

CAPER

Consolidated Annual Performance & Evaluation
Report (Draft)

City of Michigan City

2020 Program Year



1st Year of the 2019-2023
Five-Year Consolidated Plan

December 2021

Executive Summary

This Consolidated Annual Performance and Evaluation Report (CAPER) describes the activities undertaken during the program year beginning October 1, 2020 and ending September 30, 2021 using Federal funds awarded by the Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) program to the City of Michigan City. Activities and accomplishments described in this report primarily benefit low-income and moderate-income residents of Michigan City, neighborhoods with high concentrations of extremely low- and low- income wage earners, and local infrastructure improvement projects. CDBG-CV funds were used for eligible activities under the CARES Act funding guidelines to prevent, prepare for, and respond to Coronavirus a national health emergency.

This document represents Michigan City's FY2020 CAPER which:

- Evaluates strategies the City followed in carrying out its Community Development Block Grant (CDBG) program for period October 1, 2020 through September 30, 2021; and
- Reports on how the city's housing and community development priorities, goals, and strategies established in the FY2020 Annual Action Plan were met.

A complete draft of this report was made available for public review and comment for a 15-day period beginning November 12, 2021 and ending on November 30, 2021. The availability of the report was publicly advertised consistent with the provisions of the City of Michigan City Five-Year Consolidated Plan. The complete document is available for review at the Planning and Inspection Department – Community Development Block Grant Office and the Michigan City Public Library.

What is an Annual Action Plan?

The Annual Action Plan is a planning document and an annual update to the Five-Year Consolidated Plan. The Annual Plan identifies local needs for housing, public service, and community development.

What is a CAPER?

A Consolidated Annual Performance & Evaluation Report (CAPER) is a report on the City's accomplishments and expenditures under the CDBG program in the prior fiscal year. It shows HUD and the public that a City is in compliance with HUD program regulations and the objectives in the Five-Year Consolidated Plan and the Annual Action Plan.

Annual Action Plan vs. CAPER

The Annual Plan describes the City's proposed use of CDBG funds for the next fiscal year; and the CAPER describes a City's accomplishments and expenditures during the previous fiscal year. HUD's regulations at 24 CFR 91.215, 91.220, and 91.230 dictate the content of the CAPER requiring both general and specific information concerning the CDBG program.

Citizen Participation

The City of Michigan City followed the approved Citizen Participation Plan in proposing and approving activities for funding through the CDBG program. In accordance with HUD rules and regulations, the CAPER was made available for public comment on November 12, 2021. The final version complete with any necessary changes will be submitted to HUD on or after December 10, 2021.

The City promotes public involvement in reviewing performance and accomplishments under the CDBG program through a public hearing process and public comment period. Some of the ways in which the City ensures both public and service provider involvement in program planning includes:

- Citizens Advisory Committee meetings
- Consulting with service providers;
- Conducting public hearings.

For this CAPER, the City plans to conduct a virtual or teleconference public hearing on December 3, 2021 regarding its performance and accomplishments under the CDBG program (Appendix A – Public Hearing Notice) and provided the HUD-mandated review period (minimum 15-day period) established by HUD for the submission of comments by the public. The City considers all comments provided at the hearing or written comments submitted during the comment period. Comments are requested to be submitted before December 10, 2021.

Assessment of Goals and Objectives

What are CDBG’s “National Objectives”?

The City allocates CDBG funds to eligible agencies and organizations that can provide necessary services to needy residents. Funded activities must meet statute specified “national objectives.” Such objectives are those that will:

- Benefit low and moderate-income persons; or
- Prevent or eliminate slum or blight; or
- Prevent serious & immediate threats to community health & welfare.

The goals and objectives for the 2020 reporting period are based on HUD’s priority needs identified in the 2019-2023 Five-Year Consolidated Plan. The specific objectives were identified as follows:

- 1) Provide for the improvement for public facilities that include the removal of barriers that restrict accessibility.
- 2) Revitalization of neighborhoods through rehabilitation to provide for safe, decent, and affordable housing.
- 3) Provide public services and other supportive services to various segments of the City’s population including low and moderate- income persons, senior citizens, the disabled and other persons with special needs.
- 4) Maintenance of housing stock through code enforcement.

The specific goals were identified as follows:

- 1) Provide Affordable Safe and Decent Housing by:
 - Assisting homeless persons to obtain appropriate housing and assisting at risk of being homeless
 - Retention of affordable housing stock
 - Making available permanent housing that is affordable to low-income residents without discrimination – Fair Housing
 - Increasing the supply of supportive housing for persons with special needs, including persons with HIV/AIDS and their families
 - Increasing the supply of supportive housing

- 2) Provide a Suitable Living Environment by:

- Improving the safety and livability of neighborhoods
- Increasing access to quality public and private facilities and services
- Reducing isolation of income groups within an area through decentralization of housing opportunities and revitalization of deteriorating neighborhoods
- Restoring and preserve properties of special historic, architectural or aesthetic value
- Conservation of energy resources

3) Expand Economic Opportunity:

- Job creation and retention
- Establishment, stabilization, and expansion of small businesses
- The provisions of jobs involved in carrying out activities under programs covered by this plan to low income persons living in the areas affected by those programs and activities
- Empowering low- income residents with self-sufficiency training opportunities to reduce generational poverty in federally assisted and public housing

The Five-Year Consolidated Plan provided the guidelines for selecting projects and activities to fund during each subsequent program year. The goals identified in the Plan, and the anticipated funds available are summarized in the annual CAPER and AP reports.

The CDBG and CDBG-CV programs are currently the only federal formula grant programs covered by Michigan City's Five-Year Consolidated Plan including any Amendments to the Plan. The CDBG Program provides federal funds to cities to undertake certain kinds of community development and housing activities. Activities proposed by the city must meet the objectives and eligibility criteria of CDBG legislation. The CDBG-CV program is part of the Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act stimulus bill passed by the 116th Congress and signed into law by President Donald Trump on March 27, 2020 in response to the economic fallout of Covid-19 pandemic in the United States.

CDBG's objective is the development of viable urban communities, including decent housing and a suitable living environment, and expanding economic opportunity, principally for persons of low- and moderate-income.

The CDBG-CV program primary objective is to prevent, prepare for and respond to coronavirus. In both cases the activities must meet one of the three broad national objectives of:

1. Benefit to low-and moderate-income families. (At least 70% of the City's CDBG expenditures must benefit low-and moderate-income residents.)
2. Aid in the prevention or elimination of slums or blight.
3. Meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community.

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

The City has made moderate progress in meeting the goals and objectives contained in the 2019-2023 Five-Year Consolidated Plan. CDBG-funded public service projects provided a wide range of social services and assistance to more than 1,100 residents, including LMI households, mentally and physically disabled, elderly and frail elderly, the homeless, victims of domestic violence, child abuse prevention and other special needs populations. CDBG continues to focus on outcome-based performance measurements as a means to ensure that needed services are delivered and that the results can be easily quantified.

Goal 1: Affordable Housing: Improve the quality, availability and accessibility of housing affordable to low- and moderate- income persons.

During program year 2020 the city awarded CDBG and CDBG-CV funds to North Central Community Action Agency for the purpose of providing families and individuals with decent housing through the provision of first month's rent, security deposits, emergency utility payments and eviction prevention.

CDBG-CV CARES Act grant beneficiaries were excluded from the self-sufficiency requirement due to emergency nature of the unprecedented circumstances originating from the Covid-19 pandemic that caused higher than normal job losses.

The housing rehabilitation program also known as Residential Exterior Community Appeal Program (RECAP) was placed on hiatus during program 2019 beginning March 13th, 2020 partly due to concerns over Coronavirus transmission between homeowners, contractors, program staff and other unforeseen project delays.

The housing rehabilitation project was implemented to address building code violations, energy efficiency issues as well as potential public health and safety concerns. Priority for this program focuses on the elderly and frail elderly, disabled persons, and families with children under 6 years of age. Homeowners that reside in the City's identified local target areas (Eastport and Westside) receive a higher application score as residents in these neighborhoods have a greater concentration of extremely low- and low- income wage earners.

Goal 2: Reduced Lead-Based Paint Hazards:

The City's CDBG program incorporates lead-based paint hazard reduction work and safety protocols as part of its affordable housing initiative through the owner-occupied rehabilitation program (RECAP) for eligible low- and moderate-income persons by the removal and/or control of lead-based paint hazards identified in homes.

The City of Michigan City follows the federal regulations that cover renovation work in housing and set forth by the Occupational Safety and Health Administration (OSHA) Lead in Construction standard (29 CFR 1926.62) which requires certain procedures for construction work including construction, alteration, repair, painting, and/or decorating that may expose a worker to lead; EPA's Renovation, Repair, and Painting (RRP) Rule (40 CFR 745, especially subpart E) that requires firms performing these activities in target housing (which is most pre-1978 housing) or in pre-1978 child-occupied facilities be certified, use trained and certified renovators, and use lead-safe work practices; HUD's Lead Safe Housing Rule (LSHR; 24 CFR 35, especially subpart J) requires specific lead evaluation and hazard control activities for renovations in HUD-assisted target housing based on the amount of HUD rehabilitation assistance (on a dollars-per-unit basis).

Lead-based paint hazard reduction efforts are also a part of the CDBG and Purdue University's Nutritional Educational Program that is part of the Eastport Community Garden project. Patrons of the garden are given the "Protect Your Family From Lead in Your Home" EPA pamphlet and nutritional education classes. Purdue University's Food Nutrition Program also provides health information on how to prevent the absorption of lead into the bloodstream in children under the age of six years old by consuming specific fruits and vegetables. Lead-based paint nutritional education is an integral part of the Eastport Community Garden community outreach efforts to inform residents about the negative health impacts associated with exposure to lead-based paint hazards.

Goal 3: Reduced Homelessness – Reduce and prevent homelessness in the City of Michigan City

Non-Housing Community Development Needs

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

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

- Land assembly and infrastructures
- Code Enforcement
- Elimination of Slum and Blight
- Public facilities (parks, community centers, etc.)
- Public improvements (sidewalks, roads, drainage, community gardens, etc.)
- Community redevelopment/revitalization
- Youth programs and services
- Senior programs and services

The City's owner-occupied housing rehabilitation program also known as the Residential Exterior Community Appeal Program (RECAP) approved ten (10) applications for income eligible homeowners who are either extremely low- or low- income wage earners. Eight (8) of the homeowners are elderly, and two (2) are disabled residents. Homeowner repair requests included roof replacement, plumbing repairs, sewer replacement, furnaces, water heaters, air conditioning, vinyl siding, exterior paint, windows, handrails, grab bars, pathway repair, tree overgrowth maintenance or removal, walk-in showers and porch rebuilds.

The City also allocated funding for Economic Development through CARES Act dollars received as part of the prevent, prepare for and respond to Coronavirus, a national health emergency. As part of the City's Economic Development initiative to reduce small business local income loss and its negative impact on local resources the City allocated \$100,000 in Small Business Loans through the CDBG Program. The City also leveraged Economic Development with an additional \$41,216 in small business loans through local Covid-19 Relief Funds to help retain employees and assist small business owners in stabilizing the local economy.

During program year 2019 CDBG awarded \$250,000 in grant funds a public park improvement project known as Water Tower Park located in the Eastport neighborhood at 301 Broadway St., Michigan City, Indiana. The project was scheduled to be completed in program year 2020 but a request from the Park Department to push back the start date due to a higher than expected project costs was approved. The Water Tower Park Project is under the direction of the Michigan City Parks and Recreation Department which will utilize CDBG funds and Indiana Department of Natural Resources (IDNR) grant funds also in the amount of \$250,000 for ADA compliance park updates. The new project start date is scheduled to begin Spring of 2022. A combined total of \$500,000 in grant funds has been committed for the Water Tower Park improvement project.

Demolitions / Elimination of Slum and Blight:

The city completed four demolitions during October 1st, 2020 and September 30th, 2021. Two of the structures were emergency demolitions due to severe structural damage caused by extensive fires. A total of \$9,100 in CDBG funds were utilized to address slum/blight issues over the past year and were also leveraged with municipal funds in the amount of \$16,184. The total amount of funds expended on demolitions in addressing Michigan City's slum/blight improvements is \$25,284.

Goal 4: Quality of Life – Enhance the QOL for people living in low- and moderate-income neighborhoods through public investment in facilities, infrastructure and services, as well as the elimination of slum and blight in the City of Michigan City.

Non-Homeless Special Needs

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

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

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

This goal has been amended to include provisions also provided as part of the CARES Act. During FY2020 Congress passed into law the Coronavirus, Aid, Relief and Economic Securities Act (CARES) Act. The goal of the CARES Act is to protect American people from the public health and economic impact of Covid-19. The funds are to prevent, prepare for and respond to coronavirus.

The CARES Act provides fast and direct economic relief for American workers, and families, and small businesses, and preserves jobs for American Industries. More specifically these funds are to be utilized as aid to communities with high unemployment figures, eviction prevention in at-risk communities, payroll protection program, Covid-19 testing, personal protective equipment and public transportation continuing operations during the national health emergency.

Goal 5: Provision of Needed Services

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

Beneficiaries

The Integrated Disbursement and Information System (IDIS) produces a detailed report on the number of beneficiaries served by each of the programs that are funded by CDBG. These reports help to provide necessary information on the income and race distribution of program beneficiaries, the original amount funded and the amount of funds that have been expended.

Geographic Distribution and Allocation

Michigan City's primary basis for allocating investments geographically is dependent upon the location of extremely low and low-income individuals and families. The City will initially focus on areas with high concentration of extremely low and low-income individuals, paying specific attention to areas that have high concentrations of minorities. Area neighborhoods that fall into this category include: the Westside, Elston Grove, Eastport, Canada, Wabash, and Lakeland neighborhoods.

The basis for assigning the priority (including the relative priority, where required) given to each category of the priority needs will be determined by the number and extent of the need of individuals. The proposed renovation of Water Tower Park will utilize CDBG funds to further enhance the Eastport neighborhood.

Leveraging Resources

The City of Michigan City shares the Department of Housing and Urban Development's goals of using Consolidated Plan funds to facilitate programs and projects that will ultimately improve upon economic development, quality of life, safe and affordable housing, addressing slum/blight and public services. Unfortunately, over the previous 22-month period other Federal, state and local public resources for eligible activities as identified in the Five-Year Consolidated Plan have been cut substantially in order to reduce local budget deficits compounded by the Coronavirus national health emergency. Private resources have been similarly limited by reductions in corporate, foundation, and individual giving to nearly all non-profit entities during the same timeframe coinciding with the onset of a Covid-19 pandemic. Due to the Coronavirus national health emergency previously leveraged resources were redirected toward public health issues, quarantine sites, Covid-19 testing, personal protective equipment, eviction prevention, utility assistance, health advocacy efforts, homelessness prevention initiatives and small business loans for the purpose of payroll protection programs.

Limited CDBG funds subject to the 15% public services budget cap were used to leverage the following local non-profit agencies: Citizens Concerned for the Homeless (Grace Learning Center, Sandcastle Shelter, Keys to Hope), Dunebrook, North Central Community Action Agency and Stepping-Stones Shelter. Resources from these organizations enabled the CDBG funds to be stretched further in addressing public and other special needs services.

Additionally, CDBG funds were leveraged with the Swanson Center (a local mental health facility) to address homelessness, mental health issues and chronic substance abuse. Public services grant funding was used for case management staff, bus passes and housing assistance.

Addressing Underserved Needs

The following actions have taken place to address obstacles in meeting underserved needs:

- **Community Garden.** The creation of a community garden is a collaboration between the City (CDBG), Michigan City Parks and Recreation Department, Franciscan Health, Purdue University and the Eastport Neighborhood Association. The project is also a part of the Eastport Quality of Life (QOL) Plan. The objective of a community garden is to provide fresh food options in an otherwise underserved neighborhood lacking grocery store availability and is one of the city's identified food deserts. Purdue University's Food Security Program is the primary objective of the Walker Park Community Garden project by educating residents in developing healthy eating habits and childhood lead poisoning prevention through proper nutrition.

Produce grown and harvested at the garden site is free to the public.

The Walker Park garden is maintained by one part-time garden manager and neighborhood residents that volunteer to assist with planting, watering and harvesting produce.

Foods harvested from the garden are also donated to local food pantries and homeless shelters. Food prescriptions are also distributed to families who are high risk or at-risk for high blood pressure and diabetes and may be redeemed at the local Farmer's Market when open.

- **Unemployment Rate.** The unemployment rate for Michigan City, Indiana, LaPorte County as of September 2021 (most recent data available) is 4.6% according to the U.S. Bureau of Labor Statics with a negative job growth rate of 4.8%. Many small businesses have now closed permanently due to a significant decrease in consumer spending, a lag in new revenue opportunities, population decline and other downward growth forecasts as Covid-19 continues to be a major obstacle to full economic recovery..
- **Lack of education/training – Determinants:**
 - i. Education contributes to economic growth and therefore is supported in the city’s Five-Year Consolidated Plan.
 - ii. Employment / Economic Development – Jobs are created by the roles of educators, instructors, higher learning and enhanced vocational skills taught to students that are acquired through specific technical training.
 - iii. Consumer confidence rises when people feel empowered to increase their personal incomes. Learning to be plan, budget, demonstrate financial responsibility and possess the ability to generate future income will benefit and simulate the local economy.
 - iv. Productivity is increased among individuals that have confidence in their educational backgrounds and learned talents.
 - v. Economic Impact. A crippled or underproducing education system has negative effects on the economy as a whole and an even greater impact on future contributions that would be made by those students to their communities.

The city is committed to providing financial assistance to its students for higher education through the city’s Promise Scholarship Fund, the Human Rights Commission Hawkins-Williams Educational Scholarship and also the Judy Huber Scholarship award. Funds are also allocated for job training, computer literacy training, General Equivalency Diploma classes – course testing, career building, self-sufficiency training and resume building.

- **La Porte County Plan to End Homelessness (the Plan):** The Home Team in partnership with the Unity Foundation and local service providers continue to work with local non-profit service providers, state and federal agencies toward reducing the number of homeless persons.

Covid-19 has exacerbated the problem of homelessness as evictions rise, homeless person migration patterns, rise in substance abuse and domestic violence sends more persons in search of shelter or suffering a loss of residency. The LaPorte County Home Team seeks to include local merchants, residents, churches and other not-for-profit community organizations in on-going discussions on how to reduce the area’s homeless population numbers and to prevent homelessness from occurring.

Managing the Process

The City of Michigan City followed the approved Citizen Participation Plan (CPP) and applicable CPP Amendment(s) in proposing and approving activities for funding through CDBG and CDBG-CV projects.

Institutional Structure and Coordination

In order to continue to develop an effective institutional structure and enhance organizational coordination, the City of Michigan City worked closely with the following organizations, most of which are members of the LaPorte County HOME Team:

- Purdue University
- North Central Community Action Agency
- Stepping-Stones Shelter
- Michigan City Economic Development Corporation
- Planning and Inspection Department
- Michigan City Redevelopment Authority
- Dunebrook, Inc.
- Michigan City Human Rights Department
- Michigan City Planning Commission
- The Salvation Army
- Michigan City Parks and Recreation Department
- Swanson Center
- Citizens Concerned for the Homeless
- Unity Foundation of La Porte County
- Housing Opportunities

The following actions were taken over the last year to strengthen institutional structure and to address housing and community development:

- CDBG Staff continues its commitment to work with the HOME Team to increase awareness of homelessness in Michigan City and to promote coordination of services to prevent homelessness and to assist homeless persons.
- The city continues to provide technical assistance (planning, collaborative grant development support and leadership training) necessary to help agencies continue coordinating effectively and efficiently in improving public service resources for area residents.
- The City will continue to work closely with the local Human Rights Department and PHA 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 our Board of Commissioners.
 - b) The Housing Authority has its own personnel policy, contracting procedures, and follows HUD Procurement Policy and Procedures.
 - c) The PHA should submit plans to the City for their approval.
 - d) The PHA should work with the city's Planning Department, Zoning Administrator and Inspection Department to review proposed demolition or disposition of public housing units.

Monitoring

The City of Michigan City CDBG's public services program policy is to monitor CDBG sub-recipients concerning the following categories:

- Financial Management
- On-site inspections
- File compliance
- Desk reviews
- Telephone Conference Call(s)
- Remote Monitoring Review i.e., Zoom or Skype meeting platform
- Technical Assistance

The City conducts subrecipient desk reviews annually in-person or via remote monitoring due to the Covid-19 health emergency. The City maintains contact with subrecipients through telephone and email communication as part of subrecipient public service grant monitoring requirements.

Self-Evaluation

The City of Michigan City followed the goals and objectives of the Consolidated Plan. The Plan addresses the needs of low- and moderate- income persons, the elderly, the homeless and special needs residents. The City of Michigan City's adheres to the national objectives and continued progress toward the original goals of its 2019-2023 five-year Consolidated Plan.

The highest priority for the 2020 program year and beyond is the owner-occupied rehabilitation program also known as the Residential Exterior Community Appeal Program (RECAP). The rehabilitation program is administered in-house and in conjunction with a Project Manager. The Project Manager also performs complete environmental hazard assessments including Asbestos Testing, Lead-Based Paint Risk Assessments and subsequent abatement services when required.

RECAP applications are accepted year-long or until program funds are exhausted. Previous extenuating circumstances contributing to program delays included unscheduled closures of city hall where client applications are processed that prompted notarization and pre-bid meetings cancellations. The building's mandatory closures presented and continues to create significant challenges for administering this program.

The request for home rehabilitation grants continues to rise and the requests for assistance with home repairs exceeds the amount of money available due in part to severely neglected maintenance of some homes, notably aging housing stock and the amount of funds required to rehab these properties. The program has assisted disabled residents, senior citizens and families with small children needed home repairs that would be cost prohibitive for property owners to achieve on their own. The Residential Exterior Community Appeal Program has allowed over 40 residents to remain in their homes and have contributed to improving the quality of life for local residents.

The City has experienced an increase in homeless persons over the past several years and more recently with the coronavirus national health emergency. Various local agencies have been working with the City of Michigan City including Citizens Concerned for the Homeless, Unity Foundation, Salvation Army, North Central Communication Action Agency, local churches, area supermarkets and Swanson Center in addressing the homeless and at-risk of becoming homeless as evictions rise and resources evaporate. Some of those relief efforts are emergency housing assistance, utility assistance to avoid service disruption, access to appropriate healthcare, expanded food pantry services and overnight shelter locations, Covid-19 testing availability and increased quarantine site availability. Amid the coronavirus pandemic, preventing homelessness is one of the top priorities for the City.

During 2020 staff training was expanded to include CARES Act funding objectives to prevent, prepare for and respond to coronavirus. The Coronavirus national health pandemic has presented substantial challenges as staff attendance, stay-at-home orders, medical quarantines and other health emergencies related to Covid-19 disrupt the day to day operations of businesses. In an effort to prevent, prepare for and respond to the pandemic the City has taken extra measures to protect personnel and the public. However, even with these necessary precautions the coronavirus remains a very active and fluid crisis.

Fair Housing

Michigan City Fair Housing Ordinance was passed in 1969 and generally provides protection from discrimination in the sale, rental, leasing, and financing of housing because of race, color, religion, ancestry or

national origin. The ordinance also establishes a Commission on Human Relations which has the power to investigate complaints of discriminatory practices and enforce necessary actions when practices are deemed unlawful.

Michigan City Human Rights Ordinance

Michigan City's Human Rights Ordinance provides protection from discrimination and segregation in not only housing, but in education, employment, and access to public accommodations as well. Housing related practices are similar to those outlined in the Federal Fair Housing Act and the Indian Fair Housing Act. All protected classes are included in this ordinance including the disabled and familial status. A Human Rights Commission was also established to investigate and enforce penalties relating to unlawful discriminatory practices.

Analysis of Impediments to Fair Housing Choice (AI)

The City of Michigan City addressed its Analysis of Impediments to Fair Housing during 2020 to better address the following identified impediments:

- **Goal 1:** Work to Desegregate Areas Within the City Considered to be a Racially or Ethnically Concentrated Area of Poverty

Contributing Factor: The city identified that there is a racially or ethnically census tract located west of Hitchcock St. (Western portion of Michigan City) and Eastport area located north of Michigan Blvd. (Eastern portion of Michigan City)

Fair Housing Issue(s): Disparities in access to economic opportunity; Communication and Diversity, Accountability and Public Trust, Segregation

Metrics and Milestones: The Human Rights Department is presently revising several of its documents to improve information available to residents regarding Fair Housing Choice(s) and is working with non-profit partners to aid in providing safe and affordable housing opportunities to disproportionately impacted communities due to race or ethnic background.

Timeframe: Bi-Annual Review Periods

Responsible Program Participant: CDBG, Human Rights Department, and the Michigan City Housing Authority

- **Goal 2:** Improve Housing Quality and Affordability for Protected Classes – Updated September 2021

Contributing Factor: Minority populations experience a higher rate of housing problems and affordability issues within the City of Michigan City. Factors include but are not limited to credit history, criminal records, single parenting or grandparenting, generational poverty and extremely low income. The factor has been compounded by the coronavirus pandemic and its effect on the national job market. The minority population is suffering at a greater rate than its counterparts as Covid-19 continues to have a significantly greater negative impact on housing and economic opportunities concerning people of color.

Fair Housing Issue(s): Barriers to availability, access and quality affordable housing continues to remain an issue for very low- and in some cases moderate income minority households.

Metrics and Milestones: The City is coordinating with local non-profit agencies, business leaders, financial institutions and state agencies in opening up a dialogue that will improve the removal of barriers in obtaining quality and affordable housing for the areas affected minority population.

Timeframe for Achievement: Annually

Responsible Program Participant: City of Michigan City Department of CDBG

- **Goal 3:** Increase Fair Housing Education and Awareness within the City of Michigan City – Updated September 2021

Contributing Factors: Lack of education and outreach specifically with residents, realtors, and service providers.

Fair Housing Issue(s): *Notably the same*, Lack of education and outreach specifically with residents, realtors, lenders, and service providers.

Metrics and Milestones: The City’s Human Rights Department will continue working with local non-profits to promote Fair Housing outreach and educational efforts specifically aimed at residents, realtors, lenders, and service providers.

Additionally, by utilizing the Michigan City Human Rights Commission’s existing Ordinance identified as municipal code #3283, or (Code 1980, 102.30(A), (B); Ord. No. 3283, 3-4-1992; Ord. No. 4264, 5, 12-3-2013)

State Law Reference – Fair Housing, IC 22-9.5-1-1 et seq. which states it is the public policy of the City of Michigan City to provide all of the citizens equal opportunity in the areas of employment, housing, education of public accommodation on the basis of:

- Familial status (housing complaints only)
- Race
- Color
- Religion
- National Origin
- Disability
- Age
- Sexual Orientation
- Sex (including sexual harassment & pregnancy)
- Ancestry;

It is the expressed and implied intent that the collaboration will save time and effort by accessing policies, resources and business tools already in place to identify impediments to Fair Housing. Also, it is the public policy of the City of Michigan City to protect its citizens from unfounded charges of discrimination.

- Identify who prepared the AI and the dollar amount allocated
 - The City’s “Five-Year Analysis of Impediments to Fair Housing for CDBG Program” was submitted to the Department of Housing and Urban Development office September 2019 and was prepared by the consulting firm Wade Trim, 500 Griswold Avenue, Suite 2500, Detroit MI, 48226
 - Total consultant, training, report and preparation fees paid: \$36,000
- Identify any funding allocation set-aside for your fair housing program
 - Implementing Fair Housing activities is an essential part of CDBG responsibilities and as such the program has designated funding allocation towards event speaker(s), Fair Housing literature and refreshments for trainings and workshops. A combined total allocation of \$3,000 has been allocated for FY2020 and FY2021 activities.

Section 3

- Update on reporting Section 3 activities
 - There were no reported Section 3 activities for PY2020.

Affordable Housing Objectives - 91.220(k) Location on the Description of other actions to foster affordable housing.

CDBG currently funds two local programs in assisting low- to moderate income persons with obtaining or keeping affordable housing in the city of Michigan City.

1. The goal for the Homeowner Rehabilitation Program is to keep people in their housing and to keep it affordable.
2. During this grant year, North Central Community Action Agency provided financial assistance to families with a prerequisite that included attending a self-sufficiency workshop. Participants learn how to create monthly budgets, goal setting, receive information on higher education, the importance of how credit operates and credit repair, landlord/tenant law, home ownership opportunities.

Public Housing Initiatives

Michigan City Housing Authority completed energy audits on all of its units (excluding privately owned rental properties) for the purpose of necessary energy efficiency updates. These updates have been completed and included new stove(s), refrigerator(s), water heater(s) and furnaces.

The City of Michigan City's emphasis on meeting public housing initiatives include but are not limited to:

- Addressing unmet renovation needs in public housing to increase the affordable housing stock.
- Identifying capital funds that will help to with operating costs, maintain safe and affordable housing, and improvements to traditional public housing inventory.
- Improving rental assistance programs that include Section 8 assisted housing with long-term affordability and limiting the removal or reduction of available public housing by restoration and preservation.
- Expanding housing choice options through development assistance that reserves a percentage of units for affordable housing or incentives for new public housing options.
- Improving access to affordable housing through improving Fair Housing Choices.

Homeless and Other Special Needs 91.220(d, e); 91.520(c)

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

Public Service Activities undertaken in PY2020 to address homeless and other special needs (projects 1-4):

1. Stepping-Stones – Emergency Overnight Shelter (Domestic Violence, Sexual Assault and Stalking)

There were no community outreaches conducted due to the Covid-19 Pandemic.

The agency did conduct Zoom team meetings that met weekly with ICADV the state compliance organization and the LaPorte County Home Team. Stepping-Stones Shelter continued to provide domestic violence/sexual assault supportive counseling given to residential clients. The program provided 986 shelter nights for 119 individuals, one thousand six hundred and eighty-three (1,683) meals for 46 women and 26 children. Additionally, the program provided Non-Residential services for 3 women by phone contact due to the coronavirus national health emergency.

2. North Central – First Month's Rent or Security Deposit (Homelessness Prevention)

These public service funds were used to assist LMI renters first month's rents, past due rents and delinquent utility service bills in order to prevent homelessness. A total of 33 persons received financial assistance allowing them to remain in their homes and/or to avoid utility service disconnection.

3. Sandcastle – Overnight Emergency Shelter (Women and Children)

Sandcastle Shelter provided services to overnight residents including but not limited to; intensive case management for 75 residents staying at the shelter in the form of education assistance, tutoring for 24 school aged children, housing placement assistance, job training assistance, supportive services/budgeting, food pantry, health and wellness training, smoking cessation, nutrition education, social worker classes and therapy for 75 individuals.

- With Covid-19 Shelter in Place orders from the Governor, Sandcastle Shelter allowed residents to stay longer than previously established guidelines and as such the shelter numbers are down approximately 25% from the prior year. Over the past 12 months each Sandcastle resident participated in available services based on specific needs.

4. Keys to Hope – Day Resource Center (Homeless Persons Day Facility)

Funds for this public service activity were used to assist with operating costs for a day resource center which allows homeless persons to have access to laundry services, showers, computers, connections to other assistance programs for the homeless.

During PY19 Keys to Hope Resource Center had 161 first time homeless person visits, over 4,000 repeat visits, 19 duplicated Veterans visits, provided 1,397 showers, 517 laundry services, 5 haircuts and 699 computer access points. The increase in first time and unique or new visits to the center were documented as a result of the coronavirus national health emergency. A number of new recently jobless persons, an increase in new evictions (displaced persons) locally and from neighboring cities, migratory homeless persons, veterans including disabled service members, and displaced persons from nearby areas contributed to the dramatic increase in the need for this type of community service.

5. Swanson Center – Mental Health Services for Chronically Homeless; Healthcare and Mental Health Counseling including Alcohol and Substance Abuse

During PY19 Swanson Center's Project for Assistance in Transition from Homeless (PATH) program had contact with 50 individuals, assisted 48 unique/new individuals and provided 104 case management services to 26 individual clients. Also, PATH provided 93 outreach services to 50 clients resulting in 14 enrollments of PATH eligible clients. The program provided \$468.29 in client assistance funds, which included \$184.80 in Covid-19 related hotel nights to enable 2 clients to have access to shelter. The agency provided bus tickets, cell phone service for one client with multiple job interviews. In addition, PATH provided 61 referrals, 27 community mental health, 16 referrals for substance abuse treatment, 3 referrals for primary health/dental care, 2 referrals for temporary housing, 1 referral for job training, 6 referrals for employment assistance, and 6 referrals for educational services. PATH also provided staff services as an assessment team for the Continuum of Care Balance of State Region 1 Coordinated Entry system. During the final quarter, PATH staff completed 23 VI SPDAT assessments and placed 25 people on the Coordinated Entry prioritization list for housing placement.

Homelessness Prevention Goals: Preventing people from becoming homeless is one of the most effective ways to end homelessness in Michigan City. Through homeless prevention, individuals and families at risk of homelessness are targeted to receive assistance to maintain their housing. The objectives are as follows:

- Help residents gain access to job training skills, resume development and continued education.
- Increase access to and funding for financial assistance.
- Enhance the importance of personal financial literacy.
- Help to prevent those being discharged from health care settings from becoming homeless.
- Help to prevent those being discharged from jails/prisons from becoming homeless.

Housing Goals: One of the major causes of homelessness is the lack of housing options and capacity to meet the needs of different populations. The objectives related to this goal are as follows:

- Shelter people during unforeseen emergencies and rapidly re-house them.
- Immediately house people who are being discharged from facilities and stabilize them in the community.
- Help to create successful pathways to home ownership.
- Increase the amount of adequate, affordable, and safe housing available.
- Increase the amount of permanent supportive housing options available to those individuals who are chronically homeless.
- Increase funding to support low-income housing for single head of households living on limited or fixed incomes.

Income and Services Goals: The City worked toward building partnerships to help facilitate the infrastructure of the local homeless system, such as increasing supportive services as well as increasing income opportunities and access to income supports for people with low-incomes in the fight against homelessness and prevention. Specific objectives include:

- Disseminate useful information regarding economic opportunities.
- Increase employment opportunities with job training services
- Increase access to income supports such as medical insurance, housing assistance, food stamps or supplemental income
- Increase quality of client data through HMIS-the integrated client tracking database
- Increase access to transportation through providing bus passes
- Increase access to free or reduced health services

In the past year, the city worked with:

- Local organizations to address emergency shelter and transitional housing needs of homeless individuals and families by fostering productive dialog between services at every stage while continuing advocacy, community outreach and education efforts.
- Members of the La Porte County HOME Team worked toward prevention strategies regarding the extremely low- and low-income individuals especially families with children whose incomes fall below the 30 percent AMI table from becoming homeless through education, renters and homeowners referrals for financial assistance and opening fresh dialog with property managers involved in real estate to help with efforts that promote quality of life by advocating for decent, safe, and affordable housing.
- Citizens Concerned for the Homeless, Stepping-Stones Women's Shelter and Swanson Center to provide access to medical services (to improve quality of life) and vouchers whenever possible to help homeless persons make the transition to permanent housing and independent living.

In order to improve the above strategies and seek additional funding, Michigan City service providers are part of the Continuum of Care (CoC). According to HUD a Continuum of Care is an approach that helps communities plan for and provide a full range of emergency, transitional, and permanent housing and service resources to address the various needs of homeless persons. Michigan City is currently part of Region 1 of the State of Indiana's Continuum of Care. Region 1 includes Lake, Porter, La Porte, Newton, Jasper, Starke, and Pulaski Counties.

Non-Homeless Special Needs

The CDBG program has leveraged funds with the City's Park and Recreation Department and City Engineer in improving local parks, sidewalks and street resurfacing projects. CDBG also allocated funding for operating costs of the Eastport Community Garden in partnership with the Parks Department and Purdue University. The garden is accessible to all Michigan City residents but is located in the Eastport neighborhood (a local target area).

Residents have access to u-pick beds which are maintained by the garden manager, Parks and Recreation Department, Purdue University and volunteers. Residents continue to demonstrate significant interest in the community garden where they may obtain fresh produce (fruits, vegetables and herbs) and when available. Patrons may also participate in live cooking demonstrations, nutritional education classes and planting/harvesting activities, crafts, food preservation tutorials, and health fairs at no cost through this CDBG supported program. Services provided include:

- Nutritional education classes for adults. The classes are beneficial for parents who are not sure how to prepare the produce grown at the garden. Plans are being developed by the Garden Manager and Purdue Extension to host "youth cooking classes" by request of the garden patrons.
- Purdue University Food Nutrition Program Director is currently in discussion with Citizens Concerned for the Homeless regarding a shared site collaboration. Citizens Concerned for the Homeless is in the planning stage of expanding its Grace Learning Center facility to include a full-service kitchen and prep area in a collaborative nutrition education project with Purdue University to address food insecurity issues. The program will also use produce from the garden as part of the nutritional education initiatives.

CDBG funds are used to make parks in low-moderate income neighborhoods ADA accessible. This is important since there are relatively large populations of disabled persons living in these neighborhoods. The community garden added ADA compliant sidewalks and curb cutouts during the Eastport Streetscape project during to facilitate wheelchair entrance. Raised garden beds were also added to the Walker Park Community program years along with other infrastructure improvements. This was a needed addition to the park which enables disabled and elderly residents who depend on mobility assistance such as walkers and/or wheelchairs to access produce.

Anti-Poverty Strategy

The City has made sincere strides in working with developers to increase affordable housing stock in the area. Through its urban planning process, the Redevelopment Authority and Planning Commission with assistance from the Economic Development Corporation, team members work together in creating and implementing strategic goals, developer incentives, identifying viable zoning locations and conduct regular reviews of best practices. Ideas and initiatives are researched to enhance local programs to end homelessness by identifying service overlaps, gaps and employment opportunities.

The increase in the number of people living in poverty within Michigan City has been exacerbated by the Covid-19 pandemic. The City is actively engaging with community leaders, non-profit grassroots organizations, stakeholders and local business owners to review data and identify resources as well as regularly receiving

guidance from the CDC and Indiana State Department of Health regarding critical actions to contain a widespread economic downturn. These efforts have been hampered by the national health crisis and as such is taking a toll on city resources, business revenues and community outreach efforts. Michigan City and LaPorte County are currently utilizing or diverting any available resources to address the negative impacts of this global health crisis.

The La Porte County HOME Team has been proactive in promoting and enhancing better coordination of programs and services for low-income residents of Michigan City. Members of the La Porte County Home Team includes these homeless service providers: Michigan City Housing Authority, local health care providers, local government agencies/organizations and community stakeholders. Together, these agencies work to build tangible solutions effecting the top five life issues represented as significant barriers to self-sufficiency which are: Education, Energy, Nutrition, Substance Abuse, and Transportation. Although not listed among the top five barriers permanent housing is another major obstacle to self-sufficiency for those that cannot provide a valid address or stable address often suffer missed opportunities due to the inability to respond to employment offers.

PUBLIC NOTICE

City of Michigan City

Consolidated Annual Performance & Evaluation Report (CAPER) FY 2020

Notice is hereby given by the City of Michigan City that the Consolidated Annual Performance and Evaluation Report (CAPER) FY 2020 has been drafted and will be available to the public for review for a period of no fewer than 15 days beginning November 12th, 2021.

Notice is also hereby given that the City of Michigan City will hold a Public Hearing regarding the 2020 CAPER beginning at 3:30 pm on Friday, December 3rd, 2021. The Public Hearing will be held in the Planning Conference Room located within City Hall, 100 E. Michigan Blvd., Michigan City, Indiana.

The City of Michigan City is required by the U.S. Department of Housing and Urban Development (HUD) to annually submit a Consolidated Annual Performance and Evaluation Report (CAPER). This report provides an assessment of expenditures and accomplishments of the City's progress in carrying out its Five-Year Consolidated Plan (2019-2023), and its one-year Annual Action Plan (2020) for the Community Development Block Grant (CDBG) Program. The report covers community development objectives undertaken during the period of October 1st, 2020 through September 30th, 2021. The report does not establish any new policy.

The CAPER report contains a summary of programmatic accomplishments including a description of the resources made available, the investment of available resources, the geographic distribution and location of investments, actions taken to affirmatively further Fair Housing, and other actions indicated in the Consolidated and Annual Action Plans. The purpose of this notice is to make the CAPER report available to the public for comments prior to its submittal to HUD.

HUD regulations require the submission of the CAPER no later than 90 days after the closing of an entitlement grantee's program year. Before submission to HUD, the draft CAPER must be made available for public review and comment for no fewer than 15 days. The public review and comment period for the FY 2020 CAPER will be 19 days, from November 12th – November 30th, 2021.

The public is invited to review and comment on the draft CAPER 2020 beginning November 12th and ending November 30th, 2021. This comment period is planned in accordance to the City's adopted Citizen Participation Plan, a requirement

of HUD. After all public comments have been considered, the CAPER will be submitted to HUD on or about December 10th, 2021.

Deadline for comments is November 30th, 2021 at Noon (CST). Comments may be submitted by mail to Attention: CDBG Program, Planning and Inspection Department, City of Michigan City, 100 E. Michigan Blvd., Michigan City, IN 46360, or email at sherryn@emichigancity.com

The CAPER will be available for review at the following locations:

- City of Michigan City website at <http://www.emichigancity.com>
- The City of Michigan City Library located at 100 E. 4th Street, Michigan City, IN

The City of Michigan City does not discriminate against anyone based on race, color, gender, religion, national origin, age, or disability. Please call forty-eight hours prior to the meeting time at 219-873-1419 Ext. 2026 for assistance with translation or accommodations for individuals with disabilities. Reasonable accommodations will be made upon a timely request.



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