

# City of Michigan City

Duane Parry, Mayor

## Housing and Community Development

### 2020 Action Plan (Draft)

The first of five Annual Action Plans under  
the City of Michigan City Housing and Community Development  
Consolidated Plan for 2020-2024

August 2020

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# Executive Summary

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

### 1. Introduction

The Housing and Community Development Act of 1974, as amended, and the National Affordable Housing Act of 1990 require jurisdictions receiving assistance under the U.S. Department Housing and Urban Development Community Planning and Development programs to prepare and submit an Annual Action Plan and a Consolidated Annual Performance Evaluation Report (CAPER). The Community Division is the lead agency responsible for the coordination and administration of the City's CDBG program. This is the 5th Annual Action Plan submitted in conjunction with the 2014-2018 Consolidated Plan.

The Annual Action Plan implements activities needed to reach objectives identified in the five-year Consolidated Plan (Con Plan), also a consortium effort. The Con Plan provides goals that are determined through considerable research and community outreach efforts. This Annual Action Plan represents the fifth year of the 2020-2024 Con Plan. The activities specified in this plan are for the period from October 1, 2020 through September 30, 2021 (FY20).

A significant component of each Annual Action Plan is the amount of CDBG funds available to meet Con Plan objectives. Because the City's CDBG annual entitlement (Federal Award) is based upon Congressional appropriation and formula, funding varies from FY to FY. All the activities mentioned in this Action Plan are based on current priorities. By addressing these priorities, the City hopes to meet those objectives stated in the 2020-2024 Con Plan. All the proposed projects and activities are intended to principally benefit residents of Michigan City (LaPorte County) who have extremely low, low and moderate-incomes, and populations that have special needs, such as the elderly, disabled, and homeless.

### 2. Summarize the objectives and outcomes identified in the Plan

Activities identified in the FY20 Action Plan and budget will implement the goals identified in the fifth year of the 2020-2024 Five Year Con Plan. The objectives provide specific actions to assist in the creation and preservation of affordable housing opportunities for low income and special needs households, support activities to end homelessness, support activities that provide infrastructure improvements, community services to low income and special needs households, low and moderate-income persons, and those with special needs.

Performance outcomes from these objectives will also include increased dedication in addressing special needs housing through owner occupied rehabilitation. In addition, the FY20 Action Plan provides funding for targeted minor emergency home repair program. The plan also provides continued funding for infrastructure improvements. Furthermore, the needs determined by a community involvement

process and specified in the Con Plan have not changed. Because health, education, employment, and family well-being remain dependent upon permanent housing, need has increased as the City suffers from increasing housing costs, cost of living increases and an increase in transplanted homeless persons who state they were rerouted from another city via bus or train.

The City's objectives will continue to concentrate and collaborate efforts and resources to the following:

- Affordable Housing Accessibility/Availability and Quality: Create a Suitable Living Environment through Housing Rehabilitation,
- Reduced Homelessness
- Infrastructure Improvements,
- Quality of Life: Address dilapidated structures/facilities in the community, healthier lifestyle choices through the planning and development of community gardens, walkable neighborhoods and active living workshop resources,
- Special needs assistance, prevent child abuse and neglect; assist victims of domestic violence; healthcare and mental health counseling for persons with developmental disabilities; lack of residential supervised housing for mentally ill.
- Conduct Assessment of Fair Housing which seeks to (improve the supply and quality, availability and accessibility of affordable housing in Michigan City),
- Emergency Home Repair, and
- Program Administration (required to implement the City's five (5) year as well as Action Plan goals.

To determine final project goals and project specific funding level the following shall be considered as priority.

- Provide Access to Services for the Well Being and Safety of the Population (Quality of Life)
- Homelessness Prevention LaPorte County Plan to End Homelessness
- Measure impact on population otherwise served by the program
- Measure impact on target areas and community at large
- Reevaluate partner agencies otherwise under or unfunded
- Ability to administer CDBG activities effectively
- Meet Con Plan objectives

Because the City received an entitlement that is higher than normal as well as emergency funding as part of The Coronavirus Aid, Relief, and Economic Security Act we will take the following approach in order of priority until we reach the limit:

1. Increase several public service programs that were underfunded (rental, security deposits, homeless prevention, child abuse prevention).
2. Increase funding for owner occupied rehabilitation

3. Increase funding for fair housing outreach and affirmatively furthering fair housing initiatives
4. Continue targeted area Infrastructure improvements
5. Provide continued funding and/or support for the Community Garden(s) Heal Gardens project and Active Living Workshop(s)
6. Prevent, prepare for, and respond to coronavirus.

### **3. Evaluation of past performance**

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

RECAP, the City's rehabilitation program, will continue during the 2020 program year. Priority is given to the elderly, disabled and families with children under the age of six; 30% household income and whether the home resides in one of the target areas. This continues to be a popular program which is only limited by the funds available. As a result of multiple requests for emergency repairs that the CDBG program was unable to accommodate, the City will be funding an emergency repair program for those residents who need such repairs including but not limited to furnace and hot water replacement, handicap ramps, and entrance door failure due to break-ins etc.

Eastport Community Garden is a new effort that is a result of the desire of the Eastport neighborhood to have access to community gardens. CDBG staff during the Program Year 2016 has been working with the Eastport neighborhood to determine the priority of needs for this neighborhood. One of the priorities identified by the neighborhood association was the need for a community garden. CDBG staff in partnership with the local hospital, and Purdue University Extension Service worked with the neighborhood to help design this project. CDBG will be funding efforts to establish a garden and distribute some of the food to the Eastport residents, many of who are elderly and disabled.

The need for spot demolitions also was requested by Code Enforcement in the target neighborhoods to reduce crime and improve safety. Working with code enforcement staff, CDBG allocated funding for these demolitions based on the demand for these services in the prior year. Identification of blighted structures in the Eastport neighborhood also occurred last year and funds will be needed to demolish these structures.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The Citizen Participation has been amended to include a substantial amendment to the City's Annual Action Plan as a result of the coronavirus national health crisis. For this reason, the comment period was reduced to a 5-day public commenting period. This change was necessary for the City to adopt instructions from state and federal agencies in response to The Coronavirus Aid, Relief, and Economic Security Act also known as the CARES Act.

The City CDBG program continues to engage in local community outreach programs. However certain obstacles have presented with the new social distancing mandate and business closures as a result of quarantine orders and shutdown announcements. The City remains involved at a grassroots level whenever possible with respect to neighborhood residents, living standards, safe housing, lead-based paint free homes and the prevention of homelessness. Public notices are available in the News-Dispatch when applicable and are also posted on the City's website. Due to the business closures in response to coronavirus which includes City Hall, Michigan City Housing Authority and the Michigan City Public Library the City was unable to provide physical copies for distribution at these locations during FY2019 for public review.

**5. Summary of public comments**

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

No comments were received during the public comment period.

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

No comments were received during the public comment period.

**7. Summary**

The demand for CDBG continues to increase as agencies that assist LMI persons face reduced funding. CDBG funding provides for a variety of services that are important and have been identified as components to address that issues that face LMI persons.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MICHIGAN CITY	Planning and Inspection Department

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The Michigan City Office of Planning and Redevelopment is the lead agency responsible for administering the CDBG program covered by this Annual Action Plan. The Michigan City Citizen’s Advisory Committee (CAC) serves in an advisory capacity to the City on all matters concerning the development of the Action Plan and the allocation of CDBG funds.

**Consolidated Plan Public Contact Information**

Planning and Inspection, CDBG program can be contacted at 219-873-1419 Ext. 2026

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

### **1. Introduction**

As standard practice, CDBG entitlement jurisdictions from Michigan City and LaPorte County make every effort to attend monthly meetings known as HOME Team Meetings. These meetings are often attended by local organizations that represent the interests of the focus groups identified by the Action plan including low- and low-moderate income persons, special needs groups and homeless persons. The purpose of these meetings is to share information, best practices, new developments, and federal policy and appropriations updates among the local grantee staff (if applicable), as well as to offer convenient forum for productive strategic planning dialogue. Meeting agendas may cover topics such as: local planning projects, funding resources, performance levels, contracted public services, proposed annual funding plans, HUD program administration requirement updates, and other topics of mutual concern.

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

The following actions have been taking place to enhance coordination between public and assisted housing providers, as well as private and governmental health, mental health, and service agencies, which is allowing Michigan City to carry out its strategy for addressing its priority needs:

- The La Porte County HOME team promote and better enhance coordination of programs and services in Michigan City. Members of the La Porte County HOME Team include homeless service providers, the Michigan City Housing Authority, health providers, the city, and funders. HOME Team meetings focus on developing a holistic approach to addressing homelessness, transitional housing, supportive services, and permanent affordable housing needs in Michigan City, La Porte, and La Porte County are actively engaged. The group is currently in the process of reaching out to mental health and disability services providers as well as for-profit housing developers.
- The HOME Team is providing the leadership on the 10 Year Plan to End Homelessness and also the establishment of the Single Room Occupancy (SRO) and permanent supportive housing for single men and women. Subcommittees of the HOME Team provide the focus and expertise needed to achieve the goals and projects identified by the HOME Team as critical to meeting the needs of low-income persons and families.

- The City has made a commitment to work to strengthen and support the capacity of local organizations to meet community needs and to be proactive in developing strategies to help meet the changing needs of service providers. To this extent, the city will continue to provide the technical assistance (facilitation, strategic planning, collaborative grant development support, leadership training) necessary to help agencies continue to collaborate and coordinate to effectively and efficiently provide services to residents.
- The Michigan City Planning and Inspection Department will continue to work closely with the Michigan City Housing Authority on all affordable housing programs and initiatives. The organizational relationship between Michigan City and the Michigan City Public Housing Authority is as follows:
  7. The Mayor is the appointing official for the Board of Commissioners.
  8. The Housing Authority has its own personnel policy, contracting procedures, and follows HUD Procurement Policy and Procedures. The Housing Authority does try to keep their personnel policies in line with the city's program
  9. The City provides garbage collection for the Housing Authority's developments. Other services are provided on an as needed basis (i.e. ice removal and special inspections).
  10. It is the practice of the Housing Authority to work with the Michigan City Zoning and Planning Department when proposing new housing developments for our community.
  11. The Housing Authority submits plans to the City for their approval.

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

The Stepping Stone Shelter along with the Keys to Hope Resource Center works in coordination with Swanson Center and Grace Learning Center in Michigan City to make the most of limited resources to assist the homeless especially the mentally ill persons who are at risk for becoming chronically homeless. Keys to Hope and the Swanson Center's PATH Program plays an essential role in helping the homeless population to obtain access to available resources to persons who are homeless or at risk for being homeless.



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

The City does not receive ESG funds.

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

1	<b>Agency/Group/Organization</b>	STEPPING STONES SHELTER FOR WOMEN, INC.
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The consultation occurred monthly through the HOME Team.

2	<b>Agency/Group/Organization</b>	Catholic Charities
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The consultation occurred monthly through the HOME Team.
3	<b>Agency/Group/Organization</b>	CITIZENS CONCERNED FOR THE HOMELESS
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Education Services-Employment

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The consultation occurred monthly through the HOME Team.
4	<b>Agency/Group/Organization</b>	Swanson Center
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The consultation occurred monthly through the HOME Team.

5	<b>Agency/Group/Organization</b>	MICHIGAN CITY HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Homeless Needs - Families with children Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The consultation occurred monthly through the HOME Team.
6	<b>Agency/Group/Organization</b>	NORTH CENTRAL COMMUNITY ACTION AGENCY
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Education

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The consultation occurred monthly through the HOME Team.
7	<b>Agency/Group/Organization</b>	LAPORTE COUNTY HABITAT FOR HUMANITY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The consultation occurred monthly through the HOME Team.

**Identify any Agency Types not consulted and provide rationale for not consulting**

There were no agency types not consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Housing Opportunities	The Strategic Plan overlaps with the Continuum of Care by aligning goals with the local service providers.
Eastport Quality of Life Plan	City of Michigan City	The goal of this plan overlaps directly with the goals of the Con Plan by increasing the quality of life in the target community of Eastport. The Eastport Quality of Life Plan is a resident-driven plan for the Eastport neighborhood of Michigan City.

**Table 2 – Other local / regional / federal planning efforts**

**Narrative (optional)**

The Eastport Quality of Life planning process is a hybrid of a resident-led collective impact approach to comprehensive community development and a more traditional neighborhood planning process. The plan is focused on implementation, using SMAART (specific, measurable, aggressive yet achievable, relevant, and timebound) goals and action plans to articulate a common agenda and shared performance measures, supports continuous communication and developing capacity of a backbone organization, and includes mutually reinforcing activities that are already planned or occurring in the area. The Michigan City CDBG office included funding for park improvements in FY17, walking trail completed at Cleveland Park, a social media presence for the neighborhood was launched and the residential property of the month program was initiated. Also, a community garden was added to the Walker Park improvement project that will help to produce healthier food choices for the Eastport neighborhood which residents in turn help to maintain under the direction of the garden manager as part of the Active Living Agenda.

**AP-12 Participation – 91.105, 91.200(c)**

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

Goal Setting was impacted broadened for the Eastport neighborhood and priorities were discussed in neighborhood meetings resulting in funding for the Eastport neighborhood for streetscape and for a community garden.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Persons with disabilities Residents of Public and Assisted Housing target neighborhoods	1	none	none	

## Expected Resources

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

#### Introduction

The Five-Year Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan. The City of Michigan City anticipates a total allocation of \$671,311 in CDBG funding for the 2020 program year and an additional \$394,911 in CDBG-CV funding as a part of The Coronavirus Aid, Relief, and Economic Security Act (Public Law 116-136) (CARES Act) authorized this funding to prevent, prepare for, and respond to coronavirus a national health crisis.

Other resources, such as private and non-Federal public sources may become available to the City of Michigan City during the program year.

Other potential CDBG leveraging opportunities include State and Federal grant sources, local general fund dollars, public/social service providers, or other sources. The City will also look to leverage funds, if available, from Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs against CDBG dollars.

The Annual Action Plan (AAP) must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the proposed Strategic Plan. These goals must be described in quantitative terms. Michigan City has selected goal outcome indicators and quantities based on the anticipated performance measures in the 2020 AAP.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Consolidated Plan process requires the City to identify priority needs and a Strategic Plan to meet those needs over the next five years. For every priority, there are goals and objectives established to measure progress, as well as strategies to address them. There are essentially four major topics of focus in the Consolidated Plan:

- Housing
- Homelessness
- Community Development
- Non-Homeless Special Needs

### Housing

#### Housing Needs

The Housing topic is focused on the physical state and tenure of housing in the City of Michigan City and ways that federal and local resources can be used to address housing issues. Based on input and data received through the public involvement process, the highest priorities identified by the public are:

- Removal of barriers to Fair Housing/affordable housing
- Housing acquisition, rehab and construction
- Rental rehab and assistance
- Homeowner/renter self-sufficiency
- Lead-based paint hazard control/reduction

Considering these priorities, the following draft goals and objectives are recommended:

#### **Goal: Affordable Housing**

Improve the supply, quality, availability and accessibility of housing affordable to low- and moderate-income persons in the City of Michigan City.

#### **Goal: Reduced Lead-based Paint Hazards**

Improve the safety of housing affordable to low- and moderate-income persons through the removal and/or control of lead-based paint hazards in the City of Michigan City.

## Homelessness

### Homelessness Needs

Meeting homelessness challenges in City of Michigan City is a collaborative effort comprising numerous individuals, agencies and organizations. Housing Opportunities is the lead agency for collecting homeless data for the Continuum of Care. The Home Team assists in conducting homeless needs assessments and developing community supported homelessness strategies in LaPorte County. The Continuum of Care (CoC) for the area consists of numerous agencies that meet every month. Housing Opportunities is the chair of the CoC. In developing priority homeless needs, the City of Michigan City coordinated with Housing Opportunities, the Home Team, as well as the general public through stakeholder meetings.

Based on input and the data received through the citizen participation process, the highest priorities identified by the Continuum of Care are services such as:

- Homeless self-sufficiency/case management
- Food Security Initiatives -Soup Kitchens/Food Pantries
- Shelter facilities or shelter beds
- Transitional or permanent supportive housing
- Healthcare and mental health counseling
- Employment and legal assistance

Considering these priorities, the following draft goals and objectives are recommended:

#### **Goal: Reduced Homelessness**

Reduce and prevent homelessness in the City of Michigan City.

### Non-Housing Community Development

#### Non-Housing Community Development Needs

Non-Housing Community Development is a broad category of spending that covers many types of public facilities and improvements such as roads, sewer improvements, water improvements, wastewater improvements, lighting, drainage, community centers, parks, and virtually any other public project that benefits low- and moderate-income neighborhoods.

Based on the needs assessment and input received through the citizen participation process, the following Community Development needs were identified:

- Land assembly and infrastructure
- Code enforcement

- Elimination of slum and blight
- Public facilities (parks, community centers, etc.)
- Public improvements (sidewalks, roads, drainage, community gardens, etc.)
- Community redevelopment/revitalization
- Youth programs and services

Considering these priorities, the following draft goals and objectives are recommended

**Goal: Quality of Life**

Enhance the quality of life for people living in low- and moderate-income neighborhoods through public investment in facilities, infrastructure and services, as well as the elimination of slum and blight in the City of Michigan City.

**Non-Homeless Special Needs**

Non-Homeless Special Needs is a broad category that applies to any population that is presumed to be low- and moderate-income and in need of public services. The category covers a large population, including the mentally ill, developmentally disabled, elderly, and other groups. These specific services are often provided by non-profit agencies, usually in coordination with the City of Michigan City or LaPorte County.

Based on input and the data received through the citizen participation process, the highest priorities identified by the public are:

- Healthcare and mental health counseling
- Employment and legal assistance
- Capacity to facilitate systems of care
- Special needs case management and counseling
- Assistance to persons with special needs
- Senior programs and services

Considering these priorities, the following draft goals and objectives are recommended:

**Goal: Provision of Needed Services**

**Promote access to public services for low- and moderate-income (LMI) and special needs populations assumed to be LMI; including but not limited to youth and children, seniors/elderly and frail elderly, veterans, and persons with mental, physical or developmental disabilities, alcohol or drug addiction, HIV/AIDS or other special needs.**

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 3 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	Westside
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The Westside Neighborhood is bounded by US 12 to the north, 10th Street and Wall Street to the south, and Wabash Street to the east and Sheridan Avenue to the west.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The Local Target Area is located west of downtown Michigan City and south of the Washington Park Area. The Westside Community is comprised of predominantly single-family homes. Neighborhood commercial uses are scattered with one major commercial use located just west of the downtown area in the form of an outlet mall. Both the housing and commercial structures within the Westside Community are aging. Some infill/new housing has been constructed.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Through community meetings it was identified that the Westside neighborhood had several opportunities for improvement, including its location and proximity to downtown Michigan City. Due a large number of aged housing that has been poorly maintained over decades presented with opportunity for neighborhood safety improvement was balanced by a concern for rehabilitating substandard housing and maintaining the character and sense of community.

<p><b>Identify the needs in this target area.</b></p>	<p>The Westside Neighborhood has received priority since past Housing Needs Assessments conducted by Michigan City have identified this neighborhood as having the most substandard housing conditions within Michigan City. Various types of housing programs are needed including rehabilitation, demolition, homeownership programs, and code enforcement. In addition, given the concentration of poverty within the Westside neighborhood self-sufficiency programs, job training, education programs, youth programs and rental assistance. Unemployment, particularly for young adults is a concern. Finally, the neighborhood is serviced by inadequate infrastructure (particularly sidewalks and roadways).</p>												
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>CDBG investments continue to be used in this area for the purpose of revitalizing this neighborhood through housing rehabilitation, encouragement for new home construction and existing home sales as the area improves. Additionally, improving access to public services. Utilization of the City's RECAP program and existing partner non-profit resources (e.g. Sand Castle Shelter, Stepping Stones, Grace Learning Center and Keys to Hope Resource Center) in this target area will be funded during the program year.</p>												
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>One of the greatest barriers to improvements is the perception of crime and poverty in the Westside. The community is active and organized; however, commercial uses are struggling at the neighborhood's periphery. Further investment in the Westside Community is crucial for encouragement of businesses to capitalize on the neighborhood's prime location within the city.</p>												
<p><b>2</b></p>	<table border="1"> <tr> <td data-bbox="743 1543 906 1602"><b>Area Name:</b></td> <td data-bbox="906 1543 1432 1602">Eastport</td> </tr> <tr> <td data-bbox="743 1602 906 1661"><b>Area Type:</b></td> <td data-bbox="906 1602 1432 1661">Local Target area</td> </tr> <tr> <td data-bbox="743 1661 906 1719"><b>Other Target Area Description:</b></td> <td data-bbox="906 1661 1432 1719"></td> </tr> <tr> <td data-bbox="743 1719 906 1778"><b>HUD Approval Date:</b></td> <td data-bbox="906 1719 1432 1778"></td> </tr> <tr> <td data-bbox="743 1778 906 1837"><b>% of Low/ Mod:</b></td> <td data-bbox="906 1778 1432 1837"></td> </tr> <tr> <td data-bbox="743 1837 906 1879"><b>Revital Type:</b></td> <td data-bbox="906 1837 1432 1879">Comprehensive</td> </tr> </table>	<b>Area Name:</b>	Eastport	<b>Area Type:</b>	Local Target area	<b>Other Target Area Description:</b>		<b>HUD Approval Date:</b>		<b>% of Low/ Mod:</b>		<b>Revital Type:</b>	Comprehensive
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<b>Other Revital Description:</b>	
<b>Identify the neighborhood boundaries for this target area.</b>	Bounded by East Michigan Boulevard to the South and West, West Michigan Boulevard to the North and east, in addition to the Trail Creek Greenway to the East.
<b>Include specific housing and commercial characteristics of this target area.</b>	This area is a mix of uses with the major land use being the Blue Chip Casino and Hotel. Other City dollars and private investment have done a lot to revitalize this area. Additional dollars will be needed to further these efforts.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Representatives of this community were invited to attend a public meeting on May 22, 2019. In addition, City staff gave input using knowledge of past efforts and projects focused on Eastport. Through the meetings, it was identified that the Eastport Community had several opportunities for improvement, including its location and proximity to downtown Michigan City. This opportunity was balanced by a concern for rehabilitating substandard housing and investing in public facilities and improvements such as Water Tower Park and the Community Garden.
<b>Identify the needs in this target area.</b>	The Eastport Neighborhood has received priority in view of the fact that according to past Housing Needs Assessments conducted by Michigan City have identified this neighborhood as having the most substandard housing conditions within Michigan City. Various types of housing programs are needed including rehabilitation, demolition, homeownership programs, and code enforcement. In addition, given the concentration of poverty within the Eastport neighborhood self-sufficiency programs, job training, education programs, youth programs and rental assistance. Unemployment, particularly for young adults is a concern. Finally, the neighborhood is serviced by inadequate infrastructure (particularly sidewalks and roadways).

	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The City plans to leverage efforts made with past use of NSP dollars and other CDBG investments to continue revitalizing this neighborhood through housing rehabilitation, public facilities, and improvements. The City’s RECAP program and projects at Water Tower Park and the Community Garden will be funded in the first year.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>One of the greatest barriers to improvements is the perception of crime and poverty in Eastport. The community is active and organized; however, commercial uses are struggling at the neighborhood’s periphery. Further investment in the Eastport Community may persuade businesses to capitalize on the neighborhood’s good location and strong community fabric.</p>
<p><b>3</b></p>	<p><b>Area Name:</b></p>	<p>Citywide</p>
<p><b>Area Type:</b></p>	<p>Local Target area</p>	
<p><b>Other Target Area Description:</b></p>		
<p><b>HUD Approval Date:</b></p>		
<p><b>% of Low/ Mod:</b></p>		
<p><b>Revital Type:</b></p>	<p>Comprehensive</p>	
<p><b>Other Revital Description:</b></p>		
<p><b>Identify the neighborhood boundaries for this target area.</b></p>		
<p><b>Include specific housing and commercial characteristics of this target area.</b></p>		
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>		
<p><b>Identify the needs in this target area.</b></p>		
<p><b>What are the opportunities for improvement in this target area?</b></p>		
<p><b>Are there barriers to improvement in this target area?</b></p>		

## General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Two (2) areas have been designated as Local Target Areas within the City of Michigan City and are Westside and Eastport Neighborhoods. These neighborhoods were previously identified in the 2014/2015-2018/2019 Five-Year Consolidated Plan. The areas selected for the 2020-2024 Plan were identified through the citizen participation process, which consisted of a public hearing, meetings with the public and services providers, a questionnaire, and meetings with City staff. Each of these areas meets the eligibility requirements for low- and moderate-income benefit. While Local Target Areas allow the City to plan and invest in a coordinated manner, they do not limit the City from expending funds in other areas of Michigan City that also meet the eligibility requirements for low- and moderate-income benefit.

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## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 4 – Priority Needs Summary

1	<b>Priority Need Name</b>	Development of quality affordable housing
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Affordable Housing
	<b>Description</b>	Development of quality affordable housing for low and moderate income households

	<b>Basis for Relative Priority</b>	Needs Assessments and Community Outreach
2	<b>Priority Need Name</b>	Removal of barriers to affordable housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Affordable Housing
	<b>Description</b>	Removal of barriers to affordable housing
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
	3	<b>Priority Need Name</b>

	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Affordable Housing
	<b>Description</b>	Acquisition and/or rehabilitation of residential housing units for low and moderate income households.
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
4	<b>Priority Need Name</b>	Rental rehab and assistance
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Affordable Housing
	<b>Description</b>	Rental unit rehabilitation/construction and rental assistance for low/mod
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
5	<b>Priority Need Name</b>	Homeowner/Renter self-sufficiency
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Affordable Housing
	<b>Description</b>	New homeowner/renter self-sufficiency training or case management
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
6	<b>Priority Need Name</b>	Lead-based paint hazard control/reduction
	<b>Priority Level</b>	High
	<b>Population</b>	Large Families Families with Children
	<b>Geographic Areas Affected</b>	Westside Eastport

	<b>Associated Goals</b>	Affordable Housing Reduced Lead-Based Paint Hazards
	<b>Description</b>	Lead-based paint hazard control/reduction
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
<b>7</b>	<b>Priority Need Name</b>	Homeless Self Sufficiency/Case Management
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Reduced Homelessness
	<b>Description</b>	Homeless self-sufficiency training or case management
	<b>Basis for Relative Priority</b>	Needs Assessments and Community Outreach
<b>8</b>	<b>Priority Need Name</b>	Shelter facilities or Shelter Beds
	<b>Priority Level</b>	High

	<b>Population</b>	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Reduced Homelessness
	<b>Description</b>	Shelter facilities or shelter beds
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
9	<b>Priority Need Name</b>	Transitional or permanent supportive housing
	<b>Priority Level</b>	High
	<b>Population</b>	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Reduced Homelessness
	<b>Description</b>	Transitional or permanent supportive housing facilities
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
10	<b>Priority Need Name</b>	Healthcare and mental health counseling
	<b>Priority Level</b>	High

	<b>Population</b>	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Provision of Needed Services
	<b>Description</b>	Healthcare and mental health counseling
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
<b>11</b>	<b>Priority Need Name</b>	Employment and legal assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Reduced Homelessness Provision of Needed Services
	<b>Description</b>	Employment and legal assistance
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
<b>12</b>	<b>Priority Need Name</b>	Land Assembly and infrastructure



	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Quality of Life
	<b>Description</b>	Land assembly and infrastructure
	<b>Basis for Relative Priority</b>	Needs assessments, community outreach
<b>13</b>	<b>Priority Need Name</b>	Code enforcement
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Quality of Life
	<b>Description</b>	Code enforcement
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
<b>14</b>	<b>Priority Need Name</b>	Elimination of Slum and Blight
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Quality of Life
	<b>Description</b>	elimination of slum and blight
	<b>Basis for Relative Priority</b>	Needs assessment and community outreach
<b>15</b>	<b>Priority Need Name</b>	Public facilities (parks, community centers, etc.)
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Quality of Life
	<b>Description</b>	Public facilities (parks, community centers, etc.)
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
16	<b>Priority Need Name</b>	Public improvements (sidewalks, roads, etc.)
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Quality of Life
	<b>Description</b>	Public improvements (sidewalks, roads, drainage, community gardens, etc.)
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
17	<b>Priority Need Name</b>	Community redevelopment/revitalization
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Quality of Life
	<b>Description</b>	Community redevelopment/revitalization
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach

18	<b>Priority Need Name</b>	Capacity to facilitate systems of care
	<b>Priority Level</b>	High
	<b>Population</b>	Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Provision of Needed Services
	<b>Description</b>	Capacity to facilitate systems of care
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
19	<b>Priority Need Name</b>	Special needs case management and counseling
	<b>Priority Level</b>	High
	<b>Population</b>	Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Provision of Needed Services

	<b>Description</b>	Special needs case management, counseling or other self-sufficiency training (e.g. veterans, domestic violence, etc.)
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
<b>20</b>	<b>Priority Need Name</b>	Assistance to persons with special needs
	<b>Priority Level</b>	High
	<b>Population</b>	Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other
	<b>Geographic Areas Affected</b>	Westside Eastport
	<b>Associated Goals</b>	Provision of Needed Services
	<b>Description</b>	Assistance to persons with special needs (e.g. meals, health wellness etc.)
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
	<b>21</b>	<b>Priority Need Name</b>
<b>Priority Level</b>		High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Provision of Needed Services
	<b>Description</b>	Youth programs and services
	<b>Basis for Relative Priority</b>	Needs assessments and community outreach
22	<b>Priority Need Name</b>	Senior programs and services
	<b>Priority Level</b>	High
	<b>Population</b>	Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Provision of Needed Services
	<b>Description</b>	Senior Programs and services
	<b>Basis for Relative Priority</b>	Needs assessment and community outreach

### **Narrative (Optional)**

The Five-Year Consolidated Plan must indicate the general priorities for allocating investment of available resources among different needs. Priority needs are those that will be addressed by the goals outlined in the Strategic Plan. For each priority, the City of Michigan City has indicated one or more populations to be served, as well as an assigned priority level indicating relative importance among the needs listed (see Table 50).

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## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant-based vouchers are by far the most common voucher used in Michigan City. The average annual income of residents using TBRA is \$11,203. This voucher continues to be critical for persons with extremely low incomes who are severely cost burdened. It is estimated that while approximately 263 TBRA vouchers are in use, nearly 2,245 households in Michigan City have extremely low incomes.
TBRA for Non-Homeless Special Needs	Non-Homeless Special Needs populations have a high need for TBRA, while at the same time being in need of improved accessibility within housing. Approximately 62 disabled, veteran, or elderly families receive TBRA. The number of disabled, veteran, or elderly families requesting assistance is nearly 263. Due to their limited income, housing needs for those with non-homeless special needs include affordability, availability of assistance, accessibility improvements and Fair Housing options.
New Unit Production	A shortage of affordable housing exists for several income groups, including both renter and owner households earning less than 80% HAMFI. The current housing inventory lacks rental units to house persons with low- and extremely low- incomes (less than 50% HAMFI). Necessary demolition of ageing and unsafe structures has contributed to the loss of affordable homeowner and rental units.
Rehabilitation	Many of renter-occupied housing units have at least one housing problem (1,715), while a large number (724) of owner-occupied housing units have at least one housing problem. Furthermore, 76% of all housing units were built prior to 1980 and are more than 30 years old. Generally, these statistics point toward the need for the City of Michigan City to facilitate both owner-unit and rental-unit rehabilitations to improve the condition of housing within its jurisdiction.
Acquisition, including preservation	Housing preservation/restoration within low- and moderate-income neighborhoods was identified during the citizen participation process with regard to the expense associated with preserving/restoring homes and obstacles to demolition in cases of aging and unsafe structures.

Table 5 – Influence of Market Conditions

Table 6

## **SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

### **Introduction**

The Five-Year Consolidated Plan must identify the federal, state, local and private resources expected to be available to the City to address priority needs and specific objectives identified in the Strategic Plan.

The City of Michigan City anticipates a total allocation of \$671,311 in CDBG funding for the 2020 program year. Program income may be realized over the course of the 2020 program year and subsequent program years. These funds will be used for CDBG eligible activities consistent with the current goals and objectives identified in the Five-Year Consolidated Plan. CDBG funds will be used for housing and community development activities such as housing rehabilitation and repairs, blight removal/demolition, Fair Housing outreach, public improvements, public services, and administration of the City's CDBG program.

Other resources, such as private and non-Federal public sources may become available to the City of Michigan City during the program year. The City of Michigan City has received an additional grant for The Coronavirus Aid, Relief, and Economic Security Act (Public Law 116-136) (CARES Act) authorized this funding for grants to prevent, prepare for and respond to coronavirus in the amount of \$394,911.

Other potential CDBG leveraging opportunities include State and Federal grant sources, local general fund dollars, public/social service providers, or other sources. The City will also look to leverage funds, if available, from Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs against CDBG dollars.

The Annual Action Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the first year of the Strategic Plan. These goals must be described in quantitative terms. The City of Michigan City has selected goal outcome indicators and quantities based on the anticipated performance measures of the 2020 Annual Action Plan.



**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	671,311	0	0	671,311	0	Additional resources for leveraging may include other State and Federal sources, local general fund dollars, public/social service providers, or other funding sources.
Other	public - federal	Admin and Planning Housing Public Services Other	394,911	0	0	394,911	0	CDBG funds to be used to prevent, prepare for and respond to the coronavirus.

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

The City will look to leverage funds, if available, from State and Federal grants sources, local general fund dollars, public/social service providers, or other sources against CDBG dollars. The City will look to leverage funds, if available, from Community Housing Development Organizations (CHDOs), Public Housing Authority (PHA), or other agencies and programs against CDBG dollars.

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

The Michigan City Redevelopment Commission may own property that could potentially be developed for housing purposes. There are no current plans to develop such property to provide housing for low- and moderate-income households.

In the past, the City has worked with LaPorte County to acquire tax foreclosed properties. These properties were developed to provide affordable housing for low- and moderate-income households. If this scenario were to arise in the future, the same efforts could be made to offer additional affordable housing in the City.

**Discussion**

The City of Michigan City's anticipated funding allocation from CDBG will address many of the City's goals, including affordable housing, reduced lead-based paint hazards, reduced homelessness, quality of life, and provision of needed services. The City is fortunate to have a network of public or social service providers to help address these goals through financial leveraging, as well as other Federal funding sources such as SHIP and non-Federal sources such as the Michigan City Redevelopment Commission, City Departments, Community Housing Development Organizations (CHDOs) and other agency and program funding.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Michigan City Planning and Inspection Department	Departments and agencies	Economic Development Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Michigan City Housing Authority	PHA	Public Housing	Jurisdiction
Michigan City Human Rights Commission	Department and agencies	Fair Housing and Equal Employment Opportunities Landlord/Tenant Law	Jurisdiction
Citizens Concerned for the Homeless	Non-profit organization	Homelessness Emergency Shelter Job Training	Jurisdiction
City of Michigan City Parks and Recreation Department	Departments and agencies	Planning neighborhood improvements public facilities	Jurisdiction
City of Michigan City Redevelopment Commission	Redevelopment authority	Economic Development Planning neighborhood improvements	Jurisdiction
City of Michigan City Historic Review Board	Departments and agencies	Planning neighborhood improvements	Jurisdiction
Michigan City Parks and Recreation Dept.	Departments and agencies	Planning neighborhood improvements	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Michigan City Citizen Advisory Committee	Community/Faith-based organization	Planning neighborhood improvements	Jurisdiction
LaPorte County Home Team	Non-profit organizations	Homelessness Planning	Region
Michigan City Housing Economic Development Corporation	Redevelopment authority	Ownership Rental	Jurisdiction
Housing Opportunities	Continuum of care	Homelessness Non-homeless special needs Planning public services	Region
North Central Community Action Agencies., Inc.	Non-profit organizations	Homelessness Ownership Rental	Jurisdiction
Michigan Township Trustee	Non-profit organizations	Ownership Rental public services	Jurisdiction
Sand Castle Shelter for Homeless Families	Non-profit organizations	Homelessness	Jurisdiction
Stepping Stones Women Shelter	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Salvation Army	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Dunebrook	Non-profit organizations	Child Abuse and Neglect Prevention public services	Jurisdiction
Purdue Extension	Education Food Security/Nutrition	Quality of Life Planning Neighborhood Improvements	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Franciscan Healthcare	Non-profit organizations	Health Community Outreach Food Security/Nutrition	Jurisdiction
Swanson Center	Non-profit organizations	Non-homeless special needs public services	Region
Goodwill Industries	Non-profit organizations	Non-homeless special needs public services	Region
AIDS Task Force of Laporte and Porter Counties Inc. dba The Aliveness Project of NWI, Inc.	Non-profit organizations	Non-homeless special needs public services	Region
United Way of LaPorte County	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
Michigan City Planning Commission	Departments and agencies	Economic Development Planning neighborhood improvements	Jurisdiction

### Assess of Strengths and Gaps in the Institutional Delivery System

Although not every organization involved in the program of delivery is included in the structural listing, the lead agency and other organizations presented show the breadth of delivery capacity within the City.

The lead agency for institutional delivery is the City of Michigan City Planning and Inspection Department, along with other City divisions and departments. These divisions and departments carryout objectives related to housing and community development. Furthermore, there are multiple nonprofit organizations that provide a range of public services, from programs to reduce homelessness to programs for non-homeless special needs populations. Housing Opportunities is the lead agency for collecting homeless data for the Continuum of Care. The Home Team assists in conducting homeless needs assessments and developing community supported homelessness strategies in LaPorte County.

The Continuum of Care (CoC) for the area consists of numerous agencies that meet every month to carryout the goals and objectives for the Continuum of Care (CoC)..

The City of Michigan City has a strong Institutional delivery system. A wide range of services are available in the community, including homelessness prevention services, street outreach services, supportive services, and other services such as nutrition programs and youth programs.

These programs are provided by nonprofit organizations, some community stakeholders and Continuum of Care (CoC) member agencies.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
<b>Other</b>			
Food Banks and Youth Programs	X	X	

**Table 6 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Meeting homelessness challenges in City of Michigan City is a collaborative effort comprising numerous individuals, agencies and organizations. Housing Opportunities is the lead agency for collecting homeless data for the Continuum of Care. The Home Team assists in conducting homeless needs assessments and developing community supported homelessness strategies in LaPorte County. The Continuum of Care (CoC) for the area consists of numerous agencies that meet every month. Housing Opportunities is the chair of the CoC. Housing opportunities is also responsible for advancing community-wide efforts, including the October 2009 LaPorte County Plan to End Homelessness and the Annual Point-in-Time (PIT) survey conducted by the CoC, which involves various partnering organizations.

*Continuum of Care* are federally designated local planning bodies that coordinate housing and services funding for homeless individuals and families across the United States. Indiana has two formal Continuum of Care: the Indianapolis Continuum and the Balance of State. LaPorte County falls into the Balance of State continuum, but it is difficult to do in depth local planning through that venue since it covers such a large and diverse geographic area. To address local needs in LaPorte County, a team was formed to work on issues of homelessness at a local level. This Group includes a variety of representatives:

- Healthcare providers
- Shelter and Housing Providers
- Foundations
- Community Members
- Service Providers
- Municipal Government
- Faith-based organizations

The Home Team has been meeting monthly since 2004 to develop strategies for preventing and eliminating homelessness, to encourage coordination of services between service providers in LaPorte County, and to identify gaps in services. A portion of the Home Team has also formed a Marketing Committee to increase awareness of homeless issues around the county. Anyone from the community is welcome to participate in monthly meetings and provide input into issues related to homelessness and housing.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The Home Team commissioned a needs assessment in 2006 that was conducted by the Indiana Coalition on Housing and Homeless Issues to assess the gaps in the homeless system. The study made nine recommendations to the Home Team, which they, in turn, endorsed. These recommendations included:

1. The LaPorte County Commissioners, local units of government, and the Home Team should work together to develop a 10 Year Plan to End Homelessness and is now known as the **Laporte County Plan to End Homelessness**.
2. The LaPorte County Home Team should continue to encourage all homeless providers in the county to use the Homeless Management Information System (HMIS).
3. The Home Team should continue to function as the “core” Continuum of Care for LaPorte County and become more active in the regional planning process.
4. The Home Team should continue to be involved in the Consolidated Planning Process for the city of Michigan City, the city of LaPorte, and the State of Indiana, as well as encourage member organizations to submit CDBG, Home Investment Partnerships Program (HOME), and Emergency Shelter Grant (ESG) applications.
5. All affordable housing and homeless prevention and intervention providers in LaPorte County should continue to participate in the LaPorte County Homeward Bound Walk.
6. Local units of government in the county should work to ensure that all local funds available for providing affordable housing and ending homelessness are accessed and leveraged to obtain additional state and federal funds.
7. Homeless service providers and housing providers should consolidate and coordinate services.
8. There should be an enhanced information and referral system.
9. Implement transitional and permanent supportive housing.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The City will utilize the following strategies to overcome gaps in the institutional structure and service delivery system for homeless prevention services:

- Support non-profit service providers that offer self-sufficiency training, medical care, mental health counseling, case management, and other activities to prevent and reduce homelessness.
- Assist the Housing Opportunities, as the lead agency for the Continuum of Care, and the Home Team in their efforts to improve coordination between service providers.
- Continue to support programs that assist the homeless or those at risk of becoming homeless.
- Promote and encourage the development of programs that facilitate the transition from homelessness into permanent housing.
- Coordinate with the Continuum of Care, non-profit service providers, and other organizations to establish additional transitional or permanent supportive housing.



- Support the establishment of additional transitional or permanent supportive housing through identification of funding sources, technical assistance with applications, and other means of support.

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## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2020	2024	Affordable Housing Fair Housing	Westside Eastport	Development of quality affordable housing Homeowner/Renter self-sufficiency Housing acquisition, rehab and construction Removal of barriers to affordable housing Rental rehab and assistance Lead-based paint hazard control/reduction	CDBG: \$1,392,000	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted  Homeowner Housing Rehabilitated: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Reduced Homelessness	2020	2024	Homeless	Westside	Employment and legal assistance Homeless Self Sufficiency/Case Management Shelter facilities or Shelter Beds Transitional or permanent supportive housing	CDBG: \$126,000	Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted  Homeless Person Overnight Shelter: 100 Persons Assisted  Homelessness Prevention: 750 Persons Assisted
4	Quality of Life	2020	2024	Non-Housing Community Development	Westside Eastport	Code enforcement Community redevelopment/revitalization Land Assembly and infrastructure Public facilities (parks, community centers, etc.) Public improvements (sidewalks, roads, etc.) Elimination of Slum and Blight	CDBG: \$750,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted  Buildings Demolished: 12 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provision of Needed Services	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Westside	Assistance to persons with special needs Capacity to facilitate systems of care Employment and legal assistance Healthcare and mental health counseling Youth Programs and Services Special needs case management and counseling Senior programs and services	CDBG: \$252,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 425 Persons Assisted
6	Administration/Planning	2020	2024	Program Administration			CDBG: \$630,000	Other: 1 Other

Table 7 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	improve the supply, quality, availability, and accessibility of housing affordable to low-and moderate-income persons in the City of Michigan City.
2	<b>Goal Name</b>	Reduced Homelessness
	<b>Goal Description</b>	Reduce and prevent homelessness in the City of Michigan City
3	<b>Goal Name</b>	Quality of Life
	<b>Goal Description</b>	Enhance the quality of Life living in low-and moderate-income neighborhoods through public investment in facilities, infrastructure and services, as well as the elimination of slum and blight in the City of Michigan City
4	<b>Goal Name</b>	Provision of Needed Services
	<b>Goal Description</b>	Promote access to public services for low- and moderate- income (LMI) and special needs populations assumed to be LMI, including, but not limited to, youth and children, seniors/elderly and frail elderly, veterans, and persons with mental, physical, or developmental disabilities, alcohol or drug addiction, HIV/AIDS or other special needs.
5	<b>Goal Name</b>	Administration/Planning
	<b>Goal Description</b>	General administration and planning is required to facilitate the program.
6	<b>CARES Act CDBG-CV</b>	The Coronavirus Aid, Relief, and Economic Security Act for the purpose of preventing, preparing for, and responding to coronavirus national health emergency.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The Five-Year Consolidated Plan must summarize the City's priorities and the specific goals it intends to initiate and/or complete within the five-year term of the Strategic Plan. These goals must be described in quantitative terms. The City of Michigan City has selected funding allocations, goal outcome indicators and quantities using past and anticipated performance measures from its Annual Action Plans. These performance measures have been projected over the course of the five-year period to arrive at a total five-year funding allocation and quantity for each outcome indicator.

Through annual CDBG allocations, HUD grants, and the local General Fund match, the City will provide affordable housing activities to support on average 146 income-eligible households annually, or approximately 730 households over the next five years. Activities to support income-eligible non-homeless and special needs households may include rental assistance, rehabilitation of existing homeowner and rental units, as well as public service activities for low- and moderate-income housing benefit.

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## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The number of disabled families getting assistance totals 123 (60 in public housing and 63 utilizing vouchers). In addition, 457 families (186 in public housing and 271 utilizing vouchers) are requesting accessibility features. This data shows that a high number of disabled families are in need of both housing assistance/vouchers and accessible units. Additionally, 84 program participants (52 in public housing and 32 utilizing vouchers) are elderly (>62 years) and may also need accessible units.

### **Activities to Increase Resident Involvements**

The Michigan City Housing Authority is committed to continuing the Family Self-Sufficiency (FSS) Program for its public housing and Section 8 House Choice Voucher clients. The FSS program assists housing residents to attain financial independence through education and employment toward increased resident involvement. The FSS Program serves as a clearinghouse for referrals to other agencies and private resources for participating families.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the ‘troubled’ designation**

Not applicable. When necessary, the City of Michigan City coordinates with the Michigan City Housing Authority to reduce the possibility of net losses to the existing supply of public housing and other assisted units.

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

This section requires the jurisdiction to explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include land use controls, zoning ordinances, building codes, and policies that affect the return on residential investment. Michigan City has several strategies that it utilizes to remove or ameliorate the negative effects of public policies that are barriers to affordable housing. The following is a summary of these barriers and corresponding strategies:

#### **1. Zoning Ordinances**

*Barrier* – Zoning ordinances are a barrier to affordable housing, as they restrict density and limit housing types in locations that would otherwise be suitable for affordable housing – ultimately excluding lower income households from many neighborhoods.

*Strategy* – A revised zoning code was adopted by the City that better reflects the appropriate use of land and solves some of the problems of the old code; however, the code still needs to focus on housing-related issues such as the lack of multi-family zoning. The City hopes that the specificity of the revised code makes it easier for developers to utilize it.

#### **2. Security Deposits**

*Barrier* – Security deposits, utility deposits, and high rent fees are a barrier to affordable housing, since many lower income households cannot afford to pay both the deposit/fee and the rent at the same time.

*Strategy* – Sub-recipients using CDBG funds continue to off-set barrier costs such as security deposits, utility connection/reconnection fees, and high late rent fees with financial help and one-time emergency assistance payments.



### 3. ***Lack of Quality and Affordable Housing***

*Barrier* – The lack of quality housing and affordable units for low-income persons is a barrier and an impediment to fair housing choices.

*Strategy* – The City utilizes a multi-faceted approach to address this barrier, including reclaiming abandoned and nuisance properties through acquisition/demolition, stimulating private developers and other public resources to invest in inner-city communities and create mixed-income communities of choice, and continuing its Owner Occupied Rehabilitation Program (OORP) that allows persons to remain in their homes with the assistance of grant funds to replace roofs, windows and insulation.

#### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Michigan City proposes the following actions to help address the barriers listed above:

- The City will continue to work with homebuilders, rental property owners and developers to gather feedback on local barriers to housing development.
- The City will look at implementing the following recommendations:
  1. Zero lot line zoning, performance-based zoning, and Floor Area Ratio zoning will be evaluated for feasibility;
  2. Inclusionary zoning ordinance to promote the development of affordable housing;
  3. Allow accessory dwelling units with appropriate design and upkeep guidelines;
  4. Consider allowing manufactured housing options within regular residential neighborhoods with certain design parameters;
  5. Develop cluster subdivision guidelines and incorporate cluster subdivisions into the zoning code;
  6. Include ‘in home occupations’ as allowable uses in residential developments that will appeal to low-income (this is under the assumption that many of the low-income have businesses on the side and/or as their primary income);
  7. Continue encouraging mixed use zoning that will allow low-income residents to obtain groceries, education, and other basic services without a vehicle

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The Home Team consists of shelter and housing providers, service providers, faith-based organizations, local governments and other entities focused on finding solutions to homelessness. Housing Opportunities, Inc., a Valparaiso non-profit agency serving Northwest Indiana, is designated as the lead agency for the Home Team.

The Home Team is responsible for advancing community-wide efforts, including the LaPorte County Plan to End Homelessness and the Annual Point-In-Time (PIT) survey, which involves various partnering agencies. HUD and the Indiana Housing and Community Development Authority (IHCDA) publish CoC and statewide PIT findings annually.

The LaPorte County Plan to End Homelessness (October 2009) identifies the following strategies to reach out to homeless persons and assess their individual needs:

- Conduct targeted outreach to people or are at risk of homelessness at relevant locations.
- Implement a service delivery model that includes information dissemination and case management.
- Create a committee of social service providers that investigate a service referral system.
- To better understand need, track under-served populations, including single men, single females, youth/runaways, grand families, veterans.

Additionally, priorities identified during the citizen participation process included Fair Housing education/outreach, treatment options for drug addiction/substance abusers, job skill training, and case management for the chronically homeless.

### **Addressing the emergency and transitional housing needs of homeless persons**

One of Michigan City's strategies for preventing and reducing homelessness is to assist nonprofit service providers in obtaining additional funding sources for emergency shelter. Many of these non-profit service providers are CoC partnering agencies.

The LaPorte County Plan to End Homelessness (October 2009) identifies the following strategies to address the emergency and transitional housing needs of homeless persons:

- Investigate and determine permanent shelter location or leasing units for sheltering single adults.
- Enhance men’s shelter by funding winter staff, providing day shelter with services, and ensuring residents are tracked in HMIS.
- Change shelter policies so that non-married couples can live together.
- Assess persons at Sand Castle and Stepping Stones shelters for supportive services.

Additionally, the Home Team’s 2019-2021 Emergency Shelter Strategic Plan includes three primary strategies to address the emergency and transitional housing needs of homeless persons:

1. Strategy 1 – Adopt the Low-Barrier/Housing First model in our shelter system as one way to reduce the need for multiple emergency shelters. Activity 1 – Provide training to shelter providers and case managers within our community. Activity 2 – Provide information and education regarding Low Barrier/Housing First model to shelters and at Home Team meetings. Activity 3 – Determine ways to increase affordable housing options in our community. Activity 4 – Continue to use motels to house the medically frail while helping them find permanent supportive housing. Activity 5 – Support “Pathways of Hope” family case management offered at Salvation Army, giving 1-2 years of extended support after leaving PATH, Citizens Concerned for the Homeless, and Interfaith Community PADS programming. Activity 6 – Financially Support agencies who have proven success using the Housing First/Rapid Rehousing model, such as Housing Opportunities. Activity 7 – Support Interfaith Community PADS as they transition to a standalone shelter and new business model. This eliminates moving locations nightly and eases shelter guest’s transportation burden. Activity 8 – Continue to provide support and training for existing case management teams at Citizens Concerned for the Homeless, The Salvation Army, PATH, Housing Opportunities, and Stepping Stone Shelter. Strategy 2 – Increase data tracking and HMIS usage. Activity 1 – Implement HMIS at all emergency shelters in 2020. Activity 2 – Work with IHEDA to get better data from the HMIS system. Activity 3 – Use reports to track information and share periodically at Home Team meetings and with funders, municipalities, and the general public, in addition to using it to monitor success of current activities. Strategy 3 – Increase efficacy of Home Team meetings to help meet goals. Activity 1 – Provide more education in meetings. Activity 2 – Provide more data in meetings. Activity 3 – Provide more information helping agencies continue to network, collaborate, and connect to organizations that can wrap around their clients and provide services to help them avoid homelessness or maintain housing once obtained. Increase case management throughout the community. Maintain Home Team Coordinator through memorandum of understanding between Unity Foundation and Swanson Center to assure that consistent leadership and attention to goals and communication to partners is in place.

**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.**

Another of Michigan City's strategies for preventing and reducing homelessness is to promote and encourage the development of programs that facilitate the transition from homelessness into permanent housing. Many of these programs are operated by the CoC partnering agencies.

Additionally, the LaPorte County Plan to End Homelessness identifies the following strategies to help homeless persons make the transition to more permanent housing and preventing recurrence:

- Create permanent housing with supportive services, scattered and congregate for singles and families, close to essential services.
- Investigate and develop master lease approaches with private market landlords.
- Outreach to target people most in need of permanent supportive housing.
- Develop clean, decent, and stable, affordable housing for adults and families in need.
- Provide transitional housing to low-income rental housing.
- Conduct regular meeting of landlords working with homeless system.
- Hire housing locators to help clients access affordable units.
- Investigate role of Community Housing Development Organizations (CHDOs) to promote development of affordable units.
- Document funding streams for security deposits, first month's rent, utility deposits, etc.
- Identify and educate providers about funds for affordable and permanent supportive housing.
- Create and maintain a housing working group of local housing assistance providers.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Another of the City's strategies for reducing homelessness is to support nonprofit service providers that offer self-sufficiency training, medical care, mental health counseling, case management, and other activities to prevent homelessness. Many of these non-profit service providers are CoC partnering agencies.

Additionally, the LaPorte County Plan to End Homelessness identifies the following strategies to help low- income individuals and families avoid becoming homeless, especially as a result of being discharged from a system of care:

- Create transitional housing units for people who are discharged from healthcare settings but are not able to live independently until their health stabilizes further (e.g. Shelter Care Plus funds).
- Create a committee of health care providers that investigates and determines a system for screening people for homelessness upon entry; linking people with a case manager after discharge; creating automatic referrals to organizations for services once discharged; utilizing less costly services such as in-home nursing care instead of nursing homes.
- Create transitional housing units for people being released from state prisons into the County who have no other stable housing options.
- Create a committee of jail and prison discharge planners that investigates: screening at intake to predict an individual's risk of becoming homeless upon discharge; the possibility of having an organization place a case manager in the jail and prison; an individualized discharge plan is developed as early as possible in the individual's stay.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Lead was used as a pigment and drying agent oil-based paint in most homes built before 1978. Lead may be present on any interior or exterior surface, particularly on woodwork, doors, and windows. In 1978, the U.S. Consumer Product Safety Commission lowered the legal maximum lead content in most kinds of paint to 0.06% (a trace amount). According to the Commission, about two-thirds of homes built before 1940, one-half of the homes built from 1940 to 1960, and a large number of homes built after 1960 contain heavily leaded paint. Given the age of the City's housing stock, lead paint is presumed to be present in most areas of the City.

The City continues plans to continue its initiatives in the reduction of lead-based paint hazards through owner-occupied rehabilitation and educational literature to increase awareness of lead-based paint health hazards.

The following actions will be continued to evaluate and reduce lead-based paint hazards in Michigan City:

- The City of Michigan City has hired an environmental consulting firm to provide professional environmental services including lead paint testing, environmental assessment, and lead paint testing pre- and post-testing for the Owner-Occupied Rehabilitation Program. The use of these services to effectively assess hazards and determine the most appropriate and cost-effective methods of hazard reduction.
- Lead-based paint hazard reduction is integrated into housing policies and programs by making it mandatory for organizations seeking funding from the City's CDBG Program.
- In combination with the environmental consulting firm, the City of Michigan City is developing written policies and procedures for evaluating and reducing lead-based paint hazards, as well as other hazards such as asbestos in the Owner-Occupied Rehabilitation Program.
- The City will explore training possibilities and possible opportunities to increase the number of Michigan City contractors who are trained in lead-based paint hazards.
- Participants in the Owner-Occupied Rehabilitation Program receive the booklet "Protect Your Family from Lead in Your Home".

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Housing built before 1980 is presumed to have a higher risk of lead-based paint. In the City of Michigan City, 82% of owner-occupied housing units were built prior to 1980 present. For renter-occupied units, 68% were built prior to 1980. Based on concentrations of older units and low- and moderate-income populations, it is assumed that a large percentage of these housing units are occupied by low- and moderate-income families. Generally, these conditions point toward the need for the City of Michigan City to facilitate both owner-unit and rental-unit rehabilitations within its jurisdiction.

### **How are the actions listed above integrated into housing policies and procedures?**

The City of Michigan City requires inspection of units undergoing rehabilitation through the Planning and Redevelopment Department's housing programs. This inspection includes documentation of the year built, names and ages of the children living in the unit (if under 6 years), and whether or not the children have symptoms of elevated blood lead levels (EBL). If any child has symptoms, then all chewable surfaces up to five feet from the ground will be tested and abated (i.e., covered or removed).

For every rehabilitation project, the resident is given an educational pamphlet on the dangers of lead-based paint, including the age of homes affected, age group most susceptible, symptoms of EBL and whom to contact if symptoms are evident. Children residing in rehabilitation projects found to have lead-based paint hazards are referred to the LaPorte County Health Department for screening and treatment.

Each substandard housing unit to be rehabilitated is inspected and tested by a licensed inspector to identify lead-based paint hazards. A report with the rehabilitation approach and strategy to eliminate lead hazards is issued to the City's Planning and Redevelopment Department and the homeowner by the inspector(s).

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

According to the July 1, 2019 U.S. Census Bureau statistics, 25.9% of people living in the City of Michigan City are at poverty level or below. This figure is up .4% as of the previous poverty data obtained in 2018 which is a year prior to new percentage increase of those living within the City. This number, if all indicators are correct, will increase significantly due to the coronavirus national health pandemic which prompted unprecedented business closures and job losses in the form of permanent lay-offs. Michigan City and LaPorte County are utilizing all available resources to work with local agencies that provide public services to persons in poverty. These agencies typically provide services to other homeless and non-homeless special needs populations, as well as low- and moderate-income families. These services include housing, job/skills training and other assistance to promote self-sufficiency. The City of Michigan City will continue to support and collaborate with the following services and agencies, among others:

- LaPorte County Home Team
- Citizens Concerned for the Homeless
- Michigan City Housing Authority
- Michigan City Economic Development Corporation
- North Central Community Action Agency
- Stepping Stones Shelter
- Dunebrook, Inc.
- Swanson Center, Inc.
- Northwest Indiana Workforce Board (NWI/WorkOne)

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.**

The City will continue to provide CDBG funding, where appropriate, to support programs that are designed to help families gain self-sufficiency such as childcare programs and job training and creation programs. One of the City of Michigan City's priorities for the Five-Year Consolidated Plan is to address the role of homeowner/renter self-sufficiency in protecting and enhancing the condition of the City's housing stock and neighborhoods.



The City of Michigan will take the following steps to promote self-sufficiency and reduce the number of households living below the poverty level:

- Continue to support homebuyer training programs and homebuyer assistance programs for low- and moderate-income persons.
- Continue to support public-private partnerships for increasing homeownership among low- and moderate-income persons.
- Coordinate with agencies to programs to reduce the cost of utilities.
- Support existing weatherization and energy conservation retrofit programs and encourage new programs that further reduce home and rental unit utility costs.
- Target eligible public housing residents, recipients of Section 8 tenant assistance and FSS Program graduates for homebuyer assistance.

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## **SP-80 Monitoring – 91.230**

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

\*\*Due to the issuance of a federal waiver: Notice of Program Rules, Waivers, and Alternative requirements Under the CARES Act for Community Development Block Grant Program Coronavirus, Response Grants, Fiscal Year 2019 and 2020 Community Development Block Grants, and other Formula Programs monitoring for the 2019 fiscal reporting year has been waived and due to extenuating circumstances beyond the City's control. The City will continue to look for further guidance on this matter and update the Plan(s) accordingly as the information regarding protocols, practices and procedures regarding the coronavirus national health emergency are generated.

CDBG Program Staff is responsible for monitoring all CDBG related activities to ensure that National Objectives are being met. Staff continues desk reviews as a key component of the basic monitoring activities. Materials submitted to the CDBG office are reviewed, as well as progress reports. Progress reports are required as part of the Public Services grants and are assisting in keeping sub-recipients on track for expenditures. On-site reviews will be scheduled at least once in the coming year for recipients of Public Services funds to ensure compliance with HUD regulations.

The City has decided that the most consistent way to monitor sub-recipients is to monitor their activities using the contract as a monitoring tool. The contract will be used in conjunction with standardized monitoring forms that our office has created for this purpose. This is to simultaneously make the sub-recipients aware of the contract compliance requirements that will increase their knowledge of what the contract contains and is applicable to them. In addition, the monitoring will increase compliance with the timelines established in the agreements and the importance of spending the CDBG funds in a timely manner. The cross-cutting requirements will be an integral part of this monitoring.

In the past, staff has conducted on-site monitoring for compliance with Davis Bacon regulations and will continue to do so as conditions require this type of field activity and to be adjusted according to updates on the coronavirus national health emergency measures. The monitoring includes meetings with contractors to ensure compliance before work begins. Review of certified payrolls is done weekly before payment is

authorized to the contractor as well. The City continues to meet with contractors before work begins so that Davis Bacon requirements can be discussed and explained which has been an effective tool for the City in ensuring compliance.

CDBG staff monitors compliance with timeliness of expenditures by reviewing IDIS reports. It will be emphasized to all of the sub-recipients the importance of continuing to spend funds in a timely manner. Contract compliance will be emphasized since most of the sub-recipient agreements contain milestones and achieving these milestones will improve spend down of the CDBG funds. IDIS reports are used to monitor spend down rates for the CDBG program overall and for each project individually.

CDBG staff works closely with the City of Michigan City's Code Enforcement Section. During the program year of 2009, a major overhaul of the reports required to document that structures are considered blighted under the Indiana Code occurred. This resulted in reports from all of the inspectors representing the different code groups inspecting the houses when vacant to make a determination of the building major deficiencies. For the current program year, this will continue to have an increased emphasis as the CDBG office attempts to decrease the number of substandard units in the Westside neighborhood before they are turned into rentals.

CDBG staff in partnership with code enforcement will be makes recommendations for dealing with substandard housing units and vacant properties that are contributing to the decline of neighborhoods particularly in the low- and moderate-income neighborhoods where most of the vacant housing is located. The vacant housing problem continues to be exacerbated by the foreclosures that continue to be forthcoming. The foreclosures are vacant for extended periods of time, and the City resources to effectively handle these foreclosures are limited.

The Board of Works has adopted HUD's definition of an abandoned property to expedite the demolition of substandard vacant properties. This adoption of abandoned property has helped reduce the number of blighted structures whether residential or business, however the problem continues as buildings are added due to neglect and/or abandonment.

The CDBG program staff continues to increase its focus on program accountability and monitoring of the CDBG contractors, sub-recipients, and grantees to the greatest extent possible. Due to the coronavirus the aforementioned program requirements have been adjusted to include teleconference, virtual meetings and other contactless verification in order to maintain social distancing, shelter in place and quarantine orders as directed by the LaPorte County Health Department, Michigan City Mayor's Office, Indiana Governor's Office and the Centers for Disease Control and Prevention.

## Program Specific Requirements

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

#### Introduction:

This section addresses the program-specific requirements for the Annual Action Plan.

Projects planned with all CDBG funds expected to be available during the year are identified in **Table 59**. **Table 63** identifies any program income that is available for use that is included in projects to be carried out. As shown, no program income available.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.90%

Michigan City anticipates no program income to be available during the year. The City has not identified funds for urgent need activities at this time; however, the percentage of overall benefit to low- and moderate-income persons is expected to be 96%, excluding demolitions and program administration. Michigan City has calculated the percentage of overall benefit based on the first program year 2020.