

City of Michigan City  
Ron Meer, Mayor

# **Housing and Community Development 2016 Action Plan (DRAFT)**

The third of five Annual Action Plans under the  
City of Michigan City Housing and Community Development  
Consolidated Plan for 2014-2018

August 2016

Prepared by:

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# Executive Summary

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

### 1. Introduction

The Housing and Community Development Act of 1974, as amended, and the National Affordable Housing Act of 1990 require jurisdictions receiving assistance under the U.S. Department of Housing and Urban Development's Community Planning and Development programs to prepare and submit a five year Consolidated Plan detailing the use of federal resources. As an entitlement community, the City of Michigan City receives an annual award through the Community Development Block Grant (CDBG) Program which requires filings of an Annual Action Plan and a Consolidated Annual Performance Evaluation Report (CAPER). The Community Development Division is the lead agency responsible for the coordination and administration of the City's CDBG program.

The 2016 Annual Action Plan includes the objectives and outcomes identified in the plan as well as an evaluation of past performance, a summary of the citizen participation and consultation process, a summary of comments or views and a summary of comments or views not accepted and the reasons. This Action Plan describes how Michigan City plans to spend its CDBG funds for the 2016 program year. It also identifies actions that the CDBG program and other local organizations may use to further the strategies in the City of Michigan City's Consolidated Plan for the years 2014-2018.

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

The overall goal of the community planning and development programs is to develop viable communities by providing decent housing, expanded economic opportunities and a suitable living environment, for low and moderate income persons. With this year's funding, the City and its sub recipients plan to:

- To provide for rental assistance for families to avoid homelessness.
- Help residents to remain in their housing living independently through housing counseling, security deposits, and housing rehabilitation.
- Assist the homeless in providing shelter, case management and self-sufficiency counseling.
- Improve the quality of life by renovating a park within the Eastport target area.

### 3. Evaluation of past performance

To summarize past performance for the 2016 Action Plan, a short discussion of new, discontinued, and continuing activities and projects follows:

#### Continuing efforts:

- Owner Occupied Rehabilitation Program RECAP program: This is an extremely popular program that will continue during the 2016 program year. Priority is given to the elderly, disabled and families with children under the age of six, household income and whether the homeowner resides in the target areas of Westside and Eastport. CDBG staff does a survey. The beneficiaries for this program would like it expanded, however due to the limitations of funding, this currently is not possible.
- Public Service Projects: The City issued a request for Grant Proposals for the 2015 Program Year with an option to renew for 2016. The City will be funding Northern Central Community Action Agency, Catholic Charities, and Citizens Concerned for the Homeless, and Swanson Center. The CDBG Public Service grants are provided to not-for-profit agencies and they continue to provide services to low and moderate income individuals and families. Public Service continue to be spent quickly, especially the rental assistance and services to the homeless.

#### New Projects:

- Park project: this year CDBG funds are proposed to be used for the renovation of a neighborhood park in the Eastport neighborhood. This was identified through a survey of the Eastport neighborhood as a high priority. Parks always seem to be a good fit for a LMI neighborhood that assists beneficiaries over a broader scale than the current programs that the City is funding.
- Fair housing outreach: CDBG funds are proposed to be used for public education and outreach regarding fair housing. This was identified as a need during a HUD monitoring.

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

Comments on the 2016 Action Plan were accepted from July 8, 2016 to August 8, 2016. One public hearing was held on July 14, 2016 to provide input into the 2016 Action Plan. Copies of the plan were available in the Planning Department, in the website at [www.emichigancity.com](http://www.emichigancity.com) and at the Michigan City Housing Authority. In addition, the Eastport neighborhood planning process included input from the Eastport neighborhood through a public meeting on June 16, 2016.

#### **5. Summary of public comments**

To Be Determined.

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

To be determined.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Judith Pinkston, CDBG Director	Planning and Inspection Department

**Table 1 – Responsible Agencies**

The Michigan City Planning Department is the lead agency responsible for administering CDBG program covered by this Annual Action Plan. The Michigan City Citizen’s Advisory Committee serves in an advisory capacity to the city on all matters concerning the development of the Annual Action Plan and the allocation of CDBG funds. The CAC is made up of the following organizations:

- Senior Citizen Center
- Wabash neighborhood
- Elston Grove Neighborhood Association
- 5<sup>th</sup> Ward neighborhood
- Eastport neighborhood
- Redevelopment Commission
- Michigan City Housing Authority
- Unity Foundation

In addition to members of the CAC, the city also consulted with the following entities in the course of preparing this Annual Action Plan:

- Michigan City Housing Authority
- Michiana Resources
- Michigan City Housing Development Corp.
- Citizens Concerned for the Homeless
- Michigan City Redevelopment Commission
- Stepping Stone Domestic Violence Shelter
- La Porte County Habitat for Humanity
- Area II Agency on Aging & Community Services
- Swanson Center
- Michigan Township Trustee

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

### **1. Introduction**

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

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

- The La Porte County HOME team is currently responsible for promoting and enhancing better coordination of programs and services in Michigan City. Members of the La Porte County HOME Team include homeless service providers, the Michigan City Housing Authority, health providers, the city, and funders. HOME Team meetings focus on developing a holistic approach to addressing homelessness, transitional housing, supportive services, and permanent affordable housing needs in Michigan City, La Porte, and La Porte County. The group is currently in the process of reaching out to mental health and disability services providers as well as for-profit housing developers.
- The HOME Team is providing the leadership on the 10 Year Plan to End Homelessness and also the establishment of the Single Room Occupancy (SRO) and permanent supportive housing for single men and women. Subcommittees of the HOME Team provide the focus and expertise needed to achieve the goals and projects identified by the HOME Team as critical to meeting the needs of low-income persons and families.
- The City has made a commitment to work to strengthen and support the capacity of local organizations to meet community needs and to be proactive in developing strategies to help meet the changing needs of service providers. To this extent, the city will continue to provide the technical assistance (facilitation, strategic planning, collaborative grant development support, leadership training) necessary to help agencies continue to collaborate and coordinate to effectively and efficiently provide services to residents.
- The Michigan City Planning and Inspection Department will continue to work closely with the Michigan City Housing Authority on all affordable housing programs and initiatives. The organizational relationship between Michigan City and the Michigan City Public Housing Authority is as follows:
  - a) The Mayor is the appointing official for the Board of Commissioners.
  - b) The Housing Authority has its own personnel policy, contracting procedures, and follows HUD Procurement Policy and Procedures. The Housing Authority does try to keep their personnel policies in line with the city’s program
  - c) The City provides garbage collection for the Housing Authority’s developments. Other services are provided on an as needed basis (i.e. ice removal and special inspections).
  - d) It is the practice of the Housing Authority to work with the Michigan City Zoning and Planning Department when proposing new housing developments for our community.
  - e) The Housing Authority submits plans to the City for their approval.

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

The biggest effort has been the funding of Keys to Hope, an agency funded with CDBG that centralizes case management for homeless persons. This agency in coordination with Swanson Center provides Michigan City with resources to assist the homeless especially the mentally ill persons who are at risk for becoming chronically homeless. Keys to Hope is a one stop shop for linking available resources to persons who are homeless or at risk for being homeless.

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

The City does not receive ESG funds.

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

The City of Michigan City works closely with the following agencies and continues to develop an effective institutional structure and enhance organizational coordination. Most of these agencies are members of the La Porte County HOME TEAM:

Organization/Provider	General Information
Michigan City Housing Authority 621 E. Michigan Blvd. Michigan City, IN 46360	Public Housing and Section 8 Vouchers <ul style="list-style-type: none"> <li>• 177 public housing rental units</li> <li>• 26 Turnkey III homeownership units</li> <li>• 6 transitional housing units for men</li> <li>• 261 Section 8 Vouchers</li> </ul>
Michigan City Housing Development Corporation 621 E. Michigan Blvd. Michigan City, IN 46360	Provide affordable housing services such as rehabilitation and construction of new homes.
North Central Community Action Agency 301 E. 8 <sup>th</sup> Street Michigan City, IN 46360	<ul style="list-style-type: none"> <li>• Energy Assistance Program</li> <li>• Weatherization Assistance</li> <li>• Housing Services</li> <li>• Community Service and Outreach programs</li> </ul>
Catholic Charities	Provides Rental Assistance and Housing counseling for

321 W. 11 <sup>th</sup> Street Michigan City, IN 46360	Families
Michigan Township Trustee 531 E. Michigan Blvd. Michigan City IN 46360	Township trustees can help with shelter, food, clothing, utilities, rental assistance and medical expenses within certain guidelines
La Porte County Habitat for Humanity 809 Jefferson Avenue La Porte, Indiana 46360	Constructs houses for low-income residents. The Michigan City Habitat for Humanity and La Porte County Habitat for Humanity merged.
Michigan City Economic Development Corporation 2 Cadence Park Plaza Michigan City, IN 46360	Provides services, programs, and one-on-one assistance to the business community in Michigan City. The MCEDC works to bring together a collaboration of resources, such as city and government officials, the appropriate municipal departments, utility engineers, and the expertise of business leaders.
Citizens Concerned for the Homeless 1005 W. 8 <sup>th</sup> Street Michigan City, IN 46360	<ul style="list-style-type: none"> <li>• 30 Day Shelter for families and children</li> <li>• Have provided some rental assistance</li> <li>• Provide referrals</li> </ul>
Stepping Stone P.O. Box 1045 Michigan City, IN 46360	<ul style="list-style-type: none"> <li>• 45 Day Emergency Shelter for victims for domestic violence and their minor children</li> <li>• Must be victims of domestic violence</li> <li>• Transitional Housing Program that can accommodate 15 families</li> </ul>
Salvation Army 1201 S. Franklin Street Michigan City, IN 46360	<ul style="list-style-type: none"> <li>• Homeless men's shelter program will not be run by the Salvation Army this summer</li> <li>• Faith Based Men's Shelter group manages the winter program</li> </ul>
La Porte County Juvenile Services Center 384 S. Ziglar Road La Porte, IN 46350	<ul style="list-style-type: none"> <li>• Provides emergency services for youth that have been reported or notified as homeless</li> <li>• Acts as transitional housing while foster care or some other alternative living situation such as a relative is sought</li> </ul>
Pact-Bradley House 132 E. 6 <sup>th</sup> Street Michigan City, IN 46360	<ul style="list-style-type: none"> <li>• Federal Half-Way House for those leaving federal penitentiary or sentenced out of local courts</li> <li>• Currently serve 59 people in their facility (50 men and 9 women).</li> </ul>
La Porte County Division of Family & Children 1551 S. Woodland Michigan City, IN 46360	<ul style="list-style-type: none"> <li>• Temporary Assistance for Needy Families (TANF)</li> <li>• Food Stamps</li> <li>• Medicaid/Hoosier Health wise</li> </ul>
Real Services Area II Agency on Aging 2626 N. State Road 39 La Porte, IN 46350	<ul style="list-style-type: none"> <li>• Provides in-home supportive services which allow elderly and/or disabled to remain in their homes as long as possible thus providing maximum independence.</li> <li>• Services include: Case management, adaptive aides adult day service, attendant care, homemaker, home delivered meals, home modifications, and respite care</li> </ul>

<p>La Porte County Council on Aging/Parents &amp; Friends 800 Michigan Avenue La Porte, IN 46350</p>	<ul style="list-style-type: none"> <li>• Provide older adult services, planning and coordination, transportation, rural meals on wheels, assistance to the homebound elderly, guardianship and protective services</li> </ul>
<p>Swanson Center 450 St. John Road, Suite 601 Michigan City, IN 46360</p>	<ul style="list-style-type: none"> <li>• Provides housing programs and supportive services to mentally ill and/or substance abusers</li> <li>• Provides intake evaluation, face-to-face counseling sessions, telephone consultations, and assessment for hospitalization</li> <li>• Assist clients who are returning to the community from mental health institutions and require a structured living setting</li> </ul>
<p>Keys to Hope Michigan City, IN</p>	<ul style="list-style-type: none"> <li>• Provides coordinated case management for homeless and low-income persons. Provides showers and laundry facilities and assistance to get connected to mainstream services</li> </ul>
<p>Michiana Resources 4315 E. Michigan Boulevard Michigan City, IN</p>	<ul style="list-style-type: none"> <li>• Provides vocational/developmental rehabilitation services.</li> </ul>
<p>Barker Woods Enrichment Center 3200 S. Cleveland Ave.</p>	<ul style="list-style-type: none"> <li>• Provides speech, hearing and physical therapy to infants and toddlers from birth to 3 years old</li> <li>•</li> </ul>
<p>First Steps 901 Woodland Ave. Michigan City, IN</p>	<ul style="list-style-type: none"> <li>• Early intervention for families that have infants and toddlers with developmental delays or who show signs of being at-risk to have certain delays in the future.</li> </ul>
<p>Goodwill Industries 1209 Franklin Street Michigan City, IN</p>	<ul style="list-style-type: none"> <li>• Provides vocational rehabilitation programs for physically, mentally, and emotionally disabled adults</li> </ul>
<p>VNA Home Care Services 901 S. Woodland Ave. Michigan City, IN</p>	<ul style="list-style-type: none"> <li>• Provides assistance to family care-givers of emotionally disturbed children, developmentally disabled or mentally ill (all ages)</li> <li>• Provides a wide range of medical care and services in patients' homes</li> </ul>
<p>Aliveness Project 301 E. 8<sup>th</sup> St. Michigan City, IN</p>	<ul style="list-style-type: none"> <li>• Provides comprehensive case management and supportive services to persons with HIV/AIDS</li> </ul>
<p>St. Anthony's Hospice Home Care 2424 Franklin St. Michigan City, IN</p>	<ul style="list-style-type: none"> <li>• Provide out-patient care-in-home care for the elderly</li> </ul>
<p>Dunes Fellowship House 211 E. 6<sup>th</sup> Street Michigan City, IN</p>	<ul style="list-style-type: none"> <li>• Provide residence for men who are recovering alcoholics and substance abusers</li> </ul>
<p>The Arbors 1101 East Coolspring Ave. Michigan City, IN</p>	<ul style="list-style-type: none"> <li>• Assisted living facility for the elderly</li> <li>• About 50% are low-income and Medicaid</li> <li>• Patients are referred by the hospital</li> </ul>
<p>United Way of La Porte County</p>	<ul style="list-style-type: none"> <li>• Planning organization that utilizes an annual fund</li> </ul>

800 Lincolnway, Suite 306 La Porte, In	raising campaign to address community problems
Unity Foundation of La Porte County 619 Franklin St Michigan City, IN 46361	<ul style="list-style-type: none"> <li>Discretionary and field of interest grants to charitable organizations in the area of arts, education, health and human services, the environment, and the community.</li> </ul>
Duneland Health Council P.O. Box 9327 Michigan City, IN	<ul style="list-style-type: none"> <li>The Duneland Health Council's main purpose is to improve the health and general welfare of the greater Michigan City, in community. Grants are primarily given to projects relating to health issues.</li> </ul>
Michigan City Planning Commission 100 East Michigan Boulevard Michigan City, IN	The Planning Commission is appointed to ensure an orderly arrangement of overall designs and objectives for new projects within the City.
Michigan City Redevelopment Commission 100 East Michigan Boulevard Michigan City, IN	The Michigan City Redevelopment Commission is a five-member board that oversees the City of Michigan City Department of Redevelopment. Established under state law, the Commission is empowered to clear, plan, and redevelop blighted areas and to undertake economic development in previously undeveloped or in developing areas within the city limits of Michigan City. The Redevelopment Commission's mission is to address conditions associated with (1) blight (in formally designated "redevelopment areas") and (2) the underutilization of land or barriers to development.
Michigan City Historic Review Board 100 East Michigan Boulevard Michigan City, IN	The mission of the Historic Review Board is to guide the development, redevelopment, rehabilitation, maintenance, and preservation of properties in Michigan City's Historic Districts, thereby protecting the integrity of the city's historic neighborhoods.
Michigan City Urban Enterprise Association 2601 E. Michigan Blv. Michigan City, IN	Indiana Enterprise Zone Program is to improve the quality of life in designated enterprise zones through community and business redevelopment initiatives.

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

There were no agencies identified that were left out of this process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Eastport Neighborhood Plan	Planning & Inspection Dept.	The goals of the this plan which is still under development overlap directly with the Strategic Plan goals of increasing the quality of life in the target area community of Eastport. This is a local planning effort that the City is providing \$30,000 of general funds for the creation of this document. This effort is in coordination with the new Police Station scheduled to open in August 2016 in the Eastport neighborhood.

**Table 3 – Other local / regional / federal planning efforts**

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

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

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public meeting	Eastport	Approximately 20	No comments		
2	Public hearing	LMI persons	TBD	TBD	TBD	

Table 4 – Citizen Participation Outreach

## Expected Resources

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

#### Introduction

#### Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	Federal	Administration; housing; public improvements; public services	620,901	0	0	620,901	Allocation is expected to be spent during program year.
ESG	Federal	Domestic Violence Shelter for Women	38,061			38,061	Stepping Stones Use of funds for domestic violence victims
ESG	Federal	Homeless Shelter for Women and Children	50,000	0	0	50,000	Citizens Concerned for Homeless operates the Family Homeless Center in Michigan City
Public Housing Operating fund	Federal	Public Housing	232,978	0	0	232,978	Includes Homeownership Subside
Section 8 Tenant-Based Rental Assistance	Federal	Rental Assistance for Low income persons	287			287	Housing Choice Vouchers
Michigan Township Trustee; Coolspring Township Trustee	State	Assistance for low income persons	0				Direct Assistance Fund – Basic needs; utilities; basic medical; food; job; transportation

Table 5 - Expected Resources – Priority Table

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

CDBG does not require matching funds. CDBG leverages other funds that a sub recipient may receive through their organization but the primary funds used are CDBG funds. CDBG funds are leverages to obtain the PATH grant that assists Swanson Center with hiring a case manager to address the chronically mentally ill homeless persons. CDBG funds are also leveraged with the City of Michigan City code enforcement to identify and demolish blighted and unsafe buildings. Michigan City has a declining population, high unemployment rate, and a high poverty rate thus stretching resources thin in the City.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
0	Affordable Housing	2014	2019	Affordable Housing Public Housing	Westside Eastport	Housing acquisition, rehab and construction	CDBG: \$306,721	Homeowner Housing Rehabilitated: 9 Household Housing Units
2	Reduce Homelessness	2014	2019	Homeless	Westside Eastport	Homeless Self Sufficiency/Case Management Shelter facilities or Shelter Beds	CDBG: \$48,000	Homeless Person Overnight Shelter: 30 Persons Assisted Homelessness Prevention: 50 Persons Assisted
3	Self-Sufficiency	2014	2019	Affordable Housing Public Housing	Westside Eastport	Removal of barriers to affordable housing Homeowner/Renter self-sufficiency	CDBG: \$30,000	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Special Needs Assistance	2014	2019	Non-Homeless Special Needs	Westside Eastport	Homeless Self Management Shelter facilities or Shelter Beds Healthcare and mental health counseling Special needs case management and counseling Assistance to persons with special needs	CDBG: \$22,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Homelessness Prevention: 50 Persons Assisted

Table 6 – Goals Summary

### Goal Descriptions

Table 7 – Goal Descriptions

<b>0</b>	<b>Goal Name</b>	Affordable Housing
<b>Goal Description</b>	The City provides rehabilitation assistance to the City with special emphasis on the target areas. This rehabilitation is for exterior work that includes roofs, siding, insulation, doors, and foundations. The City gives priority to the elderly, the disabled and families with children under the age of 6.	
<b>2</b>	<b>Goal Name</b>	Reduced Homelessness
<b>Goal Description</b>	This goal to attack homelessness through the use of the 10 year plan to end homelessness adopted in 2009. Progress has been made with a centralized center to connect homeless people to services and agencies who can help them.	

3	<b>Goal Name</b>	Self-Sufficiency
	<b>Goal Description</b>	This goal is to provide information and resources to persons needing assistance with budgeting, finance, employment, life skills, food, and education. This goal hopes to achieve more independence from people who are struggling with poverty.
4	<b>Goal Name</b>	Quality of Life
	<b>Goal Description</b>	This goal is to help improve living conditions within a neighborhood to make it a better place to live. Usually this includes renovation of parks that have fallen into disrepair and neglect, or to provide facilities that are substandard.
5	<b>Goal Name</b>	Special Needs Assistance
	<b>Goal Description</b>	Special resources were made available when the mental health center received the PATH grant made possible with CDBG funds used as the match.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

The City estimates that it will assist 10 LMI families with sustainable affordable housing using CDBG funds.

## AP-35 Projects – 91.220(d)

### Introduction

#	Project Name
1	Community Development Office (CDBG Administration)
2	RECAP-Residential Exterior Community Appeal Program
3	Keys to Hope
4	North Central Community Action Agency
5	Catholic Charities Rental Assistance
6	Sandcastle Shelter/Citizens Concerned for the Homeless
7	Grace Learning Center/Citizens Concerned for the Homeless
8	Swanson Center (Mental Health)
9	Walker Park Renovation/City of M.C.
10	Fair Housing Outreach

Table 8 – Project Information

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

Trying to address underserved needs in an era of declining federal funds continues to undermine the City's efforts in meeting the underserved population's needs. Difficult choices need to be made for populations that are disabled both mentally and physically and who need a whole plethora of services but are lucky if they receive any.

One of the primary obstacles to meeting the underserved needs continues to be lack of funds and the continued high unemployment. Although the not for profit agencies, and local governments continue to work closely together to ensure activities are not duplicated and to address obstacles, the lack of funding makes it difficult. As living costs continue to rise while the federal, state and local funds continues to decline it becomes more and more difficult to meet the underserved populations.

## Projects

### AP-38 Projects Summary

#### Project Summary Information

1	<b>Project Name</b>	Community Development Office (CDBG Administration)
	<b>Target Area</b>	Westside Eastport
	<b>Goals Supported</b>	Affordable Housing Self-Sufficiency Reduced Homelessness Quality of Life Special Needs Assistance
	<b>Needs Addressed</b>	Community redevelopment/revitalization
	<b>Funding</b>	CDBG: \$123,680
	<b>Description</b>	Staff associated with administration of the CDBG grant.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	These funds will be used for the administration of the grant
	<b>Location Description</b>	100 E. Michigan Blvd., Michigan City, IN 46360
	<b>Planned Activities</b>	Oversite of the grant.

2	<table border="1"> <tr> <td data-bbox="219 210 251 1963"><b>Project Name</b></td> <td data-bbox="251 210 1364 1963">RECAP-Residential Exterior Community Appeal Program</td> </tr> <tr> <td data-bbox="251 210 284 1963"><b>Target Area</b></td> <td data-bbox="284 210 1364 1963">Westside Eastport</td> </tr> <tr> <td data-bbox="284 210 316 1963"><b>Goals Supported</b></td> <td data-bbox="316 210 1364 1963">Affordable Housing</td> </tr> <tr> <td data-bbox="316 210 349 1963"><b>Needs Addressed</b></td> <td data-bbox="349 210 1364 1963">Housing acquisition, rehab and construction Weatherization/Energy conservation Housing and accessibility improvements</td> </tr> <tr> <td data-bbox="349 210 381 1963"><b>Funding</b></td> <td data-bbox="381 210 1364 1963">CDBG: \$306,721</td> </tr> <tr> <td data-bbox="381 210 414 1963"><b>Description</b></td> <td data-bbox="414 210 1364 1963">This program assists homeowners with exterior work on their home to allow them to live there longer. Priority is given to the elderly, disabled and people with children under the age of six.</td> </tr> <tr> <td data-bbox="414 210 446 1963"><b>Target Date</b></td> <td data-bbox="446 210 1364 1963">9/30/2017</td> </tr> <tr> <td data-bbox="446 210 479 1963"><b>Estimate the number and type of families that will benefit from the proposed activities</b></td> <td data-bbox="479 210 1364 1963">The City estimates that 9 families will receive services under this program.</td> </tr> <tr> <td data-bbox="479 210 511 1963"><b>Location Description</b></td> <td data-bbox="511 210 1364 1963">City of Michigan City</td> </tr> <tr> <td data-bbox="511 210 544 1963"><b>Planned Activities</b></td> <td data-bbox="544 210 1364 1963">Applications are taken in the Fall, and work generally begins the following Spring. Each house is assessed for the work that needs to be done, and placed out for bids. Homeowner then agrees to the work being accomplished, and the contractor completes the work including the lead based paint clearance.</td> </tr> </table>	<b>Project Name</b>	RECAP-Residential Exterior Community Appeal Program	<b>Target Area</b>	Westside Eastport	<b>Goals Supported</b>	Affordable Housing	<b>Needs Addressed</b>	Housing acquisition, rehab and construction Weatherization/Energy conservation Housing and accessibility improvements	<b>Funding</b>	CDBG: \$306,721	<b>Description</b>	This program assists homeowners with exterior work on their home to allow them to live there longer. Priority is given to the elderly, disabled and people with children under the age of six.	<b>Target Date</b>	9/30/2017	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City estimates that 9 families will receive services under this program.	<b>Location Description</b>	City of Michigan City	<b>Planned Activities</b>	Applications are taken in the Fall, and work generally begins the following Spring. Each house is assessed for the work that needs to be done, and placed out for bids. Homeowner then agrees to the work being accomplished, and the contractor completes the work including the lead based paint clearance.
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<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City estimates that 9 families will receive services under this program.																				
<b>Location Description</b>	City of Michigan City																				
<b>Planned Activities</b>	Applications are taken in the Fall, and work generally begins the following Spring. Each house is assessed for the work that needs to be done, and placed out for bids. Homeowner then agrees to the work being accomplished, and the contractor completes the work including the lead based paint clearance.																				
3	<table border="1"> <tr> <td data-bbox="219 1963 251 2068"><b>Project Name</b></td> <td data-bbox="251 1963 1364 2068">Keys to Hope</td> </tr> <tr> <td data-bbox="251 1963 284 2068"><b>Target Area</b></td> <td data-bbox="284 1963 1364 2068">Westside Eastport</td> </tr> <tr> <td data-bbox="284 1963 316 2068"><b>Goals Supported</b></td> <td data-bbox="316 1963 1364 2068">Reduced Homelessness Special Needs Assistance</td> </tr> </table>	<b>Project Name</b>	Keys to Hope	<b>Target Area</b>	Westside Eastport	<b>Goals Supported</b>	Reduced Homelessness Special Needs Assistance														
<b>Project Name</b>	Keys to Hope																				
<b>Target Area</b>	Westside Eastport																				
<b>Goals Supported</b>	Reduced Homelessness Special Needs Assistance																				

<b>Needs Addressed</b>	Homeless Self Sufficiency/Case Management Healthcare and mental health counseling Assistance to persons with special needs
<b>Funding</b>	CDBG: \$5,000
<b>Description</b>	These funds will be used for case management to assist homeless and low income persons with connecting to mainstream services and housing.
<b>Target Date</b>	9/30/2017
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimate that 60 persons will benefit from this proposed activity.
<b>Location Description</b>	1802 Franklin Street, Michigan City, IN 46360
<b>Planned Activities</b>	Information, showers, laundry facilities in a day homeless center that will benefit the homeless. Case management is available for assistance with connection to mainstream resources and housing.
<b>Project Name</b>	North Central Community Action Agency
<b>Target Area</b>	Eastport
<b>Goals Supported</b>	Self-Sufficiency Reduced Homelessness
<b>Needs Addressed</b>	Removal of barriers to affordable housing
<b>Funding</b>	CDBG: \$10,000
<b>Description</b>	Provides rental assistance and counseling.
<b>Target Date</b>	9/30/2017
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City estimates that 25 families will benefit from this program.

4

	<b>Location Description</b>	301 E. 8th Street, Michigan City, IN
	<b>Planned Activities</b>	Rental assistance to low income persons to that they can get into affordable housing.
5	<b>Project Name</b>	Catholic Charities Rental Assistance
	<b>Target Area</b>	Westside Eastport
	<b>Goals Supported</b>	Affordable Housing Self-Sufficiency
	<b>Needs Addressed</b>	Removal of barriers to affordable housing
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Catholic Charities provides rental assistance and budgeting classes for families needing this service. The demand for these services exceed the supply of funds.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The number of families that are estimated to be assisted under this program is 40.
	<b>Location Description</b>	City of Michigan City
	<b>Planned Activities</b>	Security deposits and rental assistance.
6	<b>Project Name</b>	Sandcastle Shelter/Citizens Concerned for the Homeless
	<b>Target Area</b>	Westside
	<b>Goals Supported</b>	Reduced Homelessness
	<b>Needs Addressed</b>	Homeless Self Sufficiency/Case Management Shelter facilities or Shelter Beds
	<b>Funding</b>	CDBG: \$15,000

	<b>Description</b>	This is a public service that assists persons residing in the homeless shelter.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The number of families estimated to be assisted will be 25. All are homeless.
	<b>Location Description</b>	1005 W. 8th Street, Michigan City, IN
	<b>Planned Activities</b>	Shelter beds for homeless families and females.
<b>7</b>	<b>Project Name</b>	Grace Learning Center/Citizens Concerned for the Homeless
	<b>Target Area</b>	City wide
	<b>Goals Supported</b>	Self-Sufficiency Reduced Homelessness
	<b>Needs Addressed</b>	Removal of barriers to affordable housing Employment and legal assistance
	<b>Funding</b>	CDBG: \$18,000
	<b>Description</b>	This public service provides job training services, access to computers for job searching, and resume writing.
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Persons benefitting will be low income and/or homeless persons. Estimated number of persons assisted will be 75 persons.
	<b>Location Description</b>	1005 W. 8th St., Michigan City, IN 46360
	<b>Planned Activities</b>	Job training, computer literacy, computer job searching, and assistance with obtaining jobs.
<b>8</b>	<b>Project Name</b>	Swanson Center (Mental Health)

<b>Target Area</b>	City wide
<b>Goals Supported</b>	Reduced Homelessness Special Needs Assistance
<b>Needs Addressed</b>	Removal of barriers to affordable housing Homeless Self Sufficiency/Case Management Healthcare and mental health counseling
<b>Funding</b>	CDBG: \$22,000
<b>Description</b>	This provides funding for a case manager to assist the chronically mentally ill who are homeless.
<b>Target Date</b>	9/30/2017
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimate 30 persons will benefit from the proposed activity, all homeless with a mental illness.
<b>Location Description</b>	1802 Franklin Street, Michigan City, IN 46360
<b>Planned Activities</b>	Case management for the identification and treatment of the homeless severely mentally ill.
<b>Project Name</b>	Walker Street Park Renovation/City of M.C.
<b>Target Area</b>	Eastport
<b>Goals Supported</b>	Quality of Life
<b>Needs Addressed</b>	Renovation of the park from a substandard park to a standard park
<b>Funding</b>	CDBG: \$100,000
<b>Description</b>	These funds will be used for the renovation of substandard park.
<b>Target Date</b>	9/30/2017

9

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimate that young families as well as youth will be served by the improved park. This need was requested by the neighborhood during a public planning session for the Eastport neighborhood.
	<b>Location Description</b>	City of Michigan City.
	<b>Planned Activities</b>	Renovation of a substandard park.
10	<b>Project Name</b>	Fair Housing Outreach
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Fair Housing
	<b>Needs Addressed</b>	Public information and education on fair housing laws and rights that was identified during a fair housing monitoring by HUD as a need.
	<b>Funding</b>	\$500
	<b>Description</b>	The City in partnership with the Human Rights Department will provide education activities during Fair Housing month
	<b>Target Date</b>	9/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All families within the Michigan City area, but especially those residents who are most likely to be discriminated against.
	<b>Location Description</b>	City of Michigan City
	<b>Planned Activities</b>	Public outreach during Fair Housing Month.

Table 9 – Project Summary

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

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

### Geographic Distribution

Target Area	Percentage of Funds
Westside Neighborhood	40%
Eastport Neighborhood	40%

Table 10 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

These areas were identified in the Consolidated Plan and through public comments received during the planning process, as areas most in need of CDBG funds. The Westside has been a census tract that has a high level of poverty and has some of the most unsuitable housing in the City.

Eastport was identified as a neighborhood in need of some assistance due to its declining quality of life and its rising criminal activity within its boundaries. It also has a large vacant housing problem and a large housing stock with subprime mortgages making it risky for foreclosures.

## Affordable Housing

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

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	10
Special-Needs	5
Total	35

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	30

Table 12 - One Year Goals for Affordable Housing by Support Type

The City continues to support LMI persons through public services and also through the rehabilitation program that the City manages. These programs continue to support affordable housing within the City and also provides access to affordable housing for those who need it.

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

### **Introduction**

Public housing continues to fill a need in Michigan City. The units in Michigan City are in good condition and full most of the time. Public housing residents in the past have been given an opportunity purchase homes, however residents are reluctant because they are accustomed to renting not owning their homes.

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

Public housing is administered by the Michigan City Housing Authority (MCHA. The MCHA currently provides affordable rental housing opportunities through 177 public housing rental units and 261 Housing Choice Vouchers. MCHA units are generally in good condition however, the capital projects that do need to be completed at the Housing Authority are large and expensive, i.e. total window replacement for energy efficiency.

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

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

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

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

The PHA is a standard performer.

### **Discussion:**

Public housing continues to experience a stigma even though the housing is needed by the community and the perception of troubled housing is not accurate. This continues to be an education of the community of the need for such housing. The advantage of public housing

over the voucher system is that ADA apartments could be constructed or rehabilitated whereas the private landlord probably would not go to that added expense.

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

### **Introduction**

The homeless population has several avenues for assistance that CDBG funds. The Sandcastle Shelter provides emergency shelter for homeless families and women. There is a volunteer overnight shelter for men that revolves among the local churches. With the addition of Keys to Hope, these men now have access to services through a case manager. Progress is being made, and CDBG funds are a component of that positive change.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Keys to Hope which opened in 2015 is a homeless day center that provides case management and resources for the homeless and low income persons seeking housing and services. This was identified in the 10 year plan as a key component to end homelessness in Michigan City. It is a great resource for providers as well in coordinating their services to assist the homeless and provide a smoother transition into housing. Keys to Hope provides showers, laundry facilities, job training and other services needed by the homeless which draws them into the center.

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

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

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Chronic homeless received a big boost when the local mental health center received the PATH grant. CDBG funds were used as match, and will continue this year to provide case management services and mental health services to the chronically severely mentally ill. The outreach is provided at the Keys to Hope center and also at the mental health center. Through the HOMETEAM coordination with the local hospital and HealthLink is hoped that the City can reduce the number of homeless by providing services and housing to this population.

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

The City plans to continue to work closely with the La Porte County HOME Team to meet the needs of the homeless and homeless prevention. Through the work with the HOME Team, the City will continue to ensure the activities are consistent with the goals of the Consolidated Plan. In order to improve the strategies and seek additional funding, Michigan City service providers are part of a Continuum of Care (CoC). The HOME Team continues to move forward with implementing this plan. The HOME Team has determined that it needs to evaluate the strategies described in the Plan to determine the progress made in reaching its goals. This will be an ongoing process in the Program Year 2016.

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

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

## **Discussion**

The HOMETEAM has been working since 2009 on the 10 year plan to end homelessness. During this time, permanent supportive housing units have been added, a homeless day center has opened its doors, and the local mental health center received the PATH grant that assists severely mentally ill obtain services and housing.

**The City does not receive HOPWA funding.**

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

### Introduction

Barriers to affordable housing continue to exist, one of the most common is trying to use the zoning ordinances to disallow the use of a low income or homeless facility or even a facility that provides services to the homeless. The zoning code was improved after its last major revision but the work must continue on revising it to eliminate the barriers to affordable housing.

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

There are numerous hurdles related to affordable housing and obstacles for those with special needs. Below are the profiles of some of the barriers we face in our community and our strategy to address each particular barrier.

- a) **Barrier: Zoning ordinances need to be updated.** Zoning regulations allocate parcels of land to different classifications with certain uses being permitted, while others are proscribed. Zoning regulations often restrict density and limit housing types in locations what might otherwise be suitable for affordable housing. Such restrictions therefore exclude lower income households from many neighborhoods.

#### **Strategy:**

The revised zoning code was adopted by the City of Michigan City and progress has been made with this barrier. The Zoning Code better reflects the appropriate land use for the area and market. This revision does help facilitate solving some of the problems with the old zoning code. The zoning code needs to focus more on housing and housing related issues from a regional perspective. However, the lack of multi-family zoning does make it more difficult to provide affordable housing to its residents. As the knowledge of the new zoning ordinance becomes common, it should become easier for developers to adhere to the code without the ambiguity that existed before the new ordinance was passed.

- b) **Barrier:** Security deposits, utility deposits, and high rent fees are obstacles to affordable housing.

#### **Strategy:**

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

- c) **Barrier:** The lack of quality housing units available for lower-income persons.

**Strategy:**

- Encourage swift reclamation of abandoned and nuisance properties through the acquisition/demolition of such properties. The Board of Works has adopted the HUD definition of abandonment which does assist with this strategy.
- Attract, strengthen, and stimulate private market forces and other public resources to invest in inner-city communities to stimulate their rebirth; reinforce blocks that are interconnected throughout the community; and bring people and capital into these areas in order to create mixed-income communities of choice.
- The Rehabilitation Program that allows persons to remain in their homes and to provide grant funds to replace roofs, windows and insulation.

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

**Strategy:**

- Look at other cities and their approach to contracting for lead work.
- Continue to look for additional funding for lead-based paint hazard reduction.
- Target specifically families with children under the age of six. The City is hopeful with the new mapping system for the Consolidated Planning effort being implemented by HUD that data will be more useful than the tools that the City currently has available.

- e) **Barrier:** The age and condition of the housing stock is a barrier. Approximately 49% of homes in Michigan City are 50 years old or older. Costs can exceed \$50,000 when substantial rehabilitation is necessary. Often, a large gap exists between the cost of rehabilitation and the financial resources available. Citizens with an interest in preserving the old forms of architecture (and history) have sprung up but frequently meet with resistance from residents of the neighborhoods who fear they will be pushed from their homes. For the elderly, the cost of maintaining their homes has become a heavy financial burden and some resort to converting their single family home into a duplex or possibly a multi-family dwelling further taxing the neighborhood infrastructure, while others watch their life investment deteriorate around them. Properties are sometimes abandoned and taxes are not paid. The property deteriorates further and become targets of vandals, and attract other nuisance activities.

**Strategy:**

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

neighborhoods. There has been some progress in this area with approximately 57 properties bringing their buildings up to code and registering with the City.

- f) **Barrier:** Financing is a barrier to the production of affordable housing with the crux being the economic gap. Many owners and occupants of properties needing rehab simply do not have the resources to pay for the rehabilitation, and the affordability gap makes the problem even worse. Also, persons with special needs require assistance with making units accessible.

**Strategy:**

- Continue to partner with banks when possible to encourage new housing and redevelopment in LMI neighborhoods.

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

### **Introduction**

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

Trying to address underserved needs in an era of declining federal funds continues to undermine the City's efforts to meeting the underserved population. Difficult choices need to be made for populations that are disabled both mentally and physically who need a whole plethora of services but are lucky if they receive any services.

One of the primary obstacles to meeting the underserved needs continues to be lack of funds and the continued unemployment. Although the not for profit agencies, and local governments continue to work closely together to ensure activities are not duplicated and to address obstacles, the lack of sufficient funding makes the already stretched resources unavailable for all those in need. As living costs continue to increase the federal, state and local funds available to assist these persons continue to significantly decline. This is a trend that shows no signs of stopping or slowing down in the near future.

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

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

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

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

- The City of Michigan City has hired an environmental consulting firm to provide professional environmental services including lead paint testing, environmental assessment, and lead paint testing pre- and post-testing for the Owner Occupied Rehabilitation Program. The use of these services to effectively assess hazards and determine the most appropriate and cost effective methods of hazard reduction.
- The City of Michigan City will provide information on lead based paint hazards to homeowners doing their own repair work on their homes. Participants in the Owner Occupied Rehabilitation Program receive the booklet "Protect Your Family from Lead in Your Home".

**Actions planned to reduce the number of poverty-level families** 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 HOME Team meetings focus on developing a holistic approach to addressing homelessness, transitional housing, supportive services, and permanent affordable housing needs in Michigan City, La Porte, and La Porte County. The group is also currently in the process of reaching out to mental health and disability services providers as well as for-profit housing developers.

Catholic Charities will continue to provide self-sufficiency training and financial literacy training to include opportunities for homeownership as well as other asset building strategies. Funding is currently available to help individuals who would like to achieve a GED. In addition under Catholic Charities' leadership, the Michigan City schools will implement a financial literacy course for high school freshmen. The purpose of this training is to provide early on the financial tools to young people that they do not receive at home so that they are better prepared for the realities of living in the community. The goal is to reduce the number of people moving into homelessness due to dropping out of high school, and becoming pregnant without the financial means to support either themselves or their children. The HOME Team's goal is to continue to grow, inviting more agencies and working together on these life issues.

The City has partnered with the Grace Learning Center on the Westside of Michigan City to provide services for job training and obtaining GED's. Although the program is open to any income qualified person, the Learning Center has primarily focused on the homeless center and the surrounding low-income neighborhood.

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

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

- The La Porte County HOME team is currently responsible for promoting and enhancing better coordination of programs and services in Michigan City. Members of the La Porte County HOME Team include homeless service providers, the Michigan City Housing Authority, health providers, the city, and funders. HOME Team meetings focus on developing a holistic approach to addressing homelessness, transitional housing, supportive services, and permanent affordable housing needs in Michigan City, La Porte, and La Porte County. The group is currently in the process of reaching out to mental health and disability services providers as well as for-profit housing developers.
- The HOME Team is providing the leadership on the 10 Year Plan to End Homelessness and also the establishment of the Single Room Occupancy (SRO) and permanent supportive housing for single men and women. Subcommittees of the HOME Team provide the focus and expertise needed to achieve the goals and projects identified by the HOME Team as critical to meeting the needs of low-income persons and families.
- The City has made a commitment to work to strengthen and support the capacity of local organizations to meet community needs and to be proactive in developing strategies to help meet the changing needs of service providers. To this extent, the city will continue to provide the technical assistance (facilitation, strategic planning, collaborative grant development support, leadership training) necessary to help agencies continue to collaborate and coordinate to effectively and efficiently provide services to residents.
- The Michigan City Planning and Inspection Department will continue to work closely with the Michigan City Housing Authority on all affordable housing programs and initiatives. The organizational relationship between Michigan City and the Michigan City Public Housing Authority is as follows:
  - f) The Mayor is the appointing official for the Board of Commissioners.
  - g) 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
  - h) The City provides garbage collection for the Housing Authority's developments. Other services are provided on an as needed basis (i.e. ice removal and special inspections).
  - i) It is the practice of the Housing Authority to work with the Michigan City Zoning and Planning Department when proposing new housing developments for our community.
  - j) The Housing Authority submits plans to the City for their approval.

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

The best coordination occurs at the HOMETEAM meetings which are monthly. It is at these meetings that the social service agencies and housing providers get an opportunity to interact and share information. In addition, the HOMETEAM has subcommittees that deal with different aspects of housing, emergency shelter, and case management. The HOMETEAM originated with the first Con Plan

and has continued to be a valuable resource for the AAP and the CDBG programs. It was responsible for the 10 year Plan to End Homelessness, and has an ongoing mission of coordination of all services, both public and private.

### **Discussion**

The CDBG program is fortunate to have the HOMETEAM as a resource. It is a valuable tool in targeting resources to meet a particular need.

## Program Specific Requirements

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

#### Introduction:

These are other CDBG program requirements that are provided for the public's knowledge as well as HUD's requirements.

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

#### Program Income:

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

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

#### Overall Benefit:

The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income is 70%. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. The years covered in this Action Plan include 2016, 2017, and 2018..

70.00%

#### Urgent Needs:

1. There were no urgent needs as defined by HUD.