

# **City of Michigan City Indiana**

## **The Consolidated Annual Performance & Evaluation Report of the 2009 Program Year October 1, 2009 – September 30, 2010**

***December 30, 2010***

**Prepared by:  
Department of Planning and Inspection  
Community Development**

# *Consolidated Annual Performance and Evaluation Report (CAPER) of the 2009 Program Year*

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## I. Introduction

The City of Michigan City became an entitlement community in 2004 and completed a five-year Consolidated Plan. During 2009 the City of Michigan City completed the Consolidated Plan for Fiscal Years 2009-2013. As part of the Consolidated Plan regulations, established by the federal Department of Housing and Urban Development (HUD), communities that receive HUD entitlement funds must submit a Consolidated Annual Performance and Evaluation Report (CAPER) to HUD each year. The CAPER must be submitted to HUD within 90 days after the close of Michigan City's fiscal year and after a 15-day public comment and review period.

A Consolidated Plan establishes a framework of housing and community development priorities for Michigan City, and identifies projects and programs to help local communities solve their problems, meet their needs, and achieve their goals. The plan is submitted to the Department of Housing and Urban Development for final approval.

**Written comments may be submitted thorough December 21, 2010 to:**

Mailing Address:     Planning & Inspection Department  
                              CDBG Program  
                              100 E. Michigan Blvd.  
                              Michigan City, IN 46360

Public Hearing         Planning Department Conference Room  
                              100 E. Michigan Blvd., December 21, at 10:00AM

Fax number:         219-873-1580

E-mail:                [judithp@emichigancity.com](mailto:judithp@emichigancity.com)

**NOTICE OF PUBLIC HEARING**

City of Michigan City  
**DRAFT Housing and Community Development:  
2009 Consolidated Annual Performance and Evaluation Report**

The 2009 Consolidated Annual Performance and Evaluation Report (2009 CAPER) reports on housing and community development activities and accomplishments from October 1, 2009 to September 30, 2010, with a focus on activities funded by the U.S. Department of Housing and Urban Development through the Community Development Block Grant (CDBG) funding programs. The draft 2009 CAPER will be available for public review on December 6, 2010, and public comment on it will be taken through December 21, 2010.

The public may submit comments in person at public meetings on December 21, 2010 at 10:00AM at 100 E. Michigan Blvd. (City Hall) in the Planning Department's Conference Room.

**Written comments may be submitted thorough December 21, 2010 to:**

Mailing Address:      Planning & Inspection Department  
                                 CDBG Program  
                                 100 E. Michigan Blvd.  
                                 Michigan City, IN 46360

Fax number:            219-873-1580

E-mail:                    [judithp@emichigancity.com](mailto:judithp@emichigancity.com)

Hard copies of the Draft 2009 CAPER may be picked up in person, or is available at [www.emichigancity.com](http://www.emichigancity.com). If you have any questions or need more information, call Judith Pinkston at 219-873-1419 Ext. 340.

## II. Narratives

### General

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This document represents Michigan City's FY 2009 CAPER which:

- Evaluates strategies the City followed in carrying out its Community Development Block Grant (CDBG) programs for period October 1, 2009 through September 30, 2010; and
- Reports on how the city's housing and community development priorities, goals, and strategies established in the FY 2009 Annual Action Plan were met.

#### **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

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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 December 6, 2010 with a public hearing to be held on December 21, 2010. The final version complete with any necessary changes will be submitted to HUD by December 29, 2010.

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 involvement and service provider involvement in program planning include:

- Citizens Advisory Committee meetings
- Consulting with service providers;

- Conducting public hearings.

For this CAPER, the City will conduct a public hearing on December 21, 2010 on its performance and accomplishments under the CDBG program (Appendix A – Public Hearing Notice) and also 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 21, 2010. There were no comments on the 2009 CAPER.

## **Goals and Objectives**

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### **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 basic goals of Michigan City’s community planning and development programs are to:

- 1) Provide Decent Housing by:
  - Assisting homeless persons to obtain appropriate housing
  - Assisting persons at risk of becoming homeless
  - Retaining the affordable housing stock
  - Making available permanent housing that is affordable to low-income residents without discrimination
  - Increasing the supply of supportive housing for persons with special needs, including persons with HIV/AIDS and their families
  - Providing affordable housing that is accessible to job opportunities
- 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 value for historic, architectural or aesthetic reasons
  - Conserving energy resources
- 3) Expand Economic Opportunity:
  - Creating jobs accessible to low-income persons
  - Providing access to capital and credit for development activities that promote the long-term economic and social viability of the community
  - Establishing, stabilize and expand small businesses

- Empowering low-income persons to achieve self-sufficiency to reduce generations of poverty in federally assisted public housing.

The CDBG program 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 and activities proposed by the city must meet the objectives and eligibility criteria of CDBG legislation. The primary CDBG 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. Each activity 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 of 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.

### **Assessment of Goals and Objectives**

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The following section presents a summary of Consolidated Plan goals, strategies and objectives achieved within FY 2009 with actual expenditures and accomplishments.

#### **Goal 1: Provide Decent Housing**

The city of Michigan City provided CDBG funds to two non-profit agencies for the purpose of providing families and individuals with decent housing through the provision of first month's rent; security and/or utility deposits. These programs helped to prevent homelessness for low-income families, the disabled, and senior citizens.

North Central Community Action Agency assisted 61 individuals with first month's rent and/or security deposits to ensure adequate housing for families. Specifically, 61 persons were spared homelessness because they avoided eviction or foreclosure. Fifty-eight of sixty-one persons (95%) served by the Rental Assistance Program were 30% AMI. Three of sixty-one (5%) were 50% AMI. In terms of race, forty-eight of sixty-one (79%) were African American and thirteen of sixty-one (21%) were white. One hundred percent of the persons who received assistance would not have been able to secure housing if it had not been for this program. All persons receiving assistance through this program attended the personal and family budgeting class in conjunction with the Catholic Charities Program.

Catholic Charities through its emergency rent/mortgage assistance program funded by CDBG provided assistance to 232 persons and 77 families. Heads of those households attended the Financial Literacy workshop where they received information on budgeting, goal setting, furthering education, landlord/tenant law, and credit repair.

One of the major programs that received funding in 2009 was the Owner Occupied Rehabilitation Program. This program assists homeowners in repairs that are necessary because of health, safety, and energy issues. Priority for this program is given to the elderly, the disabled, and families with children age 5 and under. The demand for this program has skyrocketed in the past year due to unemployment and the increased number of people needing assistance for older homes.

The waiting list is currently at approximately 80 housing units and as a result, the City of Michigan City has had to close the list until the backlog can be reduced. In most cases, the homeowners are elderly, disabled or both. Housing Opportunities, the subrecipient, has replaced roofs, replaced windows, upgraded electric, provided insulation, made homes handicapped accessible including ramps, bathrooms, and kitchens. In 2009, there were 9 homes that were rehabilitated and completed using CDBG funds.

In addition, as a condition of receiving CDBG funding for housing rehabilitation, the applicant must attend housing counseling classes that cover topics such as financial education, budgeting, identity theft, refinancing, and reverse mortgages. These classes provide the basic information to the homeowner to help prevent loss of their home and to reinforce homeowner's responsibilities. Financial education plays a major factor in assisting low income persons manage their limited finances so that they remain in their homes for as long as possible.

One of the programs that specifically assisted the disabled and elderly in Michigan City assisted 8 families in 2009. This program operated by Catholic Charities' Retired Volunteer Services Program (RSVP) constructed eight (8) wheelchair ramps. In order to qualify for this program a person had to be elderly and/or disabled. This program was designed to keep seniors in their homes for as long as possible. Although limited in scope it is an effective means to assist the elderly and disabled who otherwise would not be able to access their homes easily.

**Goal 2: Provide a Suitable Living Environment.**

The City of Michigan City provided CDBG funds for the Michigan City Housing Authority to renovate its playground equipment for the residents of public housing. This project was completed in 2009, and definitely has added value and a "sense of pride" to the neighborhood. The playground equipment was renovated and replaced to help to increase the safety of the children residing in the public housing units who use the play equipment.

The City this past year targeted the Westside in conjunction with the Neighborhood Stabilization Grant (NSP) project area for demolitions of blighted structures. This achieves an ongoing goal of reducing the number of blighted substandard structures in the Westside neighborhood. The Westside has some of the most substandard housing in Michigan City. In addition, this neighborhood was hard hit by the foreclosure crisis resulting in even more blighted vacant structures. Under the NSP grant, fifteen (15) blighted structures were demolished resulting in a more suitable living environment for the Westside neighborhood residents. In addition, code enforcement demolished six (6)

more blighted structures in other Michigan City neighborhoods using non federal funds. The process for demolishing a blighted structure in Michigan City can be extensive however a better living environment is the end result, with a reduction in the hazards of the blighted structure as well improving the general appearance of the neighborhood.

An added bonus of aggressively going after blighted structures resulted in some homeowners choosing to rehabilitate the structure and bring the building up to code. Approximately ten blighted structures are under reconstruction by their owners in an attempt to bring them up to code and become habitable.

### **Goal 3: Expand Economic Opportunity**

The 2009 program year marked some progress across a number of Consolidated Plan goals and objectives.

Training continues for those families chosen for the Homeowner's Rehabilitation Program (OOR). These classes are critical for households to avoid homelessness and stay in their homes. This was post purchase education, and training was given on such topics as budgeting, identity theft, finances, refinancing, and predatory lending practices.

Through the NSP program, there was an increased emphasis on Section 3 hiring. As a result, a Section 3 person was hired for the CDBG program and it appears that the position maybe a permanent job in a technical position. With this success, CDBG funds will continue to emphasize in the OOR program the hiring of Section 3 residents whenever possible. In these economic times, many of the residents are unemployed and have skills that could be used in the OOR program such as plumbers, carpenters, laborers, and electricians. The City will continue to support the effort to expand economic opportunity through jobs funded with CDBG funds.

The following items hindered progress towards meeting goals and objectives:

- The City must continue to pursue diversification of grant funding sources as HUD programs are difficult for the City of Michigan City because of the size of the city, it is not large enough to secure additional entitlement funds and is then dependent on securing funds through other agencies. This continues to be a significant problem since the need for services funded by CDBG continues to grow due to foreclosures, and the funding continues to decline for CDBG.
- There needs to be a continuation and increased emphasis on non-profit cooperation and collaboration so that funds can be maximized in the community.
- The demand for services far outweighs the available funds and resources. The City continues to serve only a portion of the persons eligible for services.
- Technical assistance needs strengthening to ensure compliance with subrecipient agreements. This continues to be a high priority with many non profit agencies since lack of understanding of the federal regulations delay projects.
- NIMBYism continues to be a problem when implementing some CDBG programs

The following programmatic changes are proposed as a result of the 2009 experience. Programmatic changes proposed as a result of 2009 performance include:

- Continue to strengthen monitoring activity. Closely evaluate projects where funding is not being expended, and either re-program funding or work with subrecipients, grantees, and community partners to keep the funding moving. Strengthen compliance with established contracts to ensure recipients are following program, policy guidelines, and regulations.
- Continue to educate subrecipients on CDBG regulations and requirements. This continues to be an on-going task that needs to be done on a regular basis. The need for education is great among contractors who anticipate that working under Davis Bacon is difficult, even though it isn't as difficult as they originally thought when given some basic training on the subject. Also, there continues to be the need to educate some subrecipients on the environmental regulations, as well as CDBG regulations, related to procuring services using CDBG funds.
- Continue to partner with other organizations within the community to achieve goals of the Consolidated Plan. Although a considerable amount of work has been done in this area, there is always a need for more.
- Continue to pursue new funding opportunities by partnering with local organizations such as Habitat for Humanity, not for profit housing developers, and banking institutions to maximize the leveraging for the CDBG funds that the City of Michigan City receives. Continue to support and build upon the Homeowner Rehabilitation Program.
- Continued funding for demolition of blighted structures is needed, along with replacement of demolished units with safe, healthy affordable housing especially rental housing.
- The analysis of impediments identified a housing need for the physically disabled as a priority for the City of Michigan City.
- Look to leverage the CDBG funds to maximize its effectiveness within Michigan City.

### **Beneficiaries**

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The Integrated Disbursement and Information System (IDIS) produce a detailed report on the number of beneficiaries served by each of the programs that are funded by CDBG. Although these reports are not the easiest to understand it does provide the detailed information on the income and race distribution of the beneficiaries, the original amount funded and the amount of funds that have been expended. See Appendix B for Year-End Beneficiaries Reports.

### **Geographic Distribution and Allocation**

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Michigan City's primary basis for allocating investments geographically is dependent upon the location of extremely low and low-income individuals and families. Michigan 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. Michigan City neighborhoods that fall into this category include: the Westside, Elston Grove, Eastport, 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 the individuals. One of the most distressed neighborhoods in Michigan City is the Westside neighborhood and particular attention has been given to this neighborhood to redevelop and build upon assets that are there. As a result the City of Michigan City applied and received \$2.8 Million dollars to assist in the redevelopment of the Westside.

It is hope through this infusion of funds that the Westside will attract more diverse ethnic groups than is currently in the neighborhood. There will be new construction that hopefully will entice other persons outside of the neighborhood to reconsider the Westside as a potential neighborhood.

### **Leveraging Resources**

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The city did not use CDBG funds to leverage other public and private resources; however, grantees have reported that CDBG funds have been essential to obtaining private donations and other public and private grants.

Limited CDBG funds were used to leverage Neighborhood Stabilization Program grant funds in partnership with IHCDA for the Westside Project NSP grant funds. Funds for allocated primarily for acquisition of foreclosed vacant properties in the hope that redevelopment would occur infusing a new source of taxes and stability to the distressed Westside neighborhood.

### **Addressing Underserved Needs**

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

- **Limited Funding.** One of the largest barriers to meeting underserved needs continues to be limited funding, and a lack of local expertise to either access or implement projects with existing programs. The need continued to increase during this evaluation period and it becomes more and more difficult to provide assistance to those in need when the funds continue to remain the same. Although the City of Michigan City has limited funds, it is important that we continue to educate the persons that receive CDBG funds on budgeting, finance; identity theft and predatory lending practices. It is particularly difficult in a smaller community to provide all the resources necessary to create a safety net for those persons most at need. The City of Michigan City continues to administer the CDBG funds, dedicated to households of lesser resources. These families' needs for energy efficient, safe and accessible housing are disproportionately harder to fulfill without federal assistance due to limited family resources or savings.
- **Unemployment Rate.** The unemployment rate continues to be problematic for the residents of Michigan City and the demand for assistance is larger than the resources to deal with it. Funding continues to be a major barrier to providing for

those in most need. Like a lot of other Midwestern cities, the job losses here usually translate to an increase in poverty. The poverty rate continues to climb here with almost 1 in 7 people living in poverty. The foreclosure crisis also has negatively impacted Michigan City with 1 in every 33 households in some state of foreclosure. To address some of the issues related to vacant foreclosed properties, the City applied and received a Neighborhood Stabilization Grant of \$2.8 Million. With these funds the City plans to address these issues.

- **LaPorte County Plan to End Homelessness (the Plan):** The Home Team commissioned a Plan to End Homelessness which was partially funded through the CDBG program and resulted in a plan to address homelessness within the City of Michigan City as well as La Porte County. The Plan was the result of a major study, the La Porte County Homeless Needs Assessment, that determined that developing and implementing a realistic and federally-mandated 10 Year Plan to End Homelessness should be a priority of the County Commissioners, local units of government and the HOME Team. The Home team, with leadership from the Unity Foundation, hired the Social IMPACT Research Center to develop and write the Plan.

The development of the Plan was comprehensive and involved several stages. The first stage of the development was to draw from knowledge attained from other ground-breaking Plans to End Homelessness being carried out across the country. The second stage of the development was attaining data specific to LaPorte County including the City of Michigan City. An environmental scan was conducted to determine other trends such as poverty, housing costs, rental units, and income, that have contributed to the existence of homelessness in LaPorte County and that have the potential to impact the success of the Plan.

Next, a survey was developed and sent to service providers, hospitals, housing providers, and elected officials to gather information about the scope and dynamics of homelessness; the current homeless system infrastructure in terms of types and capacity of services, facilities, resources, coordination, and homeless tracking; and barriers, opportunities, and innovative ideas to address homelessness.

The Plan harnesses best practices, local realities, and community input to solve a problem that affects far too many lives; those who are at risk of homelessness, those who are experiencing homelessness, and their children, neighbors, friends, and family. The Plan includes goals in three areas to address homelessness: Prevention, Housing, and Income/Services.

- **Permanent Supportive Housing.** This continues to be a high priority for the City of Michigan City. However establishing a permanent supportive housing project has been slow. A subcommittee of the HOME Team was established to investigate the feasibility of the creation of a men's homeless shelter, other alternatives were explored, including supportive housing for this population. Housing Opportunities, a not for profit housing developer expressed interest in this project, so in conjunction with the HOME Team subcommittee the permanent supportive housing project was presented to the HOME Team where it received

approval. Housing Opportunity has identified a site but is unsure if funding can be received in time to acquire the property. Currently, this project is actively pursuing funding for the acquisition, rehabilitation and operations to make this become a reality.

- **HMIS:** Introduction and training on Hoosier Management Information System was conducted. Benefits of HMIS include less duplication of intake and assessment; better coordination of services from the community; track clients of services and outcomes; identify service gaps; generate an unduplicated count of homeless persons and educate policy makers and the community with reliable information. The use of HMIS is a major factor in the Homeless Prevention and Rapid Re-housing grant and two service providers in Michigan City are involved in this grant program: Catholic Charities and Citizens Concerned for the Homeless.

### **Managing the Process**

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The City of Michigan City followed the approved Citizen Participation Plan in proposing and approving activities for funding through CDBG activities.

### **Institutional Structure and Coordination**

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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 La Porte County HOME Team:

- Michigan City Housing Authority
- North Central Community Action Agency
- Michigan Township Trustee
- Stepping Stone
- Michigan City Economic Development Corporation
- La Porte County Juvenile Services Centers (Crowley Juvenile Center)
- La Porte County Division of Family and Children
- La Porte County Council on Aging/Parents and Friends
- Dungarvin Indiana, Inc.
- Barker Woods Enrichment Center
- Bureau of Developmental Disabilities District 2
- VNA Home Care Services
- St. Anthony's Hospice Franciscan Home Care
- The Arbors
- Michigan City Redevelopment Commission
- Michigan City Urban Enterprise Association
- Michigan City Housing Development Corporation
- Catholic Charities
- Michigan City Habitat for Humanity
- Michigan City Homeless Shelter
- Salvation Army
- Real Services, Inc.
- Swanson Center

- Citizens Concerned for the Homeless
- Triad
- Social & Learning Institute
- Michigan Resources
- Goodwill Industries
- Aliveness Project
- Dunes Fellowship House
- Open Door Health Center
- Unity Foundation of La Porte County
- Michigan City Planning Commission
- Michigan City Historic Review Board

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

CDBG Staff will continue 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. Some goals have been attained as a result of CDBG Staff working in partnership with the HOME Team.

- In a collaborative effort of a subcommittee of the HOME Team, progress has been made on a new permanent supportive housing project to be operated by Housing Opportunities, a non-profit housing agency. Housing Opportunities has received a Corporation for Supportive Housing Predevelopment Loan to allow Housing Opportunities to make an offer on the building to be rehabilitated for the supportive housing and to hire an architect to determine what the layout of the large building can be.
- In addition a collaborative effort created a Ten Year Plan to End Homelessness for La Porte County. This Plan is in the draft stage but there was a presentation to the HOME Team of the Executive Summary describing the major findings and recommendations.
- The City of Michigan City continues to post its pertinent documents on the Internet via the City of Michigan City's Web page: [www.emichigancity.com](http://www.emichigancity.com).
- 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 development strategies to help meet the 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 our 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) It is the practice of this agency to work with the Michigan City Zoning and Planning Departments when proposing new housing development for our community.
- d) The Housing Authority submits plans to the City for their approval.
- e) The Housing Authority works with the Michigan City Zoning and Planning Departments to review proposed demolition or disposition public housing units.

## **Monitoring**

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The City of Michigan City CDBG staff monitored CDBG sub-recipients utilizing:

- On-site inspections
- File compliance
- Desk reviews

Technical assistance was also provided to subrecipients on an ongoing basis. Technical assistance during PY2009 included Davis-Bacon compliance, income verification compliance and procurement compliance. CDBG staff provided assistance on the required file documentation, CDBG regulations, and contract compliance.

Monitoring of compliance with Davis Bacon regulations included pre-construction conferences in June of 2009 with the contractor for the North Central Community Action Agency on Davis Bacon regulations. On site monitoring for Davis Bacon compliance also occurred during the construction phase. Davis Bacon compliance

## **Self Evaluation**

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The City of Michigan City followed the goals and objectives of the Consolidated Plan. It addresses the needs of low and moderate income persons, the homeless, the non-homeless persons with special needs and cooperated with the Michigan City Housing Authority. The City of Michigan City's has followed the national objectives and continued progress toward the original goals of its 2009-2013 Consolidated Plan, as well as implemented the priority activities specified in the 2009 Action Plan.

The highest priority of the Consolidated Plan is preventing homelessness. One of the major goals was to have a more comprehensive approach to homelessness in Michigan City and La Porte County. As a result a 10 Year Plan to End Homelessness was produced. This continues to be the guiding document for the City in making funding decisions related to homelessness. In addition, creating the Plan has provided the foundation to refine and improve services to these populations.

The implementation of the Plan was begun during the past year, with subcommittees created to address key components of the Plan including addressing homeless prevention goals; achieving housing goals; and income and services goals. It also includes action

steps to achieve the goals. The process of creating the homelessness plan also opened dialogues between service providers that hadn't occurred in the past thus identifying specific needs in the community that were not being met. The City of Michigan City CDBG program was an active player and key component in this process.

Catholic Charities and North Central Community Action Agency funded through CDBG funds help alleviate homelessness through their programs. Without these programs more persons would fall into homelessness so prevention is critical. Lack of funds continues to limiting the amount of assistance provided.

There are nine completed rehabilitated homes as a result of the Homeowner Rehabilitation Program. The demand for homeowner rehabilitation is high in Michigan City due to the age of the houses and lack of resources of many Michigan City households. A substantial number of the applicants are elderly on fixed incomes, disabled or both. This program is finally beginning to become a smoother process so that more households can be served. This program currently has a waiting list of two years. In PY2009 more homes were completed than in the previous year. The City continues to work with Housing Opportunities to resolve issues and revise the manual that guides the Owner Occupied Rehabilitation Program.

Preventing homelessness continues to be a top priority of the CDBG program in Michigan City. The HOME Team discussed previously continues to grow in strength, knowledge, and coordination of agencies. This community HOME Team meets to determine action steps for dealing with homelessness including determining the action step require; responsible entities; updates on the status/results; and determining how the HOME Team will know when they have achieved their goal. Goals attempt to be comprehensive in nature and deal with the homelessness issue at several different levels and perspectives. The diversity of the HOME Team participants continues to be one of its greatest strengths.

Training continues to be an on-going process for staff and certain training needs have been identified specifically training on environmental and URA regulations. Davis Bacon training was provided by HUD for the CDBG staff which has substantially increased the knowledge of the Davis Bacon regulations and record keeping requirements. As training opportunities become available, the City's CDBG staff will take advantage of them.

### **III. Housing**

#### **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 updated its Analysis of Impediments to Fair Housing during 2009 to better address impediments. Impediments include:

- Allowable densities and location of multiple family units. The City of Michigan City is currently updating its zoning ordinance and the Community Development Office has encouraged allowing multi-family units in greater areas of Michigan City. This historically has met with much resistance here although the need continues. The Community Development Office will continue to advocate for greater densities within Michigan City limits.
- NIMBY attitudes continue to be a problem when promoting new low-income housing development. NIMBY attitudes continue to be a problem in Michigan City; however, with the advent of the Neighborhood Stabilization Program grant funds, the City hopes to show that affordable housing can fit into the neighborhood and actually enhance the neighborhood if design and other considerations are taken into account.

General barriers to the development and provision of affordable housing are as follows:

- Affordable deposits, Utility connection/Reconnection Fees, High Late Rent Fees
- Michigan City Housing Authority must pay fees to the city for capital projects.
- Income bracket cut off levels. There needs to be some sort of a graduated reduction in service as income increases instead of an immediate cut off once a family reaches the maximum income level.
- Need for unity and civic pride among Michigan City neighborhoods in order to help remove the stigma associated with "affordable" housing.
- Residents prefer new apartment style developments over scattered site rental units.
- There are financial barriers to persons desiring to purchase their home, and/renting an affordable home.
- High utilities also are a barrier to the provision of affordable housing since energy efficient housing is difficult to find.
- Lack of and access to funding for new construction of affordable housing units.

Michigan City has been taking the following actions to help address the barriers listed above:

- Identify specific steps that will be taken to strengthen the fair housing aspect of community revitalization activities in poorer neighborhoods through equalizing services, revising displacement policies and procedures, initiating or strengthening agreements with banks and other lending institutions subject to CRE, creating job-housing and education-housing linkages in and outside neighborhoods.
- The Citizens Advisory Committee (CAC) in their regular meeting discussed barriers to affordable housing. The CAC is composed of non-profit housing providers, Funders, neighborhood representatives, public housing residents, and representatives from the disabled and elderly communities. As these representatives begin to meet more often, and become more familiar with the Fair Housing laws, expansion of training to landlords, property managers, and real estate professionals can occur. The CAC will continue to address analysis of impediments in the future to identify and articulate impediments that exist in Michigan City as it relates to fair housing choice and subsequent education.
- Offer a first-time homebuyer classes and education program about loan requirements and budgeting to assist applicants in understanding how to improve their probability of receiving a mortgage loan. Many of the persons desiring a home have credit and budgeting issues that prevent them from successfully getting into a home and staying there once they have the home. CDBG funds have been allocated to self-sufficiency training to help assist persons with these issues.
- The City should promote contextual planning of new affordable housing with relationship to scale, size, density, and architectural character of the neighborhoods where it will be located.
- In addition, with the rising price of oil, utilities are costing more than an extremely low income family can afford. This is becoming more and more of a concern not only for future homeowners but also for current homeowners struggling with rising utility bills on a fixed income. CDBG has assisted homeowners and renters with utility assistance and also with housing rehabilitation assistance to address energy costs.
- The North Central Community Action Agency and Catholic Charities are currently working to off-set the cost of deposits, utility connect/reconnection fees, high late rent fees by paying deposits and offering one time emergency assistance payments respectively, The Michigan Township trustee also offers financial assistance to low-income renters.
- Housing Opportunities counseled persons on self-sufficiency and credit problems. They also train them on predatory lending practices that sometimes results in evictions from housing or making it less affordable for the long term.
- The city has been working with the La Porte County on revising the Zoning Code. The city in cooperation with La Porte County has contracted with a consultant from Indianapolis, LSL Planning to revise the subdivision, zoning code and to implement the zoning code to be in compliance with the Comprehensive Plan adopted in 2008. The Zoning Code revision has been approved by the City of Michigan City's Planning Commission and is expected to be approved by the

Michigan City Council in January 2011. Specifically, the city will look at implementing the following recommendations:

- Zoning ordinances will be updated to make it consistent with current planning objectives
- Flexibility in zoning will be evaluated for feasibility
- Promote the need for workforce housing
- Support the provision of affordable housing through a broad and comprehensive strategy to address housing affordability by closely examining the causes of that problem and a variety of targeted approaches address those causes.
- Community Development encourages the use of zoning to accommodate mixed uses within neighborhoods.
- Encourage infill and redevelopment. This is occurring on the Westside Neighborhood as a result of NSP funds. Two homes have already been constructed with fifteen more homes scheduled for completion within the next 2 years.

### **Affordable Housing Objectives**

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Three programs assisted persons with obtaining or keeping affordable housing. The goal for the Homeowner Rehabilitation Program is to keep people in their housing and to keep it affordable. There were nine housing units that were assisted with rehabilitation funds to increase energy efficiency, and to provide safe affordable housing.

Rental Assistance program operated by Catholic Charities exceeded their goal of assisting 50 persons with the actual accomplishment of 232 persons who were assisted. The Rental Assistance Program operated by the North Central Community Action Agency has an actual accomplishment of assisting 61 families to secure decent, safe, and sanitary housing with security deposit and/or first month's rent assistance. Housing assistance, rental assistance, security deposits and education were the cornerstones of these two programs.

The third program that assisted families in keeping affordable housing was the wheelchair ramp rehabilitation program. This program was specifically for the elderly and disabled families and is used primarily for handicapped accessible accommodations. The goal of the Homeowner Rehabilitation Program was to rehabilitate 8 homes. At this time, 8 homes are completed.

### **Public Housing Initiatives**

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Public housing initiatives in the city of Michigan City are administered by the Michigan City Housing Authority (MCHA). The MCHA currently provides affordable rental housing opportunities through 177 public housing rental units and 251 Housing Choice Vouchers. The public housing units are broken down as follows: 100 efficiency and one bedroom apartment units for the elderly handicapped and disabled; 27 scattered site rentals homes with 1-5 bedrooms for individuals and families; and 50 townhouse rentals

for families. MCHA units are all in good condition and almost 100 % occupied. The activities of the Michigan City Housing Authority are consistent with the objectives and goals of Michigan City's consolidated Plan, and as such, the city issued a Certificate of Consistency to the housing authority for the Housing Choice voucher Family Self-sufficiency program and the Public Housing Self-Sufficiency program.

### **Lead-Based Paint Hazards**

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

- The City of Michigan City contracted with an environmental firm to provide professional environmental services related to any CDBG project. This contractor provides lead based paint testing services and provides technical assistance to Housing Opportunities on homes containing LBP. LBP continues to be a high priority for the City of Michigan City since most of the homes in Michigan City contain LBP. All homes under the Owner Occupied Program are given a preliminary assessment and followed with LBP clearance following construction work. There were 16 homes that received LBP clearance during 2009.
- Most of the efforts have been focused on the older inner-city areas of Michigan City because that is where the highest concentration of homes with lead-based paint hazards is located. Lead-based paint hazard reduction is and will be integrated into housing policies and programs by making it mandatory for organizations seeking funding from the (CDBG and other sources) to partnering with agencies to evaluated lead-based paint hazards and to reduce lead-based paint hazards prior to receiving funding.
- Priority is given to those families that have children under the age of six in the Owner Occupied Rehabilitation Program so that LBP can be stabilized for those families most at risk for LBP blood levels.

## **IV. Special Needs**

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### **Homeless Intervention and Prevention**

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Michigan City's strategy for helping low-income families avoid becoming homeless; is basically three categories.

**Homeless 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:

- Increase access to and funding for financial assistance
- Prepare clients to meet with township trustees to apply for Township Assistance.
- Enhance the importance of person financial literacy.
- Prevent those being discharged from health care settings from becoming homeless

- 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. For a homeless system to be effective, individuals and families must be moved out of homelessness and into appropriate housing as quickly as possible. 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.
- Have an adequate supply of permanent supportive housing for disabled populations.
- Increase the amount of adequate, affordable, and safe housing available.
- Organize and increase funding streams to better support Plan to End Homelessness housing goals.

**Income and Services Goals:** Building the infrastructure of the homeless system, such as increasing supportive services as well as increasing income and access to income supports for people with low-incomes is essential to ending homelessness. Specific objectives include:

- Make accessing services easier for clients
- Increase employment opportunities
- Increase access to income supports
- Increase quality of client data through HMIS-the integrated client tracking database
- Increase access to transportation
- Continue to monitor and update services based on population needs
- Increase access to health services

In the past year, the city worked with

- Homeless providers to address emergency shelter and transitional housing needs of homeless individuals and families by improving the linkage between services at every stage while continuing advocacy, outreach, and education efforts.
- Members of the La Porte County HOME Team to prevent low-income individuals and with children (especially those with incomes below 30 percent of median) from becoming homeless by educating owners, renters, and managers involved in real estate to maintain the quality of decent, safe, and affordable housing.
- Providers and the housing authority to provide 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 a 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**

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The city has been working with the La Porte County HOME Team to include input from mental health and disability service providers as they 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.

In addition, Dunebrook provided a public service to families at risk for child neglect called Community Partners Program. This program supported at risk families through counseling sessions and support. Thirty-two families (100%) served by the Community Partners Program were 0-30% MFI. In terms of race, nineteen of thirty-two (59%) were white and thirteen (41%) were African American. Twenty-seven of thirty-two (84%) were female head of household. Five families (16%) were not.

### **Anti-Poverty Strategy**

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It is important that communities develop strong systems of response and actively plan to address the needs of those both facing homelessness and those at risk of becoming homeless. The increase in the number of people living in poverty in Michigan City and La Porte County is significant to address. With the advent of the Plan to end Homelessness, the City is developing solutions and taking the necessary steps to be proactive and make a deep impact on the factors that cause homelessness including an anti-poverty strategy. Because of the economic downturn, the number of individuals in poverty is expected to increase.

Children and single adult-headed households are disproportionately impacted by poverty. One in four children lives in poverty and households headed by single mothers have the highest poverty rate of any household type at 15.1 percent. Government support for single mother-headed households is limited; in February of 2009, the average annual welfare cash grant (TANF) received in Laporte County was only \$2,502-far lower than the poverty line for any size family.

The shift from goods-producing to service-providing industries can be troubling because of the significant wage disparity between the two industries. The service industry is playing vital role in bringing new jobs to the county; the challenge is that the majority of these service industry jobs do not pay a livable wage that allows a family to be self-sufficient. Without wages that are adequate to pay for housing, people rely on the social service system to make ends meet.

The La Porte County HOME Team is currently responsible for promoting and enhancing better coordination of programs and services for low-income residents of 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. The Self-

sufficiency group of the HOME Team identified the top five life issues as barriers to self-sufficiency, they are: Education, Energy, Nutrition, Substance Abuse, and Transportation.

Appendix I  
Public Notices

NOTICE OF PUBLIC HEARING

City of Michigan City  
**DRAFT Housing and Community Development:  
2009 Consolidated Annual Performance and Evaluation Report**

The 2009 Consolidated Annual Performance and Evaluation Report (2009 CAPER) reports on housing and community development activities and accomplishments from October 1, 2009 to September 30, 2010, with a focus on activities funded by the U.S. Department of Housing and Urban Development through the Community Development Block Grant (CDBG) funding programs. The draft 2009 CAPER will be available for public review on December 6, 2010, and public comment on it will be taken through December 21, 2010.

The public may submit comments in person at a public meeting on December 21, 2010 at 10:00AM at 100 E. Michigan Blvd. (City Hall) in the Planning Department's Conference Room.

**Written comments may be submitted thorough December 21, 2010 to:**

Mailing Address: Planning & Inspection Department  
CDBG Program  
100 E. Michigan Blvd.  
Michigan City, IN 46360

Fax number: 219-873-1580

E-mail: [judithp@emichigancity.com](mailto:judithp@emichigancity.com)

Hard copies of the Draft 2009 CAPER may be picked up in person, or is available at [www.emichigancity.com](http://www.emichigancity.com). If you have any questions or need more information, call Judith Pinkston at 219-873-1419 Ext. 340.

Publish date: December 3, 2010

Michigan City CDBG  
(Governmental Unit)

To: The News-Dispatch  
121 W. Michigan Blvd.  
Michigan City, IN 46360  
Federal ID # 61-0301090

LaPorte County, Indi PUBLISHER'S CLAIM

LINE COUNT

Display Matter ( Must not exceed two actual lines, neither of which shall total more than four solid lines of type in which the body of the advertisement is set) -number of equivalent lines

Head - number of lines.....	43
Body - number of lines.....	_____
Tail - number of lines.....	_____
Total number of lines in notice.....	<u>43</u>

COMPUTATION OF CHARGES

<u>43.00</u> lines	columns wide equals equivalent line	<u>6</u> at <u>0.24</u>	_____
cents per line .....			\$10.19
Additional charge for notices containing rule or tabular work (50 percent of above amount).....			
Charge for extra proofs of publication (\$1.00 for each proof In excess of two).....			
			\$-
TOTAL AMOUNT OF CLAIM.....			<u>\$10.19</u>

DATA FOR COMPUTING COST

Width of single column 14ems  
Number of insertions 1  
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Pursuant to the provisions and penalties of IC 5-11-10-1

I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.

*Terri Anne Greig*  
\_\_\_\_\_  
Legal Clerk

Date: December 1, 2010

Title: Legal Clerk

PUBLISHER'S AFFIDAVIT

State of Indiana )  
) ss:  
LaPorte County )

Personally appeared before me, a notary public in and for said county and state, the undersigned Terri Anne Greig duly sworn, says that he/ she is Legal Clerk of the News-Dispatch and published in the English language in the (city) (town) of Michigan City attached hereto is a true copy, which was duly published in said paper and online 1 time(s), the dates of publication being as follows:

3-Dec-10

Subscribed and sworn to before me this 3<sup>rd</sup> of December, 2010

*Arady Greig*  
\_\_\_\_\_  
Notary Public

My Commission expires: August 1st, 2014

**NOTICE OF PUBLIC HEARING** City of Michigan City

**DRAFT Housing and Community Development: 2009 Consolidated Annual Performance and Evaluation Report**The 2009 Consolidated Annual Performance and Evaluation Report (2009 CAPER) reports on housing and community development activities and accomplishments from October 1, 2009 to September 30, 2010, with a focus on activities funded by the U.S. Department of Housing and Urban Development through the Community Development Block Grant (CDBG) funding programs. The draft 2009 CAPER will be available for public review on December 6, 2010, and public comment on it will be taken through December 21, 2010. The public may submit comments in person at a public meeting on December 21, 2010 at 10:00AM at 100 E. Michigan Blvd. (City Hall) in the Planning Department's Conference Room. Written comments may be submitted thorough December 21, 2010 to: Mailing Address: Planning & Inspection Department CDBG Program 100 E. Michigan Blvd. Michigan City, IN 46360 Fax number: 219-873-1580 E-mail: judithp@emichgancity.com

Hand copies of the Draft 2009 CAPER may be picked up in person, or is available at [www.emichgancity.com](http://www.emichgancity.com). If you have any questions or need more information, call Judith Pinkston at 219-873-1419 Ext. 340.

Appendix II  
Beneficiary Reports

**City of Michigan City Public Services Program  
Final Year-End Beneficiaries Report**

COMPLETE THE GRAY AREAS ONLY.

<b>NAME OF ORGANIZATION:</b>	Housing Opportunities, Inc
<b>ACTIVITY NAME:</b>	Permanent Supportive Housing Public Service
<b>PERIOD COVERED BY THIS REPORT:</b>	10/1/09 to 9/30/2010

<b>Prepared by:</b>	Caroline Shook
<b>Telephone:</b>	219-548-2800
<b>Date Submitted:</b>	10/8/2010

NUMBER OF UNDUPLICATED BENEFICIARIES SERVED MICHIGAN CITY RESIDENTS ONLY	
<b>HOUSEHOLD INCOME</b>	<b>PERSONS SERVED YTD</b>
Incomes between 0%-30% MFI	0
Incomes between 31%-50% MFI	0
Incomes between 51%-80% MFI	0
Incomes over 80% MFI	0
<b>Total Number Served</b>	<b>0</b>
<b>Number of Female Heads of Household</b>	<b>0</b>

Agreement Information	
Contract Amount	
Total Previous Claims	
Balance	0

**ETHNIC/RACIAL DATA FOR ALL PERSONS SERVED DURING YEAR**

SINGLE RACE	# Served	# Hispanic
White	0	
Black or African American	0	
Asian	0	
American Indian or Alaskan Native (incl. Centr/South Amer)	0	
Native Hawaiian or other Pacific islander	0	
MULTI RACE	# Served	# Hispanic
American Indian or Alaskan Native & White	0	
Black or African American & White	0	
Asian & White	0	
Black or African American & American Indian or Alaskan Native	0	
Other Bi or Multi-racial	0	
<b>Total by Race/Ethnicity</b>	<b>0</b>	

<b>Are totals by income and race equal?</b>	yes
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If "ERROR" message appears please correct your entries.

Please describe your activities and results for 2009:

Due to relays with HUD funding the rest of the project, the project has not started as of yet.

**Final report on the percentage of CDBG funds to Agency funds:**

a. Total CDBG funds received by Agency for the activity:	0
b. Total of all funds received by Agency for the activity:	0
c. Total of all funds received by Agency for all activities:	0
Percentage of CDBG funds to total fund for Activity (a/b):	#DIV/0!
Percentage of CDBG funds to total Agency funds (a/c):	#DIV/0!

Signature, Executive Director

**City of Michigan City Public Services Program  
Final Year-End Beneficiaries Report**

COMPLETE THE GRAY AREAS ONLY.

<b>NAME OF ORGANIZATION:</b>	Housing Opportunities Inc.
<b>ACTIVITY NAME:</b>	Owner Occupied Rehab Program
<b>PERIOD COVERED BY THIS REPORT:</b>	10/1/09 to 9/30/10

<b>Prepared by:</b>	LaTosha Knight
<b>Telephone:</b>	219-548-2800 ext. 207
<b>Date Submitted:</b>	11/11/2010

**NUMBER OF UNDUPLICATED HOUSING UNITS SERVED  
MICHIGAN CITY RESIDENTS ONLY**

HOUSEHOLD INCOME	PERSONS SERVED YTD
Incomes between 0%-30% MFI	2
Incomes between 31%-50% MFI	3
Incomes between 51%-80% MFI	4
Incomes over 80% MFI	0
<b>Total Number Served</b>	<b>9</b>
<b>Number of Female Heads of Household</b>	<b>0</b>

Agreement Information	
Contract Amount	317117
Total Previous Claims	302778
Balance	14339

**ETHNIC/RACIAL DATA FOR ALL HOUSEHOLDS SERVED DURING YEAR**

SINGLE RACE	# Served	# Hispanic
White	1	0
Black or African American	7	0
Asian	1	0
American Indian or Alaskan Native (incl. Centr/South Amer)	0	0
Native Hawaiian or other Pacific islander	0	0
MULTI RACE	# Served	# Hispanic
American Indian or Alaskan Native & White	0	0
Black or African American & White	0	0
Asian & White	0	0
Black or African American & American Indian or Alaskan Native	0	0
Other Bi or Multi-racial	0	0
<b>Total by Race/Ethnicity</b>	<b>9</b>	<b>0</b>

Please describe your activities and results for 2009:  
Over the past year, HO has replaced roofs on homes that were leaking and causing water damage to homes. HO has repaired all the water damage to the home. HO has replaced windows and upgraded electric. HO has upgraded insulation, hot water heaters, and furnances in increase energy efficiency. HO has repaired foundations of homes.

Final report on the percentage of CDBG funds to Agency funds:	
a. Total CDBG funds received by Agency for the activity:	307481
b. Total of all funds received by Agency for the activity:	
c. Total of all funds received by Agency for all activities:	307481
Percentage of CDBG funds to total fund for Activity (a/b):	#DIV/0!
Percentage of CDBG funds to total Agency funds (a/c):	1

<b>Are totals by income and race equal?</b>	yes
---	-----

If "ERROR" message appears please correct your entries.

Signature, Executive Director

**City of Michigan City Public Services Program  
Final Year-End Beneficiaries Report**

COMPLETE THE GRAY AREAS ONLY.

<b>NAME OF ORGANIZATION:</b>	RSVP/CATHOLIC CHARITIES
<b>ACTIVITY NAME:</b>	WHEELCHAIR RAMPS & HOME SAFETY REPAIRS
<b>PERIOD COVERED BY THIS REPORT:</b>	10/1/09 to 9/30/10

<b>Prepare:</b>	THOMAS J SZAWARA
<b>Telephone:</b>	219-874-8195
<b>Date Submitted:</b>	11/10/2010

NUMBER OF UNDUPLICATED HOUSING UNITS SERVED MICHIGAN CITY RESIDENTS ONLY	
<b>HOUSEHOLD INCOME</b>	<b>PERSONS SERVED YTD</b>
Incomes between 0%-30% MFI	8
Incomes between 31%-50% MFI	0
Incomes between 51%-80% MFI	0
Incomes over 80% MFI	0
<b>Total Number Served</b>	<b>8</b>
<b>Number of Female Heads of Household</b>	<b>3</b>

**ETHNIC/RACIAL DATA FOR ALL HOUSEHOLDS SERVED DURING YEAR**

SINGLE RACE	# Served	# Hispanic
White	3	1
Black or African American	4	0
Asian	0	0
American Indian or Alaskan Native (incl. Centr/South Amer)	0	0
Native Hawaiian or other Pacific islander	0	0
MULTI RACE	# Served	# Hispanic
American Indian or Alaskan Native & White	0	0
Black or African American & White	0	0
Asian & White	0	0
Black or African American & American Indian or Alaskan Native	0	0
Other Bi or Multi-racial	0	0
<b>Total by Race/Ethnicity</b>	<b>7</b>	<b>1</b>

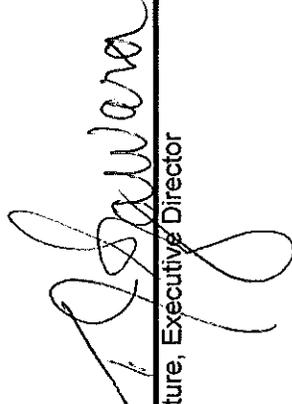
<b>Are totals by income and race equal?</b>	yes
---	-----

If "ERROR" message appears please correct your entries.

Agreement Information	
Contract Amount	\$11,648.41
Total Previous Claims	\$11,648.41
Balance	0

Please describe your activities and results for 2009:  
 THE RSVP/CATHOLIC CHARITIES VOLUNTEER WHEELCHAIR RAMP/HOME SAFETY REPAIR PROJECT CONSTRUCTED WHEELCHAIR RAMPS AT 8 MICHIGAN CITY HOUSEHOLDS IN 2010, UTILIZING PRETREATED LUMBER FOR MATERIALS AND RSVP AND COMMUNITY VOLUNTEERS FOR LABOR. ALL OF THE RECIPIENTS WERE PLEASED AND GRATEFUL TO THE HUD PROGRAM.

<b>Final report on the percentage of CDBG funds to Agency funds:</b>	
a. Total CDBG funds received by Agency for the activity:	\$11,648.41
b. Total of all funds received by Agency for the activity:	\$34,470.00
c. Total of all funds received by Agency for all activities:	\$60,000.00
Percentage of CDBG funds to total fund for Activity (a/b):	0.33792892
Percentage of CDBG funds to total Agency funds (a/c):	0.19414017

  
 Signature, Executive Director

City of Michigan City Public Services Program  
Final Year-End Beneficiaries Report

COMPLETE THE GRAY AREAS ONLY.

NAME OF ORGANIZATION: **EMERSON**  
 ACTIVITY NAME: **COMMUNITY PARTNERS**  
 PERIOD COVERED BY THIS REPORT: 10/1/09 to 9/30/2010

Prepared by: **Angie Neumann-Richie**  
 Telephone: **219-674-0007**  
 Date Submitted: **11/19/10**

NUMBER OF INDIVIDUALS WHO WERE SERVED AS REPORTED IN THIS REPORT: **32**

HOUSEHOLD INCOME	PERSONS SERVED (M)
Incomes between 0%-30% MFI	32
Incomes between 31%-50% MFI	0
Incomes between 51%-90% MFI	0
Incomes over 90% MFI	0
Total Number Served	32
Number of Female Heads of Household	27

ETHNICITY DATA FOR ALL PERSONS SERVED DURING YEAR

SINGLE RACE	# Served	# Hispanic
White	19	0
Black or African American	13	0
Asian	0	0
American Indian or Alaskan Native (incl. Centr/South Amer)	0	0
Native Hawaiian or other Pacific Islander	0	0
MULTI RACE	# Served	# Hispanic
American Indian or Alaskan Native & White	0	0
Black or African American & White	0	0
Asian & White	0	0
Black or African American & American Indian or Alaskan Native	0	0
Other BI or Multi-racial	0	0
Total by Race/Ethnicity	32	0

Are totals by income and race equal?  yes  
 If "ERROR" message appears please correct your entries.

Contract Amount	\$29,370.00
Total Previous Claims	\$20,370.00
Balance	0

... The Community Partners Program is a voluntary home health program that provides services to individuals who are unable to perform activities of daily living due to physical or mental disability. Through the year, Community Partners has served 32 families within Michigan City and have completed 32 home visits.

Total CDBG funds received by Agency for the activity: **\$29,370.00**  
 Total of all funds received by Agency for the activity: **\$29,370.00**  
 Total of all funds received by Agency for all activities: **\$29,370.00**  
 Percentage of CDBG funds to total fund for Activity (a/b): **19.81%**  
 Percentage of CDBG funds to total Agency funds (a/c): **1.01%**

*Dianna Dickey*  
 Signature, Executive Director

**City of Michigan City Public Services Program  
Final Year-End Beneficiaries Report**

COMPLETE THE GRAY AREAS ONLY.

<b>NAME OF ORGANIZATION:</b>	Housing Opportunities, Inc.
<b>ACTIVITY NAME:</b>	Owner Occupied Rehab Program
<b>PERIOD COVERED BY THIS REPORT:</b>	10/1/09 to 9/30/10

<b>Prepared by:</b>	LaTosha Knight
<b>Telephone:</b>	219-548-2800 ext. 207
<b>Date Submitted:</b>	11/11/2010

NUMBER OF UNDUPLICATED HOUSING UNITS SERVED MICHIGAN CITY RESIDENTS ONLY	
<b>HOUSEHOLD INCOME</b>	<b>PERSONS SERVED YTD</b>
Incomes between 0%-30% MFI	2
Incomes between 31%-50% MFI	3
Incomes between 51%-80% MFI	4
Incomes over 80% MFI	0
<b>Total Number Served</b>	<b>9</b>
<b>Number of Female Heads of Household</b>	<b>0</b>

Agreement Information	
Contract Amount	317117
Total Previous Claims	302778
Balance	14339

Please describe your activities and results for 2009:  
Over the past year, HO has replaced roofs on homes that were leaking and causing water damage to homes. HO has repaired all the water damage to the home. HO has replaced windows and upgraded electric. HO has upgraded insulation, hot water heaters, and furnaces in increase energy efficiency. HO has repaired foundations of homes.

ETHNIC/RACIAL DATA FOR ALL HOUSEHOLDS SERVED DURING YEAR	
<b>SINGLE RACE</b>	<b># Served # Hispanic</b>
White	1 0
Black or African American	7 0
Asian	1 0
American Indian or Alaskan Native (incl. Centr/South Amer)	0 0
Native Hawaiian or other Pacific islander	0 0
<b>MULTI RACE</b>	<b># Served # Hispanic</b>
American Indian or Alaskan Native & White	0 0
Black or African American & White	0 0
Asian & White	0 0
Black or African American & American Indian or Alaskan Native	0 0
Other Bi or Multi-racial	0 0
<b>Total by Race/Ethnicity</b>	<b>9 0</b>

Final report on the percentage of CDBG funds to Agency funds:	
a. Total CDBG funds received by Agency for the activity:	307481
b. Total of all funds received by Agency for the activity:	
c. Total of all funds received by Agency for all activities:	307481
Percentage of CDBG funds to total fund for Activity (a/b):	#DIV/0!
Percentage of CDBG funds to total Agency funds (a/c):	1

<b>Are totals by income and race equal?</b>	yes
---	-----

If "ERROR" message appears please correct your entries.

Signature, Executive Director

**City of Michigan City Public Services Program  
Final Year-End Beneficiaries Report**

COMPLETE THE GRAY AREAS ONLY.

**NAME OF ORGANIZATION:** Catholic Charities  
**ACTIVITY NAME:** Housing Assistance and Self-Sufficiency Training  
**PERIOD COVERED BY THIS REPORT:** 10/1/09 to 9/30/10

**Prepared by:** Ed Merton  
**Telephone:** 219-879-9312  
**Date Submitted:** 1-Nov-10

**NUMBER OF UNDUPLICATED BENEFICIARIES SERVED  
MICHIGAN CITY RESIDENTS ONLY**

HOUSEHOLD INCOME	PERSONS SERVED YTD
Incomes between 0%-30% MFI	161
Incomes between 31%-50% MFI	43
Incomes between 51%-80% MFI	26
Incomes over 80% MFI	2
<b>Total Number Served</b>	<b>232</b>
<b>Number of Female Heads of Household</b>	<b>51</b>

**ETHNIC/RACIAL DATA FOR ALL PERSONS SERVED DURING YEAR**

SINGLE RACE	# Served	# Hispanic
White	105	9
Black or African American	119	0
Asian	0	0
American Indian or Alaskan Native (incl. Centr/South Amer)	8	0
Native Hawaiian or other Pacific islander	0	0
<b>MULTI RACE</b>	<b># Served</b>	<b># Hispanic</b>
American Indian or Alaskan Native & White	0	0
Black or African American & White	0	0
Asian & White	0	0
Black or African American & American Indian or Alaskan Native	0	0
Other BI or Multi-racial	0	0
<b>Total by Race/Ethnicity</b>	<b>232</b>	<b>9</b>

**Are totals by Income and race equal?**  Yes

If "ERROR" message appears please correct your entries.

Agreement Information	
Contract Amount	\$35,000
Total Previous Claims	\$25,718
This claim amount	9282
Balance	0

Please describe your activities and results for 2009 or 2009  
 During this grant year, we were able to give emergency rent/mortgage assistance to 77 families/232 individuals. Heads of those households attended our Financial Literacy workshop, where they received information on budgeting, goal setting, furthering education, landlord/tenant law, credit repair, HUD homeownership opportunities, and more. The North Central Community Action Agency, the CoolSpring Township Trustee, the Salvation Army, the Michigan City Housing Authority, the Sandstone Family Shelter & the Stepping Stone Shelter also referred as many families to the workshop.

Final report on the percentage of CDBG funds to Agency funds:

a. Total CDBG funds received by Agency for the activity:	35,000
b. Total of all funds received by Agency for the activity:	65,000
c. Total of all funds received by Agency for all activities:	
Percentage of CDBG funds to total fund for Activity (a/b):	0.538462
Percentage of CDBG funds to total Agency funds (a/c):	#DIV/0!

Signature, Executive Director  

**City of Michigan City Public Services Program  
Final Year-End Beneficiaries Report**

COMPLETE THE GRAY AREAS ONLY.

**NAME OF ORGANIZATION:** North Central Community Action Agencies, Inc.  
**ACTIVITY NAME:** Rental Assistance  
**PERIOD COVERED BY THIS REPORT:** 10/1/09 to 9/30/2010

**Prepared by:** Linda Martin  
**Telephone:** 219-872-1201  
**Date Submitted:** 11/4/2010

**NUMBER OF UNDUPLICATED BENEFICIARIES SERVED  
MICHIGAN CITY RESIDENTS ONLY**

HOUSEHOLD INCOME	PERSONS SERVED YTD
Incomes between 0%-30% MFI	58
Incomes between 31%-50% MFI	3
Incomes between 51%-80% MFI	0
Incomes over 80% MFI	0
<b>Total Number Served</b>	<b>61</b>
<b>Number of Female Heads of Household</b>	<b>42</b>

**ETHNIC/RACIAL DATA FOR ALL PERSONS SERVED DURING YEAR**

SINGLE RACE	# Served	# Hispanic
White	13	0
Black or African American	48	0
Asian	0	0
American Indian or Alaskan Native (incl. Centr/South Amer)	0	0
Native Hawaiian or other Pacific Islander	0	0
<b>MULTI RACE</b>	<b># Served</b>	<b># Hispanic</b>
American Indian or Alaskan Native & White	0	0
Black or African American & White	0	0
Asian & White	0	0
Black or African American & American Indian or Alaskan Native	0	0
Other Bi or Multi-racial	0	0
<b>Total by Race/Ethnicity</b>	<b>61</b>	<b>0</b>

**Are totals by income and race equal?**  yes

If "ERROR" message appears please correct your entries.

Agreement Information	
Contract Amount	36784
Total Previous Claims	36784
Balance	0

Please describe your activities and results for 2009:

Final report on the percentage of CDBG funds to Agency funds:	
a. Total CDBG funds received by Agency for the activity:	36784
b. Total of all funds received by Agency for the activity:	36784
c. Total of all funds received by Agency for all activities:	36784
Percentage of CDBG funds to total fund for Activity (a/b):	1
Percentage of CDBG funds to total Agency funds (a/c):	1

*Linda Martin*  
 Signature, Executive Director

# **Appendix 3**

## **IDIS**

2009  
Final

DATE: 12/30/2010  
TIME: 1:05:27 pm  
PAGE: 1/2

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT  
PR 26 - CDBG Financial Summary Report

IDIS

Grantee	MICHIGAN CITY, IN
Program Year	2009
<b>PART I: SUMMARY OF CDBG RESOURCES</b>	
01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	547,325.66
02 ENTITLEMENT GRANT	727,940.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	0.00
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	1,275,265.66
<b>PART II: SUMMARY OF CDBG EXPENDITURES</b>	
09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	521,087.71
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	521,087.71
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	172,270.99
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	693,358.70
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	581,906.96
<b>PART III: LOW/MOD BENEFIT THIS REPORTING PERIOD</b>	
17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	520,487.71
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	520,487.71
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	99.88%
<b>LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS</b>	
23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	
25 CUMULATIVE EXPENDITURES BENEFITTING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%
<b>PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS</b>	
27 DISBURSED IN IDIS FOR PUBLIC SERVICES	80,519.00

PY: 2009 PY: PY:

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
 OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT  
 PR 26 - CDBG Financial Summary Report

28	UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	26,130.00
29	UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30	ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31	TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	106,649.00
32	ENTITLEMENT GRANT	727,940.00
33	PRIOR YEAR PROGRAM INCOME	0.00
34	ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35	TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	727,940.00
36	PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	14.65%
PART V: PLANNING AND ADMINISTRATION (PA) CAP		
37	DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	172,270.99
38	PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	105,997.92
39	PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	166,131.54
40	ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41	TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 + LINE 40)	112,137.37
42	ENTITLEMENT GRANT	727,940.00
43	CURRENT YEAR PROGRAM INCOME	0.00
44	ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45	TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	727,940.00
46	PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	15.40%