>Goal Name</b>	Clearance and Demolition
	<b>Goal Description</b>	Funds may be used to demolish seven (7) dilapidated structures within low- and moderate-income neighborhoods to sustain a suitable living environment.
4	<b>Goal Name</b>	Low- and Moderate-Income Housing Counseling
	<b>Goal Description</b>	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	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	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	<b>Goal Name</b>	Low/Mod Renter Households
	<b>Goal Description</b>	LCG-CDP will identify and qualify a Community Housing Development Organization (CHDO) to build affordable rental housing using the annual CHDO set aside.
7	<b>Goal Name</b>	Homeless - Emergency and Transitional Shelter
	<b>Goal Description</b>	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	<b>Goal Name</b>	Special Needs Supportive Housing
	<b>Goal Description</b>	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	<b>Goal Name</b>	Non-Housing Acquisition, Rehab, and Construction
	<b>Goal Description</b>	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	<b>Goal Name</b>	Architectural Barrier Removal
	<b>Goal Description</b>	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	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	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 2026, 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

<b>1</b>	<b>Project Name</b>	LCG, CDP Housing Rehabilitation Program (Major and Minor Rehab)
	<b>Target Area</b>	Jurisdiction of the Lafayette City-Parish Consolidated Government
	<b>Goals Supported</b>	Low/Mod Owner Households
	<b>Needs Addressed</b>	Affordable Housing - L/M Owner Housing Rehab
	<b>Funding</b>	CDBG: \$586,126
	<b>Description</b>	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.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.
	<b>Location Description</b>	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.

<p><b>Planned Activities</b></p>	<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	<b>Project Name</b>	LCG, CDP Demolition Grant Program
	<b>Target Area</b>	Jurisdiction of the Lafayette City-Parish Consolidated Government
	<b>Goals Supported</b>	Clearance and Demolition
	<b>Needs Addressed</b>	Clearance and Demolition
	<b>Funding</b>	CDBG: \$41,000
	<b>Description</b>	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.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.
	<b>Location Description</b>	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.
<b>Planned Activities</b>	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	<b>Project Name</b>	LCG, CDP Relocation Program
	<b>Target Area</b>	Jurisdiction of the Lafayette City-Parish Consolidated Government
	<b>Goals Supported</b>	Temporary Housing Relocation
	<b>Needs Addressed</b>	Temporary Housing Relocation
	<b>Funding</b>	CDBG: \$37,000

	<b>Description</b>	The LCG-CDP Relocation Program will provide temporary, voluntary relocation to participants of the CDP Owner Housing Rehabilitation program.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.
	<b>Location Description</b>	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).
	<b>Planned Activities</b>	Temporary relocation of participants as part of Owner Housing Full Rehabilitation Program.
4	<b>Project Name</b>	LCG, CDP Human Services Division- Housing Counseling Services
	<b>Target Area</b>	Jurisdiction of the Lafayette City-Parish Consolidated Government
	<b>Goals Supported</b>	Low- and Moderate-Income Housing Counseling
	<b>Needs Addressed</b>	Housing Counseling
	<b>Funding</b>	CDBG: \$230,518
	<b>Description</b>	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.
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.
	<b>Location Description</b>	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.

	<b>Planned Activities</b>	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.
<b>5</b>	<b>Project Name</b>	LCG, CDP Community Development Loans Section
	<b>Target Area</b>	Jurisdiction of the Lafayette City-Parish Consolidated Government
	<b>Goals Supported</b>	Low/Mod Owner Households
	<b>Needs Addressed</b>	Affordable Housing - L/M Housing Loans
	<b>Funding</b>	CDBG: \$400,000
	<b>Description</b>	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).
	<b>Target Date</b>	9/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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).
	<b>Location Description</b>	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.

	<b>Planned Activities</b>	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	<b>Project Name</b>	Architectural Barrier Removal
	<b>Target Area</b>	Jurisdiction of the Lafayette City-Parish Consolidated Government
	<b>Goals Supported</b>	Architectural Barrier Removal
	<b>Needs Addressed</b>	Economic Development Architectural Barrier Removal
	<b>Funding</b>	:
	<b>Description</b>	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.
	<b>Target Date</b>	9/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.
	<b>Location Description</b>	LCG estimated assisting one business that was not identified at the time of this plan.
	<b>Planned Activities</b>	The LCG will remove Architectural Barriers from eligible businesses or non-profits to assist them in becoming ADA-compliant.
8	<b>Project Name</b>	LCG, CDP Program Administration
	<b>Target Area</b>	Jurisdiction of the Lafayette City-Parish Consolidated Government
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Affordable Housing - L/M Owner Housing Rehab Clearance and Demolition Temporary Housing Relocation Housing Counseling Economic Development
	<b>Funding</b>	CDBG: \$251,971

<b>Description</b>	CDBG and HOME program administration.
<b>Target Date</b>	9/30/2027
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not Applicable. Expenses are for general program administration.
<b>Location Description</b>	Not Applicable. Expenses are for general program administration.
<b>Planned Activities</b>	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 2026, 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.

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

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

<b>One Year Goals for the Number of Households Supported Through</b>	
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 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 Homebuyers' 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 housing needs, despite shrinking budgets and rising 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) that connects 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 that represents families from each of LHA's six (6) developments. Within the Resident Council is a Resident Advisory Board (RAB) that assists in developing 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 to connect participants receiving 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 to successfully deliver free counseling and education services, including but not limited to home maintenance, financial literacy, budgeting, understanding credit, overcoming credit challenges, homebuyer 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 the 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 Lafayette Parish, there is one low-barrier emergency shelter for single adults, one emergency shelter for those affected 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 that supplement the existing emergency shelter system with hotel and motel vouchers, as well as two transitional shelters for women, children, and 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 diversion best practices (helping individuals/families access other resources) so they do not need to seek emergency shelter, thereby reducing 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 several task forces seeking to implement 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 them avoid homelessness.

**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 2026. 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 an 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 secured, 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 2026, 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.

### **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
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.	

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

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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2026 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