

City of Michigan City

Duane Parry, Mayor

# Housing and Community Development 2020 Annual Action Plan (Draft)



A component of the 2019-2023 Consolidated Plan  
City of Michigan City Housing and Community Development Block Grant Office

August 2020

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Annual Action Plan  
2020

1

## 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. As an entitlement community, the City of Michigan City receives an annual award through the Community Development Block Grant (CDBG) Program which also requires filings of an Annual Action Plan and a Consolidated Annual Performance Report (CAPER). The Planning and Inspection Department, Community Development Division, is the lead agency for the coordination and administration of the City's CDBG Program.

The 2020 Action Plan describes how Michigan City intends to invest its Community Development Block Grant for the 2020 program year. It also identifies actions that the CDBG program and other local organizations may use to further the strategies in the City of Michigan City Housing and Community Development Consolidated Plan for 2019-2023. The Consolidated Plan is an assessment and analysis of local conditions and issues related to housing, homelessness, community development, and economic development. Utilizing a comprehensive outreach and citizen participation process, the Consolidated Plan describes priority needs facing the community and development strategies to address those needs.

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. 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

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 economic development.

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 owner-occupied rehabilitation and emergency home repair program. The plan also provides continued funding for infrastructure improvements. Furthermore, the needs determined by a community involvement process and for the first time will also include the Coronavirus

Aid, Relief, and Economic Security Act (CARES Act) projects to prevent, prepare for and respond to coronavirus, a national health crisis. 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.

Owner-Occupied Rehabilitation Program or RECAP program: This continues to be an extremely popular program that will continue during the 2020 program year. Priority is given to the elderly, disabled and families with children under the age of six; household income and whether the home resides in one of the target areas which is identified in the Five-Year Consolidated Plan as Westside or Eastport. 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 roof or entrance door failure due to break-ins etc. CDBG does a survey to gauge the program's achievements, outcomes and milestones.

Public Service Projects: The City issued a request for proposals for the 2019 Program Year with an option to renew for 2020. The City will be funding North Central Community Action Agency, Dunebrook, Stepping-Stones Shelter, Sand Castle Shelter, Keys to Hope, Grace Learning Center, and Swanson Center. The CDBG Public Service grants are provided to not-for-profit agencies and they continue to provide public services to low- and moderate- income individuals and families. Public Service funds continue to be spent very quickly, especially the rental and utility assistance funds and services to the homeless.

Eastport Community Garden is a recent and continuing effort that is a result of the desire of the Eastport neighborhood to have access to community gardens. CDBG staff since the 2016 Program Year has been working with the Eastport neighborhood to determine the priority of needs for the community. 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.

Past Park Projects: To date the City has 4 neighborhood parks with another site currently under design for renovations. The parks already upgraded include the Westside's - Pullman Park including a skate park and Joe Hawkins Park; Eastport's - Walker Park including a new community garden and Water Tower Park (currently under design) and the Canada Neighborhood's Hansen Park which included the installation of a new kayak/boat launch.

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

Summary from citizen participation section of plan.

The CAC meets several times throughout the process to ensure that citizens of Michigan City have a voice in the development of the Annual Action Plan. The City hosted a public hearing to encourage citizen input for the Annual Action Plan on the following date:

- August 20, 2020

Citizens were also invited to comment on the Annual Action Plan through email, USPS mail, drop box, or by fax via written comments addressed to the Community Development Block Grant Office, Planning & Inspection Department. No in-person meetings were conducted during this year's Annual Action Plan application due to Covid-19 and subsequent building closure(s) of City Hall as well as all other associated meetings locations that were ordered closed to the public. The 14-day public comment period for this Action Plan was published in the Herald-Dispatch, Michigan City, Indiana (LaPorte County).

## **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.

Summary of any public comments (if applicable) will be included in the final Action Plan.

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

Summary of any public comments or views not accepted (if applicable) will be included in the final Action Plan.

## **7. Summary**

The City of Michigan City will continue to use our local performance outcome and output measures to track data and program results that are of concern to us here in Michigan City. In addition, our goals continue to be that CDBG will work to provide decent housing, provide suitable living environments, support public services and expand economic opportunities.

The Community Development Block Grant is currently the only federal formula grant program covered by Michigan City's Consolidated Plan. The CDBG Program provides federal funds to cities to undertake certain kinds of community development and housing activities. Activities proposed by the City meet the objectives and eligibility criteria of CDBG and CDBG-CV legislation. The primary objective remains to develop viable urban communities principally for persons of low- and moderate- income.

**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 Redevelopment 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 Department: CDBG can be contacted at 100 E. Michigan Blvd., Michigan City, IN 46360 (219) 873-1419 Ext. 2026

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

### **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(l))**

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 LaPorte County 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:

1. The Mayor is the appointing official for the Board of Commissioners.
2. 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
3. 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).
4. 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.
5. 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 Sandcastle 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 also 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**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	STEPPING STONE SHELTER FOR WOMEN
	<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 meeting.
2	<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 home team meetings.

3	<b>Agency/Group/Organization</b>	NORTH CENTRAL COMMUNITY ACTION AGENCIES, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons 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 meetings.
4	<b>Agency/Group/Organization</b>	Swanson Center
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities Services-homeless Services-Health Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless 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 consultations occurred monthly through HOME Team meetings.
5	<b>Agency/Group/Organization</b>	MICHIGAN CITY HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing

<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The consultation occurred routinely through in person workshops, meetings and round table discussions.

**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**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
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	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 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

The Eastport Quality of Life (QOL) 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 Eastport Neighborhood. The Michigan City CDBG office included funding for park improvements in FY17 thru FY20, sidewalk resurfacing and ADA compliant curb cuts FY18-FY19, Walker Park Community Garden FY18-FY20 all of which are

infrastructure and neighborhood revitalization improvement projects. The addition of a community garden helps to produce healthier food choice for the Eastport residents and is available to individuals/families citywide. The collaborative efforts of Purdue Extension, Franciscan Healthcare and Heal Gardens works with residents regarding nutrition education and live cooking demonstrations facilitated by Franciscan Healthcare's mobile food kitchen and chef. All funds are intended to support the Active Living Agenda project for Eastport and city residents who may benefit from more available fresh food sources, walkable community with improved lighting and crosswalks.

## **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**

The City of Michigan City, through its Planning and Inspection Department (PID), strongly encourages public involvement in the Consolidated Plan process and use of Community Development Block Grant (CDBG) funds. This Citizen Participation Plan outlines the City's policies and procedures regarding public involvement, as required by 24 CFR 91.105. The City has a desire to encourage all interested parties to participate in the formation of the five-year consolidated plan, especially those living in low and moderate income neighborhoods. To encourage participation, public meeting notices will be directly distributed to the Michigan City Housing Authority and various not for profits agencies that provide services to low and moderate income individuals. Public meetings will be held, and information will be distributed to neighborhood groups and not for profit agencies in informing them of the process. \*Due to the coronavirus public health emergency the City has utilized alternate means to conduct public meetins and public hearings by utilizing social media and teleconferences.

The City of Michigan City Community Development Block Program is amending its Citizen Participation Plan, to promote and support “social distancing” while continuing to offer the public an opportunity to provide valuable input and insight into the policies, and procedures, particularly as it relates to the administration and implementation of its federal programs.

Due to a recent amendment the following Citizen Participation Plan process was used to solicit citizen input into any programmatic amendments necessary to quickly and effectively administer federal funding made available directly or indirectly because of the COVID-19 Pandemic.

The Citizen Participation Plan process impacts goal-setting by helping the City to identify goals, strategies and national objectives that will form detailed national and local objectives, create a performance measure standard by which those objectives will be measured at the end of the program year and encourage community involvement. The process also helps to develop narratives that responds to HUD regulations and how the Annual Action Plan addresses affordable housing, homelessness, community development, and non-homeless special needs that may otherwise be missed when gathering data to determine community needs. Other impacts include updated reports on homelessness, identifying affordable housing barriers, and the Continuum of Care strategy improvements.

**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 Meeting	Non-targeted/broad community	Due to corononavirus there was no public meeting.	There were no comments received during the public comment period.	There were no comments received during the public comment period.	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The City of Michigan City expects to receive resource funding from the Department of Housing and Urban Development for the following allocations: \$671,311 - FY20 CDBG entitlement amount and \$394,911 - CDBG-CV allocation amount from the CARES Act.

#### 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	4,172.00		\$1,070,394	The estimated prior year resources amount from PY2019 will be reallocated to PY2020.

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: \$		
Other	public - federal	Other	394,911	0	0	394,911	0	These funds are part of the Community Development Block Grant Coronavirus Response (CDBG-CV) funds. The Coronavirus Aid, Relief, and Economic Security Act (Public Law 116-136) (CARES Act) for grants to prevent, prepare for, and respond to coronavirus.

**Table 5 - Expected Resources – Priority Table**

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

The City will look to leverage funds, if available, from State and Federal grants, City departments, public or social service providers, or other sources against CDBG dollars. The City will also look to leverage funds, if available, from Community Housing Development Organizations (CHDO's), Public Housing Authority (PHA), or other agencies and programs against CDBG dollars. CDBG funds are used to leverage the City of code enforcement funds that identify blighted structures for demolition. Demolition funds are approximately \$50,000. There are no match requirements for CDBG.

**If appropriate, describe publically 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. However, the City' Planning Department continues to maintain open dialogue regarding possible future investment opportunities within Michigan City boundaries to develop mixed income affordable apartment housing.

**Discussion**

Michigan City's anticipated funding allocation from CDBG and CDBG-CV will address many of the City's goals, including affordable housing supply/quality and availability/accessibility, reduced lead-based paint hazards, reduced homelessness, quality of life, assist programs in response to economic emergencies and major infrastructure disasters or national health emergencies such as the Coronavirus pandemic. The City will look to consult with other entities working on coronavirus-related efforts to avoid duplication of benefits and to develop innovative solutions to this complex national emergency to prevent, prepare for, and to respond to coronavirus in a collaborative and unified effort.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2019	2023	Affordable Housing	Westside Eastport Citywide	Removal of barriers to affordable housing Housing acquisition, rehab and construction Rental rehab and assistance	CDBG: \$425,000	Public service activities for Low/Moderate Income Housing Benefit: 15 Households Assisted Homeowner Housing Rehabilitated: 15 Household Housing Unit Other: 30 Other
2	Reduced Homelessness	2019	2023	Homeless	Westside Citywide	Homeless Self-Sufficiency/Case Management Shelter Facilities or Shelter Beds Transitional or Permanent Supportive Housing Employment and Legal Services	CDBG: \$39,196	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 200 Households Assisted Homeless Person Overnight Shelter: 40 Persons Assisted Homelessness Prevention: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Quality of Life	2019	2023	Non-Housing Community Development	Eastport Citywide	Elimination of Slum and Blight Public Facilities (Parks, Community Centers, etc.) Public Improvements (sidewalks, roads, etc.)	CDBG: \$10,353	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Buildings Demolished: 1 Buildings
4	Provision of Public Services	2019	2023	Non-Homeless Special Needs	Westside Citywide	Homewoner/Renter Self-Sufficiency Homeless Self-Sufficiency/Case Management Shelter Facilities or Shelter Beds Special Needs Case Management and Counseling Assistance to Persons with Special Needs	CDBG: \$61,500	Public service activities other than Low/Moderate Income Housing Benefit: 120 Persons Assisted
5	Program Administration	2019	2023	N/A	Citywide	Development of quality affordable housing Removal of barriers to affordable housing Housing acquisition, rehab and construction Lead-based paint hazard control/reduction.	CDBG: \$134,262	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	CARES Act CDBG-CV	2019	2023	CDBG-CV	Citywide	Rental rehab and assistance Employment and Legal Services	CARES Act CDBG-CV: \$394,911	Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Jobs created/retained: 10 Jobs Businesses assisted: 10 Businesses Assisted Other: 10 Other

**Table 6 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	The City provides rehabilitation assistance to the residents with special emphasis on target areas. This owner-occupied rehabilitation program is for minor exterior repairs that includes roofs, siding insulation, doors, and foundations. The program also corrects any identified building code violations that may be present at the time of rehab work. The City gives priority to the elderly, the disabled and families with children under the age of six (6).
2	<b>Goal Name</b>	Reduced Homelessness
	<b>Goal Description</b>	This goal is to address homelessness through the use of the LaPorte County Plan to End Homelessness (formerly known as the 10 Year Plan to End Homelessness) adopted in 2009. Significant progress has been made with a centralized day resource center and expanded shelter locations, increased mental health services for those who are chronically homeless and suffering from substance abuse. The organizations involved in the Plan to End Homeless assist homeless persons with connections to vital resources including medical/dental treatment, employment and housing services and other services such as public transportation thereby adding more community services to assist those who need the help in a more efficient and effective programming strategy.

<b>3</b>	<b>Goal Name</b>	Quality of Life
	<b>Goal Description</b>	This goal is to help improve living conditions within a neighborhood to make it a better place to work, play and live. Usually this includes renovation of parks that have fallen into disrepair and neglect, sidewalk and infrastructure improvements including ADA compliance where needed, or to provide new or upgraded public facilities to replace those that have become substandard.
<b>4</b>	<b>Goal Name</b>	Provision of Public Services
	<b>Goal Description</b>	This goal is to provide public services (including labor, supplies, and materials) but is not limited to those concerned with employment, crime prevention, child care, health, substance abuse, fair housing and fair housing counseling, energy conservation and homebuyer down payment assistance, or recreational needs. The City's current public service programs include housing subsidies, rent/mortgage assistance, utility assistance, child abuse and neglect prevention, domestic violence shelter, homeless shelters, job training and public service activities related to coronavirus.
<b>5</b>	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	This goal is to provide annual action planning, project development, coordination and compliance oversight of CDBG entitlement grants and CDBG-CV grant administration activities.
<b>6</b>	<b>Goal Name</b>	CARES Act CDBG-CV
	<b>Goal Description</b>	This goal is to assist the City with preventing, preparing for and responding to the coronavirus, a national health emergency.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Michigan City's planned actions for FY2020 Annual Action Plan are intended to support housing and community development for the City's Low/Mod income persons as well as the City's homeless and special needs groups. During FY2020 the City also plans to address the coronavirus through local activities that support the national objectives and to prevent, prepare for and respond to the coronavirus.

The City will continue to operate its CDBG Program through the Community Development Block Grant, Planning and Redevelopment Department providing funding for housing rehabilitation through the Residential Exterior Community Appeal Program and rental assistance, self-sufficiency counseling, homeless reduction initiative, child abuse and neglect prevention, mental health and substance abuse services, job training, victims of domestic violence, quarantine shelters, small business payroll protection program grants, personal protective equipment and Covid-19 testing through its sub-recipients. It is anticipated that meeting these objectives will foster positive goal outcomes in improving the quality of life for residents in the LMI community, improve neighborhoods with renovated parks and rehab housing while increasing the available stock of affordable housing.

#### Projects

#	Project Name
1	CDBG Administration
2	RECAP - Residential Exterior Community Appeal Program
3	Dunebrook
4	Keys to Hope Resource Center
5	North Central Community Action Agency
6	Sand Castle Shelter/Citizens Concerned for the Homeless
7	Stepping Stones Shelter
8	Swanson Center
10	Fair Housing Outreach
11	Grace Learning Center
12	Emergency Home Repair
13	Community Garden
14	CV-North Central Community Action Agency
15	CV-St. Mary's PADS Homeless Shelter
16	CV-Stepping Stones Shelter Mobile Advocacy
17	CV-Salvation Army Youth Counseling

#	Project Name
18	CV-Small Business Economic Development
19	CV-Admin

**Table 7 - Project Information**

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

The FY2020 Annual Action Plan allocations focuses on the five goals of the Strategic Plan and one added goal of addressing the needs of the community as a result of the coronavirus. The five goals previously identified are: Affordable Housing; Reduced Homelessness; Quality of Life; Provision of Needed Services; Program Administration and adding prevent, prepare for and respond to coronavirus as part of the CARES Act.

Michigan City is home to a diverse population with many underserved needs. The primary obstacle to meeting those needs is a lack of overall funding that will help to alleviate some of the expense burden with managing, planning and delivering appropriate services to those impacted by poverty, chronic homeless, chronic illnesses, job/income/revenue loss and involuntary displacement. The coronavirus national health emergency directly impacted the local economy in the form of business closures, job losses, added quarantine needs and economic shutdowns as well as an increase in loss productivity due social unrest and the need for increased law enforcement presence. Events that occurred as a result of the coronavirus has created a significant drain on City resources.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Affordable Housing Reduced Homelessness Quality of Life Provision of Public Services Program Administration CARES Act CDBG-CV
	<b>Needs Addressed</b>	Community Redevelopment/Revitalization
	<b>Funding</b>	CDBG: \$132,762
	<b>Description</b>	CDBG administration and oversight of the block grant program for purposes of annual action planning, project development, coordination and compliance oversight, and administration activities.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable.
	<b>Location Description</b>	100 E. Michigan Blvd., Michigan City, IN 46360
	<b>Planned Activities</b>	Planned activity is the overall administration of the CDBG program. 24 CFR 570.206 Matrix Code: 21A. National Objective: LMI, Slum/Blight
2	<b>Project Name</b>	RECAP - Residential Exterior Community Appeal Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing acquisition, rehab and construction
	<b>Funding</b>	CDBG: \$350,000
	<b>Description</b>	This program assists low/moderate income homeowners with minor exterior repair work on their homes. Repair work includes: roof, windows, doors, siding, tree removal, handicap ramps, foundation sealing and building code violation corrections (if applicable). Funding for this program allows up to \$25,000 of grant assistance per unit for each eligible homeowner. Priority is given to the elderly, disabled, extremely low-income households (0-30%) AMI and households with children under the age of six (6).

	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 15 households will receive services under this program. Persons benefited by this activity are very low/low- moderate income wage earners (0-50%) AMI.
	<b>Location Description</b>	Various locations.
	<b>Planned Activities</b>	Applications are taken in year-round for this program and are processed as funding becomes available. Each house is assessed for the work that needs to be completed and placed out for bids. Homeowners must accept the scope of work describing rehab activities that will be accomplished, and the contractor completes the work including the lead-based paint assessment and clearance. 24 CFR 570.202(a)(1) Matrix Code: 14A Rehab. National Objective: LMH
<b>3</b>	<b>Project Name</b>	Dunebrook
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provision of Public Services
	<b>Needs Addressed</b>	Special Needs Case Management and Counseling
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Supportive service for at-risk abused or neglected children including but not limited to; healthcare, housing service, victim advocacy counseling, permanent housing placement, daycare, nutritional services, and assistance in gaining access to local, State, and Federal assistance. The sub-recipient conducts forensic (investigative) interviews, upon request of law enforcement and child protection agencies, when child abuse is alleged or suspected, or when a child is a witness to a violent crime.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 30 persons/children who are at-risk of child abuse and/or neglect will be assisted by this activity. Persons benefited by this activity are primarily low-income persons or no income persons as cases are designed for abused or neglected children. However, the organization has an open door policy due to the urgency of clientele who are at-risk of abuse and/or neglect.
	<b>Location Description</b>	7451 W. Johnson Rd., Michigan City, IN 46360

	<b>Planned Activities</b>	Provides support services for families to create stability and self-sufficiency to prevent child abuse and neglect. Planned activities will include overall operating costs. 24 CFR 570.201(e) Matrix Code: 05N National Objective: LMC
4	<b>Project Name</b>	Keys to Hope Resource Center
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Reduced Homelessness
	<b>Needs Addressed</b>	Homeless Self-Sufficiency/Case Management
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	The Keys to Hope Community Resource Center is open seven days a week featuring a program titled "ABC's to Self-Sufficiency". The center features a six (6) unit computer lab, three shower rooms, laundry room, internet/phone access and other amenities to assist the homeless population. The program also provides intensive case management designed to help the homeless and disenfranchised break the cycle of homelessness and return to self-sufficiency. Keys to Hope also offers Life Skill Classes, health insurance enrollment specialists, health initiatives, and other in-house programs offered through community partnerships. Keys to Hope also helps permanent housing assistance for persons transitioning from homelessness.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 100 homeless persons will be assisted by this project. Persons benefited by this activity are very low/low- wage earners (0-30%) AMI.
	<b>Location Description</b>	1802 Franklin St., Michigan City, IN 46360
	<b>Planned Activities</b>	Program funds will be used for operating costs including; intensive case management, housing assistance, shower accessibility, laundry services, hygiene products, and internet/phone services. 24 CFR 570.201(e)Matrix Code: 05. National Objective: LMC
5	<b>Project Name</b>	North Central Community Action Agency
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provision of Public Services
	<b>Needs Addressed</b>	Rental rehab and assistance

	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	The program provides housing in the provision of emergency housing to low/mod households which includes: first month's rent, security deposit, utilities and financial literacy training to low/mod households.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that the sub-recipient will provide 15 Households with tenant-based rental, security deposit or utility assistance. Persons benefited by this activity are extremely low/low wage earners (0-50%) AMI.
	<b>Location Description</b>	301 E. 8th St., Michigan City, IN 46360
	<b>Planned Activities</b>	Emergency housing assistance to eligible households for the provision of rent, security deposit and utility assistance. It is also noted that the funds will also provide financial literacy training. 24 CFR 570.204 Matrix Code: 05Q. National Objective: LMH
<b>6</b>	<b>Project Name</b>	Sand Castle Shelter/Citizens Concerned for the Homeless
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Reduced Homelessness
	<b>Needs Addressed</b>	Homeless Self-Sufficiency/Case Management
	<b>Funding</b>	CDBG: \$14,196
	<b>Description</b>	The program provides housing in the provision of emergency housing to low/mod households which includes: first month's rent, security deposit, utilities and financial literacy training to low/mod households.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 40 persons will be assisted by this project. Persons benefited by this activity are women and children who are very low/low income wage earners (0-50%) AMI.
	<b>Location Description</b>	1005 W. 8th St., Michigan City, IN 46360
	<b>Planned Activities</b>	Program funds are for the provision of overall shelter operating costs, gas vouchers, daycare and drug testing. 24 CFR 570.201(e) Matrix Code: 03T National Objective: LMC
	<b>Project Name</b>	Stepping Stones Shelter

7	<b>Target Area</b>	Westside Citywide
	<b>Goals Supported</b>	Provision of Public Services
	<b>Needs Addressed</b>	Special Needs Case Management and Counseling Assistance to Persons with Special Needs
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Stepping Stones Shelter provides 24/7 crisis intervention and transitional housing to those who are victims of homelessness due to domestic violence, sexual assault or stalking. In addition to emergency shelter the program also offers life skill(s) training and financial education by way of group or individual workshop sessions. Clients which are referred to the transitional housing facility receive job readiness and technology training.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 40 persons will be assisted by this project. Persons benefited by this activity are primarily low-income wage earners (0-30%) AMI. However due to the nature of the activity involving domestic violence, sexual attack, stalking the shelter has an open-door policy.
	<b>Location Description</b>	Undisclosed location (for security)
	<b>Planned Activities</b>	Program funds are for operating of facility programming and provision of central services of clients. 24 CFR 570.201(e) Matrix Code: 05G National Objective: LMC
8	<b>Project Name</b>	Swanson Center
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provision of Public Services
	<b>Needs Addressed</b>	Healthcare and Mental Health Counseling Special Needs Case Management and Counseling Assistance to Persons with Special Needs
	<b>Funding</b>	CDBG: \$20,000

	<b>Description</b>	Swanson Center is a mental health facility that provides outreach services to individuals with serious mental illness or a substance abuse disorder who are homeless or at imminent risk of becoming homeless. Homeless persons comprise 80% of the clients and the remaining imminently at-risk make up 20% of program beneficiaries. The purpose of engaging those individuals in needed support services is pursuant to the guidance in the Public Health Service Act, Part C- Projects for Assistance in Transition from Homelessness (PATH) Program.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 50 persons will be assisted by this project. Persons benefited by this activity are very low/low income wage earners (0-30%) AMI.
	<b>Location Description</b>	7224 W. Johnson Rd., Michigan City, IN 46360
	<b>Planned Activities</b>	Planned activities are overall operating costs and provision of central services for clients i.e., bus passes and housing placement assistance. 24 CFR 570.201(e) Matrix Code: 050 Mental Health Services. National Objective: LMC
9	<b>Project Name</b>	Fair Housing Outreach
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Removal of barriers to affordable housing Housing acquisition, rehab and construction Rental rehab and assistance
	<b>Funding</b>	CDBG: \$1,500
	<b>Description</b>	This project is to track the performance activities related to strategies to address impediments to Fair Housing and barriers to Affordable Housing Development. The City's Fair Housing Program seeks to combat overt discrimination and lack of Fair Housing knowledge and increase of fair housing education.
	<b>Target Date</b>	9/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 30 persons will be assisted by this project. Persons benefited are primarily low to moderate income wage earners (30-80%) AMI
	<b>Location Description</b>	Various Locations
	<b>Planned Activities</b>	Program funds will be used to include: (1) Fair Housing workshop during Fair Housing month, education and outreach, monitoring the practices of lenders, housing providers and local real estate market, enforcement of the Fair Housing Act, reviewing land use policies and promoting desegregation objectives. 24 CFR 570.206(c) Matrix Code: 21D National Objective: LMI
<b>10</b>	<b>Project Name</b>	Grace Learning Center
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Reduced Homelessness
	<b>Needs Addressed</b>	Homeless Self-Sufficiency/Case Management
	<b>Funding</b>	CDBG: \$6,500
	<b>Description</b>	This project is to track the performance activities related to strategies to address impediments to Fair Housing and barriers to Affordable Housing Development. The City's Fair Housing Program seeks to combat overt discrimination and lack of Fair Housing knowledge and increase of fair housing education.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 200 persons will be assisted by this project. Persons benefited by this activity are very low/low income wage earners (0-30%) AMI.
	<b>Location Description</b>	1007 W. 8th St., Michigan City, IN 46360
	<b>Planned Activities</b>	Program funds will be used to include: (1) Fair Housing workshop during Fair Housing month, education and outreach, monitoring the practices of lenders, housing providers and local real estate market, enforcement of the Fair Housing Act, reviewing land use policies and promoting desegregation objectives. 24 CFR 570.206(c) Matrix Code: 21D National Objective: LMI
	<b>Project Name</b>	Emergency Home Repair

11	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Housing acquisition, rehab and construction
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	This program serves homeless and low/mod income persons with financial literacy training, basic job skill development and other program related activities that includes: job obtainment and retention, managing e-mails, effective job search techniques, computer literacy, and resume writing.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 15 households will be assisted by this project. Persons benefited by this activity are very low/low to moderate income (0-80%) AMI.
	<b>Location Description</b>	Various locations.
	<b>Planned Activities</b>	Program funding will be used for emergency services to provide housing rehabilitation to eligible homeowners i.e., HV/AC, entrance door damage, roof damage and to remedy sewer/drainage/plumbing issues that pose an immediate community health threat. 24 CFR 570.202(a)(1) Matrix Code: 14A National Objective: LMH
12	<b>Project Name</b>	Community Garden
	<b>Target Area</b>	Eastport
	<b>Goals Supported</b>	Quality of Life
	<b>Needs Addressed</b>	Public Facilities (Parks, Community Centers, etc.)
	<b>Funding</b>	CDBG: \$15,525
	<b>Description</b>	Eastport Community Garden is an established project and serves Eastport (a local target area) whose residents are majority low/mode income. The neighborhood is deficient in fresh food sources and is underserved by grocery stores. A mobile food kitchen featuring live cooking demonstrations are conducted at the Walker Park garden along with classes on healthier meal preparations using fresh produce harvested from the vegetable and fruit beds. Residents of the Eastport neighborhood are allowed to adopt garden boxes for maintenance throughout the growing season. The garden also has one part-time manager that oversees activities at the site.

	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The city estimates that 100 persons will be assisted by this project. Persons benefited by this activity are very low, low- and moderate-income wage earners (0-80%) AMI.
	<b>Location Description</b>	900 Walker St., Michigan City, IN 46360
	<b>Planned Activities</b>	CDBG program funds one part-time garden manager, materials and supplies i.e., plants and the garden water bill. 24 CFR 570.201(C) Matrix Code: 03F National Objective: LMA
<b>13</b>	<b>Project Name</b>	CV-North Central Community Action Agency
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Affordable Housing Provision of Public Services CARES Act CDBG-CV
	<b>Needs Addressed</b>	Rental rehab and assistance
	<b>Funding</b>	CARES Act CDBG-CV: \$100,000
	<b>Description</b>	These funds will be used to prevent, prepare for, and respond to coronavirus in assisting with rent, security deposits, utility connections to prevent homelessness.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities for low/mod income housing benefit to prevent homelessness - 50 Persons Assisted.
	<b>Location Description</b>	Various locations
	<b>Planned Activities</b>	Provides rent subsidy payments, mortgage payments, security deposits and utility connection financial assistance to low income persons as a result of extended income loss due to Covid-19.
<b>14</b>	<b>Project Name</b>	CV-St. Mary's PADS Homeless Shelter
	<b>Target Area</b>	Westside Citywide
	<b>Goals Supported</b>	Provision of Public Services CARES Act CDBG-CV

	<b>Needs Addressed</b>	Shelter Facilities or Shelter Beds
	<b>Funding</b>	CARES Act CDBG-CV: \$50,000
	<b>Description</b>	Funds will be used to house persons who are Covid-19 infected and the Facility will be used to quarantine such individuals at the Public Action Delivering Shelter or PADS Program. Funds may also be used for administration, operating costs and oversight of facility servicing and helping those quarantined for Covid-19 reasons to prevent the spread of coronavirus.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The type of persons assisted by this activity are homeless with a positive Covid-19 test result and require quarantining to prevent the spread of coronavirus; other services for homeless persons impacted by Covid-19. The city estimates that 55 persons will be assisted by this program.
	<b>Location Description</b>	1001 W. 8th St., Michigan City, IN 46360
	<b>Planned Activities</b>	Provide quarantined shelter for homeless persons infected with Covid-19. Funds may also be used to provide oversight and administration of the the facility and management of residents receiving service at this location. 24 CFR 570.201(e) Matrix Code: 03T National Objective: LMC
<b>15</b>	<b>Project Name</b>	CV-Stepping Stones Shelter Mobile Advocacy
	<b>Target Area</b>	Westside Citywide
	<b>Goals Supported</b>	Reduced Homelessness Provision of Public Services CARES Act CDBG-CV
	<b>Needs Addressed</b>	Healthcare and Mental Health Counseling Special Needs Case Management and Counseling Assistance to Persons with Special Needs
	<b>Funding</b>	CARES Act CDBG-CV: \$50,000

	<b>Description</b>	Funds will be used to respond to an increase in domestic violence calls during Covid-19. The shelter will provide mobile advocacy service at-risk women fleeing their abuser. The funds will also be used to provide administration, oversight and operating costs to conduct mobile advocacy to protect women and children as the Shelter sees a higher increase in levels of physical violence and danger among clients seeking these services due to isolation, stress, economic anxiety/joblessness, increased alcohol and substance abuse due to Covid-19
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The type of families presumed to benefit from this activity are persons, namely women and children who are fleeing an abuser and seeking a "safe place". The shelter has seen an increase in emergency calls beginning in March of 2020 with the increased social isolation and joblessness resulting in a higher level of child abuse, significant other or domestic partner abuse often resulting in the death of the victim. The shelter seeks to leverage costs as the increased in abuse cases due to Covid-19 has created an additional demand on domestic violence advocacy services. The shelter seeks to expand (add to) existing service levels to meet unmet or increased needs as a result of Covid. Create a new activity to met a gap in existing service "increased remote/traveling advocacy" and to match or leverage with oter funding sources as abuse cases increase statewide as a result of families impacted by isolation,anxiety/depression, extended job losses and loss of income and reduction of outside interaction due to quarantines, school closures etc. due to the coronavirus national health emergency - 35 Persons Assisted
	<b>Location Description</b>	Various locations
	<b>Planned Activities</b>	These funds will be used to provide mobile emergency assistance to victims of domestic violence who are otherwise unable to make it to the shelter. The shelther will provide expanded services such as CHAT, remote intervention with victim "traveling advocacy" for clients who cannot or are fearful to come to the shelter. The shelter seeks to offer these and shelter/transitional clients housing and rental assistance that may include relocation away from abuser. 24 CFR 570.201(e) Matrix Code: 05G National Objective: LMC
<b>16</b>	<b>Project Name</b>	CV-Salvation Army Youth Counseling
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provision of Public Services CARES Act CDBG-CV

	<b>Needs Addressed</b>	Special Needs Case Management and Counseling Youth Programs and Services
	<b>Funding</b>	CARES Act CDBG-CV: \$50,000
	<b>Description</b>	These funds will be used to provide case management services to very low and low- income households (0-50%) AMI with at least one child under the age of 18, in poverty or are negatively impacted by school closures, job loss, and reduction of social actiivey due to Covid-19, and to enable families to increase their self-sufficiency as related to negative economic impact resulting in housing loss, income or revenue loss due to Covid-19. The agency seeks to expand (add to) a new service and any existing service levels to meet an unmet or increased need as a result of the coronavirus national health emergency.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The families estimated to be assisted by this activity are those with at least one child under the age of 18 and those who are very low and low income houseoulds (0-50%). Persons receiving this type of assistance are individuals referred to or seek assistance and have children who are stressed, depressed, exhibiting signs of concerning behavior due to increased isolation from school closures, job losses, involuntary displacement due to Covid-19 - 40 persons assisted.
	<b>Location Description</b>	1201 Franklin St., Michigan City, IN 46360
	<b>Planned Activities</b>	Activities include providing 12 month case management services to households with at least one child under the age of 18 and families living in poverty defined as very low and low (0-50%) AMI and have been negatively impacted by Covid-19. Additionally, the public service will include post Covid-19 self-sufficiency family counseling services to assist households with coronavirus recovery, continued school counseling and other mental health programs, employment referrlas and housing to re-establish self-sufficiency post Covid-19. 24 CFR 570.201(e) Matrix Code: 05D; 05W National Objective: LMI
17	<b>Project Name</b>	CV-Small Business Economic Development
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	CARES Act CDBG-CV
	<b>Needs Addressed</b>	Employment and Legal Services
	<b>Funding</b>	CARES Act CDBG-CV: \$100,000

	<b>Description</b>	To provide economic relief in the form of small business loans up to \$10,000 and a maximum of 10 businesses assisted with an additional 10 employees/jobs created or retained. This activity is part of the Economic Development: Microenterprise Assistance and is intended to be financial assistance or general support services to small business owners and developers of microenterprises with five or fewer employees and have experienced revenue losses or business operating hardship(s) due to Covid-19.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	They type of persons estimated to benefit from this activity are small businesses for the purpose of economic development in order to stabilize the local economy by providing loans of up to \$10,000 - 10 Business Owners and 10 Employees are anticipated to benefit from this activity for a total of 20 Persons Assisted
	<b>Location Description</b>	Various locations.
	<b>Planned Activities</b>	Provide loans of up to \$10,000 for a maximum of ten (10) small businesses/micro enterprises for the purpose of payroll protection, job creation, job retention and operating costs. Additionally, these funds are intended to assist small businesses/microenterprises in remaining solvent after an unprecedented loss in customers and reduced consumer foot traffic because of social distancing mandates, civil unrest protests, rioting, looting, quarantine orders and/or government shutdown directives due to Covid-19 which negatively impacted revenue.  24 CFR 570.201(o) Matrix Code: 18C National Objective: LMJ
18	<b>Project Name</b>	CV-Admin
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Program Administration CARES Act CDBG-CV
	<b>Needs Addressed</b>	Development of quality affordable housing Removal of barriers to affordable housing Housing acquisition, rehab and construction
	<b>Funding</b>	CARES Act CDBG-CV: \$44,911
	<b>Description</b>	Michigan City CDBG-CV Administration including personal protective equipment, administrative oversight, Covid-19 testing, face coverings and Covid-19 incurred expenses. printing/copier-media-office supplies, general grant implementation costs.

<b>Target Date</b>	9/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Coronavirus coordination and compliance oversight, and administrative activities as related to staff time and Covid-19 reimbursement costs for personal protective equipment, testing and print/media/publication and supply costs. Estimated 2 persons assisted.
<b>Location Description</b>	100 E. Michigan Blvd., Michigan City, IN 46360
<b>Planned Activities</b>	Planning, monitoring, record-keeping, coordination and oversight fo the CARES Act grant program administration and sub-recipient activities. 24 CFR 570.206 Matrix Code: 21A National Objective: LMI

**AP-50 Geographic Distribution – 91.220(f)**

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

For the 2020 Annual Action Plan, Michigan City will direct assistance to low- and moderate-income areas of the City including, but not limited to, two (2) Target Areas and citywide CDBG- eligible populations. These Target Areas are the Westside and Eastport Neighborhoods respectively. Assistance will also be made available citywide to persons meeting the CDBG eligibility requirements for low- and moderate— income benefit.

**Geographic Distribution**

Citywide (All eligible areas and populations) 24%

Eastport Neighborhood 36%

Westside Neighborhood 20%

**Geographic Distribution**

Target Area	Percentage of Funds
Westside	10
Eastport	45
Citywide	25

**Table 8 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

Michigan City’s rationale for allocating investments geographically is dependent upon the location of low- and moderate-income populations, which are most concentrated in neighborhoods such as Westside, Elston Grove, Eastport, Southgate and Lakeland.

The Westside Neighborhood is prioritized due to its substandard housing conditions and concentration of low- and moderate-income population. Five (5) activities will directly benefit the Westside Neighborhood: Michigan City’s Residential Exterior Community Appeal Program (RECAP), Sand Castle Shelter, Keys to Hope Resource Center, Grace Learning Center and Stepping Stone Shelter. In addition, due to the coronavirus national health emergency two (2) more activities will also provide much needed resources to this underserved community which are the PADS Program provided by a new shelter at the former St. Mary’s Church and the Salvation Army’s Pathway to Hope Program which will be located on Green and Franklin Street on the City’s upper Westside district.

The Eastport Neighborhood is prioritized due to its substandard housing conditions and concentration of low- and moderate-income population. Three (3) activities will directly benefit the Eastport Neighborhood: Michigan City’s Residential Exterior Community Appeal Program (RECAP), Water

Tower Park renovation (scheduled to be completed in 2021) and the Walker Park Community Garden. These programs are also accessible to all residents of Michigan City who will benefit by CDBG eligible activities.

All other activities will benefit any person meeting the CDBG eligibility requirements for low- and moderate-income benefit, including residents of other neighborhoods not targeted. These other activities include rental assistance/counseling and services for at-risk families, seniors, youth, victims of domestic violence, persons with mental illness or substance abuse challenges, the homeless, persons affected by coronavirus, as well as the City's administration of the CDBG program.

### **Discussion**

Michigan City has identified 12 projects to implement the 6 goals of the Strategic Plan including the CARES Act project during the first year of the 2020-2024 Consolidated Plan. These projects benefit low- and moderate-income persons citywide and within the City's two (2) Target Areas: Westside and Eastport Neighborhood(s). Projects with citywide benefit such as rental assistance/counseling and service for at-risk families, seniors, youth, victims of domestic violence, persons with mental illness or substance abuse challenges, homeless, abused or neglected children, victims of coronavirus, as well as the City's administration of the CDBG program. Furthermore, several projects are targeted to the Westside and Eastport areas including the City's RECAP, Sand Castle Shelter, Stepping Stone Shelter, Keys to Hope Resource Center, Grace Learning Center, the PADS Program and the Salvation Army Pathway to Hope youth counseling coronavirus pandemic and post coronavirus supportive family service.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Although entitlement dollars are limited, Michigan City does anticipate expending \$1,500 of earmarked funds on the preservation and development of Fair Housing literacy, activism and activities.

The City’s goals for FY20 in developing and implementing fair housing objectives will include a collaboration with the Michigan City Human Rights Department and the Michigan City Housing Authority. This agency alignment will include objectives as follows:

1. Strive to eliminate all forms of illegal housing discrimination in Michigan City.
2. Actively promote fair housing choices for all persons.
3. Seek to provide opportunities for housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin.
4. Continue to rehab homes and facilities that will be structurally accessible to and usable by all persons including persons with disabilities.
5. Foster compliance with the nondiscrimination provisions of the Fair Housing Act.
6. Utilize statistical analysis such as US Census Bureau American Community Surveys (when permissible) and/or Census Tracts.
7. Review local regulations, policies and ordinances that potentially impact fair housing in the City of Michigan City.
8. Community Development staff has developed a survey instrument to be utilized as a tracking tool for housing discrimination complaints and will continue this effort.
9. Monitor any fair housing complaint data received by the Human Rights Department, Housing Authority and CDBG sub-recipients.
10. Promote community education through community outreach programs and fair housing workshops.
11. CDBG will continue to conduct fair housing monitoring and reporting to the appropriate HUD Field Office Fair Housing representative.
12. Plan at least one Fair Housing reception event annually.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	100
Non-Homeless	50
Special-Needs	10
Total	160

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	20
The Production of New Units	0
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	35

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

**Discussion**

The FY20 Action Plan as are all others are critical elements of the AI and a part of the five-year Consolidated Plan. It describes the measurable activities that will be conducted by the City of Michigan City to address the identified impediments to fair housing. In summary the City will take the following actions to address impediments to fair housing and to affirmatively further fair housing actions:

1. Sponsor education opportunities for residents and stakeholders.
2. Prepare, publish proclamations, resolutions, public notices, posters, brochures and other literature regarding impediments to fair housing, assessment of fair housing and affirmatively furthering fair housing.
3. Conduct community outreach specifically for the disproportionately disadvantaged minority class and other protected classes to encourage their involvement and participation in fair housing planning and awareness opportunities.
4. Track and maintain data, poll samples and community surveys to assist with fair housing remedies and actions.
5. Make referrals to other local agencies that are able to facilitate and assist with fair housing issues and concerns.
6. Participate in collaborative Fair Housing Workshops, Receptions, Community Events and Partnerships that will assist with Fair Housing events in April of each year.
7. Continue to focus on areas of concentration of minorities and low- income households as the City's demographics change with population increase or decrease (whichever is applicable).
8. Prevent, prepare for, and respond to coronavirus by providing financial aid for the purposes of small business loans (payroll protection program) initiative to stabilize the local economy, support social distancing efforts, procurement of personal protective equipment, Covid-19 testing supports, helping organizations that provide quarantine sites for positive Covid-19 homeless persons, provide public service funding for rent, mortgage, security deposit for those impacted by personal income loss and the City's municipal revenue loss.



## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Public housing demand has seen an uptick in Michigan City and the need is quickly outpacing units available for tenancy. The units in Michigan City are in good condition and are at near capacity. Public housing residents in the past have been given an opportunity purchase homes but with the onset of the coronavirus national health emergency including abrupt school and business closures, loss of jobs and revenue, quarantine mandates and complete shutdown protocols previous homebuying opportunity participation has either decreased or has come to a complete stand still.

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

Public housing is administered by the Michigan City Housing Authority (MCHA). The MCHA currently provides affordable rental housing opportunities through an estimated 191 public housing rental units and an estimated 287 Housing Choice Vouchers. The CDBG program can address the needs of public housing through the rehabilitation funds for scattered single family homes and continued infrastructure improvement projects.

The Michigan City Public Housing Authority administers four programs that deliver affordable housing to low- and moderate-income person. These include low rent turn key public housing sites, Section 8 Choice Voucher rental assistance, and homeownership (i.e., rent to own) programs and elderly housing. Combined, these programs incorporate approximately 500 housing units in the Michigan City area. According to the Public and Indiana Housing (PIH) Public Information Center (PIC) and HUD's Central Accounting and Program System (HUDCAPS), the following number and type of assisted housing units are available within Michigan City: 191 public housing units and 287 Section 8 choice program housing vouchers (project plus tenant based) as the latest data available.

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

MCHA continues to encourage public housing resident to become more involved in management and participate in homeownership through the following activities:

- Working with Boulevard Garden's Resident Council to develop a productive relationship in changing the community and addressing concerns. The Michigan City Housing Authority currently has an active Resident Council at the Boulevard Garden's site. They are surveying the other programs to find more active participants and seeking grants for resident employment for overseeing programs. The Michigan City Housing Authority will continue to network with other agencies for assistance in other areas of expertise. The Public Housing Annual Plan includes funding for development of resident initiatives.
- Developing partnerships with organizations such as, Housing Opportunities, Inc., Michigan City Area Schools, and the Michigan City Police Department.

Due to the coronavirus national health crisis these activities have been significantly limited or delayed as

a direct result of the Michigan City Housing Authority building closure and significant in-person staff reduction.

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

The PHA is a standard performer. When necessary, Michigan City coordinates with the MCHA to reduce the possibility of net losses to the existing supply of public housing and other assisted units.

**Discussion**

Affordable housing needs are met by multiple stakeholders within Michigan City. The MCHA is responsible for the administration of public housing in the greater Michigan City area and continues to work closely with HUD, Michigan City, and area agencies and organizations to address mutual affordable housing goals.

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

### **Introduction**

This section of the Annual Action Plan describes Michigan City's one-year goal and the specific action steps it will undertake in the program year to carry out the homeless strategy identified in the Strategic Plan. Additionally, this section addresses any activities related to the supportive housing needs of non-homeless populations.

The homeless population has multiple avenues for assistance that CDBG funds assist with and which are the part of the HOME Team and Ten Year Plan to End Homeless which are: Swanson Center, Stepping Stone Shelter, Sandcastle Shelter, Grace Learning Center and Keys to Hope Resource Center. Local churches that have the capacity also provide revolving shelters. The City was seeing significant progress being made but unfortunately the coronavirus has presented unprecedented challenges with food security, new homeless persons and shelter capacity due to rising evictions as a result in extended loss of income. It is too early in the current national health crisis to estimate the total impact the coronavirus will have on the City as a whole.

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

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

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

Consistent with the Five-Year Consolidated Plan's Strategic Plan, Michigan City will pursue the goal of reduced homeless. Michigan City has identified three (3) activities that will serve homeless persons during the 2020 program year. These activities provide case management, emergency shelter, and job training. The activities planned for the year are as follows:

- Keys to Hope (Case Management)
- Sand Castle Shelter (Emergency Shelter/Services)
- Grace Learning Center

### **Reaching out to homeless persons one-year goals and actions for reducing and ending homelessness including:**

Keys to Hope is a homeless day center that provides case management and resources for the homeless and low income persons seeking housing and services. Since the opening of the center the City has seen a decrease in homeless persons who utilize government buildings as warming or cooling centers. The center has made significant strides in assisting the homeless with direct services such as laundry, job training skills, clothing and medical care resource information. The center along with its collaborative agencies also conduct walk audits and well being checks in suspected homeless populated areas. This was identified in the LaPorte County Plan to End Homelessness as a key component to end homelessness in

Michigan City. It is a great resource for providers as well in coordinating their services to assist the homeless and provide a smoother transition into housing. Keys to Hope provides showers, laundry facilities, job training and other services needed by the homeless which draws them into the center.

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

Public Services funds will be used to prevent homelessness through direct assistance for rental assistance, case management, utility assistance, educational assistance, and self-sufficiency classes. Other public services funds directly assist severely mentally ill and homeless, case management for single men, homeless families, and single women who are residing in homeless shelters.

### **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**

The City is continuing to work toward the goal of reducing homelessness and increase in transient or migratory homeless persons by promoting and encouraging development of programs that facilitate transitioning from homelessness into permanent, safe and affordable housing. The Keys to Hope Resource Center, Grace Learning Center are part of a larger community effort to reduce homeless but are essential in the City's fight to reduce and to end homelessness.

These efforts will be complemented by other activities planned for the 2020 program year, including rental assistance, self-sufficiency counseling, services for at-risk families and youth counseling services, child abuse and neglect prevention/intervention provided by Dunebrook.

Chronic homeless received a big boost when the local mental health center received the PATH grant. CDBG funds were used as match and will continue this year to provide case management services and mental health services to the chronically severely mentally ill. The outreach is provided at the Keys to Hope center and at the mental health center. Through the HOME Team coordination with the local hospital and HealthLink, a community-based clinic, the City hopes to reduce the number of homeless by providing these critical services

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

The City continues its efforts in working with other grass roots and community-based organizations for reducing homelessness that offer self-sufficiency training, mental health counseling, case management,

and other activities to prevent homelessness.

The City plans to continue to work closely with the La Porte County HOME Team to meet the needs of the homeless and homeless prevention. Through the work with the HOME Team, the City will continue to ensure the activities are consistent with the goals of the Consolidated Plan. In order to improve the strategies and seek additional funding, Michigan City service providers are part of a Continuum of Care (CoC). The HOME Team continues to move forward with implementing this plan. The HOME Team has determined that it needs to evaluate the strategies described in the Plan to determine the progress made in reaching its goals. This will be an ongoing process in Program Year 2020.

As federal funding is reduced and the economy continues to struggle, the City of Michigan City has more and more residents that are one-step away from homelessness. With dwindling funds, it becomes more difficult to assist these persons, resulting in more homelessness. It was determined that the highest priority was to establish permanent supportive housing for single men and women who currently are being housed at the Interfaith Men's Shelter and the Salvation Army. The Interfaith Men's Shelter is operated by volunteers and rotates from church to church, so the HOME Team was researching some different alternatives to that situation. The acquisition of permanent supportive housing for single men and single women as well as families owned and operated by Housing Opportunities fills some of the need for the homeless but does not completely solve the problem of the chronic homeless.

The city will work with homeless service providers and the La Porte County HOME Team to implement a cohesive, community-wide Discharge Coordination Policy that can be successfully implemented to ensure that persons being discharged from publicly funded agencies and institutions do not become homeless upon release. The policy will be created through the strategic planning process associated with the development of the LaPorte County Plan to End Homelessness (*formerly known as the LaPorte County 10 Year Plan to End Homelessness.*)

## **Discussion**

The City plans to allocate a total of \$36,696 of its anticipated award for the 2020 CDBG program year toward activities to reduce homelessness. These activities are selected for funding as they provide activities that meet the national objective in the form of self-sufficiency counseling, job training, resume building, daytime resource center that provides showers, laundry services, personal hygiene products and clothing such as socks and underwear. The City is fortunate to have a multi-layered network of organizations both public and private that are willing to assist in the fight to end homelessness. Other services that the City will fund to assist in this important effort is rental, security deposit and utility service connection or continued service, services for at-risk families, seniors, youth, and victims of domestic violence which leads to the homelessness crisis.

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

### **Introduction:**

Michigan City has several strategies that it intends to utilize or ameliorate the negative effects of public policies that are barriers to affordable housing. The obstacles to affordable housing continue to exist, one of the most common is trying to use the zoning ordinances to disallow the use of a low income or homeless facility or even a facility that provides services to the homeless. The zoning code was improved after its last major revision but the work must continue on revising it to eliminate the barriers to affordable housing. Another obstacle is political or local council objection to the use of certain land for development of new affordable housing units.

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

**Barrier:** Security deposits, utility deposits, available housing stock, and high rent fees are obstacles to affordable housing.

### **Strategy:**

The North Central Community Action Agency and Catholic Charities using CDBG funds continue to work on off setting the cost of security deposits, utility connection/reconnection fees, and high late rent fees by paying deposits and offering one time emergency assistance payments. The Michigan township trustee also offers financial assistance to low-income renters.

**Barrier:** Lead based paint is commonly found as it was extensively used in building until 1978. Generally, the older the home, the greater the problem. It is a serious health hazard, especially for young children, and an expensive problem to fix. Because lead costs can be expensive in deteriorated housing and funding is not readily available, most developers are not eager to engage in the rehab of housing that may contain lead-based paint hazards.

### **Strategy:**

Target specifically families with children under the age of six. The City is hopeful with the new mapping system for the Consolidated Planning effort being implemented by HUD that data will be more useful than the tools that the City currently has available.

**Barrier:** The age and condition of the housing stock is a barrier. Approximately 49% of homes in Michigan City are 50 years old or older. Costs can exceed \$50,000 when substantial rehabilitation is necessary. Often, a large gap exists between the cost of rehabilitation and the financial resources available. For the elderly, the cost of maintaining their homes has become a heavy financial burden and some resort to converting their single family home into a duplex or possibly a multi-family dwelling further taxing the neighborhood infrastructure, while others watch their life investment deteriorate around

them.

**Strategy:**

- Rehabilitation assistance is provided to homeowners with the elderly, the disabled, and families with small children, receiving priority for receiving funds.
- The City will continue to market its home ownership programs to public housing tenants in an effort to provide them with additional housing choices.
- The City has drafted an Ordinance requiring that blighted and abandoned vacant properties should be registered with the City of Michigan City. This is an effort to eradicate the blighted vacant buildings that continue to be a detriment to the neighborhood and are particularly detrimental to the low-moderate income neighborhoods. There has been some progress in this area with approximately 57 properties bringing their buildings up to code and registering with the City.

**Barrier:**

- Lack of adequate funding.

**Discussion:**

The following previously identified barriers will continue to be monitored as CDBG continues working with the Planning and Inspection Department (Code Enforcement) regarding the zoning ordinance, security deposits, lack of available quality housing, lead-based paint hazard reduction efforts, age and condition of housing stock and financing.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City in partnership with the Home Team continues to be engaged in creating an Employment Resource Network that will employ LMI persons, provide training, improve literacy skills, address work ethic components and offer case management to ensure they are successful in the workplace. The Annual Action Plan will work toward carrying out its previously stated goals for the following objectives:

- Foster and maintain affordable housing by removing barriers
- Evaluate and reduce lead-based paint health hazards especially in households with children under the age of six (6)
- Reduce the number of poverty-level families through beneficial public service programs
- Develop institutional structure; and
- Enhance community public service-oriented agencies and public outreach

### **Actions planned to address obstacles to meeting underserved needs**

The City is making increased efforts in working with local organizations which share in the common objective of the fight to reduce and end homelessness.

Although the not for profit agencies, and local governments continue to work closely together to ensure activities are not duplicated and to address obstacles, challenges in obtaining sufficient funding makes creates limitations in resources and can be unavailable for all need the assistance. The rise in cost of living expenses continue to plague those who are already struggling to make ends meet. Federal, state and local funds, when available, help to assist these persons that may continue to see their resources dwindle. Federal, state and local funds distributed to programs like CDBG make it possible for residents to access resources that are key to any public outreach endeavor, making resources available and are of valuable worth to struggling communities and their inhabitants afflicted by years of low wage earnings.

### **Actions planned to foster and maintain affordable housing**

The City of Michigan City will work closely in the next year with the nonprofit housing developers increase the amount of affordable housing. The biggest impact will be the continuation of the homeowner rehabilitation program which will assist elderly and low-income persons with roof replacements.

### **Actions planned to reduce lead-based paint hazards**

The following actions have been taken to evaluate and reduce lead-based paint hazards in Michigan City:

The City of Michigan City works with 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 lead-based paint hazard

reduction.

- The City of Michigan City will provide information on lead-based paint hazards to homeowners during their owner-occupied rehabilitation (oor) work on their homes. Participants in the OOR Program receive the booklet “Protect Your Family from Lead in Your Home” along with all current information, updated guidelines, state and federal regulations as provided by the Environmental Protection Agency (EPA).

### **Actions planned to reduce the number of poverty-level families**

A joint effort is being launched by the members of the La Porte County Home team along with faith-based organizations that will include homeless service providers, the Michigan City Housing Authority, health providers, the city and community advocates. The primary focus will be to develop a holistic approach to addressing homelessness, transitional housing, supportive services, and permanent affordable housing needs in Michigan City, La Porte, and La Porte County. The group is also currently in the process of reaching out to mental health and disability services providers as well as for-profit housing developers.

### **Actions planned to develop institutional structure**

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 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. 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 continues to take the leadership on the LaPorte County Plan to End Homelessness and 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:

- a) The Mayor is the appointing official for the Board of Commissioners.
- b) 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
- c) 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).
- d) 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.
- e) The Housing Authority submits plans to the City for their approval.

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

The most optimal collaborations and strategic plans take place at the HOME team monthly meetings and during subcommittee workshops. Opportunities and dialogue are presented that will assist local social service agencies and housing providers to get a more clear understanding of what is needed by way of resources that will have the greatest impact in the community and in the lives of the those who are affected by greater disadvantages.

**Discussion:**

The CDBG program does not take for granted those who help to support the residents, the communities and the well-being of those who seek such services for hardship relief. The City's actions identified to address obstacles to meeting underserved needs include activities in support of special needs assistance for children in danger of abuse or neglect, domestic violence victims, at-risk families, chronically mental ill persons, seniors, homeless persons, persons with substance abuse challenges and the youth. The City will continue its efforts to improve public facilities and parks identified in the MC Park and Recreation 2017-2021 Master Plan to revitalize publicly owned land to encourage a more mentally, emotionally and physically healthier lifestyle(s).

The City will continue its lead-based paint hazard reduction efforts through environmental testing and disseminating educational materials which will be made available to at-risk families primarily those with children under the age of six and pregnant mothers through our home rehabilitation program and in partnership with our community public services providers or sub-recipients. The City will continue working with inter-departments such as Planning & Inspection (code enforcement), Michigan City Parks Department, Human Rights Department and the Mayor's Office on ways to positively promote a more viable, prosperous and healthier community.

## **Program Specific Requirements**

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

#### **Introduction:**

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

Michigan City anticipates no program income to be available during the year. The City has not identified funds for urgent need at this time; however, the percentage of overall benefit to LMI persons is expected to be 96% excluding program administration the city has calculated the percentage of overall benefit based on the program year. In addition, the City anticipates receiving funds allocated by the CARES Act titled CDBG-CV funds which are for the purpose of addressing the coronavirus to prevent, prepare for and respond to this national health emergency and are urgent by nature.