# HUD Consolidated Planning Public Hearing #1

Wednesday, January 10, 2024 6:00 p.m.





# Anne Famoso

Interim Director of Community Development & Planning

# Shane Rougeau

Grants Manager

# • Belle LeBlanc

Human Services Manager

# Jenni Moreau

Planner II





# Shane Rougeau

Grants Manager







# Program Year 2022 Accomplishments

- October 1, 2022 September 30, 2023
- CDBG-CV Accomplishments
- 2024 Annual Action Plan
  - October 1, 2024 September 30, 2025
- HOME-ARP Plan
  - Spend by September 30, 2030
- Fund Balance Application Process
- Comments & Questions



# Community Development Block Grant (CDBG)

Housing & Community Development needs

# HOME Investment Partnerships Program (HOME)

Community housing needs

# HUD National Objective

- Benefit Low- and Moderate-Income Persons
- Prevention or Elimination of Slums and Blight
- Urgent Community Development Needs



# • Jenni Moreau Planner II





Activity	Indicator	Estimated Units	Actual Units	
LCG Owner Housing Rehabilitation (Major & Minor Rehab)	Housing Units Rehabilitated	11	9	
LCG Housing Relocation	Families Relocated for Housing Rehab	3	3	
LCG Loans Program	Households Assisted	20	7	
LCG Demolition Grants	Buildings Demolished	3	5	
LCG Neighborhood Counseling Services	Persons Assisted	341	467	
Lafayette Neighborhoods Economic	Businesses Assisted	3	6	
Development Corporation (LNEDC)	Jobs Created/ Retained	4	7	
Habitat for Humanity Owner Housing Construction	Housing Units Added	N/A	3	
Acadiana CARES - Roof Rehab	Persons Assisted	N/A	200	



## Program Year 2022 Achievements

October 1, 2022 – September 30, 2023



# 2019



2023





# **CDBG-CV** Accomplishments

Activity	Program	Units	Amount Spent	
Business Recovery Program	Forgivable Loans to Small Businesses	86	\$684,501	
Acadiana CARES	Homeless Persons Assisted	222	\$839,497	
Second Harvest Food Bank	Citizens with Food Insecurity	3,185	\$228,126	
Hospice of Acadiana	Terminally III Patients	510	\$198,588	
Boys & Girls Clubs of Acadiana	Afterschool & Summer Youth Participants	429	\$120,000	
Catholic Charities of Acadiana	Utility Assistance Provided	285	\$100,000	
Lafayette Council on Aging	Meals to Elderly Citizens	2,120	\$75,000	



October 1, 2024 – September 30, 2025

# **Priority Needs**

# Affordable Housing

- New Owner & Rental Housing
- Rehab of Owner & Multi-Unit Rental Housing
- LMI Housing Loans

# Special Needs Housing

- Elderly/ Frail Elderly
- HIV/AIDS & Families
- Substance Abuse

# Supportive Housing

• People Living with Disabilities



October 1, 2024 – September 30, 2025

# Priority Needs (cont.)

- Emergency/ Transitional Housing
- Housing Relocation
  - Utilized for Major Housing Rehabilitation
- Housing Counseling
- Clearance & Demolition
- Economic Development





COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

- Allocation ~\$1,625,383
- 15% Public Service Cap
  - LCG Housing Counseling
- 20% Administrative Cap
- Prior Year Fund Balance
  Est. \$585,730



- Allocation ~\$714,806
  15% CHDO Set-Aside
  Est. \$107,221
- 10% Administrative Cap
- Prior Year Fund Balance
  Est. \$568,143



HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

# **Human Services Division**

# • Belle LeBlanc

Human Services Manager

 <u>https://www.lafayettela.gov/</u> DP/community-services

# com mu ni ty

1) a group of people living together in one place, especially one practicing common ownership

2) a feeling of fellowship with others, as a result of sharing common attitudes, interests, and goals





## Housing Counseling Division

# THE GOAL



OFFICE OF HOUSING

# **Housing Counseling Services Provided**

# Group Services

- Home Buyers training
- Financial literacy workshops
- Fair housing seminars
- Home maintenance workshops

#### HOUSING DISCRIMINATION COMPLAINT HOTLINE

# One-on-one Services

- Pre-purchase for First Time Home Buyers
- Post-purchase counseling
- Renter's counseling
- Homeless counseling
- Default & delinquency mortgage counseling





PROVIDES GENERAL INFORMATION ON LANDLORD AND TENANT RIGHTS AND RESPONSIBILITIES

# AMI = AREA MEDIAN INCOME

FY 2023 HUD Income Limits										
FY 2023 Income Limit Area	Median Income	FY 2023 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Lafayette Parish	\$82,600	Low (80%) Income Limits	\$45,400	\$51,850	\$58,350	\$64,800	\$70,000	\$75,200	\$80,400	\$85,550
		Very Low (50%) Income Limits	\$28,350	\$32,400	\$36,450	\$40,500	\$43,750	\$47,000	\$50,250	\$53,500
		Extremely Low (30%) Income Limits	\$17,050	\$19,720	\$24,860	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560



# **<u>135</u>** Leveraged Volunteer Hours

# INCREASING PARTNERSHIPS AND STREAMLINING SERVICES

CHASE RED RIVER BANK

# CADENCE Bank OPERATION HOPE

MERIIIS

Lafavette

UNION



LAFAYETTE HOUSING AUTHORITY Hope, Opportunity, Success!



SOUTHERN UNIVERSITY

Lafavette

# I\$AVE PROGRAM

Low-income, qualified residents living in Lafayette Parish have the opportunity to open a special savings account and receive matching funds to save toward owning a home, furthering education, or starting a small business.

For every dollar saved, Southern University will match with S4 up to S4,000.

Eligible participants accepted into the program can start saving money after opening what's called an Individual Development Account (IDA). The goal is to enable families to increase their assets and increase financial stability.

LCG's Housing Counseling Department will work with clients on accessing funds and incorporate the department's existing housing counseling program.

To apply, visit:

lafayettela.gov/DP/community-services/ southern-university-isave-program



Every \$1 Saved up to \$4000

#### **Eligibility Requirements:**

- Household must include at least one minor child
  - Clients must have earned income
  - Clients must provide net receipts if self-employed
  - Clients must agree to open an IDA savings account and save at least \$50 per month

#### Annual Household Income Maximum:

Household Size of 2 - \$36,620 Household Size of 3 - \$46,060 Household Size of 4 - \$55,500 Household Size of 5 - \$64,940 Household Size of 6 - \$74,380 Household Size of 7 - \$63,820 Household Size of 8 - \$93,260 For each additional person, add \$9,440





# **NEW FOR 2024!!**

# **FORGIVABLE LOANS TO HELP FTHB**





#### **First-Time Home Buyer Program**

Lafayette Consolidated Government offers a First-Time Home Buyer Down Payment and Closing Costs Program to help qualified home buyers obtain an affordable first mortgage loan through a private lender. The program provides a 2% interest loan up to \$11,000 which may be applied toward down payment, closing costs, and/or prepaids. To be eligible for this program, home buyers must be pre-approved through a lender of choice prior to application and must be purchasing a single-family home within Lafayette City limits or unincorporated areas of Lafayette Parish. Manufactured homes, mobile homes, and duplexes are not eligible.



Homeownership value limits apply. Contact Community Development and Planning for more information.





### RAMP PROGRAM

# FOR MORE INFORMATION, CONTACT:

HOUSINGREHAB@LAFAYETTELA.GOV (337) 291-7357

# RAMP GRANT PROGRAM



## **Demolition Program**



#### **Housing Demolition Program**

The Community Development and Planning Department provides demolition grants to income-qualifying owners of dilapidated residential and commercial properties within the jurisdiction of LCG. Owners are not indebted to LCG.

#### **Residential Properties:**

- \$15,000 Grant Limit
- Unoccupied for 90+ Days

#### **Commercial Properties:**

- \$4,000 Grant Limit
- Must have owned for 3+ years



## HOUSING REHAB SEWAGE SYSTEM PROGRAM



#### HOME SEWAGE SYSTEM PROGRAM

Bayou Vermillion District's (BVD), Louisiana Department of Environmental Quality (LDEQ), and Lafayette Consolidated Government (LCG) have partnered for Home Sewage System inspections, education and outreach to improve the water quality in the Vermillion River.

Through LCG's Home Sewage System Program, low to moderate income homeowners may be eligible for assitance in making necessary repairs to their systems. This includes but is not limited to aerator, discharge pump, field lines, discharge lines and holding tank.

The LCG Home Sewage System Program is funded by the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG).

#### 🕓 (337) 291-5450 🛛 💼 housingrehab@lafayettela.gov

#### GETTING ASSISTANCE TO REPAIR YOUR SYSTEM

If your system needs to be repaired or replaced, a Housing Rehabilitation Specialist from LCG can assist you in determining eligibility for the grant program.

- 1. Review of the inspector's findings
- 2. Application for repair assistance
- 3. Cost estimate/ work write-up
- 4. Contract signing
- 5. Home Sewage System repair work
- 6. Follow-up inspection of completed repairs





#### PROGRAM ELIGIBILITY

- Applicant must reside in the home at the time of application
- Applicant must own the property and have lived there for at least 3 years
- Applicant must meet HUD income guidelines.



SCAN HERE

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October 1, 2024 – September 30, 2025

# MINOR REHABILITATION



- Handicap Ramps/ Accessibility
- Roof Repair/ Replacement
- Exterior Painting Assistance
- Bathroom Rehabilitation
- Sewer Plants/ Septic System Repair/ Replacement

- Completed Units Must Meet Code
- \$50,000 construction grant (contractors, supplies, & material)
- Exceeding Grant Rehab Loans
- \$7,500 Asbestos Removal Grant
- Labor of Carpentry/ Paint Crew



MAJOR REHABILITATION



## Housing Rehabilitation Program









## Housing Rehabilitation Program



# TICKET TO WORK PROGRAM

- Career counseling
- •Career exploration
- •Job referrals
- Mock interviews
- •Employer outreach
- •Direct referral for *Benefits Planning Services (WIPA)*
- •Follow-up services
- Career Advancement Counseling





- Social Security's Ticket to Work Program supports career development for people with disabilities who want to work.
- The goal of the program is to help individuals with disabilities progress toward financial independence.

## The Taylor Center Staff





**BELLE LEBLANC** 

#### Human Services Manager

HUD Certified, Housing Counseling & Foreclosure Intervention

337-291-8447

bnleblanc@

LafayetteLA.gov

#### DESIREE' MCCANN

CD Loan Officer 337-291-7357 dfmccann@ LafayetteLA.gov



#### **DEBBIE PAYNE**

Housing Counselor, HUD Certified 337-291-5455 dpayne@ lafayettela.gov



SHAYNA ARMOND Housing Counselor, HUD Certified (337)291-5454 slarmond@ LafayetteLA.gov



<u>https://www.lafayettela.gov/DP/community-services</u>

# • Jenni Moreau Planner II







# <u>OVERVIEW</u>

- \$2,251,381
  - One-Time grant allocation
  - Within LCG's jurisdiction
  - Reduce and Prevent Homelessness
  - Spent by September 30, 2030





# **BENEFICIARIES / QUALIFYING POPULATIONS**

- Homeless
- At risk of Homelessness
- Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking

# Other Populations

- Other Families Requiring Services or Housing Assistance to Prevent Homelessness
- At Greatest Risk of Housing Instability





# **Priority Needs Identified**

Supportive Services



# Development of Non-Congregate Shelters

Acquisition, Construction, Rehabilitation

# Development of Affordable Rental Housing





# **Funding Allocation**

	Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$200,000		
Acquisition & Development of Non-Congregate Shelters	\$800,640		
Tenant-Based Rental Assistance (TBRA)	\$ -		
<b>Development of Affordable Rental Housing</b>	\$800,640		
Non-Profit Operating	\$112,500	5%	5%
Non-Profit Capacity Building	\$112,500	5%	5%
Administration and Planning	\$225,101	10%	15%
Total HOME ARP Allocation	<u>\$2,251,381</u>		



# **ELIGIBLE ACTIVITIES**

# Rental Housing – Acquisition, Rehabilitation, or Construction

- Rent limitations apply
- 70% of units must benefit QPs

# Supportive Services

- McKinney Vento Supportive Services
- Homelessness Prevention Services
- Housing Counseling Services
- 100% of Supportive Services must Benefit QPs





# ELIGIBLE ACTIVITIES (cont.)

# Non-Congregate Shelter Construction, Acquisition, Rehab

- Private rooms for temporary shelter
- 100% of HOME-ARP units must serve QP individuals or families
- No lease or occupancy agreements
- Operating Costs for shelters is strictly prohibited

# Limited Assistance to Non-Profits for Implementation

- Up to 5% (~\$112,000) over entire grant for operating costs
- Up to 5% (~\$112,000) over entire grant for capacity building



### HOME-ARP

# **NEXT STEPS**

- Scheduling follow-ups with current applicants
- Re-Opening Initial Applications
  - Submissions are due by January 26, 2024
- Final decision and awards by Summer/Fall 2024



# Shane Rougeau

Grants Manager





# **CDBG ALLOWABLE ACTIVITIES**

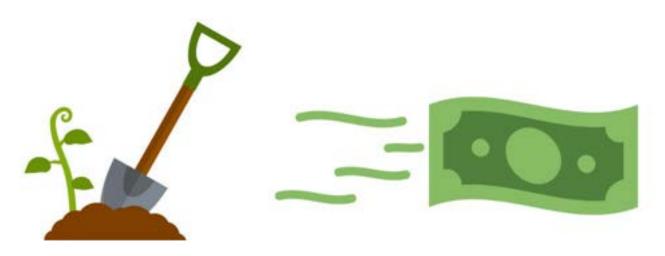
- Housing Activities:
  - Residential Rehabilitation
  - Energy Efficiency Improvements
  - Relocation assistance for individuals which occur as a result of CDBG-funded activity
  - Clearance of Blighted Property

- Other Eligible Activities:
  - Rehabilitation Administration
  - Acquisition of Real Property
  - Public Housing Modernization
  - Direct Homeownership Assistance
  - Economic Development



## **Timeliness of Expenditures**

- LCG cannot hold greater than 1.5x its annual CDBG allocation
  - CDBG fund balance must be spent quickly
  - Fund balance subrecipients must have projects ready to go





## HOME Allowable Activities

- Loans to homebuyers (eg. amortized, low/no-interest, deferred)
- Property/Land Acquisition or Demolition but ONLY if HOME project starts within 12 months
- New construction, reconstruction, or rehabilitation of non-luxury housing with suitable amenities
- Site improvements for new construction
- Conversion of commercial property to residential



# **Affordability Period**

- The length of time the activity must remain affordable for eligible HOME households
- Must follow HUD HOME minimum affordability periods, but may impose additional time requirements

Amount of Funds Invested	Affordability Period
Less than \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years
Rental Construction	20 years

• Limited sale price



# <u>Restrictions</u>

- Organization must be a 501(c) with the IRS for at least one (1) year at the time of application
- Provide services primarily to LMI residents of the LCG jurisdiction
- Have capacity to undertake the proposed activity
- Audit and/or monitoring findings must be resolved
- All required reports, documents, and requested data submitted by due date
- Cannot be on any sanctioned lists (LCG, HUD, DOL)
- Must address high priority needs as described in Consolidated Plan



- Organizations are required to comply with:
  - 2 CFR 200 UNIFORM ADMINISTRATIVE REQUIREMENTS, COST PRINCIPLES, AND AUDIT REQUIREMENTS FOR FEDERAL AWARDS
  - Title 24  $\rightarrow$  Subtitle B  $\rightarrow$  Chapter V  $\rightarrow$  Subchapter C  $\rightarrow$  Part 570 (CDBG)
  - Title 24  $\rightarrow$  Subtitle A  $\rightarrow$  Part 92 (HOME)



- Applications will be reviewed and ranked by factors, such as:
  - Community Need (in line with Consolidated Plan)
  - Reasonableness of project cost (Reimbursable basis)
  - Agency capacity and experience
  - Agency history of performance/ Timeliness with spending
- Community Development & Planning makes recommendations to the Administration and Councils, who then approve activities and budget



## Neighborly Software

- <u>Portal.NeighborlySoftware.com/LafayetteLA/Participant</u>
- Online grants management for CDBG and HOME
- Submission of applications online
- LCG reviews and awards applicants
- Subrecipients submit reimbursement drawdowns
- Subrecipients submit reports



Lafayette Consolidated government

XTITA

Welcome to the Lafayette Consolidated Government Participant Portal.

> New users must first register their account before signing in to the portal.

Neighborly Software requires all email addresses be verified prior to account registration. Please provide the email address to be used for Sign In below, and click Send Verification Code to continue.

Register

Email Address

Sign In

Send verification code

Data Privacy





Lafayette CONSOLIDATED GOVERNMENT

Welcome to the Lafayette Consolidated Government Participant Portal.

> New users must first register their account before signing in to the portal.

XT ITA Sign In Register A verification code has been sent to your inbox. Please copy the code in the Verification code box below and 124 click "Verify Code". If you haven't received a code, check your Junk folder ar click "Send new code". Verification Code Verify code Didn't receive a code? Send new code **Data Privacy** 



Lafayette CONSOLIDATED GOVERNMENT

Welcome to the Lafayette Consolidated Government Participant Portal.

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Home



#### Good Afternoon, Shane!



#### Welcome to the Lafayette Consolidated Governmnet Neighborly Portal.

The Lafayette Consolidated Government is committed to accessibility for all applicants. If you require this material in an alternate format or have questions about the program, please contact us at 337-291-8435.

#### View / Continue an Existing Application

CASE ID	NAME	PROGRAM	YEAR	ADDRESS	STATUS	EXPIRES	
30630	SRougeau	Affordable Housing	2022	123 Main Street	Initial-Application Submitted;	N/A	View / Edit
	Rehab	Rehab/Development		Lafayette, LA	In Review		
				705016233			

#### Start a New Application

Demolition Select this option if you are a low-to-moderate property owner interested Click here to start a new application in a grant to demolish your dilapidated residential or commercial property. Residential properties must be vacant for a minimum of 90 days. Commercial properties must be owned for a minimum of 3 years.

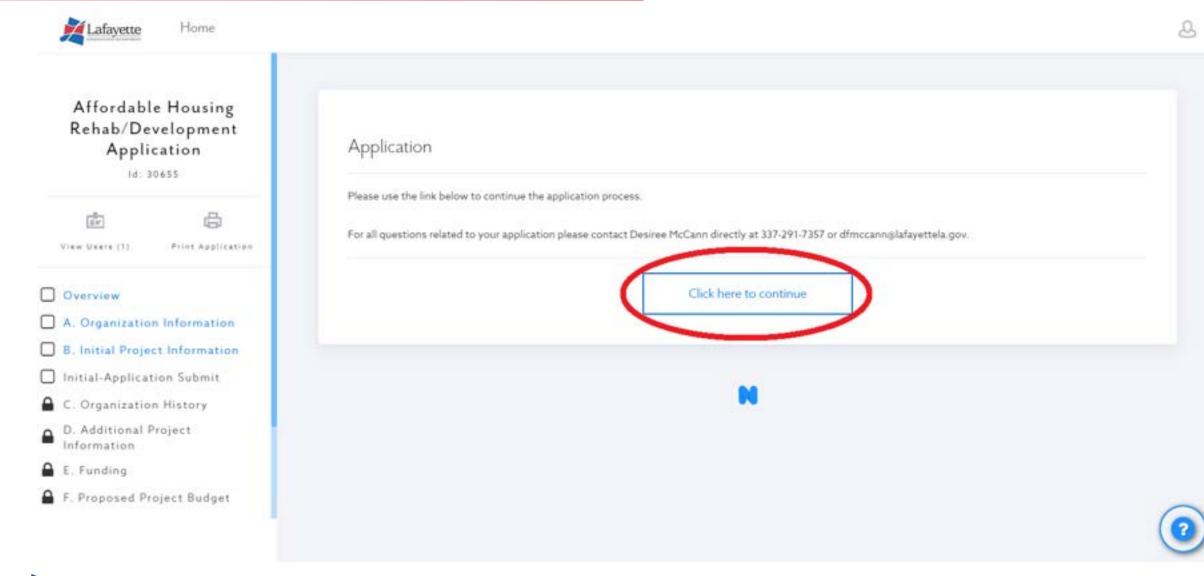


Home Lafayette NOT A SET YOU THE A SUPPLY AND Select this option if you are a low-to-moderate property owner interested Click here to start a new application in a grant to demolish your dilapidated residential or commercial property. Residential properties must be vacant for a minimum of 90 days. Commercial properties must be owned for a minimum of 3 years. Select this option if you are a low-to-moderate income homeowner Click here to start a new application bilitation Housing R interested in a deferred payment loan to rehabilitate your home. The Full Rehabilitation Program's is to bring the home up to current code. standards. The Minor Rehabilitation Program is for a single system repair to improve accessibility, prevent further deterioration, improve energy efficiency, and revitalize neighborhoods. Select this option if you are a low-to-moderate income household Housing Lo Program Click here to start a new application interested in obtaining a first-time home buyer loan for down-payment and closing cost assistance or a Housing Rehabilitation tandem loan in conjunction with the Housing Rehabilitation Program. Participants must meet income requirements and the home must be located within the City of Lafayette and/or unincorporated areas of Lafayette Parish. Affordable Housing Select this option if you are a 501(c)(3) non-profit organization desiring Click here to start a new application Rehab/Development consideration for funding under Lafayette Consolidated Government's Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs.



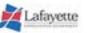
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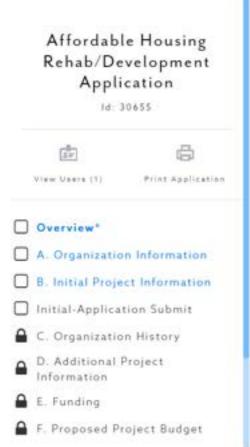






Home





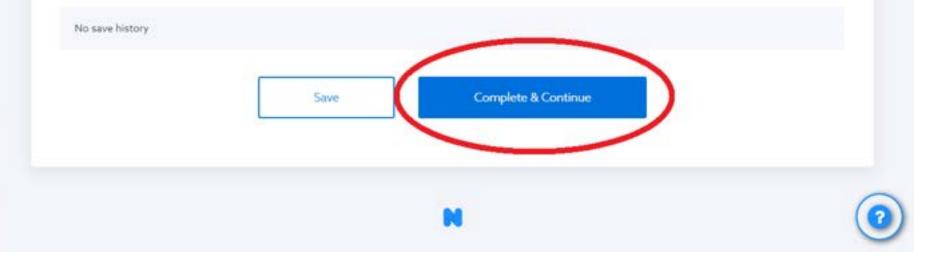
#### COMMUNITY DEVELOPMENT & PLANNING

The LCG, CDD is seeking projects to be considered for funding using Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) entitlement funding during the LCG's federal Program Year. Only projects meeting priority needs as identified by its U. S. Department of Housing and Urban Development (HUD) Annual Plan will be considered for review.

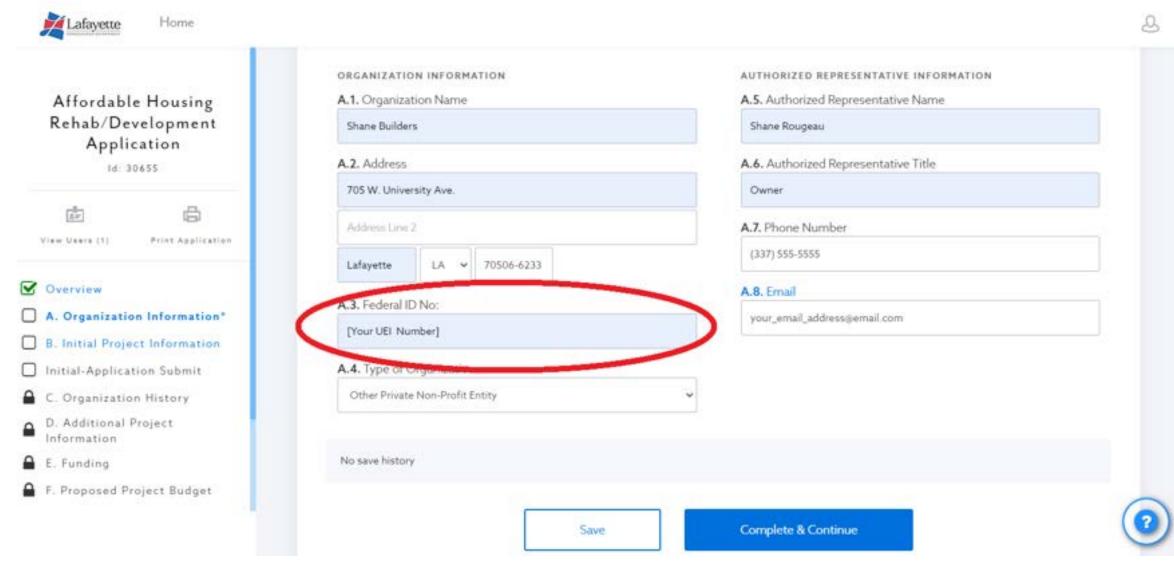
The LCG, Community Development Department (CDD) will review funding projects for activities to address the following objectives:

- · to provide decent affordable housing by improving affordability,
- · to create suitable living environments by improving the sustainability of low/mod neighborhoods, and
- to create economic opportunities through the sustainability of small businesses and low/mod jobs.

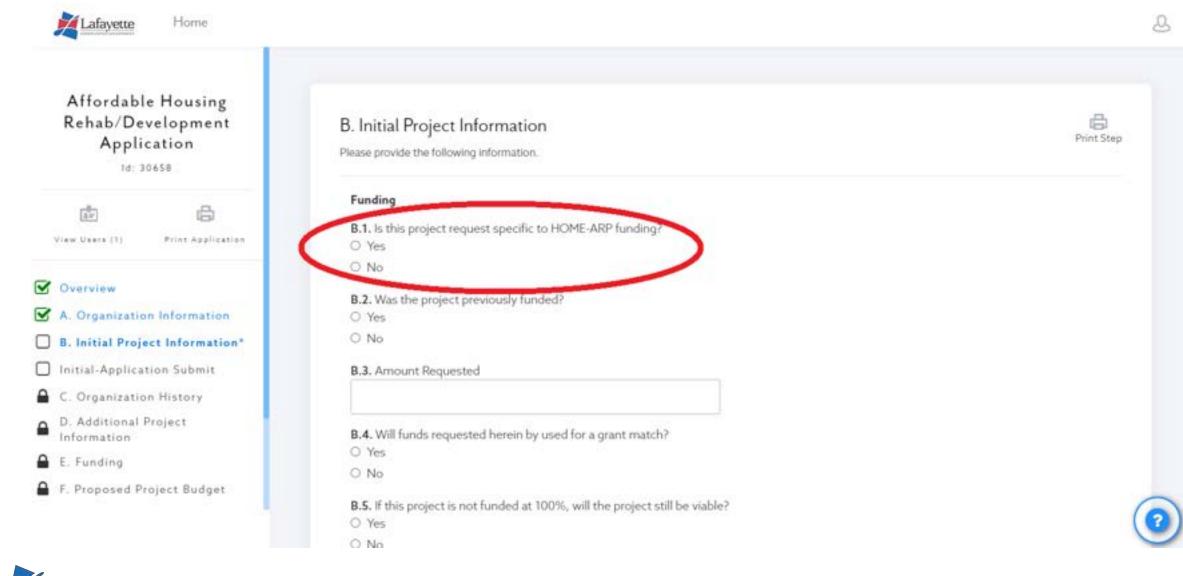
For more information visit the Lafayette Consolidated Government Website.



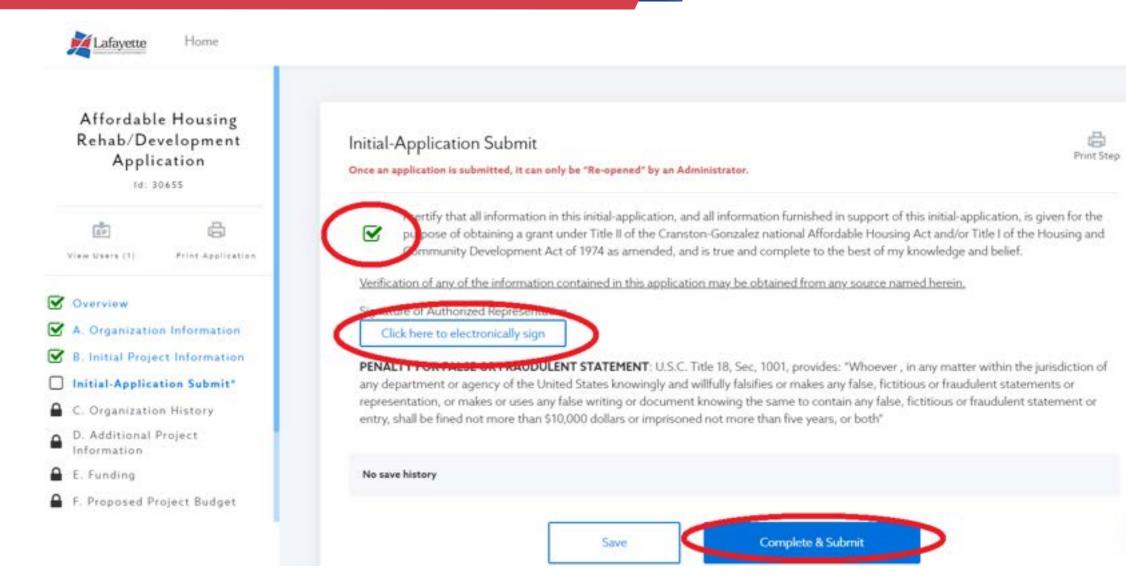




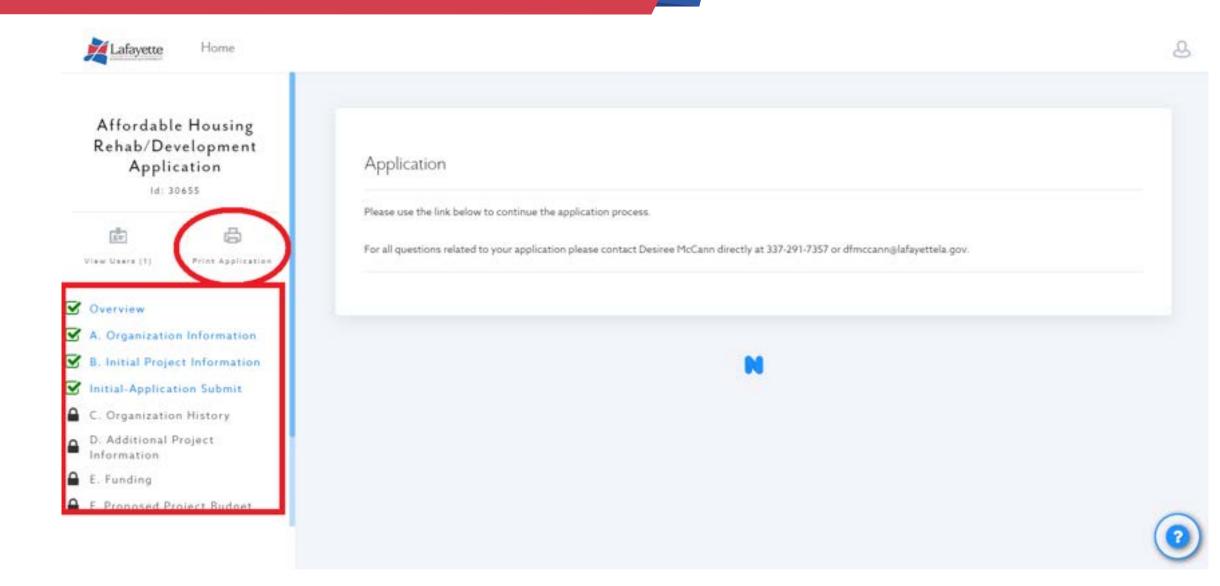




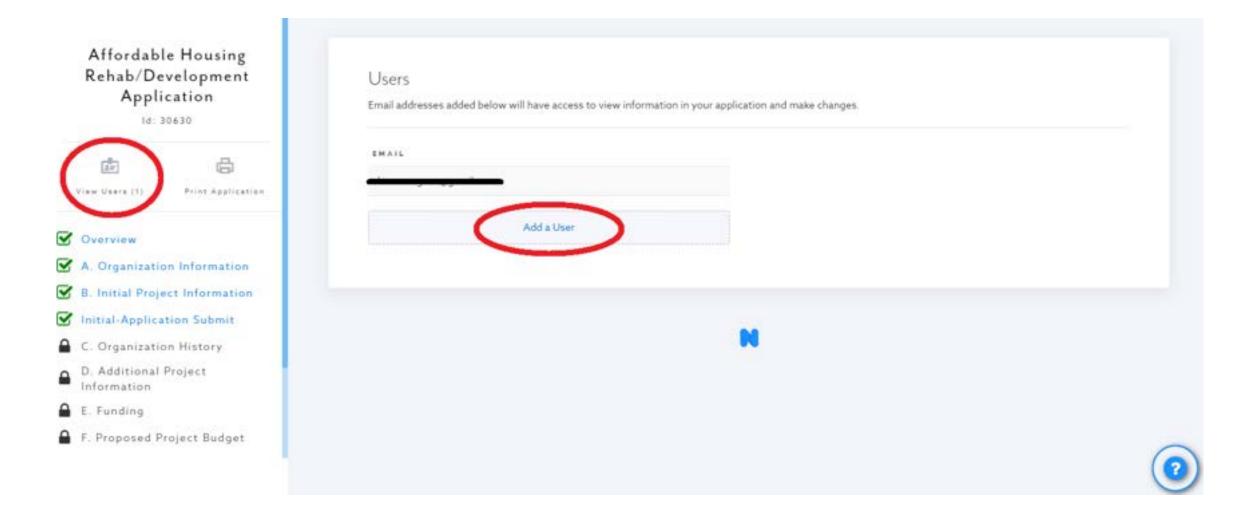














- Please direct any questions to Jenni Moreau.
  - Office 337-291-8422
  - Email jmoreau@lafayettela.gov



## Important Dates

- Initial applications are due by Friday, January 26, 2024 at 5:00 p.m.
- Eligible pre-applicants will be notified by **<u>Friday</u>**, **February 9**, **2024** at which time a full application will be requested.
- Full applications are due by **Friday, March 15, 2024 at 5:00 p.m.**
- Public Hearing #2 will be held <u>Wednesday, April 10, 2024 at 6:00 p.m.</u>, at which time applicants which are being recommended for funding will be required to make a brief presentation about their grant proposal.



#### Shane Rougeau

#### Portal.NeighborlySoftware.com/LafayetteLA/Participant

Grants Manager 337-291-8435 srougeau@LafayetteLA.gov

## **Belle LeBlanc**

Human Services Manager 337-291-8447 bnleblanc@LafayetteLA.gov

#### Jenni Moreau

Planner II

337-291-8422

jmoreau@LafayetteLA.gov





