

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This report, as it came to LCCEDD, and as it printed out, is in disarray to say the least. As a result, Tables 1, 2, 4 and 13 were either beyond use, would not take data, or would print out incorrectly. To deal with this, after consulting the HUD Indianapolis Office and the HUD Help Desk, neither of which was able to correct these problems, the County created it's own tables and attached them to this CAPER as PDF files. The tables were created in Excel. These tables are modeled after the HUD tables and contain all of the information required to be inserted in CAPER tables. All of the tables can be accessed by going to the Administration section (CR-00). All four tables are listed there as well as the Fair Housing report.

Lake County is working with several less staff positions than in previous years due to the limit on administrative dollars. In spite of the fact that it is working less staff, the County has still been able to carry out all programs. In addition it has been working to finish the rehabilitation and sale of the three final homes under NSP 1 and 3, and endeavoring to resolve the problems with the Riverwalk development. While it did not meet all program goals, it met, or came close to meeting, most of them. The only activity where nothing was accomplished was demolition of substandard structures by the County. The County projected doing three at a cost of \$25,000. It did none with CDBG funds, but did demolish some blighting structures using other funds. Two participating communities will be demolishing blighting structures with their CDBG funds in the FY16 program year.

Table 1 "Comparison of proposed to actual outcomes" should be below, but was not in the CAPER document for some reason. The County replicated this document and it can be found in the Administration section (CR-00) of the CAPER under attachment 1.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

All funds, CDBG and HOME, were expended on projects and items set forth in the Consolidated Plan. Most of the funds were expended on priority one activities. Of the CDBG funds only \$180,000 (13%) was spent on priority two activities. All other CDBG and HOME funds were expended on priority one activities.

The comparison of projected activity outcomes and accomplished activity outcomes was not provided for Lake County with the CAPER. Requests for assistance from the HUD Helpline did not result in the provision of this table. Therefore, LCCEDD has created its own table in Excel and has attached to the CR-05 section. Likewise, since that table 1 was not provided the Summary of Goals and Accomplishment was not provided in the CAPER document from HUD, it is to be found in the Administration section (CR-00)

The front number is the projected goal, the second number is the accomplished goal.

20 Owner Housing rehabilitation 41 Accomplished, 1 Special Needs Housing 0 Accomplished, 40 Homebuyers Assistance 78 Accomplished, 50 Fair Housing 87 Accomplished , 50 Abused/Neglected Children 76 Accomplished, 86 Mental Health America (fka Parent's as Teachers) 97 Accomplished, 100 Homeless Prevention 119 Accomplished, 200 Elderly/Handicapped Transport 225 Accomplished, 8 Construction Management 5 Accomplished, 8 Public Improvements 5 Accomplished, 3 Building Demolition 0 Accomplished.

Three public improvement projects are under construction and almost complete. One special needs house is under rehabilitation.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME	ESG
Race:			
White			
Black or African American			
Asian			
American Indian or American Native			
Native Hawaiian or Other Pacific Islander			
Total			
Ethnicity:			
Hispanic			
Not Hispanic			

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

LCCEDD has a number of programs for which it gathers incomes, race, gender, etc. These are the Homebuyer Assistance, Owner Housing Rehabilitation, Emergency Repairs, Homeless Prevention and CHDO housing for special needs persons. Overall these programs serve a wide variety of incomes, races and genders. For some reason Table 2 does not show on the computer even though it does print out. Therefore, it cannot be completed. However, the County has replicated this as table 2 which can be accessed in the Administration section (CR-00) of this CAPER under attachment 2.

The Homeless Prevention program served 119 clients. Of these 61 (51%) were white, 57 (48%) were Black, 11 (4%) were Hispanic, 1 Multi-Racial (1%) Note: percentages may exceed 100% since some household represented a mixture of races and ethnic groups. As would be expected in a program of this type most of the client households 82 (74%) were very low income, or under 30% of the area median income, while 32 (27%) were under 50% of AMI while 5 (4%) were below 80% of AMI. One client (1%) was disabled in some fashion.

The Homebuyer Assistance program assisted 78 households. Of these 55 (70%) were white, 23 (30%) were black, while 16 (10%) were Hispanic. There were 48 (62%) females and 30 (38%) males. As would be expected with this type of program the vast majority of households, 61 (78%) were in the 80% of area median income, while 12 (16%) were in the 50% of median income and 4 (6%) were in the under 30% category. There were 5 (4%) handicapped.

The Owner Deferred Rehabilitation Loan program assisted 13 households. Of these 12 (92%) were white, 1 (8%) was black/hispanic. Female households were 8 (62%) of the total with 5 (38%) being male. 9 (69%) were elderly. In terms of income, 5 (38%) were under 30% of the AMI, 3 (24%) were under 80%

of the AMI. 4 (30%) were handicapped.

The Owner Emergency Rehabilitation Grant program assisted 30 households. Of these 25 (83%) were white, 5 (17%) were Black/Hispanic. There were 21 (72%) female headed households while 9 (30%) were male. Elderly households numbered 9 (30%). Four (13%) were under 30% of the AMI, 13 (43%) were under 50% of the AMI and 6 (20%) were under 80% of the AMI.

IN-PACT, the NGO that provides housing and client services to special needs persons, did not complete a house for clients in 2015. However, it did purchase a dwelling and it is under rehabilitation at the present time. It will house 4-6 clients.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG		2,694,168	1,531,231
HOME		925,262	482,518
ESG		0	0

Table 3 - Resources Made Available

Narrative

Table 4, as it appears below, is correct. However, if it is printed out it will print incorrectly. If one wishes to print the correct form they should go to the Administration section (CR-00) of this CAPER where it is presented as attachment 3.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Cedar Lake		4	Public Facilities and Improvements
Cedar Lake	4	4	Public Facilities and Improvements
Crown Point	0		
Crown Point	9		
Dyer	0		
Dyer	6		
Griffith	0		
Griffith	6		
Highland		4	Public Facilities and Improvements
Highland	6	4	Public Facilities and Improvements
Highland	8	4	Public Facilities and Improvements
Hobart	0		
Hobart	9		
Lake Station	0		
Lake Station	5		
Lowell	0		
Lowell	4		
Merrillville		11	Public Facilities and Improvements
Merrillville	2	11	Public Facilities and Improvements
Merrillville	11	11	Public Facilities and Improvements
Munster		8	Public Facilities and Improvements

Munster	6	8	Public Facilities and Improvements
Munster	15	8	Public Facilities and Improvements
New Chicago		2	Public Facilities and Improvements
New Chicago	2	2	Public Facilities and Improvements
Schererville		9	Public Facilities and Improvements
Schererville	7	9	Public Facilities and Improvements
Schererville	9	9	Public Facilities and Improvements
Schneider		1	Public Facilities and Improvements
Schneider	1	1	Public Facilities and Improvements
St. John	0		
St. John	5		
URBAN LAKE COUNTY	48	59	Housing Rehabilitation, Special Needs Housing, Public Services, Homebuyer Assistance
URBAN LAKE COUNTY	54	59	Housing Rehabilitation, Special Needs Housing, Public Services, Homebuyer Assistance
URBAN LAKE COUNTY	70	59	Housing Rehabilitation, Special Needs Housing, Public Services, Homebuyer Assistance
Whiting		2	Public Facilities and Improvements
Whiting	2	2	Public Facilities and Improvements
Winfield	0		
Winfield	2		

Table 4 – Identify the geographic distribution and location of investments

Narrative

By local agreement, the County provides roughly half of its CDBG funds to cities and towns to carry out eligible local projects. Due to declining CDBG funds, the County, several years ago, began funding just half (8) of the cities and towns each year. This was to provide them with sufficient funds to undertake larger more meaningful projects. This was done in the FY 2015 Action Plan year.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The County normally generates a substantial amount of leveraged funds via its Homebuyer Assistance activity. This leverage is in the form of private or public mortgage and equity financing that assists a lower income household to purchase a dwelling unit. In FY2015, the County generated \$8,397,836 in such other financing. The mean average sales price of a dwelling unit was \$107,664.56. In addition, the local infrastructure projects undertaken by cities and towns sometimes leverage local, State or other dollars as part of a project. In FY2015 this amounted to \$76,630. Finally, IN-PACT, Inc. provided \$23,000 toward the purchase of a HOME financed house. The total funds leveraged were \$8,497,466.

The County has been working with IN-PACT as a CHDO NGO which provides housing and services to special need residents of the HOME assisted housing. The cost of this assistance creates well over a million dollars annually in HOME match funds. This is reflected in the tables below.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	19,667,720
2. Match contributed during current Federal fiscal year	1,696,405
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	21,364,125
4. Match liability for current Federal fiscal year	125,658
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	21,238,467

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
Multiple Handicapped Housing Units	08/31/2016	1,696,405	0	0	0	0	0	1,696,405

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
8,116	118,157	97,955	0	28,318

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period

	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	96,641	0	0	8,925	0	87,716
Number	6	0	0	1	0	5
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	96,641	22,466	74,175			
Number	6	1	5			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 – Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted

	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

Parcels Acquired		0	0			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	60	119
Number of Special-Needs households to be provided affordable housing units	1	0
Total	61	119

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	21	43
Number of households supported through Acquisition of Existing Units	40	78
Total	61	121

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

For some reasons the above table does not add the totals, and will not permit insertion of the totals. However, the totals do appear if the table is printed out.

Due to HOME funding reductions, IN-PACT, the County CHDO, which provides special needs housing and support services, usually has to combine funds from two (2) fiscal years to produce a dwelling unit for several clients. LCCEDD and IN-PACT have entered into an agreement in May, 2016 for the purchase and rehabilitation of a single family home that will house 4-6 handicapped persons. This consists of FY15 funds in the amount of \$69,395 with IN-PACT providing \$23,905 of their funds. They will rehabilitate the house with FY16 HOME funds.

Discuss how these outcomes will impact future annual action plans.

See above re IN-PACT which is just starting the rehabilitation of a single family dwelling for several clients. At this point in time, not knowing what actual funding levels will be in future years, the County expects to continue funding its various housing assistance programs. However, it may shift funding, as it is doing by amending its FY16 Annual Action Plan, to provide for more Homebuyer Assistance and less Owner Housing Rehabilitation. This is due to the increased costs due to lead based paint and the fact that many owners owe more on their house than it is worth and it is not possible to put additional debt liens on the property.

Table 13 is supposed to display below indicating the income levels served by various LCCEDD programs where income information is required for assistance. This table was not useable as can be seen. The County replicated this table and the necessary information can be found in the Administration section (CR-00) of this CAPER as attachment 4.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income		
Low-income		
Moderate-income		
Total		

Table 13 – Number of Persons Served

Narrative Information

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

As set forth in the Consolidated Plan (CP) the County is an active participant in the Region 1-A Continuum of Care (CofC). Virtually all entities involved with the homeless, or at risk of becoming homeless, are part of the CofC. The County does not, as part of its efforts with this group, directly reach out to homeless persons. There are other entities in the CofC that undertake this type of action. That said, the County does provide funds, under its Homeless Prevention program, to assist homeless, and at risk households, to obtain housing, or to stay in their housing. It often works with other groups to put together funding packages that allow homeless households to obtain housing, or to stay in their existing housing. In 2015 it provided funding assistance to 119 households. For instance, the County works with St. Jude's House, a domestic violence shelter, to move households, which can only stay 60 days, to permanent housing using Homeless Prevention funds. In addition the County has worked with IN-PACT for years to provide housing for handicapped persons. It purchased a house in Crown Point with FY15 HOME funds and has it under rehabilitation to house 4-6 such persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

As noted above, the County continues to be a participant in the Region 1-A CofC. This group represents most of the NGO's (non governmental organizations) and governments, in the NW Indiana area, that provide assistance to various types of households that are homeless, or at risk of becoming homeless. Lake County does not operate emergency shelters or transitional housing. There are other NGO's and governments (Townships) which provide both homeless shelters and transitional housing. However, through its Homeless Prevention program, it does provide direct financial assistance to such households to obtain, or keep housing. It assisted 119 persons/households in the FY15 program year.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The County provides CDBG funds for its Homeless Prevention program. In FY2015 it was funded with \$50,000. Some additional funds were added to total \$51,913 for the year. These funds provide up to \$500 to families and individuals to prevent them from becoming homeless. It also provides funds,

usually in concert with funds from other entities, to provide homeless households with housing. In the past year it funded 119 households. Over the years it has funded all types of households; veterans, released felons, mental patients, elderly, young, male, female, single parents, etc. Depending on the situation, these clients often receive assistance from other CofC participants.

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

Again, the primary tool the County has to assist such households is its Homeless Prevention program. Usually assistance for these types of households involves working with other organizations in the CofC. Such households normally require a range of assistance of which the County provides only a piece. Often, the County's Homeless Prevention funds, combined with assistance from other agencies, can shorten the time households are homeless by getting them into permanent housing. It is also a major factor in keeping recently homeless households from becoming homeless again. As noted elsewhere, the County works closely with St. Jude's House (domestic violence shelter) to transition clients from the shelter into permanent housing.

The State of Indiana has a large backlog of handicapped (primarily developmentally disabled) who desperately need handicapped adapted housing. As noted elsewhere, IN-PACT provides such housing in Lake County. The County has, for years, funded IN-PACT to provide such housing. LCCEDD completed an Agreement with them to rehabilitate and enlarge a single family house to provide for 4-6 handicapped clients.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Urban Lake County does not have any public housing units.

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

N/A

Actions taken to provide assistance to troubled PHAs

N/A

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The Northwest Indiana Reinvestment Alliance, in cooperation with the Lake County Housing Taskforce, provides ongoing Federal and State updates on regulations/legislation impacting local public policies.

This information assists in preventing negative and disparate treatment of persons and households regarding affordable housing. All other areas (zoning, building codes, etc.) are closely monitored by Taskforce members who represent both the public and private sectors.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

As part of the Alliance and Taskforce's mission and goals, affordable senior housing has been identified as a serious underserved need in the county. While there have been scattered local resident objections, municipalities in South Lake County have moved forward in passing approval for new developments that included independent, assisted and advanced care giving. However, the need continues to exist and the Taskforce is encouraging further development actions in this area.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

It appears this section is misnamed. Based on prior CAPER's it should read "Action taken to reduce lead-based paint hazards". It is also a repeat of the above question.

The County continued its past efforts to deal with lead based paint in housing in the FY15 program year. However, it has had to modify its method of undertaking dealing with lead based paint due to the loss of its Lead Risk Assessor and Clearance Technician. It now uses qualified private firms to undertake lead testing and clearance testing.

Of course all new housing construction is undertaken without use of lead based paint. All housing rehabilitation undertaken on dwellings that may be occupied by children that were constructed prior to 1978 must follow lead based paint requirements. If painted surfaces are to be disturbed they are either tested for lead paint, or are presumed to have lead paint. Depending on the dollar amount of assistance, other surfaces may be tested to determine if lead paint is present. If lead paint is found, and the project goes forward, it is either removed or encased following lead safe rehabilitation practices so it presents no danger to occupants.

The County monitors certified lead safe contractors to assure compliance with applicable laws and regulations as the work is undertaken.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The LCCEDD operates a revolving loan fund for economic development projects. It provides low interest loans to eligible companies for land, buildings and equipment. This fund was originally created years ago with one million dollars in Federal Revenue Sharing funds and one million dollars in CDBG funds.

Over the years LCCEDD has periodically undertaken various types of private economic development projects that have created, or retained, jobs in Lake County, especially for lower income persons. During Action Years 2014 and 2015 the fund made two loans totalling 1.25 million dollars to a firm manufacturing motorcycle exhaust systems. This firm will create a total of 120 new jobs for the Lake County area.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Lake County CDBG/HOME program has been in operation for over 30 years. During that time it has established links, contacts and cooperation with a myriad of public, private and NGO's in the area and State. It continued working with this network during the 2015 program year. It has no apparent need to develop more institutional structure. The "need" is to continue to maintain and improve what is already in place.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Lake County does not have any public housing. It continues to contract with the Northwest Indiana Reinvestment Alliance to provide Fair Housing services in the Urban Lake County area. It provides funding to Children's Treehouse, Mental Health America (formerly Parent's as Teachers) and the local CAO to provide transport for elderly and handicapped. The CAO also administers Section 8 vouchers in Urban Lake County. The Hammond Metropolitan Housing Authority oversees five (5) Section 8 project based vouchers on behalf of the County. The County is also an active member of the Region 1-A Continuum of Care. This umbrella organization encompasses most of the NGO's and government in the NW Indiana area that provide assistance to households that are homeless or at risk of becoming homeless. While these relationships have been in place for several years, as noted above, they need to be solidified and continued with the new LCCEDD staff members.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The County contracts with the Northwest Indiana Reinvestment Alliance to provide fair housing service to the Urban County area. As part of this arrangement, this group also works to eliminate or modify those impediments identified in the 2013 Analysis of Impediments. A complete report of the activities of the Alliance in FY2015 is attached to this CAPER in the Administration section (CR-00) as attachment 5. This includes activities to eliminate identified impediments to fair housing.

CR-40 - Monitoring 91.220 and 91.230

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

The County monitors all CDBG and HOME funded projects at least once during the fiscal year in which they are funded. Public improvement projects are always monitored upon completion. They are usually not checked again unless there is reason to do so. Public Service projects are monitored once a year. The monitoring of CDBG and HOME housing projects depends on the type of project. Standards depend on location as various cities and towns have local codes affecting housing rehabilitation and new construction. Home repair projects are usually monitored once upon completion. Major rehabilitation projects are usually monitored several times during the construction period and always before making a partial payment. The County follows 24 CFR 92.504(d) for inspection of assisted rental units.

Downpayment and Owner Housing Rehabilitation assistance projects are monitored to insure condition standards are met. Yearly mail surveys are undertaken to insure continued occupancy by the client(s).

If a survey is not returned by mail a follow up inspection is made by LCCEDD to determine if the unit is still occupied by the client(s). If not, legal action is pursued to regain the funds provided to that client.

The County is always looking for qualified minority and female contractors. Over the years it has had modest success in being able to use same. Once a year it places ads in two (2) local newspapers seeking both qualified minority/female building contractors to participate in the local housing rehabilitation program, and the cities and towns public improvement projects.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The County published an ad in two (2) local newspapers of general circulation regarding the availability of the CAPER 15 days prior to submitting it to HUD. It provided paper copies of the CAPER for public review at the LCCEDD office in the County Building at 2293 North Main Street, Crown Point, IN. It also placed a copy at the main branch of the Lake County Public Library at the same time. Finally, it made it available on the County website.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

While there have been substantial changes to the staff at LCCEDD in the past year and a half, this has not resulted in any change, at this point in time, to the County's program objectives. At this point the County intends to continue to carry out the activities presented in the 2013 Consolidated Plan. The one exception, as noted earlier, is that it has ceased its Housing Counseling activity due to not having a HUD certified housing counselor.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?	No
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[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

In FY2015 inspections were undertaken at the following properties:

9321 Sullivan Lane, Crown Point. No issues were found.

1487 W. 4th St., Hobart. No issues were found.

777 W. 70th Pl., Merrillville. No issues were found.

3131 W. 121st Ave., Crown Point. No issues were found.

3133 W. 121st Ave., Crown Point. No issues were found.

3135 W. 121st Ave., Crown Point. No issues were found.

3137 W. 121st Ave., Crown Point. No issues were found.

3139 W. 121st Ave., Crown Point. No issues were found.

3141 W. 121st Ave., Crown Point. No issues were found.

3143 W. 121st Ave., Crown Point. No issues were found.

3145 W. 121st Ave., Crown Point. No issues were found.

3147 W. 121st Ave., Crown Point. No issues were found.

3149 W. 121st Ave., Crown Point. No issues were found.

Kirby Manor Apartments - 402 W. 14th St., Hobart. No issues were found.

There were no units due inspection that were not inspected.

**Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units.
92.351(b)**

The County has a very good overall record of affirmatively marketing its HOME units. This is reflected in this report (see CR-10). Units developed by IN-PACT, Inc., the County's CHDO, are always occupied by special needs persons/households. They did not develop any units in 2015. They have one group home unit which they purchased in Crown Point with FY15 HOME funds. It is presently under rehabilitation and will house four-six individuals and a caretaker. A few years ago the County provided assistance to Kirby Manor, an 80 unit tax credit project for the elderly. This assistance resulted in 10 units being under HOME program rent restrictions. This development has an approved Affirmative Marketing Plan.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

LCCEDD had HOME program income in the amount of \$126,272.86. It expended \$97,954.84 on 36 Homebuyer Assistance grants, and 4 Deferred Loans for owner housing rehabilitation.

**Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing).
91.320(j)**

The County is a participant in the Lake County Housing Task Force. This group has its mission promoting education and outreach program to improve opportunities for growth and to enhance the health and welfare of all residents. The current focus of the group is:

Land banking and abandoned property;

Rental registration, licensing fees and code enforcement;

Affordable housing.

The County also provides developers of affordable housing with a Certificate of Consistency with the Consolidated Plan if, and when, such development is, in fact, consistent with said Plan. There were two issued in FY2015.

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	LAKE COUNTY
Organizational DUNS Number	884008756
EIN/TIN Number	356000168
Identify the Field Office	INDIANAPOLIS
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	

ESG Contact Name

Prefix	Mr
First Name	Timothy
Middle Name	A
Last Name	Brown
Suffix	0
Title	Executive Director

ESG Contact Address

Street Address 1	2293 North Main Street
Street Address 2	0
City	Crown Point
State	IN
ZIP Code	-
Phone Number	2197553225
Extension	0
Fax Number	0
Email Address	tbrown@lakecountyin.com

ESG Secondary Contact

Prefix	
First Name	
Last Name	
Suffix	
Title	
Phone Number	
Extension	
Email Address	

2. Reporting Period—All Recipients Complete

Program Year Start Date 09/01/2015
Program Year End Date 08/31/2016

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name
City
State
Zip Code
DUNS Number
Is subrecipient a victim services provider
Subrecipient Organization Type
ESG Subgrant or Contract Award Amount

CR-65 - Persons Assisted

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 14 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 15 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 16 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 17 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 18 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	
Female	
Transgender	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 19 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	
18-24	
25 and over	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 20 – Age Information

7. Special Populations Served—Complete for All Activities

Number of Persons in Households

Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans				
Victims of Domestic Violence				
Elderly				
HIV/AIDS				
Chronically Homeless				
Persons with Disabilities:				
Severely Mentally Ill				
Chronic Substance Abuse				
Other Disability				
Total (unduplicated if possible)				

Table 21 – Special Population Served

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

10. Shelter Utilization

Number of New Units – Rehabbed	
Number of New Units – Conversion	
Total Number of bed - nighths available	
Total Number of bed - nights provided	
Capacity Utilization	

Table 22 – Shelter Capacity

11. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

CR-75 – Expenditures

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2013	2014	2015
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Prevention under Emergency Shelter Grants Program			
Subtotal Homelessness Prevention			

Table 23 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2013	2014	2015
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Assistance under Emergency Shelter Grants Program			
Subtotal Rapid Re-Housing			

Table 24 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2013	2014	2015
Essential Services			
Operations			
Renovation			
Major Rehab			
Conversion			
Subtotal			

Table 25 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2013	2014	2015
Street Outreach			
HMIS			
Administration			

Table 26 - Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	2013	2014	2015

Table 27 - Total ESG Funds Expended

11f. Match Source

	2013	2014	2015
Other Non-ESG HUD Funds			
Other Federal Funds			
State Government			
Local Government			
Private Funds			
Other			
Fees			
Program Income			
Total Match Amount			

Table 28 - Other Funds Expended on Eligible ESG Activities

11g. Total

Total Amount of Funds Expended on ESG Activities	2013	2014	2015

Table 29 - Total Amount of Funds Expended on ESG Activities

Attachment

Table 1 - Accomplishments - Program Year Strategic Plan to Date

Table 1 - Accomplishments - Program Year Strategic Plan to Date

Goal	Category	Source/ Amount	Indicator	Unit of Measure	Expected - Strategic Plan	Actual - Strategic Plan	Percent Complete	Expected - Program Year	Actual - Program Year	Percent Complete
2015 Goal - Administration	Affordable Housing Homeless Non- Homeless Special Needs Non-Housing Community Development	CDBG: \$269,416 HOME: \$42,263	Other	Other	10	6	60.00%	2	2	100.00%
2015 Goal - Demolition	Non-Housing Community Development	CDBG: \$25,000	Buildings Demolished	Buildings	10	3	30.00%	0	0	0.00%
2015 Goal - Elderly/Handicapped Transportation	Non-Housing Community Development	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	647	64.70%	200	225	112.00%
2015 Goal - Homebuyer Assistance	Affordable Housing	HOME: \$200,000	Direct Financial Assistance to Homebuyers	Households Assisted	200	227	114.00%	40	78	195.00%
2015 Goal - Homeless Prevention	Homeless	CDBG: \$51,913	Homelessness Prevention	Persons Assisted	500	286	57.00%	100	119	119.00%

Table 1 - Accomplishments - Program Year Strategic Plan to Date

2015 Goal - Owner Housing Rehabilitation	Affordable Housing	HOME: \$105,575 CDBG: \$304,621	Homeowner Housing Rehabilitation	Household Housing Unit	100	128	128.00%	21	43	200.00%
2015 Goal - Public Facilities and Improvement	Non-Housing Community Development	CDBG: \$726,680	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	20000	13329	66.65%	705	705	100.00%
2015 Goal - Public Services	Non-Housing Community Development	CDBG: \$55,000	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	1750	639	36.51%	70	127	181.20%
2015 Goal - Rental Rehabilitation- Special needs household	Non-Homeless Special Needs	HOME: \$69,396	Rental units Rehabilitated	Household Housing Unit	3	1	33.30%	1	0	0.00%
Construction Management	Non-Housing Community Development	CDBG: \$35,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	40	24	60.00%	9	9	100.00%

Table 1 - Accomplishments - Program Year Strategic Plan to Date

Fair Housing	Non-Housing Community Development	CDBG: \$30,000	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	250	187	75.00%	50	87	174.00%
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Table 2 - Table of assistance to racial and ethnic populations by source of funds

Table 2 - Table of assistance to racial and ethnic populations by source of funds

	CDBG	HOME
White	456	60
Black or African American	156	24
Asian	3	0
Other Multi-Racial	26	0
TOTAL	641	84
Hispanic	62	17
Not Hispanic	579	67

Table 4 - Identify the geographic distribution and location of investments

Table 4 - Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	
Cedar Lake	4	4	Public Facilities and Improvements
Highland	4	4	Public Facilities and Improvements
Merrillville	11	11	Public Facilities and Improvements
Munster	8	8	Public Facilities and Improvements
New Chicago	2	2	Public Facilities and Improvements
Schererville	9	9	Public Facilities and Improvements
Schneider	1	1	Public Facilities and Improvements
Whiting	2	2	Public Facilities and Improvements
URBAN LAKE COUNTY	59	59	Housing Rehabilitation, Special Needs Housing, Public Services, Homebuyer Assistance

Table 13 - Number of Persons Served

Table 13 - Number of Persons Served

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-Income	94	8
Low-Income	50	13
Moderate-Income	12	63
Total	156	84

Northwest Indiana Reinvestment Alliance Annual Report



NORTHWEST INDIANA
REINVESTMENT
ALLIANCE

ANNUAL REPORT

September 1, 2015

thru

August 31, 2016

YOUR RESOURCE TO COMMUNITY SERVICES™



October 12, 2016

Mr. Tim Brown, Executive Director
Lake County Community Economic Development
2293 Main Street
Crown Point, IN 46307

RE: Annual Report

Dear Mr. Brown:

In accordance with the contract requirements with the Lake County Community Economic Development Department, the Northwest Indiana Reinvestment Alliance (Alliance) hereby submits the Annual Report for program year September 1, 2015 to August 31, 2016. This report highlights programs, both existing and new, outreach, education, housing, lending, small business development, training, and initiatives designed to Affirmatively Further Fair Housing.

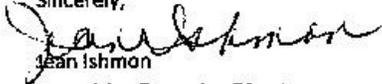
During this contract year, the Alliance continues to address the housing and foreclosure issues as a sub-grantee of the National Community Reinvestment Coalition Foreclosure Mitigation Counseling program and the U.S. Department of Housing and Urban Development Housing Counseling Program. Certified Counselors provide services to clients at the Alliance office in partnership with other agencies and organizations.

Housing and lending initiatives are addressed through the Lake County Housing Taskforce, the Northwest Indiana Banker Community Council, and the most recently organized Lake County Land Bank Authority. The Alliance organizes and facilitates the meetings, workshop and seminars that provide ongoing dialogue to ensure quality, affordable, fair housing, safe and sound fair lending practices, and small business training and development.

The Alliance is a HUD Certified Housing Counseling agency. In keeping with our mission to provide awareness and education, the Alliance provides First Time Homebuyer's Training, Pre and Post Homeownership Counseling, Budgeting, Financial Literacy, and Small Business training/development. Currently, we are exploring lending opportunities for residents and businesses such as an Individual Development Account (IDA) program and a Community Development Financial Institution (CDFI).

The organization intends to continue to develop new programs, and expands services for the residents of Lake County. We value and appreciate the partnership, and the opportunity to support the Lake County Community Economic Development Department in its efforts in ensuring Fair Housing, Fair Lending and equal opportunity for all Lake County residents. If you have any questions or need added information feel free to contact me.

Sincerely,



Jean Ishmon

Consulting Executive Director
Northwest Indiana Reinvestment Alliance



MISSION STATEMENT

The Mission of the Northwest Indiana Reinvestment Alliance is to assist in promoting services that will empower residents to build and strengthen their communities through homeownership, credit rehabilitation, community economic development, and small business training.

BOARD OF DIRECTORS

Officers

Marjol Rush Collet, President
Barbara Reedus, Vice President
Juan Andrade, Secretary
Cynthia Warner-Lowe, Treasurer

Marjol Collet
Hughes Family Interest
Gary, IN

Juan Andrade
St. Patricks Church
East Chicago, IN

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School City of Hammond
Hammond, IN

Barbara Reedus
Hammond Human Relations
Hammond, IN

Dennis Radowski
United Neighborhood Inc.
Hammond, IN

Doris Carbins
Gary Human Relations Commission
Gary, IN

Vernita Leslie
Broadway Area Community Development
Gary, IN

Ron Mullins
Hammond Human Relations Commission
Hammond, IN

Rev. Reagan Robinson
St. John Baptist Church
Gary, IN

Albertine Dent
Community Center Development Corporation
Hammond, IN

NORTHWEST INDIANA REINVESTMENT ALLIANCE

ORGANIZATION STAFF

Jean Ishmon, Consulting Executive Director

Coordinates and manages staff activities, Organizational Development, Lake County Housing Taskforce Coordinator, Lake County Land Bank Authority support , Fundraising, Grant Writing, Small Business (Certification training in process).

Pamela Stalling, Housing Counseling Program Coordinator

Foreclosure Mitigation Counselor and Coordinator, Financial Literacy Counselor and Coordinator, HUD Certified Housing Counselor, Counseling Administrative Support, Small Business

Lols Wagner-Glover, Executive Administrative Assistant

Administrative support to Consulting Executive Director the organization, the Lake County Housing Taskforce, Northwest Indiana Banker Community Council, Financial Manager, Case Management, NWIRA Projects and Events.

Amparo Vivian White, Hispanic Affairs Coordinator

Coordinates Latino Services, Outreach/Education, and Translation Services, HUD Certified Housing Counselor

COMMUNITY SUPPORT ORGANIZATIONS

LAKE COUNTY COMMUNITY AND ECONOMIC DEVELOPMENT DEPARTMENT

NATIONAL COMMUNITY REINVESTMENT COALITION (NCRC)

HAMMOND DEVELOPMENT CORPORATION

GREATER NORTHWEST INDIANA ASSOCIATION OF REALTORS

NORTHWEST INDIANA BANKERS COMMUNITY COUNCIL

INDIANA ASSOCIATION FOR COMMUNITY ECONOMIC DEVELOPMENT (IACED)

NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM

The Alliance has received through the National Community Reinvestment Coalition (NCRC) grants for the past seven years to conduct Foreclosure Mitigation Counseling. The Alliance has been approved for continued funding for 2015-2016.

Default Counseling Training sponsored by Neighbor Works America, and the Indiana Association for Community and Economic Development (IACED), has been completed by Alliance Counselors. There are a total of two Certified Counselors on the Alliance team, including one which is bilingual. Counselors have also received certification and continued education through the Chicago Federal Reserve Bank, Indiana Association for Community Economic Development, Bank of America, Hope Loan Portal, Chase Bank, National Council of La Raza, Housing and Urban Development, Indiana Housing and Community Development Agency, NCRC, and Neighbor Works America.

Counseling is provided at no cost to the client at the Alliance office. Off-site locations for special accommodations and translation services are available. Outreach is on-going in partnership with a variety of agencies and organizations throughout Northwest Indiana, by way of social media, newspapers ads, radio, workshops, website, sponsorships, and seminars. Information detailing the programs provided by the Alliance has been distributed countywide at seminars, job fairs, government offices, agencies organizations, churches, and the Alliance website, www.nwireinvestmentalliance.org. Information is available in English and Spanish.

The Alliance has provided counseling to Lake County, Porter County, and Southern Cook County, Illinois residents. Data highlighted in the following chart reflect those clients served residing in Lake County's non-entitlement communities.

These numbers are reflected in the demographic graphs.

The overall success rate of the Foreclosure Mitigation Program is at approximately eighty (80%).

FINANCIAL LITERACY EDUCATION

Financial Literacy is a very important part of the work the Alliance provides through one on one counseling sessions, and classes. In the aftermath of the "Housing Crisis", individuals are in need of services that will help them recover from the loss of income, and the need to increase their credit scores in order to maintain a healthy and safe financial lifestyle.

The Alliance uses Money Smart, a financial literacy curriculum created by the FDIC to help adults enhance their money management skills and to create positive financial relationships. The target population is low to moderate income adults, those who are unbanked, experienced a hardship, or anyone that wants information to improve their financial lifestyle including those individuals who may have been under served by local lenders.

The Financial Literacy programs are supported by the Lake County Community Economic Development Dept., City of East Chicago Redevelopment Commission, Peoples Bank, and United Neighborhood Inc.

Money Smart Curriculum:

- *Bank on It*
- *Borrowing Basics*
- *Check It Out*
- *Money Matters*
- *Pay Yourself First*
- *Keep It Safe*
- *To Your Credit*
- *Charge It Right*
- *Loan to Own*
- *Own Your Own Home*

HOUSING COUNSELING PROGRAM

The Alliance is a U.S. Department of HUD Certified Counseling Agency that provides Pre and Post Homeownership Counseling. Working in partnership with housing providers, lenders and community organizations, workshops are conducted to educate potential homebuyers. Participants are taught the benefits of homeownership, the cost involved in purchasing a home, and the responsibilities of homeownership.

Housing counseling workshops are designed to provide education to those who have never purchased, or have knowledge of the home buying process. Workshops are structured to increase the understanding of the home buying process and particularly beneficial for those having credit challenges. A mandatory eight (8) hours of classroom participation is required to receive the HUD certificate. Private consultations are encouraged for assistance in becoming credit worthy. The Alliance in partnership with lending institutions, community based organizations, United Neighborhoods Inc., City of East Chicago, and the Lake County Community Economic Development, provide information on allowing residents the opportunity of applying for down payment assistance.

Curriculum Topics:

- *Are You Ready to Buy a Home?*
- *Managing Your Money*
- *Understanding Credit*
- *Obtaining a Mortgage Loan*
- *Shopping for a Home*
- *Protecting Your Investment*

ENTREPRENEURIAL AND SMALL BUSINESS PROJECT

The Entrepreneurial and Small Business Project was designed in 2012 to serve all residents of Lake County Indiana and Illinois. It is a partnership with the Hammond Development Corporation and members of the Northwest Indiana Banker Community Council, (PNC Bank, BMO Harris Bank, First Midwest Bank, and Peoples Bank). The cost for the training is shared between the Alliance, the partnerships and the Hammond Development Corporation.

NxLevel is a federally certified ten (10) week curriculum taught by certified trainers. Translation services are provided upon request.

Curriculum Topics:

- Are you interested in starting a business?
- The difference between employee and entrepreneur
- Organizational Structure
- Legal Issues
- Marketing Strategies and Plan
- Your Business Plan
- Financials

NxLevel II was added to the program after completion of NxLevel I to provide additional information to those students who desire to go further, and to fully understand and develop the skills of managing the finances of a business. The Quickbooks accounting program is used for this six (6) week curriculum.

A partnership was developed with Hewlett- Packard (HP) to supply graduates of this program free software. The Alliance then provides each graduate of NxLevel II with a laptop computer upon completion.

2015 – 2016

NxLevel I – 9 Graduates (Fall 2015)

NxLevel II – 4 Graduates (Spring 2016)

**Foreclosure Counseling, Financial Literacy and
Homeownership Counseling Demographics
SEPTEMBER 2015 – AUGUST 2016**

FORECLOSURE COUNSELING

GENDER

Male 11
Female 12
TOTAL 23

ETHNICITY

African American 13
Hispanic 2
Non- Hispanic 8

CITY

Chicago, IL 1
Calumet City, IL 2
Lansing, IL 1
Crown Point 1
East Chicago 1
Gary 1
Griffith 2
Hammond 3
Highland 1
Merrillville 6
Munster 2
Portage 2

Total clients served: 23

FINANCIAL LITERACY / ONE ON ONE COUNSELING

GENDER

Male 22
Female 42

ETHNICITY

African American 48
Hispanic 5
Non- Hispanic 11

CITY

Chicago, IL 1
Chicago Hts, IL 2
Lansing, IL 1
Crown Point 10
East Chicago 29
Gary 6
Griffith 2
Hammond 4
Merrillville 3
Munster 2
Portage 2
San Pierre 1
Valparaiso 1

Total Clients Served: 64

HOMEOWNERSHIP WORKSHOPS

Burnham, IL	1	Bloomington, IN	1
Calumet City, IL	6	Burns Harbor, IN	1
Chicago, IL	31	Cedar Lake, IN	1
Cicero, IL	1	Crown Point, IN	8
Country Club Hills, IL	1	Dyer, IN	2
Crete, IL	1	East Chicago, IN	183
Dolton, IL	3	Gary, IN	37
Glenwood, IL	1	Griffith, IN	5
Harvey, IL	2	Hammond, IN	140
Homeless	1	Hebron, IN	2
Homewood, IL	3	Highland, IN	5
Houston, TX	1	Hobart, IN	6
Joliet, IL	1	Lake Station, IN	2
Lakeview, MN	1	Lowell, IN	2
Lansing, IL	2	Merrillville, IN	26
Lynwood, IL	1	Michigan City, IN	1
Melrose Park, IL	2	Munster, IN	3
Mt. Prospect, IL	2	Portage, IN	9
Westmont, IL	1	Shererville, IN	6
		St. John, IN	4
		Valparaiso, IN	3
		Whiting, IN	14
		Williamsport, IN	2

Gender

Male 217
Female 309

Ethnicity

African American 215
Hispanic 213
Non- Hispanic 98

Total clients served: 526



The Lake County Housing Taskforce continues to focus on identifying housing, community and economic development issues and needs that will enhance the quality of life for the residents of Lake County Indiana. The mission of the Taskforce is to facilitate the coordination of efforts aimed at promoting education and outreach programs that will improve opportunities for growth and to enhance fair housing, fair lending and equal opportunity.

The Taskforce identifies factors affecting Lake County's non-entitlement communities covered under the Lake County Community Economic Development Department's Block Grant program.

Factors identified include:

- Vacancy and Abandoned Properties
- Land Banking
- Property and Rental Registration
- Licensing Fees, Code Enforcement
- Foreclosures
- Aging In Place
- Affordable Housing
- Livable Communities

Workshops and seminars addressing the above concerns are held each year. The Taskforce is actively working with the Lake County Commissioners to develop and implement The Lake County Indiana Land Bank Authority Inc. project. The need for a Land Bank was identified as the Taskforce's major initiative for 2014/2015. Members are attending training seminars through National Community Reinvestment Coalition and Indiana Association for Community Economic Development (IACED) in order to bring the information back to Lake County. IACED has organized a Statewide Land Bank Affinity Group of which Lake County representatives are a part of and hosted a meeting in Lake County September 10, 2015. Andy Frazier, Executive Director of IACED provides the Taskforce with ongoing technical assistance for this project.

Taskforce members are also participating in housing development programs throughout the county for Veterans, Homeless, and Transitional Housing. Currently a major concern is affordable housing for seniors who have the desire to "Age in Place". This is the desire to remain in their communities with close friends, family, places of worship and services. "Aging in Place" is being addressed on the Federal, State, and Local levels.

The Taskforce continues to serve as a clearinghouse for general housing, community, and economic development information and services. It provides information on funding services, educational opportunities, foreclosure trends data, national and state economic news and updates.



Joe Wszolek, Co-Chair

Greater Northwest Indiana Assoc. of Realtors®
219-795-3600
joe@gniar.com

Jean Ishmon, Executive Director

NWI Reinvestment Alliance
219-931-9300
jean@ishmon.com

Nichole DeMario, Dir. Of Communications

Greater Northwest Indiana Association of Realtors®
219-795-3600
nichole@gniar.com

Saba S. Mohammed, Broker-Realtor

Century 21 Heritage & GNIAR Board of Directors
219-588-5092
agent.saba@gmail.com

Jake (Chip) Greenberg, Resident

Town of Lake Station
219-973-1494
cgcatalyst@gmail.com

Jerry Herzog, Councilman

City of Hobart
219-942-2962
jherzog@cityofhobart.org

Kristine Clark

Indiana Housing & Community Development Authority
219-616-0990
kclark3@hcda.IN.gov

Mary Morstadt, CRA Manager

Standard Bank
708-227-2332
mary.morstadt@standardbanks.com

Cherilyn Parker, Co-Chair

CRA Officer
First Savings Bank of Hegewisch
219-679-4582
c.parker@fsbhegewisch.com

Joe Alamillo

NSP Consultants, LLC
219-746-3483
joel@nspconsulting.com

Daniel Rohley

NW Indiana Title
219-765-0012
daniel.rohley@yahoo.com

Bob Fulton, HSD President

City of Hobart
219-942-6112
bfulton@cityofhobart.org

Richard Hardaway

Town of Merrillville
219-769-5711
rhardaway@merrillville.in.gov

Dan Klein, Executive Director

Habitat for Humanity
219-923-7265 ext. 306
habitat@nwhabitat.org

Sharron Liggins, Executive Director

Continuum of Care Network/DFGC
219-613-7571
sharronliggins1@gmail.com

Alicia Barber

Town of New Chicago
219-962-1157
watermanager@frontier.com

Joseph Van Dyk, Director
City of Gary Redevelopment Department
219-886-1531
ivandyk@ci.gary.in.us

Alexius Barber, Community Relationship
Peoples Bank
219-853-7539
abarber@ibankpeoples.com

Kathryn Bogdan
Town of Merrillville
219-769-3501
kbogdan@merrillville.in.gov

Tim Brown, Executive Director
Lake County Community Economic Development
219-755-3225
tbrown@lakecountyin.com

Deandra Campbell, Director of Commerce
City of Gary
219-881-1367
dccampbell@ci.gary.in.us

Nancy Valentine, Deputy Director
Lake County Community Economic Development
219-755-3225
nvalentine@lakecountyin.com

Mercedes Burgos
McColly Real Estate
219-322-5508
mercedes.burgos@mccolly.com

Michael Repay, Commissioner
Lake County Commission
219-306-7562
mcrepay@comcast.net

Cecile Petro
Dir. Redevelopment Commission
Town of Highland
219-972-7598
cpetro@highland.in.gov

Cornell Lurry
First Midwest Bank
219-253-8792
cornell.lurry@firstmidwest.com

Marjol Collett
Hughes Family Interest
219-886-2007
langstonfamily@sbcglobal.net

Amparo White
NWI Reinvestment Alliance
219-931-9300
amp.white80@yahoo.com

Robie Suggs, Community Development
First Financial Bank
robie.suggs@bankatfirst.com

Paul Slade
Wintrust Bank
PSLADE@oldplanktrailbank.com

Andrea Ramirez-Justin
Wintrust Bank
ajustin@oldplanktrailbank.com

Rev. September 2015

LAKE COUNTY LAND BANK AUTHORITY

BOARD OF DIRECTORS

Joseph Van Dyke, Chairperson

Joseph Alamillo, Vice Chairperson

Michael Repay, Secretary

Cherilyn Parker, Treasurer

Joseph Van Dyke, City of Gary
504 Broadway, Ste 200
Gary, IN 46402
219-201-4422
jvandyk@ci.gary.in.us

Joseph Alamillo, Lake County Housing Taskforce
8843 Forest Glen Ct.
St. John, IN 46343
219-746-3483
joe@nspconsulting.com

Michael Repay, Lake County Commission
2293 N Main Street
Crown Point, IN 46307
219-306-7562
mcrepay@comcast.net

Cherilyn Parker, Lake County Housing Taskforce
2351 Glenwood Dyer Rd
Lynwood, IL 60411
219-629-4582
c.parker@fsbhegewisch.com

Cecile Petro, Town of Highland
3333 Ridge Road
Highland, IN 46322
219-381-0284 (c)
cpetro@highland.in.gov

Daniel Rohaley, NW Indiana Title
1211 E. Farragut
Crown Point, IN 46307
219-765-0012
Daniel.rohaley@yahoo.com

Bob Fulton, City of Hobart
414 Main Street
Hobart, IN 46342
219-942-6112
bfulton@cityofhobart.org

Saba Mohammed, Lake County Housing Taskforce
5180 E. 81st Ave.
Merrillville, IN 46410
219-588-5092
Agent.saba@gmail.com

Jake (Chip) Greenberg, Town of Lake Station
219-962-2081
219-973-1494 (cell)
cgcatalvst@gmail.com

Sam DeCero, Town of Schererville
sdecero@schererville.org

Jean Ishmon, National Community Reinvestment Coalition
5948 Hohman Ave.
Hammond, IN 46320
219-931-9300
jeanish@aol.com

June 2016

NORTHWEST INDIANA BANKER COMMUNITY COUNCIL

The Northwest Indiana Banker Community Council (NWIBCC) was organized by the Northwest Indiana Reinvestment Alliance (Alliance) in 2008. The NWIBCC is a collaborative effort that brings banks, housing and community development specialists, public and private agencies, and non-profit organizations together to address the obligation of lending institutions to participate and support the fair lending portion of the Fair Housing law, Title VIII of the Civil Rights Act of 1968.

Through this partnership, the Council strives to develop new initiatives and support projects and programs already in place to improve community development and economic growth that will enhance the quality of life for Lake County residents. The NWIBCC operates in the same manner as the NCRC National Banker Community Collaborative Council. This NWI Council has been recognized as the first local Bankers Council in the country. The Alliance Consulting Executive Director, Jean Ishmon, is currently Vice Chairperson of NCRC's Board of Directors and is a part of the National Bankers Community Collaborative Council. She serves as Chair of the NWIBCC.

NWI Banker Community Council meetings are held quarterly and hosted by member banks. Meetings held during this reporting period were hosted by:

- Centier Bank – September 2015
- First Merchants Bank – December 2015
- First Savings Bank of Hegewisch – March 2016
- First Financial Bank – May 2016

National Banker Community Collaborative Council meetings held during this reporting period were hosted:

- September 2015 – Washington, D.C.
- January 2016 – Houston, TX
- June 2016 – Nashville, TN

NORTHWEST INDIANA BANKER COMMUNITY COUNCIL

MEMBERS

FIRST MIDWEST BANK

BMO HARRIS BANK

PEOPLES BANK

HORIZON BANK

PNC BANK

CENTIER BANK

FIRST SAVINGS BANK OF HEGEWISCH

STANDARD BANK AND TRUST

LAKE FEDERAL BANK

FIRST MERCHANTS BANK

FIRST FINANCIAL BANK

TCF BANK

Community Representatives

Hughes Family Interest

United Neighborhoods, Inc.

Hammond Human Relations Commission

St. Patricks' Church

Gary Human Relations Commission

Broadway Area CDC

Community Center Development Corporation

St. John Baptist Church

School City of Hammond

NSP Consultants

Greater Northwest Indiana Association of Realtors®

Northwest Indiana Reinvestment Alliance

COMMUNITY REINVESTMENT ACT (CRA)

The Alliance is a member organization of the National Community Reinvestment Coalition (NCRC) based in Washington D.C. Jean Ishmon, the Alliance's Consulting Executive Director is the Vice Chair of the NCRC Board of Directors. CRA is critical to the development of low to moderate income communities. Passed by Congress in 1977, the Community Reinvestment Act (CRA) states that regulated financial institutions have continuing and affirmative obligations to help meet the credit needs of the local communities in which they are chartered.

The Alliance conducts annual meetings with each of its NWI Banker Community Council members regarding their Community Reinvestment obligations, and activities in Lake County. CRA activities of banks are mandated by federal regulations which include levels of lending, investments, and services in low to moderate income communities.

Some lenders opt to develop strategic plans in conjunction with neighborhood organizations to satisfy the communities' credit needs in their assessment area. Community groups can also be involved in the evaluation process by commenting on lenders evaluation by the regulators.

Lake County communities as others around the country are in need of financial support to maintain the quality of life of the residents. The Alliance provides workshops, seminars and activities in conjunction with the NWI Banker Community Council, and Lake County Housing Taskforce throughout the year to educate the sixteen (16) cities and town officials, employees and residents that receive Community Development Block Grant (CDBG) funds from the Lake County Community Economic Development Department.

PNC Bank CRA Representative serves as a Lending Housing and Community Development Mentor.

Alliance CRA Activities:

- September 23, 2015 – Gary Small Business Seminar
- October 8, 2015 – First Financial Bank CRA conference call
- October 15, 2015 – Midwest Regional Partners meeting with First Financial Bank President – Dayton, OH
- November 20, 2015 – Attended One Region Priorities Summit
- January 29, 2016 – Meeting with East Side Community Development – Gary
- March 7, 2016 – PNC Bank CRA meeting
- March 8, 2016 – First Merchants Bank CRA meeting
- April 18, 2016 – TCF Bank CRA meeting
- May 3, 2016 – BMO Harris Bank CRA meeting
- July 7, 2016 – PNC Bank CRA meeting
- August 23, 2016 – Conference call First Financial Bank – Community Development

**NORTHWEST INDIANA REINVESTMENT ALLIANCE
SPONSORED PROGRAMS
2015 - 2016**

**EAST CHICAGO INDIANA
ENTREPRENEURIAL AND SMALL BUSINESS PROJECT
GRADUATION CEREMONY
December 15, 2015
East Chicago, Indiana**

Sponsors

NWI Reinvestment Alliance*Foundations of East Chicago*PNC Bank*Peoples Bank
BMO Harris Bank*First Merchants Bank*TCF Bank

**MONEY SMART WEEK
FINANCIAL LITERACY & TODAY'S YOUTH: AN EDUCATOR'S GUIDE
April 26, 2016
Purdue University Calumet
Hammond, Indiana**

Guest Speakers

Jenny Dandridge, FDIC Community Affairs Specialist
Caitlin Larson, Indiana State Treasurer Director of Communication
School City of Hammond

Sponsors

School City of Hammond*Peoples Bank*First Savings Bank of Hegewisch
NWI Banker Community Council*First Merchants Bank* Purdue University
NWI Reinvestment Alliance

**CREDIT COUNSELING SEMINAR
"Understanding Credit" Financial Stability Seminar for Community Service Professionals
April 26, 2016
New Bethel Church
Gary, Indiana**

Sponsors

FDIC* Federal Reserve Bank of Chicago*NWI Reinvestment Alliance*

NORTHWEST INDIANA REINVESTMENT ALLIANCE

NATIONAL AFFILIATES

National Community Reinvestment Coalition
Washington, D.C.

Alliance Director: Board of Directors, Co-Chairperson

National Bank Community Collaborative Council
Washington, D.C.

Alliance Director: Council Member

Patricia Roberts Harris
National Fair Housing Training Academy
Washington, D.C.

Alliance Director: Adjunct Faculty Member

STATE AND LOCAL AFFILIATES

Indiana Association for Community Economic Development
Indianapolis, IN

Alliance Director: Board Secretary

Northwest Indiana Continuum of Care Network/DFGC
Member Agency

CONFERENCES and TRAININGS

Delaware Housing Summit
Delaware, MA
September 2015

National Fair Housing Training Academy
Washington, DC
October 2015

National Council of La Raza
Dodd Frank Act Prep Course
Chicago, IL
November 2015

6th Annual National Consumer Empowerment Conference
Rosemont, IL
November 2015

National Banker Community Collaborative Council
Houston, TX
January 2016

National Community Reinvestment Coalition Conference
Creating a Just Economy
Washington, DC
March 2016

Indiana HELPS
Methods of Effective Rental Counseling
Indianapolis, IN
May 2016

National Banker Community Collaborative Council
Nashville, TN
June 2016

National Council of La Raza
"Financial Capability 1": Financial Counseling
Baltimore, MD
August 2016

Indiana HELPS
"Advanced Foreclosure"
Indianapolis, IN
August 2016

Indiana Legal Services, Inc.
"Your Money, Your Goals"
Merrillville, IN
August 2016

WEBINAR TRAININGS

National Community Reinvestment Coalition
"Network Framework Demo"
December 2, 2015

Housing and Urban Development
"How to Change Your Agency Information in HCS"
December 15, 2015

Counselor Corner
"Getting the Most out of Credit Education"
January 27, 2016

Counselor Corner
"Rental, Eviction and Mortgage Delinquency"
February 11, 2016

Indiana Housing and Community Development Agency
"Fraud Training"
February 16, 2016

Counselor Corner
"Basic Alternative to Foreclosure: The Decision Tree"
February 24, 2016

Housing and Urban Development
"Home Inspections – Tutorial"
February 24, 2016

Housing and Urban Development
"FY2016-17 Comprehensive Housing Counseling Grant NOFA"
February 25, 2016

Housing and Urban Development
"Increase the Visibility of Housing Counseling – A Stakeholder Meeting"
February 29, 2016

Counselor Corner
"Student Loan Debt Update For Housing Counselors"
March 1, 2016

Counselor Corner
"Recovery After Foreclosure"
March 24, 2016

National Community Reinvestment Coalition National Training Academy
WB:103 Ensuring Financial Literacy for Today's Consumer Life
April 27, 2016

Federal Deposit Insurance Corporation, Federal Reserve Bank of Chicago
Money Smart for Young People: Educator Training Session
May 19, 2016

Counselor Corner
"Financial Management"
May 19, 2016

IN HELPS
"Tax Matters for Housing Counseling"
June 6, 2016

Wells Fargo Educational Series
"Home Ownership"
June 9, 2016

IN HELPS
"Consumer Financial Protection Bureau"
June 17, 2016

Counselor Corner
"Rights and Responsibility of Tenancy"
June 23, 2016

National Community Reinvestment Coalition
WB: 104: "Helping Consumers Connect the Dots Between Credit Behavior and Financial Goals"
June 29, 2016

IN HELPS
"Advanced Property Law"
July 11, 2016

Association for Financial Counseling & Planning Education (AFCPE)
"Financial Coaching"
July 12, 2016

Counselor's Corner
"Building Sustainability Through First Touch"
July 19, 2016

National Community Reinvestment Coalition
"Framework: New Home Buying Online Course"
July 21, 2016

National Fair Housing Alliance
"A Critical Step for Fair Housing and Mobility: HUD proposed Small Area Fair Market Rent Rule"
July 25, 2016