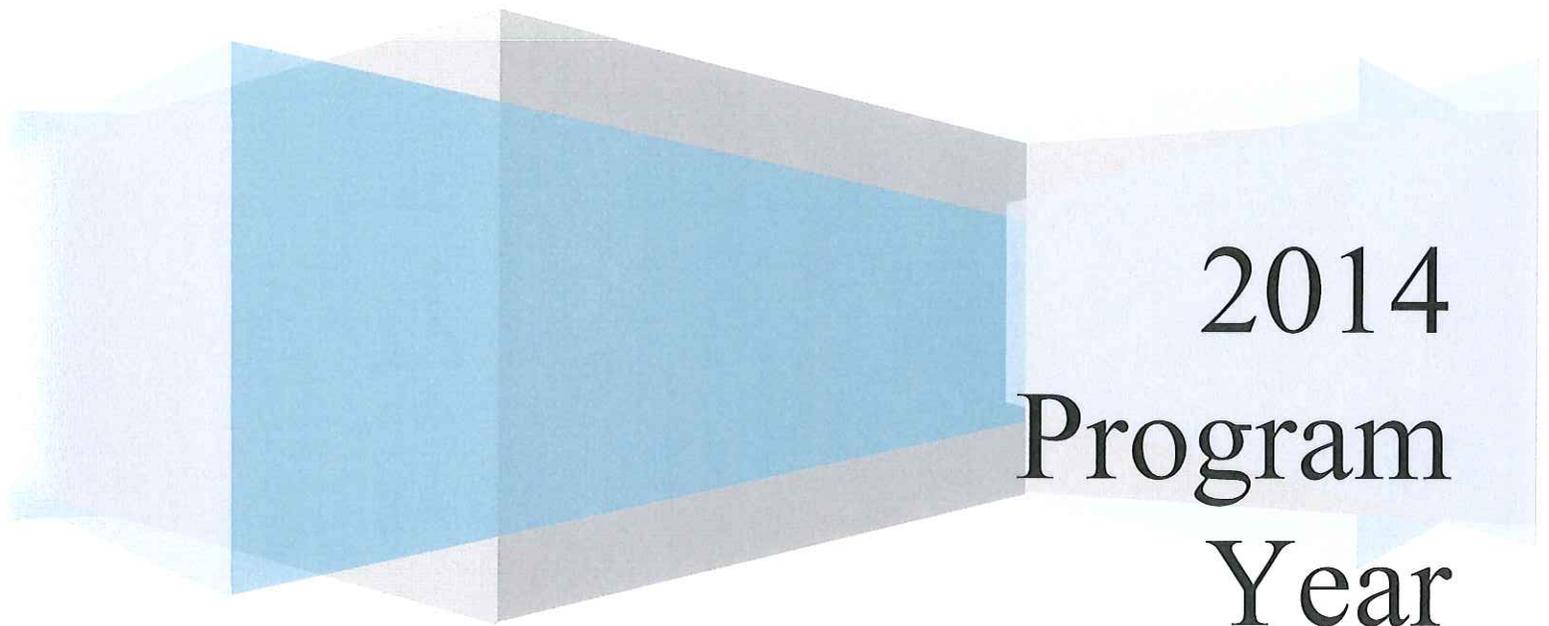


# CAPER

## Consolidated Annual Performance & Evaluation Report (Draft)

City of Michigan City



## II. Narratives

### General

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This document represents Michigan City's FY 2014 CAPER which:

- Evaluates strategies the City followed in carrying out its Community Development Block Grant (CDBG) programs for period October 1, 2014 through September 30, 2015; and
- Reports on how the city's housing and community development priorities, goals, and strategies established in the FY 2014 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 7, 2015 with a public hearing held on December 9, 2015. The final version complete with any necessary changes will be submitted to HUD by December 28, 2015.

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 9, 2015 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 23, 2015.

## **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 2015 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 persons with first month's rent and/or security deposits to ensure adequate housing for families. Specifically, these persons were spared homelessness because they avoided eviction or foreclosure. 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 105 persons. 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 funded with CDBG funds is 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 number of housing units completed under this program was seventeen (17) housing units.

The demand for the owner occupied rehab program has skyrocketed in the past year due to unemployment and the increased number of people needing assistance for older homes. This is an expensive program to operate for a variety of reasons, but one of the major reasons is the age of the homes within Michigan City and the deferment of regular maintenance. Since these homes often have deferred maintenance for decades in some cases, there are many serious code issues in the home. The City in 2014 is managing the RECAP program rather than having a sub recipient do this program. The City significantly changed some of the requirements of the program for both the homeowner and the contractor. The Homeowner now is required to sign a contract with the City and has responsibilities under the contract in order to avoid delay and confusion. It appears that these changes have been beneficial.

This program continues to give priority to the elderly, the disabled, and households with children under the age of six. In addition, the income level of the household is also a factor in who gets priority, with the lowest income receiving a higher priority.

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

CDBG funds supported the renovation of the Pullman Park in the Westside neighborhood, which is a target neighborhood. This park was made ADA accessible and was in serious need of renovation. As a result of CDBG funding this park is now more usable for disabled persons as well as able bodied residents. This neighborhood park serves the residents located near some of the Neighborhood Stabilization Grant homes and provides another stabilizing force within this neighborhood. This park will provide a model for upgrading Michigan City Parks in making them ADA compliant.

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

The 2014 program year marked some progress across a number of Consolidated Plan goals and objectives.

The Grace Learning Center operated by Citizens Concerned for the Homeless trained Extremely Low Income persons on use of their computer lab, job training, and also resume writing. The center increased the number of workshops relating to these programs and was a dramatic increase of residents using the computer lab during these new hours.

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 sub recipient agreements. This continues to be a high priority with many non profit agencies since lack of understanding of the federal regulations delay projects.
- Lack of jobs that provide benefits and a livable wage.

The following programmatic changes are proposed as a result of the 2014 experience. Programmatic changes proposed as a result of 2014 performance include:

- Continue to strengthen monitoring activity. Closely evaluate projects where funding is not being expended, and either re-program funding or work with sub recipients, 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 monitor the effectiveness of the CDBG programs especially the owner occupied rehabilitation program.
- 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 emphasis on developing solutions to the increasing vacant housing that has plagued the City of Michigan City.
- Households that contain a disabled person continues to get priority since these households have the fewest resources available to them.

### **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.

### **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. Target neighborhoods include the Westside and Eastport neighborhoods. The renovation of Pullman Park was the use of CDBG funds to further enhance the Westside neighborhood.

It is hoped 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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Limited CDBG funds were used to leverage not for profit organizations including Catholic Charities, Citizens Concerned for the Homeless, and Dunebrook. Resources from these organizations enabled the CDBG funds to be stretched further to serve the low-moderate income persons.

CDBG funds were also leveraged to obtain a PATH grant for the mental health facility, Swanson Center. The PATH grant also provides funding for a case manager that is located at the new Keys to Hope homeless day center. This partnership has been very successful in addressing out chronically homeless population.

### **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.
- **Lack of Private Investment.** Due to the decline of low-income neighborhoods it becomes very difficult to get private investment into the neighborhood thus limiting the employment opportunities so needed within the community. Even with the infusion of significant NSP funds into the Westside neighborhood, the private sector still is reluctant to consider this neighborhood as a possible

investment opportunity, especially small businesses. In addition, the City's Redevelopment Commission has invested into the Elston Grove neighborhood on the east side of Michigan City, including streetscape improvements, a new park, and a major improvement to Michigan Blvd. a major thoroughfare through the north end of Michigan City. All of these public investments into the low-moderate income neighborhoods are to lay the groundwork for hopefully private investment.

- **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. Michigan City continues to lose jobs especially good paying jobs with benefits to other countries and through consolidation.
- **Lack of education/training.** As well documented, a population with limited education has limited opportunity to compete for jobs. In addressing underserved needs, this has to be a major factor in limiting their chances for upward mobility. There really needs to be a comprehensive response to employability of low income persons. With the reduction in the number of semi-skilled positions in Michigan City retraining persons to enter the workforce that requires advanced education and vocational skill training is needed.
- **La Porte 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 has been working diligently on updating the 10 Year Plan to End Homelessness. It has since reorganized and is becoming more active in addressing the homeless issue. Achieving the goals of the 10 Year Plan is limited by the reduction in funding both federal and local.

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.

- **Keys to Hope Homeless Day Center.** This continues to be a high priority for the City of Michigan City. CDBG funds were used to assist this center in opening its doors. During the year there was a total foot traffic of 6,471 persons with an

average of over 33 daily visits. They have enrolled 194 people into the program and have helped refer many other members of the community to various local resources. Keys to Hope has provided 2,697 showers, 1,485 uses of the laundry units, 161 haircuts and 2,310 uses of the computer with internet access. They also have provided 80 class sessions.

This center was determined as a requirement by the Home Team members in order to fill the gap of homeless people who chronically reside in emergency shelter.

### **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.
- 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

The City has conducted on site monitoring during the 2014 Program Year of Dunebrook, Housing Opportunities, Stepping Stones, Citizens Concerned for the Homeless, and Catholic Charities. The on-site monitoring took place at each facility in May 2015 to

review files to determine whether income verification documentation was in compliance with the CDBG regulations. The City had no findings against any of the agencies.

In addition, the City on a regular basis does desk reviews of the sub recipients to ensure that they are in compliance with the regulations. The sub recipients funded in 2014 were in compliance with the CDBG regulations.

## **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 2014-2018 Consolidated Plan, as well as implemented the priority activities specified in the 2014 Action Plan.

The highest priority has been the owner occupied rehabilitation program called RECAP. 2014 is the first year that the City in conjunction with a contractor has taken over this program from a sub recipient. Applications are accepted in the Fall with the majority of the work planned to occur during the following Summer. During this past year, this program has been functioning smoothly and completed 17 houses. It has assisted disabled, the elderly and families with small children with much need repairs that has enabled them to remain in their homes.

One of the major goals of the Ten Year Plan to End Homelessness was to have a more comprehensive approach to homelessness in Michigan City and La Porte County. This continues to be the guiding document for the City in making funding decisions related to homelessness. The progress on the Plan has been slow with the major focus continuing to be permanent supportive housing. Permanent supportive housing was intended to relieve the stress of single homeless men and women living in the rotating church homeless shelter. This has not occurred however, the HOME Team continues to monitor progress in this area. The idea of a men's shelter still continues to be discussed however, there are two major factors that continue to impede this shelter, one is the lack of a not for profit provider that has the capacity to run and successfully operate a shelter, and the other factor is the resistance to providing a shelter within the Michigan City boundaries that is acceptable to the opponents of such a shelter.

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. Implementation of the 10 Year Plan has slowed significantly due to the loss of significant leaders familiar with the goals of the Plan.

The Committee have been reinstated and are in the process of addressing how much permanent supportive housing needs to be in La Porte County. The HOME Team has been successful in reaching out to the mental health agencies, and the hospitals to be involved 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.

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 the new requirements for placing the Consolidated Plan online. In addition as the City has taken over the RECAP program, staff will take advantage of financial, income verification of clients, and other training related to the implementation of the RECAP program. As other training opportunities become available, the City's CDBG staff will take advantage of them as funds allow.

### **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)**

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The City of Michigan City addressed its Analysis of Impediments to Fair Housing during 2014 to better address impediments. Impediments include:

- Allowable densities and location of multiple family units. The City of Michigan City updated its zoning ordinance which 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. Although NIMBY attitudes continue to be a problem in Michigan City the new construction of single family homes with NSP funds has made some headway into showing what affordable housing can look like. The NSP houses have received positive feedback.
- Financing for low-moderate income persons to obtain a mortgage in order to purchase a home is still difficult. Continuation of providing housing counseling is important for this population so that they are able to establish good credit that will help them qualify for a home loan. Loan rates are low right now so there are opportunities for a low-moderate income person to take advantage of these low rates if they are able to qualify.

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 because of the age of the housing stock in Michigan City.
- Lack of and access to funding for new construction of affordable housing units.
- Need for more job training and economic opportunities for low-moderate income persons.

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 a, 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) is composed of non-profit housing providers, Funders, neighborhood representatives, public housing residents, and representatives from the disabled and elderly communities. As they 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. The City has made some progress in this area with a form based zoning which is more flexible in density but has more requirements for architectural character. This zoning is only available with ¼ mile of the South Shore train station.
- 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.
- To address affordability, the City since taking over the RECAP(rehabilitation program) has made energy efficiency a top priority thus making the established housing more affordable.
- The North Central Community Action Agency and Catholic Charities are currently working to off-set the cost of deposits, utility connect/reconnection feeds, high late rent fees by paying deposits and offering one time emergency assistance payments respectively, The Michigan Town ship 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 adopted a revised Zoning Code. The Zoning Code looked at the following recommendations:
  - 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.

### **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 twelve housing units that were assisted with rehabilitation funds to increase energy efficiency, and to provide safe affordable housing.

During this grant year, Catholic Charities gave financial assistance to families with all of the head of households attended a self-sufficiency workshop, where they learned budgeting, goal-setting, how to pay for a college degree, credit repair, landlord/tenant law, HUD home ownership opportunities and more. Additionally, household heads were referred to the workshop by the Michigan & Coolspring Township Trustees, the Michigan City Housing Authority and the North Central Community Action Agency.

The Rental Assistance Program operated by the North Central Community Action Agency has an actual accomplishment of assisting 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.

### **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 179 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.
- 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

### **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 discharges from jails/prisons from becoming homeless.
- Create enough permanent supportive housing to accommodate those persons who are chronically homeless in Michigan City.

**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.
- 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 females living on limited or fixed incomes.

**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.

The City is using CDBG funds 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. During 2014 funds were provided for the Pullman park renovation which was completed during 2014.

## **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. These families either do not have permanent housing or are not employed. CDBG funds Dunebrook and their family support workers help the families on setting goals overcoming barriers to these goals.

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 A

## PUBLIC NOTICE

### **Consolidated Annual Performance & Evaluation Report (CAPER) 2014**

Notice is hereby given by the City of Michigan City that the Consolidated Annual Performance and Evaluation Report (CAPER) 2014 has been drafted and will be available to the public for review for a period of 15 days beginning December 7, 2015.

Notice is also hereby given that the City of Michigan City will hold a Public Hearing regarding the CAPER 2014 beginning at 3:00pm on Wednesday, December 9, 2015. The Public Hearing will held in the Planning Conference Room located in City Hall, 100 E. Michigan Blvd., Michigan City, IN 46360.

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 Consolidated Plan 2014-2018, and its one-year Annual Action Plan 2014 for the Community Development Block Grant Program (CDBG). The report covers community development objectives undertaken during the period of October 1, 2014 through September 30, 2015. 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 2014 CAPER will be 15 days, from December 7-December 23, 2015.

The public is invited to review and comment on the draft CAPER 2014 beginning December 7th and ending December 23, 2015. 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 28, 2015.

Deadline for comments is December 23, 2015 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 [judithp@emichigancity.com](mailto:judithp@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. 4<sup>th</sup> 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. 340 for assistance with translation or accommodations for individuals with disabilities. Reasonable accommodations will be made upon a timely request.



APPENDIX B  
BENEFICIARY INFORMATION

**City of Michigan City Public Service Program  
Quarterly Report Form**

NAME OF ORGANIZATION: SWANSON CENTER

ACTIVITY NAME: PATH

PERIOD COVERED BY THIS REPORT: OCT 2014-SEPTEMBER 2015

Claim # 4TH QTR

Prepared by: TERRY MASTERSON

Telephone: 219-873-9825

Date Submitted: 10/13/15

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

HOUSEHOLD INCOME	PERSONS SERVED YTD
Incomes Between 0%-30% MFI	73
Incomes between 31%-50% MFI	
Incomes between 51%-80% MFI	
Incomes over 80% MFI	
<b>Total Number Served</b>	<b>73</b>

Number of Female Heads of Household  14

Elderly/Individuals  2

Handicapped (Individuals)

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

SINGLE RACE	# Served	# Hispanic
White	42	
Black or African American	27	
Asian		
American Indian or Alaskan Native (incl. Centr/South Amer)	1	1
Native Hawaiian or other Pacific Islander		
<b>MULTI RACE</b>	<b># Served</b>	<b># Hispanic</b>
American Indian or Alaskan Native & White	1	
Black or African American & White	2	1
Asian & White		
Black or African American & American Indian or Alaskan Native		
Other BI or Multi-racial		
<b>Total by Race/Ethnicity</b>	<b>73</b>	<b>2</b>

Are totals by income and race equal?  yes

If "ERROR" message appears please correct your entries.

**Agreement Information**

Contract Budget (from Agreement)	20,000
Total Previous Claims	18,333.34
Balance	1,666.66

Please describe your activities and results for this period:  
See attached

**Expendings**

a. Total CDBG funds received by Agency for the activity:	18,333.34
b. State Funding received for this activity	57,475
c. Local Funding received for this activity	20500
d. Private Funding received for this activity	
e. Total of all funds received by Agency for all activities	96,308.34
f. Total of all funds received by Agency for this activity (a+b+c+d)	96,308.34
Percentage of CDBG funds to total fund for Activity (a/e)	19.04%
Percentage of CDBG funds to total Agency funds (a/f)	19.04%

Signature, Executive Director

*[Signature]* 10/13/15

I CERTIFY THAT THE ABOVE COSTS HAVE BEEN INCURRED AND PAYMENT HAS BEEN MADE AND THAT THE NECESSARY SUBSTANTIATING DOCUMENTATION IS ATTACHED.

City of Michigan City Public Service Program  
Quarterly Report Form

NAME OF ORGANIZATION: **Stepping Stone Shelter for Women, Incorporated**  
 ACTIVITY NAME: **Domestic Violence Shelter**  
 PERIOD COVERED BY THIS REPORT: **07/01/2015 - 09/30/2015**

NUMBER OF UNDUPLICATED BENEFCIARIES SERVED  
MICHIGAN CITY RESIDENTS ONLY

HOUSEHOLD INCOME	PERSONS SERVED YTD
Incomes between 0%-30% MFI	75
Incomes between 31%-50% MFI	
Incomes between 51%-80% MFI	
Incomes over 80% MFI	
<b>Total Number Served</b>	<b>75</b>

Number of Female Heads of Household	37
Elderly (Individuals)	1
Handicapped (Individuals)	0

ETHNIC/RACIAL DATA FOR ALL PERSONS SERVED DURING YEAR			
SINGLE RACE	# Served	# Hispanic	
White	32	4	
Black or African American	28		
Asian			
American Indian or Alaskan Native (incl. Cent/South Amer)			
Native Hawaiian or other Pacific Islander			
MULTI RACE			
American Indian or Alaskan Native & White	# Served	# Hispanic	
Black or African American & White	15		
Asian & White			
Black or African American & American Indian or Alaskan Native			
Other BI or Multi-racial			
<b>Total by Race/Ethnicity</b>	<b>75</b>		

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

Prepared by: **Mary Anderson**  
 Telephone: **(219) 879-4615**  
 Date Submitted: **10/12/2015**

Agreement Information	
Contract Budget from Agreement	10,000.00
Total Previous Claims	6,045.10
Balance	3,954.90

Please describe your activities and results for this period: During this 4th quarter our staff gave a community outreach in Michigan City area at the Exchangee Club with 28 Women on the trauma and the effect of sexual assault/domestic violence. During this quarter 38 Women and 37 children were provided shelter, food, clothing, case management. Weekly supports were held for victims domestic violence/sexual assault, adult molested as children. Our child case manager worked with our children on good touch/bad touch. Staff received 196 crisis call.

Levending	
a. Total CDBG funds received by Agency for the activity:	10,000.00
b. State Funding received for this activity	45,000.00
c. Local Funding received for this activity	30,000.00
d. Private Funding received for this activity	40,500.00
e. Total of all funds received by Agency for all activities	115,500
f. Percentage of CDBG funds to total fund for Activity (a/d):	38.98%
Percentage of CDBG funds to total Agency funds (a/h):	
Signature, Executive Director	10/12/2015

I *Mary Anderson* certify that the above costs have been incurred and payment has been made and that the necessary substantiating documentation is attached.

**City of Michigan City Public Service Program  
Fiscal Year 2014 Invoice**

NAME OF ORGANIZATION:	Catholic Charities - Diocese of Gary
ACTIVITY NAME:	Preventing Homelessness through Financial Assistance & Self-Sufficiency Wksp
PERIOD COVERED BY THIS REPORT:	7/01/2015 - 9/30/2015
	Claim #4

Prepared by:	Ed Merrion
Telephone:	219) 879-9312
Date Submitted:	9/30/2015

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

HOUSEHOLD INCOME	PERSONS SERVED YTD
Incomes between 0%-30% MFI	45
Incomes between 31%-50% MFI	40
Incomes between 51%-80% MFI	10
Incomes over 80% MFI	10
<b>Total Number Served</b>	<b>105</b>

Number of Female Heads of Household	18
Elderly/Individuals	
Handicapped (Individuals)	1

ETHNIC/RACIAL DATA FOR ALL PERSONS SERVED DURING YEAR		
SINGLE RACE	# Served	# Hispanic
White	36	9
Black or African American	69	0
Asian		
American Indian or Alaskan Native (incl. Centr/South Amer)		
Native Hawaiian or other Pacific Islander		
<b>MULTI RACE</b>	<b># Served</b>	<b># Hispanic</b>
American Indian or Alaskan Native & White		
Black or African American & White		
Asian & White		
Black or African American & American Indian or Alaskan Native		
Other Bi or Multi-racial		
<b>Total by Race/Ethnicity</b>	<b>105</b>	<b>9</b>

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

Agreement Information	
Contract Budget (from Agreement)	15000
Total Previous Claims	15000
Balance	0

Please describe your activities and results for this period:  
We used all funds by June 30, 2015. Therefore, we did not have any activities or results for the 4th quarter.

Leveraging	
a. Total CDBG funds received by Agency for the activity:	23775
b. State Funding received for this activity	7440
c. Local Funding received for this activity	21725
d. Private Funding received for this activity	10000
e. Total of all funds received by Agency for this activity(a+b+c+d)	62940
f. Total of all funds received by Agency for all activities:	
Percentage of CDBG funds to total fund for Activity (a/e):	37.70%
Percentage of CDBG funds to total Agency funds (a/f):	#DIV/0!
	#####

Signature, Executive Director



I CERTIFY THAT THE ABOVE COSTS HAVE BEEN INCURRED AND PAYMENT HAS BEEN MADE AND THAT THE NECESSARY SUBSTANTIATING DOCUMENTATION IS ATTACHED.

**City of Michigan City Public Services Program  
Quarterly Beneficiaries Report**

<b>NAME OF ORGANIZATION:</b>	North Central Community Action Agencies, Inc.
<b>ACTIVITY NAME:</b>	CDBG Rental Assistance
<b>PERIOD COVERED BY THIS REPORT:</b>	07/1/2015 - 09/30/2015

<b>Prepared by:</b>	Linda Martin
<b>Telephone:</b>	219-872-1201
<b>Date Submitted:</b>	7/26/2015

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

HOUSEHOLD INCOME	PERSONS SERVED YTD
Incomes between 0%-30% MFI	27
Incomes between 31%-50% MFI	0
Incomes between 51%-80% MFI	0
Incomes over 80% MFI	0
<b>Total Number Served</b>	<b>27</b>
<b>Number of Female Heads of Household</b>	<b>0</b>

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

SINGLE RACE	# Served	# Hispanic
White	3	1
Black or African American	16	7
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>19</b>	<b>8</b>

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

Agreement Information	
Contract Amount	15000
Total Previous Claims	15000
Balance	0

Please describe your activities and results for: 01/1/2015 - 03/31/2015:			
Budget	Previous Claimed	Balance	
Admin	3000.00	1889.07	1110.93
Staff			
Assistance	12000.00	10604.00	1396.00
<b>Total</b>	<b>15000.00</b>	<b>12493.07</b>	<b>2506.93</b>
Families received rental assistance to keep them from being homeless.			
<b>Final report on the percentage of CDBG funds to Agency funds:</b>			
a. Total CDBG funds received by Agency for the activity:		15000	
b. Total of all funds received by Agency for the activity:		15000	
c. Total of all funds received by Agency for all activities:		15000	
Percentage of CDBG funds to total fund for Activity (a/b):			1
Percentage of CDBG funds to total Agency funds (a/c):			1

  
Signature, Executive Director

10-19-15

**City of Michigan City Public Services Program  
Quarterly Beneficiaries Report**

**NAME OF ORGANIZATION:** Citizens Concerned for the Homeless, Inc  
**ACTIVITY NAME:** Grace Learning Center  
**PERIOD COVERED BY TR REPORT:** April 1, 2015 – June 30, 2015

**Prepared by:** Kristen Patterson  
**Telephone:** (219) 879-6788  
**Date Submitted:** 16-Oct-15

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

HOUSEHOLD INCOME	PERSONS SERVED YTD
Incomes between 0%-30% MFI	61
Incomes between 31%-50% MFI	0
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>38</b>

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

SINGLE RACE	# Served	# Hispanic
White	30	0
Black or African American	27	0
Asian	0	0
American Indian or Alaskan Native (incl. Cent/South Amer)	0	0
Native Hawaiian or other Pacific Islander	1	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	3	4
<b>Total by Race/Ethnicity</b>	<b>57</b>	<b>4</b>

Are totals by income and race equal?  yes

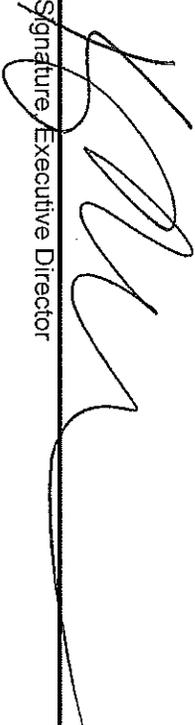
If "ERROR" message appears please correct your entries.

Agreement Information	
Contract Amount	\$ 16,000.00
Total Previous Claims	\$16,000.00
Balance	\$0.00

**Please describe your activities and results for 04/01/2015 - 06/30/2015:**  
 Over the course of the year, Grace Learning Center has serviced 61 homeless individuals in addition to 285 individuals that were not homeless. These 346 total participants have completed 299 computer-related goals ranging from looking and applying for jobs and housing on the computer to gaining basic computer skills, writing resumes, and filing for unemployment. In regards to tutoring, GLC provided one-on-one assistance with reading, language, and math for 23 clients. In addition to general education tutoring, 36 separate individuals were tutored in preparation to take the test to gain their High School Equivalency Diploma.

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

a. Total CDBG funds received by Agency for the activity:	15,000
b. Total of all funds received by Agency for the activity:	61075
c. Total of all funds received by Agency for all activities:	82075
Percentage of CDBG funds to total fund for Activity (a/b):	0.2456
Percentage of CDBG funds to total Agency funds (a/c):	0.18276

Signature:   
 Executive Director

**City of Michigan City Public Services Program  
Quarterly Beneficiaries Report**

**NAME OF ORGANIZATION:** Dunebrook  
**ACTIVITY NAME:** Community Partners  
**PERIOD COVERED BY THIS REPORT:** 7/1/2015-9/30/2015

**Prepared by:** Lisa Sharp/Lena Richie  
**Telephone:** (219) 874-0007 ext 309  
**Date Submitted:** 10/8/15

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

HOUSEHOLD INCOME	PERSONS SERVED YTD
Incomes between 0%-30% MFI	4
Incomes between 31%-50% MFI	2
Incomes between 51%-80% MFI	2
Incomes over 80% MFI	0
<b>Total Number Served</b>	<b>8</b>
<b>Number of Female Heads of Household</b>	<b>8</b>

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

SINGLE RACE	# Served	# Hispanic
White	6	0
Black or African American	2	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>8</b>	<b>0</b>

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

If "ERROR" message appears please correct your entries.

**Agreement Information**

Contract Amount	\$16,000.00
Total Previous Claims	\$16,000.00
Balance	\$0.00

Please describe your activities and results for 7/1/2015-9/30/15: The Community Partner's Program served 16 unduplicated families with home visitation services who lived in Michigan City. During this quarter there were 32 home visits conducted. Out of these 16 families, 8 of them were new enrollments. These families have issues either with permanent housing, employment, rent or utility payment, legal concerns, or are in need of positive parenting skills. The Family Support Workers help the families on setting goals and overcoming barriers to those goals.

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

a. Total CDBG funds received by Agency for the activity:	\$3,850.00
b. Total of all funds received by Agency for the activity:	\$45,787.00
c. Total of all funds received by Agency for all activities:	\$601,194.00
Percentage of CDBG funds to total fund for Activity (a/b):	8.41%
Percentage of CDBG funds to total Agency funds (a/c):	0.64%

Signature, Executive Director 

**City of Michigan City Public Services Program  
Quarterly Beneficiaries Report**

COMPLETE THE GRAY AREAS ONLY.

<b>NAME OF ORGANIZATION:</b>	Housing Opportunities
<b>ACTIVITY NAME:</b>	Housing Counseling
<b>PERIOD COVERED BY THIS REPORT:</b>	10/1/2014 to 9/30/2015

<b>Prepared by:</b>	Debbie Kardos
<b>Telephone:</b>	(219) 548-2800
<b>Date Submitted:</b>	10-12-15

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

HOUSEHOLD INCOME	PERSONS SERVED YTD
Incomes between 0%-30% MFI	10
Incomes between 31%-50% MFI	11
Incomes between 51%-80% MFI	12
Incomes over 80% MFI	0
<b>Total Number Served</b>	<b>33</b>
<b>Number of Female Heads of Household</b>	<b>19</b>

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

SINGLE RACE	# Served	# Hispanic
White	3	0
Black or African American	30	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>33</b>	<b>0</b>

**Are totals by income and race equal?**  yes  no

If "ERROR" message appears please correct your entries.

Agreement Information	
Contract Amount	\$10,000.00
Total Previous Claims	\$2,864.98
Balance	\$7,135.02

Please describe your activities and results for 2015:  
12 completed pre-purchase education classes  
6 received one-on-one counseling

Final report on the percentage of CDBG funds to Agency funds:	
a. Total CDBG funds received by Agency for the activity:	\$2,219.00
b. Total of all funds received by Agency for the activity:	\$19,750.00
c. Total of all funds received by Agency for all activities:	\$2,021,891.00
Percentage of CDBG funds to total fund for Activity (a/b):	0.11235443
Percentage of CDBG funds to total Agency funds (a/c):	0.001097487

  
Signature, Executive Director